



The Banking System in Turkey

Quarterly Statistics by

"Banks and Groups"

(Last vs.Previous Period)

September 2015

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December 2015





Contents

	<u>Page No.</u>
The Banking System in Turkey	
Quarterly Statistics by "Banks and Groups" - September 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 September 30, 2015.....	217
Table 2 Number of Branches and Employees by the Banks and Groups, as of September 30, 2015.....	219
Table 3 Presentation of Assets and Liabilities According to their Outstanding Maturities, as of September 30, 2015.....	221
Table 4 Interest Rate Sensitivity of Assets, Liabilities and Off Balance-Sheet Items based on repricing dates, as of September 30, 2015.....	222
Table 5 Information on Currency Risk, as of September 30, 2015.....	223
Table 6 Bank Employees by Sex and Education, as of September 30, 2015.....	224
Table 7 Share in Group and Share in Sector, as of September 30, 2015.....	226
Glossary.....	227



Banks and Groups, as of September 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

“September 2015”

Monetary policy uncertainty in developed countries and growth concerns in developing countries have continued. Declining commodity prices due to slowdown in global growth has contributed inflation and current account deficit in Turkey. The capital level of the banking sector will be decisive in contributing to growth in Turkish economy.

1. General Outlook

- **Global growth is slow and risky:** In the third quarter of 2015, volatility in global financial markets continued because of uncertainties in monetary policies of developed economies. Precarious growth trend in the US and ongoing concerns about growth in Europe is creating uncertainty in the market. Increased uncertainty causes slowing emerging economies and commodity prices are suppressed.
- Growth rate of Turkey has been exceeded expectations in 2015. But growth performance still remains below the targets and potential growth level. Growth stems largely from private consumption. In addition, there is also the revival in investment spending. Low oil prices are supporting to the recovery in foreign trade and current account deficit.
- **The Central Bank continued its prudent monetary policy stance:** Due to the global uncertainty, depreciation of TL and the rise of inflation, the weighted average cost of funding increased **0.4** percentage point compared to the previous quarter and reached to **8.9** percent.

2. Developments in Banking Sector:

- Total assets increased by **24.5** percent in TL terms by September 2015 compared to the same period of 2014 and reached TL **2,272** billion (USD **751** billion). Total assets contracted by **6.3** percent in dollar terms. The ratio of total assets to gdp is estimated **120** percent as of third quarter of 2015.
- Total loans increased by **26** percent on an annual basis as of September 2015. The annual growth of loans was **18** percent in fixed foreign exchange rate. As of September, the annual growth of retail loans was **11** percent and corporate loans was **31** percent. On the other hand, the depreciation of the TL caused higher risks by increasing the total TL equivalent of FX items.
- Loans to deposits ratio was **114** percent by increasing 2 points compared to the same period of last year. The same ratio was **102** percent in state-owned banks, **110** percent in private banks and **114** percent in foreign banks as of June 2015.

¹Deposit banks and development and investment banks are included.

- Non-performing loans increased annually by **25** percent as of September 2015. The ratio of non-performing loans (NPLs, gross) to loan stock remained at **2.8** percent. Notably, provisions set aside for the NPLs were at the level of **75** percent. On the other hand, NPLs that are sold to asset management companies are calculated to be **1.2** percent of total loans
- Total deposits was TL **1,277** billion (USD **422** billion) as of September 2015 with an increase of **24.3** percent compared to September 2014. Annual growth in deposits with a fixed exchange rate was **11** percent. FX deposits increased by **7** percent in dollar terms. The share of TL savings deposits in total deposits fell by 6 point to **53** percent compared to the same month of the previous year.
- Non-deposit funds increased by **29** percent annually. The share of non-deposit funds in total liabilities increased by 1 point to **26** percent compared to the previous year. Syndication loans from foreign banks and issued securities had important role in the increase in non-deposit funds
- The annual growth rate of shareholders' equity continued to slow down to **13** percent and remained below the growth rate of the balance sheet. As of September 2015 shareholders' equity was TL **237** billion (USD **78** billion). Thus, the share of the shareholders' equity in total liabilities was **10.4** percent
- In the first nine months of the year, interest income and interest expenses of the sector increased by **17** and **16** percent. Thus, net interest income increased by **18** percent compared to the same period of 2014 in TL terms, whereas it decreased by **11** percent in USD terms. Foreign currency losses led to a decrease in profitability
- By September 2015 the total profit volume of the sector remained same compared to the same period of the last year and realized as TL **18.2** billion. Thus, the average return on equity was 11 percent, and the average return on assets was **1.2** percent.
- Net FX short position of the banking sector realized as USD **13.6** billion. The ratio of net FX position to shareholders equity is **1.5** percent.
- Considering maturity, **51** 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. Selected Issues

- As of September 2015, 47 banks were operating in Turkey. The number of branches increased by 91 and to **11,280** and the number of employees increased by 2,506 to **201.605** respectively in the same period.
- 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)

	Sept. 2015			%	Sept. 2014			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	10,231	82,936	93,167	12.4	10,970	82,710	93,680	11.7
Fin.ass.where fair value cha. is refl.to I/S (Net)	6,689	2,563	9,252	1.2	3,750	2,284	6,034	0.8
Financial assets held for trading	6,601	2,563	9,164	1.2	3,601	2,284	5,885	0.7
Public sector debt securities	1,041	58	1,099	0.1	873	206	1,080	0.1
Securities representing a share in capital	20	0	20	0.0	33	0	33	0.0
Derivative financial assets held for trading	5,520	2,436	7,956	1.1	2,682	2,008	4,690	0.6
Other marketable securities	20	70	89	0.0	13	70	83	0.0
Fin.assets clas. as fair value change is refl.to I/S	89	0	89	0.0	149	0	149	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	88	0	88	0.0	149	0	149	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	4,653	18,204	22,856	3.0	6,628	13,791	20,419	2.5
Money Market Securities	2,572	262	2,834	0.4	8,813	60	8,873	1.1
Interbank money market placements	1	110	112	0.0	6	0	6	0.0
Istanbul Stock Exc. money market placements	393	151	544	0.1	363	60	423	0.1
Receiv. from reverse repurchase agreements	2,178	0	2,178	0.3	8,443	0	8,443	1.1
Financial Assets Available for Sale (Net)	56,441	20,729	77,170	10.3	76,079	18,095	94,174	11.7
Securities representing a share in capital	135	165	301	0.0	173	135	309	0.0
Public sector debt securities	55,504	17,235	72,739	9.7	74,238	14,862	89,100	11.1
Other marketable securities	802	3,329	4,131	0.5	1,667	3,098	4,765	0.6
Loans and Receivables	320,616	162,344	482,959	64.3	358,074	150,318	508,392	63.4
Loans and Receivables	317,351	162,264	479,616	63.9	354,618	150,247	504,865	63.0
Loans granted to the Banks risk group	3,001	2,620	5,620	0.7	3,522	2,665	6,187	0.8
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	314,351	159,645	473,995	63.1	351,097	147,582	498,678	62.2
Loans under follow-up	13,124	221	13,345	1.8	13,937	271	14,208	1.8
Specific provisions (-)	9,860	141	10,001	1.3	10,481	200	10,681	1.3
Factoring Receivables	172	14	186	0.0	110	4	114	0.0
Investments held to Maturity (Net)	18,833	9,946	28,779	3.8	27,783	10,264	38,046	4.7
Public sector debt securities	18,790	8,207	26,997	3.6	27,761	8,903	36,664	4.6
Other marketable securities	42	1,739	1,781	0.2	22	1,361	1,383	0.2
Investments and Associates (Net)	238	208	446	0.1	619	63	682	0.1
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	238	208	446	0.1	619	63	682	0.1
Financial investments and associates	216	208	424	0.1	303	63	365	0.0
Non-financial investments and associates	22	0	22	0.0	316	0	316	0.0
Subsidiaries (Net)	6,367	3,710	10,078	1.3	6,603	3,277	9,880	1.2
Financial subsidiaries	4,771	3,710	8,481	1.1	4,710	3,277	7,987	1.0
Non-financial subsidiaries	1,596	0	1,596	0.2	1,893	0	1,893	0.2
Joint Ventures (Business Partners) (Net)	69	29	97	0.0	97	48	145	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	69	29	97	0.0	97	48	145	0.0
Financial joint ventures	67	29	95	0.0	94	48	142	0.0
Non-financial joint ventures	2	0	2	0.0	2	0	2	0.0
Receivables From Leasing Transactions	4	11	15	0.0	7	16	23	0.0
Finance lease receivables	4	12	15	0.0	7	17	25	0.0
Operational leasing receivables	1	0	1	0.0	1	0	1	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	1	1	0.0	2	1	3	0.0
Derivative Financial Assets Held for Hedging	2,963	305	3,268	0.4	1,653	87	1,740	0.2
Fair value hedges	1,423	55	1,478	0.2	961	25	986	0.1
Cash flow hedges	1,541	250	1,791	0.2	692	62	754	0.1
Hedges for hedge. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	7,355	9	7,364	1.0	6,696	8	6,704	0.8
Intangible Assets (Net)	1,342	2	1,344	0.2	1,607	2	1,609	0.2
Goodwill	463	0	463	0.1	652	0	652	0.1
Other	879	2	881	0.1	955	2	957	0.1
Real Estates for Investment Purpose (Net)	95	0	95	0.0	164	0	164	0.0
Assets for Tax	739	0	739	0.1	847	0	847	0.1
Current assets for tax	142	0	142	0.0	58	0	58	0.0
Deferred assets for tax	597	0	597	0.1	789	0	789	0.1
Prop.&Equ.for Sale p. and from Term.Op.(Net)	607	52	659	0.1	719	0	719	0.1
Other Assets	6,466	3,356	9,822	1.3	7,090	2,354	9,444	1.2
Total Assets	446,453	304,678	751,131	100.0	518,308	283,381	801,689	100.0

The Banking System in Turkey

September 2015

Liabilities

(USD Million)

	Sept. 2015			%	Sept. 2014			%
	TC	FC	Total		TC	FC	Total	
Deposits	227,471	194,726	422,197	56.2	269,048	182,343	451,391	56.3
Deposits held by the Banks risk group	6,200	8,798	14,998	2.0	7,126	8,221	15,347	1.9
Other	221,271	185,928	407,199	54.2	261,922	174,122	436,044	54.4
Derivative Finan. Liabilities Held for Trading	3,926	2,243	6,169	0.8	2,064	2,009	4,074	0.5
Funds Borrowed	4,071	98,444	102,514	13.6	7,153	90,700	97,853	12.2
Money Market Takings	34,426	15,620	50,046	6.7	34,228	23,638	57,867	7.2
Interbank money market takings	624	0	624	0.1	0	0	0	0.0
Istanbul Stock Exc. money market takings	25	0	25	0.0	15	0	15	0.0
Funds provided under repurchase agreements	33,778	15,620	49,398	6.6	34,213	23,638	57,851	7.2
Marketable Securities Issued (Net)	9,841	25,077	34,919	4.6	13,700	23,153	36,854	4.6
Bills	6,575	2,034	8,609	1.1	9,557	2,440	11,997	1.5
Asset backed securities	332	0	332	0.0	592	0	592	0.1
Bonds	2,934	23,043	25,977	3.5	3,551	20,713	24,264	3.0
Funds	3,916	99	4,015	0.5	4,422	144	4,566	0.6
Borrower funds	69	99	167	0.0	80	143	223	0.0
Others	3,847	0	3,847	0.5	4,343	1	4,343	0.5
Miscellaneous Payables	13,093	5,325	18,418	2.5	13,590	3,582	17,172	2.1
Other External Resources	7,101	2,633	9,733	1.3	8,797	3,365	12,162	1.5
Factoring Payables	0	0	0	0.0	855	102	957	0.1
Leasing Transactions Payables (Net)	38	6	43	0.0	36	10	46	0.0
Finance leasing payables	47	6	53	0.0	45	11	56	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	9	1	10	0.0	9	1	10	0.0
Derivative Finan. Liabilities Held for Hedging	128	360	488	0.1	224	233	457	0.1
Fair value hedges	4	242	246	0.0	42	119	160	0.0
Cash flow hedges	124	118	242	0.0	183	114	297	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	10,996	731	11,727	1.6	12,666	695	13,361	1.7
General provisions	6,588	602	7,190	1.0	7,051	580	7,631	1.0
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	1,510	10	1,520	0.2	1,804	4	1,808	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	2,898	119	3,017	0.4	3,812	110	3,922	0.5
Liabilities for Tax	1,082	13	1,096	0.1	1,454	11	1,465	0.2
Current liabilities for tax	950	13	963	0.1	1,369	11	1,380	0.2
Deferred liabilities for tax	133	0	133	0.0	84	0	84	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	449	11,095	11,544	1.5	563	10,934	11,497	1.4
Shareholders' Equity	78,160	60	78,221	10.4	90,803	1,163	91,966	11.5
Paid-in capital	20,798	0	20,798	2.8	24,927	0	24,927	3.1
Supplementary capital	7,450	-7	7,443	1.0	9,416	1,098	10,514	1.3
Share premium	1,038	0	1,038	0.1	1,380	0	1,380	0.2
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	-200	36	-164	0.0	1,574	1,174	2,748	0.3
Revaluation changes of property and equip.	3,348	0	3,348	0.4	2,005	0	2,005	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.	50	0	50	0.0	65	0	65	0.0
Hedging funds (active part)	168	-43	125	0.0	66	-77	-11	0.0
Val.inc.in pro.& equ.held for sale p.and term.ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	3,045	0	3,045	0.4	4,326	0	4,326	0.5
Profit reserves	48,866	67	48,934	6.5	55,920	66	55,985	7.0
Legal reserves	4,467	4	4,471	0.6	5,446	5	5,451	0.7
Status reserves	60	0	60	0.0	59	0	59	0.0
Extraordinary reserves	43,422	1	43,423	5.8	49,645	1	49,645	6.2
Other profit reserves	918	62	980	0.1	770	60	830	0.1
Profit or loss	1,046	0	1,046	0.1	540	0	540	0.1
Prior years income/loss	-4,982	0	-4,982	-0.7	-7,446	0	-7,446	-0.9
Current year income/loss	6,028	0	6,028	0.8	7,987	0	7,987	1.0
Total Liabilities	394,698	356,433	751,131	100.0	459,604	342,085	801,689	100.0

The Banking System in Turkey

Off Balance Sheet Commitments

(USD Million)

	Sept. 2015			Sept. 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	55,145	89,995	145,140	63,036	82,958	145,994
Letters of guarantee	51,806	54,522	106,327	58,835	46,037	104,871
Bank acceptances	124	5,969	6,093	80	6,581	6,661
Letters of credit	34	23,417	23,451	34	23,233	23,267
Prefinancing given as guarantee	0	1	1	0	1	1
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	3,181	6,087	9,268	4,086	7,107	11,194
Commitments	116,781	44,998	161,779	166,839	63,524	230,363
Irrevocable commitments	110,863	35,127	145,990	144,253	41,920	186,174
Revocable commitments	5,918	9,871	15,789	22,586	21,603	44,189
Derivative Financial Instruments	161,053	374,727	535,780	165,601	364,625	530,225
Derivative finan. instruments held for hedging	24,753	32,957	57,711	25,985	30,663	56,648
Trading transactions	136,300	341,770	478,070	139,616	333,962	473,577
Custody and Pledged Securities	2,383,407	738,984	3,122,391	2,509,258	689,749	3,199,007
Items held in Custody	855,693	38,446	894,139	890,015	37,108	927,124
Pledged Items	1,102,089	504,792	1,606,881	1,146,319	448,506	1,594,826
Accepted independent guaran. and warran.	425,625	195,746	621,371	472,923	204,134	677,057
Total Off Balance Sheet Commitments	2,716,387	1,248,703	3,965,090	2,904,734	1,200,856	4,105,589

Income-Expenditure

(USD Million)

	Sept. 2015	Sept. 2014
Interest Income	38,327	43,488
Interest on loans	31,213	33,599
Interest received from reserve deposits	83	1
Interest received from banks	411	413
Interest received from money market transactions	387	546
Interest received from marketable securities portfolio	6,112	8,794
Other interest income	121	133
Interest Expenses	20,069	22,922
Interest on deposits	14,529	16,973
Interest on money market transactions	1,637	1,729
Interest on funds borrowed	2,126	2,455
Interest on securities issued	1,571	1,562
Other interest expenses	205	204
Net Interest Income/Expenses	18,258	20,565
Net Fees and Commissions Income/Expenses	4,607	5,665
Fees and commissions received	5,843	7,094
Fees and commissions paid	1,235	1,429
Dividend Income	400	598
Trading Profit/Loss (net)	-1,573	-892
Profit/loss on trading account securities	549	626
Profit/losses on derivative financial transactions	1,797	-2,994
Foreign exchange profit/loss	-3,919	1,476
Other Operating Income	2,346	2,719
Total Operating Income/Expenses	24,038	28,655
Provision for Loan Losses or other Receivables (-)	4,950	5,203
Specific provisions of banks loans and other receivables*	3,331	3,731
General provision expenses*	1,291	993
Other Operating Expenses (-)	11,793	13,373
Personnel Expenses*	4,857	5,791
Net Operating Profit/Loss	7,295	10,079
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	336	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	7,631	10,079
Provisions for Taxes on Income from Continuing Operations (±)	-1,603	-2,127
Net Profit/Loss from Continuing Operations	6,028	7,952
Net Profit/Loss Before Taxes from Terminated Operations	0	34
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	34
Net Profit/Losses	6,028	7,987

* Used from information and disclosures related to income statement.

Ratios

(%)

	Sept. 2015	Sept. 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	14.7	16.0
Shareholders' Equity / Total Assets	10.4	11.5
(Shareholders' Equity - Permanent Assets) / Total Assets	7.3	8.6
Net On Balance Sheet Position / Total Shareholders' Equity	-42.9	-41.4
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-1.5	-2.3
Balance-Sheet Ratios		
TC Assets / Total Assets	59.4	64.7
TC Liabilities / Total Liabilities	52.5	57.3
FC Assets / FC Liabilities	85.5	82.8
TC Deposits / Total Deposits	53.9	59.6
TC Loans / Total Loans and Receivables	66.4	70.4
Total Deposits / Total Assets	56.2	56.3
Funds Borrowed / Total Assets	13.6	12.2
Assets Quality		
Financial Assets (net) / Total Assets	15.8	17.5
Total Loans and Receivables / Total Assets	64.3	63.4
Total Loans and Receivables / Total Deposits	114.4	112.6
Loans Under Follow-up (gross) / Total Loans and Receivables	2.8	2.8
Loans Under Follow-up (net) / Total Loans and Receivables	0.7	0.7
Specific Provisions / Loans Under Follow-up	74.9	75.2
Permanent Assets / Total Assets	3.1	2.9
Consumer Loans / Total Loans and Receivables	25.4	28.9
Liquidity		
Liquid Assets / Total Assets	27.3	27.8
Liquid Assets / Short-term Liabilities	53.3	51.4
TC Liquid Assets / Total Assets	10.7	13.3
Profitability		
Net Profit/Losses / Total Assets	0.8	1.0
Net Profit/Losses / Total Shareholders' Equity	7.7	8.7
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.0	1.3
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	2.0	2.1
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	62.1	58.7
Non-interest Income (net) / Total Assets	0.8	1.0
Other Operating Expenses / Total Assets	1.6	1.7
Personnel Expenses / Other Operating Expenses	41.2	43.3
Non-interest Income (net) / Other Operating Expenses	49.0	60.5

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

Deposit Banks

Assets

(USD Million)

	Sept. 2015			%	Sept. 2014			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	10,151	82,389	92,540	12.9	10,878	82,257	93,135	12.2
Fin.ass.where fair value cha. is refl.to I/S (Net)	6,616	2,481	9,097	1.3	3,691	2,217	5,908	0.8
Financial assets held for trading	6,527	2,481	9,009	1.3	3,542	2,217	5,758	0.8
Public sector debt securities	984	58	1,041	0.1	828	171	1,000	0.1
Securities representing a share in capital	19	0	19	0.0	33	0	33	0.0
Derivative financial assets held for trading	5,505	2,354	7,859	1.1	2,669	1,976	4,645	0.6
Other marketable securities	20	70	89	0.0	12	70	81	0.0
Fin.assets clas. as fair value change is refl.to I/S	88	0	88	0.0	149	0	149	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	88	0	88	0.0	149	0	149	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	1,612	16,799	18,411	2.6	3,577	12,315	15,892	2.1
Money Market Securities	2,118	262	2,380	0.3	8,467	60	8,526	1.1
Interbank money market placements	1	110	111	0.0	5	0	5	0.0
Istanbul Stock Exc. money market placements	16	151	167	0.0	193	60	253	0.0
Receiv. from reverse repurchase agreements	2,101	0	2,101	0.3	8,268	0	8,268	1.1
Financial Assets Available for Sale (Net)	55,493	20,395	75,888	10.6	74,443	17,899	92,342	12.1
Securities representing a share in capital	111	161	272	0.0	140	132	272	0.0
Public sector debt securities	54,709	16,941	71,649	10.0	72,870	14,690	87,560	11.4
Other marketable securities	674	3,293	3,967	0.6	1,433	3,077	4,510	0.6
Loans and Receivables	311,881	143,791	455,672	63.7	346,934	134,093	481,026	62.8
Loans and Receivables	308,704	143,712	452,416	63.3	343,548	134,022	477,570	62.4
Loans granted to the Banks risk group	2,173	2,453	4,626	0.6	2,441	2,576	5,016	0.7
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	306,531	141,259	447,790	62.6	341,107	131,446	472,553	61.7
Loans under follow-up	12,921	220	13,141	1.8	13,740	270	14,010	1.8
Specific provisions (-)	9,744	141	9,884	1.4	10,355	198	10,553	1.4
Factoring Receivables	172	14	186	0.0	108	4	112	0.0
Investments held to Maturity (Net)	18,391	9,893	28,284	4.0	27,547	10,244	37,791	4.9
Public sector debt securities	18,355	8,153	26,508	3.7	27,525	8,883	36,408	4.8
Other marketable securities	36	1,739	1,775	0.2	22	1,361	1,383	0.2
Investments and Associates (Net)	187	199	386	0.1	547	52	599	0.1
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	187	199	386	0.1	547	52	599	0.1
Financial investments and associates	169	199	367	0.1	235	52	287	0.0
Non-financial investments and associates	19	0	19	0.0	312	0	312	0.0
Subsidiaries (Net)	6,285	3,710	9,995	1.4	6,508	3,188	9,696	1.3
Financial subsidiaries	4,726	3,710	8,436	1.2	4,647	3,188	7,835	1.0
Non-financial subsidiaries	1,559	0	1,559	0.2	1,861	0	1,861	0.2
Joint Ventures (Business Partners) (Net)	69	29	97	0.0	97	48	145	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	69	29	97	0.0	97	48	145	0.0
Financial joint ventures	67	29	95	0.0	94	48	142	0.0
Non-financial joint ventures	2	0	2	0.0	2	0	2	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	2,900	256	3,156	0.4	1,608	82	1,690	0.2
Fair value hedges	1,359	17	1,376	0.2	916	20	936	0.1
Cash flow hedges	1,541	239	1,780	0.2	692	62	754	0.1
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	7,189	9	7,198	1.0	6,514	8	6,522	0.9
Intangible Assets (Net)	1,290	2	1,292	0.2	1,578	2	1,580	0.2
Goodwill	463	0	463	0.1	652	0	652	0.1
Other	827	2	829	0.1	926	2	928	0.1
Real Estates for Investment Purpose (Net)	48	0	48	0.0	61	0	61	0.0
Assets for Tax	696	0	696	0.1	806	0	806	0.1
Current assets for tax	140	0	140	0.0	57	0	57	0.0
Deferred assets for tax	555	0	555	0.1	748	0	749	0.1
Prop.&Equ.for Sale p. and from Term.Op.(Net)	606	20	626	0.1	687	0	687	0.1
Other Assets	6,174	3,092	9,265	1.3	6,901	2,204	9,106	1.2
Total Assets	431,876	283,340	715,217	100.0	500,951	264,673	765,624	100.0

Deposit Banks

September 2015

Liabilities

(USD Million)

	Sept. 2015			%	Sept. 2014			%
	TC	FC	Total		TC	FC	Total	
Deposits	227,471	194,726	422,197	59.0	269,048	182,343	451,391	59.0
Deposits held by the Banks risk group	6,200	8,798	14,998	2.1	7,126	8,221	15,347	2.0
Other	221,271	185,928	407,199	56.9	261,922	174,122	436,044	57.0
Derivative Finan. Liabilities Held for Trading	3,886	2,156	6,042	0.8	2,058	1,969	4,027	0.5
Funds Borrowed	3,821	79,183	83,004	11.6	6,889	72,555	79,445	10.4
Money Market Takings	33,484	15,586	49,070	6.9	33,200	23,519	56,719	7.4
Interbank money market takings	624	0	624	0.1	0	0	0	0.0
Istanbul Stock Exc. money market takings	25	0	25	0.0	7	0	7	0.0
Funds provided under repurchase agreements	32,835	15,586	48,421	6.8	33,193	23,519	56,712	7.4
Marketable Securities Issued (Net)	8,848	22,259	31,106	4.3	12,539	20,992	33,532	4.4
Bills	6,472	2,034	8,506	1.2	8,963	2,176	11,139	1.5
Asset backed securities	332	0	332	0.0	592	0	592	0.1
Bonds	2,044	20,224	22,268	3.1	2,984	18,816	21,800	2.8
Funds	2,563	0	2,563	0.4	2,948	0	2,948	0.4
Borrower funds	11	0	11	0.0	13	0	13	0.0
Others	2,552	0	2,552	0.4	2,935	0	2,935	0.4
Miscellaneous Payables	12,045	4,551	16,595	2.3	12,509	3,016	15,525	2.0
Other External Resources	6,906	2,608	9,514	1.3	8,631	3,340	11,971	1.6
Factoring Payables	0	0	0	0.0	855	102	957	0.1
Leasing Transactions Payables (Net)	38	2	40	0.0	36	6	41	0.0
Finance leasing payables	47	2	49	0.0	45	6	51	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	9	0	9	0.0	9	0	10	0.0
Derivative Finan. Liabilities Held for Hedging	128	360	488	0.1	216	221	437	0.1
Fair value hedges	4	242	246	0.0	33	107	140	0.0
Cash flow hedges	124	118	242	0.0	183	114	297	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	10,659	725	11,384	1.6	12,279	694	12,974	1.7
General provisions	6,431	602	7,034	1.0	6,871	580	7,451	1.0
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	1,442	4	1,446	0.2	1,716	4	1,720	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	2,786	118	2,904	0.4	3,692	110	3,803	0.5
Liabilities for Tax	1,040	13	1,053	0.1	1,392	11	1,403	0.2
Current liabilities for tax	908	13	922	0.1	1,308	11	1,319	0.2
Deferred liabilities for tax	132	0	132	0.0	84	0	84	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	449	10,995	11,444	1.6	563	10,817	11,380	1.5
Shareholders' Equity	70,655	62	70,716	9.9	81,726	1,147	82,873	10.8
Paid-in capital	15,246	0	15,246	2.1	18,243	0	18,243	2.4
Supplementary capital	6,881	-6	6,876	1.0	8,610	1,081	9,691	1.3
Share premium	1,020	0	1,020	0.1	1,356	0	1,356	0.2
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	-168	38	-129	0.0	1,557	1,158	2,714	0.4
Revaluation changes of property and equip.	3,334	0	3,334	0.5	1,997	0	1,997	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.	50	0	50	0.0	65	0	65	0.0
Hedging funds (active part)	168	-44	125	0.0	66	-77	-11	0.0
Val.inc.in pro.& equ.held for sale p.and term.ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	2,476	0	2,476	0.3	3,569	0	3,569	0.5
Profit reserves	47,924	67	47,991	6.7	54,910	66	54,976	7.2
Legal reserves	4,121	4	4,125	0.6	5,023	5	5,028	0.7
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	42,895	1	42,896	6.0	49,131	1	49,132	6.4
Other profit reserves	908	62	970	0.1	756	60	816	0.1
Profit or loss	603	0	603	0.1	-38	0	-38	0.0
Prior years income/loss	-4,995	0	-4,995	-0.7	-7,444	0	-7,444	-1.0
Current year income/loss	5,598	0	5,598	0.8	7,406	0	7,406	1.0
Total Liabilities	381,991	333,226	715,217	100.0	444,889	320,736	765,624	100.0

Deposit Banks

Off Balance Sheet Commitments

(USD Million)

	Sept. 2015			Sept. 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	52,382	88,149	140,531	59,351	81,299	140,650
Letters of guarantee	51,012	53,930	104,942	57,745	45,423	103,168
Bank acceptances	124	5,912	6,036	79	6,575	6,655
Letters of credit	34	23,106	23,140	34	22,924	22,958
Prefinancing given as guarantee	0	1	1	0	1	1
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	1,211	5,201	6,412	1,492	6,376	7,868
Commitments	110,713	39,744	150,456	160,343	59,116	219,458
Irrevocable commitments	107,482	33,973	141,455	141,222	40,771	181,994
Revocable commitments	3,231	5,770	9,001	19,120	18,344	37,464
Derivative Financial Instruments	158,810	364,081	522,891	163,127	357,082	520,209
Derivative finan. instruments held for hedging	24,035	28,138	52,173	24,855	27,309	52,164
Trading transactions	134,775	335,943	470,718	138,272	329,773	468,044
Custody and Pledged Securities	1,754,376	674,121	2,428,496	1,895,442	628,783	2,524,226
Items held in Custody	244,597	37,816	282,413	296,456	36,286	332,742
Pledged Items	1,088,313	467,060	1,555,373	1,131,302	413,873	1,545,176
Accepted independent guaran. and warran.	421,466	169,244	590,710	467,684	178,624	646,308
Total Off Balance Sheet Commitments	2,076,280	1,166,095	3,242,374	2,278,263	1,126,280	3,404,543

Income-Expenditure

(USD Million)

	Sept. 2015	Sept. 2014
Interest Income	37,184	42,242
Interest on loans	30,360	32,625
Interest received from reserve deposits	82	1
Interest received from banks	263	308
Interest received from money market transactions	358	532
Interest received from marketable securities portfolio	6,003	8,646
Other interest income	118	130
Interest Expenses	19,697	22,571
Interest on deposits	14,529	16,973
Interest on money market transactions	1,503	1,587
Interest on funds borrowed	2,072	2,392
Interest on securities issued	1,393	1,425
Other interest expenses	199	194
Net Interest Income/Expenses	17,487	19,671
Net Fees and Commissions Income/Expenses	4,562	5,601
Fees and commissions received	5,783	7,018
Fees and commissions paid	1,221	1,417
Dividend Income	387	583
Trading Profit/Loss (net)	-1,541	-840
Profit/loss on trading account securities	544	623
Profit/losses on derivative financial transactions	1,636	-2,988
Foreign exchange profit/loss	-3,720	1,525
Other Operating Income	2,216	2,500
Total Operating Income/Expenses	23,111	27,515
Provision for Loan Losses or other Receivables (-)	4,893	5,120
Specific provisions of banks loans and other receivables*	3,302	3,706
General provision expenses*	1,271	978
Other Operating Expenses (-)	11,435	12,998
Personnel Expenses*	4,684	5,587
Net Operating Profit/Loss	6,784	9,397
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	336	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	7,119	9,397
Provisions for Taxes on Income from Continuing Operations (±)	-1,522	-2,025
Net Profit/Loss from Continuing Operations	5,598	7,372
Net Profit/Loss Before Taxes from Terminated Operations	0	34
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	34
Net Profit/Losses	5,598	7,406

* Used from information and disclosures related to income statement.

Ratios

(%)

	Sept. 2015	Sept. 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	14.1	15.3
Shareholders' Equity / Total Assets	9.9	10.8
(Shareholders' Equity - Permanent Assets) / Total Assets	6.7	7.9
Net On Balance Sheet Position / Total Shareholders' Equity	-46.3	-44.5
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-1.7	-2.6
Balance-Sheet Ratios		
TC Assets / Total Assets	60.4	65.4
TC Liabilities / Total Liabilities	53.4	58.1
FC Assets / FC Liabilities	85.0	82.5
TC Deposits / Total Deposits	53.9	59.6
TC Loans / Total Loans and Receivables	68.4	72.1
Total Deposits / Total Assets	59.0	59.0
Funds Borrowed / Total Assets	11.6	10.4
Assets Quality		
Financial Assets (net) / Total Assets	16.3	18.0
Total Loans and Receivables / Total Assets	63.7	62.8
Total Loans and Receivables / Total Deposits	107.9	106.6
Loans Under Follow-up (gross) / Total Loans and Receivables	2.9	2.9
Loans Under Follow-up (net) / Total Loans and Receivables	0.7	0.7
Specific Provisions / Loans Under Follow-up	75.2	75.3
Permanent Assets / Total Assets	3.2	3.0
Consumer Loans / Total Loans and Receivables	26.8	30.4
Liquidity		
Liquid Assets / Total Assets	27.7	28.2
Liquid Assets / Short-term Liabilities	52.3	50.4
TC Liquid Assets / Total Assets	10.6	13.2
Profitability		
Net Profit/Losses / Total Assets	0.8	1.0
Net Profit/Losses / Total Shareholders' Equity	7.9	8.9
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.0	1.2
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	2.0	2.1
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	61.4	58.0
Non-interest Income (net) / Total Assets	0.8	1.0
Other Operating Expenses / Total Assets	1.6	1.7
Personnel Expenses / Other Operating Expenses	41.0	43.0
Non-interest Income (net) / Other Operating Expenses	49.2	60.3

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

State-owned Banks

Assets

(USD Million)

	Sept. 2015			%	Sept. 2014			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	3,296	25,556	28,852	12.9	3,099	27,754	30,853	13.1
Fin.ass.where fair value cha. is refl.to I/S (Net)	568	234	802	0.4	284	96	380	0.2
Financial assets held for trading	568	234	802	0.4	284	96	380	0.2
Public sector debt securities	12	10	23	0.0	9	11	20	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	553	224	777	0.3	273	85	359	0.2
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	171	4,887	5,058	2.3	218	2,228	2,446	1.0
Money Market Securities	0	0	0	0.0	0	0	0	0.0
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	20,122	6,279	26,400	11.8	28,256	5,919	34,175	14.5
Securities representing a share in capital	64	139	204	0.1	84	105	190	0.1
Public sector debt securities	20,055	6,117	26,172	11.7	28,169	5,743	33,912	14.4
Other marketable securities	2	23	25	0.0	3	71	73	0.0
Loans and Receivables	102,196	40,897	143,093	63.9	108,176	35,267	143,443	61.0
Loans and Receivables	101,350	40,897	142,247	63.5	107,067	35,267	142,334	60.5
Loans granted to the Banks risk group	196	479	675	0.3	170	485	655	0.3
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	101,154	40,418	141,572	63.2	106,897	34,782	141,679	60.3
Loans under follow-up	3,835	4	3,839	1.7	4,485	3	4,488	1.9
Specific provisions (-)	2,990	4	2,993	1.3	3,376	3	3,379	1.4
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	8,857	2,659	11,516	5.1	12,340	2,863	15,203	6.5
Public sector debt securities	8,846	2,578	11,424	5.1	12,335	2,823	15,158	6.4
Other marketable securities	11	81	92	0.0	5	40	45	0.0
Investments and Associates (Net)	124	79	204	0.1	176	33	209	0.1
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	124	79	204	0.1	176	33	209	0.1
Financial investments and associates	117	79	196	0.1	165	33	198	0.1
Non-financial investments and associates	8	0	8	0.0	10	0	10	0.0
Subsidiaries (Net)	1,546	653	2,200	1.0	1,584	612	2,195	0.9
Financial subsidiaries	1,448	653	2,101	0.9	1,476	612	2,088	0.9
Non-financial subsidiaries	99	0	99	0.0	108	0	108	0.0
Joint Ventures (Business Partners) (Net)	0	29	29	0.0	0	48	48	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	29	29	0.0	0	48	48	0.0
Financial joint ventures	0	29	29	0.0	0	48	48	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)	2,784	4	2,789	1.2	2,843	4	2,847	1.2
Intangible Assets (Net)	143	2	144	0.1	160	2	162	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	143	2	144	0.1	160	2	162	0.1
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	159	0	159	0.1	276	0	276	0.1
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	159	0	159	0.1	276	0	276	0.1
Prop.&Equ.for Sale p. and from Term.Op.(Net)	347	0	347	0.2	381	0	381	0.2
Other Assets	1,539	857	2,396	1.1	1,843	660	2,503	1.1
Total Assets	141,853	82,137	223,989	100.0	159,636	75,486	235,123	100.0

State-owned Banks

September 2015

Liabilities

(USD Million)

	Sept. 2015			%	Sept. 2014			%
	TC	FC	Total		TC	FC	Total	
Deposits	90,359	49,624	139,984	62.5	103,198	46,767	149,965	63.8
Deposits held by the Banks risk group	1,033	217	1,251	0.6	1,190	168	1,358	0.6
Other	89,326	49,407	138,733	61.9	102,008	46,599	148,607	63.2
Derivative Finan. Liabilities Held for Trading	77	267	344	0.2	49	425	475	0.2
Funds Borrowed	723	19,272	19,996	8.9	901	14,851	15,752	6.7
Money Market Takings	14,401	6,689	21,090	9.4	13,653	9,068	22,721	9.7
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	14,401	6,689	21,090	9.4	13,653	9,068	22,721	9.7
Marketable Securities Issued (Net)	2,038	6,713	8,751	3.9	2,494	6,146	8,639	3.7
Bills	2,038	243	2,282	1.0	2,494	167	2,661	1.1
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	6,470	6,470	2.9	0	5,979	5,979	2.5
Funds	2,563	0	2,563	1.1	2,948	0	2,948	1.3
Borrower funds	11	0	11	0.0	13	0	13	0.0
Others	2,552	0	2,552	1.1	2,934	0	2,934	1.2
Miscellaneous Payables	2,232	458	2,689	1.2	2,486	254	2,740	1.2
Other External Resources	1,580	946	2,526	1.1	1,842	647	2,489	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	3,302	16	3,319	1.5	3,746	22	3,768	1.6
General provisions	1,925	8	1,933	0.9	2,103	8	2,111	0.9
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	679	0	679	0.3	829	0	829	0.4
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	698	8	706	0.3	814	14	828	0.4
Liabilities for Tax	359	1	360	0.2	485	1	486	0.2
Current liabilities for tax	351	1	352	0.2	485	1	486	0.2
Deferred liabilities for tax	9	0	9	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	1,436	1,436	0.6	0	932	932	0.4
Shareholders' Equity	20,713	218	20,931	9.3	23,777	429	24,206	10.3
Paid-in capital	2,892	0	2,892	1.3	2,745	0	2,745	1.2
Supplementary capital	2,234	218	2,451	1.1	3,205	429	3,634	1.5
Share premium	239	0	239	0.1	318	0	318	0.1
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	-185	218	33	0.0	484	429	913	0.4
Revaluation changes of property and equip.	1,793	0	1,793	0.8	1,621	0	1,621	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.	32	0	32	0.0	42	0	42	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	355	0	355	0.2	740	0	740	0.3
Profit reserves	13,378	0	13,378	6.0	15,184	0	15,184	6.5
Legal reserves	1,795	0	1,795	0.8	2,176	0	2,176	0.9
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	10,954	0	10,954	4.9	12,459	0	12,459	5.3
Other profit reserves	629	0	629	0.3	549	0	549	0.2
Profit or loss	2,209	0	2,209	1.0	2,644	0	2,644	1.1
Prior years income/loss	53	0	53	0.0	70	0	70	0.0
Current year income/loss	2,156	0	2,156	1.0	2,573	0	2,573	1.1
Total Liabilities	138,350	85,640	223,989	100.0	155,579	79,543	235,123	100.0

State-owned Banks

Off Balance Sheet Commitments

(USD Million)

	Sept. 2015			Sept. 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	18,464	25,211	43,675	19,109	22,464	41,573
Letters of guarantee	18,167	16,443	34,610	18,792	12,293	31,085
Bank acceptances	95	3,119	3,214	59	3,870	3,929
Letters of credit	26	5,533	5,559	32	6,134	6,165
Prefinancing given as guarantee	0	1	1	0	1	1
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	177	115	292	227	166	393
Commitments	18,720	3,677	22,396	35,005	17,286	52,292
Irrevocable commitments	18,008	1,488	19,496	21,950	2,036	23,985
Revocable commitments	712	2,188	2,900	13,055	15,251	28,306
Derivative Financial Instruments	5,953	39,219	45,172	5,442	41,316	46,758
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	5,953	39,219	45,172	5,442	41,316	46,758
Custody and Pledged Securities	637,964	242,439	880,403	630,833	183,854	814,687
Items held in Custody	125,176	10,983	136,159	125,608	9,928	135,536
Pledged Items	326,679	117,093	443,772	321,833	79,894	401,727
Accepted independent guaran. and warran.	186,109	114,363	300,472	183,393	94,032	277,424
Total Off Balance Sheet Commitments	681,100	310,546	991,646	690,390	264,920	955,310

Income-Expenditure

(USD Million)

	Sept. 2015	Sept. 2014
Interest Income	11,815	13,239
Interest on loans	9,472	9,874
Interest received from reserve deposits	20	1
Interest received from banks	26	25
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	2,280	3,331
Other interest income	17	8
Interest Expenses	6,626	7,442
Interest on deposits	5,063	5,850
Interest on money market transactions	241	219
Interest on funds borrowed	900	991
Interest on securities issued	323	286
Other interest expenses	99	95
Net Interest Income/Expenses	5,188	5,797
Net Fees and Commissions Income/Expenses	822	887
Fees and commissions received	1,108	1,247
Fees and commissions paid	286	360
Dividend Income	148	175
Trading Profit/Loss (net)	-99	85
Profit/loss on trading account securities	51	187
Profit/losses on derivative financial transactions	-238	-860
Foreign exchange profit/loss	88	758
Other Operating Income	834	862
Total Operating Income/Expenses	6,893	7,806
Provision for Loan Losses or other Receivables (-)	1,162	1,298
Specific provisions of banks loans and other receivables*	692	911
General provision expenses*	360	226
Other Operating Expenses (-)	2,990	3,268
Personnel Expenses*	1,229	1,411
Net Operating Profit/Loss	2,741	3,239
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	2,741	3,239
Provisions for Taxes on Income from Continuing Operations (±)	-585	-665
Net Profit/Loss from Continuing Operations	2,156	2,573
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	2,156	2,573

* Used from information and disclosures related to income statement.

Ratios

(%)

	Sept. 2015	Sept. 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	13.8	15.3
Shareholders' Equity / Total Assets	9.3	10.3
(Shareholders' Equity - Permanent Assets) / Total Assets	6.4	7.3
Net On Balance Sheet Position / Total Shareholders' Equity	-5.1	-7.1
Net On and Off Balance Sheet Position / Total Shareholders' Equity	3.0	-0.6
Balance-Sheet Ratios		
TC Assets / Total Assets	63.3	67.9
TC Liabilities / Total Liabilities	61.8	66.2
FC Assets / FC Liabilities	95.9	94.9
TC Deposits / Total Deposits	64.5	68.8
TC Loans / Total Loans and Receivables	71.4	75.4
Total Deposits / Total Assets	62.5	63.8
Funds Borrowed / Total Assets	8.9	6.7
Assets Quality		
Financial Assets (net) / Total Assets	17.3	21.2
Total Loans and Receivables / Total Assets	63.9	61.0
Total Loans and Receivables / Total Deposits	102.2	95.7
Loans Under Follow-up (gross) / Total Loans and Receivables	2.7	3.1
Loans Under Follow-up (net) / Total Loans and Receivables	0.6	0.8
Specific Provisions / Loans Under Follow-up	78.0	75.3
Permanent Assets / Total Assets	2.9	3.0
Consumer Loans / Total Loans and Receivables	25.9	29.2
Liquidity		
Liquid Assets / Total Assets	27.3	28.9
Liquid Assets / Short-term Liabilities	54.7	47.6
TC Liquid Assets / Total Assets	10.8	13.5
Profitability		
Net Profit/Losses / Total Assets	1.0	1.1
Net Profit/Losses / Total Shareholders' Equity	10.3	10.6
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.2	1.4
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	2.0	2.1
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	65.2	62.6
Non-interest Income (net) / Total Assets	0.8	0.9
Other Operating Expenses / Total Assets	1.3	1.4
Personnel Expenses / Other Operating Expenses	41.1	43.2
Non-interest Income (net) / Other Operating Expenses	57.0	61.4

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

Privately-owned Banks

Assets

(USD Million)

	Sept. 2015			%	Sept. 2014			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	4,266	43,360	47,626	12.8	5,356	41,204	46,560	11.5
Fin.ass.where fair value cha. is refl.to I/S (Net)	3,253	1,647	4,901	1.3	2,054	1,205	3,259	0.8
Financial assets held for trading	3,184	1,647	4,831	1.3	1,955	1,205	3,160	0.8
Public sector debt securities	232	21	253	0.1	432	147	578	0.1
Securities representing a share in capital	19	0	19	0.0	33	0	33	0.0
Derivative financial assets held for trading	2,923	1,599	4,522	1.2	1,490	1,030	2,520	0.6
Other marketable securities	10	27	38	0.0	1	29	30	0.0
Fin.assets clas. as fair value change is refl.to I/S	70	0	70	0.0	99	0	99	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	70	0	70	0.0	99	0	99	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	458	8,742	9,199	2.5	1,223	6,927	8,150	2.0
Money Market Securities	166	158	324	0.1	994	0	994	0.2
Interbank money market placements	0	66	66	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	16	92	108	0.0	49	0	49	0.0
Receiv. from reverse repurchase agreements	150	0	150	0.0	945	0	945	0.2
Financial Assets Available for Sale (Net)	30,112	12,403	42,516	11.4	39,268	11,217	50,485	12.5
Securities representing a share in capital	36	22	58	0.0	46	26	72	0.0
Public sector debt securities	29,408	9,311	38,719	10.4	37,808	8,206	46,014	11.4
Other marketable securities	668	3,071	3,739	1.0	1,414	2,985	4,399	1.1
Loans and Receivables	155,547	81,432	236,979	63.5	178,025	82,210	260,236	64.3
Loans and Receivables	154,218	81,353	235,571	63.1	176,661	82,140	258,800	64.0
Loans granted to the Banks risk group	1,882	1,621	3,503	0.9	2,158	2,064	4,221	1.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	152,336	79,732	232,068	62.2	174,503	80,076	254,579	63.0
Loans under follow-up	5,826	214	6,040	1.6	5,886	257	6,143	1.5
Specific provisions (-)	4,497	135	4,632	1.2	4,521	186	4,708	1.2
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	7,261	6,624	13,885	3.7	11,485	6,833	18,317	4.5
Public sector debt securities	7,243	5,239	12,482	3.3	11,469	5,752	17,222	4.3
Other marketable securities	18	1,385	1,403	0.4	15	1,081	1,096	0.3
Investments and Associates (Net)	59	120	178	0.0	366	19	385	0.1
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	59	120	178	0.0	366	19	385	0.1
Financial investments and associates	52	120	172	0.0	69	19	88	0.0
Non-financial investments and associates	7	0	7	0.0	296	0	296	0.1
Subsidiaries (Net)	4,206	1,972	6,178	1.7	4,344	2,093	6,437	1.6
Financial subsidiaries	2,754	1,972	4,725	1.3	2,601	2,093	4,694	1.2
Non-financial subsidiaries	1,452	0	1,452	0.4	1,743	0	1,743	0.4
Joint Ventures (Business Partners) (Net)	6	0	6	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	6	0	6	0.0	9	0	9	0.0
Financial joint ventures	6	0	6	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	837	239	1,077	0.3	450	62	513	0.1
Fair value hedges	411	0	411	0.1	253	0	253	0.1
Cash flow hedges	426	239	666	0.2	197	62	259	0.1
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	3,513	4	3,517	0.9	2,537	4	2,541	0.6
Intangible Assets (Net)	915	0	915	0.2	1,107	0	1,108	0.3
Goodwill	463	0	463	0.1	615	0	615	0.2
Other	452	0	452	0.1	492	0	493	0.1
Real Estates for Investment Purpose (Net)	48	0	48	0.0	61	0	61	0.0
Assets for Tax	390	0	391	0.1	414	0	414	0.1
Current assets for tax	115	0	115	0.0	1	0	1	0.0
Deferred assets for tax	276	0	276	0.1	413	0	413	0.1
Prop.&Equ.for Sale p. and from Term.Op.(Net)	251	20	272	0.1	275	0	275	0.1
Other Assets	3,349	1,860	5,210	1.4	3,608	1,062	4,669	1.2
Total Assets	214,638	158,582	373,220	100.0	251,576	152,836	404,413	100.0

Privately-owned Banks

September 2015

Liabilities

(USD Million)

	Sept. 2015			%	Sept. 2014			%
	TC	FC	Total		TC	FC	Total	
Deposits	104,301	111,662	215,963	57.9	124,284	106,039	230,323	57.0
Deposits held by the Banks risk group	4,691	6,011	10,701	2.9	5,227	6,425	11,652	2.9
Other	99,611	105,652	205,262	55.0	119,056	99,615	218,671	54.1
Derivative Finan. Liabilities Held for Trading	2,405	1,328	3,733	1.0	1,293	922	2,215	0.5
Funds Borrowed	2,323	41,592	43,915	11.8	3,530	39,137	42,667	10.6
Money Market Takings	15,883	8,137	24,020	6.4	16,498	13,932	30,430	7.5
Interbank money market takings	624	0	624	0.2	0	0	0	0.0
Istanbul Stock Exc. money market takings	25	0	25	0.0	0	0	0	0.0
Funds provided under repurchase agreements	15,234	8,137	23,372	6.3	16,498	13,932	30,430	7.5
Marketable Securities Issued (Net)	5,824	13,984	19,808	5.3	8,053	13,276	21,329	5.3
Bills	3,689	1,480	5,170	1.4	4,824	1,759	6,583	1.6
Asset backed securities	147	0	147	0.0	343	0	343	0.1
Bonds	1,988	12,504	14,491	3.9	2,887	11,517	14,404	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	8,345	1,958	10,303	2.8	8,443	1,286	9,729	2.4
Other External Resources	3,774	1,219	4,993	1.3	4,893	1,994	6,887	1.7
Factoring Payables	0	0	0	0.0	817	95	912	0.2
Leasing Transactions Payables (Net)	28	0	28	0.0	35	4	39	0.0
Finance leasing payables	35	0	35	0.0	44	4	48	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	7	0	7	0.0	9	0	9	0.0
Derivative Finan. Liabilities Held for Hedging	120	265	386	0.1	137	161	298	0.1
Fair value hedges	4	174	178	0.0	21	50	71	0.0
Cash flow hedges	116	91	208	0.1	116	111	227	0.1
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	5,837	616	6,454	1.7	6,847	536	7,384	1.8
General provisions	3,348	550	3,898	1.0	3,567	493	4,060	1.0
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	598	1	599	0.2	707	0	707	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	1,891	66	1,957	0.5	2,573	43	2,616	0.6
Liabilities for Tax	485	12	498	0.1	699	10	709	0.2
Current liabilities for tax	423	12	436	0.1	688	10	698	0.2
Deferred liabilities for tax	62	0	62	0.0	11	0	11	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	4,712	4,712	1.3	0	5,566	5,566	1.4
Shareholders' Equity	38,416	-9	38,406	10.3	45,156	768	45,924	11.4
Paid-in capital	7,254	0	7,254	1.9	9,733	0	9,733	2.4
Supplementary capital	4,344	-77	4,267	1.1	4,812	703	5,515	1.4
Share premium	748	0	748	0.2	995	0	995	0.2
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	189	-35	154	0.0	1,086	777	1,863	0.5
Revaluation changes of property and equip.	1,398	0	1,398	0.4	224	0	224	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.	18	0	18	0.0	22	0	22	0.0
Hedging funds (active part)	144	-42	102	0.0	14	-74	-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	1,847	0	1,847	0.5	2,472	0	2,472	0.6
Profit reserves	23,918	67	23,985	6.4	26,524	66	26,589	6.6
Legal reserves	1,993	4	1,997	0.5	2,444	5	2,449	0.6
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	21,785	1	21,786	5.8	23,885	1	23,886	5.9
Other profit reserves	140	62	202	0.1	195	60	255	0.1
Profit or loss	2,901	0	2,901	0.8	4,087	0	4,087	1.0
Prior years income/loss	-9	0	-9	0.0	-25	0	-25	0.0
Current year income/loss	2,910	0	2,910	0.8	4,112	0	4,112	1.0
Total Liabilities	187,741	185,479	373,220	100.0	220,685	183,728	404,413	100.0

Privately-owned Banks

Off Balance Sheet Commitments

(USD Million)

	Sept. 2015			Sept. 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	26,039	49,038	75,078	31,018	45,622	76,640
Letters of guarantee	24,990	28,919	53,909	29,753	25,330	55,083
Bank acceptances	17	2,132	2,149	10	1,743	1,753
Letters of credit	5	15,140	15,145	0	13,836	13,837
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	1,028	2,848	3,875	1,254	4,713	5,967
Commitments	62,929	27,026	89,955	79,138	24,115	103,253
Irrevocable commitments	62,623	24,172	86,795	78,799	21,902	100,701
Revocable commitments	306	2,854	3,160	339	2,213	2,552
Derivative Financial Instruments	102,444	223,278	325,722	100,521	209,540	310,061
Derivative finan. instruments held for hedging	16,065	19,385	35,450	15,135	16,770	31,905
Trading transactions	86,379	203,893	290,272	85,386	192,770	278,156
Custody and Pledged Securities	704,892	316,651	1,021,543	812,616	331,358	1,143,974
Items held in Custody	65,451	23,772	89,224	98,744	23,126	121,870
Pledged Items	514,959	258,833	773,792	564,710	275,047	839,757
Accepted independent guaran. and warran.	124,482	34,046	158,528	149,163	33,184	182,347
Total Off Balance Sheet Commitments	896,304	615,994	1,512,298	1,023,293	610,635	1,633,928

Income-Expenditure

(USD Million)

	Sept. 2015	Sept. 2014
Interest Income	18,664	21,427
Interest on loans	15,361	16,690
Interest received from reserve deposits	41	0
Interest received from banks	73	98
Interest received from money market transactions	66	113
Interest received from marketable securities portfolio	3,068	4,454
Other interest income	54	72
Interest Expenses	9,721	11,289
Interest on deposits	6,932	8,171
Interest on money market transactions	838	914
Interest on funds borrowed	986	1,179
Interest on securities issued	920	968
Other interest expenses	45	57
Net Interest Income/Expenses	8,943	10,138
Net Fees and Commissions Income/Expenses	2,855	3,534
Fees and commissions received	3,584	4,353
Fees and commissions paid	729	819
Dividend Income	205	361
Trading Profit/Loss (net)	-880	-318
Profit/loss on trading account securities	475	410
Profit/losses on derivative financial transactions	444	-1,800
Foreign exchange profit/loss	-1,799	1,071
Other Operating Income	961	1,120
Total Operating Income/Expenses	12,084	14,835
Provision for Loan Losses or other Receivables (-)	2,631	2,717
Specific provisions of banks loans and other receivables*	1,758	1,923
General provision expenses*	701	586
Other Operating Expenses (-)	5,958	6,865
Personnel Expenses*	2,400	2,929
Net Operating Profit/Loss	3,495	5,252
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	197	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	3,692	5,252
Provisions for Taxes on Income from Continuing Operations (±)	-782	-1,140
Net Profit/Loss from Continuing Operations	2,910	4,112
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	2,910	4,112

* Used from information and disclosures related to income statement.

Ratios

(%)

	Sept. 2015	Sept. 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	13.6	14.9
Shareholders' Equity / Total Assets	10.3	11.4
(Shareholders' Equity - Permanent Assets) / Total Assets	6.9	8.3
Net On Balance Sheet Position / Total Shareholders' Equity	-46.3	-42.6
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-4.6	-3.7
Balance-Sheet Ratios		
TC Assets / Total Assets	57.5	62.2
TC Liabilities / Total Liabilities	50.3	54.6
FC Assets / FC Liabilities	85.5	83.2
TC Deposits / Total Deposits	48.3	54.0
TC Loans / Total Loans and Receivables	65.6	68.4
Total Deposits / Total Assets	57.9	57.0
Funds Borrowed / Total Assets	11.8	10.6
Assets Quality		
Financial Assets (net) / Total Assets	16.7	17.9
Total Loans and Receivables / Total Assets	63.5	64.3
Total Loans and Receivables / Total Deposits	109.7	113.0
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	76.7	76.6
Permanent Assets / Total Assets	3.3	3.0
Consumer Loans / Total Loans and Receivables	27.6	30.4
Liquidity		
Liquid Assets / Total Assets	28.0	27.1
Liquid Assets / Short-term Liabilities	51.2	49.8
TC Liquid Assets / Total Assets	10.2	12.1
Profitability		
Net Profit/Losses / Total Assets	0.8	1.0
Net Profit/Losses / Total Shareholders' Equity	7.6	9.0
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.0	1.3
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	1.9	2.0
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	59.5	55.4
Non-interest Income (net) / Total Assets	0.8	1.2
Other Operating Expenses / Total Assets	1.6	1.7
Personnel Expenses / Other Operating Expenses	40.3	42.7
Non-interest Income (net) / Other Operating Expenses	52.7	68.4

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

Banks Under the Deposit Insurance Fund

Assets

(USD Million)

	Sept. 2015			%	Sept. 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)	10	0	10	1.3	34	0	34	3.7
Financial assets held for trading	10	0	10	1.3	34	0	34	3.7
Public sector debt securities	10	0	10	1.3	34	0	34	3.7
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	117	94	211	26.1	110	259	369	40.8
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	43	204	247	30.4	1	0	1	0.1
Loans and Receivables	43	204	246	30.4	1	0	1	0.1
Loans granted to the Banks risk group	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	43	204	246	30.4	1	0	1	0.1
Loans under follow-up	16	2	18	2.2	20	3	23	2.5
Specific provisions (-)	16	2	17	2.2	20	3	23	2.5
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	312	0	312	38.5	463	0	463	51.3
Public sector debt securities	312	0	312	38.5	463	0	463	51.3
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	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	2.0	21	0	21	2.4
Intangible Assets (Net)	0	0	0	0.0	0	0	0	0.0
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	5	0	5	0.6	6	0	6	0.6
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	5	0	5	0.6	6	0	6	0.6
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	5	3	8	1.0	7	3	10	1.1
Total Assets	509	301	810	100.0	642	262	904	100.0

Banks Under the Deposit Insurance Fund

September 2015

Liabilities

(USD Million)

	Sept. 2015			%	Sept. 2014			%
	TC	FC	Total		TC	FC	Total	
Deposits	1	58	59	7.3	1	9	10	1.1
Deposits held by the Banks risk group	0	0	0	0.0	0	0	0	0.0
Other	1	58	59	7.3	1	9	10	1.1
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	0.1	1	0	1	0.1
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	0	0	0	0.1	1	0	1	0.1
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	5	10	15	1.8	5	28	33	3.6
Other External Resources	2	0	2	0.3	2	0	2	0.2
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	17	24	41	5.0	19	24	44	4.8
General provisions	4	0	4	0.6	3	0	3	0.3
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	3	0	3	0.4	4	0	4	0.4
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	9	24	33	4.1	13	24	37	4.1
Liabilities for Tax	2	0	2	0.2	1	0	1	0.1
Current liabilities for tax	2	0	2	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	291	203	494	61.0	353	200	553	61.2
Shareholders' Equity	197	0	197	24.4	261	0	261	28.9
Paid-in capital	152	0	152	18.8	202	0	202	22.4
Supplementary capital	0	0	0	0.0	0	0	0	0.0
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	0	0	0	0.0	0	0	0	0.0
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est. for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv.&ass.,subs.& joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val.inc.in pro.& equ.held for sale p.and term.ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	0	0	0	0.0	0	0	0	0.0
Profit reserves	5,800	0	5,800	716.0	7,716	0	7,716	853.2
Legal reserves	9	0	9	1.1	12	0	12	1.3
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	5,792	0	5,792	715.0	7,704	0	7,704	851.9
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	-5,755	0	-5,755	-710.5	-7,657	0	-7,657	-846.7
Prior years income/loss	-5,761	0	-5,761	-711.2	-7,664	0	-7,664	-847.5
Current year income/loss	6	0	6	0.7	7	0	7	0.8
Total Liabilities	515	295	810	100.0	643	261	904	100.0

Banks Under the Deposit Insurance Fund

Off Balance Sheet Commitments

(USD Million)

	Sept. 2015			Sept. 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	22	41	64	31	59	90
Letters of guarantee	22	41	64	31	59	90
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	0	0	0	0	0
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	0	0	0	0	0
Commitments	1,903	0	1,903	2,361	0	2,361
Irrevocable commitments	1,903	0	1,903	2,361	0	2,361
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	178	38	216	237	44	281
Items held in Custody	4	1	5	5	1	6
Pledged Items	174	37	210	232	42	274
Accepted independent guaran. and warran.	0	1	1	0	1	1
Total Off Balance Sheet Commitments	2,103	80	2,183	2,630	102	2,732

Income-Expenditure

(USD Million)

	Sept. 2015	Sept. 2014
Interest Income	44	19
Interest on loans	11	1
Interest received from reserve deposits	0	0
Interest received from banks	10	6
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	23	12
Other interest income	0	0
Interest Expenses	26	1
Interest on deposits	0	0
Interest on money market transactions	26	1
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	18	18
Net Fees and Commissions Income/Expenses	0	0
Fees and commissions received	0	1
Fees and commissions paid	0	0
Dividend Income	0	0
Trading Profit/Loss (net)	1	2
Profit/loss on trading account securities	0	2
Profit/losses on derivative financial transactions	0	0
Foreign exchange profit/loss	1	0
Other Operating Income	2	2
Total Operating Income/Expenses	22	22
Provision for Loan Losses or other Receivables (-)	5	2
Specific provisions of banks loans and other receivables*	1	0
General provision expenses*	2	0
Other Operating Expenses (-)	8	12
Personnel Expenses*	5	6
Net Operating Profit/Loss	9	9
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	9	9
Provisions for Taxes on Income from Continuing Operations (±)	-3	-2
Net Profit/Loss from Continuing Operations	6	7
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	6	7

* Used from information and disclosures related to income statement.

Banks Under the Deposit Insurance Fund

September 2015

Ratios

(%)

	Sept. 2015	Sept. 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	76.7	83.1
Shareholders' Equity / Total Assets	24.4	28.9
(Shareholders' Equity - Permanent Assets) / Total Assets	22.3	26.5
Net On Balance Sheet Position / Total Shareholders' Equity	3.1	0.5
Net On and Off Balance Sheet Position / Total Shareholders' Equity	3.1	0.5
Balance-Sheet Ratios		
TC Assets / Total Assets	62.9	71.0
TC Liabilities / Total Liabilities	63.6	71.2
FC Assets / FC Liabilities	102.0	100.5
TC Deposits / Total Deposits	2.5	13.0
TC Loans / Total Loans and Receivables	17.4	100.0
Total Deposits / Total Assets	7.3	1.1
Funds Borrowed / Total Assets	0.0	0.0
Assets Quality		
Financial Assets (net) / Total Assets	39.8	55.0
Total Loans and Receivables / Total Assets	30.4	0.1
Total Loans and Receivables / Total Deposits	417.3	12.4
Loans Under Follow-up (gross) / Total Loans and Receivables	7.1	1,827.0
Loans Under Follow-up (net) / Total Loans and Receivables	0.1	21.2
Specific Provisions / Loans Under Follow-up	98.9	98.8
Permanent Assets / Total Assets	2.1	2.4
Consumer Loans / Total Loans and Receivables	0.4	78.8
Liquidity		
Liquid Assets / Total Assets	27.3	44.5
Liquid Assets / Short-term Liabilities	508.1	3,337.1
TC Liquid Assets / Total Assets	15.7	15.9
Profitability		
Net Profit/Losses / Total Assets	0.7	0.8
Net Profit/Losses / Total Shareholders' Equity	3.0	2.7
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.1	1.0
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	2.1	2.0
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	79.3	80.1
Non-interest Income (net) / Total Assets	0.4	0.5
Other Operating Expenses / Total Assets	1.0	1.3
Personnel Expenses / Other Operating Expenses	58.2	54.8
Non-interest Income (net) / Other Operating Expenses	42.7	35.0

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

Foreign Banks

Assets

(USD Million)

	Sept. 2015			%	Sept. 2014			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	2,590	13,472	16,063	13.7	2,423	13,299	15,723	12.6
Fin.ass.where fair value cha. is refl.to I/S (Net)	2,785	600	3,385	2.9	1,318	916	2,234	1.8
Financial assets held for trading	2,766	600	3,366	2.9	1,268	916	2,184	1.7
Public sector debt securities	730	26	756	0.6	353	14	367	0.3
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	2,030	531	2,561	2.2	906	860	1,766	1.4
Other marketable securities	7	42	49	0.0	9	41	50	0.0
Fin.assets clas. as fair value change is refl.to I/S	19	0	19	0.0	50	0	50	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	19	0	19	0.0	50	0	50	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	866	3,076	3,942	3.4	2,026	2,902	4,927	3.9
Money Market Securities	1,952	104	2,056	1.8	7,473	60	7,532	6.0
Interbank money market placements	1	45	46	0.0	5	0	5	0.0
Istanbul Stock Exc. money market placements	0	59	59	0.1	144	60	204	0.2
Receiv. from reverse repurchase agreements	1,951	0	1,951	1.7	7,323	0	7,323	5.8
Financial Assets Available for Sale (Net)	5,259	1,713	6,972	5.9	6,919	763	7,682	6.1
Securities representing a share in capital	10	0	11	0.0	10	0	10	0.0
Public sector debt securities	5,245	1,513	6,759	5.8	6,894	740	7,634	6.1
Other marketable securities	3	199	202	0.2	16	22	38	0.0
Loans and Receivables	54,095	21,259	75,354	64.3	60,731	16,615	77,346	61.8
Loans and Receivables	53,093	21,258	74,351	63.4	59,819	16,615	76,434	61.1
Loans granted to the Banks risk group	94	353	447	0.4	113	27	140	0.1
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	52,999	20,905	73,904	63.1	59,706	16,588	76,294	60.9
Loans under follow-up	3,244	1	3,244	2.8	3,350	7	3,357	2.7
Specific provisions (-)	2,241	0	2,242	1.9	2,438	6	2,445	2.0
Factoring Receivables	172	14	186	0.2	108	4	112	0.1
Investments held to Maturity (Net)	1,960	609	2,570	2.2	3,259	548	3,807	3.0
Public sector debt securities	1,954	336	2,290	2.0	3,257	308	3,565	2.8
Other marketable securities	7	273	280	0.2	2	240	242	0.2
Investments and Associates (Net)	4	0	4	0.0	5	0	5	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	4	0	4	0.0	5	0	5	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	4	0	4	0.0	5	0	5	0.0
Subsidiaries (Net)	532	1,086	1,618	1.4	581	483	1,064	0.8
Financial subsidiaries	524	1,086	1,610	1.4	570	483	1,053	0.8
Non-financial subsidiaries	8	0	8	0.0	11	0	11	0.0
Joint Ventures (Business Partners) (Net)	62	0	62	0.1	88	0	88	0.1
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	62	0	62	0.1	88	0	88	0.1
Financial joint ventures	61	0	61	0.1	86	0	86	0.1
Non-financial joint ventures	2	0	2	0.0	2	0	2	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	2,062	17	2,079	1.8	1,158	20	1,177	0.9
Fair value hedges	948	17	965	0.8	663	20	682	0.5
Cash flow hedges	1,114	0	1,114	1.0	495	0	495	0.4
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	875	0	876	0.7	1,112	0	1,112	0.9
Intangible Assets (Net)	232	0	232	0.2	311	0	311	0.2
Goodwill	0	0	0	0.0	37	0	37	0.0
Other	232	0	232	0.2	274	0	274	0.2
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	141	0	141	0.1	109	0	109	0.1
Current assets for tax	26	0	26	0.0	56	0	56	0.0
Deferred assets for tax	116	0	116	0.1	53	0	53	0.0
Prop.&Equ.for Sale p. and from Term.Op.(Net)	7	0	7	0.0	31	0	31	0.0
Other Assets	1,280	372	1,651	1.4	1,444	479	1,924	1.5
Total Assets	74,877	42,321	117,198	100.0	89,096	36,088	125,184	100.0

Foreign Banks

September 2015

Liabilities

(USD Million)

	Sept. 2015			%	Sept. 2014			%
	TC	FC	Total		TC	FC	Total	
Deposits	32,809	33,381	66,190	56.5	41,564	29,528	71,093	56.8
Deposits held by the Banks risk group	476	2,570	3,046	2.6	708	1,629	2,337	1.9
Other	32,333	30,811	63,144	53.9	40,856	27,900	68,755	54.9
Derivative Finan. Liabilities Held for Trading	1,404	561	1,965	1.7	716	622	1,338	1.1
Funds Borrowed	775	18,318	19,093	16.3	2,458	18,568	21,026	16.8
Money Market Takings	3,199	760	3,959	3.4	3,049	519	3,567	2.8
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	7	0	7	0.0
Funds provided under repurchase agreements	3,199	760	3,959	3.4	3,042	519	3,560	2.8
Marketable Securities Issued (Net)	985	1,562	2,547	2.2	1,992	1,571	3,563	2.8
Bills	744	311	1,055	0.9	1,645	250	1,895	1.5
Asset backed securities	185	0	185	0.2	249	0	249	0.2
Bonds	56	1,251	1,307	1.1	97	1,321	1,418	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	1,464	2,125	3,588	3.1	1,575	1,448	3,023	2.4
Other External Resources	1,550	442	1,993	1.7	1,894	699	2,593	2.1
Factoring Payables	0	0	0	0.0	38	7	45	0.0
Leasing Transactions Payables (Net)	10	2	12	0.0	1	2	2	0.0
Finance leasing payables	12	2	14	0.0	1	2	2	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	2	0	2	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	7	95	102	0.1	79	60	139	0.1
Fair value hedges	0	68	68	0.1	12	57	69	0.1
Cash flow hedges	7	27	34	0.0	67	3	70	0.1
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	1,502	68	1,571	1.3	1,667	112	1,779	1.4
General provisions	1,155	44	1,198	1.0	1,198	78	1,277	1.0
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	161	3	165	0.1	177	4	181	0.1
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	187	21	207	0.2	292	29	321	0.3
Liabilities for Tax	194	0	194	0.2	207	0	207	0.2
Current liabilities for tax	133	0	133	0.1	134	0	134	0.1
Deferred liabilities for tax	61	0	61	0.1	73	0	73	0.1
Lia. for Pro.&Equ. for Sale p. and from Term.Op.(Net)	0	1	1	0.0	1	2	2	0.0
Subordinated Loans	158	4,644	4,802	4.1	210	4,118	4,328	3.5
Shareholders' Equity	11,328	-146	11,182	9.5	12,532	-51	12,481	10.0
Paid-in capital	4,948	0	4,948	4.2	5,563	0	5,563	4.4
Supplementary capital	304	-146	157	0.1	594	-51	543	0.4
Share premium	33	0	33	0.0	44	0	44	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	-171	-144	-316	-0.3	-13	-48	-62	0.0
Revaluation changes of property and equip.	143	0	143	0.1	153	0	153	0.1
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est. for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv.&ass.,subs.& joint vent.	1	0	1	0.0	1	0	1	0.0
Hedging funds (active part)	25	-2	23	0.0	52	-2	50	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	274	0	274	0.2	357	0	357	0.3
Profit reserves	4,828	0	4,828	4.1	5,487	0	5,487	4.4
Legal reserves	324	0	324	0.3	392	0	392	0.3
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	4,365	0	4,365	3.7	5,083	0	5,083	4.1
Other profit reserves	139	0	139	0.1	12	0	12	0.0
Profit or loss	1,249	0	1,249	1.1	888	0	888	0.7
Prior years income/loss	723	0	723	0.6	175	0	175	0.1
Current year income/loss	526	0	526	0.4	713	0	713	0.6
Total Liabilities	55,385	61,813	117,198	100.0	67,981	57,204	125,184	100.0

Foreign Banks

Off Balance Sheet Commitments

(USD Million)

	Sept. 2015			Sept. 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	7,856	13,859	21,715	9,192	13,155	22,347
Letters of guarantee	7,833	8,526	16,360	9,169	7,741	16,910
Bank acceptances	13	661	674	10	962	973
Letters of credit	3	2,433	2,435	2	2,954	2,956
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	7	2,239	2,246	11	1,497	1,508
Commitments	27,161	9,041	36,203	43,838	17,714	61,552
Irrevocable commitments	24,948	8,314	33,262	38,112	16,834	54,946
Revocable commitments	2,213	728	2,941	5,726	880	6,606
Derivative Financial Instruments	50,413	101,583	151,997	57,165	106,225	163,390
Derivative finan. instruments held for hedging	7,970	8,753	16,723	9,721	10,539	20,259
Trading transactions	42,443	92,831	135,274	47,444	95,687	143,131
Custody and Pledged Securities	411,342	114,992	526,334	451,755	113,528	565,283
Items held in Custody	53,966	3,060	57,025	72,099	3,230	75,329
Pledged Items	246,501	91,098	337,599	244,528	58,890	303,418
Accepted independent guaran. and warran.	110,875	20,835	131,710	135,129	51,407	186,536
Total Off Balance Sheet Commitments	496,772	239,476	736,248	561,951	250,622	812,572

Income-Expenditure

(USD Million)

	Sept. 2015	Sept. 2014
Interest Income	6,661	7,557
Interest on loans	5,515	6,061
Interest received from reserve deposits	20	0
Interest received from banks	154	180
Interest received from money market transactions	292	419
Interest received from marketable securities portfolio	632	848
Other interest income	47	50
Interest Expenses	3,324	3,839
Interest on deposits	2,535	2,951
Interest on money market transactions	398	454
Interest on funds borrowed	186	222
Interest on securities issued	150	172
Other interest expenses	55	41
Net Interest Income/Expenses	3,337	3,718
Net Fees and Commissions Income/Expenses	884	1,180
Fees and commissions received	1,091	1,417
Fees and commissions paid	206	238
Dividend Income	35	47
Trading Profit/Loss (net)	-563	-609
Profit/loss on trading account securities	17	24
Profit/losses on derivative financial transactions	1,430	-329
Foreign exchange profit/loss	-2,010	-304
Other Operating Income	420	517
Total Operating Income/Expenses	4,113	4,852
Provision for Loan Losses or other Receivables (-)	1,095	1,102
Specific provisions of banks loans and other receivables*	851	871
General provision expenses*	207	166
Other Operating Expenses (-)	2,478	2,853
Personnel Expenses*	1,050	1,241
Net Operating Profit/Loss	539	897
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	138	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	678	897
Provisions for Taxes on Income from Continuing Operations (±)	-152	-218
Net Profit/Loss from Continuing Operations	526	679
Net Profit/Loss Before Taxes from Terminated Operations	0	34
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	34
Net Profit/Losses	526	713

* Used from information and disclosures related to income statement.

Ratios

(%)

	Sept. 2015	Sept. 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	15.6	16.0
Shareholders' Equity / Total Assets	9.5	10.0
(Shareholders' Equity - Permanent Assets) / Total Assets	6.3	7.2
Net On Balance Sheet Position / Total Shareholders' Equity	-124.0	-124.9
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-0.7	-2.3
Balance-Sheet Ratios		
TC Assets / Total Assets	63.9	71.2
TC Liabilities / Total Liabilities	47.3	54.3
FC Assets / FC Liabilities	68.5	63.1
TC Deposits / Total Deposits	49.6	58.5
TC Loans / Total Loans and Receivables	71.8	78.5
Total Deposits / Total Assets	56.5	56.8
Funds Borrowed / Total Assets	16.3	16.8
Assets Quality		
Financial Assets (net) / Total Assets	12.8	11.9
Total Loans and Receivables / Total Assets	64.3	61.8
Total Loans and Receivables / Total Deposits	113.8	108.8
Loans Under Follow-up (gross) / Total Loans and Receivables	4.3	4.3
Loans Under Follow-up (net) / Total Loans and Receivables	1.3	1.2
Specific Provisions / Loans Under Follow-up	69.1	72.8
Permanent Assets / Total Assets	3.2	2.8
Consumer Loans / Total Loans and Receivables	26.2	32.7
Liquidity		
Liquid Assets / Total Assets	27.7	30.4
Liquid Assets / Short-term Liabilities	51.0	57.5
TC Liquid Assets / Total Assets	11.5	16.1
Profitability		
Net Profit/Losses / Total Assets	0.4	0.6
Net Profit/Losses / Total Shareholders' Equity	4.7	5.7
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.6	0.7
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	2.1	2.3
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	60.4	58.7
Non-interest Income (net) / Total Assets	0.7	0.9
Other Operating Expenses / Total Assets	2.1	2.3
Personnel Expenses / Other Operating Expenses	42.4	43.5
Non-interest Income (net) / Other Operating Expenses	31.3	39.8

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

Development and Investment Banks

Assets

(USD Million)

	Sept. 2015			%	Sept. 2014			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	80	547	627	1.7	92	453	545	1.5
Fin.ass.where fair value cha. is refl.to I/S (Net)	73	81	155	0.4	60	67	126	0.4
Financial assets held for trading	73	81	155	0.4	60	67	126	0.4
Public sector debt securities	57	0	57	0.2	45	35	80	0.2
Securities representing a share in capital	1	0	1	0.0	0	0	0	0.0
Derivative financial assets held for trading	15	81	96	0.3	13	32	45	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	3,041	1,405	4,445	12.4	3,051	1,476	4,527	12.6
Money Market Securities	454	0	454	1.3	346	0	346	1.0
Interbank money market placements	0	0	0	0.0	1	0	1	0.0
Istanbul Stock Exc. money market placements	377	0	377	1.0	170	0	170	0.5
Receiv. from reverse repurchase agreements	77	0	77	0.2	175	0	175	0.5
Financial Assets Available for Sale (Net)	948	334	1,282	3.6	1,636	196	1,831	5.1
Securities representing a share in capital	25	4	29	0.1	34	3	36	0.1
Public sector debt securities	795	294	1,090	3.0	1,368	172	1,540	4.3
Other marketable securities	128	36	164	0.5	234	21	255	0.7
Loans and Receivables	8,735	18,553	27,287	76.0	11,140	16,225	27,366	75.9
Loans and Receivables	8,648	18,553	27,200	75.7	11,070	16,225	27,296	75.7
Loans granted to the Banks risk group	828	167	995	2.8	1,081	90	1,171	3.2
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	7,820	18,386	26,206	73.0	9,989	16,136	26,125	72.4
Loans under follow-up	203	1	204	0.6	196	1	198	0.5
Specific provisions (-)	116	1	117	0.3	126	1	128	0.4
Factoring Receivables	0	0	0	0.0	2	0	2	0.0
Investments held to Maturity (Net)	442	53	495	1.4	236	20	256	0.7
Public sector debt securities	436	53	489	1.4	236	20	256	0.7
Other marketable securities	6	0	6	0.0	0	0	0	0.0
Investments and Associates (Net)	51	9	60	0.2	72	11	83	0.2
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	51	9	60	0.2	72	11	83	0.2
Financial investments and associates	47	9	56	0.2	68	11	79	0.2
Non-financial investments and associates	3	0	3	0.0	4	0	4	0.0
Subsidiaries (Net)	83	0	83	0.2	95	89	184	0.5
Financial subsidiaries	45	0	45	0.1	62	89	151	0.4
Non-financial subsidiaries	38	0	38	0.1	32	0	32	0.1
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	4	11	15	0.0	7	16	23	0.1
Finance lease receivables	4	12	15	0.0	7	17	25	0.1
Operational leasing receivables	1	0	1	0.0	1	0	1	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	1	1	0.0	2	1	3	0.0
Derivative Financial Assets Held for Hedging	64	49	113	0.3	45	5	50	0.1
Fair value hedges	64	38	102	0.3	45	5	50	0.1
Cash flow hedges	0	11	11	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)	166	0	166	0.5	183	0	183	0.5
Intangible Assets (Net)	52	0	52	0.1	29	0	29	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	52	0	52	0.1	29	0	29	0.1
Real Estates for Investment Purpose (Net)	48	0	48	0.1	103	0	103	0.3
Assets for Tax	43	0	43	0.1	41	0	41	0.1
Current assets for tax	1	0	1	0.0	0	0	0	0.0
Deferred assets for tax	42	0	42	0.1	40	0	40	0.1
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	32	32	0.1	32	0	32	0.1
Other Assets	292	264	557	1.6	189	150	338	0.9
Total Assets	14,577	21,337	35,914	100.0	17,357	18,708	36,065	100.0

Development and Investment Banks

September 2015

Liabilities

(USD Million)

	Sept. 2015			%	Sept. 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	40	87	127	0.4	7	40	47	0.1
Funds Borrowed	250	19,261	19,511	54.3	263	18,145	18,408	51.0
Money Market Takings	943	34	976	2.7	1,028	119	1,147	3.2
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	8	0	8	0.0
Funds provided under repurchase agreements	943	34	976	2.7	1,020	119	1,139	3.2
Marketable Securities Issued (Net)	993	2,819	3,812	10.6	1,161	2,161	3,322	9.2
Bills	103	0	103	0.3	594	264	858	2.4
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	890	2,819	3,709	10.3	567	1,897	2,464	6.8
Funds	1,353	99	1,451	4.0	1,474	144	1,618	4.5
Borrower funds	58	99	156	0.4	66	143	209	0.6
Others	1,295	0	1,295	3.6	1,408	1	1,409	3.9
Miscellaneous Payables	1,049	774	1,823	5.1	1,081	566	1,647	4.6
Other External Resources	195	25	220	0.6	166	25	191	0.5
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	3	3	0.0	0	4	4	0.0
Finance leasing payables	0	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	0	0	0	0.0	9	12	20	0.1
Fair value hedges	0	0	0	0.0	9	12	20	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	337	6	343	1.0	387	0	387	1.1
General provisions	156	0	156	0.4	180	0	180	0.5
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	68	6	74	0.2	88	0	88	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	113	0	113	0.3	119	0	119	0.3
Liabilities for Tax	42	0	42	0.1	62	0	62	0.2
Current liabilities for tax	41	0	41	0.1	61	0	61	0.2
Deferred liabilities for tax	1	0	1	0.0	1	0	1	0.0
Lia. for Pro.&Equ. for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	100	100	0.3	0	117	117	0.3
Shareholders' Equity	7,506	-1	7,504	20.9	9,077	17	9,094	25.2
Paid-in capital	5,552	0	5,552	15.5	6,684	0	6,684	18.5
Supplementary capital	569	-1	567	1.6	806	17	823	2.3
Share premium	18	0	18	0.1	24	0	24	0.1
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	-33	-2	-34	-0.1	17	17	34	0.1
Revaluation changes of property and equip.	14	0	14	0.0	8	0	8	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est. for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv.&ass.,subs.& joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val.inc.in pro.& equ.held for sale p.and term.ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	569	0	569	1.6	757	0	757	2.1
Profit reserves	942	0	942	2.6	1,009	0	1,009	2.8
Legal reserves	346	0	346	1.0	423	0	423	1.2
Status reserves	60	0	60	0.2	59	0	59	0.2
Extraordinary reserves	527	0	527	1.5	514	0	514	1.4
Other profit reserves	10	0	10	0.0	14	0	14	0.0
Profit or loss	443	0	443	1.2	578	0	578	1.6
Prior years income/loss	12	0	12	0.0	-2	0	-2	0.0
Current year income/loss	430	0	430	1.2	580	0	580	1.6
Total Liabilities	12,707	23,207	35,914	100.0	14,715	21,349	36,065	100.0

Development and Investment Banks

Off Balance Sheet Commitments

(USD Million)

	Sept. 2015			Sept. 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	2,763	1,845	4,609	3,685	1,659	5,344
Letters of guarantee	793	592	1,385	1,090	614	1,704
Bank acceptances	0	57	57	1	5	6
Letters of credit	0	311	311	0	309	309
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	1,970	886	2,856	2,594	731	3,326
Commitments	6,069	5,254	11,323	6,496	4,408	10,905
Irrevocable commitments	3,382	1,153	4,535	3,031	1,149	4,180
Revocable commitments	2,687	4,100	6,788	3,466	3,259	6,725
Derivative Financial Instruments	2,244	10,646	12,889	2,473	7,543	10,017
Derivative finan. instruments held for hedging	718	4,820	5,538	1,130	3,354	4,484
Trading transactions	1,525	5,826	7,352	1,344	4,189	5,533
Custody and Pledged Securities	629,032	64,863	693,895	613,816	60,965	674,781
Items held in Custody	611,096	630	611,726	593,559	823	594,382
Pledged Items	13,776	37,731	51,508	15,017	34,633	49,650
Accepted independent guaran. and warran.	4,159	26,502	30,661	5,240	25,510	30,750
Total Off Balance Sheet Commitments	640,108	82,608	722,716	626,471	74,576	701,047

Income-Expenditure

(USD Million)

	Sept. 2015	Sept. 2014
Interest Income	1,143	1,245
Interest on loans	853	974
Interest received from reserve deposits	1	0
Interest received from banks	148	105
Interest received from money market transactions	29	14
Interest received from marketable securities portfolio	109	149
Other interest income	3	3
Interest Expenses	372	352
Interest on deposits	0	0
Interest on money market transactions	133	142
Interest on funds borrowed	54	63
Interest on securities issued	178	137
Other interest expenses	6	10
Net Interest Income/Expenses	771	894
Net Fees and Commissions Income/Expenses	45	64
Fees and commissions received	60	77
Fees and commissions paid	14	12
Dividend Income	13	15
Trading Profit/Loss (net)	-33	-52
Profit/loss on trading account securities	5	3
Profit/losses on derivative financial transactions	161	-6
Foreign exchange profit/loss	-198	-49
Other Operating Income	130	219
Total Operating Income/Expenses	927	1,140
Provision for Loan Losses or other Receivables (-)	57	83
Specific provisions of banks loans and other receivables*	29	25
General provision expenses*	20	15
Other Operating Expenses (-)	358	375
Personnel Expenses*	173	203
Net Operating Profit/Loss	511	682
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	511	682
Provisions for Taxes on Income from Continuing Operations (±)	-81	-102
Net Profit/Loss from Continuing Operations	430	580
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	430	580

* Used from information and disclosures related to income statement.

Ratios

(%)

	Sept. 2015	Sept. 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	27.1	31.7
Shareholders' Equity / Total Assets	20.9	25.2
(Shareholders' Equity - Permanent Assets) / Total Assets	19.6	23.6
Net On Balance Sheet Position / Total Shareholders' Equity	-10.6	-13.6
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.0	0.6
Balance-Sheet Ratios		
TC Assets / Total Assets	40.6	48.1
TC Liabilities / Total Liabilities	35.4	40.8
FC Assets / FC Liabilities	91.9	87.6
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans and Receivables	32.0	40.7
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	54.3	51.0
Assets Quality		
Financial Assets (net) / Total Assets	5.7	6.3
Total Loans and Receivables / Total Assets	76.0	75.9
Total Loans and Receivables / Total Deposits	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	0.7	0.7
Loans Under Follow-up (net) / Total Loans and Receivables	0.3	0.3
Specific Provisions / Loans Under Follow-up	57.2	64.6
Permanent Assets / Total Assets	1.3	1.6
Consumer Loans / Total Loans and Receivables	1.6	2.5
Liquidity		
Liquid Assets / Total Assets	19.4	20.5
Liquid Assets / Short-term Liabilities	134.2	130.6
TC Liquid Assets / Total Assets	12.8	14.4
Profitability		
Net Profit/Losses / Total Assets	1.2	1.6
Net Profit/Losses / Total Shareholders' Equity	5.7	6.4
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.4	1.9
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	2.1	2.4
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	80.1	76.2
Non-interest Income (net) / Total Assets	0.4	0.7
Other Operating Expenses / Total Assets	1.0	1.0
Personnel Expenses / Other Operating Expenses	48.2	54.2
Non-interest Income (net) / Other Operating Expenses	43.4	65.7

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

Adabank A.Ş.

Assets

(USD Million)

	Sept. 2015			%	Sept. 2014			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	0	0	0	1.7	0	0	0	1.7
Fin.ass.where fair value cha. is refl.to I/S (Net)	0	0	0	0.0	0	0	0	0.0
Financial assets held for trading	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	16	0	16	92.0	21	0	21	92.5
Money Market Securities	0	0	0	0.2	0	0	0	0.2
Interbank money market placements	0	0	0	0.2	0	0	0	0.2
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans and Receivables	0	0	0	0.0	0	0	0	0.0
Loans and Receivables	0	0	0	0.0	0	0	0	0.0
Loans granted to the Banks risk group	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Loans under follow-up	2	0	2	11.4	3	0	3	11.9
Specific provisions (-)	2	0	2	11.4	3	0	3	11.9
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	0	0	0	0.0	0	0	0	0.0
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	1	0	1	4.6	1	0	1	5.1
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	0.4	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	0.4	0	0	0	0.0
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	0	0	0	0.9	0	0	0	0.5
Total Assets	17	0	17	100.0	22	0	22	100.0

Liabilities

(USD Million)

	Sept. 2015			%	Sept. 2014			%
	TC	FC	Total		TC	FC	Total	
Deposits	2	0	2	12.0	3	0	3	12.7
Deposits held by the Banks risk group	2	0	2	11.9	3	0	3	12.4
Other	0	0	0	0.2	0	0	0	0.2
Derivative Finan. Liabilities Held for Trading	0	0	0	0.0	0	0	0	0.0
Funds Borrowed	0	0	0	0.0	0	0	0	0.0
Money Market Takings	0	0	0	0.0	0	0	0	0.0
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	0	0	0	0.0	0	0	0	0.0
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	0	0	0	0.0	0	0	0	0.0
Other External Resources	0	0	0	0.0	0	0	0	0.2
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	0	0	0	2.9	0	0	0	2.1
General provisions	0	0	0	0.0	0	0	0	0.0
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	0	0	0	2.0	0	0	0	1.9
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	0	0	0	0.9	0	0	0	0.2
Liabilities for Tax	0	0	0	0.4	0	0	0	0.3
Current liabilities for tax	0	0	0	0.4	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	15	0	15	84.6	19	0	19	84.7
Paid-in capital	26	0	26	151.4	35	0	35	157.7
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	-12	0	-12	-66.8	-16	0	-16	-72.9
Prior years income/loss	-12	0	-12	-69.2	-17	0	-17	-74.4
Current year income/loss	0	0	0	2.4	0	0	0	1.5
Total Liabilities	17	0	17	100.0	22	0	22	100.0

Adabank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Sept. 2015			Sept. 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)

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

* Used from information and disclosures related to income statement.

Ratios

(%)

	Sept. 2015	Sept. 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	209.1	211.0
Shareholders' Equity / Total Assets	84.6	84.7
(Shareholders' Equity - Permanent Assets) / Total Assets	79.9	79.5
Net On Balance Sheet Position / Total Shareholders' Equity	0.0	0.0
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.0	0.0
Balance-Sheet Ratios		
TC Assets / Total Assets	99.9	99.9
TC Liabilities / Total Liabilities	99.8	99.9
FC Assets / FC Liabilities	75.0	72.6
TC Deposits / Total Deposits	98.6	98.9
TC Loans / Total Loans and Receivables	-	-
Total Deposits / Total Assets	12.0	12.7
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	4.7	5.2
Consumer Loans / Total Loans and Receivables	-	-
Liquidity		
Liquid Assets / Total Assets	93.9	94.3
Liquid Assets / Short-term Liabilities	758.1	722.0
TC Liquid Assets / Total Assets	93.8	94.2
Profitability		
Net Profit/Losses / Total Assets	2.4	1.5
Net Profit/Losses / Total Shareholders' Equity	2.8	1.7
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.9	1.6
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	8.1	7.1
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	92.8	92.4
Non-interest Income (net) / Total Assets	0.6	0.6
Other Operating Expenses / Total Assets	5.8	6.0
Personnel Expenses / Other Operating Expenses	43.2	42.9
Non-interest Income (net) / Other Operating Expenses	10.6	9.6

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

Akbank T.A.Ş.

Assets

(USD Million)

	Sept. 2015			%	Sept. 2014			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	692	8,913	9,605	12.3	1,078	8,083	9,162	10.3
Fin.ass.where fair value cha. is refl.to I/S (Net)	613	594	1,207	1.5	249	330	580	0.7
Financial assets held for trading	613	594	1,207	1.5	249	330	580	0.7
Public sector debt securities	0	0	1	0.0	1	1	2	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	603	594	1,197	1.5	248	329	577	0.7
Other marketable securities	9	0	9	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	101	2,460	2,561	3.3	339	1,886	2,226	2.5
Money Market Securities	0	0	0	0.0	70	0	70	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	70	0	70	0.1
Financial Assets Available for Sale (Net)	5,691	6,908	12,599	16.1	9,634	6,443	16,077	18.1
Securities representing a share in capital	4	0	4	0.0	5	0	5	0.0
Public sector debt securities	5,622	5,088	10,710	13.7	9,579	4,456	14,035	15.8
Other marketable securities	65	1,820	1,885	2.4	50	1,986	2,037	2.3
Loans and Receivables	30,271	16,356	46,627	59.7	37,756	16,615	54,371	61.3
Loans and Receivables	30,224	16,356	46,579	59.7	37,690	16,615	54,305	61.2
Loans granted to the Banks risk group	877	440	1,317	1.7	842	552	1,394	1.6
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	29,346	15,916	45,262	58.0	36,848	16,062	52,910	59.6
Loans under follow-up	1,019	0	1,019	1.3	1,021	0	1,021	1.2
Specific provisions (-)	971	0	971	1.2	955	0	955	1.1
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	1,672	1,890	3,562	4.6	2,486	2,175	4,660	5.3
Public sector debt securities	1,672	1,890	3,562	4.6	2,486	2,175	4,660	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)	115	353	468	0.6	126	277	403	0.5
Financial subsidiaries	115	353	468	0.6	126	277	403	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	301	0	301	0.4	131	0	131	0.1
Fair value hedges	301	0	301	0.4	131	0	131	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)	258	1	259	0.3	360	1	361	0.4
Intangible Assets (Net)	72	0	72	0.1	80	0	80	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	72	0	72	0.1	80	0	80	0.1
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	54	0	54	0.1	26	0	26	0.0
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	54	0	54	0.1	26	0	26	0.0
Prop.&Equ.for Sale p. and from Term.Op.(Net)	58	0	58	0.1	69	0	69	0.1
Other Assets	424	264	688	0.9	490	17	507	0.6
Total Assets	40,324	37,739	78,063	100.0	52,897	35,828	88,725	100.0

Liabilities

(USD Million)

	Sept. 2015			%	Sept. 2014			%
	TC	FC	Total		TC	FC	Total	
Deposits	21,953	24,645	46,598	59.7	28,060	21,611	49,671	56.0
Deposits held by the Banks risk group	945	804	1,749	2.2	897	637	1,534	1.7
Other	21,008	23,841	44,849	57.5	27,163	20,975	48,137	54.3
Derivative Finan. Liabilities Held for Trading	174	653	827	1.1	105	306	412	0.5
Funds Borrowed	81	8,323	8,403	10.8	132	8,456	8,587	9.7
Money Market Takings	1,653	5,224	6,877	8.8	2,564	8,825	11,389	12.8
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	1,653	5,224	6,877	8.8	2,564	8,825	11,389	12.8
Marketable Securities Issued (Net)	1,065	2,639	3,704	4.7	1,456	3,017	4,474	5.0
Bills	550	222	772	1.0	674	609	1,283	1.4
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	515	2,417	2,932	3.8	783	2,408	3,191	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	1,062	367	1,429	1.8	0	0	0	0.0
Other External Resources	656	60	716	0.9	1,286	176	1,463	1.6
Factoring Payables	0	0	0	0.0	817	95	912	1.0
Leasing Transactions Payables (Net)	22	0	22	0.0	34	0	34	0.0
Finance leasing payables	28	0	28	0.0	43	0	43	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 (-)	6	0	6	0.0	9	0	9	0.0
Derivative Finan. Liabilities Held for Hedging	0	79	79	0.1	0	18	18	0.0
Fair value hedges	0	79	79	0.1	0	18	18	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	766	235	1,001	1.3	893	225	1,119	1.3
General provisions	591	233	824	1.1	675	221	897	1.0
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	39	0	39	0.1	52	0	52	0.1
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	135	1	137	0.2	166	4	170	0.2
Liabilities for Tax	96	2	97	0.1	150	2	152	0.2
Current liabilities for tax	96	2	97	0.1	150	2	152	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	8,624	-314	8,310	10.6	10,626	-132	10,494	11.8
Paid-in capital	1,322	0	1,322	1.7	1,757	0	1,757	2.0
Supplementary capital	740	-314	425	0.5	1,211	-132	1,079	1.2
Share premium	562	0	562	0.7	747	0	747	0.8
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	-290	-306	-596	-0.8	-152	-120	-271	-0.3
Revaluation changes of property and equip.	16	0	16	0.0	21	0	21	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est. for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv.&ass.,subs.& joint vent.	2	0	2	0.0	2	0	2	0.0
Hedging funds (active part)	-12	-9	-21	0.0	-24	-13	-37	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	463	0	463	0.6	617	0	617	0.7
Profit reserves	5,873	0	5,873	7.5	6,664	0	6,664	7.5
Legal reserves	424	0	424	0.5	547	0	547	0.6
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	5,412	0	5,412	6.9	6,070	0	6,070	6.8
Other profit reserves	37	0	37	0.0	47	0	47	0.1
Profit or loss	689	0	689	0.9	995	0	995	1.1
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	689	0	689	0.9	995	0	995	1.1
Total Liabilities	36,151	41,912	78,063	100.0	46,124	42,601	88,725	100.0

Akbank T.A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Sept. 2015			Sept. 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	4,662	7,092	11,754	6,563	7,536	14,099
Letters of guarantee	4,138	3,741	7,879	5,920	3,620	9,540
Bank acceptances	0	710	710	0	549	549
Letters of credit	0	2,142	2,142	0	2,272	2,272
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	525	499	1,023	644	1,094	1,738
Commitments	12,813	5,271	18,084	18,586	5,345	23,931
Irrevocable commitments	12,642	5,271	17,913	18,407	5,345	23,751
Revocable commitments	171	0	171	179	0	179
Derivative Financial Instruments	17,503	63,599	81,102	13,115	52,960	66,075
Derivative finan. instruments held for hedging	528	4,027	4,555	383	3,162	3,545
Trading transactions	16,975	59,572	76,547	12,732	49,798	62,530
Custody and Pledged Securities	194,043	58,690	252,734	232,797	53,787	286,583
Items held in Custody	8,522	4,789	13,311	21,237	4,184	25,421
Pledged Items	61,921	20,144	82,065	63,078	16,757	79,836
Accepted independent guaran. and warran.	123,600	33,757	157,358	148,481	32,845	181,327
Total Off Balance Sheet Commitments	229,022	134,652	363,674	271,061	119,627	390,688

Income-Expenditure

(USD Million)

	Sept. 2015	Sept. 2014
Interest Income	3,680	4,606
Interest on loans	2,890	3,319
Interest received from reserve deposits	0	0
Interest received from banks	24	3
Interest received from money market transactions	31	7
Interest received from marketable securities portfolio	728	1,263
Other interest income	8	13
Interest Expenses	1,902	2,366
Interest on deposits	1,431	1,743
Interest on money market transactions	97	104
Interest on funds borrowed	196	322
Interest on securities issued	170	186
Other interest expenses	9	11
Net Interest Income/Expenses	1,778	2,240
Net Fees and Commissions Income/Expenses	579	782
Fees and commissions received	693	907
Fees and commissions paid	114	126
Dividend Income	4	12
Trading Profit/Loss (net)	25	-65
Profit/loss on trading account securities	65	224
Profit/losses on derivative financial transactions	23	-519
Foreign exchange profit/loss	-63	230
Other Operating Income	171	212
Total Operating Income/Expenses	2,556	3,180
Provision for Loan Losses or other Receivables (-)	636	711
Specific provisions of banks loans and other receivables*	464	517
General provision expenses*	123	150
Other Operating Expenses (-)	1,040	1,197
Personnel Expenses*	398	474
Net Operating Profit/Loss	880	1,272
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	880	1,272
Provisions for Taxes on Income from Continuing Operations (±)	-191	-278
Net Profit/Loss from Continuing Operations	689	995
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	689	995

* Used from information and disclosures related to income statement.

Ratios

(%)

	Sept. 2015	Sept. 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	13.7	14.7
Shareholders' Equity / Total Assets	10.6	11.8
(Shareholders' Equity - Permanent Assets) / Total Assets	9.5	10.7
Net On Balance Sheet Position / Total Shareholders' Equity	-34.8	-47.4
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-6.6	-0.5
Balance-Sheet Ratios		
TC Assets / Total Assets	51.7	59.6
TC Liabilities / Total Liabilities	46.3	52.0
FC Assets / FC Liabilities	90.0	84.1
TC Deposits / Total Deposits	47.1	56.5
TC Loans / Total Loans and Receivables	64.9	69.4
Total Deposits / Total Assets	59.7	56.0
Funds Borrowed / Total Assets	10.8	9.7
Assets Quality		
Financial Assets (net) / Total Assets	22.6	24.2
Total Loans and Receivables / Total Assets	59.7	61.3
Total Loans and Receivables / Total Deposits	100.1	109.5
Loans Under Follow-up (gross) / Total Loans and Receivables	2.2	1.9
Loans Under Follow-up (net) / Total Loans and Receivables	0.1	0.1
Specific Provisions / Loans Under Follow-up	95.3	93.5
Permanent Assets / Total Assets	1.2	1.1
Consumer Loans / Total Loans and Receivables	28.1	34.7
Liquidity		
Liquid Assets / Total Assets	33.3	31.7
Liquid Assets / Short-term Liabilities	61.3	61.0
TC Liquid Assets / Total Assets	9.1	12.8
Profitability		
Net Profit/Losses / Total Assets	0.9	1.1
Net Profit/Losses / Total Shareholders' Equity	8.3	9.5
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.1	1.4
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	1.7	1.9
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	51.4	54.2
Non-interest Income (net) / Total Assets	1.0	1.1
Other Operating Expenses / Total Assets	1.3	1.3
Personnel Expenses / Other Operating Expenses	38.3	39.6
Non-interest Income (net) / Other Operating Expenses	74.9	78.6

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

Aktif Yatırım Bankası A.Ş.

Assets

(USD Million)

	Sept. 2015			%	Sept. 2014			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	39	254	293	12.0	57	213	270	10.5
Fin.ass.where fair value cha. is refl.to I/S (Net)	2	0	3	0.1	3	0	3	0.1
Financial assets held for trading	2	0	3	0.1	3	0	3	0.1
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	1	0	1	0.1	0	0	0	0.0
Derivative financial assets held for trading	1	0	1	0.1	1	0	1	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	11	66	77	3.2	8	31	39	1.5
Money Market Securities	0	0	0	0.0	0	0	0	0.0
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	211	13	224	9.2	296	16	312	12.1
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	188	11	199	8.1	273	16	289	11.2
Other marketable securities	24	2	26	1.1	23	0	23	0.9
Loans and Receivables	1,395	142	1,537	63.0	1,662	54	1,716	66.4
Loans and Receivables	1,385	142	1,527	62.6	1,640	54	1,694	65.5
Loans granted to the Banks risk group	662	88	750	30.7	876	30	906	35.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	723	54	777	31.8	765	24	789	30.5
Loans under follow-up	31	0	31	1.3	48	0	48	1.9
Specific provisions (-)	21	0	21	0.8	27	0	27	1.0
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	73	0	73	3.0	0	0	0	0.0
Public sector debt securities	69	0	69	2.8	0	0	0	0.0
Other marketable securities	4	0	4	0.2	0	0	0	0.0
Investments and Associates (Net)	0	4	4	0.2	0	5	5	0.2
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	4	4	0.2	0	5	5	0.2
Financial investments and associates	0	4	4	0.2	0	5	5	0.2
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	36	0	36	1.5	28	0	28	1.1
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	36	0	36	1.5	28	0	28	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)	65	0	65	2.7	66	0	66	2.5
Intangible Assets (Net)	20	0	20	0.8	21	0	21	0.8
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	20	0	20	0.8	21	0	21	0.8
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	31	0	31	1.2
Other Assets	103	5	108	4.4	88	7	95	3.7
Total Assets	1,957	484	2,441	100.0	2,259	327	2,586	100.0

Liabilities

(USD Million)

	Sept. 2015			%	Sept. 2014			%
	TC	FC	Total		TC	FC	Total	
Deposits	0	0	0	0.0	0	0	0	0.0
Deposits held by the Banks risk group	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Trading	3	0	4	0.2	2	0	2	0.1
Funds Borrowed	75	645	721	29.5	85	554	639	24.7
Money Market Takings	223	18	242	9.9	67	6	73	2.8
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	223	18	242	9.9	67	6	73	2.8
Marketable Securities Issued (Net)	758	184	942	38.6	935	264	1,199	46.4
Bills	37	0	37	1.5	548	264	812	31.4
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	721	184	905	37.1	387	0	387	15.0
Funds	22	53	75	3.1	60	122	182	7.0
Borrower funds	22	53	75	3.1	60	122	182	7.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	54	51	104	4.3	29	1	31	1.2
Other External Resources	4	1	5	0.2	4	3	7	0.3
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	3	3	0.1	0	4	4	0.2
Finance leasing payables	0	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	35	0	35	1.4	52	0	52	2.0
General provisions	31	0	31	1.3	37	0	37	1.4
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	4	0	4	0.1	9	0	9	0.4
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	0	0	0	0.0	5	0	5	0.2
Liabilities for Tax	6	0	6	0.3	6	0	6	0.2
Current liabilities for tax	5	0	5	0.2	6	0	6	0.2
Deferred liabilities for tax	1	0	1	0.0	0	0	0	0.0
Lia. for Pro.&Equ. for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	305	-1	304	12.5	390	0	390	15.1
Paid-in capital	230	0	230	9.4	306	0	306	11.8
Supplementary capital	-9	-1	-10	-0.4	-2	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	-9	-1	-10	-0.4	-2	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	36	0	36	1.5	46	0	46	1.8
Legal reserves	7	0	7	0.3	7	0	7	0.3
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	29	0	29	1.2	39	0	39	1.5
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	47	0	47	1.9	40	0	40	1.5
Prior years income/loss	25	0	25	1.0	0	0	0	0.0
Current year income/loss	22	0	22	0.9	40	0	40	1.5
Total Liabilities	1,486	955	2,441	100.0	1,631	955	2,586	100.0

Aktif Yatırım Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Sept. 2015			Sept. 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	146	104	250	220	264	484
Letters of guarantee	142	95	237	216	205	421
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	9	9	0	33	33
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	4	0	4	5	25	30
Commitments	2,608	264	2,872	3,411	345	3,756
Irrevocable commitments	913	264	1,178	1,064	345	1,409
Revocable commitments	1,694	0	1,694	2,347	0	2,347
Derivative Financial Instruments	282	405	687	222	327	549
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	282	405	687	222	327	549
Custody and Pledged Securities	11,045	1,405	12,449	13,649	1,133	14,782
Items held in Custody	9,645	226	9,871	12,752	284	13,037
Pledged Items	1,399	1,179	2,579	897	848	1,745
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	14,080	2,178	16,258	17,503	2,068	19,571

Income-Expenditure

(USD Million)

	Sept. 2015	Sept. 2014
Interest Income	164	182
Interest on loans	143	163
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	19	18
Other interest income	0	0
Interest Expenses	90	101
Interest on deposits	0	0
Interest on money market transactions	18	18
Interest on funds borrowed	7	11
Interest on securities issued	65	66
Other interest expenses	0	5
Net Interest Income/Expenses	74	81
Net Fees and Commissions Income/Expenses	8	13
Fees and commissions received	16	20
Fees and commissions paid	8	7
Dividend Income	0	0
Trading Profit/Loss (net)	0	-5
Profit/loss on trading account securities	4	1
Profit/losses on derivative financial transactions	-7	10
Foreign exchange profit/loss	3	-16
Other Operating Income	29	39
Total Operating Income/Expenses	111	128
Provision for Loan Losses or other Receivables (-)	12	10
Specific provisions of banks loans and other receivables*	8	5
General provision expenses*	4	4
Other Operating Expenses (-)	71	71
Personnel Expenses*	30	34
Net Operating Profit/Loss	28	47
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	47
Provisions for Taxes on Income from Continuing Operations (±)	-5	-7
Net Profit/Loss from Continuing Operations	22	40
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	22	40

* Used from information and disclosures related to income statement.

Ratios

(%)

	Sept. 2015	Sept. 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	13.3	12.6
Shareholders' Equity / Total Assets	12.5	15.1
(Shareholders' Equity - Permanent Assets) / Total Assets	6.9	8.4
Net On Balance Sheet Position / Total Shareholders' Equity	13.4	-8.8
Net On and Off Balance Sheet Position / Total Shareholders' Equity	2.8	-1.9
Balance-Sheet Ratios		
TC Assets / Total Assets	80.2	87.4
TC Liabilities / Total Liabilities	60.9	63.1
FC Assets / FC Liabilities	50.7	34.2
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans and Receivables	90.8	96.9
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	29.5	24.7
Assets Quality		
Financial Assets (net) / Total Assets	12.3	12.2
Total Loans and Receivables / Total Assets	63.0	66.4
Total Loans and Receivables / Total Deposits	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	2.0	2.8
Loans Under Follow-up (net) / Total Loans and Receivables	0.6	1.2
Specific Provisions / Loans Under Follow-up	67.5	55.6
Permanent Assets / Total Assets	5.5	6.7
Consumer Loans / Total Loans and Receivables	26.1	34.9
Liquidity		
Liquid Assets / Total Assets	24.5	24.1
Liquid Assets / Short-term Liabilities	52.3	54.5
TC Liquid Assets / Total Assets	10.8	14.0
Profitability		
Net Profit/Losses / Total Assets	0.9	1.5
Net Profit/Losses / Total Shareholders' Equity	7.3	10.2
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.1	1.8
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	2.7	2.9
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	59.8	59.5
Non-interest Income (net) / Total Assets	1.5	1.8
Other Operating Expenses / Total Assets	2.9	2.7
Personnel Expenses / Other Operating Expenses	42.1	48.0
Non-interest Income (net) / Other Operating Expenses	51.3	65.3

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

Alternatifbank A.Ş.

Assets

(USD Million)

	Sept. 2015			%	Sept. 2014			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	22	520	543	11.9	71	564	635	13.0
Fin.ass.where fair value cha. is refl.to I/S (Net)	6	14	20	0.4	9	17	26	0.5
Financial assets held for trading	6	14	20	0.4	9	17	26	0.5
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	6	14	20	0.4	8	17	26	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	139	26	164	3.6	16	22	38	0.8
Money Market Securities	88	0	88	1.9	0	0	0	0.0
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	88	0	88	1.9	0	0	0	0.0
Financial Assets Available for Sale (Net)	102	173	274	6.0	46	0	46	0.9
Securities representing a share in capital	2	0	2	0.0	0	0	0	0.0
Public sector debt securities	100	173	273	6.0	46	0	46	0.9
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans and Receivables	1,903	1,427	3,330	73.0	2,573	712	3,285	67.3
Loans and Receivables	1,841	1,427	3,268	71.7	2,511	712	3,223	66.1
Loans granted to the Banks risk group	20	73	93	2.0	1	0	1	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	1,821	1,354	3,175	69.6	2,510	712	3,222	66.0
Loans under follow-up	132	0	132	2.9	156	0	156	3.2
Specific provisions (-)	70	0	70	1.5	94	0	94	1.9
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	0	0	0	0.0	658	0	658	13.5
Public sector debt securities	0	0	0	0.0	658	0	658	13.5
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)	48	0	48	1.1	64	0	64	1.3
Financial subsidiaries	48	0	48	1.1	64	0	64	1.3
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	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	8	0	8	0.2	11	0	11	0.2
Intangible Assets (Net)	9	0	9	0.2	10	0	10	0.2
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	9	0	9	0.2	10	0	10	0.2
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	0	0	0	0.0	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	67	7	74	1.6	100	7	107	2.2
Total Assets	2,392	2,167	4,560	100.0	3,557	1,323	4,880	100.0

Liabilities

(USD Million)

	Sept. 2015			%	Sept. 2014			%
	TC	FC	Total		TC	FC	Total	
Deposits	1,049	1,215	2,263	49.6	1,876	631	2,506	51.4
Deposits held by the Banks risk group	199	74	273	6.0	224	45	269	5.5
Other	850	1,140	1,990	43.6	1,652	586	2,237	45.8
Derivative Finan. Liabilities Held for Trading	0	4	4	0.1	3	8	11	0.2
Funds Borrowed	8	1,109	1,117	24.5	13	809	822	16.8
Money Market Takings	46	69	115	2.5	477	0	477	9.8
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	46	69	115	2.5	477	0	477	9.8
Marketable Securities Issued (Net)	0	250	250	5.5	19	250	269	5.5
Bills	0	250	250	5.5	19	250	269	5.5
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	38	67	106	2.3	58	34	92	1.9
Other External Resources	53	1	54	1.2	96	4	101	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	2	0	2	0.1
Fair value hedges	0	0	0	0.0	2	0	2	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	45	0	45	1.0	50	0	50	1.0
General provisions	32	0	32	0.7	32	0	32	0.7
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	2	0	2	0.0	4	0	4	0.1
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	11	0	11	0.2	14	0	14	0.3
Liabilities for Tax	9	0	9	0.2	12	0	12	0.2
Current liabilities for tax	7	0	7	0.1	9	0	9	0.2
Deferred liabilities for tax	2	0	2	0.0	3	0	3	0.1
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	268	268	5.9	0	145	145	3.0
Shareholders' Equity	335	-6	329	7.2	390	0	390	8.0
Paid-in capital	205	0	205	4.5	272	0	272	5.6
Supplementary capital	-6	-6	-12	-0.3	-15	0	-15	-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	-6	-6	-12	-0.3	-15	0	-15	-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	112	0	112	2.5	95	0	95	1.9
Legal reserves	8	0	8	0.2	7	0	7	0.2
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	105	0	105	2.3	87	0	87	1.8
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	24	0	24	0.5	38	0	38	0.8
Prior years income/loss	2	0	2	0.0	0	0	0	0.0
Current year income/loss	22	0	22	0.5	38	0	38	0.8
Total Liabilities	1,583	2,976	4,560	100.0	2,996	1,884	4,880	100.0

Alternatifbank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Sept. 2015			Sept. 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	427	725	1,152	584	439	1,024
Letters of guarantee	427	384	811	584	260	844
Bank acceptances	0	14	14	0	27	27
Letters of credit	0	139	139	0	147	147
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	189	189	0	5	5
Commitments	267	57	324	481	116	597
Irrevocable commitments	267	57	324	481	116	597
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	1,943	3,091	5,034	824	986	1,811
Derivative finan. instruments held for hedging	73	0	73	97	0	97
Trading transactions	1,870	3,091	4,961	728	986	1,714
Custody and Pledged Securities	11,698	4,759	16,457	12,429	2,687	15,116
Items held in Custody	147	276	424	252	316	568
Pledged Items	11,546	4,482	16,029	12,174	2,371	14,545
Accepted independent guaran. and warran.	4	0	4	3	0	3
Total Off Balance Sheet Commitments	14,335	8,632	22,967	14,319	4,229	18,548

Income-Expenditure

(USD Million)

	Sept. 2015	Sept. 2014
Interest Income	267	346
Interest on loans	242	285
Interest received from reserve deposits	1	0
Interest received from banks	2	0
Interest received from money market transactions	5	0
Interest received from marketable securities portfolio	16	60
Other interest income	1	1
Interest Expenses	137	195
Interest on deposits	103	130
Interest on money market transactions	22	18
Interest on funds borrowed	6	40
Interest on securities issued	6	5
Other interest expenses	1	2
Net Interest Income/Expenses	130	151
Net Fees and Commissions Income/Expenses	18	14
Fees and commissions received	21	17
Fees and commissions paid	3	3
Dividend Income	0	0
Trading Profit/Loss (net)	-3	-14
Profit/loss on trading account securities	2	-4
Profit/losses on derivative financial transactions	45	2
Foreign exchange profit/loss	-50	-12
Other Operating Income	52	30
Total Operating Income/Expenses	196	181
Provision for Loan Losses or other Receivables (-)	53	45
Specific provisions of banks loans and other receivables*	37	37
General provision expenses*	11	4
Other Operating Expenses (-)	112	88
Personnel Expenses*	39	52
Net Operating Profit/Loss	32	48
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	32	48
Provisions for Taxes on Income from Continuing Operations (±)	-10	-10
Net Profit/Loss from Continuing Operations	22	38
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	22	38

* Used from information and disclosures related to income statement.

Ratios

(%)

	Sept. 2015	Sept. 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	14.7	14.9
Shareholders' Equity / Total Assets	7.2	8.0
(Shareholders' Equity - Permanent Assets) / Total Assets	4.4	5.0
Net On Balance Sheet Position / Total Shareholders' Equity	-143.0	-27.5
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-6.9	2.5
Balance-Sheet Ratios		
TC Assets / Total Assets	52.5	72.9
TC Liabilities / Total Liabilities	34.7	61.4
FC Assets / FC Liabilities	72.8	70.2
TC Deposits / Total Deposits	46.3	74.8
TC Loans / Total Loans and Receivables	57.1	78.3
Total Deposits / Total Assets	49.6	51.4
Funds Borrowed / Total Assets	24.5	16.8
Assets Quality		
Financial Assets (net) / Total Assets	6.5	15.0
Total Loans and Receivables / Total Assets	73.0	67.3
Total Loans and Receivables / Total Deposits	147.1	131.1
Loans Under Follow-up (gross) / Total Loans and Receivables	4.0	4.7
Loans Under Follow-up (net) / Total Loans and Receivables	1.9	1.9
Specific Provisions / Loans Under Follow-up	53.0	60.3
Permanent Assets / Total Assets	2.8	3.0
Consumer Loans / Total Loans and Receivables	2.9	5.0
Liquidity		
Liquid Assets / Total Assets	23.9	15.3
Liquid Assets / Short-term Liabilities	58.2	31.0
TC Liquid Assets / Total Assets	7.8	2.9
Profitability		
Net Profit/Losses / Total Assets	0.5	0.8
Net Profit/Losses / Total Shareholders' Equity	6.7	9.8
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.7	1.0
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	2.0	2.3
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	47.4	63.1
Non-interest Income (net) / Total Assets	1.5	0.6
Other Operating Expenses / Total Assets	2.5	1.8
Personnel Expenses / Other Operating Expenses	34.8	58.6
Non-interest Income (net) / Other Operating Expenses	59.4	34.0

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

Anadolubank A.Ş.

Assets

(USD Million)

	Sept. 2015			%	Sept. 2014			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	57	421	479	12.5	48	527	575	14.0
Fin.ass.where fair value cha. is refl.to I/S (Net)	38	42	80	2.1	72	35	107	2.6
Financial assets held for trading	38	42	80	2.1	72	35	107	2.6
Public sector debt securities	30	0	31	0.8	58	0	58	1.4
Securities representing a share in capital	3	0	3	0.1	4	0	4	0.1
Derivative financial assets held for trading	4	27	31	0.8	10	17	27	0.7
Other marketable securities	0	15	15	0.4	0	18	18	0.4
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	159	159	4.1	0	58	59	1.4
Money Market Securities	93	0	93	2.4	0	0	0	0.0
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	93	0	93	2.4	0	0	0	0.0
Financial Assets Available for Sale (Net)	72	338	410	10.7	100	0	100	2.4
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	72	338	410	10.7	100	0	100	2.4
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans and Receivables	2,037	396	2,433	63.3	2,397	329	2,726	66.3
Loans and Receivables	2,016	396	2,412	62.8	2,356	329	2,685	65.3
Loans granted to the Banks risk group	6	0	6	0.1	8	0	8	0.2
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	2,010	396	2,406	62.6	2,348	329	2,677	65.1
Loans under follow-up	76	0	76	2.0	83	0	83	2.0
Specific provisions (-)	55	0	55	1.4	42	0	42	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	347	347	8.4
Public sector debt securities	0	0	0	0.0	0	347	347	8.4
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)	17	49	66	1.7	14	65	79	1.9
Financial subsidiaries	17	49	66	1.7	14	65	79	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)	41	0	41	1.1	11	0	11	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	2	0	2	0.0	0	0	0	0.0
Current assets for tax	2	0	2	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)	5	0	5	0.1	4	0	4	0.1
Other Assets	69	5	74	1.9	95	7	102	2.5
Total Assets	2,430	1,411	3,841	100.0	2,742	1,369	4,111	100.0

Liabilities

(USD Million)

	Sept. 2015			%	Sept. 2014			%
	TC	FC	Total		TC	FC	Total	
Deposits	1,462	1,158	2,620	68.2	1,735	1,078	2,813	68.4
Deposits held by the Banks risk group	13	23	36	0.9	12	14	27	0.6
Other	1,449	1,135	2,584	67.3	1,722	1,064	2,787	67.8
Derivative Finan. Liabilities Held for Trading	4	0	4	0.1	9	1	10	0.2
Funds Borrowed	10	231	241	6.3	11	175	186	4.5
Money Market Takings	72	297	370	9.6	44	317	360	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	72	297	370	9.6	44	317	360	8.8
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	18	24	43	1.1	27	3	30	0.7
Other External Resources	93	6	100	2.6	121	7	128	3.1
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	36	0	36	0.9	49	0	49	1.2
General provisions	22	0	22	0.6	31	0	31	0.8
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	7	0	7	0.2	11	0	11	0.3
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	6	0	6	0.2	7	0	7	0.2
Liabilities for Tax	11	0	11	0.3	12	0	12	0.3
Current liabilities for tax	6	0	6	0.2	9	0	9	0.2
Deferred liabilities for tax	4	0	4	0.1	3	0	3	0.1
Lia. for Pro.&Equ. for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	429	-11	418	10.9	529	-7	523	12.7
Paid-in capital	198	0	198	5.2	263	0	263	6.4
Supplementary capital	-9	-11	-20	-0.5	-4	-7	-11	-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	-11	-11	-21	-0.6	-4	-7	-11	-0.3
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est. for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv.&ass.,subs.& joint vent.	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	213	0	213	5.5	220	0	220	5.4
Legal reserves	17	0	17	0.4	20	0	20	0.5
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	196	0	196	5.1	201	0	201	4.9
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	27	0	27	0.7	49	0	49	1.2
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	27	0	27	0.7	49	0	49	1.2
Total Liabilities	2,135	1,706	3,841	100.0	2,536	1,575	4,111	100.0

Anadolubank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Sept. 2015			Sept. 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	506	302	808	626	376	1,002
Letters of guarantee	506	183	689	625	156	781
Bank acceptances	0	3	3	0	4	4
Letters of credit	0	66	66	0	121	121
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	50	50	1	95	96
Commitments	165	0	166	270	0	270
Irrevocable commitments	165	0	166	270	0	270
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	156	1,510	1,666	530	2,432	2,962
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	156	1,510	1,666	530	2,432	2,962
Custody and Pledged Securities	3,788	211	3,999	4,264	433	4,697
Items held in Custody	715	64	779	1,273	240	1,513
Pledged Items	3,073	147	3,220	2,991	193	3,183
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	4,615	2,024	6,639	5,689	3,241	8,930

Income-Expenditure

(USD Million)

	Sept. 2015	Sept. 2014
Interest Income	228	262
Interest on loans	199	228
Interest received from reserve deposits	1	0
Interest received from banks	0	0
Interest received from money market transactions	7	2
Interest received from marketable securities portfolio	19	30
Other interest income	1	1
Interest Expenses	129	144
Interest on deposits	119	134
Interest on money market transactions	5	3
Interest on funds borrowed	5	7
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	99	118
Net Fees and Commissions Income/Expenses	17	21
Fees and commissions received	20	26
Fees and commissions paid	3	5
Dividend Income	5	0
Trading Profit/Loss (net)	-9	44
Profit/loss on trading account securities	3	37
Profit/losses on derivative financial transactions	5	2
Foreign exchange profit/loss	-17	4
Other Operating Income	12	10
Total Operating Income/Expenses	124	193
Provision for Loan Losses or other Receivables (-)	23	38
Specific provisions of banks loans and other receivables*	19	25
General provision expenses*	3	4
Other Operating Expenses (-)	68	92
Personnel Expenses*	42	61
Net Operating Profit/Loss	33	63
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	33	63
Provisions for Taxes on Income from Continuing Operations (±)	-6	-13
Net Profit/Loss from Continuing Operations	27	49
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	27	49

* Used from information and disclosures related to income statement.

Ratios

(%)

	Sept. 2015	Sept. 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	12.6	14.8
Shareholders' Equity / Total Assets	10.9	12.7
(Shareholders' Equity - Permanent Assets) / Total Assets	7.4	9.4
Net On Balance Sheet Position / Total Shareholders' Equity	-17.4	3.4
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-12.0	-11.6
Balance-Sheet Ratios		
TC Assets / Total Assets	63.3	66.7
TC Liabilities / Total Liabilities	55.6	61.7
FC Assets / FC Liabilities	82.7	86.9
TC Deposits / Total Deposits	55.8	61.7
TC Loans / Total Loans and Receivables	83.7	87.9
Total Deposits / Total Assets	68.2	68.4
Funds Borrowed / Total Assets	6.3	4.5
Assets Quality		
Financial Assets (net) / Total Assets	12.7	13.5
Total Loans and Receivables / Total Assets	63.3	66.3
Total Loans and Receivables / Total Deposits	92.8	96.9
Loans Under Follow-up (gross) / Total Loans and Receivables	3.1	3.1
Loans Under Follow-up (net) / Total Loans and Receivables	0.9	1.5
Specific Provisions / Loans Under Follow-up	72.3	50.8
Permanent Assets / Total Assets	3.5	3.3
Consumer Loans / Total Loans and Receivables	4.5	7.7
Liquidity		
Liquid Assets / Total Assets	31.8	20.4
Liquid Assets / Short-term Liabilities	56.0	38.2
TC Liquid Assets / Total Assets	6.7	5.4
Profitability		
Net Profit/Losses / Total Assets	0.7	1.2
Net Profit/Losses / Total Shareholders' Equity	6.5	9.5
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.9	1.5
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	2.1	2.3
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	64.2	48.2
Non-interest Income (net) / Total Assets	0.7	1.8
Other Operating Expenses / Total Assets	1.8	2.2
Personnel Expenses / Other Operating Expenses	61.7	66.0
Non-interest Income (net) / Other Operating Expenses	36.9	81.7

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

Arap Türk Bankası A.Ş.

Assets

(USD Million)

	Sept. 2015			%	Sept. 2014			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	2	246	248	18.9	4	149	153	9.9
Fin.ass.where fair value cha. is refl.to I/S (Net)	7	58	65	5.0	18	41	59	3.8
Financial assets held for trading	7	58	65	5.0	18	41	59	3.8
Public sector debt securities	4	15	19	1.5	12	0	12	0.8
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	3	42	45	3.5	5	41	47	3.0
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	384	388	29.5	2	636	639	41.2
Money Market Securities	0	0	0	0.0	3	0	3	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	3	0	3	0.2
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	239	257	496	37.7	251	331	582	37.5
Loans and Receivables	232	257	489	37.2	250	331	581	37.5
Loans granted to the Banks risk group	0	37	37	2.8	0	2	2	0.1
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	232	220	452	34.4	250	329	579	37.3
Loans under follow-up	15	0	15	1.1	5	0	5	0.3
Specific provisions (-)	8	0	8	0.6	4	0	4	0.3
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	18	59	78	5.9	15	51	66	4.3
Public sector debt securities	12	48	60	4.5	14	40	53	3.4
Other marketable securities	7	11	18	1.4	2	11	13	0.8
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)	23	0	23	1.8	29	0	29	1.8
Financial subsidiaries	23	0	23	1.8	29	0	29	1.8
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
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	0.5	9	0	9	0.6
Intangible Assets (Net)	1	0	1	0.1	1	0	1	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	1	0	1	0.1	1	0	1	0.1
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	1	0	1	0.1	1	0	1	0.1
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	1	0	1	0.1	1	0	1	0.1
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	6	2	8	0.6	7	1	8	0.5
Total Assets	307	1,007	1,314	100.0	342	1,209	1,550	100.0

Liabilities

(USD Million)

	Sept. 2015			%	Sept. 2014			%
	TC	FC	Total		TC	FC	Total	
Deposits	15	1,075	1,090	82.9	30	1,259	1,289	83.1
Deposits held by the Banks risk group	0	780	780	59.4	2	776	779	50.2
Other	15	295	310	23.6	27	483	510	32.9
Derivative Finan. Liabilities Held for Trading	0	0	0	0.0	0	0	0	0.0
Funds Borrowed	1	0	2	0.1	2	0	2	0.1
Money Market Takings	9	0	9	0.7	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	9	0	9	0.7	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	5	2	8	0.6	7	5	12	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	14	0	14	1.1	14	0	15	1.0
General provisions	8	0	8	0.6	9	0	9	0.6
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	3	0	3	0.2	4	0	4	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	3	0	4	0.3	1	0	2	0.1
Liabilities for Tax	2	0	2	0.2	3	0	3	0.2
Current liabilities for tax	2	0	2	0.2	3	0	3	0.2
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia. for Pro.&Equ. for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	190	0	190	14.4	229	0	229	14.8
Paid-in capital	145	0	145	11.1	193	0	193	12.5
Supplementary capital	-1	0	-1	-0.1	-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	-0.1	-1	0	-1	-0.1
Profit reserves	5	0	5	0.4	5	0	5	0.3
Legal reserves	5	0	5	0.4	5	0	5	0.3
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	0	0	0	0.0	0	0	0	0.0
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	40	0	40	3.0	32	0	32	2.0
Prior years income/loss	26	0	26	2.0	5	0	5	0.3
Current year income/loss	14	0	14	1.1	26	0	26	1.7
Total Liabilities	236	1,078	1,314	100.0	285	1,265	1,550	100.0

Arap Türk Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Sept. 2015			Sept. 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	64	850	914	77	977	1,054
Letters of guarantee	63	610	674	77	718	795
Bank acceptances	1	5	6	0	1	1
Letters of credit	0	129	129	0	145	145
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	105	105	0	114	114
Commitments	2	19	21	3	280	283
Irrevocable commitments	2	19	21	3	280	283
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	0	40	40	0	0	0
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	0	40	40	0	0	0
Custody and Pledged Securities	98	112	210	149	130	279
Items held in Custody	65	2	67	100	7	107
Pledged Items	33	110	143	49	123	172
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	165	1,020	1,185	230	1,387	1,617

Income-Expenditure

(USD Million)

	Sept. 2015	Sept. 2014
Interest Income	33	47
Interest on loans	21	29
Interest received from reserve deposits	0	0
Interest received from banks	6	10
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	5	7
Other interest income	0	0
Interest Expenses	7	10
Interest on deposits	7	10
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	26	37
Net Fees and Commissions Income/Expenses	12	15
Fees and commissions received	12	16
Fees and commissions paid	0	0
Dividend Income	2	2
Trading Profit/Loss (net)	-1	0
Profit/loss on trading account securities	0	0
Profit/losses on derivative financial transactions	0	0
Foreign exchange profit/loss	-1	0
Other Operating Income	1	1
Total Operating Income/Expenses	40	56
Provision for Loan Losses or other Receivables (-)	6	2
Specific provisions of banks loans and other receivables*	4	0
General provision expenses*	1	0
Other Operating Expenses (-)	17	20
Personnel Expenses*	12	14
Net Operating Profit/Loss	17	33
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	17	33
Provisions for Taxes on Income from Continuing Operations (±)	-3	-7
Net Profit/Loss from Continuing Operations	14	26
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	26

* Used from information and disclosures related to income statement.

Ratios

(%)

	Sept. 2015	Sept. 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	16.2	13.5
Shareholders' Equity / Total Assets	14.4	14.8
(Shareholders' Equity - Permanent Assets) / Total Assets	11.6	12.2
Net On Balance Sheet Position / Total Shareholders' Equity	-4.1	0.5
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-3.8	0.6
Balance-Sheet Ratios		
TC Assets / Total Assets	23.4	22.0
TC Liabilities / Total Liabilities	18.0	18.4
FC Assets / FC Liabilities	93.4	95.5
TC Deposits / Total Deposits	1.4	2.3
TC Loans / Total Loans and Receivables	48.2	43.2
Total Deposits / Total Assets	82.9	83.1
Funds Borrowed / Total Assets	0.1	0.1
Assets Quality		
Financial Assets (net) / Total Assets	10.9	8.1
Total Loans and Receivables / Total Assets	37.7	37.5
Total Loans and Receivables / Total Deposits	45.5	45.1
Loans Under Follow-up (gross) / Total Loans and Receivables	3.0	0.8
Loans Under Follow-up (net) / Total Loans and Receivables	1.5	0.2
Specific Provisions / Loans Under Follow-up	50.9	79.8
Permanent Assets / Total Assets	2.9	2.6
Consumer Loans / Total Loans and Receivables	0.1	0.1
Liquidity		
Liquid Assets / Total Assets	53.4	55.1
Liquid Assets / Short-term Liabilities	132.4	101.2
TC Liquid Assets / Total Assets	1.0	1.8
Profitability		
Net Profit/Losses / Total Assets	1.1	1.7
Net Profit/Losses / Total Shareholders' Equity	7.3	11.6
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.3	2.1
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	1.7	2.3
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	55.4	65.4
Non-interest Income (net) / Total Assets	1.0	1.2
Other Operating Expenses / Total Assets	1.3	1.3
Personnel Expenses / Other Operating Expenses	69.6	69.6
Non-interest Income (net) / Other Operating Expenses	81.9	92.7

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

Bank Mellat

Assets

(USD Million)

	Sept. 2015			%	Sept. 2014			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	1	17	18	15.0	2	24	26	18.6
Fin.ass.where fair value cha. is refl.to I/S (Net)	0	0	0	0.0	0	0	0	0.0
Financial assets held for trading	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	11	31	42	35.8	16	27	43	30.9
Money Market Securities	1	0	1	0.9	5	0	5	3.9
Interbank money market placements	1	0	1	0.9	5	0	5	3.9
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)	49	0	49	42.1	55	0	55	39.3
Securities representing a share in capital	0	0	0	0.2	0	0	0	0.3
Public sector debt securities	47	0	47	40.5	54	0	54	39.0
Other marketable securities	2	0	2	1.4	0	0	0	0.0
Loans and Receivables	3	1	3	2.9	6	0	6	4.1
Loans and Receivables	1	1	2	1.7	4	0	4	2.5
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	1	1	2	1.6	4	0	4	2.5
Loans under follow-up	3	0	3	2.1	3	0	3	2.5
Specific provisions (-)	1	0	1	0.9	1	0	1	0.9
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	0	0	0	0.0	0	0	0	0.0
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	3	0	3	2.3	4	0	4	2.6
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	1	0	1	0.7	0	0	0	0.3
Total Assets	69	48	117	100.0	88	52	139	100.0

Liabilities

(USD Million)

	Sept. 2015			%	Sept. 2014			%
	TC	FC	Total		TC	FC	Total	
Deposits	5	41	46	39.3	8	43	51	36.4
Deposits held by the Banks risk group	4	27	31	26.2	6	26	32	22.6
Other	2	14	15	13.1	2	17	19	13.8
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	0.8	0	1	1	0.5
Other External Resources	0	0	0	0.2	0	0	0	0.3
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	1	1	2	1.3	1	1	1	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	0	0	0	0.4	0	0	0	0.3
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	0	0	0	0.2	0	0	0	0.1
Liabilities for Tax	0	0	0	0.4	0	0	0	0.2
Current liabilities for tax	0	0	0	0.4	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	68	0	68	58.1	86	0	86	61.6
Paid-in capital	52	0	52	44.3	69	0	69	49.4
Supplementary capital	0	0	0	-0.4	0	0	0	-0.2
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	0	0	0	-0.4	0	0	0	-0.2
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est. for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv.&ass.,subs.& joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val.inc.in pro.& equ.held for sale p.and term.ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	0	0	0	0.0	0	0	0	0.0
Profit reserves	0	0	0	0.4	1	0	1	0.4
Legal reserves	0	0	0	0.0	0	0	0	0.0
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	0	0	0	0.4	1	0	1	0.4
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	16	0	16	13.8	17	0	17	12.0
Prior years income/loss	13	0	13	11.1	14	0	14	10.2
Current year income/loss	3	0	3	2.7	2	0	2	1.7
Total Liabilities	75	42	117	100.0	95	44	139	100.0

Bank Mellat

Off Balance Sheet Commitments

(USD Million)

	Sept. 2015			Sept. 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	1	1	2	0	1	1
Letters of guarantee	1	1	2	0	1	1
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	0	0	0	0	0
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	0	0	0	0	0
Commitments	0	0	0	0	0	0
Irrevocable commitments	0	0	0	0	0	0
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	0	0	0	0	0	0
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	0	0	0	0	0	0
Custody and Pledged Securities	26	368	394	22	407	428
Items held in Custody	0	0	0	0	0	0
Pledged Items	6	60	66	13	63	76
Accepted independent guaran. and warran.	20	308	328	9	344	352
Total Off Balance Sheet Commitments	27	369	396	22	408	430

Income-Expenditure

(USD Million)

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

* Used from information and disclosures related to income statement.

Ratios

(%)

	Sept. 2015	Sept. 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	92.1	79.5
Shareholders' Equity / Total Assets	58.1	61.6
(Shareholders' Equity - Permanent Assets) / Total Assets	54.5	57.3
Net On Balance Sheet Position / Total Shareholders' Equity	10.4	9.7
Net On and Off Balance Sheet Position / Total Shareholders' Equity	10.4	9.7
Balance-Sheet Ratios		
TC Assets / Total Assets	58.7	62.9
TC Liabilities / Total Liabilities	64.2	68.4
FC Assets / FC Liabilities	115.3	117.6
TC Deposits / Total Deposits	11.8	15.9
TC Loans / Total Loans and Receivables	85.3	100.0
Total Deposits / Total Assets	39.3	36.4
Funds Borrowed / Total Assets	0.0	0.0
Assets Quality		
Financial Assets (net) / Total Assets	42.1	39.3
Total Loans and Receivables / Total Assets	2.9	4.1
Total Loans and Receivables / Total Deposits	7.4	11.4
Loans Under Follow-up (gross) / Total Loans and Receivables	73.5	59.4
Loans Under Follow-up (net) / Total Loans and Receivables	43.1	38.5
Specific Provisions / Loans Under Follow-up	41.5	35.2
Permanent Assets / Total Assets	3.6	4.3
Consumer Loans / Total Loans and Receivables	2.4	2.2
Liquidity		
Liquid Assets / Total Assets	93.8	92.7
Liquid Assets / Short-term Liabilities	260.6	280.0
TC Liquid Assets / Total Assets	53.1	55.7
Profitability		
Net Profit/Losses / Total Assets	2.7	1.7
Net Profit/Losses / Total Shareholders' Equity	4.6	2.8
Profit/Losses Before Taxes after Continuing Operations / Total Assets	3.3	2.2
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	4.0	3.3
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	74.6	75.3
Non-interest Income (net) / Total Assets	1.3	0.9
Other Operating Expenses / Total Assets	1.9	1.9
Personnel Expenses / Other Operating Expenses	62.3	69.6
Non-interest Income (net) / Other Operating Expenses	69.9	45.5

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)

	Sept. 2015			%	Sept. 2014			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	3	291	294	18.8	3	93	96	8.8
Fin.ass.where fair value cha. is refl.to I/S (Net)	0	27	27	1.7	0	1	2	0.1
Financial assets held for trading	0	27	27	1.7	0	1	2	0.1
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	27	27	1.7	0	1	2	0.1
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	45	449	494	31.5	249	360	609	55.8
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	306	430	736	47.0	150	210	359	32.9
Loans and Receivables	306	430	736	47.0	150	210	359	32.9
Loans granted to the Banks risk group	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	306	430	736	47.0	150	210	359	32.9
Loans under follow-up	0	0	0	0.0	0	0	0	0.0
Specific provisions (-)	0	0	0	0.0	0	0	0	0.0
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	0	0	0	0.0	0	0	0	0.0
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	2	0	2	0.1	4	0	4	0.3
Intangible Assets (Net)	13	0	13	0.8	21	0	21	1.9
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	13	0	13	0.8	21	0	21	1.9
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	0	0	0	0.0	1	0	1	0.0
Current assets for tax	0	0	0	0.0	1	0	1	0.0
Deferred assets for tax	0	0	0	0.0	0	0	0	0.0
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	1	0	1	0.0	0	0	1	0.1
Total Assets	369	1,197	1,566	100.0	427	664	1,091	100.0

Liabilities

(USD Million)

	Sept. 2015			%	Sept. 2014			%
	TC	FC	Total		TC	FC	Total	
Deposits	33	221	255	16.3	15	21	36	3.3
Deposits held by the Banks risk group	0	202	202	12.9	0	0	0	0.0
Other	33	19	52	3.3	15	21	36	3.3
Derivative Finan. Liabilities Held for Trading	3	0	4	0.2	0	1	1	0.1
Funds Borrowed	1	1,117	1,118	71.4	1	814	815	74.7
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	1	0	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	5	0	5	0.3	4	0	4	0.4
General provisions	5	0	5	0.3	3	0	3	0.3
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	0	0	0	0.0	1	0	1	0.1
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	0	0	0	0.0	0	0	0	0.0
Liabilities for Tax	3	0	3	0.2	2	0	2	0.2
Current liabilities for tax	0	0	0	0.0	1	0	1	0.1
Deferred liabilities for tax	3	0	3	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	180	0	180	11.5	233	0	233	21.4
Paid-in capital	174	0	174	11.1	232	0	232	21.2
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	0.0	0	0	0	0.0
Legal reserves	0	0	0	0.0	0	0	0	0.0
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	0	0	0	0.0	0	0	0	0.0
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	5	0	5	0.3	1	0	1	0.1
Prior years income/loss	2	0	2	0.1	2	0	2	0.2
Current year income/loss	3	0	3	0.2	0	0	0	0.0
Total Liabilities	227	1,339	1,566	100.0	255	836	1,091	100.0

Bank of Tokyo-Mitsubishi UFJ Turkey A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Sept. 2015			Sept. 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	3	24	27	1	7	8
Letters of guarantee	3	23	26	1	2	3
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	0	0	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	1	1	0	1	1
Commitments	1	33	35	0	1	1
Irrevocable commitments	1	33	35	0	1	1
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	300	510	810	182	212	394
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	300	510	810	182	212	394
Custody and Pledged Securities	0	155	155	0	2	2
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	2	2
Total Off Balance Sheet Commitments	304	723	1,027	183	223	406

Income-Expenditure

(USD Million)

	Sept. 2015	Sept. 2014
Interest Income	27	18
Interest on loans	16	4
Interest received from reserve deposits	0	0
Interest received from banks	11	15
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	0	0
Other interest income	0	0
Interest Expenses	4	1
Interest on deposits	3	0
Interest on money market transactions	1	1
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	23	17
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)	-4	-1
Profit/loss on trading account securities	0	0
Profit/losses on derivative financial transactions	35	0
Foreign exchange profit/loss	-39	-1
Other Operating Income	1	0
Total Operating Income/Expenses	19	17
Provision for Loan Losses or other Receivables (-)	3	3
Specific provisions of banks loans and other receivables*	0	0
General provision expenses*	3	3
Other Operating Expenses (-)	12	14
Personnel Expenses*	4	4
Net Operating Profit/Loss	5	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	5	0
Provisions for Taxes on Income from Continuing Operations (±)	-1	-1
Net Profit/Loss from Continuing Operations	3	0
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	3	0

* Used from information and disclosures related to income statement.

Ratios

(%)

	Sept. 2015	Sept. 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	14.1	26.7
Shareholders' Equity / Total Assets	11.5	21.4
(Shareholders' Equity - Permanent Assets) / Total Assets	10.6	19.1
Net On Balance Sheet Position / Total Shareholders' Equity	-86.2	-69.1
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.0	0.0
Balance-Sheet Ratios		
TC Assets / Total Assets	23.5	39.2
TC Liabilities / Total Liabilities	14.5	23.4
FC Assets / FC Liabilities	89.4	79.4
TC Deposits / Total Deposits	13.1	41.5
TC Loans / Total Loans and Receivables	41.6	41.7
Total Deposits / Total Assets	16.3	3.3
Funds Borrowed / Total Assets	71.4	74.7
Assets Quality		
Financial Assets (net) / Total Assets	1.7	0.1
Total Loans and Receivables / Total Assets	47.0	32.9
Total Loans and Receivables / Total Deposits	288.9	1,000.0
Loans Under Follow-up (gross) / Total Loans and Receivables	0.0	0.0
Loans Under Follow-up (net) / Total Loans and Receivables	0.0	0.0
Specific Provisions / Loans Under Follow-up	-	-
Permanent Assets / Total Assets	0.9	2.3
Consumer Loans / Total Loans and Receivables	0.0	0.0
Liquidity		
Liquid Assets / Total Assets	52.0	64.7
Liquid Assets / Short-term Liabilities	98.3	111.4
TC Liquid Assets / Total Assets	3.0	23.1
Profitability		
Net Profit/Losses / Total Assets	0.2	0.0
Net Profit/Losses / Total Shareholders' Equity	1.9	-0.2
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.3	0.0
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)	119.1	102.5
Non-interest Income (net) / Total Assets	-0.2	0.0
Other Operating Expenses / Total Assets	0.7	1.2
Personnel Expenses / Other Operating Expenses	32.9	32.1
Non-interest Income (net) / Other Operating Expenses	-31.4	-3.1

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

BankPozitif Kredi ve Kalkınma Bankası A.Ş.

Assets

(USD Million)

	Sept. 2015			%	Sept. 2014			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	4	55	60	8.6	3	47	50	5.8
Fin.ass.where fair value cha. is refl.to I/S (Net)	3	1	5	0.7	5	3	7	0.9
Financial assets held for trading	3	1	5	0.7	5	3	7	0.9
Public sector debt securities	2	0	2	0.4	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	1	2	0.3	4	3	6	0.7
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	0	1	1	0.1	1	1	1	0.2
Money Market Securities	8	0	8	1.1	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	8	0	8	1.1	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)	22	0	22	3.2	86	2	88	10.2
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	22	0	22	3.2	86	0	86	10.0
Other marketable securities	0	0	0	0.0	0	2	2	0.2
Loans and Receivables	171	325	497	71.9	263	296	559	65.0
Loans and Receivables	159	325	485	70.2	244	296	540	62.7
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	159	325	485	70.2	244	296	540	62.7
Loans under follow-up	22	0	22	3.1	30	0	30	3.5
Specific provisions (-)	10	0	10	1.4	11	0	11	1.3
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	2	0	2	0.3	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	2	0	2	0.3	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)	1	0	1	0.2	2	89	91	10.5
Financial subsidiaries	0	0	0	0.0	0	89	89	10.3
Non-financial subsidiaries	1	0	1	0.2	2	0	2	0.2
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	11	11	1.6	0	15	15	1.8
Finance lease receivables	0	12	12	1.7	0	17	17	1.9
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	1	1	0.1	0	1	1	0.2
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	1	0	1	0.1	1	0	1	0.1
Intangible Assets (Net)	3	0	3	0.5	3	0	3	0.3
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	3	0	3	0.5	3	0	3	0.3
Real Estates for Investment Purpose (Net)	19	0	19	2.7	29	0	29	3.3
Assets for Tax	7	0	7	1.0	3	0	3	0.3
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	7	0	7	1.0	3	0	3	0.3
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	32	32	4.6	0	0	0	0.0
Other Assets	2	22	23	3.4	4	10	14	1.6
Total Assets	244	447	691	100.0	398	462	860	100.0

Liabilities

(USD Million)

	Sept. 2015			%	Sept. 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	20	20	3.0	1	10	11	1.3
Funds Borrowed	0	254	254	36.8	16	306	321	37.4
Money Market Takings	5	0	5	0.8	7	0	7	0.8
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	5	0	5	0.8	7	0	7	0.8
Marketable Securities Issued (Net)	109	152	261	37.8	122	151	273	31.7
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	109	152	261	37.8	122	151	273	31.7
Funds	1	1	1	0.2	2	4	7	0.8
Borrower funds	1	1	1	0.2	2	4	7	0.8
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	4	20	24	3.5	5	9	14	1.6
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	1.3	10	0	10	1.2
General provisions	6	0	6	0.8	6	0	6	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	0.0
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	3	0	3	0.4	3	0	3	0.4
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	114	0	114	16.5	215	0	216	25.1
Paid-in capital	111	0	111	16.1	148	0	148	17.2
Supplementary capital	13	0	13	1.9	19	0	19	2.2
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	0	0	0	0.0	2	0	2	0.2
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est. for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv.&ass.,subs.& joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val.inc.in pro.& equ.held for sale p.and term.op.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	6	0	6	0.9	8	0	8	1.0
Profit reserves	38	0	38	5.5	50	0	50	5.8
Legal reserves	5	0	5	0.8	7	0	7	0.8
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	33	0	33	4.7	43	0	43	5.0
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	-49	0	-49	-7.1	-2	0	-2	-0.2
Prior years income/loss	-22	0	-22	-3.2	0	0	0	0.0
Current year income/loss	-27	0	-27	-3.9	-2	0	-2	-0.2
Total Liabilities	244	446	691	100.0	379	481	860	100.0

BankPozitif Kredi ve Kalkınma Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Sept. 2015			Sept. 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	99	170	268	153	188	341
Letters of guarantee	99	133	232	152	132	284
Bank acceptances	0	2	2	0	2	2
Letters of credit	0	25	25	0	45	45
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	10	10	0	9	9
Commitments	1	10	11	122	136	257
Irrevocable commitments	0	10	10	120	136	256
Revocable commitments	1	0	1	1	0	1
Derivative Financial Instruments	72	152	224	206	367	574
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	72	152	224	206	367	574
Custody and Pledged Securities	395	1,756	2,150	534	1,667	2,201
Items held in Custody	23	209	232	39	231	271
Pledged Items	372	1,547	1,918	495	1,436	1,931
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	566	2,087	2,653	1,015	2,358	3,373

Income-Expenditure

(USD Million)

	Sept. 2015	Sept. 2014
Interest Income	34	50
Interest on loans	30	40
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	9
Other interest income	1	1
Interest Expenses	21	31
Interest on deposits	0	0
Interest on money market transactions	6	13
Interest on funds borrowed	0	3
Interest on securities issued	14	15
Other interest expenses	0	1
Net Interest Income/Expenses	12	20
Net Fees and Commissions Income/Expenses	2	3
Fees and commissions received	2	3
Fees and commissions paid	0	0
Dividend Income	0	0
Trading Profit/Loss (net)	4	3
Profit/loss on trading account securities	0	1
Profit/losses on derivative financial transactions	-21	-1
Foreign exchange profit/loss	24	3
Other Operating Income	2	21
Total Operating Income/Expenses	20	47
Provision for Loan Losses or other Receivables (-)	5	37
Specific provisions of banks loans and other receivables*	4	11
General provision expenses*	1	2
Other Operating Expenses (-)	45	18
Personnel Expenses*	7	7
Net Operating Profit/Loss	-30	-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	-30	-8
Provisions for Taxes on Income from Continuing Operations (±)	3	7
Net Profit/Loss from Continuing Operations	-27	-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	-27	-2

* Used from information and disclosures related to income statement.

Ratios

(%)

	Sept. 2015	Sept. 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	15.0	22.0
Shareholders' Equity / Total Assets	16.5	25.1
(Shareholders' Equity - Permanent Assets) / Total Assets	9.3	11.8
Net On Balance Sheet Position / Total Shareholders' Equity	55.5	28.1
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-10.3	11.7
Balance-Sheet Ratios		
TC Assets / Total Assets	35.3	46.3
TC Liabilities / Total Liabilities	35.4	44.1
FC Assets / FC Liabilities	100.2	96.0
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans and Receivables	34.5	47.1
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	36.8	37.4
Assets Quality		
Financial Assets (net) / Total Assets	4.2	11.1
Total Loans and Receivables / Total Assets	71.9	65.0
Total Loans and Receivables / Total Deposits	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	4.4	5.4
Loans Under Follow-up (net) / Total Loans and Receivables	2.4	3.4
Specific Provisions / Loans Under Follow-up	44.8	36.4
Permanent Assets / Total Assets	7.1	13.2
Consumer Loans / Total Loans and Receivables	7.3	12.5
Liquidity		
Liquid Assets / Total Assets	13.7	17.0
Liquid Assets / Short-term Liabilities	272.2	75.1
TC Liquid Assets / Total Assets	5.4	11.0
Profitability		
Net Profit/Losses / Total Assets	-3.9	-0.2
Net Profit/Losses / Total Shareholders' Equity	-23.6	-0.7
Profit/Losses Before Taxes after Continuing Operations / Total Assets	-4.3	-1.0
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)	43.7	17.9
Non-interest Income (net) / Total Assets	1.0	3.1
Other Operating Expenses / Total Assets	6.5	2.1
Personnel Expenses / Other Operating Expenses	14.6	39.2
Non-interest Income (net) / Other Operating Expenses	16.1	150.7

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

Birleşik Fon Bankası A.Ş.

Assets

(USD Million)

	Sept. 2015			%	Sept. 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)	10	0	10	1.3	34	0	34	3.7
Financial assets held for trading	10	0	10	1.3	34	0	34	3.7
Public sector debt securities	10	0	10	1.3	34	0	34	3.7
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	117	94	211	26.1	110	259	369	40.8
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	43	204	247	30.4	1	0	1	0.1
Loans and Receivables	43	204	246	30.4	1	0	1	0.1
Loans granted to the Banks risk group	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	43	204	246	30.4	1	0	1	0.1
Loans under follow-up	16	2	18	2.2	20	3	23	2.5
Specific provisions (-)	16	2	17	2.2	20	3	23	2.5
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	312	0	312	38.5	463	0	463	51.3
Public sector debt securities	312	0	312	38.5	463	0	463	51.3
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	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	2.0	21	0	21	2.4
Intangible Assets (Net)	0	0	0	0.0	0	0	0	0.0
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	5	0	5	0.6	6	0	6	0.6
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	5	0	5	0.6	6	0	6	0.6
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	5	3	8	1.0	7	3	10	1.1
Total Assets	509	301	810	100.0	642	262	904	100.0

Liabilities

(USD Million)

	Sept. 2015			%	Sept. 2014			%
	TC	FC	Total		TC	FC	Total	
Deposits	1	58	59	7.3	1	9	10	1.1
Deposits held by the Banks risk group	0	0	0	0.0	0	0	0	0.0
Other	1	58	59	7.3	1	9	10	1.1
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	0.1	1	0	1	0.1
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	0	0	0	0.1	1	0	1	0.1
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	5	10	15	1.8	5	28	33	3.6
Other External Resources	2	0	2	0.3	2	0	2	0.2
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	17	24	41	5.0	19	24	44	4.8
General provisions	4	0	4	0.6	3	0	3	0.3
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	3	0	3	0.4	4	0	4	0.4
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	9	24	33	4.1	13	24	37	4.1
Liabilities for Tax	2	0	2	0.2	1	0	1	0.1
Current liabilities for tax	2	0	2	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	291	203	494	61.0	353	200	553	61.2
Shareholders' Equity	197	0	197	24.4	261	0	261	28.9
Paid-in capital	152	0	152	18.8	202	0	202	22.4
Supplementary capital	0	0	0	0.0	0	0	0	0.0
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	0	0	0	0.0	0	0	0	0.0
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est. for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv.&ass.,subs.& joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val.inc.in pro.& equ.held for sale p.and term.ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	0	0	0	0.0	0	0	0	0.0
Profit reserves	5,800	0	5,800	716.0	7,716	0	7,716	853.2
Legal reserves	9	0	9	1.1	12	0	12	1.3
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	5,792	0	5,792	715.0	7,704	0	7,704	851.9
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	-5,755	0	-5,755	-710.5	-7,657	0	-7,657	-846.7
Prior years income/loss	-5,761	0	-5,761	-711.2	-7,664	0	-7,664	-847.5
Current year income/loss	6	0	6	0.7	7	0	7	0.8
Total Liabilities	515	295	810	100.0	643	261	904	100.0

Birleşik Fon Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Sept. 2015			Sept. 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	22	41	64	31	59	90
Letters of guarantee	22	41	64	31	59	90
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	0	0	0	0	0
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	0	0	0	0	0
Commitments	1,903	0	1,903	2,361	0	2,361
Irrevocable commitments	1,903	0	1,903	2,361	0	2,361
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	178	38	216	237	44	281
Items held in Custody	4	1	5	5	1	6
Pledged Items	174	37	210	232	42	274
Accepted independent guaran. and warran.	0	1	1	0	1	1
Total Off Balance Sheet Commitments	2,103	80	2,183	2,630	102	2,732

Income-Expenditure

(USD Million)

	Sept. 2015	Sept. 2014
Interest Income	44	19
Interest on loans	11	1
Interest received from reserve deposits	0	0
Interest received from banks	10	6
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	23	12
Other interest income	0	0
Interest Expenses	26	1
Interest on deposits	0	0
Interest on money market transactions	26	1
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	18	18
Net Fees and Commissions Income/Expenses	0	0
Fees and commissions received	0	1
Fees and commissions paid	0	0
Dividend Income	0	0
Trading Profit/Loss (net)	1	2
Profit/loss on trading account securities	0	2
Profit/losses on derivative financial transactions	0	0
Foreign exchange profit/loss	1	0
Other Operating Income	2	2
Total Operating Income/Expenses	22	22
Provision for Loan Losses or other Receivables (-)	5	2
Specific provisions of banks loans and other receivables*	1	0
General provision expenses*	2	0
Other Operating Expenses (-)	8	12
Personnel Expenses*	5	6
Net Operating Profit/Loss	9	9
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	9	9
Provisions for Taxes on Income from Continuing Operations (±)	-3	-2
Net Profit/Loss from Continuing Operations	6	7
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	6	7

* Used from information and disclosures related to income statement.

Ratios

(%)

	Sept. 2015	Sept. 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	76.7	83.1
Shareholders' Equity / Total Assets	24.4	28.9
(Shareholders' Equity - Permanent Assets) / Total Assets	22.3	26.5
Net On Balance Sheet Position / Total Shareholders' Equity	3.1	0.5
Net On and Off Balance Sheet Position / Total Shareholders' Equity	3.1	0.5
Balance-Sheet Ratios		
TC Assets / Total Assets	62.9	71.0
TC Liabilities / Total Liabilities	63.6	71.2
FC Assets / FC Liabilities	102.0	100.5
TC Deposits / Total Deposits	2.5	13.0
TC Loans / Total Loans and Receivables	17.4	100.0
Total Deposits / Total Assets	7.3	1.1
Funds Borrowed / Total Assets	0.0	0.0
Assets Quality		
Financial Assets (net) / Total Assets	39.8	55.0
Total Loans and Receivables / Total Assets	30.4	0.1
Total Loans and Receivables / Total Deposits	417.3	12.4
Loans Under Follow-up (gross) / Total Loans and Receivables	7.1	1,827.0
Loans Under Follow-up (net) / Total Loans and Receivables	0.1	21.2
Specific Provisions / Loans Under Follow-up	98.9	98.8
Permanent Assets / Total Assets	2.1	2.4
Consumer Loans / Total Loans and Receivables	0.4	78.8
Liquidity		
Liquid Assets / Total Assets	27.3	44.5
Liquid Assets / Short-term Liabilities	508.1	3,337.1
TC Liquid Assets / Total Assets	15.7	15.9
Profitability		
Net Profit/Losses / Total Assets	0.7	0.8
Net Profit/Losses / Total Shareholders' Equity	3.0	2.7
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.1	1.0
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	2.1	2.0
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	79.3	80.1
Non-interest Income (net) / Total Assets	0.4	0.5
Other Operating Expenses / Total Assets	1.0	1.3
Personnel Expenses / Other Operating Expenses	58.2	54.8
Non-interest Income (net) / Other Operating Expenses	42.7	35.0

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

Burgan Bank A.Ş.

Assets

(USD Million)

	Sept. 2015			%	Sept. 2014			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	29	335	363	10.3	117	188	305	9.0
Fin.ass.where fair value cha. is refl.to I/S (Net)	77	18	95	2.7	30	18	48	1.4
Financial assets held for trading	77	18	95	2.7	30	18	48	1.4
Public sector debt securities	56	0	56	1.6	5	0	5	0.2
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	21	18	39	1.1	25	18	43	1.3
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	0	51	51	1.5	0	5	5	0.1
Money Market Securities	0	0	0	0.0	0	0	0	0.0
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	88	25	113	3.2	211	19	231	6.8
Securities representing a share in capital	2	0	2	0.1	3	0	3	0.1
Public sector debt securities	85	20	104	3.0	208	0	208	6.2
Other marketable securities	1	5	6	0.2	0	19	19	0.6
Loans and Receivables	1,348	1,409	2,757	78.0	1,456	1,145	2,602	77.1
Loans and Receivables	1,323	1,409	2,733	77.3	1,421	1,145	2,566	76.1
Loans granted to the Banks risk group	0	0	0	0.0	1	0	1	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	1,323	1,409	2,732	77.3	1,420	1,145	2,565	76.1
Loans under follow-up	58	0	58	1.6	85	0	85	2.5
Specific provisions (-)	33	0	33	0.9	50	0	50	1.5
Factoring Receivables	0	0	1	0.0	16	1	17	0.5
Investments held to Maturity (Net)	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	67	0	67	1.9	62	0	62	1.9
Financial subsidiaries	67	0	67	1.9	62	0	62	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	18	0	18	0.5	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	18	0	18	0.5	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)	14	0	14	0.4	9	0	9	0.3
Intangible Assets (Net)	14	0	14	0.4	10	0	10	0.3
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	14	0	14	0.4	10	0	10	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	7	0	7	0.2
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	0	0	0	0.0	7	0	7	0.2
Prop.&Equ.for Sale p. and from Term.Op.(Net)	2	0	2	0.1	4	0	4	0.1
Other Assets	37	3	40	1.1	51	22	73	2.2
Total Assets	1,694	1,842	3,536	100.0	1,975	1,398	3,373	100.0

Liabilities

(USD Million)

	Sept. 2015			%	Sept. 2014			%
	TC	FC	Total		TC	FC	Total	
Deposits	567	1,472	2,039	57.7	1,073	991	2,065	61.2
Deposits held by the Banks risk group	3	16	20	0.6	5	20	25	0.7
Other	563	1,456	2,019	57.1	1,068	972	2,040	60.5
Derivative Finan. Liabilities Held for Trading	9	15	25	0.7	6	16	22	0.7
Funds Borrowed	14	737	750	21.2	21	604	625	18.5
Money Market Takings	111	16	127	3.6	68	0	68	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	7	0	7	0.2
Funds provided under repurchase agreements	111	16	127	3.6	61	0	61	1.8
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	13	15	28	0.8	13	9	22	0.6
Other External Resources	41	3	44	1.2	104	1	106	3.1
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	3	0	3	0.1	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	3	0	3	0.1	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	23	21	44	1.2	27	22	50	1.5
General provisions	13	12	26	0.7	16	10	26	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	2	9	11	0.3	3	12	16	0.5
Liabilities for Tax	5	0	5	0.2	6	0	6	0.2
Current liabilities for tax	5	0	5	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	4.3	0	150	150	4.5
Shareholders' Equity	322	0	321	9.1	260	0	260	7.7
Paid-in capital	298	0	298	8.4	250	0	250	7.4
Supplementary capital	6	0	6	0.2	2	0	1	0.0
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	-1	0	-1	0.0	1	0	0	0.0
Revaluation changes of property and equip.	4	0	4	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)	4	0	4	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	8	0	8	0.2	8	0	8	0.2
Legal reserves	4	0	4	0.1	5	0	5	0.1
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	9	0	9	0.3	0	0	0	0.0
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	9	0	9	0.3	0	0	0	0.0
Total Liabilities	1,107	2,429	3,536	100.0	1,579	1,794	3,373	100.0

Burgan Bank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Sept. 2015			Sept. 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	200	321	520	216	264	479
Letters of guarantee	199	204	404	215	140	355
Bank acceptances	1	27	28	1	28	29
Letters of credit	0	78	78	0	79	79
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	11	12	0	16	16
Commitments	240	143	383	328	149	477
Irrevocable commitments	240	143	383	328	149	477
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	1,364	3,814	5,178	942	3,160	4,101
Derivative finan. instruments held for hedging	82	255	337	0	0	0
Trading transactions	1,282	3,559	4,841	942	3,160	4,101
Custody and Pledged Securities	8,207	4,668	12,875	8,042	4,346	12,387
Items held in Custody	415	59	474	826	90	916
Pledged Items	7,792	4,604	12,396	7,214	4,251	11,466
Accepted independent guaran. and warran.	0	4	5	1	4	5
Total Off Balance Sheet Commitments	10,011	8,945	18,956	9,526	7,918	17,445

Income-Expenditure

(USD Million)

	Sept. 2015	Sept. 2014
Interest Income	200	196
Interest on loans	165	161
Interest received from reserve deposits	1	0
Interest received from banks	1	0
Interest received from money market transactions	2	0
Interest received from marketable securities portfolio	8	23
Other interest income	24	12
Interest Expenses	124	128
Interest on deposits	70	73
Interest on money market transactions	16	15
Interest on funds borrowed	3	13
Interest on securities issued	0	0
Other interest expenses	35	26
Net Interest Income/Expenses	76	67
Net Fees and Commissions Income/Expenses	5	6
Fees and commissions received	7	9
Fees and commissions paid	2	3
Dividend Income	0	3
Trading Profit/Loss (net)	5	11
Profit/loss on trading account securities	1	1
Profit/losses on derivative financial transactions	-2	3
Foreign exchange profit/loss	7	7
Other Operating Income	4	3
Total Operating Income/Expenses	89	89
Provision for Loan Losses or other Receivables (-)	19	23
Specific provisions of banks loans and other receivables*	15	16
General provision expenses*	2	5
Other Operating Expenses (-)	58	66
Personnel Expenses*	32	35
Net Operating Profit/Loss	13	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	13	0
Provisions for Taxes on Income from Continuing Operations (±)	-3	0
Net Profit/Loss from Continuing Operations	9	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	9	0

* Used from information and disclosures related to income statement.

Ratios

(%)

	Sept. 2015	Sept. 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	15.7	16.2
Shareholders' Equity / Total Assets	9.1	7.7
(Shareholders' Equity - Permanent Assets) / Total Assets	5.7	4.1
Net On Balance Sheet Position / Total Shareholders' Equity	-87.9	-52.7
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-3.1	-13.6
Balance-Sheet Ratios		
TC Assets / Total Assets	47.9	58.6
TC Liabilities / Total Liabilities	31.3	46.8
FC Assets / FC Liabilities	75.8	77.9
TC Deposits / Total Deposits	27.8	52.0
TC Loans / Total Loans and Receivables	48.9	56.0
Total Deposits / Total Assets	57.7	61.2
Funds Borrowed / Total Assets	21.2	18.5
Assets Quality		
Financial Assets (net) / Total Assets	6.4	8.3
Total Loans and Receivables / Total Assets	78.0	77.1
Total Loans and Receivables / Total Deposits	135.2	126.0
Loans Under Follow-up (gross) / Total Loans and Receivables	2.1	3.3
Loans Under Follow-up (net) / Total Loans and Receivables	0.9	1.4
Specific Provisions / Loans Under Follow-up	57.2	58.3
Permanent Assets / Total Assets	3.4	3.6
Consumer Loans / Total Loans and Receivables	1.7	1.7
Liquidity		
Liquid Assets / Total Assets	17.6	17.5
Liquid Assets / Short-term Liabilities	35.0	35.2
TC Liquid Assets / Total Assets	5.5	10.6
Profitability		
Net Profit/Losses / Total Assets	0.3	0.0
Net Profit/Losses / Total Shareholders' Equity	2.9	-0.1
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.4	0.0
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)	67.7	57.6
Non-interest Income (net) / Total Assets	0.4	0.7
Other Operating Expenses / Total Assets	1.6	2.0
Personnel Expenses / Other Operating Expenses	55.1	53.0
Non-interest Income (net) / Other Operating Expenses	23.4	33.3

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

Citibank A.Ş.

Assets

(USD Million)

	Sept. 2015			%	Sept. 2014			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	351	252	603	20.4	436	254	690	18.9
Fin.ass.where fair value cha. is refl.to I/S (Net)	45	6	51	1.7	36	3	39	1.1
Financial assets held for trading	45	6	51	1.7	36	3	39	1.1
Public sector debt securities	5	0	5	0.2	12	0	12	0.3
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	40	6	46	1.6	23	3	26	0.7
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	398	16	414	14.0	373	2	376	10.3
Money Market Securities	331	0	331	11.2	1,322	0	1,322	36.2
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	331	0	331	11.2	1,322	0	1,322	36.2
Financial Assets Available for Sale (Net)	184	0	184	6.2	183	0	183	5.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	184	0	184	6.2	183	0	183	5.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans and Receivables	868	441	1,309	44.4	637	321	958	26.2
Loans and Receivables	865	441	1,307	44.3	632	321	953	26.1
Loans granted to the Banks risk group	0	0	0	0.0	19	0	19	0.5
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	865	441	1,306	44.3	612	321	933	25.5
Loans under follow-up	27	0	27	0.9	41	0	41	1.1
Specific provisions (-)	24	0	24	0.8	36	0	36	1.0
Factoring Receivables	25	0	25	0.9	42	0	42	1.2
Investments held to Maturity (Net)	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	0	0	0	0.0	0	0	0	0.0
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	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	0.0
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)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	3	0	3	0.1	11	0	11	0.3
Current assets for tax	0	0	0	0.0	7	0	7	0.2
Deferred assets for tax	3	0	3	0.1	4	0	4	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	6	26	0.9	24	6	30	0.8
Total Assets	2,227	721	2,949	100.0	3,069	586	3,655	100.0

Liabilities

(USD Million)

	Sept. 2015			%	Sept. 2014			%
	TC	FC	Total		TC	FC	Total	
Deposits	1,147	875	2,022	68.6	1,106	987	2,094	57.3
Deposits held by the Banks risk group	23	8	30	1.0	92	58	150	4.1
Other	1,124	867	1,991	67.5	1,014	930	1,944	53.2
Derivative Finan. Liabilities Held for Trading	39	7	46	1.5	24	5	29	0.8
Funds Borrowed	13	300	313	10.6	219	698	917	25.1
Money Market Takings	82	0	82	2.8	36	0	36	1.0
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	82	0	82	2.8	36	0	36	1.0
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	17	18	0.6	0	0	0	0.0
Other External Resources	32	4	36	1.2	2	11	13	0.4
Factoring Payables	0	0	0	0.0	38	7	45	1.2
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	21	0	21	0.7	20	0	20	0.6
General provisions	13	0	13	0.4	11	0	11	0.3
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	6	0	6	0.2	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	0.2	3	0	3	0.1
Current liabilities for tax	4	0	4	0.2	3	0	3	0.1
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia. for Pro.&Equ. for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	407	0	407	13.8	498	0	498	13.6
Paid-in capital	11	0	11	0.4	15	0	15	0.4
Supplementary capital	74	0	74	2.5	100	0	100	2.7
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	-7	0	-7	-0.2	-8	0	-8	-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	81	0	81	2.8	108	0	108	3.0
Profit reserves	271	0	271	9.2	332	0	332	9.1
Legal reserves	6	0	6	0.2	8	0	8	0.2
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	265	0	265	9.0	324	0	324	8.9
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	50	0	50	1.7	51	0	51	1.4
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	50	0	50	1.7	51	0	51	1.4
Total Liabilities	1,745	1,204	2,949	100.0	1,946	1,710	3,655	100.0

Citibank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Sept. 2015			Sept. 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	174	537	712	187	561	748
Letters of guarantee	174	399	573	187	416	603
Bank acceptances	0	7	7	0	4	4
Letters of credit	0	123	123	0	114	114
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	9	9	0	26	26
Commitments	827	1,290	2,117	1,616	2,126	3,742
Irrevocable commitments	826	1,290	2,116	1,615	2,126	3,740
Revocable commitments	0	0	0	1	0	1
Derivative Financial Instruments	1,121	1,510	2,631	1,164	1,367	2,531
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	1,121	1,510	2,631	1,164	1,367	2,531
Custody and Pledged Securities	18,215	997	19,212	25,549	994	26,543
Items held in Custody	18,183	48	18,231	25,466	55	25,521
Pledged Items	30	912	942	80	896	977
Accepted independent guaran. and warran.	2	37	39	3	42	45
Total Off Balance Sheet Commitments	20,337	4,334	24,672	28,517	5,047	33,564

Income-Expenditure

(USD Million)

	Sept. 2015	Sept. 2014
Interest Income	194	220
Interest on loans	68	61
Interest received from reserve deposits	2	0
Interest received from banks	36	19
Interest received from money market transactions	73	117
Interest received from marketable securities portfolio	13	21
Other interest income	2	3
Interest Expenses	71	56
Interest on deposits	64	50
Interest on money market transactions	3	3
Interest on funds borrowed	4	3
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	123	164
Net Fees and Commissions Income/Expenses	17	18
Fees and commissions received	26	30
Fees and commissions paid	9	12
Dividend Income	0	0
Trading Profit/Loss (net)	-32	-66
Profit/loss on trading account securities	7	3
Profit/losses on derivative financial transactions	2	-2
Foreign exchange profit/loss	-41	-67
Other Operating Income	24	25
Total Operating Income/Expenses	132	141
Provision for Loan Losses or other Receivables (-)	5	1
Specific provisions of banks loans and other receivables*	0	0
General provision expenses*	4	1
Other Operating Expenses (-)	63	76
Personnel Expenses*	23	28
Net Operating Profit/Loss	64	64
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	64	64
Provisions for Taxes on Income from Continuing Operations (±)	-14	-13
Net Profit/Loss from Continuing Operations	50	51
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	50	51

* Used from information and disclosures related to income statement.

Ratios

(%)

	Sept. 2015	Sept. 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	17.9	23.3
Shareholders' Equity / Total Assets	13.8	13.6
(Shareholders' Equity - Permanent Assets) / Total Assets	13.6	13.3
Net On Balance Sheet Position / Total Shareholders' Equity	-97.3	-198.7
Net On and Off Balance Sheet Position / Total Shareholders' Equity	1.1	-2.7
Balance-Sheet Ratios		
TC Assets / Total Assets	75.5	84.0
TC Liabilities / Total Liabilities	59.2	53.2
FC Assets / FC Liabilities	59.9	34.3
TC Deposits / Total Deposits	56.7	52.8
TC Loans / Total Loans and Receivables	66.3	66.5
Total Deposits / Total Assets	68.6	57.3
Funds Borrowed / Total Assets	10.6	25.1
Assets Quality		
Financial Assets (net) / Total Assets	8.0	6.1
Total Loans and Receivables / Total Assets	44.4	26.2
Total Loans and Receivables / Total Deposits	64.8	45.7
Loans Under Follow-up (gross) / Total Loans and Receivables	2.0	4.3
Loans Under Follow-up (net) / Total Loans and Receivables	0.2	0.5
Specific Provisions / Loans Under Follow-up	89.5	87.8
Permanent Assets / Total Assets	0.2	0.3
Consumer Loans / Total Loans and Receivables	0.0	0.0
Liquidity		
Liquid Assets / Total Assets	53.6	71.4
Liquid Assets / Short-term Liabilities	70.1	91.3
TC Liquid Assets / Total Assets	44.3	64.3
Profitability		
Net Profit/Losses / Total Assets	1.7	1.4
Net Profit/Losses / Total Shareholders' Equity	12.4	10.3
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.2	1.8
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	4.2	4.5
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	92.7	115.5
Non-interest Income (net) / Total Assets	0.3	-0.6
Other Operating Expenses / Total Assets	2.1	2.1
Personnel Expenses / Other Operating Expenses	35.8	37.3
Non-interest Income (net) / Other Operating Expenses	14.6	-29.5

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

Denizbank A.Ş.

Assets

(USD Million)

	Sept. 2015			%	Sept. 2014			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	530	3,265	3,796	14.0	513	3,926	4,440	14.4
Fin.ass.where fair value cha. is refl.to I/S (Net)	357	181	538	2.0	110	622	732	2.4
Financial assets held for trading	357	181	538	2.0	110	622	732	2.4
Public sector debt securities	5	3	8	0.0	46	4	50	0.2
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	352	178	530	2.0	64	618	682	2.2
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	14	330	344	1.3	180	775	955	3.1
Money Market Securities	0	0	0	0.0	448	0	448	1.5
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	0	0	0	0.0	448	0	448	1.5
Financial Assets Available for Sale (Net)	1,887	397	2,284	8.4	2,620	53	2,673	8.7
Securities representing a share in capital	1	0	1	0.0	2	0	2	0.0
Public sector debt securities	1,885	397	2,283	8.4	2,618	53	2,671	8.7
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans and Receivables	14,095	2,946	17,041	62.7	15,587	3,017	18,604	60.4
Loans and Receivables	13,858	2,946	16,804	61.8	15,382	3,017	18,399	59.7
Loans granted to the Banks risk group	19	3	21	0.1	8	3	11	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	13,839	2,943	16,783	61.8	15,374	3,014	18,389	59.7
Loans under follow-up	821	0	821	3.0	790	0	790	2.6
Specific provisions (-)	583	0	583	2.1	585	0	585	1.9
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	926	124	1,050	3.9	1,173	126	1,299	4.2
Public sector debt securities	926	124	1,050	3.9	1,173	124	1,297	4.2
Other marketable securities	0	0	0	0.0	0	2	2	0.0
Investments and Associates (Net)	3	0	3	0.0	4	0	4	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	3	0	3	0.0	4	0	4	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	3	0	3	0.0	4	0	4	0.0
Subsidiaries (Net)	242	1,085	1,327	4.9	200	483	683	2.2
Financial subsidiaries	240	1,085	1,325	4.9	197	483	680	2.2
Non-financial subsidiaries	2	0	2	0.0	2	0	2	0.0
Joint Ventures (Business Partners) (Net)	1	0	1	0.0	1	0	1	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	1	0	1	0.0	1	0	1	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	1	0	1	0.0	1	0	1	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	128	0	128	0.5	167	0	167	0.5
Intangible Assets (Net)	56	0	56	0.2	65	0	65	0.2
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	56	0	56	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	63	0	63	0.2	16	0	16	0.1
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	63	0	63	0.2	16	0	16	0.1
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	344	195	540	2.0	406	332	737	2.4
Total Assets	18,648	8,523	27,171	100.0	21,490	9,333	30,824	100.0

Liabilities

(USD Million)

	Sept. 2015			%	Sept. 2014			%
	TC	FC	Total		TC	FC	Total	
Deposits	8,659	7,592	16,251	59.8	9,648	8,408	18,057	58.6
Deposits held by the Banks risk group	27	563	590	2.2	133	401	535	1.7
Other	8,633	7,029	15,661	57.6	9,515	8,007	17,522	56.8
Derivative Finan. Liabilities Held for Trading	141	95	235	0.9	127	328	455	1.5
Funds Borrowed	65	2,718	2,783	10.2	414	4,100	4,514	14.6
Money Market Takings	1,354	0	1,354	5.0	704	0	704	2.3
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	1,354	0	1,354	5.0	704	0	704	2.3
Marketable Securities Issued (Net)	418	0	418	1.5	654	0	654	2.1
Bills	201	0	201	0.7	316	0	316	1.0
Asset backed securities	185	0	185	0.7	249	0	249	0.8
Bonds	31	0	31	0.1	88	0	88	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	543	269	812	3.0	427	350	778	2.5
Other External Resources	455	313	768	2.8	522	562	1,084	3.5
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	9	2	11	0.0	0	1	1	0.0
Finance leasing payables	11	2	13	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 (-)	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	364	5	369	1.4	436	9	445	1.4
General provisions	309	0	309	1.1	338	0	338	1.1
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	31	0	31	0.1	37	0	37	0.1
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	25	5	30	0.1	61	9	70	0.2
Liabilities for Tax	37	0	37	0.1	44	0	44	0.1
Current liabilities for tax	37	0	37	0.1	44	0	44	0.1
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia. for Pro.&Equ. for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	1,669	1,669	6.1	0	1,698	1,698	5.5
Shareholders' Equity	2,493	-30	2,463	9.1	2,401	-10	2,391	7.8
Paid-in capital	237	0	237	0.9	314	0	314	1.0
Supplementary capital	-40	-30	-70	-0.3	127	-10	117	0.4
Share premium	33	0	33	0.1	43	0	43	0.1
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	-182	-30	-212	-0.8	-129	-10	-139	-0.5
Revaluation changes of property and equip.	124	0	124	0.5	134	0	134	0.4
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est. for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv.&ass.,subs.& joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	-87	0	-87	-0.3	-4	0	-4	0.0
Val.inc.in pro.& equ.held for sale p.and term.ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	73	0	73	0.3	83	0	83	0.3
Profit reserves	1,579	0	1,579	5.8	1,733	0	1,733	5.6
Legal reserves	47	0	47	0.2	63	0	63	0.2
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	1,414	0	1,414	5.2	1,661	0	1,661	5.4
Other profit reserves	117	0	117	0.4	9	0	9	0.0
Profit or loss	718	0	718	2.6	227	0	227	0.7
Prior years income/loss	515	0	515	1.9	6	0	6	0.0
Current year income/loss	203	0	203	0.7	221	0	221	0.7
Total Liabilities	14,538	12,633	27,171	100.0	15,378	15,445	30,824	100.0

Denizbank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Sept. 2015			Sept. 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	2,926	5,533	8,460	3,291	5,219	8,510
Letters of guarantee	2,918	3,884	6,802	3,282	3,448	6,730
Bank acceptances	3	42	45	3	50	54
Letters of credit	3	813	816	1	1,158	1,159
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	3	794	797	5	563	567
Commitments	8,430	1,334	9,764	9,927	2,407	12,334
Irrevocable commitments	6,390	1,334	7,724	8,440	2,407	10,847
Revocable commitments	2,040	0	2,040	1,487	0	1,487
Derivative Financial Instruments	7,185	19,031	26,215	10,136	33,865	44,002
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	7,185	19,031	26,215	10,136	33,865	44,002
Custody and Pledged Securities	91,093	26,144	117,237	100,059	26,219	126,279
Items held in Custody	12,166	615	12,781	15,840	799	16,639
Pledged Items	78,787	25,234	104,021	84,042	24,390	108,432
Accepted independent guaran. and warran.	140	296	435	177	1,030	1,207
Total Off Balance Sheet Commitments	109,634	52,042	161,676	123,414	67,710	191,124

Income-Expenditure

(USD Million)

	Sept. 2015	Sept. 2014
Interest Income	1,645	1,863
Interest on loans	1,393	1,561
Interest received from reserve deposits	5	0
Interest received from banks	3	13
Interest received from money market transactions	0	26
Interest received from marketable securities portfolio	232	248
Other interest income	12	15
Interest Expenses	889	929
Interest on deposits	661	699
Interest on money market transactions	118	136
Interest on funds borrowed	69	38
Interest on securities issued	35	50
Other interest expenses	7	6
Net Interest Income/Expenses	756	935
Net Fees and Commissions Income/Expenses	251	310
Fees and commissions received	333	412
Fees and commissions paid	82	101
Dividend Income	1	22
Trading Profit/Loss (net)	-167	-209
Profit/loss on trading account securities	2	6
Profit/losses on derivative financial transactions	510	-96
Foreign exchange profit/loss	-680	-120
Other Operating Income	134	149
Total Operating Income/Expenses	974	1,207
Provision for Loan Losses or other Receivables (-)	309	274
Specific provisions of banks loans and other receivables*	238	221
General provision expenses*	38	27
Other Operating Expenses (-)	575	697
Personnel Expenses*	268	321
Net Operating Profit/Loss	90	236
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	138	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	228	236
Provisions for Taxes on Income from Continuing Operations (±)	-25	-49
Net Profit/Loss from Continuing Operations	203	186
Net Profit/Loss Before Taxes from Terminated Operations	0	34
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	34
Net Profit/Losses	203	221

* Used from information and disclosures related to income statement.

Ratios

(%)

	Sept. 2015	Sept. 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	15.6	14.3
Shareholders' Equity / Total Assets	9.1	7.8
(Shareholders' Equity - Permanent Assets) / Total Assets	2.6	4.1
Net On Balance Sheet Position / Total Shareholders' Equity	-125.4	-217.7
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-9.6	-1.0
Balance-Sheet Ratios		
TC Assets / Total Assets	68.6	69.7
TC Liabilities / Total Liabilities	53.5	49.9
FC Assets / FC Liabilities	67.5	60.4
TC Deposits / Total Deposits	53.3	53.4
TC Loans / Total Loans and Receivables	82.7	83.8
Total Deposits / Total Assets	59.8	58.6
Funds Borrowed / Total Assets	10.2	14.6
Assets Quality		
Financial Assets (net) / Total Assets	14.3	15.3
Total Loans and Receivables / Total Assets	62.7	60.4
Total Loans and Receivables / Total Deposits	104.9	103.0
Loans Under Follow-up (gross) / Total Loans and Receivables	4.8	4.2
Loans Under Follow-up (net) / Total Loans and Receivables	1.4	1.1
Specific Provisions / Loans Under Follow-up	71.1	74.1
Permanent Assets / Total Assets	6.5	3.6
Consumer Loans / Total Loans and Receivables	31.3	35.5
Liquidity		
Liquid Assets / Total Assets	25.6	30.0
Liquid Assets / Short-term Liabilities	42.0	53.0
TC Liquid Assets / Total Assets	10.3	12.6
Profitability		
Net Profit/Losses / Total Assets	0.7	0.7
Net Profit/Losses / Total Shareholders' Equity	8.2	9.2
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.8	0.8
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	1.9	2.3
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	53.2	59.1
Non-interest Income (net) / Total Assets	0.8	0.9
Other Operating Expenses / Total Assets	2.1	2.3
Personnel Expenses / Other Operating Expenses	46.6	46.0
Non-interest Income (net) / Other Operating Expenses	37.9	39.1

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

Deutsche Bank A.Ş.

Assets

(USD Million)

	Sept. 2015			%	Sept. 2014			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	20	97	118	13.3	15	151	165	12.4
Fin.ass.where fair value cha. is refl.to I/S (Net)	141	9	151	17.0	204	4	208	15.6
Financial assets held for trading	141	9	151	17.0	204	4	208	15.6
Public sector debt securities	141	0	141	15.9	204	0	204	15.3
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	9	9	1.1	0	4	4	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	90	2	92	10.4	97	4	101	7.6
Money Market Securities	0	0	0	0.0	387	0	387	28.9
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	387	0	387	28.9
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	291	209	500	56.4	169	257	426	31.9
Loans and Receivables	291	209	500	56.4	169	257	426	31.9
Loans granted to the Banks risk group	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	291	209	500	56.4	169	257	426	31.9
Loans under follow-up	0	0	0	0.0	0	0	0	0.0
Specific provisions (-)	0	0	0	0.0	0	0	0	0.0
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	0	0	0	0.0	0	0	0	0.0
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	1	0	1	0.1	1	0	1	0.1
Intangible Assets (Net)	5	0	5	0.6	10	0	10	0.7
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	5	0	5	0.6	10	0	10	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	1	0	1	0.1
Current assets for tax	0	0	0	0.0	1	0	1	0.1
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	15	20	2.2	5	33	38	2.8
Total Assets	553	333	886	100.0	888	449	1,337	100.0

Liabilities

(USD Million)

	Sept. 2015			%	Sept. 2014			%
	TC	FC	Total		TC	FC	Total	
Deposits	157	55	211	23.8	283	34	317	23.7
Deposits held by the Banks risk group	49	0	49	5.6	22	0	22	1.6
Other	107	55	162	18.3	261	34	295	22.1
Derivative Finan. Liabilities Held for Trading	0	9	9	1.0	0	3	3	0.2
Funds Borrowed	68	385	453	51.1	335	436	771	57.7
Money Market Takings	30	0	30	3.4	15	0	15	1.1
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	30	0	30	3.4	15	0	15	1.1
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	1	0	1	0.1	1	0	1	0.1
Other External Resources	0	0	0	0.1	0	0	0	0.0
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	7	9	16	1.8	11	10	21	1.5
General provisions	5	0	5	0.6	8	0	8	0.6
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	1	3	4	0.5	1	4	5	0.4
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	1	5	7	0.7	1	6	7	0.5
Liabilities for Tax	3	0	3	0.3	1	0	1	0.1
Current liabilities for tax	3	0	3	0.3	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	163	0	163	18.4	207	0	207	15.5
Paid-in capital	45	0	45	5.0	59	0	59	4.4
Supplementary capital	11	0	11	1.2	14	0	14	1.0
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	11	0	11	1.2	14	0	14	1.0
Profit reserves	90	0	90	10.1	114	0	114	8.5
Legal reserves	22	0	22	2.5	25	0	25	1.9
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	67	0	67	7.6	89	0	89	6.6
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	19	0	19	2.1	20	0	20	1.5
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	19	0	19	2.1	20	0	20	1.5
Total Liabilities	429	457	886	100.0	854	483	1,337	100.0

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Off Balance Sheet Commitments

(USD Million)

	Sept. 2015			Sept. 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	12	92	104	10	73	83
Letters of guarantee	12	76	88	10	69	79
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	11	11	0	4	4
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	5	5	0	0	0
Commitments	341	12	353	615	564	1,178
Irrevocable commitments	341	12	353	463	158	622
Revocable commitments	0	0	0	151	406	557
Derivative Financial Instruments	322	696	1,019	221	662	884
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	322	696	1,019	221	662	884
Custody and Pledged Securities	15,769	12	15,781	20,241	12	20,253
Items held in Custody	15,769	12	15,781	20,241	12	20,253
Pledged Items	0	0	0	0	0	0
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	16,445	812	17,257	21,086	1,312	22,398

Income-Expenditure

(USD Million)

	Sept. 2015	Sept. 2014
Interest Income	45	68
Interest on loans	18	27
Interest received from reserve deposits	0	0
Interest received from banks	4	5
Interest received from money market transactions	14	17
Interest received from marketable securities portfolio	10	19
Other interest income	0	0
Interest Expenses	15	23
Interest on deposits	3	4
Interest on money market transactions	11	18
Interest on funds borrowed	1	1
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	30	46
Net Fees and Commissions Income/Expenses	13	16
Fees and commissions received	17	22
Fees and commissions paid	3	6
Dividend Income	0	0
Trading Profit/Loss (net)	0	-3
Profit/loss on trading account securities	4	7
Profit/losses on derivative financial transactions	18	-25
Foreign exchange profit/loss	-22	15
Other Operating Income	6	3
Total Operating Income/Expenses	50	61
Provision for Loan Losses or other Receivables (-)	1	3
Specific provisions of banks loans and other receivables*	0	0
General provision expenses*	0	2
Other Operating Expenses (-)	25	32
Personnel Expenses*	8	10
Net Operating Profit/Loss	23	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	23	26
Provisions for Taxes on Income from Continuing Operations (±)	-5	-6
Net Profit/Loss from Continuing Operations	19	20
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	19	20

* Used from information and disclosures related to income statement.

Ratios

(%)

	Sept. 2015	Sept. 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	21.7	29.7
Shareholders' Equity / Total Assets	18.4	15.5
(Shareholders' Equity - Permanent Assets) / Total Assets	17.8	14.7
Net On Balance Sheet Position / Total Shareholders' Equity	-28.2	4.2
Net On and Off Balance Sheet Position / Total Shareholders' Equity	5.7	6.2
Balance-Sheet Ratios		
TC Assets / Total Assets	62.4	66.4
TC Liabilities / Total Liabilities	48.4	63.9
FC Assets / FC Liabilities	72.9	93.0
TC Deposits / Total Deposits	74.1	89.4
TC Loans / Total Loans and Receivables	58.2	39.6
Total Deposits / Total Assets	23.8	23.7
Funds Borrowed / Total Assets	51.1	57.7
Assets Quality		
Financial Assets (net) / Total Assets	17.0	15.6
Total Loans and Receivables / Total Assets	56.4	31.9
Total Loans and Receivables / Total Deposits	236.5	134.5
Loans Under Follow-up (gross) / Total Loans and Receivables	0.0	0.0
Loans Under Follow-up (net) / Total Loans and Receivables	0.0	0.0
Specific Provisions / Loans Under Follow-up	-	-
Permanent Assets / Total Assets	0.7	0.8
Consumer Loans / Total Loans and Receivables	0.0	0.0
Liquidity		
Liquid Assets / Total Assets	40.7	64.4
Liquid Assets / Short-term Liabilities	82.1	137.6
TC Liquid Assets / Total Assets	28.4	52.5
Profitability		
Net Profit/Losses / Total Assets	2.1	1.5
Net Profit/Losses / Total Shareholders' Equity	11.4	9.6
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.6	1.9
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	3.4	3.4
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	61.2	74.8
Non-interest Income (net) / Total Assets	2.2	1.1
Other Operating Expenses / Total Assets	2.8	2.4
Personnel Expenses / Other Operating Expenses	32.0	31.2
Non-interest Income (net) / Other Operating Expenses	77.0	47.6

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

Diler Yatırım Bankası A.Ş.

Assets

(USD Million)

	Sept. 2015			%	Sept. 2014			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	0	0	0	0.2	0	0	0	0.9
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	6.8	6	3	9	18.5
Money Market Securities	0	0	0	0.0	0	0	0	0.0
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	1	0	1	3.6	1	0	1	2.0
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	3.5	1	0	1	1.9
Loans and Receivables	34	0	34	88.0	35	2	37	77.3
Loans and Receivables	34	0	34	88.0	35	2	37	77.3
Loans granted to the Banks risk group	23	0	23	59.6	26	0	26	53.6
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	11	0	11	28.4	9	2	11	23.7
Loans under follow-up	1	0	1	2.6	1	0	1	2.7
Specific provisions (-)	1	0	1	2.6	1	0	1	2.7
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	0	0	0	0.0	0	0	0	0.0
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	0	0	0	0.1	0	0	0	0.1
Intangible Assets (Net)	0	0	0	0.1	0	0	0	0.0
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.1	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	0.2
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	0	0	0	0.2	0	0	0	0.2
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	0	0	0	1.1	0	0	0	1.0
Total Assets	36	3	38	100.0	43	5	48	100.0

Liabilities

(USD Million)

	Sept. 2015			%	Sept. 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	0.1	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	1	2	4.0	0	3	3	5.5
Borrower funds	0	1	2	4.0	0	3	3	5.5
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	0.0
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	0	1	1.6	1	0	1	1.3
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	0.9
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	0	0	0	0.0	0	0	0	0.0
Liabilities for Tax	1	0	1	1.3	1	0	1	1.2
Current liabilities for tax	1	0	1	1.3	1	0	1	1.2
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	36	0	36	92.9	44	0	44	91.9
Paid-in capital	20	0	20	51.8	26	0	26	54.5
Supplementary capital	1	0	1	2.0	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	2.1	1	0	1	2.2
Profit reserves	13	0	13	34.5	15	0	15	31.3
Legal reserves	1	0	1	1.9	1	0	1	1.8
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	12	0	12	32.5	14	0	14	29.5
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	2	0	2	4.6	2	0	2	4.0
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	2	0	2	4.6	2	0	2	4.0
Total Liabilities	37	1	38	100.0	46	3	48	100.0

Diler Yatırım Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Sept. 2015			Sept. 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	31	11	41	46	15	60
Letters of guarantee	31	6	37	46	10	55
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	0	0	0	15	15	30
Irrevocable commitments	0	0	0	15	15	30
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	0	0	0	0	0	0
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	0	0	0	0	0	0
Custody and Pledged Securities	4	0	4	5	0	5
Items held in Custody	0	0	0	0	0	0
Pledged Items	4	0	4	5	0	5
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	35	11	46	66	30	96

Income-Expenditure

(USD Million)

	Sept. 2015	Sept. 2014
Interest Income	3	3
Interest on loans	2	3
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	3	3
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	0	0
Other Operating Income	0	0
Total Operating Income/Expenses	3	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	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	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

(%)

	Sept. 2015	Sept. 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	53.7	50.3
Shareholders' Equity / Total Assets	92.9	91.9
(Shareholders' Equity - Permanent Assets) / Total Assets	92.8	91.8
Net On Balance Sheet Position / Total Shareholders' Equity	3.3	5.1
Net On and Off Balance Sheet Position / Total Shareholders' Equity	3.3	7.4
Balance-Sheet Ratios		
TC Assets / Total Assets	93.2	89.8
TC Liabilities / Total Liabilities	96.3	94.5
FC Assets / FC Liabilities	182.0	186.0
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans and Receivables	100.0	94.6
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	0.1	0.0
Assets Quality		
Financial Assets (net) / Total Assets	3.7	2.1
Total Loans and Receivables / Total Assets	88.0	77.3
Total Loans and Receivables / Total Deposits	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	2.9	3.5
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	10.7	21.5
Liquid Assets / Short-term Liabilities	261.4	389.4
TC Liquid Assets / Total Assets	3.9	15.5
Profitability		
Net Profit/Losses / Total Assets	4.6	4.0
Net Profit/Losses / Total Shareholders' Equity	5.0	4.3
Profit/Losses Before Taxes after Continuing Operations / Total Assets	5.8	5.0
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	7.2	7.0
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	79.4	85.3
Non-interest Income (net) / Total Assets	1.9	1.2
Other Operating Expenses / Total Assets	3.1	3.3
Personnel Expenses / Other Operating Expenses	56.9	47.5
Non-interest Income (net) / Other Operating Expenses	59.9	37.1

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

Fibabanka A.Ş.

Assets

(USD Million)

	Sept. 2015			%	Sept. 2014			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	25	408	433	13.8	34	384	418	12.3
Fin.ass.where fair value cha. is refl.to I/S (Net)	57	3	59	1.9	18	2	20	0.6
Financial assets held for trading	57	3	59	1.9	18	2	20	0.6
Public sector debt securities	5	1	6	0.2	7	1	8	0.2
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	51	1	52	1.7	11	1	12	0.4
Other marketable securities	0	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	0	24	24	0.8	35	26	62	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)	29	172	201	6.4	8	151	159	4.7
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	24	0	25	0.8	8	0	8	0.2
Other marketable securities	4	172	176	5.6	0	151	151	4.4
Loans and Receivables	1,625	713	2,339	74.7	1,855	854	2,709	79.7
Loans and Receivables	1,604	713	2,317	74.0	1,831	854	2,685	79.0
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	1,604	713	2,317	74.0	1,831	854	2,685	79.0
Loans under follow-up	44	0	44	1.4	50	0	50	1.5
Specific provisions (-)	23	0	23	0.7	25	0	25	0.7
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	2	0	2	0.1	2	0	2	0.1
Financial subsidiaries	2	0	2	0.1	2	0	2	0.1
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	64	0	64	2.0	14	0	14	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	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)	1	0	1	0.0	0	0	0	0.0
Other Assets	6	3	9	0.3	9	2	11	0.3
Total Assets	1,811	1,322	3,133	100.0	1,980	1,420	3,400	100.0

Liabilities

(USD Million)

	Sept. 2015			%	Sept. 2014			%
	TC	FC	Total		TC	FC	Total	
Deposits	1,146	788	1,934	61.7	1,205	1,029	2,235	65.7
Deposits held by the Banks risk group	60	13	73	2.3	67	6	73	2.1
Other	1,086	775	1,861	59.4	1,138	1,023	2,162	63.6
Derivative Finan. Liabilities Held for Trading	42	1	43	1.4	8	1	9	0.3
Funds Borrowed	6	345	351	11.2	8	333	341	10.0
Money Market Takings	46	146	191	6.1	9	126	135	4.0
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	25	0	25	0.8	0	0	0	0.0
Funds provided under repurchase agreements	21	146	167	5.3	9	126	135	4.0
Marketable Securities Issued (Net)	182	0	182	5.8	202	0	202	5.9
Bills	159	0	159	5.1	120	0	120	3.5
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	24	0	24	0.8	81	0	81	2.4
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	25	13	37	1.2	21	5	26	0.8
Other External Resources	27	5	32	1.0	34	2	36	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	31	0	31	1.0	33	0	33	1.0
General provisions	25	0	25	0.8	27	0	27	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	7	0	7	0.2	8	0	8	0.2
Current liabilities for tax	7	0	7	0.2	8	0	8	0.2
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia. for Pro.&Equ. for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	73	73	2.3	0	128	128	3.8
Shareholders' Equity	260	-8	252	8.0	253	-5	248	7.3
Paid-in capital	224	0	224	7.2	242	0	242	7.1
Supplementary capital	-2	-8	-11	-0.3	0	-5	-5	-0.2
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	-2	-8	-10	-0.3	0	-5	-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	-1	0	-1	0.0	0	0	0	0.0
Profit reserves	15	0	15	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	14	0	14	0.5	0	0	0	0.0
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	22	0	22	0.7	12	0	12	0.3
Prior years income/loss	0	0	0	0.0	-13	0	-13	-0.4
Current year income/loss	22	0	22	0.7	24	0	24	0.7
Total Liabilities	1,771	1,362	3,133	100.0	1,780	1,620	3,400	100.0

Fibabanka A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Sept. 2015			Sept. 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	111	262	373	140	285	425
Letters of guarantee	111	76	187	140	105	245
Bank acceptances	0	43	43	0	54	54
Letters of credit	0	143	143	0	126	126
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	111	78	189	287	289	577
Irrevocable commitments	111	78	189	287	289	577
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	1,081	1,775	2,855	653	1,246	1,899
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	1,081	1,775	2,855	653	1,246	1,899
Custody and Pledged Securities	17,568	9,381	26,948	19,188	10,783	29,971
Items held in Custody	124	49	173	135	56	191
Pledged Items	17,444	9,331	26,775	19,053	10,726	29,780
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	18,871	11,495	30,366	20,269	12,603	32,872

Income-Expenditure

(USD Million)

	Sept. 2015	Sept. 2014
Interest Income	209	228
Interest on loans	198	219
Interest received from reserve deposits	1	0
Interest received from banks	3	3
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	7	5
Other interest income	0	0
Interest Expenses	114	129
Interest on deposits	89	102
Interest on money market transactions	10	11
Interest on funds borrowed	0	0
Interest on securities issued	13	15
Other interest expenses	2	1
Net Interest Income/Expenses	95	99
Net Fees and Commissions Income/Expenses	6	5
Fees and commissions received	10	9
Fees and commissions paid	4	3
Dividend Income	0	0
Trading Profit/Loss (net)	-2	8
Profit/loss on trading account securities	0	1
Profit/losses on derivative financial transactions	-1	10
Foreign exchange profit/loss	0	-2
Other Operating Income	10	3
Total Operating Income/Expenses	109	116
Provision for Loan Losses or other Receivables (-)	21	20
Specific provisions of banks loans and other receivables*	16	16
General provision expenses*	5	4
Other Operating Expenses (-)	59	64
Personnel Expenses*	31	37
Net Operating Profit/Loss	29	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	29	32
Provisions for Taxes on Income from Continuing Operations (±)	-7	-7
Net Profit/Loss from Continuing Operations	22	24
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	22	24

* Used from information and disclosures related to income statement.

Ratios

(%)

	Sept. 2015	Sept. 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	12.0	13.0
Shareholders' Equity / Total Assets	8.0	7.3
(Shareholders' Equity - Permanent Assets) / Total Assets	5.1	6.0
Net On Balance Sheet Position / Total Shareholders' Equity	18.3	2.8
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-0.3	0.3
Balance-Sheet Ratios		
TC Assets / Total Assets	57.8	58.2
TC Liabilities / Total Liabilities	56.5	52.4
FC Assets / FC Liabilities	97.0	87.7
TC Deposits / Total Deposits	59.3	53.9
TC Loans / Total Loans and Receivables	69.5	68.5
Total Deposits / Total Assets	61.7	65.7
Funds Borrowed / Total Assets	11.2	10.0
Assets Quality		
Financial Assets (net) / Total Assets	8.3	5.3
Total Loans and Receivables / Total Assets	74.7	79.7
Total Loans and Receivables / Total Deposits	120.9	121.2
Loans Under Follow-up (gross) / Total Loans and Receivables	1.9	1.8
Loans Under Follow-up (net) / Total Loans and Receivables	0.9	0.9
Specific Provisions / Loans Under Follow-up	51.0	51.2
Permanent Assets / Total Assets	2.9	1.3
Consumer Loans / Total Loans and Receivables	6.3	5.9
Liquidity		
Liquid Assets / Total Assets	22.9	19.4
Liquid Assets / Short-term Liabilities	42.6	38.1
TC Liquid Assets / Total Assets	3.5	2.8
Profitability		
Net Profit/Losses / Total Assets	0.7	0.7
Net Profit/Losses / Total Shareholders' Equity	8.9	9.9
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.9	0.9
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	2.5	2.4
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	72.3	71.7
Non-interest Income (net) / Total Assets	0.5	0.5
Other Operating Expenses / Total Assets	1.9	1.9
Personnel Expenses / Other Operating Expenses	51.6	56.8
Non-interest Income (net) / Other Operating Expenses	23.8	26.0

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

Finans Bank A.Ş.

Assets

(USD Million)

	Sept. 2015			%	Sept. 2014			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	564	3,152	3,716	12.4	582	3,459	4,041	12.3
Fin.ass.where fair value cha. is refl.to I/S (Net)	1,144	128	1,271	4.3	592	66	658	2.0
Financial assets held for trading	1,125	128	1,252	4.2	542	66	608	1.9
Public sector debt securities	2	1	4	0.0	22	2	24	0.1
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	1,122	126	1,248	4.2	520	65	584	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	19	0	19	0.1	50	0	50	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	19	0	19	0.1	50	0	50	0.2
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	1	71	72	0.2	8	80	87	0.3
Money Market Securities	248	0	248	0.8	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	248	0	248	0.8	0	0	0	0.0
Financial Assets Available for Sale (Net)	1,206	619	1,825	6.1	1,877	519	2,397	7.3
Securities representing a share in capital	1	0	1	0.0	0	0	0	0.0
Public sector debt securities	1,204	608	1,812	6.1	1,862	517	2,378	7.3
Other marketable securities	0	11	11	0.0	16	3	19	0.1
Loans and Receivables	15,614	3,273	18,888	63.2	18,461	3,094	21,555	65.8
Loans and Receivables	15,379	3,273	18,652	62.4	18,219	3,094	21,313	65.1
Loans granted to the Banks risk group	41	15	56	0.2	68	12	80	0.2
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	15,338	3,258	18,596	62.2	18,151	3,082	21,233	64.9
Loans under follow-up	1,172	0	1,172	3.9	1,245	0	1,245	3.8
Specific provisions (-)	936	0	936	3.1	1,002	0	1,002	3.1
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	964	300	1,264	4.2	1,322	242	1,564	4.8
Public sector debt securities	964	38	1,002	3.4	1,322	15	1,336	4.1
Other marketable securities	0	262	262	0.9	0	227	227	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)	100	0	100	0.3	172	0	172	0.5
Financial subsidiaries	95	0	95	0.3	164	0	164	0.5
Non-financial subsidiaries	6	0	6	0.0	8	0	8	0.0
Joint Ventures (Business Partners) (Net)	62	0	62	0.2	87	0	87	0.3
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	62	0	62	0.2	87	0	87	0.3
Financial joint ventures	61	0	61	0.2	86	0	86	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	1,371	17	1,387	4.6	892	20	911	2.8
Fair value hedges	948	17	965	3.2	663	20	682	2.1
Cash flow hedges	423	0	423	1.4	229	0	229	0.7
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	496	0	496	1.7	642	0	642	2.0
Intangible Assets (Net)	82	0	82	0.3	98	0	98	0.3
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	82	0	82	0.3	98	0	98	0.3
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	33	0	33	0.1	4	0	4	0.0
Current assets for tax	0	0	0	0.0	4	0	4	0.0
Deferred assets for tax	33	0	33	0.1	0	0	0	0.0
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	23	0	23	0.1
Other Assets	385	56	441	1.5	445	51	496	1.5
Total Assets	22,271	7,615	29,886	100.0	25,204	7,531	32,735	100.0

Liabilities

(USD Million)

	Sept. 2015			%	Sept. 2014			%
	TC	FC	Total		TC	FC	Total	
Deposits	9,171	6,952	16,123	53.9	12,440	6,100	18,540	56.6
Deposits held by the Banks risk group	83	60	143	0.5	114	115	229	0.7
Other	9,088	6,892	15,980	53.5	12,325	5,986	18,311	55.9
Derivative Finan. Liabilities Held for Trading	1,043	121	1,163	3.9	477	67	544	1.7
Funds Borrowed	33	2,268	2,301	7.7	46	2,068	2,114	6.5
Money Market Takings	681	656	1,337	4.5	1,080	519	1,598	4.9
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	681	656	1,337	4.5	1,080	519	1,598	4.9
Marketable Securities Issued (Net)	343	1,311	1,654	5.5	1,002	1,321	2,322	7.1
Bills	318	60	378	1.3	1,002	0	1,002	3.1
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	25	1,251	1,276	4.3	0	1,321	1,321	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	621	1,645	2,266	7.6	732	951	1,683	5.1
Other External Resources	474	61	535	1.8	567	50	618	1.9
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	1	0.0	1	0	1	0.0
Finance leasing payables	0	0	1	0.0	1	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	2	93	95	0.3	41	57	98	0.3
Fair value hedges	0	68	68	0.2	10	57	67	0.2
Cash flow hedges	2	25	27	0.1	32	0	32	0.1
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	515	0	515	1.7	574	44	618	1.9
General provisions	362	0	362	1.2	366	44	411	1.3
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	70	0	70	0.2	70	0	70	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	83	0	83	0.3	138	0	138	0.4
Liabilities for Tax	10	0	10	0.0	30	0	30	0.1
Current liabilities for tax	10	0	10	0.0	0	0	0	0.0
Deferred liabilities for tax	0	0	0	0.0	30	0	30	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	932	932	3.1	0	927	927	2.8
Shareholders' Equity	3,045	-90	2,954	9.9	3,679	-38	3,641	11.1
Paid-in capital	992	0	992	3.3	1,245	0	1,245	3.8
Supplementary capital	73	-90	-17	-0.1	155	-38	117	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	54	-90	-36	-0.1	144	-38	106	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.	1	0	1	0.0	1	0	1	0.0
Hedging funds (active part)	34	0	34	0.1	24	0	24	0.1
Val.inc.in pro.& equ.held for sale p.and term.ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	-16	0	-16	-0.1	-14	0	-14	0.0
Profit reserves	1,757	0	1,757	5.9	2,021	0	2,021	6.2
Legal reserves	135	0	135	0.5	160	0	160	0.5
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	1,621	0	1,621	5.4	1,860	0	1,860	5.7
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	223	0	223	0.7	258	0	258	0.8
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	223	0	223	0.7	258	0	258	0.8
Total Liabilities	15,936	13,950	29,886	100.0	20,669	12,066	32,735	100.0

Finans Bank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Sept. 2015			Sept. 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	1,930	1,523	3,453	2,422	1,624	4,046
Letters of guarantee	1,923	1,040	2,963	2,414	912	3,327
Bank acceptances	7	306	313	6	446	452
Letters of credit	0	177	177	1	257	258
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	10,997	657	11,654	12,903	1,269	14,172
Irrevocable commitments	10,976	569	11,545	12,696	1,059	13,755
Revocable commitments	20	88	109	207	210	417
Derivative Financial Instruments	19,618	32,094	51,712	21,298	28,860	50,158
Derivative finan. instruments held for hedging	4,445	5,751	10,195	5,540	7,125	12,665
Trading transactions	15,173	26,343	41,516	15,758	21,735	37,493
Custody and Pledged Securities	149,236	29,731	178,967	164,292	29,999	194,291
Items held in Custody	3,028	658	3,686	2,990	632	3,622
Pledged Items	87,688	15,837	103,525	94,954	13,571	108,524
Accepted independent guaran. and warran.	58,519	13,236	71,755	66,348	15,796	82,145
Total Off Balance Sheet Commitments	181,780	64,006	245,785	200,915	61,753	262,668

Income-Expenditure

(USD Million)

	Sept. 2015	Sept. 2014
Interest Income	1,832	2,094
Interest on loans	1,612	1,800
Interest received from reserve deposits	5	0
Interest received from banks	1	1
Interest received from money market transactions	29	12
Interest received from marketable securities portfolio	185	281
Other interest income	1	1
Interest Expenses	895	1,127
Interest on deposits	685	887
Interest on money market transactions	60	63
Interest on funds borrowed	52	75
Interest on securities issued	95	99
Other interest expenses	3	3
Net Interest Income/Expenses	938	967
Net Fees and Commissions Income/Expenses	332	458
Fees and commissions received	394	531
Fees and commissions paid	62	73
Dividend Income	21	4
Trading Profit/Loss (net)	-166	-84
Profit/loss on trading account securities	6	-1
Profit/losses on derivative financial transactions	-167	-86
Foreign exchange profit/loss	-5	3
Other Operating Income	70	123
Total Operating Income/Expenses	1,194	1,468
Provision for Loan Losses or other Receivables (-)	254	361
Specific provisions of banks loans and other receivables*	222	287
General provision expenses*	50	52
Other Operating Expenses (-)	672	767
Personnel Expenses*	254	310
Net Operating Profit/Loss	268	341
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	268	341
Provisions for Taxes on Income from Continuing Operations (±)	-46	-82
Net Profit/Loss from Continuing Operations	223	258
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	223	258

* Used from information and disclosures related to income statement.

Ratios

(%)

	Sept. 2015	Sept. 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	15.0	16.3
Shareholders' Equity / Total Assets	9.9	11.1
(Shareholders' Equity - Permanent Assets) / Total Assets	6.6	7.3
Net On Balance Sheet Position / Total Shareholders' Equity	-175.7	-89.1
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-7.9	-15.3
Balance-Sheet Ratios		
TC Assets / Total Assets	74.5	77.0
TC Liabilities / Total Liabilities	53.3	63.1
FC Assets / FC Liabilities	54.6	62.4
TC Deposits / Total Deposits	56.9	67.1
TC Loans / Total Loans and Receivables	82.7	85.6
Total Deposits / Total Assets	53.9	56.6
Funds Borrowed / Total Assets	7.7	6.5
Assets Quality		
Financial Assets (net) / Total Assets	19.2	16.9
Total Loans and Receivables / Total Assets	63.2	65.8
Total Loans and Receivables / Total Deposits	117.2	116.3
Loans Under Follow-up (gross) / Total Loans and Receivables	6.2	5.8
Loans Under Follow-up (net) / Total Loans and Receivables	1.2	1.1
Specific Provisions / Loans Under Follow-up	79.9	80.5
Permanent Assets / Total Assets	3.3	3.9
Consumer Loans / Total Loans and Receivables	37.7	43.8
Liquidity		
Liquid Assets / Total Assets	23.9	21.9
Liquid Assets / Short-term Liabilities	46.2	40.9
TC Liquid Assets / Total Assets	10.6	9.3
Profitability		
Net Profit/Losses / Total Assets	0.7	0.8
Net Profit/Losses / Total Shareholders' Equity	7.5	7.1
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.9	1.0
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	2.4	2.1
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	60.0	46.3
Non-interest Income (net) / Total Assets	0.9	1.5
Other Operating Expenses / Total Assets	2.2	2.3
Personnel Expenses / Other Operating Expenses	37.8	40.5
Non-interest Income (net) / Other Operating Expenses	38.2	65.3

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

GSD Yatırım Bankası A.Ş.

Assets

(USD Million)

	Sept. 2015			%	Sept. 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	0.3	0	0	0	0.1
Financial assets held for trading	0	0	0	0.3	0	0	0	0.1
Public sector debt securities	0	0	0	0.1	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	0	0	0.1	0	0	0	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	0	0	0.1	0	0	0	0.3
Money Market Securities	0	0	0	0.0	0	0	0	0.0
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	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	60	0	60	78.8	36	0	36	67.6
Loans and Receivables	58	0	58	76.1	33	0	33	62.6
Loans granted to the Banks risk group	0	0	0	0.3	1	0	1	1.4
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	58	0	58	75.7	32	0	32	61.2
Loans under follow-up	5	0	5	7.1	7	0	7	14.1
Specific provisions (-)	3	0	3	4.4	5	0	5	9.1
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	0	0	0	0.0	0	0	0	0.0
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	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	0.1	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	0.3	0	0	0	0.0
Other Assets	15	0	15	20.2	17	0	17	31.5
Total Assets	76	0	76	100.0	53	0	53	100.0

Liabilities

(USD Million)

	Sept. 2015			%	Sept. 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	2	7	9.4	4	2	6	10.7
Money Market Takings	0	0	0	0.1	0	0	0	0.0
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	0	0	0	0.1	0	0	0	0.0
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	19	14	33	43.2	2	1	3	6.4
Borrower funds	19	14	33	43.2	2	1	3	6.4
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	0	0	0	0.1	0	0	0	0.1
Other External Resources	3	0	3	3.8	3	0	3	5.8
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	1	0	1	1.9	1	0	1	2.5
General provisions	1	0	1	1.4	1	0	1	1.7
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	0	0	0	0.4	0	0	0	0.6
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	0	0	0	0.1	0	0	0	0.2
Liabilities for Tax	0	0	0	0.3	0	0	0	0.4
Current liabilities for tax	0	0	0	0.3	0	0	0	0.4
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia. for Pro.&Equ. for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	31	0	31	41.2	39	0	39	74.1
Paid-in capital	17	0	17	21.6	22	0	22	41.5
Supplementary capital	1	0	1	1.1	1	0	1	2.3
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	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	1.1	1	0	1	2.3
Profit reserves	13	0	13	16.4	15	0	15	27.5
Legal reserves	1	0	1	1.6	1	0	1	2.8
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	11	0	11	14.7	13	0	13	24.4
Other profit reserves	0	0	0	0.2	0	0	0	0.3
Profit or loss	2	0	2	2.0	1	0	1	2.8
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	2	0	2	2.0	1	0	1	2.8
Total Liabilities	60	16	76	100.0	50	3	53	100.0

GSD Yatırım Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Sept. 2015			Sept. 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	153	21	174	188	4	192
Letters of guarantee	153	21	174	188	4	192
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	15	15	30	2	2	4
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	15	15	30	2	2	4
Custody and Pledged Securities	835	310	1,144	838	111	949
Items held in Custody	1	0	1	0	0	0
Pledged Items	89	13	102	77	13	90
Accepted independent guaran. and warran.	745	297	1,041	760	98	858
Total Off Balance Sheet Commitments	1,003	346	1,349	1,028	116	1,144

Income-Expenditure

(USD Million)

	Sept. 2015	Sept. 2014
Interest Income	4	5
Interest on loans	4	5
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	1
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	1	0
Net Interest Income/Expenses	3	4
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	5	6
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	3
Personnel Expenses*	1	1
Net Operating Profit/Loss	2	2
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	2	2
Provisions for Taxes on Income from Continuing Operations (±)	0	0
Net Profit/Loss from Continuing Operations	2	1
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	2	1

* Used from information and disclosures related to income statement.

Ratios

(%)

	Sept. 2015	Sept. 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	18.2	25.1
Shareholders' Equity / Total Assets	41.2	74.1
(Shareholders' Equity - Permanent Assets) / Total Assets	38.0	69.0
Net On Balance Sheet Position / Total Shareholders' Equity	-47.6	-5.2
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.4	-0.1
Balance-Sheet Ratios		
TC Assets / Total Assets	99.9	99.7
TC Liabilities / Total Liabilities	78.9	94.3
FC Assets / FC Liabilities	0.4	5.8
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	9.4	10.7
Assets Quality		
Financial Assets (net) / Total Assets	0.3	0.2
Total Loans and Receivables / Total Assets	78.8	67.6
Total Loans and Receivables / Total Deposits	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	9.1	20.8
Loans Under Follow-up (net) / Total Loans and Receivables	3.5	7.4
Specific Provisions / Loans Under Follow-up	61.4	64.6
Permanent Assets / Total Assets	3.2	5.1
Consumer Loans / Total Loans and Receivables	0.0	0.0
Liquidity		
Liquid Assets / Total Assets	0.5	0.6
Liquid Assets / Short-term Liabilities	0.9	4.7
TC Liquid Assets / Total Assets	0.4	0.3
Profitability		
Net Profit/Losses / Total Assets	2.0	2.8
Net Profit/Losses / Total Shareholders' Equity	4.9	3.8
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.7	3.5
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	4.0	5.8
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	62.6	54.8
Non-interest Income (net) / Total Assets	2.3	3.2
Other Operating Expenses / Total Assets	3.1	5.2
Personnel Expenses / Other Operating Expenses	51.3	52.0
Non-interest Income (net) / Other Operating Expenses	74.7	61.5

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

Habib Bank Limited

Assets

(USD Million)

	Sept. 2015			%	Sept. 2014			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	0	2	2	6.7	0	2	2	4.8
Fin.ass.where fair value cha. is refl.to I/S (Net)	0	0	0	0.0	0	0	0	0.0
Financial assets held for trading	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	10	5	15	39.0	13	7	19	53.9
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	2	2	5.6	0	0	0	1.2
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	2	2	5.6	0	0	0	1.2
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans and Receivables	13	3	17	44.9	10	3	14	37.6
Loans and Receivables	13	3	17	44.9	10	3	13	37.1
Loans granted to the Banks risk group	0	1	1	2.7	0	1	1	2.8
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	13	2	16	42.2	10	2	12	34.3
Loans under follow-up	1	0	1	2.4	2	0	2	6.4
Specific provisions (-)	1	0	1	2.4	2	0	2	5.9
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	0.9	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	1	0	1	2.8	0	0	0	1.0
Total Assets	25	12	37	100.0	24	12	36	100.0

Liabilities

(USD Million)

	Sept. 2015			%	Sept. 2014			%
	TC	FC	Total		TC	FC	Total	
Deposits	6	4	10	27.1	1	5	5	14.6
Deposits held by the Banks risk group	0	0	0	1.0	0	0	0	0.8
Other	6	4	10	26.1	0	5	5	13.9
Derivative Finan. Liabilities Held for Trading	0	0	0	0.0	0	0	0	0.0
Funds Borrowed	0	7	7	19.9	0	7	7	20.1
Money Market Takings	0	0	0	0.0	0	0	0	0.0
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	0	0	0	0.0	0	0	0	0.0
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	0	0	0	1.1	0	0	1	2.0
Other External Resources	1	0	1	3.0	0	0	0	1.2
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	0	0	0	0.8	0	0	0	1.0
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	0.3	0	0	0	0.3
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	0	0	0	0.0	0	0	0	0.1
Liabilities for Tax	0	0	0	0.5	0	0	0	0.4
Current liabilities for tax	0	0	0	0.5	0	0	0	0.4
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia. for Pro.&Equ. for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	18	0	18	47.5	22	0	22	60.6
Paid-in capital	10	0	10	26.6	13	0	13	36.6
Supplementary capital	0	0	0	-0.4	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	-0.4	0	0	0	0.0
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est. for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv.&ass.,subs.& joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val.inc.in pro.& equ.held for sale p.and term.ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	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	21.4	9	0	9	24.1
Prior years income/loss	7	0	7	18.2	8	0	8	21.4
Current year income/loss	1	0	1	3.2	1	0	1	2.7
Total Liabilities	26	12	37	100.0	24	12	36	100.0

Habib Bank Limited

Off Balance Sheet Commitments

(USD Million)

	Sept. 2015			Sept. 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	0	6	7	0	16	17
Letters of guarantee	0	1	2	0	2	3
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	5	5	0	14	14
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	35	0	35	22	0	22
Irrevocable commitments	0	0	0	0	0	0
Revocable commitments	35	0	35	22	0	22
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	10	10	0	10	10
Items held in Custody	0	10	10	0	10	10
Pledged Items	0	0	0	0	0	0
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	35	17	52	23	26	49

Income-Expenditure

(USD Million)

	Sept. 2015	Sept. 2014
Interest Income	2	2
Interest on loans	1	1
Interest received from reserve deposits	0	0
Interest received from banks	1	1
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	0	0
Other interest income	0	0
Interest Expenses	0	0
Interest on deposits	0	0
Interest on money market transactions	0	0
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	2	2
Net Fees and Commissions Income/Expenses	0	0
Fees and commissions received	0	0
Fees and commissions paid	0	0
Dividend Income	0	0
Trading Profit/Loss (net)	1	0
Profit/loss on trading account securities	0	0
Profit/losses on derivative financial transactions	0	0
Foreign exchange profit/loss	1	0
Other Operating Income	0	0
Total Operating Income/Expenses	3	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*	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

(%)

	Sept. 2015	Sept. 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	53.3	69.6
Shareholders' Equity / Total Assets	47.5	60.6
(Shareholders' Equity - Permanent Assets) / Total Assets	46.5	58.6
Net On Balance Sheet Position / Total Shareholders' Equity	17.2	9.0
Net On and Off Balance Sheet Position / Total Shareholders' Equity	17.2	9.0
Balance-Sheet Ratios		
TC Assets / Total Assets	66.5	67.4
TC Liabilities / Total Liabilities	69.1	66.0
FC Assets / FC Liabilities	108.4	96.1
TC Deposits / Total Deposits	61.7	13.3
TC Loans / Total Loans and Receivables	79.7	76.0
Total Deposits / Total Assets	27.1	14.6
Funds Borrowed / Total Assets	19.9	20.1
Assets Quality		
Financial Assets (net) / Total Assets	5.6	1.2
Total Loans and Receivables / Total Assets	44.9	37.6
Total Loans and Receivables / Total Deposits	165.7	256.5
Loans Under Follow-up (gross) / Total Loans and Receivables	5.3	16.9
Loans Under Follow-up (net) / Total Loans and Receivables	0.0	1.2
Specific Provisions / Loans Under Follow-up	100.0	92.6
Permanent Assets / Total Assets	1.0	2.0
Consumer Loans / Total Loans and Receivables	0.0	0.4
Liquidity		
Liquid Assets / Total Assets	51.3	59.8
Liquid Assets / Short-term Liabilities	124.9	277.5
TC Liquid Assets / Total Assets	26.9	36.2
Profitability		
Net Profit/Losses / Total Assets	3.2	2.7
Net Profit/Losses / Total Shareholders' Equity	6.7	4.5
Profit/Losses Before Taxes after Continuing Operations / Total Assets	4.0	3.5
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	4.3	5.1
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	62.2	77.4
Non-interest Income (net) / Total Assets	2.5	1.3
Other Operating Expenses / Total Assets	2.7	2.9
Personnel Expenses / Other Operating Expenses	57.7	48.1
Non-interest Income (net) / Other Operating Expenses	94.0	44.4

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

HSBC Bank A.Ş.

Assets

(USD Million)

	Sept. 2015			%	Sept. 2014			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	96	1,206	1,302	12.0	141	1,325	1,467	10.1
Fin.ass.where fair value cha. is refl.to I/S (Net)	749	98	847	7.8	213	73	285	2.0
Financial assets held for trading	749	98	847	7.8	213	73	285	2.0
Public sector debt securities	462	3	465	4.3	29	5	34	0.2
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	285	95	380	3.5	180	68	248	1.7
Other marketable securities	2	0	2	0.0	3	0	3	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	19	952	971	8.9	213	574	787	5.4
Money Market Securities	0	104	104	1.0	3,382	60	3,442	23.6
Interbank money market placements	0	45	45	0.4	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	59	59	0.5	0	60	60	0.4
Receiv. from reverse repurchase agreements	0	0	0	0.0	3,382	0	3,382	23.2
Financial Assets Available for Sale (Net)	70	0	70	0.6	213	0	213	1.5
Securities representing a share in capital	1	0	1	0.0	2	0	2	0.0
Public sector debt securities	69	0	69	0.6	211	0	211	1.4
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans and Receivables	4,905	2,387	7,291	67.1	6,174	1,870	8,044	55.2
Loans and Receivables	4,746	2,387	7,132	65.6	5,993	1,870	7,864	53.9
Loans granted to the Banks risk group	0	7	7	0.1	0	3	3	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	4,746	2,379	7,125	65.6	5,993	1,868	7,861	53.9
Loans under follow-up	378	0	378	3.5	590	6	596	4.1
Specific provisions (-)	219	0	219	2.0	409	6	415	2.8
Factoring Receivables	70	14	84	0.8	50	3	53	0.4
Investments held to Maturity (Net)	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	12	0	12	0.1	15	0	15	0.1
Financial subsidiaries	11	0	11	0.1	15	0	15	0.1
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	10	0	10	0.1	22	0	22	0.1
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	10	0	10	0.1	22	0	22	0.1
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	31	0	31	0.3	48	0	48	0.3
Intangible Assets (Net)	12	0	12	0.1	49	0	49	0.3
Goodwill	0	0	0	0.0	37	0	37	0.3
Other	12	0	12	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	9	0	9	0.1	41	0	41	0.3
Current assets for tax	9	0	9	0.1	23	0	23	0.2
Deferred assets for tax	0	0	0	0.0	18	0	18	0.1
Prop.&Equ.for Sale p. and from Term.Op.(Net)	1	0	1	0.0	2	0	2	0.0
Other Assets	74	48	121	1.1	107	6	113	0.8
Total Assets	6,057	4,808	10,865	100.0	10,669	3,911	14,581	100.0

Liabilities

(USD Million)

	Sept. 2015			%	Sept. 2014			%
	TC	FC	Total		TC	FC	Total	
Deposits	3,067	3,500	6,566	60.4	4,665	3,467	8,132	55.8
Deposits held by the Banks risk group	12	0	12	0.1	26	1	27	0.2
Other	3,055	3,500	6,554	60.3	4,639	3,466	8,105	55.6
Derivative Finan. Liabilities Held for Trading	3	248	251	2.3	32	140	172	1.2
Funds Borrowed	286	1,562	1,848	17.0	1,273	2,385	3,659	25.1
Money Market Takings	231	0	231	2.1	42	0	42	0.3
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	231	0	231	2.1	42	0	42	0.3
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	130	92	221	2.0	202	89	292	2.0
Other External Resources	140	34	174	1.6	217	40	257	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	179	0	179	1.6	202	1	203	1.4
General provisions	148	0	148	1.4	165	0	165	1.1
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	14	0	14	0.1	15	0	15	0.1
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	17	0	17	0.2	22	1	24	0.2
Liabilities for Tax	17	0	17	0.2	20	0	20	0.1
Current liabilities for tax	17	0	17	0.2	20	0	20	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	464	464	4.3	0	485	485	3.3
Shareholders' Equity	913	0	913	8.4	1,319	0	1,319	9.0
Paid-in capital	216	0	216	2.0	286	0	286	2.0
Supplementary capital	92	0	92	0.8	123	0	123	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	-2	0	-2	0.0	-1	0	-1	0.0
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est. for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv.&ass.,subs.& joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	3	0	3	0.0	4	0	4	0.0
Val.inc.in pro.& equ.held for sale p.and term.ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	90	0	90	0.8	120	0	120	0.8
Profit reserves	681	0	681	6.3	930	0	930	6.4
Legal reserves	60	0	60	0.6	79	0	79	0.5
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	622	0	622	5.7	852	0	852	5.8
Other profit reserves	-1	0	-1	0.0	0	0	0	0.0
Profit or loss	-75	0	-75	-0.7	-21	0	-21	-0.1
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	-75	0	-75	-0.7	-21	0	-21	-0.1
Total Liabilities	4,966	5,900	10,865	100.0	7,973	6,608	14,581	100.0

HSBC Bank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Sept. 2015			Sept. 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	249	747	996	346	1,056	1,402
Letters of guarantee	249	245	494	346	280	625
Bank acceptances	0	176	176	0	323	323
Letters of credit	0	204	204	0	297	297
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	123	123	0	157	157
Commitments	3,190	4,093	7,284	9,393	8,573	17,966
Irrevocable commitments	3,190	4,093	7,284	9,393	8,573	17,966
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	6,030	19,416	25,447	12,267	21,300	33,567
Derivative finan. instruments held for hedging	46	55	101	529	549	1,078
Trading transactions	5,984	19,361	25,345	11,738	20,751	32,489
Custody and Pledged Securities	13,221	29,787	43,008	18,323	33,967	52,290
Items held in Custody	3,399	691	4,090	5,299	664	5,963
Pledged Items	9,822	29,096	38,918	5,404	5,870	11,274
Accepted independent guaran. and warran.	0	0	0	7,620	27,432	35,052
Total Off Balance Sheet Commitments	22,691	54,044	76,735	40,328	64,897	105,225

Income-Expenditure

(USD Million)

	Sept. 2015	Sept. 2014
Interest Income	612	847
Interest on loans	482	618
Interest received from reserve deposits	2	0
Interest received from banks	30	31
Interest received from money market transactions	65	147
Interest received from marketable securities portfolio	31	34
Other interest income	3	16
Interest Expenses	321	454
Interest on deposits	232	332
Interest on money market transactions	68	106
Interest on funds borrowed	16	14
Interest on securities issued	0	0
Other interest expenses	5	2
Net Interest Income/Expenses	291	393
Net Fees and Commissions Income/Expenses	121	212
Fees and commissions received	133	228
Fees and commissions paid	11	17
Dividend Income	6	11
Trading Profit/Loss (net)	-1	-62
Profit/loss on trading account securities	-6	4
Profit/losses on derivative financial transactions	252	32
Foreign exchange profit/loss	-247	-99
Other Operating Income	57	56
Total Operating Income/Expenses	475	609
Provision for Loan Losses or other Receivables (-)	180	193
Specific provisions of banks loans and other receivables*	147	178
General provision expenses*	29	12
Other Operating Expenses (-)	353	433
Personnel Expenses*	143	197
Net Operating Profit/Loss	-58	-18
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	-58	-18
Provisions for Taxes on Income from Continuing Operations (±)	-17	-3
Net Profit/Loss from Continuing Operations	-75	-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	-75	-21

* Used from information and disclosures related to income statement.

Ratios

(%)

	Sept. 2015	Sept. 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	13.9	15.7
Shareholders' Equity / Total Assets	8.4	9.0
(Shareholders' Equity - Permanent Assets) / Total Assets	6.4	7.0
Net On Balance Sheet Position / Total Shareholders' Equity	-23.0	-149.1
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-5.8	4.9
Balance-Sheet Ratios		
TC Assets / Total Assets	55.7	73.2
TC Liabilities / Total Liabilities	45.7	54.7
FC Assets / FC Liabilities	81.5	59.2
TC Deposits / Total Deposits	46.7	57.4
TC Loans / Total Loans and Receivables	67.3	76.8
Total Deposits / Total Assets	60.4	55.8
Funds Borrowed / Total Assets	17.0	25.1
Assets Quality		
Financial Assets (net) / Total Assets	8.5	3.6
Total Loans and Receivables / Total Assets	67.1	55.2
Total Loans and Receivables / Total Deposits	111.0	98.9
Loans Under Follow-up (gross) / Total Loans and Receivables	5.2	7.4
Loans Under Follow-up (net) / Total Loans and Receivables	2.2	2.2
Specific Provisions / Loans Under Follow-up	58.0	69.7
Permanent Assets / Total Assets	2.0	2.0
Consumer Loans / Total Loans and Receivables	35.2	46.9
Liquidity		
Liquid Assets / Total Assets	30.3	42.5
Liquid Assets / Short-term Liabilities	52.6	117.8
TC Liquid Assets / Total Assets	8.6	28.5
Profitability		
Net Profit/Losses / Total Assets	-0.7	-0.1
Net Profit/Losses / Total Shareholders' Equity	-8.2	-1.6
Profit/Losses Before Taxes after Continuing Operations / Total Assets	-0.5	-0.1
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	1.3	1.5
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	30.3	35.2
Non-interest Income (net) / Total Assets	1.7	1.5
Other Operating Expenses / Total Assets	3.2	3.0
Personnel Expenses / Other Operating Expenses	40.5	45.4
Non-interest Income (net) / Other Operating Expenses	52.1	50.0

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

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Assets

(USD Million)

	Sept. 2015			%	Sept. 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	1,494	15	1,509	26.1	1,443	13	1,456	21.5
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	3,795	282	4,077	70.5	4,883	259	5,142	75.8
Loans and Receivables	3,795	282	4,077	70.5	4,883	259	5,142	75.8
Loans granted to the Banks risk group	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	3,795	282	4,077	70.5	4,883	259	5,142	75.8
Loans under follow-up	0	0	0	0.0	0	0	0	0.0
Specific provisions (-)	0	0	0	0.0	0	0	0	0.0
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	0	0	0	0.0	0	0	0	0.0
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	1	0	1	0.0	1	0	1	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	1	0	1	0.0	1	0	1	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	50	0	50	0.9	67	0	67	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)	28	0	28	0.5	74	0	74	1.1
Assets for Tax	19	0	19	0.3	20	0	20	0.3
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	19	0	19	0.3	20	0	20	0.3
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	96	1	97	1.7	25	0	25	0.4
Total Assets	5,485	298	5,783	100.0	6,515	271	6,786	100.0

Liabilities

(USD Million)

	Sept. 2015			%	Sept. 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	297	297	5.1	0	270	270	4.0
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	1,290	0	1,290	22.3	1,400	1	1,401	20.6
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	1,290	0	1,290	22.3	1,400	1	1,401	20.6
Miscellaneous Payables	36	1	36	0.6	41	0	41	0.6
Other External Resources	11	0	11	0.2	78	0	78	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	98	0	98	1.7	100	0	100	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	30	0	30	0.5	39	0	39	0.6
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	68	0	68	1.2	61	0	61	0.9
Liabilities for Tax	18	0	18	0.3	30	0	30	0.4
Current liabilities for tax	18	0	18	0.3	30	0	30	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	4,032	0	4,032	69.7	4,866	0	4,866	71.7
Paid-in capital	3,389	0	3,389	58.6	4,041	0	4,041	59.5
Supplementary capital	293	0	293	5.1	389	0	389	5.7
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	0	0	0	0.0	0	0	0	0.0
Revaluation changes of property and equip.	3	0	3	0.0	4	0	4	0.1
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est. for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv.&ass.,subs.& joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val.inc.in pro.& equ.held for sale p.and term.ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	290	0	290	5.0	385	0	385	5.7
Profit reserves	177	0	177	3.1	204	0	204	3.0
Legal reserves	143	0	143	2.5	178	0	178	2.6
Status reserves	34	0	34	0.6	26	0	26	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	173	0	173	3.0	233	0	233	3.4
Prior years income/loss	19	0	19	0.3	18	0	18	0.3
Current year income/loss	155	0	155	2.7	215	0	215	3.2
Total Liabilities	5,486	298	5,783	100.0	6,515	271	6,786	100.0

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Off Balance Sheet Commitments

(USD Million)

	Sept. 2015			Sept. 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	171	1	172	202	1	204
Letters of guarantee	171	1	172	202	1	204
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	2,355	709	3,065	1,672	452	2,124
Irrevocable commitments	2,355	709	3,065	1,672	452	2,124
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	1,256	158	1,414	1,544	177	1,721
Items held in Custody	994	156	1,150	1,373	174	1,547
Pledged Items	262	2	264	171	3	174
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	3,782	868	4,651	3,418	630	4,048

Income-Expenditure

(USD Million)

	Sept. 2015	Sept. 2014
Interest Income	256	298
Interest on loans	174	255
Interest received from reserve deposits	0	0
Interest received from banks	82	43
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	0	0
Other interest income	1	0
Interest Expenses	0	1
Interest on deposits	0	0
Interest on money market transactions	0	0
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	0	1
Net Interest Income/Expenses	256	297
Net Fees and Commissions Income/Expenses	4	5
Fees and commissions received	4	5
Fees and commissions paid	0	0
Dividend Income	0	0
Trading Profit/Loss (net)	0	0
Profit/loss on trading account securities	0	0
Profit/losses on derivative financial transactions	0	0
Foreign exchange profit/loss	0	0
Other Operating Income	37	81
Total Operating Income/Expenses	297	382
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 (-)	104	113
Personnel Expenses*	59	71
Net Operating Profit/Loss	193	269
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	193	269
Provisions for Taxes on Income from Continuing Operations (±)	-38	-54
Net Profit/Loss from Continuing Operations	155	215
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	155	215

* Used from information and disclosures related to income statement.

Ratios

(%)

	Sept. 2015	Sept. 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	59.1	65.0
Shareholders' Equity / Total Assets	69.7	71.7
(Shareholders' Equity - Permanent Assets) / Total Assets	68.8	70.7
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	94.8	96.0
TC Liabilities / Total Liabilities	94.9	96.0
FC Assets / FC Liabilities	100.1	100.1
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans and Receivables	93.1	95.0
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	5.1	4.0
Assets Quality		
Financial Assets (net) / Total Assets	0.0	0.0
Total Loans and Receivables / Total Assets	70.5	75.8
Total Loans and Receivables / Total Deposits	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	0.0	0.0
Loans Under Follow-up (net) / Total Loans and Receivables	0.0	0.0
Specific Provisions / Loans Under Follow-up	100.0	100.0
Permanent Assets / Total Assets	0.9	1.0
Consumer Loans / Total Loans and Receivables	0.2	0.2
Liquidity		
Liquid Assets / Total Assets	26.1	21.5
Liquid Assets / Short-term Liabilities	180.8	147.9
TC Liquid Assets / Total Assets	25.8	21.3
Profitability		
Net Profit/Losses / Total Assets	2.7	3.2
Net Profit/Losses / Total Shareholders' Equity	3.8	4.4
Profit/Losses Before Taxes after Continuing Operations / Total Assets	3.3	4.0
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	4.4	4.4
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	86.2	77.7
Non-interest Income (net) / Total Assets	0.7	1.3
Other Operating Expenses / Total Assets	1.8	1.7
Personnel Expenses / Other Operating Expenses	56.4	62.8
Non-interest Income (net) / Other Operating Expenses	39.2	75.4

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

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Assets

(USD Million)

	Sept. 2015			%	Sept. 2014			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	238	2,171	2,410	14.1	161	1,611	1,772	10.5
Fin.ass.where fair value cha. is refl.to I/S (Net)	157	48	205	1.2	78	39	117	0.7
Financial assets held for trading	157	48	205	1.2	78	39	117	0.7
Public sector debt securities	51	3	54	0.3	5	3	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	106	45	151	0.9	73	36	108	0.6
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	78	374	453	2.7	335	49	384	2.3
Money Market Securities	0	0	0	0.0	656	0	656	3.9
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	144	0	144	0.9
Receiv. from reverse repurchase agreements	0	0	0	0.0	512	0	512	3.0
Financial Assets Available for Sale (Net)	943	0	943	5.5	1,154	0	1,154	6.8
Securities representing a share in capital	2	0	2	0.0	3	0	3	0.0
Public sector debt securities	941	0	941	5.5	1,152	0	1,152	6.8
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans and Receivables	8,711	3,311	12,023	70.4	9,723	2,474	12,198	72.1
Loans and Receivables	8,591	3,311	11,902	69.7	9,609	2,474	12,083	71.4
Loans granted to the Banks risk group	13	2	15	0.1	17	4	20	0.1
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	8,578	3,309	11,887	69.6	9,592	2,471	12,063	71.3
Loans under follow-up	359	0	359	2.1	300	0	300	1.8
Specific provisions (-)	239	0	239	1.4	185	0	185	1.1
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	32	0	32	0.2	39	0	39	0.2
Financial subsidiaries	32	0	32	0.2	39	0	39	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	664	0	664	3.9	244	0	244	1.4
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	664	0	664	3.9	244	0	244	1.4
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	110	0	110	0.6	142	0	142	0.8
Intangible Assets (Net)	6	0	6	0.0	7	0	7	0.0
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	6	0	6	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	9	0	9	0.1
Current assets for tax	1	0	1	0.0	9	0	9	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	219	7	226	1.3	192	2	194	1.1
Total Assets	11,160	5,912	17,072	100.0	12,741	4,176	16,917	100.0

Liabilities

(USD Million)

	Sept. 2015			%	Sept. 2014			%
	TC	FC	Total		TC	FC	Total	
Deposits	4,708	3,034	7,742	45.4	5,868	2,393	8,260	48.8
Deposits held by the Banks risk group	14	16	30	0.2	21	42	64	0.4
Other	4,694	3,018	7,712	45.2	5,846	2,350	8,197	48.5
Derivative Finan. Liabilities Held for Trading	91	52	144	0.8	34	37	71	0.4
Funds Borrowed	196	5,527	5,723	33.5	63	5,064	5,127	30.3
Money Market Takings	343	0	343	2.0	399	0	399	2.4
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	343	0	343	2.0	399	0	399	2.4
Marketable Securities Issued (Net)	174	0	174	1.0	194	0	194	1.1
Bills	174	0	174	1.0	185	0	185	1.1
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	100	8	108	0.6	115	10	125	0.7
Other External Resources	195	7	202	1.2	223	12	235	1.4
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	1	1	0.0
Finance leasing payables	0	0	0	0.0	0	1	1	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	2	2	4	0.0	36	3	38	0.2
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	2	2	4	0.0	36	3	38	0.2
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	221	0	221	1.3	235	0	235	1.4
General provisions	186	0	186	1.1	190	0	190	1.1
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	13	0	13	0.1	15	0	15	0.1
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	22	0	22	0.1	30	0	30	0.2
Liabilities for Tax	77	0	77	0.4	62	0	62	0.4
Current liabilities for tax	20	0	20	0.1	23	0	23	0.1
Deferred liabilities for tax	57	0	57	0.3	39	0	39	0.2
Lia. for Pro.&Equ. for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	158	710	868	5.1	210	412	622	3.7
Shareholders' Equity	1,469	-2	1,467	8.6	1,551	-2	1,548	9.2
Paid-in capital	1,152	0	1,152	6.8	1,224	0	1,224	7.2
Supplementary capital	73	-2	71	0.4	38	-2	35	0.2
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	-6	0	-6	0.0	-2	0	-2	0.0
Revaluation changes of property and equip.	8	0	8	0.0	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)	71	-2	69	0.4	28	-2	26	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	230	0	230	1.3	228	0	228	1.3
Legal reserves	31	0	31	0.2	37	0	37	0.2
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	199	0	199	1.2	191	0	191	1.1
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	14	0	14	0.1	61	0	61	0.4
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	14	0	14	0.1	61	0	61	0.4
Total Liabilities	7,734	9,338	17,072	100.0	8,988	7,928	16,917	100.0

ING Bank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Sept. 2015			Sept. 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	894	2,441	3,335	1,153	2,077	3,230
Letters of guarantee	890	1,038	1,928	1,147	1,039	2,187
Bank acceptances	0	65	65	0	56	56
Letters of credit	0	414	414	0	426	426
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	4	924	928	5	556	561
Commitments	2,144	583	2,727	3,293	840	4,133
Irrevocable commitments	2,144	583	2,727	3,293	840	4,133
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	7,291	12,893	20,184	6,483	9,089	15,572
Derivative finan. instruments held for hedging	3,324	2,692	6,017	3,555	2,864	6,419
Trading transactions	3,967	10,201	14,168	2,928	6,225	9,153
Custody and Pledged Securities	65,500	9,129	74,629	77,410	8,915	86,325
Items held in Custody	299	471	770	586	513	1,099
Pledged Items	13,012	1,864	14,875	15,857	1,645	17,501
Accepted independent guaran. and warran.	52,190	6,794	58,984	60,967	6,757	67,724
Total Off Balance Sheet Commitments	75,830	25,046	100,876	88,339	20,921	109,260

Income-Expenditure

(USD Million)

	Sept. 2015	Sept. 2014
Interest Income	895	1,019
Interest on loans	817	918
Interest received from reserve deposits	2	0
Interest received from banks	4	8
Interest received from money market transactions	11	8
Interest received from marketable securities portfolio	61	84
Other interest income	0	0
Interest Expenses	403	476
Interest on deposits	297	367
Interest on money market transactions	72	73
Interest on funds borrowed	21	20
Interest on securities issued	10	15
Other interest expenses	2	1
Net Interest Income/Expenses	492	543
Net Fees and Commissions Income/Expenses	69	88
Fees and commissions received	93	104
Fees and commissions paid	24	16
Dividend Income	6	6
Trading Profit/Loss (net)	-96	-96
Profit/loss on trading account securities	-2	-4
Profit/losses on derivative financial transactions	518	-26
Foreign exchange profit/loss	-612	-66
Other Operating Income	50	100
Total Operating Income/Expenses	521	640
Provision for Loan Losses or other Receivables (-)	163	130
Specific provisions of banks loans and other receivables*	117	91
General provision expenses*	41	36
Other Operating Expenses (-)	334	422
Personnel Expenses*	142	169
Net Operating Profit/Loss	23	87
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	87
Provisions for Taxes on Income from Continuing Operations (±)	-9	-26
Net Profit/Loss from Continuing Operations	14	61
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	14	61

* Used from information and disclosures related to income statement.

Ratios

(%)

	Sept. 2015	Sept. 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	15.4	14.1
Shareholders' Equity / Total Assets	8.6	9.2
(Shareholders' Equity - Permanent Assets) / Total Assets	7.0	7.4
Net On Balance Sheet Position / Total Shareholders' Equity	-173.0	-182.1
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.1	0.0
Balance-Sheet Ratios		
TC Assets / Total Assets	65.4	75.3
TC Liabilities / Total Liabilities	45.3	53.1
FC Assets / FC Liabilities	63.3	52.7
TC Deposits / Total Deposits	60.8	71.0
TC Loans / Total Loans and Receivables	72.5	79.7
Total Deposits / Total Assets	45.4	48.8
Funds Borrowed / Total Assets	33.5	30.3
Assets Quality		
Financial Assets (net) / Total Assets	10.6	9.0
Total Loans and Receivables / Total Assets	70.4	72.1
Total Loans and Receivables / Total Deposits	155.3	147.7
Loans Under Follow-up (gross) / Total Loans and Receivables	3.0	2.5
Loans Under Follow-up (net) / Total Loans and Receivables	1.0	0.9
Specific Provisions / Loans Under Follow-up	66.4	61.8
Permanent Assets / Total Assets	1.6	1.8
Consumer Loans / Total Loans and Receivables	31.0	36.6
Liquidity		
Liquid Assets / Total Assets	23.5	24.1
Liquid Assets / Short-term Liabilities	48.9	46.6
TC Liquid Assets / Total Assets	8.3	14.1
Profitability		
Net Profit/Losses / Total Assets	0.1	0.4
Net Profit/Losses / Total Shareholders' Equity	0.9	4.0
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.1	0.5
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	2.2	2.7
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	72.0	70.6
Non-interest Income (net) / Total Assets	0.2	0.6
Other Operating Expenses / Total Assets	2.0	2.5
Personnel Expenses / Other Operating Expenses	42.4	40.1
Non-interest Income (net) / Other Operating Expenses	8.5	23.0

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

Intesa Sanpaolo S.p.A.

Assets

(USD Million)

	Sept. 2015			%	Sept. 2014			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	0	140	141	10.8	0	4	4	1.0
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	0	7	8	0.6	258	14	272	74.9
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	216	857	1,072	82.6	59	28	87	23.9
Loans and Receivables	216	857	1,072	82.6	59	28	87	23.9
Loans granted to the Banks risk group	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	216	857	1,072	82.6	59	28	87	23.9
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	76	0	76	5.9	0	0	0	0.0
Investments held to Maturity (Net)	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	0	0	0	0.0	0	0	0	0.0
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	0	0	0	0.0	0	0	0	0.1
Intangible Assets (Net)	0	0	0	0.0	0	0	0	0.0
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	0	0	0	0.0
Total Assets	293	1,005	1,298	100.0	317	46	363	100.0

Liabilities

(USD Million)

	Sept. 2015			%	Sept. 2014			%
	TC	FC	Total		TC	FC	Total	
Deposits	0	462	462	35.6	0	1	1	0.3
Deposits held by the Banks risk group	0	445	445	34.3	0	1	1	0.3
Other	0	17	17	1.3	0	0	0	0.0
Derivative Finan. Liabilities Held for Trading	0	0	0	0.0	0	0	0	0.0
Funds Borrowed	27	549	576	44.4	3	47	49	13.6
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	11	0	11	0.9	1	0	1	0.2
General provisions	11	0	11	0.9	1	0	1	0.2
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	1	0	1	0.4
Current liabilities for tax	2	0	2	0.2	1	0	1	0.4
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia. for Pro.&Equ. for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	245	0	245	18.9	310	0	310	85.5
Paid-in capital	224	0	224	17.2	297	0	297	81.9
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	22	0	22	1.7	13	0	13	3.5
Prior years income/loss	13	0	13	1.0	0	0	0	-0.1
Current year income/loss	9	0	9	0.7	13	0	13	3.7
Total Liabilities	286	1,012	1,298	100.0	315	48	363	100.0

Intesa Sanpaolo S.p.A.

Off Balance Sheet Commitments

(USD Million)

	Sept. 2015			Sept. 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	0	1	1	0	0	0
Letters of guarantee	0	0	1	0	0	0
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	0	1	0	0	0
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	0	0	0	0	0
Commitments	76	387	463	0	0	0
Irrevocable commitments	0	0	0	0	0	0
Revocable commitments	76	387	463	0	0	0
Derivative Financial Instruments	15	15	30	0	0	0
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	15	15	30	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	91	403	494	0	0	0

Income-Expenditure

(USD Million)

	Sept. 2015	Sept. 2014
Interest Income	27	20
Interest on loans	20	0
Interest received from reserve deposits	0	0
Interest received from banks	8	20
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	0	0
Other interest income	0	0
Interest Expenses	3	0
Interest on deposits	0	0
Interest on money market transactions	2	0
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	25	20
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	-1	0
Foreign exchange profit/loss	1	0
Other Operating Income	0	0
Total Operating Income/Expenses	25	20
Provision for Loan Losses or other Receivables (-)	9	1
Specific provisions of banks loans and other receivables*	0	0
General provision expenses*	9	1
Other Operating Expenses (-)	3	3
Personnel Expenses*	1	2
Net Operating Profit/Loss	13	17
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	13	17
Provisions for Taxes on Income from Continuing Operations (±)	-4	-3
Net Profit/Loss from Continuing Operations	9	13
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	13

* Used from information and disclosures related to income statement.

Ratios

(%)

	Sept. 2015	Sept. 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	20.7	219.1
Shareholders' Equity / Total Assets	18.9	85.5
(Shareholders' Equity - Permanent Assets) / Total Assets	18.9	85.3
Net On Balance Sheet Position / Total Shareholders' Equity	-1.7	1.5
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.4	1.5
Balance-Sheet Ratios		
TC Assets / Total Assets	22.6	87.4
TC Liabilities / Total Liabilities	22.0	86.8
FC Assets / FC Liabilities	99.3	95.3
TC Deposits / Total Deposits	0.0	0.0
TC Loans / Total Loans and Receivables	20.1	67.4
Total Deposits / Total Assets	35.6	0.3
Funds Borrowed / Total Assets	44.4	13.6
Assets Quality		
Financial Assets (net) / Total Assets	0.0	0.0
Total Loans and Receivables / Total Assets	82.6	23.9
Total Loans and Receivables / Total Deposits	232.0	6,871.4
Loans Under Follow-up (gross) / Total Loans and Receivables	0.0	0.0
Loans Under Follow-up (net) / Total Loans and Receivables	0.0	0.0
Specific Provisions / Loans Under Follow-up	-	-
Permanent Assets / Total Assets	0.0	0.1
Consumer Loans / Total Loans and Receivables	0.0	0.0
Liquidity		
Liquid Assets / Total Assets	11.4	75.9
Liquid Assets / Short-term Liabilities	384.6	2,184.5
TC Liquid Assets / Total Assets	0.0	71.1
Profitability		
Net Profit/Losses / Total Assets	0.7	3.7
Net Profit/Losses / Total Shareholders' Equity	3.7	4.3
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.0	4.6
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	1.9	5.5
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	97.8	99.0
Non-interest Income (net) / Total Assets	0.0	0.1
Other Operating Expenses / Total Assets	0.2	0.7
Personnel Expenses / Other Operating Expenses	50.2	61.3
Non-interest Income (net) / Other Operating Expenses	20.5	7.8

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

İstanbul Takas ve Saklama Bankası A.Ş.

Assets

(USD Million)

	Sept. 2015			%	Sept. 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	5	0	5	0.2
Financial assets held for trading	1	0	1	0.1	5	0	5	0.2
Public sector debt securities	1	0	1	0.1	5	0	5	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	1,358	996	2,354	93.3	1,316	769	2,086	90.2
Money Market Securities	12	0	12	0.5	9	0	9	0.4
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	12	0	12	0.5	9	0	9	0.4
Financial Assets Available for Sale (Net)	0	0	1	0.0	1	0	1	0.0
Securities representing a share in capital	0	0	1	0.0	1	0	1	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans and Receivables	59	0	59	2.4	70	0	70	3.0
Loans and Receivables	59	0	59	2.4	70	0	70	3.0
Loans granted to the Banks risk group	57	0	57	2.3	24	0	24	1.1
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	2	0	2	0.1	46	0	46	2.0
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)	58	0	58	2.3	118	0	118	5.1
Public sector debt securities	58	0	58	2.3	118	0	118	5.1
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	2	0	2	0.1	2	0	2	0.1
Financial subsidiaries	2	0	2	0.1	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)	5	0	5	0.2	6	0	6	0.3
Intangible Assets (Net)	26	0	26	1.0	1	0	1	0.0
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	26	0	26	1.0	1	0	1	0.0
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	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	3	0	3	0.1	13	0	13	0.6
Total Assets	1,527	996	2,523	100.0	1,543	769	2,312	100.0

Liabilities

(USD Million)

	Sept. 2015			%	Sept. 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	141	638	778	30.9	154	513	667	28.9
Money Market Takings	0	0	0	0.0	0	0	0	0.0
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	0	0	0	0.0	0	0	0	0.0
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	920	356	1,276	50.6	956	255	1,211	52.4
Other External Resources	164	0	164	6.5	73	0	73	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	12	0	12	0.5	16	0	16	0.7
General provisions	6	0	6	0.2	9	0	9	0.4
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	4	0	4	0.2	3	0	3	0.1
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	2	0	2	0.1	3	0	3	0.1
Liabilities for Tax	5	0	5	0.2	4	0	4	0.2
Current liabilities for tax	5	0	5	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	287	0	287	11.4	341	0	341	14.8
Paid-in capital	198	0	198	7.9	263	0	263	11.4
Supplementary capital	12	0	12	0.5	16	0	16	0.7
Share premium	11	0	11	0.4	14	0	14	0.6
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	0	0	0	0.0	0	0	0	0.0
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est. for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv.&ass.,subs.& joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val.inc.in pro.& equ.held for sale p.and term.ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	1	0	1	0.1	2	0	2	0.1
Profit reserves	32	0	32	1.3	18	0	18	0.8
Legal reserves	12	0	12	0.5	12	0	12	0.5
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	19	0	19	0.7	4	0	4	0.2
Other profit reserves	1	0	1	0.0	1	0	1	0.1
Profit or loss	45	0	45	1.8	43	0	43	1.9
Prior years income/loss	1	0	1	0.0	1	0	1	0.0
Current year income/loss	44	0	44	1.7	42	0	42	1.8
Total Liabilities	1,529	993	2,523	100.0	1,543	769	2,312	100.0

İstanbul Takas ve Saklama Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Sept. 2015			Sept. 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	1,966	0	1,966	2,589	0	2,589
Letters of guarantee	0	0	0	0	0	0
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	0	0	0	0	0
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	1,966	0	1,966	2,589	0	2,589
Commitments	76	0	76	94	17	111
Irrevocable commitments	76	0	76	94	0	94
Revocable commitments	0	0	0	0	17	17
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	604,631	433	605,063	585,267	487	585,754
Items held in Custody	599,711	0	599,711	578,487	0	578,487
Pledged Items	4,919	433	5,352	6,780	487	7,267
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	606,673	433	607,106	587,950	504	588,454

Income-Expenditure

(USD Million)

	Sept. 2015	Sept. 2014
Interest Income	55	60
Interest on loans	2	3
Interest received from reserve deposits	0	0
Interest received from banks	49	48
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	4	8
Other interest income	0	0
Interest Expenses	9	14
Interest on deposits	0	0
Interest on money market transactions	9	14
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	46	46
Net Fees and Commissions Income/Expenses	21	24
Fees and commissions received	23	25
Fees and commissions paid	2	2
Dividend Income	2	3
Trading Profit/Loss (net)	0	0
Profit/loss on trading account securities	0	0
Profit/losses on derivative financial transactions	0	0
Foreign exchange profit/loss	0	0
Other Operating Income	2	1
Total Operating Income/Expenses	72	73
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 (-)	18	21
Personnel Expenses*	10	12
Net Operating Profit/Loss	54	52
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	54	52
Provisions for Taxes on Income from Continuing Operations (±)	-10	-10
Net Profit/Loss from Continuing Operations	44	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	44	42

* Used from information and disclosures related to income statement.

Ratios

(%)

	Sept. 2015	Sept. 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	23.3	31.1
Shareholders' Equity / Total Assets	11.4	14.8
(Shareholders' Equity - Permanent Assets) / Total Assets	10.1	14.4
Net On Balance Sheet Position / Total Shareholders' Equity	0.9	0.2
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.9	0.2
Balance-Sheet Ratios		
TC Assets / Total Assets	60.5	66.7
TC Liabilities / Total Liabilities	60.6	66.8
FC Assets / FC Liabilities	100.3	100.1
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	30.9	28.9
Assets Quality		
Financial Assets (net) / Total Assets	2.4	5.3
Total Loans and Receivables / Total Assets	2.4	3.0
Total Loans and Receivables / Total Deposits	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	0.9	1.0
Loans Under Follow-up (net) / Total Loans and Receivables	0.0	0.0
Specific Provisions / Loans Under Follow-up	100.0	100.0
Permanent Assets / Total Assets	1.3	0.4
Consumer Loans / Total Loans and Receivables	0.0	0.0
Liquidity		
Liquid Assets / Total Assets	93.9	90.8
Liquid Assets / Short-term Liabilities	110.2	107.7
TC Liquid Assets / Total Assets	54.4	57.6
Profitability		
Net Profit/Losses / Total Assets	1.7	1.8
Net Profit/Losses / Total Shareholders' Equity	15.2	12.4
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.1	2.2
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	1.8	2.0
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	64.6	62.5
Non-interest Income (net) / Total Assets	1.0	1.2
Other Operating Expenses / Total Assets	0.7	0.9
Personnel Expenses / Other Operating Expenses	58.0	57.9
Non-interest Income (net) / Other Operating Expenses	141.1	128.9

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

JPMorgan Chase Bank N.A.

Assets

(USD Million)

	Sept. 2015			%	Sept. 2014			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	1	9	10	7.7	1	26	27	17.2
Fin.ass.where fair value cha. is refl.to I/S (Net)	3	0	3	2.1	3	0	3	2.1
Financial assets held for trading	3	0	3	2.1	3	0	3	2.1
Public sector debt securities	3	0	3	2.0	3	0	3	2.0
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	0.1
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	113	113	87.2	0	121	122	78.1
Money Market Securities	0	0	0	0.0	0	0	0	0.0
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans and Receivables	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	0.8
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	1	0	1	0.6	1	0	1	0.8
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	1	1	2	1.5	1	1	2	1.1
Total Assets	7	123	130	100.0	8	148	156	100.0

Liabilities

(USD Million)

	Sept. 2015			%	Sept. 2014			%
	TC	FC	Total		TC	FC	Total	
Deposits	1	0	1	0.9	5	0	5	3.5
Deposits held by the Banks risk group	1	0	1	0.9	5	0	5	3.5
Other	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Trading	0	0	0	0.2	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	1	0	1	0.7	0	0	0	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	2.8	4	0	4	2.6
General provisions	1	0	1	0.9	1	0	1	0.8
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	2	0	2	1.8	2	0	2	1.5
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	0	0	0	0.1	1	0	1	0.3
Liabilities for Tax	1	0	1	0.8	1	0	1	0.6
Current liabilities for tax	1	0	1	0.8	1	0	1	0.6
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	123	0	123	94.7	145	0	145	93.0
Paid-in capital	33	0	33	25.5	44	0	44	28.2
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	0.0	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	90	0	90	69.2	101	0	101	64.8
Prior years income/loss	81	0	81	62.6	90	0	90	57.9
Current year income/loss	8	0	8	6.5	11	0	11	6.9
Total Liabilities	129	0	130	100.0	155	0	156	100.0

JPMorgan Chase Bank N.A.

Off Balance Sheet Commitments

(USD Million)

	Sept. 2015			Sept. 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	127	0	127	306	0	306
Irrevocable commitments	127	0	127	306	0	306
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	193	205	399	150	216	366
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	193	205	399	150	216	366
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	321	205	527	457	216	673

Income-Expenditure

(USD Million)

	Sept. 2015	Sept. 2014
Interest Income	14	29
Interest on loans	0	0
Interest received from reserve deposits	0	0
Interest received from banks	9	24
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	5	5
Other interest income	0	0
Interest Expenses	1	2
Interest on deposits	1	2
Interest on money market transactions	0	0
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	12	27
Net Fees and Commissions Income/Expenses	5	4
Fees and commissions received	5	4
Fees and commissions paid	0	0
Dividend Income	0	0
Trading Profit/Loss (net)	5	-4
Profit/loss on trading account securities	5	7
Profit/losses on derivative financial transactions	4	-5
Foreign exchange profit/loss	-4	-6
Other Operating Income	0	0
Total Operating Income/Expenses	22	28
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 (-)	11	13
Personnel Expenses*	4	5
Net Operating Profit/Loss	11	14
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	11	14
Provisions for Taxes on Income from Continuing Operations (±)	-3	-4
Net Profit/Loss from Continuing Operations	8	11
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	8	11

* Used from information and disclosures related to income statement.

Ratios

(%)

	Sept. 2015	Sept. 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	114.8	106.2
Shareholders' Equity / Total Assets	94.7	93.0
(Shareholders' Equity - Permanent Assets) / Total Assets	93.3	91.7
Net On Balance Sheet Position / Total Shareholders' Equity	99.8	101.8
Net On and Off Balance Sheet Position / Total Shareholders' Equity	267.1	212.5
Balance-Sheet Ratios		
TC Assets / Total Assets	5.4	5.2
TC Liabilities / Total Liabilities	99.8	99.8
FC Assets / FC Liabilities	60,222.9	40,033.0
TC Deposits / Total Deposits	100.0	100.0
TC Loans / Total Loans and Receivables	-	-
Total Deposits / Total Assets	0.9	3.5
Funds Borrowed / Total Assets	0.0	0.0
Assets Quality		
Financial Assets (net) / Total Assets	2.1	2.1
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	1.3
Consumer Loans / Total Loans and Receivables	-	-
Liquidity		
Liquid Assets / Total Assets	97.0	97.4
Liquid Assets / Short-term Liabilities	5,616.5	2,546.7
TC Liquid Assets / Total Assets	3.0	2.9
Profitability		
Net Profit/Losses / Total Assets	6.5	6.9
Net Profit/Losses / Total Shareholders' Equity	6.9	7.4
Profit/Losses Before Taxes after Continuing Operations / Total Assets	8.6	9.2
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	9.5	17.3
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	54.9	97.5
Non-interest Income (net) / Total Assets	7.8	0.5
Other Operating Expenses / Total Assets	8.2	8.2
Personnel Expenses / Other Operating Expenses	36.1	38.0
Non-interest Income (net) / Other Operating Expenses	94.4	5.5

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

Merrill Lynch Yatırım Bank A.Ş.

Assets

(USD Million)

	Sept. 2015			%	Sept. 2014			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	1	4	5	7.0	0	5	5	5.8
Fin.ass.where fair value cha. is refl.to I/S (Net)	41	0	41	60.3	10	0	10	11.3
Financial assets held for trading	41	0	41	60.3	10	0	10	11.3
Public sector debt securities	41	0	41	60.3	10	0	10	11.2
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	0.1
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	8	8	12.1	0	1	1	1.4
Money Market Securities	0	0	0	0.0	56	0	56	62.8
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	56	0	56	62.8
Financial Assets Available for Sale (Net)	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans and Receivables	0	5	5	7.5	0	5	5	5.6
Loans and Receivables	0	5	5	7.5	0	5	5	5.6
Loans granted to the Banks risk group	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	0	5	5	7.5	0	5	5	5.6
Loans under follow-up	0	0	0	0.0	0	0	0	0.0
Specific provisions (-)	0	0	0	0.0	0	0	0	0.0
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	2	0	2	3.6	3	0	3	3.6
Financial subsidiaries	2	0	2	3.6	3	0	3	3.6
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)	0	0	0	0.5	1	0	1	0.6
Intangible Assets (Net)	0	0	0	0.1	0	0	0	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.1	0	0	0	0.1
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	2	0	2	3.3	4	0	4	4.2
Current assets for tax	0	0	0	0.2	0	0	0	0.2
Deferred assets for tax	2	0	2	3.1	4	0	4	4.0
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	4	0	4	5.5	4	0	4	4.6
Total Assets	50	17	67	100.0	79	11	90	100.0

Liabilities

(USD Million)

	Sept. 2015			%	Sept. 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	5	5	7.5	0	30	30	33.8
Money Market Takings	18	0	18	26.2	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	18	0	18	26.2	0	0	0	0.0
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	0	0	0	0.3	5	0	5	6.0
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	1	6	7	10.0	7	0	7	7.5
General provisions	0	0	0	0.2	0	0	0	0.1
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	1	6	6	9.5	7	0	7	7.3
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	0	0	0	0.2	0	0	0	0.2
Liabilities for Tax	0	0	0	0.5	0	0	0	0.4
Current liabilities for tax	0	0	0	0.5	0	0	0	0.4
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia. for Pro.&Equ. for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	37	0	37	55.5	47	0	47	52.3
Paid-in capital	17	0	17	24.5	22	0	22	24.5
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	21	0	21	30.8	24	0	24	27.0
Legal reserves	1	0	1	1.5	1	0	1	1.4
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	20	0	20	29.2	23	0	23	25.7
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	0	0	0	0.3	1	0	1	0.7
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	0	0	0	0.3	1	0	1	0.7
Total Liabilities	56	11	67	100.0	59	30	90	100.0

Merrill Lynch Yatırım Bank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Sept. 2015			Sept. 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	0	0	0	0	0	0
Letters of guarantee	0	0	0	0	0	0
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	0	0	0	0	0
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	0	0	0	0	0
Commitments	0	0	0	0	0	0
Irrevocable commitments	0	0	0	0	0	0
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	0	0	0	28	28	55
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	0	0	0	28	28	55
Custody and Pledged Securities	0	0	0	0	5	5
Items held in Custody	0	0	0	0	0	0
Pledged Items	0	0	0	0	0	0
Accepted independent guaran. and warran.	0	0	0	0	5	5
Total Off Balance Sheet Commitments	0	0	0	28	33	61

Income-Expenditure

(USD Million)

	Sept. 2015	Sept. 2014
Interest Income	3	7
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	6
Other interest income	0	0
Interest Expenses	1	4
Interest on deposits	0	0
Interest on money market transactions	0	0
Interest on funds borrowed	1	4
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	2	4
Net Fees and Commissions Income/Expenses	0	0
Fees and commissions received	0	0
Fees and commissions paid	0	0
Dividend Income	0	2
Trading Profit/Loss (net)	-1	0
Profit/loss on trading account securities	-1	1
Profit/losses on derivative financial transactions	2	0
Foreign exchange profit/loss	-1	-1
Other Operating Income	10	11
Total Operating Income/Expenses	12	16
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 (-)	11	16
Personnel Expenses*	8	11
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	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

(%)

	Sept. 2015	Sept. 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	52.8	81.9
Shareholders' Equity / Total Assets	55.5	52.3
(Shareholders' Equity - Permanent Assets) / Total Assets	51.3	47.9
Net On Balance Sheet Position / Total Shareholders' Equity	16.4	-41.2
Net On and Off Balance Sheet Position / Total Shareholders' Equity	16.4	-3.3
Balance-Sheet Ratios		
TC Assets / Total Assets	74.4	87.6
TC Liabilities / Total Liabilities	83.5	66.1
FC Assets / FC Liabilities	155.2	36.5
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans and Receivables	0.0	0.0
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	7.5	33.8
Assets Quality		
Financial Assets (net) / Total Assets	60.3	11.3
Total Loans and Receivables / Total Assets	7.5	5.6
Total Loans and Receivables / Total Deposits	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	0.0	0.0
Loans Under Follow-up (net) / Total Loans and Receivables	0.0	0.0
Specific Provisions / Loans Under Follow-up	-	-
Permanent Assets / Total Assets	4.2	4.3
Consumer Loans / Total Loans and Receivables	0.0	0.0
Liquidity		
Liquid Assets / Total Assets	79.4	81.3
Liquid Assets / Short-term Liabilities	295.0	1,255.6
TC Liquid Assets / Total Assets	61.4	74.5
Profitability		
Net Profit/Losses / Total Assets	0.3	0.7
Net Profit/Losses / Total Shareholders' Equity	0.6	1.4
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.4	0.2
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	3.2	4.0
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	18.7	21.9
Non-interest Income (net) / Total Assets	14.1	14.1
Other Operating Expenses / Total Assets	16.8	17.8
Personnel Expenses / Other Operating Expenses	66.6	67.7
Non-interest Income (net) / Other Operating Expenses	83.7	78.9

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

Nurol Yatırım Bankası A.Ş.

Assets

(USD Million)

	Sept. 2015			%	Sept. 2014			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	26	1	27	10.4	9	0	10	3.6
Fin.ass.where fair value cha. is refl.to I/S (Net)	1	12	12	4.7	1	2	3	1.1
Financial assets held for trading	1	12	12	4.7	1	2	3	1.1
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	12	12	4.7	1	2	3	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	0	11	11	4.3	23	10	33	12.3
Money Market Securities	0	0	0	0.0	26	0	26	9.6
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	0	0	0	0.0	26	0	26	9.6
Financial Assets Available for Sale (Net)	8	0	8	3.2	29	0	29	10.8
Securities representing a share in capital	7	0	7	2.8	11	0	11	3.9
Public sector debt securities	1	0	1	0.3	2	0	2	0.7
Other marketable securities	0	0	0	0.2	17	0	17	6.2
Loans and Receivables	165	30	195	74.7	122	33	154	57.4
Loans and Receivables	160	30	190	72.8	121	33	154	57.4
Loans granted to the Banks risk group	0	0	0	0.0	39	0	39	14.5
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	160	30	190	72.8	82	33	115	42.8
Loans under follow-up	6	0	6	2.2	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	0.7
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	3	0	3	1.2	6	0	6	2.2
Finance lease receivables	4	0	4	1.4	7	0	8	2.8
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	0.2	2	0	2	0.6
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	0.1	0	0	0	0.1
Current assets for tax	0	0	0	0.0	0	0	0	0.1
Deferred assets for tax	0	0	0	0.1	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	2	0	3	1.0	1	4	5	2.0
Total Assets	207	54	261	100.0	219	49	268	100.0

Liabilities

(USD Million)

	Sept. 2015			%	Sept. 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	11	0	11	4.4	0	1	1	0.4
Funds Borrowed	2	10	12	4.8	0	21	21	7.8
Money Market Takings	0	0	0	0.1	13	0	13	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	8	0	8	3.0
Funds provided under repurchase agreements	0	0	0	0.1	5	0	5	1.8
Marketable Securities Issued (Net)	126	0	126	48.4	105	0	105	39.1
Bills	66	0	66	25.2	46	0	46	17.2
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	61	0	61	23.2	59	0	59	21.9
Funds	16	6	22	8.5	1	7	8	3.1
Borrower funds	16	6	22	8.5	1	7	8	3.1
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	1	43	43	16.6	2	72	75	27.9
Other External Resources	4	0	4	1.7	1	0	1	0.3
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	3	0	3	1.3	3	0	3	1.2
General provisions	2	0	2	0.9	2	0	2	0.9
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	0	0	0	0.2	0	0	0	0.1
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	0	0	0	0.2	1	0	1	0.2
Liabilities for Tax	1	0	1	0.4	1	0	1	0.4
Current liabilities for tax	1	0	1	0.4	0	0	0	0.1
Deferred liabilities for tax	0	0	0	0.0	1	0	1	0.3
Lia. for Pro.&Equ. for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	36	0	36	13.8	40	0	40	15.0
Paid-in capital	15	0	15	5.7	20	0	20	7.4
Supplementary capital	8	0	8	3.2	12	0	12	4.4
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	6	0	6	2.4	9	0	9	3.4
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	2	0	2	0.8	3	0	3	1.1
Profit reserves	1	0	1	0.3	1	0	1	0.2
Legal reserves	1	0	1	0.3	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	12	0	12	4.7	8	0	8	3.0
Prior years income/loss	7	0	7	2.8	3	0	3	1.1
Current year income/loss	5	0	5	1.8	5	0	5	2.0
Total Liabilities	201	60	261	100.0	167	101	268	100.0

Nurol Yatırım Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Sept. 2015			Sept. 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	46	50	96	73	78	151
Letters of guarantee	46	47	93	72	70	142
Bank acceptances	0	2	2	1	3	4
Letters of credit	0	1	1	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	135	16	151	134	0	134
Irrevocable commitments	0	16	16	0	0	0
Revocable commitments	135	0	135	134	0	134
Derivative Financial Instruments	194	213	407	148	149	298
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	194	213	407	148	149	298
Custody and Pledged Securities	359	91	450	150	24	174
Items held in Custody	86	8	95	38	10	48
Pledged Items	272	83	355	112	15	127
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	733	370	1,104	505	252	757

Income-Expenditure

(USD Million)

	Sept. 2015	Sept. 2014
Interest Income	20	19
Interest on loans	19	16
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	9	9
Interest on deposits	0	0
Interest on money market transactions	1	1
Interest on funds borrowed	1	2
Interest on securities issued	8	6
Other interest expenses	0	0
Net Interest Income/Expenses	11	10
Net Fees and Commissions Income/Expenses	3	4
Fees and commissions received	3	4
Fees and commissions paid	1	1
Dividend Income	0	0
Trading Profit/Loss (net)	-1	-2
Profit/loss on trading account securities	0	0
Profit/losses on derivative financial transactions	4	1
Foreign exchange profit/loss	-5	-3
Other Operating Income	0	1
Total Operating Income/Expenses	12	13
Provision for Loan Losses or other Receivables (-)	1	1
Specific provisions of banks loans and other receivables*	1	0
General provision expenses*	1	0
Other Operating Expenses (-)	5	5
Personnel Expenses*	2	2
Net Operating Profit/Loss	6	7
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	6	7
Provisions for Taxes on Income from Continuing Operations (±)	-1	-2
Net Profit/Loss from Continuing Operations	5	5
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	5	5

* Used from information and disclosures related to income statement.

Ratios

(%)

	Sept. 2015	Sept. 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	13.1	14.3
Shareholders' Equity / Total Assets	13.8	15.0
(Shareholders' Equity - Permanent Assets) / Total Assets	11.6	14.8
Net On Balance Sheet Position / Total Shareholders' Equity	-47.8	-132.4
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.8	4.4
Balance-Sheet Ratios		
TC Assets / Total Assets	79.3	81.6
TC Liabilities / Total Liabilities	77.1	62.3
FC Assets / FC Liabilities	90.2	48.7
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans and Receivables	84.7	78.9
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	4.8	7.8
Assets Quality		
Financial Assets (net) / Total Assets	8.0	11.9
Total Loans and Receivables / Total Assets	74.7	57.4
Total Loans and Receivables / Total Deposits	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	3.0	0.1
Loans Under Follow-up (net) / Total Loans and Receivables	2.5	0.0
Specific Provisions / Loans Under Follow-up	16.3	67.3
Permanent Assets / Total Assets	2.2	0.3
Consumer Loans / Total Loans and Receivables	0.0	0.1
Liquidity		
Liquid Assets / Total Assets	22.7	37.4
Liquid Assets / Short-term Liabilities	122.8	193.2
TC Liquid Assets / Total Assets	13.5	32.9
Profitability		
Net Profit/Losses / Total Assets	1.8	2.0
Net Profit/Losses / Total Shareholders' Equity	13.4	13.1
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.4	2.5
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	4.0	3.6
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	84.5	76.8
Non-interest Income (net) / Total Assets	0.5	1.1
Other Operating Expenses / Total Assets	1.9	1.9
Personnel Expenses / Other Operating Expenses	49.2	44.8
Non-interest Income (net) / Other Operating Expenses	29.4	57.0

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

Odea Bank A.Ş.

Assets

(USD Million)

	Sept. 2015			%	Sept. 2014			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	653	1,251	1,903	17.5	237	1,125	1,362	14.1
Fin.ass.where fair value cha. is refl.to I/S (Net)	94	12	106	1.0	3	29	33	0.3
Financial assets held for trading	94	12	106	1.0	3	29	33	0.3
Public sector debt securities	1	0	1	0.0	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	93	12	105	1.0	2	29	32	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	25	25	0.2	264	113	377	3.9
Money Market Securities	918	0	918	8.5	470	0	470	4.9
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	918	0	918	8.5	470	0	470	4.9
Financial Assets Available for Sale (Net)	178	215	393	3.6	209	171	380	3.9
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	178	215	393	3.6	209	171	380	3.9
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans and Receivables	3,630	3,602	7,232	66.6	3,896	2,869	6,765	70.0
Loans and Receivables	3,539	3,602	7,141	65.8	3,859	2,869	6,728	69.7
Loans granted to the Banks risk group	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	3,539	3,602	7,141	65.8	3,859	2,869	6,728	69.7
Loans under follow-up	141	0	141	1.3	72	0	72	0.7
Specific provisions (-)	51	0	51	0.5	35	0	35	0.4
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	0	126	126	1.2	0	130	130	1.3
Public sector debt securities	0	126	126	1.2	0	130	130	1.3
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	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)	46	0	46	0.4	48	0	48	0.5
Intangible Assets (Net)	23	0	23	0.2	23	0	23	0.2
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	23	0	23	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	13	0	13	0.1	7	0	7	0.1
Current assets for tax	6	0	6	0.1	3	0	3	0.0
Deferred assets for tax	6	0	6	0.1	4	0	4	0.0
Prop.&Equ.for Sale p. and from Term.Op.(Net)	4	0	4	0.0	3	0	3	0.0
Other Assets	43	25	68	0.6	45	15	61	0.6
Total Assets	5,600	5,256	10,856	100.0	5,205	4,453	9,658	100.0

Liabilities

(USD Million)

	Sept. 2015			%	Sept. 2014			%
	TC	FC	Total		TC	FC	Total	
Deposits	2,945	5,713	8,658	79.8	3,432	4,393	7,825	81.0
Deposits held by the Banks risk group	7	336	343	3.2	5	97	102	1.1
Other	2,937	5,377	8,315	76.6	3,427	4,296	7,723	80.0
Derivative Finan. Liabilities Held for Trading	72	9	81	0.7	4	15	18	0.2
Funds Borrowed	3	916	919	8.5	2	536	538	5.6
Money Market Takings	75	0	75	0.7	82	0	82	0.8
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	75	0	75	0.7	82	0	82	0.8
Marketable Securities Issued (Net)	51	0	51	0.5	124	0	124	1.3
Bills	51	0	51	0.5	124	0	124	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	4	0	4	0.0	4	0	4	0.0
Other External Resources	72	13	85	0.8	90	6	96	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	48	31	79	0.7	49	24	72	0.7
General provisions	34	31	65	0.6	34	24	58	0.6
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	3	0	3	0.0	2	0	2	0.0
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	11	0	11	0.1	12	0	12	0.1
Liabilities for Tax	15	0	15	0.1	14	0	14	0.1
Current liabilities for tax	15	0	15	0.1	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	451	451	4.2	0	301	301	3.1
Shareholders' Equity	449	-11	437	4.0	583	0	584	6.0
Paid-in capital	495	0	495	4.6	657	0	657	6.8
Supplementary capital	-6	-11	-18	-0.2	0	0	0	0.0
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	-6	-11	-18	-0.2	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	-40	0	-40	-0.4	-74	0	-74	-0.8
Prior years income/loss	-52	0	-52	-0.5	-69	0	-69	-0.7
Current year income/loss	12	0	12	0.1	-5	0	-5	-0.1
Total Liabilities	3,734	7,122	10,856	100.0	4,383	5,275	9,658	100.0

Odea Bank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Sept. 2015			Sept. 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	353	496	849	338	199	536
Letters of guarantee	351	225	576	338	68	405
Bank acceptances	2	18	19	0	19	19
Letters of credit	0	254	254	0	112	112
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	188	52	241	874	943	1,817
Irrevocable commitments	188	52	241	874	943	1,817
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	4,441	7,304	11,745	2,255	5,167	7,422
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	4,441	7,304	11,745	2,255	5,167	7,422
Custody and Pledged Securities	12,462	6,849	19,311	7,380	4,304	11,683
Items held in Custody	215	188	403	214	98	312
Pledged Items	12,247	6,660	18,907	7,165	4,206	11,371
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	17,444	14,701	32,145	10,847	10,612	21,459

Income-Expenditure

(USD Million)

	Sept. 2015	Sept. 2014
Interest Income	564	509
Interest on loans	472	443
Interest received from reserve deposits	2	0
Interest received from banks	22	13
Interest received from money market transactions	42	23
Interest received from marketable securities portfolio	23	28
Other interest income	3	1
Interest Expenses	328	340
Interest on deposits	303	321
Interest on money market transactions	17	11
Interest on funds borrowed	3	5
Interest on securities issued	5	3
Other interest expenses	1	0
Net Interest Income/Expenses	236	169
Net Fees and Commissions Income/Expenses	24	13
Fees and commissions received	30	17
Fees and commissions paid	6	4
Dividend Income	0	0
Trading Profit/Loss (net)	-51	-6
Profit/loss on trading account securities	-1	6
Profit/losses on derivative financial transactions	163	-17
Foreign exchange profit/loss	-214	6
Other Operating Income	1	1
Total Operating Income/Expenses	210	178
Provision for Loan Losses or other Receivables (-)	65	49
Specific provisions of banks loans and other receivables*	51	31
General provision expenses*	14	18
Other Operating Expenses (-)	127	130
Personnel Expenses*	60	48
Net Operating Profit/Loss	19	-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	19	-1
Provisions for Taxes on Income from Continuing Operations (±)	-6	-3
Net Profit/Loss from Continuing Operations	12	-5
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	12	-5

* Used from information and disclosures related to income statement.

Ratios

(%)

	Sept. 2015	Sept. 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	12.2	12.9
Shareholders' Equity / Total Assets	4.0	6.0
(Shareholders' Equity - Permanent Assets) / Total Assets	2.5	4.9
Net On Balance Sheet Position / Total Shareholders' Equity	-297.1	-60.5
Net On and Off Balance Sheet Position / Total Shareholders' Equity	31.8	-11.1
Balance-Sheet Ratios		
TC Assets / Total Assets	51.6	53.9
TC Liabilities / Total Liabilities	34.4	45.4
FC Assets / FC Liabilities	73.8	84.4
TC Deposits / Total Deposits	34.0	43.9
TC Loans / Total Loans and Receivables	50.2	57.6
Total Deposits / Total Assets	79.8	81.0
Funds Borrowed / Total Assets	8.5	5.6
Assets Quality		
Financial Assets (net) / Total Assets	5.8	5.6
Total Loans and Receivables / Total Assets	66.6	70.0
Total Loans and Receivables / Total Deposits	83.5	86.5
Loans Under Follow-up (gross) / Total Loans and Receivables	2.0	1.1
Loans Under Follow-up (net) / Total Loans and Receivables	1.3	0.5
Specific Provisions / Loans Under Follow-up	35.9	48.4
Permanent Assets / Total Assets	1.5	1.1
Consumer Loans / Total Loans and Receivables	9.4	9.7
Liquidity		
Liquid Assets / Total Assets	30.8	27.1
Liquid Assets / Short-term Liabilities	48.6	45.7
TC Liquid Assets / Total Assets	17.0	12.2
Profitability		
Net Profit/Losses / Total Assets	0.1	-0.1
Net Profit/Losses / Total Shareholders' Equity	2.8	-0.8
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.2	0.0
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	1.7	1.4
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	87.7	77.8
Non-interest Income (net) / Total Assets	-0.2	0.1
Other Operating Expenses / Total Assets	1.2	1.3
Personnel Expenses / Other Operating Expenses	47.7	36.8
Non-interest Income (net) / Other Operating Expenses	-20.1	6.5

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

Pasha Yatırım Bankası A.Ş.

Assets

(USD Million)

	Sept. 2015			%	Sept. 2014			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	0	2	2	2.1	0	0	0	0.5
Fin.ass.where fair value cha. is refl.to I/S (Net)	0	0	0	0.0	0	0	0	0.0
Financial assets held for trading	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	9	4	13	14.0	0	0	0	0.2
Money Market Securities	0	0	0	0.0	0	0	0	0.0
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	2	0	2	2.7	1	0	1	2.8
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	2	0	2	2.7	1	0	1	2.8
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans and Receivables	66	5	71	78.2	22	2	23	86.1
Loans and Receivables	66	5	71	78.2	22	2	23	86.1
Loans granted to the Banks risk group	1	1	2	1.9	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	65	4	70	76.3	22	2	23	86.1
Loans under follow-up	0	0	0	0.0	0	0	0	0.0
Specific provisions (-)	0	0	0	0.0	0	0	0	0.0
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	0	0	0	0.0	0	0	0	0.0
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	0	0	0	0.1	0	0	0	0.6
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	0.5	1	0	1	5.1
Current assets for tax	0	0	0	0.0	0	0	0	0.1
Deferred assets for tax	0	0	0	0.5	1	0	1	5.0
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	2	0	2	2.2	1	0	1	4.4
Total Assets	81	10	91	100.0	25	2	27	100.0

Liabilities

(USD Million)

	Sept. 2015			%	Sept. 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	0.2	0	0	0	0.0
Funds Borrowed	0	11	11	11.8	4	0	4	13.9
Money Market Takings	2	0	2	1.8	0	0	0	1.5
Interbank money market takings	0	0	0	0.0	0	0	0	1.5
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	2	0	2	1.8	0	0	0	0.0
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.2
Borrower funds	0	0	0	0.0	0	0	0	0.2
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	2	0	2	2.2	1	0	1	4.0
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.3
Finance leasing payables	0	0	0	0.0	0	0	0	0.3
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	1	0	1	1.3	0	0	0	1.3
General provisions	1	0	1	0.7	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	0.5	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	75	0	75	82.7	21	0	21	78.5
Paid-in capital	84	0	84	92.5	35	0	35	131.0
Supplementary capital	0	0	0	-0.1	0	0	0	0.0
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	0	0	0	-0.1	0	0	0	0.0
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est. for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv.&ass.,subs.& joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val.inc.in pro.& equ.held for sale p.and term.ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	0	0	0	0.0	0	0	0	0.0
Profit reserves	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	-9	0	-9	-9.9	-14	0	-14	-53.0
Prior years income/loss	-11	0	-11	-12.1	-14	0	-14	-51.8
Current year income/loss	2	0	2	2.3	0	0	0	-1.2
Total Liabilities	80	11	91	100.0	27	0	27	100.0

Pasha Yatırım Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Sept. 2015			Sept. 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	5	13	18	5	0	5
Letters of guarantee	5	11	16	5	0	5
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	2	2	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	5	5	10	0	0	0
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	5	5	10	0	0	0
Custody and Pledged Securities	28	18	46	17	2	19
Items held in Custody	0	0	0	0	0	0
Pledged Items	28	3	31	17	2	19
Accepted independent guaran. and warran.	0	15	15	0	0	0
Total Off Balance Sheet Commitments	38	36	74	22	3	24

Income-Expenditure

(USD Million)

	Sept. 2015	Sept. 2014
Interest Income	6	2
Interest on loans	4	2
Interest received from reserve deposits	0	0
Interest received from banks	2	0
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	0	0
Other interest income	0	0
Interest Expenses	0	0
Interest on deposits	0	0
Interest on money market transactions	0	0
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	6	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	-1	0
Foreign exchange profit/loss	1	0
Other Operating Income	0	0
Total Operating Income/Expenses	6	2
Provision for Loan Losses or other Receivables (-)	1	0
Specific provisions of banks loans and other receivables*	0	0
General provision expenses*	1	0
Other Operating Expenses (-)	3	2
Personnel Expenses*	1	1
Net Operating Profit/Loss	3	0
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	3	0
Provisions for Taxes on Income from Continuing Operations (±)	-1	0
Net Profit/Loss from Continuing Operations	2	0
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	2	0

* Used from information and disclosures related to income statement.

Ratios

(%)

	Sept. 2015	Sept. 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	138.4	108.7
Shareholders' Equity / Total Assets	82.7	78.5
(Shareholders' Equity - Permanent Assets) / Total Assets	82.4	77.6
Net On Balance Sheet Position / Total Shareholders' Equity	7.0	7.5
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.5	7.5
Balance-Sheet Ratios		
TC Assets / Total Assets	88.6	94.1
TC Liabilities / Total Liabilities	88.2	100.0
FC Assets / FC Liabilities	96.7	179,200.0
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans and Receivables	93.0	93.5
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	11.8	13.9
Assets Quality		
Financial Assets (net) / Total Assets	2.7	2.8
Total Loans and Receivables / Total Assets	78.2	86.1
Total Loans and Receivables / Total Deposits	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	0.0	0.0
Loans Under Follow-up (net) / Total Loans and Receivables	0.0	0.0
Specific Provisions / Loans Under Follow-up	-	-
Permanent Assets / Total Assets	0.2	0.9
Consumer Loans / Total Loans and Receivables	0.0	0.0
Liquidity		
Liquid Assets / Total Assets	18.8	3.5
Liquid Assets / Short-term Liabilities	230.0	17.6
TC Liquid Assets / Total Assets	12.9	3.3
Profitability		
Net Profit/Losses / Total Assets	2.3	-1.2
Net Profit/Losses / Total Shareholders' Equity	2.7	-1.5
Profit/Losses Before Taxes after Continuing Operations / Total Assets	3.0	-1.4
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	6.5	6.7
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	95.3	94.3
Non-interest Income (net) / Total Assets	0.3	0.4
Other Operating Expenses / Total Assets	3.2	8.1
Personnel Expenses / Other Operating Expenses	46.7	60.7
Non-interest Income (net) / Other Operating Expenses	9.8	5.0

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

Rabobank A.Ş.

Assets

(USD Million)

	Sept. 2015			%	Sept. 2014			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	0	3	3	1.1	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	55	0	55	19.7	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)	176	0	176	63.0	0	0	0	-
Securities representing a share in capital	0	0	0	0.0	0	0	0	-
Public sector debt securities	176	0	176	63.0	0	0	0	-
Other marketable securities	0	0	0	0.0	0	0	0	-
Loans and Receivables	10	32	42	15.0	0	0	0	-
Loans and Receivables	10	32	42	15.0	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	10	32	42	15.0	0	0	0	-
Loans under follow-up	0	0	0	0.0	0	0	0	-
Specific provisions (-)	0	0	0	0.0	0	0	0	-
Factoring Receivables	0	0	0	0.0	0	0	0	-
Investments held to Maturity (Net)	0	0	0	0.0	0	0	0	-
Public sector debt securities	0	0	0	0.0	0	0	0	-
Other marketable securities	0	0	0	0.0	0	0	0	-
Investments and Associates (Net)	0	0	0	0.0	0	0	0	-
Accounted with equity method	0	0	0	0.0	0	0	0	-
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	-
Financial investments and associates	0	0	0	0.0	0	0	0	-
Non-financial investments and associates	0	0	0	0.0	0	0	0	-
Subsidiaries (Net)	0	0	0	0.0	0	0	0	-
Financial subsidiaries	0	0	0	0.0	0	0	0	-
Non-financial subsidiaries	0	0	0	0.0	0	0	0	-
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	-
Accounted with equity method	0	0	0	0.0	0	0	0	-
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	-
Financial joint ventures	0	0	0	0.0	0	0	0	-
Non-financial joint ventures	0	0	0	0.0	0	0	0	-
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	-
Finance lease receivables	0	0	0	0.0	0	0	0	-
Operational leasing receivables	0	0	0	0.0	0	0	0	-
Others	0	0	0	0.0	0	0	0	-
Unearned income (-)	0	0	0	0.0	0	0	0	-
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	-
Fair value hedges	0	0	0	0.0	0	0	0	-
Cash flow hedges	0	0	0	0.0	0	0	0	-
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	-
Property and Equipment (Net)	1	0	1	0.4	0	0	0	-
Intangible Assets (Net)	1	0	1	0.4	0	0	0	-
Goodwill	0	0	0	0.0	0	0	0	-
Other	1	0	1	0.4	0	0	0	-
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	-
Assets for Tax	0	0	0	0.2	0	0	0	-
Current assets for tax	0	0	0	0.0	0	0	0	-
Deferred assets for tax	0	0	0	0.2	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	243	36	279	100.0	0	0	0	-

Liabilities

(USD Million)

	Sept. 2015			%	Sept. 2014			%
	TC	FC	Total		TC	FC	Total	
Deposits	0	0	0	0.2	0	0	0	-
Deposits held by the Banks risk group	0	0	0	0.0	0	0	0	-
Other	0	0	0	0.2	0	0	0	-
Derivative Finan. Liabilities Held for Trading	0	0	0	0.0	0	0	0	-
Funds Borrowed	0	35	35	12.7	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	2	2	0.8	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	0.7	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	238	0	238	85.4	0	0	0	-
Paid-in capital	226	0	226	81.1	0	0	0	-
Supplementary capital	-1	0	-1	-0.2	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	-1	0	-1	-0.2	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	6	0	6	2.3	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	6	0	6	2.2	0	0	0	-
Other profit reserves	0	0	0	0.0	0	0	0	-
Profit or loss	6	0	6	2.2	0	0	0	-
Prior years income/loss	0	0	0	0.0	0	0	0	-
Current year income/loss	6	0	6	2.2	0	0	0	-
Total Liabilities	241	38	279	100.0	0	0	0	-

Rabobank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Sept. 2015			Sept. 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	3	3	0	0	0
Items held in Custody	0	0	0	0	0	0
Pledged Items	0	0	0	0	0	0
Accepted independent guaran. and warran.	0	3	3	0	0	0
Total Off Balance Sheet Commitments	3	3	6	0	0	0

Income-Expenditure

(USD Million)

	Sept. 2015	Sept. 2014
Interest Income	16	0
Interest on loans	1	0
Interest received from reserve deposits	0	0
Interest received from banks	5	0
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	11	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	16	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	17	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 (-)	9	0
Personnel Expenses*	3	0
Net Operating Profit/Loss	8	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	8	0
Provisions for Taxes on Income from Continuing Operations (±)	-2	0
Net Profit/Loss from Continuing Operations	6	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	6	0

* Used from information and disclosures related to income statement.

Ratios

(%)

	Sept. 2015	Sept. 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	276.0	-
Shareholders' Equity / Total Assets	85.4	-
(Shareholders' Equity - Permanent Assets) / Total Assets	84.6	-
Net On Balance Sheet Position / Total Shareholders' Equity	-0.7	-
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-0.7	-
Balance-Sheet Ratios		
TC Assets / Total Assets	87.2	-
TC Liabilities / Total Liabilities	86.5	-
FC Assets / FC Liabilities	94.9	-
TC Deposits / Total Deposits	21.7	-
TC Loans / Total Loans and Receivables	23.0	-
Total Deposits / Total Assets	0.2	-
Funds Borrowed / Total Assets	12.7	-
Assets Quality		
Financial Assets (net) / Total Assets	63.0	-
Total Loans and Receivables / Total Assets	15.0	-
Total Loans and Receivables / Total Deposits	9,354.9	-
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	0.8	-
Consumer Loans / Total Loans and Receivables	0.0	-
Liquidity		
Liquid Assets / Total Assets	83.9	-
Liquid Assets / Short-term Liabilities	31,525.1	-
TC Liquid Assets / Total Assets	82.7	-
Profitability		
Net Profit/Losses / Total Assets	2.2	-
Net Profit/Losses / Total Shareholders' Equity	2.5	-
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.7	-
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	5.8	-
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	97.7	-
Non-interest Income (net) / Total Assets	0.1	-
Other Operating Expenses / Total Assets	3.1	-
Personnel Expenses / Other Operating Expenses	36.9	-
Non-interest Income (net) / Other Operating Expenses	4.4	-

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

Société Générale (SA)

Assets

(USD Million)

	Sept. 2015			%	Sept. 2014			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	3	8	11	7.3	8	84	93	29.7
Fin.ass.where fair value cha. is refl.to I/S (Net)	1	0	1	0.4	2	0	2	0.8
Financial assets held for trading	1	0	1	0.4	2	0	2	0.8
Public sector debt securities	1	0	1	0.4	2	0	2	0.7
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	0	0	0.1	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	1	39	39	24.9	1	0	2	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	0.0	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	33	20	53	33.8	146	2	148	47.5
Loans and Receivables	31	20	51	32.3	142	2	145	46.4
Loans granted to the Banks risk group	0	2	2	1.3	0	2	2	0.8
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	31	18	49	31.0	142	0	142	45.6
Loans under follow-up	8	0	8	5.0	5	0	5	1.6
Specific provisions (-)	6	0	6	3.5	2	0	2	0.6
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	41	0	41	26.1	46	0	46	14.8
Public sector debt securities	41	0	41	26.1	46	0	46	14.8
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	0	0	0	0.0	0	0	0	0.0
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	0	0	0	0.2	0	0	0	0.1
Intangible Assets (Net)	3	0	3	1.9	6	0	6	2.0
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	3	0	3	1.9	6	0	6	2.0
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	5	0	5	3.2	3	0	3	1.1
Current assets for tax	4	0	4	2.7	3	0	3	1.1
Deferred assets for tax	1	0	1	0.6	0	0	0	0.0
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	3	0	3	2.2	9	2	11	3.6
Total Assets	91	67	158	100.0	223	89	312	100.0

Liabilities

(USD Million)

	Sept. 2015			%	Sept. 2014			%
	TC	FC	Total		TC	FC	Total	
Deposits	4	32	36	22.6	1	45	47	15.0
Deposits held by the Banks risk group	1	32	33	20.8	1	45	47	14.9
Other	3	0	3	1.7	0	0	0	0.1
Derivative Finan. Liabilities Held for Trading	0	0	0	0.1	0	0	0	0.1
Funds Borrowed	42	12	54	34.0	58	140	198	63.5
Money Market Takings	27	0	27	16.9	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	27	0	27	16.9	0	0	0	0.0
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	0	0	0	0.3	1	0	1	0.3
Other External Resources	2	0	2	1.1	7	0	7	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	2	0	2	1.4	9	0	9	2.9
General provisions	1	0	1	0.9	6	0	6	1.8
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	1	0	1	0.5	3	0	3	1.1
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	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	37	0	37	23.3	50	0	50	16.0
Paid-in capital	45	0	45	28.2	59	0	59	18.9
Supplementary capital	9	0	9	5.6	12	0	12	3.7
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	0	0	0	0.0	0	0	0	0.0
Revaluation changes of property and equip.	2	0	2	1.6	3	0	3	1.1
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	6	0	6	4.0	8	0	8	2.7
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	-16	0	-16	-10.4	-21	0	-21	-6.7
Prior years income/loss	-15	0	-15	-9.2	-19	0	-19	-6.0
Current year income/loss	-2	0	-2	-1.2	-2	0	-2	-0.7
Total Liabilities	114	44	158	100.0	126	186	312	100.0

Société Générale (SA)

Off Balance Sheet Commitments

(USD Million)

	Sept. 2015			Sept. 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	0	50	50	0	72	72
Letters of guarantee	0	31	31	0	44	44
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	7	7	0	29	29
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	75	160	235	95	77	172
Irrevocable commitments	72	82	154	95	77	172
Revocable commitments	3	79	81	0	0	0
Derivative Financial Instruments	150	150	299	90	90	181
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	150	150	299	90	90	181
Custody and Pledged Securities	29	0	29	72	0	72
Items held in Custody	0	0	0	0	0	0
Pledged Items	29	0	29	72	0	72
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	254	360	614	257	240	497

Income-Expenditure

(USD Million)

	Sept. 2015	Sept. 2014
Interest Income	28	67
Interest on loans	7	19
Interest received from reserve deposits	0	0
Interest received from banks	11	19
Interest received from money market transactions	5	23
Interest received from marketable securities portfolio	4	6
Other interest income	0	0
Interest Expenses	4	7
Interest on deposits	0	0
Interest on money market transactions	3	6
Interest on funds borrowed	1	0
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	24	60
Net Fees and Commissions Income/Expenses	0	-1
Fees and commissions received	1	1
Fees and commissions paid	1	1
Dividend Income	0	0
Trading Profit/Loss (net)	-17	-45
Profit/loss on trading account securities	-1	-2
Profit/losses on derivative financial transactions	-33	-154
Foreign exchange profit/loss	18	111
Other Operating Income	6	5
Total Operating Income/Expenses	13	20
Provision for Loan Losses or other Receivables (-)	5	3
Specific provisions of banks loans and other receivables*	3	2
General provision expenses*	0	0
Other Operating Expenses (-)	11	19
Personnel Expenses*	5	11
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	-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

(%)

	Sept. 2015	Sept. 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	23.0	14.4
Shareholders' Equity / Total Assets	23.3	16.0
(Shareholders' Equity - Permanent Assets) / Total Assets	19.8	12.8
Net On Balance Sheet Position / Total Shareholders' Equity	62.9	-194.5
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.6	-3.6
Balance-Sheet Ratios		
TC Assets / Total Assets	57.7	71.5
TC Liabilities / Total Liabilities	72.3	40.3
FC Assets / FC Liabilities	152.8	47.8
TC Deposits / Total Deposits	11.2	2.8
TC Loans / Total Loans and Receivables	62.7	98.4
Total Deposits / Total Assets	22.6	15.0
Funds Borrowed / Total Assets	34.0	63.5
Assets Quality		
Financial Assets (net) / Total Assets	26.5	15.5
Total Loans and Receivables / Total Assets	33.8	47.5
Total Loans and Receivables / Total Deposits	149.7	317.1
Loans Under Follow-up (gross) / Total Loans and Receivables	14.7	3.5
Loans Under Follow-up (net) / Total Loans and Receivables	4.4	2.2
Specific Provisions / Loans Under Follow-up	70.5	35.5
Permanent Assets / Total Assets	3.5	3.2
Consumer Loans / Total Loans and Receivables	58.3	96.1
Liquidity		
Liquid Assets / Total Assets	32.6	31.0
Liquid Assets / Short-term Liabilities	158.2	115.4
TC Liquid Assets / Total Assets	3.0	3.8
Profitability		
Net Profit/Losses / Total Assets	-1.2	-0.7
Net Profit/Losses / Total Shareholders' Equity	-5.3	-4.2
Profit/Losses Before Taxes after Continuing Operations / Total Assets	-1.5	-0.4
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	12.9	18.8
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	159.3	294.4
Non-interest Income (net) / Total Assets	-7.0	-13.0
Other Operating Expenses / Total Assets	6.8	6.0
Personnel Expenses / Other Operating Expenses	45.2	57.6
Non-interest Income (net) / Other Operating Expenses	-103.4	-217.0

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

Standard Chartered Yatırım Bankası Türk A.Ş.

Assets

(USD Million)

	Sept. 2015			%	Sept. 2014			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	0	0	0	0.1	0	0	0	1.2
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	20	0	20	73.2	24	1	25	72.9
Money Market Securities	0	0	0	1.1	1	0	1	2.2
Interbank money market placements	0	0	0	1.1	1	0	1	2.2
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans and Receivables	0	0	0	0.0	0	0	0	0.0
Loans and Receivables	0	0	0	0.0	0	0	0	0.0
Loans granted to the Banks risk group	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Loans under follow-up	2	0	2	6.0	2	0	2	6.4
Specific provisions (-)	2	0	2	6.0	2	0	2	6.4
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	0	0	0	0.0	0	0	0	0.0
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
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	4.7	2	0	2	4.9
Intangible Assets (Net)	0	0	0	0.0	0	0	0	0.0
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	1	0	1	2.0	1	0	1	1.8
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	1	0	1	2.0	1	0	1	1.8
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	5	0	5	18.9	6	0	6	17.0
Total Assets	27	0	27	100.0	33	1	34	100.0

Liabilities

(USD Million)

	Sept. 2015			%	Sept. 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	1	1	2	2.9
Money Market Takings	0	0	0	0.0	0	0	0	0.0
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	0	0	0	0.0	0	0	0	0.0
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	0	0	0	0.0	0	0	0	0.0
Other External Resources	1	0	1	2.2	0	0	0	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	3	0	3	9.3	3	0	3	8.0
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	6.9	2	0	2	7.1
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	0	0	0	1.4	0	0	0	0.0
Liabilities for Tax	0	0	0	1.6	0	0	0	1.2
Current liabilities for tax	0	0	0	1.6	0	0	0	1.2
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	24	0	24	86.9	30	0	30	86.8
Paid-in capital	13	0	13	48.4	18	0	18	51.5
Supplementary capital	2	0	2	8.0	3	0	3	8.5
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	0	0	0	0.0	0	0	0	0.0
Revaluation changes of property and equip.	0	0	0	0.9	0	0	0	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	2	0	2	7.1	3	0	3	7.6
Profit reserves	14	0	14	50.2	18	0	18	53.6
Legal reserves	1	0	1	2.6	1	0	1	2.8
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	13	0	13	47.6	17	0	17	50.7
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	-5	0	-5	-19.6	-9	0	-9	-26.8
Prior years income/loss	-7	0	-7	-25.2	-10	0	-10	-30.5
Current year income/loss	2	0	2	5.6	1	0	1	3.7
Total Liabilities	27	0	27	100.0	33	1	34	100.0

Standard Chartered Yatırım Bankası Türk A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Sept. 2015			Sept. 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	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	15	15	0	0	0

Income-Expenditure

(USD Million)

	Sept. 2015	Sept. 2014
Interest Income	1	2
Interest on loans	0	0
Interest received from reserve deposits	0	0
Interest received from banks	1	2
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	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	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	6	6
Total Operating Income/Expenses	8	8
Provision for Loan Losses or other Receivables (-)	0	0
Specific provisions of banks loans and other receivables*	0	0
General provision expenses*	0	0
Other Operating Expenses (-)	6	6
Personnel Expenses*	3	4
Net Operating Profit/Loss	2	2
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	2	2
Provisions for Taxes on Income from Continuing Operations (±)	-1	-1
Net Profit/Loss from Continuing Operations	2	1
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	2	1

* Used from information and disclosures related to income statement.

Ratios

(%)

	Sept. 2015	Sept. 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	94.0	139.8
Shareholders' Equity / Total Assets	86.9	86.8
(Shareholders' Equity - Permanent Assets) / Total Assets	82.2	81.9
Net On Balance Sheet Position / Total Shareholders' Equity	0.2	0.3
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.2	0.3
Balance-Sheet Ratios		
TC Assets / Total Assets	99.7	96.8
TC Liabilities / Total Liabilities	99.9	97.1
FC Assets / FC Liabilities	248.3	108.5
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans and Receivables	-	-
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	0.0	2.9
Assets Quality		
Financial Assets (net) / Total Assets	0.0	0.0
Total Loans and Receivables / Total Assets	0.0	0.0
Total Loans and Receivables / Total Deposits	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	-	-
Loans Under Follow-up (net) / Total Loans and Receivables	-	-
Specific Provisions / Loans Under Follow-up	100.0	100.0
Permanent Assets / Total Assets	4.7	4.9
Consumer Loans / Total Loans and Receivables	-	-
Liquidity		
Liquid Assets / Total Assets	74.3	76.3
Liquid Assets / Short-term Liabilities	10,994.8	2,309.1
TC Liquid Assets / Total Assets	74.1	73.1
Profitability		
Net Profit/Losses / Total Assets	5.6	3.7
Net Profit/Losses / Total Shareholders' Equity	6.4	4.3
Profit/Losses Before Taxes after Continuing Operations / Total Assets	7.8	5.4
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	5.2	4.5
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	17.6	20.3
Non-interest Income (net) / Total Assets	24.1	17.8
Other Operating Expenses / Total Assets	21.4	17.0
Personnel Expenses / Other Operating Expenses	44.4	60.8
Non-interest Income (net) / Other Operating Expenses	112.9	105.2

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

Şekerbank T.A.Ş.

Assets

(USD Million)

	Sept. 2015			%	Sept. 2014			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	177	693	870	11.1	165	897	1,062	11.8
Fin.ass.where fair value cha. is refl.to I/S (Net)	42	16	58	0.7	59	24	84	0.9
Financial assets held for trading	38	16	53	0.7	47	24	71	0.8
Public sector debt securities	1	3	3	0.0	2	3	5	0.1
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	37	13	50	0.6	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	5	0	5	0.1	12	0	12	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	5	0	5	0.1	12	0	12	0.1
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	1	36	37	0.5	0	58	58	0.6
Money Market Securities	1	0	1	0.0	36	0	36	0.4
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	1	0	1	0.0	36	0	36	0.4
Financial Assets Available for Sale (Net)	475	0	475	6.0	453	0	453	5.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	473	0	473	6.0	450	0	450	5.0
Other marketable securities	2	0	2	0.0	3	0	3	0.0
Loans and Receivables	4,629	827	5,456	69.4	5,403	837	6,240	69.2
Loans and Receivables	4,490	827	5,317	67.6	5,270	829	6,098	67.6
Loans granted to the Banks risk group	19	126	145	1.8	38	131	169	1.9
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	4,471	701	5,172	65.8	5,232	697	5,929	65.8
Loans under follow-up	303	0	303	3.9	346	28	374	4.1
Specific provisions (-)	163	0	163	2.1	212	20	232	2.6
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	413	0	413	5.3	592	0	592	6.6
Public sector debt securities	413	0	413	5.3	592	0	592	6.6
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)	35	3	38	0.5	45	3	48	0.5
Financial subsidiaries	35	3	38	0.5	45	3	48	0.5
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
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)	297	0	297	3.8	248	0	248	2.7
Intangible Assets (Net)	29	0	29	0.4	26	0	26	0.3
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	29	0	29	0.4	26	0	26	0.3
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	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	1	0	1	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	82	101	182	2.3	89	79	168	1.9
Total Assets	6,185	1,675	7,860	100.0	7,118	1,898	9,016	100.0

Liabilities

(USD Million)

	Sept. 2015			%	Sept. 2014			%
	TC	FC	Total		TC	FC	Total	
Deposits	3,016	1,912	4,928	62.7	3,670	2,191	5,861	65.0
Deposits held by the Banks risk group	23	65	88	1.1	37	31	68	0.8
Other	2,993	1,847	4,840	61.6	3,633	2,160	5,792	64.2
Derivative Finan. Liabilities Held for Trading	49	9	58	0.7	22	30	52	0.6
Funds Borrowed	15	657	672	8.5	30	446	476	5.3
Money Market Takings	607	0	607	7.7	529	0	529	5.9
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	607	0	607	7.7	529	0	529	5.9
Marketable Securities Issued (Net)	259	0	259	3.3	555	0	555	6.2
Bills	112	0	112	1.4	212	0	212	2.4
Asset backed securities	147	0	147	1.9	343	0	343	3.8
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	27	93	120	1.5	41	33	73	0.8
Other External Resources	104	4	109	1.4	112	4	116	1.3
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	2	0	2	0.0	1	4	5	0.1
Finance leasing payables	2	0	2	0.0	1	4	5	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	118	1	119	1.5	141	0	141	1.6
General provisions	59	0	59	0.8	70	0	70	0.8
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	23	0	23	0.3	27	0	27	0.3
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	35	1	37	0.5	44	0	44	0.5
Liabilities for Tax	11	0	11	0.1	29	0	29	0.3
Current liabilities for tax	11	0	11	0.1	21	0	21	0.2
Deferred liabilities for tax	0	0	0	0.0	8	0	8	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	173	173	2.2	0	191	191	2.1
Shareholders' Equity	802	0	802	10.2	988	0	988	11.0
Paid-in capital	383	0	383	4.9	477	0	477	5.3
Supplementary capital	35	0	35	0.4	76	0	76	0.8
Share premium	0	0	0	0.0	2	0	2	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	-31	0	-31	-0.4	-3	0	-3	0.0
Revaluation changes of property and equip.	66	0	66	0.8	78	0	78	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	361	0	361	4.6	388	0	388	4.3
Legal reserves	31	0	31	0.4	36	0	36	0.4
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	330	0	330	4.2	351	0	351	3.9
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	23	0	23	0.3	46	0	46	0.5
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	23	0	23	0.3	46	0	46	0.5
Total Liabilities	5,010	2,850	7,860	100.0	6,118	2,898	9,016	100.0

Şekerbank T.A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Sept. 2015			Sept. 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	1,251	659	1,910	1,678	866	2,544
Letters of guarantee	1,243	371	1,613	1,669	445	2,114
Bank acceptances	6	121	127	3	144	148
Letters of credit	0	143	143	0	223	223
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	3	24	27	6	53	59
Commitments	729	21	750	917	67	983
Irrevocable commitments	638	21	659	835	67	901
Revocable commitments	92	0	92	82	0	82
Derivative Financial Instruments	1,291	2,340	3,631	1,665	3,442	5,107
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	1,291	2,340	3,631	1,665	3,442	5,107
Custody and Pledged Securities	104,690	39,651	144,341	124,624	39,767	164,391
Items held in Custody	729	271	999	1,088	389	1,477
Pledged Items	103,951	39,380	143,330	123,524	39,371	162,895
Accepted independent guaran. and warran.	11	0	11	12	7	19
Total Off Balance Sheet Commitments	107,962	42,671	150,633	128,884	44,141	173,026

Income-Expenditure

(USD Million)

	Sept. 2015	Sept. 2014
Interest Income	545	679
Interest on loans	491	610
Interest received from reserve deposits	2	0
Interest received from banks	1	1
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	51	67
Other interest income	0	1
Interest Expenses	294	375
Interest on deposits	216	293
Interest on money market transactions	17	17
Interest on funds borrowed	33	30
Interest on securities issued	21	31
Other interest expenses	6	5
Net Interest Income/Expenses	251	304
Net Fees and Commissions Income/Expenses	68	80
Fees and commissions received	82	96
Fees and commissions paid	13	15
Dividend Income	2	1
Trading Profit/Loss (net)	-54	-10
Profit/loss on trading account securities	2	13
Profit/losses on derivative financial transactions	34	-49
Foreign exchange profit/loss	-90	27
Other Operating Income	60	51
Total Operating Income/Expenses	328	426
Provision for Loan Losses or other Receivables (-)	105	112
Specific provisions of banks loans and other receivables*	83	94
General provision expenses*	6	10
Other Operating Expenses (-)	203	257
Personnel Expenses*	90	111
Net Operating Profit/Loss	20	58
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	58
Provisions for Taxes on Income from Continuing Operations (±)	3	-12
Net Profit/Loss from Continuing Operations	23	46
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	46

* Used from information and disclosures related to income statement.

Ratios

(%)

	Sept. 2015	Sept. 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	13.2	14.4
Shareholders' Equity / Total Assets	10.2	11.0
(Shareholders' Equity - Permanent Assets) / Total Assets	3.8	5.8
Net On Balance Sheet Position / Total Shareholders' Equity	-99.3	-63.5
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-4.4	2.0
Balance-Sheet Ratios		
TC Assets / Total Assets	78.7	79.0
TC Liabilities / Total Liabilities	63.7	67.9
FC Assets / FC Liabilities	58.8	65.5
TC Deposits / Total Deposits	61.2	62.6
TC Loans / Total Loans and Receivables	84.8	86.6
Total Deposits / Total Assets	62.7	65.0
Funds Borrowed / Total Assets	8.5	5.3
Assets Quality		
Financial Assets (net) / Total Assets	12.0	12.5
Total Loans and Receivables / Total Assets	69.4	69.2
Total Loans and Receivables / Total Deposits	110.7	106.5
Loans Under Follow-up (gross) / Total Loans and Receivables	5.5	6.0
Loans Under Follow-up (net) / Total Loans and Receivables	2.6	2.3
Specific Provisions / Loans Under Follow-up	53.8	62.1
Permanent Assets / Total Assets	6.4	5.2
Consumer Loans / Total Loans and Receivables	10.1	12.4
Liquidity		
Liquid Assets / Total Assets	18.3	18.8
Liquid Assets / Short-term Liabilities	34.3	33.7
TC Liquid Assets / Total Assets	8.9	7.9
Profitability		
Net Profit/Losses / Total Assets	0.3	0.5
Net Profit/Losses / Total Shareholders' Equity	2.9	4.6
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.3	0.6
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	2.1	2.3
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	51.2	49.3
Non-interest Income (net) / Total Assets	1.0	1.4
Other Operating Expenses / Total Assets	2.6	2.8
Personnel Expenses / Other Operating Expenses	44.2	43.1
Non-interest Income (net) / Other Operating Expenses	37.7	47.5

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

Tekstil Bankası A.Ş.

Assets

(USD Million)

	Sept. 2015			%	Sept. 2014			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	22	261	283	13.7	36	145	181	10.9
Fin.ass.where fair value cha. is refl.to I/S (Net)	1	1	2	0.1	7	1	8	0.5
Financial assets held for trading	1	1	2	0.1	7	1	8	0.5
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	1	2	0.1	7	1	8	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	2	79	81	3.9	0	9	9	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)	108	282	390	18.8	141	2	143	8.6
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	108	99	207	10.0	141	0	141	8.5
Other marketable securities	0	183	183	8.9	0	2	2	0.1
Loans and Receivables	831	430	1,260	60.9	1,101	162	1,263	76.0
Loans and Receivables	817	430	1,247	60.2	1,078	162	1,240	74.7
Loans granted to the Banks risk group	1	213	215	10.4	20	8	27	1.6
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	816	216	1,032	49.9	1,059	154	1,213	73.0
Loans under follow-up	57	0	57	2.7	65	0	65	3.9
Specific provisions (-)	43	0	43	2.1	43	0	43	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)	8	0	8	0.4	11	0	11	0.7
Financial subsidiaries	8	0	8	0.4	11	0	11	0.7
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	8	0	8	0.4	11	0	11	0.7
Intangible Assets (Net)	1	0	1	0.0	1	0	1	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	1	0	1	0.0	1	0	1	0.1
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	4	0	4	0.2	1	0	1	0.1
Current assets for tax	0	0	0	0.0	1	0	1	0.0
Deferred assets for tax	4	0	4	0.2	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	27	5	32	1.6	31	3	33	2.0
Total Assets	1,013	1,058	2,071	100.0	1,340	320	1,661	100.0

Liabilities

(USD Million)

	Sept. 2015			%	Sept. 2014			%
	TC	FC	Total		TC	FC	Total	
Deposits	425	446	872	42.1	550	540	1,089	65.6
Deposits held by the Banks risk group	22	8	30	1.5	7	16	22	1.4
Other	403	438	841	40.6	543	524	1,067	64.2
Derivative Finan. Liabilities Held for Trading	0	1	1	0.1	0	4	4	0.2
Funds Borrowed	8	846	854	41.3	12	165	177	10.6
Money Market Takings	86	20	106	5.1	60	0	60	3.6
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	86	20	106	5.1	60	0	60	3.6
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	1	1	2	0.1	3	1	4	0.3
Other External Resources	29	1	30	1.4	32	1	33	2.0
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	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	0.9	19	0	19	1.1
General provisions	11	0	11	0.5	11	0	11	0.6
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	3	0	3	0.2	4	0	4	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	5	0	5	0.2	4	0	4	0.3
Liabilities for Tax	3	0	3	0.1	3	0	3	0.2
Current liabilities for tax	3	0	3	0.1	3	0	3	0.2
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia. for Pro.&Equ. for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	191	-6	184	8.9	272	0	272	16.4
Paid-in capital	139	0	139	6.7	184	0	184	11.1
Supplementary capital	2	-6	-5	-0.2	4	0	4	0.2
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	-1	-6	-7	-0.3	2	0	2	0.1
Revaluation changes of property and equip.	2	0	2	0.1	2	0	2	0.1
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est. for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv.&ass.,subs.& joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val.inc.in pro.& equ.held for sale p.and term.ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	0	0	0	0.0	0	0	0	0.0
Profit reserves	62	0	62	3.0	77	0	77	4.7
Legal reserves	4	0	4	0.2	4	0	4	0.3
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	40	0	40	1.9	48	0	48	2.9
Other profit reserves	19	0	19	0.9	25	0	25	1.5
Profit or loss	-12	0	-12	-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	-12	0	-12	-0.6	6	0	6	0.4
Total Liabilities	762	1,309	2,071	100.0	950	711	1,661	100.0

Tekstil Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Sept. 2015			Sept. 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	103	149	252	195	238	432
Letters of guarantee	103	106	209	195	142	337
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	36	36	0	83	83
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	12	12
Commitments	106	30	136	111	28	139
Irrevocable commitments	106	30	136	111	28	139
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	217	520	737	301	640	941
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	217	520	737	301	640	941
Custody and Pledged Securities	922	125	1,048	1,281	302	1,584
Items held in Custody	43	8	51	58	16	74
Pledged Items	879	118	997	1,223	287	1,510
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	1,348	825	2,172	1,888	1,208	3,096

Income-Expenditure

(USD Million)

	Sept. 2015	Sept. 2014
Interest Income	78	114
Interest on loans	69	98
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	7	15
Other interest income	0	1
Interest Expenses	41	55
Interest on deposits	36	45
Interest on money market transactions	3	3
Interest on funds borrowed	2	7
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	38	59
Net Fees and Commissions Income/Expenses	3	4
Fees and commissions received	4	6
Fees and commissions paid	1	1
Dividend Income	0	1
Trading Profit/Loss (net)	-7	-11
Profit/loss on trading account securities	0	2
Profit/losses on derivative financial transactions	15	-4
Foreign exchange profit/loss	-22	-9
Other Operating Income	3	7
Total Operating Income/Expenses	37	60
Provision for Loan Losses or other Receivables (-)	14	11
Specific provisions of banks loans and other receivables*	8	11
General provision expenses*	3	0
Other Operating Expenses (-)	37	42
Personnel Expenses*	22	24
Net Operating Profit/Loss	-14	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	-14	7
Provisions for Taxes on Income from Continuing Operations (±)	2	-1
Net Profit/Loss from Continuing Operations	-12	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	-12	6

* Used from information and disclosures related to income statement.

Ratios

(%)

	Sept. 2015	Sept. 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	12.7	18.0
Shareholders' Equity / Total Assets	8.9	16.4
(Shareholders' Equity - Permanent Assets) / Total Assets	7.4	13.6
Net On Balance Sheet Position / Total Shareholders' Equity	-101.5	-109.5
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-4.4	-0.2
Balance-Sheet Ratios		
TC Assets / Total Assets	48.9	80.7
TC Liabilities / Total Liabilities	36.8	57.2
FC Assets / FC Liabilities	80.8	45.1
TC Deposits / Total Deposits	48.8	50.4
TC Loans / Total Loans and Receivables	65.9	87.2
Total Deposits / Total Assets	42.1	65.6
Funds Borrowed / Total Assets	41.3	10.6
Assets Quality		
Financial Assets (net) / Total Assets	18.9	9.1
Total Loans and Receivables / Total Assets	60.9	76.0
Total Loans and Receivables / Total Deposits	144.6	115.9
Loans Under Follow-up (gross) / Total Loans and Receivables	4.5	5.2
Loans Under Follow-up (net) / Total Loans and Receivables	1.1	1.8
Specific Provisions / Loans Under Follow-up	76.1	65.1
Permanent Assets / Total Assets	1.5	2.8
Consumer Loans / Total Loans and Receivables	11.4	11.9
Liquidity		
Liquid Assets / Total Assets	36.5	20.5
Liquid Assets / Short-term Liabilities	86.7	34.8
TC Liquid Assets / Total Assets	6.5	11.1
Profitability		
Net Profit/Losses / Total Assets	-0.6	0.4
Net Profit/Losses / Total Shareholders' Equity	-6.5	2.2
Profit/Losses Before Taxes after Continuing Operations / Total Assets	-0.7	0.4
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	1.4	2.9
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	80.1	80.5
Non-interest Income (net) / Total Assets	0.0	0.1
Other Operating Expenses / Total Assets	1.8	2.5
Personnel Expenses / Other Operating Expenses	60.3	58.5
Non-interest Income (net) / Other Operating Expenses	-2.5	2.5

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

The Royal Bank of Scotland Plc.

Assets

(USD Million)

	Sept. 2015			%	Sept. 2014			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	19	65	84	14.5	72	111	182	13.6
Fin.ass.where fair value cha. is refl.to I/S (Net)	2	0	3	0.5	21	1	22	1.7
Financial assets held for trading	2	0	3	0.5	21	1	22	1.7
Public sector debt securities	0	0	0	0.0	11	0	11	0.8
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	2	0	3	0.5	10	1	11	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	0	15	15	2.6	1	8	9	0.7
Money Market Securities	367	0	367	63.3	799	0	799	59.4
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	367	0	367	63.3	799	0	799	59.4
Financial Assets Available for Sale (Net)	59	0	59	10.3	68	0	68	5.1
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	59	0	59	10.3	68	0	68	5.1
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans and Receivables	13	9	22	3.8	183	41	223	16.6
Loans and Receivables	13	9	22	3.8	183	40	223	16.6
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	13	9	22	3.8	183	40	223	16.6
Loans under follow-up	8	1	9	1.5	11	1	11	0.8
Specific provisions (-)	8	0	8	1.4	11	0	11	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	1	0	1	0.1
Intangible Assets (Net)	0	0	0	0.0	0	0	0	0.0
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	4	0	4	0.8	4	0	4	0.3
Current assets for tax	4	0	4	0.7	4	0	4	0.3
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	4.1	33	1	35	2.6
Total Assets	490	90	580	100.0	1,184	162	1,346	100.0

Liabilities

(USD Million)

	Sept. 2015			%	Sept. 2014			%
	TC	FC	Total		TC	FC	Total	
Deposits	87	73	160	27.7	167	67	233	17.3
Deposits held by the Banks risk group	9	0	9	1.6	3	0	3	0.2
Other	78	73	151	26.1	164	67	230	17.1
Derivative Finan. Liabilities Held for Trading	2	0	2	0.3	9	1	11	0.8
Funds Borrowed	6	172	178	30.7	1	815	815	60.6
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	8	9	1.6	1	0	1	0.1
Other External Resources	24	0	24	4.1	32	6	38	2.8
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	3	0	3	0.5	8	0	8	0.6
General provisions	1	0	1	0.1	4	0	4	0.3
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	1	0	1	0.2	2	0	2	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	1	0	1	0.2	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	203	0	203	35.0	239	0	239	17.7
Paid-in capital	36	0	36	6.2	47	0	47	3.5
Supplementary capital	23	0	23	4.0	31	0	31	2.3
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	0	0	0	0.0	0	0	0	0.0
Revaluation changes of property and equip.	2	0	2	0.3	2	0	2	0.2
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est. for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv.&ass.,subs.& joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val.inc.in pro.& equ.held for sale p.and term.ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	22	0	22	3.8	29	0	29	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	144	0	144	24.8	160	0	160	11.9
Prior years income/loss	131	0	131	22.6	137	0	137	10.2
Current year income/loss	13	0	13	2.2	22	0	22	1.7
Total Liabilities	326	254	580	100.0	457	889	1,346	100.0

The Royal Bank of Scotland Plc.

Off Balance Sheet Commitments

(USD Million)

	Sept. 2015			Sept. 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	30	118	148	31	310	341
Letters of guarantee	30	118	148	31	199	230
Bank acceptances	0	0	0	0	8	8
Letters of credit	0	0	0	0	103	103
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	0	0	0	0	0
Commitments	51	184	235	351	356	708
Irrevocable commitments	11	11	22	57	91	148
Revocable commitments	40	173	213	295	265	559
Derivative Financial Instruments	189	247	436	1,119	1,206	2,325
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	189	247	436	1,119	1,206	2,325
Custody and Pledged Securities	23	3	26	32	5	37
Items held in Custody	23	3	26	32	5	37
Pledged Items	0	0	0	0	0	0
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	294	552	846	1,534	1,877	3,411

Income-Expenditure

(USD Million)

	Sept. 2015	Sept. 2014
Interest Income	54	67
Interest on loans	6	16
Interest received from reserve deposits	0	0
Interest received from banks	1	1
Interest received from money market transactions	44	45
Interest received from marketable securities portfolio	4	6
Other interest income	0	0
Interest Expenses	4	9
Interest on deposits	2	7
Interest on money market transactions	1	2
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	51	59
Net Fees and Commissions Income/Expenses	7	15
Fees and commissions received	8	16
Fees and commissions paid	0	0
Dividend Income	0	0
Trading Profit/Loss (net)	-30	-31
Profit/loss on trading account securities	0	0
Profit/losses on derivative financial transactions	72	53
Foreign exchange profit/loss	-102	-84
Other Operating Income	4	11
Total Operating Income/Expenses	32	54
Provision for Loan Losses or other Receivables (-)	0	1
Specific provisions of banks loans and other receivables*	0	0
General provision expenses*	0	1
Other Operating Expenses (-)	16	24
Personnel Expenses*	7	10
Net Operating Profit/Loss	16	28
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	16	28
Provisions for Taxes on Income from Continuing Operations (±)	-3	-6
Net Profit/Loss from Continuing Operations	13	22
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	13	22

* Used from information and disclosures related to income statement.

Ratios

(%)

	Sept. 2015	Sept. 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	68.0	31.9
Shareholders' Equity / Total Assets	35.0	17.7
(Shareholders' Equity - Permanent Assets) / Total Assets	34.8	17.6
Net On Balance Sheet Position / Total Shareholders' Equity	-77.6	-283.6
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-0.3	-0.2
Balance-Sheet Ratios		
TC Assets / Total Assets	84.5	88.0
TC Liabilities / Total Liabilities	56.3	34.0
FC Assets / FC Liabilities	35.5	18.2
TC Deposits / Total Deposits	54.4	71.4
TC Loans / Total Loans and Receivables	58.3	81.8
Total Deposits / Total Assets	27.7	17.3
Funds Borrowed / Total Assets	30.7	60.6
Assets Quality		
Financial Assets (net) / Total Assets	10.7	6.7
Total Loans and Receivables / Total Assets	3.8	16.6
Total Loans and Receivables / Total Deposits	13.9	95.6
Loans Under Follow-up (gross) / Total Loans and Receivables	38.5	5.0
Loans Under Follow-up (net) / Total Loans and Receivables	0.8	0.1
Specific Provisions / Loans Under Follow-up	97.8	97.6
Permanent Assets / Total Assets	0.2	0.2
Consumer Loans / Total Loans and Receivables	1.4	0.2
Liquidity		
Liquid Assets / Total Assets	91.1	80.4
Liquid Assets / Short-term Liabilities	156.4	105.0
TC Liquid Assets / Total Assets	77.2	71.5
Profitability		
Net Profit/Losses / Total Assets	2.2	1.7
Net Profit/Losses / Total Shareholders' Equity	6.3	9.4
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.7	2.1
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	8.7	4.4
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	157.9	109.6
Non-interest Income (net) / Total Assets	-3.2	-0.4
Other Operating Expenses / Total Assets	2.8	1.8
Personnel Expenses / Other Operating Expenses	43.2	39.3
Non-interest Income (net) / Other Operating Expenses	-114.9	-21.4

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

Turkish Bank A.Ş.

Assets

(USD Million)

	Sept. 2015			%	Sept. 2014			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	11	56	67	14.4	7	63	70	11.6
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	3	13	16	3.5	11	44	55	9.2
Money Market Securities	3	0	3	0.7	9	0	9	1.5
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	3	0	3	0.7	9	0	9	1.5
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	23	0	23	5.0	34	0	34	5.7
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	16	0	16	3.5	14	0	14	2.3
Other marketable securities	7	0	7	1.6	21	0	21	3.4
Loans and Receivables	153	170	323	69.9	202	201	403	66.8
Loans and Receivables	151	170	321	69.5	200	201	401	66.5
Loans granted to the Banks risk group	0	0	0	0.0	2	0	2	0.3
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	151	170	321	69.5	199	201	400	66.2
Loans under follow-up	5	0	5	1.0	3	0	3	0.6
Specific provisions (-)	3	0	3	0.6	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)	16	0	16	3.4	15	0	15	2.4
Financial subsidiaries	16	0	16	3.4	15	0	15	2.4
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)	3	0	3	0.6	4	0	4	0.7
Intangible Assets (Net)	1	0	1	0.3	1	0	1	0.2
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	1	0	1	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	0.1	0	0	0	0.0
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	0	0	0	0.1	0	0	0	0.0
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	9	1	9	2.0	11	0	11	1.9
Total Assets	222	239	462	100.0	295	308	603	100.0

Liabilities

(USD Million)

	Sept. 2015			%	Sept. 2014			%
	TC	FC	Total		TC	FC	Total	
Deposits	89	208	297	64.3	138	266	404	67.0
Deposits held by the Banks risk group	0	3	3	0.7	3	1	5	0.8
Other	89	205	294	63.7	135	265	399	66.2
Derivative Finan. Liabilities Held for Trading	0	0	0	0.1	0	0	0	0.0
Funds Borrowed	2	63	65	14.0	5	75	80	13.3
Money Market Takings	7	0	7	1.6	7	0	7	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	7	0	7	1.6	7	0	7	1.2
Marketable Securities Issued (Net)	16	0	16	3.5	13	0	13	2.1
Bills	16	0	16	3.5	13	0	13	2.1
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	0	2	2	0.4	1	2	3	0.5
Other External Resources	8	0	8	1.6	11	0	11	1.8
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	4	0	4	0.8	4	0	4	0.6
General provisions	3	0	3	0.6	3	0	3	0.6
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	1	0	1	0.1	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	0.2
Current liabilities for tax	1	0	1	0.2	1	0	1	0.2
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia. for Pro.&Equ. for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	62	0	62	13.4	81	0	81	13.4
Paid-in capital	58	0	58	12.5	77	0	77	12.7
Supplementary capital	0	0	0	-0.1	0	0	0	0.0
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	0	0	0	-0.1	0	0	0	0.0
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est. for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv.&ass.,subs.& joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val.inc.in pro.& equ.held for sale p.and term.ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	0	0	0	0.0	0	0	0	0.0
Profit reserves	4	0	4	0.9	3	0	3	0.5
Legal reserves	1	0	1	0.2	1	0	1	0.2
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	3	0	3	0.7	2	0	2	0.3
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	0	0	0	0.1	0	0	0	0.1
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	0	0	0	0.1	0	0	0	0.1
Total Liabilities	189	272	462	100.0	260	343	603	100.0

Turkish Bank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Sept. 2015			Sept. 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	56	34	89	34	36	70
Letters of guarantee	56	28	83	34	12	46
Bank acceptances	0	4	4	0	7	7
Letters of credit	0	2	2	0	17	17
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	0	0	0	0	0
Commitments	8	4	12	13	7	20
Irrevocable commitments	8	4	12	13	7	20
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	21	99	120	4	37	41
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	21	99	120	4	37	41
Custody and Pledged Securities	413	352	765	539	498	1,037
Items held in Custody	4	54	59	14	63	77
Pledged Items	409	298	706	526	435	961
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	497	489	986	590	578	1,168

Income-Expenditure

(USD Million)

	Sept. 2015	Sept. 2014
Interest Income	24	31
Interest on loans	21	26
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	2	3
Other interest income	0	0
Interest Expenses	13	17
Interest on deposits	9	13
Interest on money market transactions	1	2
Interest on funds borrowed	1	1
Interest on securities issued	1	1
Other interest expenses	0	0
Net Interest Income/Expenses	12	14
Net Fees and Commissions Income/Expenses	1	1
Fees and commissions received	1	1
Fees and commissions paid	1	1
Dividend Income	0	0
Trading Profit/Loss (net)	0	0
Profit/loss on trading account securities	0	0
Profit/losses on derivative financial transactions	0	1
Foreign exchange profit/loss	1	-1
Other Operating Income	1	1
Total Operating Income/Expenses	14	16
Provision for Loan Losses or other Receivables (-)	2	2
Specific provisions of banks loans and other receivables*	1	1
General provision expenses*	0	1
Other Operating Expenses (-)	11	12
Personnel Expenses*	6	7
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	-1
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

(%)

	Sept. 2015	Sept. 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	16.6	17.0
Shareholders' Equity / Total Assets	13.4	13.4
(Shareholders' Equity - Permanent Assets) / Total Assets	8.7	9.9
Net On Balance Sheet Position / Total Shareholders' Equity	1.3	-2.9
Net On and Off Balance Sheet Position / Total Shareholders' Equity	1.0	-5.0
Balance-Sheet Ratios		
TC Assets / Total Assets	48.1	48.9
TC Liabilities / Total Liabilities	41.0	43.1
FC Assets / FC Liabilities	88.0	89.8
TC Deposits / Total Deposits	30.1	34.2
TC Loans / Total Loans and Receivables	47.3	50.1
Total Deposits / Total Assets	64.3	67.0
Funds Borrowed / Total Assets	14.0	13.3
Assets Quality		
Financial Assets (net) / Total Assets	5.1	5.9
Total Loans and Receivables / Total Assets	69.9	66.8
Total Loans and Receivables / Total Deposits	108.7	99.7
Loans Under Follow-up (gross) / Total Loans and Receivables	1.4	0.8
Loans Under Follow-up (net) / Total Loans and Receivables	0.6	0.4
Specific Provisions / Loans Under Follow-up	59.1	57.1
Permanent Assets / Total Assets	4.7	3.5
Consumer Loans / Total Loans and Receivables	0.7	1.4
Liquidity		
Liquid Assets / Total Assets	23.7	28.1
Liquid Assets / Short-term Liabilities	-	59.5
TC Liquid Assets / Total Assets	8.9	10.4
Profitability		
Net Profit/Losses / Total Assets	0.1	0.1
Net Profit/Losses / Total Shareholders' Equity	0.8	0.6
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.1	0.2
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	2.3	2.2
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	78.9	85.6
Non-interest Income (net) / Total Assets	0.4	0.3
Other Operating Expenses / Total Assets	2.4	2.1
Personnel Expenses / Other Operating Expenses	52.4	55.5
Non-interest Income (net) / Other Operating Expenses	15.5	13.1

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

Turkland Bank A.Ş.

Assets

(USD Million)

	Sept. 2015			%	Sept. 2014			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	36	180	215	11.5	60	204	264	11.8
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	0	107	107	5.7	0	104	104	4.6
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)	209	0	209	11.2	282	0	282	12.6
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	209	0	209	11.2	282	0	282	12.6
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans and Receivables	1,066	215	1,281	68.6	1,251	240	1,491	66.8
Loans and Receivables	1,022	215	1,236	66.2	1,228	240	1,468	65.7
Loans granted to the Banks risk group	1	0	1	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	1,021	215	1,236	66.1	1,228	240	1,468	65.7
Loans under follow-up	64	0	64	3.4	45	0	45	2.0
Specific provisions (-)	20	0	20	1.1	21	0	21	1.0
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	11	0	11	0.6	44	0	44	2.0
Public sector debt securities	11	0	11	0.6	44	0	44	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)	15	0	15	0.8	20	0	20	0.9
Intangible Assets (Net)	5	0	5	0.3	8	0	8	0.4
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	5	0	5	0.3	8	0	8	0.4
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	3	0	3	0.2	1	0	1	0.1
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	3	0	3	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	22	1	22	1.2	17	0	17	0.8
Total Assets	1,366	502	1,868	100.0	1,685	548	2,232	100.0

Liabilities

(USD Million)

	Sept. 2015			%	Sept. 2014			%
	TC	FC	Total		TC	FC	Total	
Deposits	762	621	1,383	74.0	946	683	1,629	73.0
Deposits held by the Banks risk group	22	2	23	1.2	47	2	49	2.2
Other	741	619	1,360	72.8	899	682	1,581	70.8
Derivative Finan. Liabilities Held for Trading	0	0	0	0.0	0	0	0	0.0
Funds Borrowed	5	55	60	3.2	7	44	52	2.3
Money Market Takings	123	0	123	6.6	145	0	145	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	123	0	123	6.6	145	0	145	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	8	1	10	0.5	21	2	22	1.0
Other External Resources	26	0	27	1.4	26	1	26	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	21	0	21	1.1	22	0	22	1.0
General provisions	12	0	12	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	4	0	5	0.3	5	0	5	0.2
Liabilities for Tax	4	0	4	0.2	6	0	6	0.3
Current liabilities for tax	4	0	4	0.2	6	0	6	0.3
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia. for Pro.&Equ. for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	241	0	241	12.9	329	0	329	14.7
Paid-in capital	215	0	215	11.5	285	0	285	12.8
Supplementary capital	-5	0	-5	-0.3	7	0	7	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	-13	0	-13	-0.7	-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	8	0	8	0.5	11	0	11	0.5
Profit reserves	26	0	26	1.4	21	0	21	0.9
Legal reserves	1	0	1	0.1	1	0	1	0.0
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	21	0	21	1.1	16	0	16	0.7
Other profit reserves	4	0	4	0.2	3	0	3	0.1
Profit or loss	5	0	5	0.3	15	0	15	0.7
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	5	0	5	0.3	15	0	15	0.7
Total Liabilities	1,190	678	1,868	100.0	1,502	730	2,232	100.0

Turkland Bank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Sept. 2015			Sept. 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	488	244	732	536	259	794
Letters of guarantee	487	141	628	535	144	680
Bank acceptances	0	2	2	0	1	1
Letters of credit	0	45	45	0	63	63
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	57	57	0	50	50
Commitments	61	5	66	3,631	13	3,644
Irrevocable commitments	61	5	66	67	13	81
Revocable commitments	0	0	0	3,563	0	3,563
Derivative Financial Instruments	35	48	82	32	43	75
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	35	48	82	32	43	75
Custody and Pledged Securities	24,841	2,138	26,979	17,755	1,532	19,287
Items held in Custody	210	18	228	251	28	279
Pledged Items	24,631	2,120	26,750	17,504	1,504	19,008
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	25,424	2,435	27,859	21,953	1,847	23,800

Income-Expenditure

(USD Million)

	Sept. 2015	Sept. 2014
Interest Income	120	139
Interest on loans	105	117
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	22
Other interest income	0	0
Interest Expenses	76	83
Interest on deposits	65	69
Interest on money market transactions	1	2
Interest on funds borrowed	8	11
Interest on securities issued	0	0
Other interest expenses	1	1
Net Interest Income/Expenses	45	57
Net Fees and Commissions Income/Expenses	7	10
Fees and commissions received	7	10
Fees and commissions paid	0	0
Dividend Income	0	0
Trading Profit/Loss (net)	-1	1
Profit/loss on trading account securities	0	0
Profit/losses on derivative financial transactions	-2	-6
Foreign exchange profit/loss	2	7
Other Operating Income	7	9
Total Operating Income/Expenses	58	75
Provision for Loan Losses or other Receivables (-)	9	11
Specific provisions of banks loans and other receivables*	8	7
General provision expenses*	2	3
Other Operating Expenses (-)	42	45
Personnel Expenses*	22	24
Net Operating Profit/Loss	6	19
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	6	19
Provisions for Taxes on Income from Continuing Operations (±)	-2	-4
Net Profit/Loss from Continuing Operations	5	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	5	15

* Used from information and disclosures related to income statement.

Ratios

(%)

	Sept. 2015	Sept. 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	15.6	18.6
Shareholders' Equity / Total Assets	12.9	14.7
(Shareholders' Equity - Permanent Assets) / Total Assets	9.4	12.4
Net On Balance Sheet Position / Total Shareholders' Equity	5.4	-1.3
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.0	-0.5
Balance-Sheet Ratios		
TC Assets / Total Assets	73.2	75.5
TC Liabilities / Total Liabilities	63.7	67.3
FC Assets / FC Liabilities	74.0	75.1
TC Deposits / Total Deposits	55.1	58.1
TC Loans / Total Loans and Receivables	83.2	83.9
Total Deposits / Total Assets	74.0	73.0
Funds Borrowed / Total Assets	3.2	2.3
Assets Quality		
Financial Assets (net) / Total Assets	11.8	14.6
Total Loans and Receivables / Total Assets	68.6	66.8
Total Loans and Receivables / Total Deposits	92.6	91.5
Loans Under Follow-up (gross) / Total Loans and Receivables	5.0	3.0
Loans Under Follow-up (net) / Total Loans and Receivables	3.5	1.6
Specific Provisions / Loans Under Follow-up	30.7	47.9
Permanent Assets / Total Assets	3.4	2.3
Consumer Loans / Total Loans and Receivables	0.4	1.0
Liquidity		
Liquid Assets / Total Assets	28.4	29.1
Liquid Assets / Short-term Liabilities	43.6	52.0
TC Liquid Assets / Total Assets	13.1	15.3
Profitability		
Net Profit/Losses / Total Assets	0.3	0.7
Net Profit/Losses / Total Shareholders' Equity	2.0	4.7
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.3	0.9
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	2.0	2.2
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	63.8	65.5
Non-interest Income (net) / Total Assets	0.7	0.8
Other Operating Expenses / Total Assets	2.3	2.0
Personnel Expenses / Other Operating Expenses	51.5	52.1
Non-interest Income (net) / Other Operating Expenses	31.9	41.4

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

Türk Ekonomi Bankası A.Ş.

Assets

(USD Million)

	Sept. 2015			%	Sept. 2014			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	363	2,959	3,322	13.6	539	3,270	3,809	14.1
Fin.ass.where fair value cha. is refl.to I/S (Net)	404	52	455	1.9	338	52	390	1.4
Financial assets held for trading	404	52	455	1.9	338	52	390	1.4
Public sector debt securities	36	6	42	0.2	48	5	53	0.2
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	368	46	413	1.7	290	46	337	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	255	201	456	1.9	298	136	433	1.6
Money Market Securities	56	0	56	0.2	228	0	228	0.8
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	56	0	56	0.2	228	0	228	0.8
Financial Assets Available for Sale (Net)	1,254	8	1,262	5.2	1,665	4	1,669	6.2
Securities representing a share in capital	7	0	7	0.0	9	0	9	0.0
Public sector debt securities	1,247	8	1,255	5.2	1,656	4	1,660	6.2
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans and Receivables	14,346	3,426	17,772	73.0	15,890	3,271	19,162	71.0
Loans and Receivables	14,175	3,426	17,601	72.3	15,716	3,271	18,988	70.4
Loans granted to the Banks risk group	4	0	4	0.0	28	0	28	0.1
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	14,171	3,426	17,597	72.3	15,688	3,271	18,959	70.3
Loans under follow-up	431	0	431	1.8	433	0	433	1.6
Specific provisions (-)	260	0	260	1.1	259	0	259	1.0
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	110	0	110	0.5	137	0	137	0.5
Public sector debt securities	110	0	110	0.5	137	0	137	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)	38	0	38	0.2	51	27	78	0.3
Financial subsidiaries	38	0	38	0.2	51	27	78	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	110	0	110	0.5	43	0	43	0.2
Fair value hedges	0	0	0	0.0	8	0	8	0.0
Cash flow hedges	110	0	110	0.5	35	0	35	0.1
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	89	0	89	0.4	129	0	129	0.5
Intangible Assets (Net)	155	0	155	0.6	205	0	205	0.8
Goodwill	139	0	139	0.6	185	0	185	0.7
Other	16	0	16	0.1	20	0	20	0.1
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	13	0	13	0.1	22	0	22	0.1
Current assets for tax	13	0	13	0.1	0	0	0	0.0
Deferred assets for tax	0	0	0	0.0	22	0	22	0.1
Prop.&Equ.for Sale p. and from Term.Op.(Net)	24	20	44	0.2	41	0	41	0.2
Other Assets	407	62	469	1.9	554	82	637	2.4
Total Assets	17,624	6,728	24,352	100.0	20,142	6,842	26,984	100.0

Liabilities

(USD Million)

	Sept. 2015			%	Sept. 2014			%
	TC	FC	Total		TC	FC	Total	
Deposits	9,326	5,486	14,812	60.8	10,453	6,574	17,027	63.1
Deposits held by the Banks risk group	191	361	551	2.3	306	387	693	2.6
Other	9,136	5,125	14,261	58.6	10,147	6,187	16,333	60.5
Derivative Finan. Liabilities Held for Trading	229	40	270	1.1	143	79	222	0.8
Funds Borrowed	298	3,884	4,182	17.2	115	3,606	3,721	13.8
Money Market Takings	659	0	659	2.7	709	0	709	2.6
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	659	0	659	2.7	709	0	709	2.6
Marketable Securities Issued (Net)	75	30	105	0.4	262	0	262	1.0
Bills	75	30	105	0.4	262	0	262	1.0
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	325	130	455	1.9	435	133	568	2.1
Other External Resources	488	1	489	2.0	608	1	609	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	114	0	114	0.5	90	0	90	0.3
Fair value hedges	0	0	0	0.0	3	0	3	0.0
Cash flow hedges	114	0	114	0.5	87	0	87	0.3
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	334	23	357	1.5	397	0	397	1.5
General provisions	228	0	228	0.9	255	0	255	0.9
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	65	1	65	0.3	92	0	92	0.3
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	41	22	63	0.3	50	0	50	0.2
Liabilities for Tax	45	0	45	0.2	49	0	49	0.2
Current liabilities for tax	38	0	38	0.2	49	0	49	0.2
Deferred liabilities for tax	8	0	8	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	682	682	2.8	0	791	791	2.9
Shareholders' Equity	2,182	0	2,182	9.0	2,539	0	2,539	9.4
Paid-in capital	729	0	729	3.0	968	0	968	3.6
Supplementary capital	273	0	272	1.1	309	0	309	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	-29	0	-29	-0.1	-24	0	-24	-0.1
Revaluation changes of property and equip.	32	0	32	0.1	40	0	40	0.1
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est. for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv.&ass.,subs.& joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	40	0	40	0.2	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	228	0	228	0.9	292	0	292	1.1
Profit reserves	984	0	984	4.0	1,036	0	1,036	3.8
Legal reserves	67	0	67	0.3	76	0	76	0.3
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	821	0	821	3.4	860	0	860	3.2
Other profit reserves	96	0	96	0.4	100	0	100	0.4
Profit or loss	197	0	197	0.8	226	0	226	0.8
Prior years income/loss	3	0	3	0.0	4	0	4	0.0
Current year income/loss	193	0	193	0.8	222	0	222	0.8
Total Liabilities	14,077	10,275	24,352	100.0	15,801	11,183	26,984	100.0

Türk Ekonomi Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Sept. 2015			Sept. 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	2,017	2,782	4,799	2,334	2,906	5,240
Letters of guarantee	1,534	1,796	3,330	1,777	1,742	3,519
Bank acceptances	0	14	14	0	38	38
Letters of credit	0	491	491	0	540	540
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	483	481	963	556	586	1,143
Commitments	4,243	849	5,093	5,567	824	6,391
Irrevocable commitments	4,243	849	5,093	5,567	824	6,391
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	13,752	17,404	31,156	14,858	22,292	37,150
Derivative finan. instruments held for hedging	4,455	400	4,855	3,524	89	3,613
Trading transactions	9,297	17,004	26,301	11,334	22,203	33,538
Custody and Pledged Securities	49,076	8,466	57,542	57,227	8,915	66,142
Items held in Custody	8,658	578	9,236	11,420	706	12,127
Pledged Items	40,300	7,869	48,169	45,742	8,191	53,933
Accepted independent guaran. and warran.	119	18	137	65	18	83
Total Off Balance Sheet Commitments	69,089	29,501	98,589	79,986	34,937	114,923

Income-Expenditure

(USD Million)

	Sept. 2015	Sept. 2014
Interest Income	1,495	1,671
Interest on loans	1,373	1,514
Interest received from reserve deposits	4	0
Interest received from banks	9	9
Interest received from money market transactions	16	5
Interest received from marketable securities portfolio	92	139
Other interest income	1	4
Interest Expenses	739	864
Interest on deposits	616	727
Interest on money market transactions	65	64
Interest on funds borrowed	36	47
Interest on securities issued	13	17
Other interest expenses	9	9
Net Interest Income/Expenses	756	807
Net Fees and Commissions Income/Expenses	254	283
Fees and commissions received	353	417
Fees and commissions paid	99	135
Dividend Income	7	8
Trading Profit/Loss (net)	-146	-101
Profit/loss on trading account securities	0	3
Profit/losses on derivative financial transactions	413	-144
Foreign exchange profit/loss	-559	39
Other Operating Income	72	71
Total Operating Income/Expenses	944	1,068
Provision for Loan Losses or other Receivables (-)	178	157
Specific provisions of banks loans and other receivables*	143	140
General provision expenses*	27	19
Other Operating Expenses (-)	518	629
Personnel Expenses*	218	266
Net Operating Profit/Loss	249	282
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	249	282
Provisions for Taxes on Income from Continuing Operations (±)	-55	-60
Net Profit/Loss from Continuing Operations	193	222
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	193	222

* Used from information and disclosures related to income statement.

Ratios

(%)

	Sept. 2015	Sept. 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	12.8	13.9
Shareholders' Equity / Total Assets	9.0	9.4
(Shareholders' Equity - Permanent Assets) / Total Assets	6.9	7.1
Net On Balance Sheet Position / Total Shareholders' Equity	-118.5	-128.0
Net On and Off Balance Sheet Position / Total Shareholders' Equity	2.7	-1.6
Balance-Sheet Ratios		
TC Assets / Total Assets	72.4	74.6
TC Liabilities / Total Liabilities	57.8	58.6
FC Assets / FC Liabilities	65.5	61.2
TC Deposits / Total Deposits	63.0	61.4
TC Loans / Total Loans and Receivables	80.7	82.9
Total Deposits / Total Assets	60.8	63.1
Funds Borrowed / Total Assets	17.2	13.8
Assets Quality		
Financial Assets (net) / Total Assets	8.0	8.3
Total Loans and Receivables / Total Assets	73.0	71.0
Total Loans and Receivables / Total Deposits	120.0	112.5
Loans Under Follow-up (gross) / Total Loans and Receivables	2.4	2.3
Loans Under Follow-up (net) / Total Loans and Receivables	1.0	0.9
Specific Provisions / Loans Under Follow-up	60.3	59.8
Permanent Assets / Total Assets	2.0	2.3
Consumer Loans / Total Loans and Receivables	27.3	30.0
Liquidity		
Liquid Assets / Total Assets	22.8	24.2
Liquid Assets / Short-term Liabilities	36.4	37.7
TC Liquid Assets / Total Assets	9.6	11.4
Profitability		
Net Profit/Losses / Total Assets	0.8	0.8
Net Profit/Losses / Total Shareholders' Equity	8.9	8.7
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.0	1.0
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	2.5	2.5
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	64.9	62.5
Non-interest Income (net) / Total Assets	0.8	1.0
Other Operating Expenses / Total Assets	2.1	2.3
Personnel Expenses / Other Operating Expenses	42.1	42.3
Non-interest Income (net) / Other Operating Expenses	36.3	41.5

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

Türk Eximbank

Assets

(USD Million)

	Sept. 2015			%	Sept. 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)	5	1	7	0.0	25	41	66	0.4
Financial assets held for trading	5	1	7	0.0	25	41	66	0.4
Public sector debt securities	4	0	4	0.0	22	35	57	0.4
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	1	1	2	0.0	3	6	9	0.1
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	103	194	297	1.9	188	577	764	5.1
Money Market Securities	0	0	0	0.0	135	0	135	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	135	0	135	0.9
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	6	0	6	0.0	9	0	9	0.1
Securities representing a share in capital	6	0	6	0.0	9	0	9	0.1
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans and Receivables	2,125	12,565	14,691	95.5	2,808	10,838	13,647	91.4
Loans and Receivables	2,125	12,565	14,691	95.5	2,808	10,838	13,647	91.4
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	2,125	12,565	14,691	95.5	2,808	10,838	13,647	91.4
Loans under follow-up	44	0	44	0.3	53	0	53	0.4
Specific provisions (-)	44	0	44	0.3	53	0	53	0.4
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	73	0	73	0.5	109	20	129	0.9
Public sector debt securities	73	0	73	0.5	109	20	129	0.9
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	0	0	0	0.0	0	0	0	0.0
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	64	36	100	0.6	45	5	50	0.3
Fair value hedges	64	25	89	0.6	45	5	50	0.3
Cash flow hedges	0	11	11	0.1	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	5	0	5	0.0	7	0	7	0.0
Intangible Assets (Net)	1	0	1	0.0	1	0	1	0.0
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	1	0	1	0.0	1	0	1	0.0
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	0	0	0	0.0	0	0	0	0.0
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	0	0	0	0.0	0	0	0	0.0
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	1	0	1	0.0
Other Assets	37	162	199	1.3	15	109	125	0.8
Total Assets	2,419	12,958	15,377	100.0	3,342	11,590	14,933	100.0

Liabilities

(USD Million)

	Sept. 2015			%	Sept. 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	6	7	0.0	0	7	7	0.0
Funds Borrowed	0	11,564	11,564	75.2	0	10,839	10,839	72.6
Money Market Takings	60	0	60	0.4	75	0	75	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	60	0	60	0.4	75	0	75	0.5
Marketable Securities Issued (Net)	0	1,766	1,766	11.5	0	1,746	1,746	11.7
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	1,766	1,766	11.5	0	1,746	1,746	11.7
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	5	291	295	1.9	11	225	236	1.6
Other External Resources	2	24	25	0.2	1	21	22	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	9	12	20	0.1
Fair value hedges	0	0	0	0.0	9	12	20	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	74	0	74	0.5	82	0	82	0.6
General provisions	43	0	43	0.3	57	0	57	0.4
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	13	0	13	0.1	10	0	10	0.1
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	18	0	18	0.1	15	0	15	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	0.4
Shareholders' Equity	1,533	0	1,533	10.0	1,838	0	1,838	12.3
Paid-in capital	826	0	826	5.4	1,054	0	1,054	7.1
Supplementary capital	201	0	201	1.3	268	0	268	1.8
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	3	0	3	0.0	4	0	4	0.0
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est. for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv.&ass.,subs.& joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val.inc.in pro.& equ.held for sale p.and term.ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	198	0	198	1.3	263	0	263	1.8
Profit reserves	391	0	391	2.5	385	0	385	2.6
Legal reserves	100	0	100	0.7	123	0	123	0.8
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	284	0	284	1.8	252	0	252	1.7
Other profit reserves	8	0	8	0.0	10	0	10	0.1
Profit or loss	114	0	114	0.7	131	0	131	0.9
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	114	0	114	0.7	131	0	131	0.9
Total Liabilities	1,677	13,701	15,377	100.0	2,018	12,915	14,933	100.0

Türk Eximbank

Off Balance Sheet Commitments

(USD Million)

	Sept. 2015			Sept. 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	0	871	871	0	692	692
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	871	871	0	692	692
Commitments	676	2,544	3,220	729	2,092	2,821
Irrevocable commitments	0	1	1	0	127	127
Revocable commitments	676	2,543	3,219	729	1,966	2,695
Derivative Financial Instruments	736	4,362	5,098	1,334	4,011	5,345
Derivative finan. instruments held for hedging	718	3,213	3,931	1,130	3,354	4,484
Trading transactions	18	1,149	1,167	204	657	861
Custody and Pledged Securities	31	6,438	6,469	53	7,867	7,920
Items held in Custody	0	0	0	0	0	0
Pledged Items	7	81	88	10	88	98
Accepted independent guaran. and warran.	24	6,358	6,382	43	7,778	7,822
Total Off Balance Sheet Commitments	1,444	14,215	15,659	2,116	14,663	16,778

Income-Expenditure

(USD Million)

	Sept. 2015	Sept. 2014
Interest Income	292	307
Interest on loans	278	285
Interest received from reserve deposits	0	0
Interest received from banks	8	9
Interest received from money market transactions	1	3
Interest received from marketable securities portfolio	6	9
Other interest income	0	1
Interest Expenses	120	104
Interest on deposits	0	0
Interest on money market transactions	46	50
Interest on funds borrowed	0	0
Interest on securities issued	69	50
Other interest expenses	5	4
Net Interest Income/Expenses	172	203
Net Fees and Commissions Income/Expenses	2	9
Fees and commissions received	5	11
Fees and commissions paid	3	2
Dividend Income	0	0
Trading Profit/Loss (net)	-32	-54
Profit/loss on trading account securities	0	0
Profit/losses on derivative financial transactions	204	2
Foreign exchange profit/loss	-236	-57
Other Operating Income	27	37
Total Operating Income/Expenses	169	195
Provision for Loan Losses or other Receivables (-)	7	7
Specific provisions of banks loans and other receivables*	2	2
General provision expenses*	0	0
Other Operating Expenses (-)	48	56
Personnel Expenses*	23	24
Net Operating Profit/Loss	114	131
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	114	131
Provisions for Taxes on Income from Continuing Operations (±)	0	0
Net Profit/Loss from Continuing Operations	114	131
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	114	131

* Used from information and disclosures related to income statement.

Ratios

(%)

	Sept. 2015	Sept. 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	18.2	21.5
Shareholders' Equity / Total Assets	10.0	12.3
(Shareholders' Equity - Permanent Assets) / Total Assets	9.9	12.2
Net On Balance Sheet Position / Total Shareholders' Equity	-48.4	-72.1
Net On and Off Balance Sheet Position / Total Shareholders' Equity	2.0	0.4
Balance-Sheet Ratios		
TC Assets / Total Assets	15.7	22.4
TC Liabilities / Total Liabilities	10.9	13.5
FC Assets / FC Liabilities	94.6	89.7
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans and Receivables	14.5	20.6
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	75.2	72.6
Assets Quality		
Financial Assets (net) / Total Assets	1.2	1.7
Total Loans and Receivables / Total Assets	95.5	91.4
Total Loans and Receivables / Total Deposits	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	0.3	0.4
Loans Under Follow-up (net) / Total Loans and Receivables	0.0	0.0
Specific Provisions / Loans Under Follow-up	100.0	100.0
Permanent Assets / Total Assets	0.0	0.1
Consumer Loans / Total Loans and Receivables	0.0	0.0
Liquidity		
Liquid Assets / Total Assets	2.0	6.5
Liquid Assets / Short-term Liabilities	302.9	770.4
TC Liquid Assets / Total Assets	0.7	2.4
Profitability		
Net Profit/Losses / Total Assets	0.7	0.9
Net Profit/Losses / Total Shareholders' Equity	7.5	7.1
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.7	0.9
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	1.1	1.3
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	100.5	103.5
Non-interest Income (net) / Total Assets	0.0	-0.1
Other Operating Expenses / Total Assets	0.3	0.4
Personnel Expenses / Other Operating Expenses	47.2	41.8
Non-interest Income (net) / Other Operating Expenses	-6.2	-14.7

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

Türkiye Cumhuriyeti Ziraat Bankası A.Ş.

Assets

(USD Million)

	Sept. 2015			%	Sept. 2014			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	1,350	11,426	12,776	12.9	1,205	12,660	13,865	13.2
Fin.ass.where fair value cha. is refl.to I/S (Net)	260	73	332	0.3	121	20	141	0.1
Financial assets held for trading	260	73	332	0.3	121	20	141	0.1
Public sector debt securities	5	5	10	0.0	7	5	12	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	255	67	322	0.3	114	14	129	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	149	1,130	1,279	1.3	184	589	772	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)	13,761	3,603	17,365	17.6	19,754	3,292	23,046	22.0
Securities representing a share in capital	44	138	182	0.2	58	100	157	0.2
Public sector debt securities	13,715	3,442	17,157	17.4	19,694	3,121	22,815	21.8
Other marketable securities	2	23	25	0.0	3	71	73	0.1
Loans and Receivables	44,790	15,169	59,959	60.6	45,233	13,128	58,362	55.8
Loans and Receivables	44,519	15,169	59,688	60.4	44,885	13,128	58,013	55.4
Loans granted to the Banks risk group	48	238	286	0.3	36	328	363	0.3
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	44,472	14,931	59,402	60.1	44,849	12,801	57,650	55.1
Loans under follow-up	988	4	992	1.0	1,157	3	1,160	1.1
Specific provisions (-)	718	4	721	0.7	809	3	812	0.8
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	1,475	1,926	3,401	3.4	2,133	2,179	4,312	4.1
Public sector debt securities	1,464	1,922	3,386	3.4	2,128	2,179	4,307	4.1
Other marketable securities	11	4	15	0.0	5	0	5	0.0
Investments and Associates (Net)	31	0	31	0.0	42	0	42	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	31	0	31	0.0	42	0	42	0.0
Financial investments and associates	29	0	29	0.0	39	0	39	0.0
Non-financial investments and associates	2	0	2	0.0	3	0	3	0.0
Subsidiaries (Net)	383	430	812	0.8	190	429	619	0.6
Financial subsidiaries	381	430	810	0.8	187	429	616	0.6
Non-financial subsidiaries	2	0	2	0.0	3	0	3	0.0
Joint Ventures (Business Partners) (Net)	0	29	29	0.0	0	48	48	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	29	29	0.0	0	48	48	0.0
Financial joint ventures	0	29	29	0.0	0	48	48	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)	1,597	3	1,601	1.6	2,049	3	2,052	2.0
Intangible Assets (Net)	65	2	66	0.1	76	2	78	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	65	2	66	0.1	76	2	78	0.1
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	155	0	155	0.2	183	0	183	0.2
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	155	0	155	0.2	183	0	183	0.2
Prop.&Equ.for Sale p. and from Term.Op.(Net)	72	0	72	0.1	72	0	72	0.1
Other Assets	506	484	990	1.0	613	461	1,075	1.0
Total Assets	64,593	34,275	98,867	100.0	71,856	32,811	104,667	100.0

Liabilities

(USD Million)

	Sept. 2015			%	Sept. 2014			%
	TC	FC	Total		TC	FC	Total	
Deposits	40,061	22,081	62,141	62.9	46,007	20,232	66,239	63.3
Deposits held by the Banks risk group	112	95	207	0.2	34	43	76	0.1
Other	39,948	21,986	61,934	62.6	45,973	20,190	66,163	63.2
Derivative Finan. Liabilities Held for Trading	18	113	131	0.1	6	249	255	0.2
Funds Borrowed	408	6,249	6,657	6.7	503	5,238	5,741	5.5
Money Market Takings	7,921	5,231	13,153	13.3	6,684	6,639	13,323	12.7
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	7,921	5,231	13,153	13.3	6,684	6,639	13,323	12.7
Marketable Securities Issued (Net)	624	1,047	1,672	1.7	729	916	1,645	1.6
Bills	624	243	867	0.9	729	167	896	0.9
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	804	804	0.8	0	749	749	0.7
Funds	1,940	0	1,940	2.0	2,245	0	2,245	2.1
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	1,940	0	1,940	2.0	2,245	0	2,245	2.1
Miscellaneous Payables	474	256	730	0.7	455	134	588	0.6
Other External Resources	738	182	920	0.9	892	172	1,064	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	1,663	9	1,672	1.7	1,969	15	1,984	1.9
General provisions	915	4	918	0.9	967	3	969	0.9
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	268	0	268	0.3	357	0	357	0.3
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	480	5	485	0.5	645	13	658	0.6
Liabilities for Tax	183	0	183	0.2	255	0	255	0.2
Current liabilities for tax	183	0	183	0.2	255	0	255	0.2
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia. for Pro.&Equ. for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	9,506	163	9,669	9.8	10,991	336	11,327	10.8
Paid-in capital	1,653	0	1,653	1.7	1,098	0	1,098	1.0
Supplementary capital	671	163	833	0.8	1,686	336	2,021	1.9
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	-512	163	-349	-0.4	-127	336	209	0.2
Revaluation changes of property and equip.	1,196	0	1,196	1.2	1,601	0	1,601	1.5
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est. for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv.&ass.,subs.& joint vent.	6	0	6	0.0	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	-19	0	-19	0.0	204	0	204	0.2
Profit reserves	5,946	0	5,946	6.0	6,808	0	6,808	6.5
Legal reserves	966	0	966	1.0	1,197	0	1,197	1.1
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	4,509	0	4,509	4.6	5,207	0	5,207	5.0
Other profit reserves	471	0	471	0.5	405	0	405	0.4
Profit or loss	1,237	0	1,237	1.3	1,399	0	1,399	1.3
Prior years income/loss	53	0	53	0.1	70	0	70	0.1
Current year income/loss	1,184	0	1,184	1.2	1,329	0	1,329	1.3
Total Liabilities	63,536	35,331	98,867	100.0	70,737	33,930	104,667	100.0

Türkiye Cumhuriyeti Ziraat Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Sept. 2015			Sept. 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	5,794	13,275	19,069	5,853	10,561	16,414
Letters of guarantee	5,768	9,570	15,337	5,812	6,693	12,505
Bank acceptances	4	1,491	1,495	13	1,603	1,617
Letters of credit	22	2,214	2,236	27	2,265	2,292
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	0	0	0	0	0
Commitments	5,225	1,088	6,313	18,815	15,019	33,835
Irrevocable commitments	5,225	1,085	6,310	6,356	1,183	7,539
Revocable commitments	0	2	2	12,460	13,836	26,296
Derivative Financial Instruments	859	18,475	19,334	961	16,767	17,728
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	859	18,475	19,334	961	16,767	17,728
Custody and Pledged Securities	199,486	33,017	232,504	184,649	30,505	215,154
Items held in Custody	29,343	3,866	33,209	27,247	3,630	30,877
Pledged Items	170,033	28,750	198,783	157,391	26,609	184,001
Accepted independent guaran. and warran.	110	402	511	11	266	276
Total Off Balance Sheet Commitments	211,365	65,855	277,220	210,278	72,853	283,131

Income-Expenditure

(USD Million)

	Sept. 2015	Sept. 2014
Interest Income	5,289	5,864
Interest on loans	3,993	4,070
Interest received from reserve deposits	11	1
Interest received from banks	16	19
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	1,254	1,768
Other interest income	15	5
Interest Expenses	2,785	3,142
Interest on deposits	2,099	2,476
Interest on money market transactions	100	85
Interest on funds borrowed	507	506
Interest on securities issued	65	62
Other interest expenses	14	14
Net Interest Income/Expenses	2,504	2,722
Net Fees and Commissions Income/Expenses	306	344
Fees and commissions received	390	437
Fees and commissions paid	84	94
Dividend Income	65	82
Trading Profit/Loss (net)	-74	-15
Profit/loss on trading account securities	23	24
Profit/losses on derivative financial transactions	-301	-417
Foreign exchange profit/loss	204	378
Other Operating Income	330	316
Total Operating Income/Expenses	3,131	3,448
Provision for Loan Losses or other Receivables (-)	367	461
Specific provisions of banks loans and other receivables*	212	254
General provision expenses*	153	105
Other Operating Expenses (-)	1,250	1,299
Personnel Expenses*	514	602
Net Operating Profit/Loss	1,514	1,688
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	1,514	1,688
Provisions for Taxes on Income from Continuing Operations (±)	-330	-359
Net Profit/Loss from Continuing Operations	1,184	1,329
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	1,184	1,329

* Used from information and disclosures related to income statement.

Ratios

(%)

	Sept. 2015	Sept. 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	14.3	17.6
Shareholders' Equity / Total Assets	9.8	10.8
(Shareholders' Equity - Permanent Assets) / Total Assets	6.9	7.7
Net On Balance Sheet Position / Total Shareholders' Equity	-5.0	-4.0
Net On and Off Balance Sheet Position / Total Shareholders' Equity	1.5	1.6
Balance-Sheet Ratios		
TC Assets / Total Assets	65.3	68.7
TC Liabilities / Total Liabilities	64.3	67.6
FC Assets / FC Liabilities	97.0	96.7
TC Deposits / Total Deposits	64.5	69.5
TC Loans / Total Loans and Receivables	74.7	77.5
Total Deposits / Total Assets	62.9	63.3
Funds Borrowed / Total Assets	6.7	5.5
Assets Quality		
Financial Assets (net) / Total Assets	21.3	26.3
Total Loans and Receivables / Total Assets	60.6	55.8
Total Loans and Receivables / Total Deposits	96.5	88.1
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	72.7	70.0
Permanent Assets / Total Assets	2.9	3.1
Consumer Loans / Total Loans and Receivables	27.2	29.8
Liquidity		
Liquid Assets / Total Assets	32.1	36.1
Liquid Assets / Short-term Liabilities	52.0	57.3
TC Liquid Assets / Total Assets	15.7	20.3
Profitability		
Net Profit/Losses / Total Assets	1.2	1.3
Net Profit/Losses / Total Shareholders' Equity	12.2	11.7
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.5	1.6
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	2.3	2.4
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	73.2	71.6
Non-interest Income (net) / Total Assets	0.6	0.7
Other Operating Expenses / Total Assets	1.3	1.2
Personnel Expenses / Other Operating Expenses	41.1	46.3
Non-interest Income (net) / Other Operating Expenses	50.2	55.9

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

Türkiye Garanti Bankası A.Ş.

Assets

(USD Million)

	Sept. 2015			%	Sept. 2014			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	626	10,266	10,892	12.6	684	9,853	10,537	11.2
Fin.ass.where fair value cha. is refl.to I/S (Net)	732	173	905	1.1	431	330	761	0.8
Financial assets held for trading	667	173	840	1.0	345	330	675	0.7
Public sector debt securities	8	4	12	0.0	30	123	153	0.2
Securities representing a share in capital	16	0	16	0.0	29	0	29	0.0
Derivative financial assets held for trading	643	157	800	0.9	286	196	482	0.5
Other marketable securities	0	12	12	0.0	0	10	10	0.0
Fin.assets clas. as fair value change is refl.to I/S	65	0	65	0.1	87	0	87	0.1
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	65	0	65	0.1	87	0	87	0.1
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	25	4,082	4,107	4.8	432	3,364	3,796	4.0
Money Market Securities	0	40	40	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	40	40	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)	6,027	279	6,306	7.3	8,971	348	9,319	9.9
Securities representing a share in capital	11	21	32	0.0	14	26	40	0.0
Public sector debt securities	5,787	4	5,791	6.7	8,246	255	8,501	9.0
Other marketable securities	229	254	483	0.6	711	66	777	0.8
Loans and Receivables	32,537	20,215	52,752	61.2	36,148	21,271	57,420	60.8
Loans and Receivables	32,299	20,215	52,514	60.9	35,899	21,271	57,170	60.6
Loans granted to the Banks risk group	170	769	938	1.1	96	916	1,012	1.1
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	32,129	19,447	51,576	59.8	35,803	20,355	56,158	59.5
Loans under follow-up	1,242	0	1,242	1.4	1,313	0	1,313	1.4
Specific provisions (-)	1,004	0	1,004	1.2	1,064	0	1,064	1.1
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	3,876	3,315	7,191	8.3	5,874	2,952	8,826	9.4
Public sector debt securities	3,871	1,958	5,829	6.8	5,863	1,887	7,750	8.2
Other marketable securities	4	1,357	1,362	1.6	12	1,065	1,077	1.1
Investments and Associates (Net)	12	0	12	0.0	16	0	16	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	12	0	12	0.0	16	0	16	0.0
Financial investments and associates	11	0	11	0.0	15	0	15	0.0
Non-financial investments and associates	1	0	1	0.0	2	0	2	0.0
Subsidiaries (Net)	644	874	1,518	1.8	205	1,267	1,472	1.6
Financial subsidiaries	609	874	1,484	1.7	159	1,267	1,426	1.5
Non-financial subsidiaries	34	0	34	0.0	46	0	46	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	32	239	271	0.3	33	62	95	0.1
Fair value hedges	19	0	19	0.0	16	0	16	0.0
Cash flow hedges	13	239	252	0.3	17	62	79	0.1
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	454	0	454	0.5	543	0	543	0.6
Intangible Assets (Net)	55	0	55	0.1	73	0	73	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	55	0	55	0.1	73	0	73	0.1
Real Estates for Investment Purpose (Net)	48	0	48	0.1	61	0	61	0.1
Assets for Tax	103	0	103	0.1	101	0	101	0.1
Current assets for tax	20	0	20	0.0	0	0	0	0.0
Deferred assets for tax	83	0	83	0.1	101	0	101	0.1
Prop.&Equ.for Sale p. and from Term.Op.(Net)	98	0	98	0.1	66	0	66	0.1
Other Assets	939	488	1,427	1.7	1,053	227	1,280	1.4
Total Assets	46,206	39,972	86,179	100.0	54,692	39,675	94,366	100.0

Liabilities

(USD Million)

	Sept. 2015			%	Sept. 2014			%
	TC	FC	Total		TC	FC	Total	
Deposits	22,734	26,638	49,373	57.3	25,648	24,363	50,011	53.0
Deposits held by the Banks risk group	351	522	873	1.0	521	218	740	0.8
Other	22,383	26,117	48,500	56.3	25,127	24,145	49,272	52.2
Derivative Finan. Liabilities Held for Trading	809	293	1,102	1.3	435	200	635	0.7
Funds Borrowed	824	10,401	11,226	13.0	1,887	12,187	14,074	14.9
Money Market Takings	3,625	865	4,490	5.2	3,808	2,633	6,441	6.8
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	3,625	865	4,490	5.2	3,808	2,633	6,441	6.8
Marketable Securities Issued (Net)	1,146	3,827	4,972	5.8	1,806	4,269	6,075	6.4
Bills	318	74	392	0.5	613	0	613	0.6
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	828	3,753	4,580	5.3	1,193	4,269	5,462	5.8
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	2,304	399	2,703	3.1	2,745	292	3,037	3.2
Other External Resources	872	421	1,294	1.5	973	249	1,222	1.3
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	4	0	4	0.0	0	0	0	0.0
Finance leasing payables	5	0	5	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	112	112	0.1	18	34	52	0.1
Fair value hedges	0	95	95	0.1	18	32	50	0.1
Cash flow hedges	0	17	17	0.0	0	2	2	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	1,388	24	1,411	1.6	1,525	26	1,551	1.6
General provisions	963	16	979	1.1	1,006	18	1,024	1.1
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	197	0	197	0.2	235	0	235	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	227	8	236	0.3	284	8	292	0.3
Liabilities for Tax	82	10	92	0.1	174	8	182	0.2
Current liabilities for tax	82	10	92	0.1	174	8	182	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	55	55	0.1	0	62	62	0.1
Shareholders' Equity	9,290	54	9,344	10.8	10,255	770	11,025	11.7
Paid-in capital	1,388	0	1,388	1.6	1,844	0	1,844	2.0
Supplementary capital	340	-14	326	0.4	339	704	1,043	1.1
Share premium	4	0	4	0.0	5	0	5	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	39	-26	13	0.0	-68	682	614	0.7
Revaluation changes of property and equip.	58	0	58	0.1	77	0	77	0.1
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est. for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv.&ass.,subs.& joint vent.	1	0	1	0.0	1	0	1	0.0
Hedging funds (active part)	0	12	12	0.0	-14	22	8	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	238	0	238	0.3	338	0	338	0.4
Profit reserves	6,741	67	6,808	7.9	7,007	66	7,073	7.5
Legal reserves	382	4	386	0.4	492	5	497	0.5
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	6,359	1	6,360	7.4	6,516	1	6,516	6.9
Other profit reserves	0	62	62	0.1	0	60	60	0.1
Profit or loss	821	0	821	1.0	1,064	0	1,064	1.1
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	821	0	821	1.0	1,064	0	1,064	1.1
Total Liabilities	43,078	43,101	86,179	100.0	49,274	45,093	94,366	100.0

Türkiye Garanti Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Sept. 2015			Sept. 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	4,769	11,412	16,182	5,104	10,279	15,384
Letters of guarantee	4,760	6,308	11,068	5,100	6,092	11,192
Bank acceptances	8	583	591	4	334	338
Letters of credit	2	4,483	4,485	0	3,817	3,817
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	37	37	0	37	37
Commitments	12,188	4,083	16,271	17,256	6,740	23,996
Irrevocable commitments	12,185	4,083	16,268	17,242	6,740	23,982
Revocable commitments	3	0	3	14	0	15
Derivative Financial Instruments	29,593	50,312	79,905	31,045	51,061	82,107
Derivative finan. instruments held for hedging	2,273	4,597	6,870	3,576	3,720	7,296
Trading transactions	27,319	45,715	73,034	27,469	47,342	74,811
Custody and Pledged Securities	182,080	137,577	319,657	212,909	158,797	371,706
Items held in Custody	11,656	11,253	22,910	16,563	10,049	26,612
Pledged Items	170,424	126,324	296,748	196,346	148,748	345,094
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	228,630	203,384	432,015	266,314	226,878	493,193

Income-Expenditure

(USD Million)

	Sept. 2015	Sept. 2014
Interest Income	4,172	4,880
Interest on loans	3,301	3,566
Interest received from reserve deposits	13	0
Interest received from banks	20	51
Interest received from money market transactions	1	2
Interest received from marketable securities portfolio	795	1,216
Other interest income	41	45
Interest Expenses	1,989	2,559
Interest on deposits	1,379	1,707
Interest on money market transactions	236	330
Interest on funds borrowed	158	269
Interest on securities issued	210	251
Other interest expenses	6	3
Net Interest Income/Expenses	2,183	2,320
Net Fees and Commissions Income/Expenses	729	993
Fees and commissions received	948	1,244
Fees and commissions paid	219	251
Dividend Income	2	1
Trading Profit/Loss (net)	-239	-25
Profit/loss on trading account securities	245	-23
Profit/losses on derivative financial transactions	-515	-275
Foreign exchange profit/loss	30	273
Other Operating Income	212	179
Total Operating Income/Expenses	2,887	3,468
Provision for Loan Losses or other Receivables (-)	518	573
Specific provisions of banks loans and other receivables*	318	381
General provision expenses*	171	144
Other Operating Expenses (-)	1,418	1,517
Personnel Expenses*	539	632
Net Operating Profit/Loss	951	1,378
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	105	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	1,056	1,378
Provisions for Taxes on Income from Continuing Operations (±)	-235	-314
Net Profit/Loss from Continuing Operations	821	1,064
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	821	1,064

* Used from information and disclosures related to income statement.

Ratios

(%)

	Sept. 2015	Sept. 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	13.8	15.0
Shareholders' Equity / Total Assets	10.8	11.7
(Shareholders' Equity - Permanent Assets) / Total Assets	8.1	9.1
Net On Balance Sheet Position / Total Shareholders' Equity	-12.7	-22.8
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-5.0	-2.8
Balance-Sheet Ratios		
TC Assets / Total Assets	53.6	58.0
TC Liabilities / Total Liabilities	50.0	52.2
FC Assets / FC Liabilities	92.7	88.0
TC Deposits / Total Deposits	46.0	51.3
TC Loans / Total Loans and Receivables	61.7	63.0
Total Deposits / Total Assets	57.3	53.0
Funds Borrowed / Total Assets	13.0	14.9
Assets Quality		
Financial Assets (net) / Total Assets	17.0	20.1
Total Loans and Receivables / Total Assets	61.2	60.8
Total Loans and Receivables / Total Deposits	106.8	114.8
Loans Under Follow-up (gross) / Total Loans and Receivables	2.4	2.3
Loans Under Follow-up (net) / Total Loans and Receivables	0.5	0.4
Specific Provisions / Loans Under Follow-up	80.9	81.0
Permanent Assets / Total Assets	2.8	2.6
Consumer Loans / Total Loans and Receivables	32.5	35.1
Liquidity		
Liquid Assets / Total Assets	25.8	25.9
Liquid Assets / Short-term Liabilities	49.7	53.7
TC Liquid Assets / Total Assets	8.6	11.1
Profitability		
Net Profit/Losses / Total Assets	1.0	1.1
Net Profit/Losses / Total Shareholders' Equity	8.8	9.6
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.2	1.5
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	2.2	2.1
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	64.6	55.9
Non-interest Income (net) / Total Assets	0.8	1.2
Other Operating Expenses / Total Assets	1.6	1.6
Personnel Expenses / Other Operating Expenses	38.0	41.7
Non-interest Income (net) / Other Operating Expenses	49.6	75.7

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

Türkiye Halk Bankası A.Ş.

Assets

(USD Million)

	Sept. 2015			%	Sept. 2014			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	1,102	6,668	7,770	12.4	1,245	7,209	8,455	12.9
Fin.ass.where fair value cha. is refl.to I/S (Net)	9	114	123	0.2	4	57	61	0.1
Financial assets held for trading	9	114	123	0.2	4	57	61	0.1
Public sector debt securities	7	5	12	0.0	2	5	8	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	109	109	0.2	0	51	51	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	20	1,497	1,518	2.4	27	613	640	1.0
Money Market Securities	0	0	0	0.0	0	0	0	0.0
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	2,341	1,209	3,550	5.7	3,011	1,060	4,071	6.2
Securities representing a share in capital	21	1	21	0.0	26	1	27	0.0
Public sector debt securities	2,320	1,209	3,529	5.6	2,984	1,059	4,043	6.1
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans and Receivables	28,696	13,104	41,800	66.7	31,173	11,033	42,206	64.2
Loans and Receivables	28,390	13,104	41,494	66.2	30,517	11,033	41,550	63.2
Loans granted to the Banks risk group	119	219	337	0.5	127	133	260	0.4
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	28,271	12,885	41,157	65.6	30,390	10,900	41,290	62.8
Loans under follow-up	1,280	0	1,280	2.0	1,610	0	1,610	2.4
Specific provisions (-)	974	0	974	1.6	954	0	954	1.5
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	5,002	657	5,658	9.0	7,401	644	8,045	12.2
Public sector debt securities	5,002	657	5,658	9.0	7,401	644	8,045	12.2
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	6	79	85	0.1	8	33	41	0.1
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	6	79	85	0.1	8	33	41	0.1
Financial investments and associates	4	79	83	0.1	5	33	38	0.1
Non-financial investments and associates	2	0	2	0.0	3	0	3	0.0
Subsidiaries (Net)	780	80	859	1.4	966	64	1,030	1.6
Financial subsidiaries	767	80	847	1.4	953	64	1,016	1.5
Non-financial subsidiaries	13	0	13	0.0	13	0	13	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)	747	0	747	1.2	493	0	493	0.7
Intangible Assets (Net)	24	0	24	0.0	24	0	24	0.0
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	24	0	24	0.0	24	0	24	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	68	0	68	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	68	0	68	0.1
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	1	0	1	0.0
Other Assets	507	61	568	0.9	590	62	653	1.0
Total Assets	39,235	23,469	62,704	100.0	45,011	20,776	65,786	100.0

Liabilities

(USD Million)

	Sept. 2015			%	Sept. 2014			%
	TC	FC	Total		TC	FC	Total	
Deposits	25,322	15,305	40,628	64.8	28,978	15,578	44,556	67.7
Deposits held by the Banks risk group	269	21	290	0.5	363	2	364	0.6
Other	25,053	15,285	40,338	64.3	28,615	15,576	44,191	67.2
Derivative Finan. Liabilities Held for Trading	0	82	82	0.1	0	121	121	0.2
Funds Borrowed	284	6,683	6,967	11.1	345	4,703	5,048	7.7
Money Market Takings	3,179	50	3,229	5.1	3,316	0	3,316	5.0
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	3,179	50	3,229	5.1	3,316	0	3,316	5.0
Marketable Securities Issued (Net)	517	2,493	3,010	4.8	687	1,987	2,673	4.1
Bills	517	0	517	0.8	687	0	687	1.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	2,493	2,493	4.0	0	1,987	1,987	3.0
Funds	621	0	621	1.0	693	0	693	1.1
Borrower funds	11	0	11	0.0	13	0	13	0.0
Others	610	0	610	1.0	680	0	680	1.0
Miscellaneous Payables	639	13	651	1.0	767	20	787	1.2
Other External Resources	596	114	710	1.1	658	116	774	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	710	1	711	1.1	842	1	843	1.3
General provisions	372	0	372	0.6	525	0	525	0.8
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	207	0	207	0.3	241	0	241	0.4
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	131	1	132	0.2	76	1	77	0.1
Liabilities for Tax	80	0	80	0.1	104	0	104	0.2
Current liabilities for tax	71	0	71	0.1	104	0	104	0.2
Deferred liabilities for tax	9	0	9	0.0	0	0	0	0.0
Lia. for Pro.&Equ. for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	6,075	-62	6,014	9.6	6,905	-33	6,872	10.4
Paid-in capital	413	0	413	0.7	549	0	549	0.8
Supplementary capital	962	-62	901	1.4	935	-33	902	1.4
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	246	-62	184	0.3	395	-33	362	0.6
Revaluation changes of property and equip.	323	0	323	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	391	0	391	0.6	536	0	536	0.8
Profit reserves	4,149	0	4,149	6.6	4,646	0	4,646	7.1
Legal reserves	442	0	442	0.7	535	0	535	0.8
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	3,691	0	3,691	5.9	4,084	0	4,084	6.2
Other profit reserves	16	0	16	0.0	27	0	27	0.0
Profit or loss	551	0	551	0.9	775	0	775	1.2
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	551	0	551	0.9	775	0	775	1.2
Total Liabilities	38,024	24,680	62,704	100.0	43,293	22,493	65,786	100.0

Türkiye Halk Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Sept. 2015			Sept. 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	5,214	7,759	12,974	6,280	6,902	13,182
Letters of guarantee	4,971	5,098	10,069	6,016	3,720	9,736
Bank acceptances	67	954	1,020	36	1,361	1,397
Letters of credit	0	1,596	1,596	1	1,656	1,657
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	177	112	288	227	165	392
Commitments	6,656	226	6,882	8,002	485	8,487
Irrevocable commitments	6,656	226	6,882	8,002	485	8,487
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	1,283	6,741	8,024	1,287	12,581	13,868
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	1,283	6,741	8,024	1,287	12,581	13,868
Custody and Pledged Securities	153,804	40,519	194,323	163,609	34,182	197,791
Items held in Custody	72,846	5,790	78,636	73,646	5,448	79,094
Pledged Items	80,958	34,729	115,687	89,962	28,734	118,697
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	166,958	55,245	222,203	179,177	54,151	233,328

Income-Expenditure

(USD Million)

	Sept. 2015	Sept. 2014
Interest Income	3,261	3,718
Interest on loans	2,699	2,818
Interest received from reserve deposits	3	0
Interest received from banks	7	3
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	550	895
Other interest income	1	2
Interest Expenses	1,879	2,095
Interest on deposits	1,506	1,720
Interest on money market transactions	76	84
Interest on funds borrowed	167	172
Interest on securities issued	113	84
Other interest expenses	18	35
Net Interest Income/Expenses	1,382	1,624
Net Fees and Commissions Income/Expenses	293	316
Fees and commissions received	377	441
Fees and commissions paid	84	125
Dividend Income	62	64
Trading Profit/Loss (net)	-56	18
Profit/loss on trading account securities	9	103
Profit/losses on derivative financial transactions	60	-435
Foreign exchange profit/loss	-126	349
Other Operating Income	254	190
Total Operating Income/Expenses	1,935	2,212
Provision for Loan Losses or other Receivables (-)	401	301
Specific provisions of banks loans and other receivables*	237	250
General provision expenses*	95	27
Other Operating Expenses (-)	854	964
Personnel Expenses*	373	406
Net Operating Profit/Loss	680	947
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	680	947
Provisions for Taxes on Income from Continuing Operations (±)	-129	-173
Net Profit/Loss from Continuing Operations	551	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	551	775

* Used from information and disclosures related to income statement.

Ratios

(%)

	Sept. 2015	Sept. 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	13.0	13.6
Shareholders' Equity / Total Assets	9.6	10.4
(Shareholders' Equity - Permanent Assets) / Total Assets	6.4	7.0
Net On Balance Sheet Position / Total Shareholders' Equity	-12.6	-19.6
Net On and Off Balance Sheet Position / Total Shareholders' Equity	1.1	-9.0
Balance-Sheet Ratios		
TC Assets / Total Assets	62.6	68.4
TC Liabilities / Total Liabilities	60.6	65.8
FC Assets / FC Liabilities	95.1	92.4
TC Deposits / Total Deposits	62.3	65.0
TC Loans / Total Loans and Receivables	68.7	73.9
Total Deposits / Total Assets	64.8	67.7
Funds Borrowed / Total Assets	11.1	7.7
Assets Quality		
Financial Assets (net) / Total Assets	14.9	18.5
Total Loans and Receivables / Total Assets	66.7	64.2
Total Loans and Receivables / Total Deposits	102.9	94.7
Loans Under Follow-up (gross) / Total Loans and Receivables	3.1	3.8
Loans Under Follow-up (net) / Total Loans and Receivables	0.7	1.6
Specific Provisions / Loans Under Follow-up	76.1	59.3
Permanent Assets / Total Assets	3.2	3.4
Consumer Loans / Total Loans and Receivables	21.1	25.0
Liquidity		
Liquid Assets / Total Assets	20.7	20.1
Liquid Assets / Short-term Liabilities	36.2	32.5
TC Liquid Assets / Total Assets	5.5	6.5
Profitability		
Net Profit/Losses / Total Assets	0.9	1.2
Net Profit/Losses / Total Shareholders' Equity	9.2	11.3
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.1	1.4
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	1.8	2.1
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	59.2	62.1
Non-interest Income (net) / Total Assets	0.9	0.9
Other Operating Expenses / Total Assets	1.4	1.5
Personnel Expenses / Other Operating Expenses	43.7	42.1
Non-interest Income (net) / Other Operating Expenses	64.8	61.0

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

Türkiye İş Bankası A.Ş.

Assets

(USD Million)

	Sept. 2015			%	Sept. 2014			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	977	10,000	10,977	11.9	1,579	9,548	11,127	11.0
Fin.ass.where fair value cha. is refl.to I/S (Net)	127	663	790	0.9	333	382	715	0.7
Financial assets held for trading	127	663	790	0.9	333	382	715	0.7
Public sector debt securities	112	2	114	0.1	281	5	287	0.3
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	14	661	675	0.7	50	377	427	0.4
Other marketable securities	1	0	1	0.0	1	0	1	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	37	722	759	0.8	43	550	593	0.6
Money Market Securities	0	0	0	0.0	0	0	0	0.0
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	10,576	3,261	13,838	15.0	12,180	2,835	15,014	14.8
Securities representing a share in capital	11	0	12	0.0	15	0	15	0.0
Public sector debt securities	10,562	2,884	13,446	14.5	12,163	2,487	14,650	14.4
Other marketable securities	3	377	380	0.4	2	347	349	0.3
Loans and Receivables	37,653	22,154	59,807	64.6	43,312	23,175	66,487	65.5
Loans and Receivables	37,401	22,153	59,554	64.4	43,071	23,175	66,246	65.3
Loans granted to the Banks risk group	261	240	502	0.5	519	309	828	0.8
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	37,140	21,913	59,052	63.8	42,552	22,867	65,418	64.5
Loans under follow-up	1,033	2	1,035	1.1	1,066	1	1,066	1.1
Specific provisions (-)	780	1	782	0.8	824	1	825	0.8
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	552	28	579	0.6	1,555	15	1,570	1.5
Public sector debt securities	538	0	538	0.6	1,551	0	1,551	1.5
Other marketable securities	14	28	41	0.0	4	15	19	0.0
Investments and Associates (Net)	42	0	42	0.0	344	0	344	0.3
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	42	0	42	0.0	344	0	344	0.3
Financial investments and associates	41	0	41	0.0	55	0	55	0.1
Non-financial investments and associates	1	0	1	0.0	289	0	289	0.3
Subsidiaries (Net)	2,623	184	2,807	3.0	3,207	183	3,389	3.3
Financial subsidiaries	1,207	184	1,391	1.5	1,510	183	1,693	1.7
Non-financial subsidiaries	1,415	0	1,415	1.5	1,696	0	1,696	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)	1,424	4	1,428	1.5	803	3	806	0.8
Intangible Assets (Net)	121	0	121	0.1	111	0	112	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	121	0	121	0.1	111	0	112	0.1
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	168	0	168	0.2	215	0	215	0.2
Current assets for tax	32	0	32	0.0	0	0	0	0.0
Deferred assets for tax	137	0	137	0.1	215	0	215	0.2
Prop.&Equ.for Sale p. and from Term.Op.(Net)	15	0	15	0.0	27	0	27	0.0
Other Assets	828	380	1,209	1.3	684	352	1,035	1.0
Total Assets	55,144	37,396	92,540	100.0	64,392	37,044	101,435	100.0

Liabilities

(USD Million)

	Sept. 2015			%	Sept. 2014			%
	TC	FC	Total		TC	FC	Total	
Deposits	23,091	28,474	51,565	55.7	29,491	27,799	57,290	56.5
Deposits held by the Banks risk group	512	1,334	1,846	2.0	602	1,293	1,895	1.9
Other	22,579	27,140	49,719	53.7	28,889	26,507	55,395	54.6
Derivative Finan. Liabilities Held for Trading	176	198	374	0.4	106	268	374	0.4
Funds Borrowed	890	9,110	10,001	10.8	951	6,813	7,764	7.7
Money Market Takings	5,719	974	6,693	7.2	8,022	1,413	9,435	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	5,719	974	6,693	7.2	8,022	1,413	9,435	9.3
Marketable Securities Issued (Net)	2,040	5,001	7,041	7.6	2,529	3,817	6,346	6.3
Bills	1,778	882	2,659	2.9	2,022	701	2,723	2.7
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	262	4,120	4,382	4.7	507	3,116	3,623	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	2,116	241	2,357	2.5	2,136	197	2,333	2.3
Other External Resources	696	281	977	1.1	883	1,061	1,944	1.9
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	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	2,262	11	2,272	2.5	2,704	10	2,714	2.7
General provisions	934	4	938	1.0	988	3	991	1.0
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	174	0	174	0.2	182	0	182	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	1,153	7	1,160	1.3	1,533	7	1,540	1.5
Liabilities for Tax	91	0	91	0.1	157	0	157	0.2
Current liabilities for tax	91	0	91	0.1	157	0	157	0.2
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia. for Pro.&Equ. for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	1,411	1,411	1.5	0	1,424	1,424	1.4
Shareholders' Equity	9,871	-115	9,757	10.5	11,597	56	11,653	11.5
Paid-in capital	1,488	0	1,488	1.6	1,976	0	1,976	1.9
Supplementary capital	1,865	-115	1,750	1.9	1,966	56	2,023	2.0
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	571	-115	456	0.5	1,243	56	1,300	1.3
Revaluation changes of property and equip.	752	0	752	0.8	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est. for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv.&ass.,subs.& joint vent.	9	0	9	0.0	12	0	12	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val.inc.in pro.& equ.held for sale p.and term.ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	531	0	531	0.6	710	0	710	0.7
Profit reserves	5,792	0	5,792	6.3	6,529	0	6,529	6.4
Legal reserves	821	0	821	0.9	987	0	987	1.0
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	4,964	0	4,964	5.4	5,526	0	5,526	5.4
Other profit reserves	7	0	7	0.0	16	0	16	0.0
Profit or loss	727	0	727	0.8	1,125	0	1,125	1.1
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	727	0	727	0.8	1,125	0	1,125	1.1
Total Liabilities	46,954	45,585	92,540	100.0	58,576	42,859	101,435	100.0

Türkiye İş Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Sept. 2015			Sept. 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	6,669	11,821	18,490	7,744	10,151	17,895
Letters of guarantee	6,661	6,707	13,367	7,738	5,935	13,673
Bank acceptances	3	596	599	3	542	545
Letters of credit	2	4,221	4,223	0	3,323	3,323
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	3	298	301	3	352	355
Commitments	13,209	5,002	18,211	16,264	3,728	19,993
Irrevocable commitments	13,168	2,148	15,316	16,201	1,515	17,717
Revocable commitments	41	2,854	2,895	63	2,213	2,276
Derivative Financial Instruments	11,583	31,585	43,168	10,406	27,072	37,478
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	11,583	31,585	43,168	10,406	27,072	37,478
Custody and Pledged Securities	82,179	43,545	125,724	90,727	41,180	131,906
Items held in Custody	13,666	4,418	18,084	21,086	4,736	25,821
Pledged Items	68,513	39,127	107,640	69,641	36,444	106,085
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	113,639	91,953	205,592	125,141	82,131	207,272

Income-Expenditure

(USD Million)

	Sept. 2015	Sept. 2014
Interest Income	4,655	5,206
Interest on loans	3,801	4,070
Interest received from reserve deposits	13	0
Interest received from banks	4	5
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	834	1,126
Other interest income	2	6
Interest Expenses	2,498	2,809
Interest on deposits	1,557	1,900
Interest on money market transactions	185	147
Interest on funds borrowed	415	417
Interest on securities issued	332	321
Other interest expenses	9	23
Net Interest Income/Expenses	2,156	2,397
Net Fees and Commissions Income/Expenses	571	660
Fees and commissions received	673	746
Fees and commissions paid	102	86
Dividend Income	183	261
Trading Profit/Loss (net)	-241	23
Profit/loss on trading account securities	105	88
Profit/losses on derivative financial transactions	-46	-404
Foreign exchange profit/loss	-300	339
Other Operating Income	255	380
Total Operating Income/Expenses	2,924	3,721
Provision for Loan Losses or other Receivables (-)	532	497
Specific provisions of banks loans and other receivables*	331	308
General provision expenses*	170	126
Other Operating Expenses (-)	1,495	1,813
Personnel Expenses*	636	813
Net Operating Profit/Loss	897	1,411
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	897	1,411
Provisions for Taxes on Income from Continuing Operations (±)	-170	-286
Net Profit/Loss from Continuing Operations	727	1,125
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	727	1,125

* Used from information and disclosures related to income statement.

Ratios

(%)

	Sept. 2015	Sept. 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	10.5	11.5
(Shareholders' Equity - Permanent Assets) / Total Assets	5.5	6.6
Net On Balance Sheet Position / Total Shareholders' Equity	-67.3	-32.4
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-9.6	-9.5
Balance-Sheet Ratios		
TC Assets / Total Assets	59.6	63.5
TC Liabilities / Total Liabilities	50.7	57.7
FC Assets / FC Liabilities	82.0	86.4
TC Deposits / Total Deposits	44.8	51.5
TC Loans / Total Loans and Receivables	63.0	65.1
Total Deposits / Total Assets	55.7	56.5
Funds Borrowed / Total Assets	10.8	7.7
Assets Quality		
Financial Assets (net) / Total Assets	16.4	17.1
Total Loans and Receivables / Total Assets	64.6	65.5
Total Loans and Receivables / Total Deposits	116.0	116.1
Loans Under Follow-up (gross) / Total Loans and Receivables	1.7	1.6
Loans Under Follow-up (net) / Total Loans and Receivables	0.4	0.4
Specific Provisions / Loans Under Follow-up	75.5	77.4
Permanent Assets / Total Assets	5.0	4.9
Consumer Loans / Total Loans and Receivables	25.7	26.4
Liquidity		
Liquid Assets / Total Assets	28.5	27.1
Liquid Assets / Short-term Liabilities	52.6	46.5
TC Liquid Assets / Total Assets	12.7	13.9
Profitability		
Net Profit/Losses / Total Assets	0.8	1.1
Net Profit/Losses / Total Shareholders' Equity	7.4	9.7
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.0	1.4
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	2.0	2.1
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	62.4	56.2
Non-interest Income (net) / Total Assets	0.8	1.3
Other Operating Expenses / Total Assets	1.6	1.8
Personnel Expenses / Other Operating Expenses	42.5	44.8
Non-interest Income (net) / Other Operating Expenses	51.4	73.0

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

Türkiye Kalkınma Bankası A.Ş.

Assets

(USD Million)

	Sept. 2015			%	Sept. 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	46	87	133	8.1	32	68	99	6.1
Money Market Securities	65	0	65	3.9	84	0	84	5.1
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	65	0	65	3.9	84	0	84	5.1
Financial Assets Available for Sale (Net)	34	23	57	3.4	28	8	36	2.2
Securities representing a share in capital	3	0	3	0.2	4	0	4	0.2
Public sector debt securities	31	3	34	2.1	23	0	23	1.4
Other marketable securities	0	20	20	1.2	1	8	10	0.6
Loans and Receivables	111	1,234	1,345	81.8	115	1,233	1,348	82.9
Loans and Receivables	53	1,234	1,286	78.2	88	1,233	1,321	81.3
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	53	1,234	1,286	78.2	88	1,233	1,321	81.3
Loans under follow-up	73	0	73	4.5	48	0	48	2.9
Specific provisions (-)	15	0	15	0.9	21	0	21	1.3
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	7	0	7	0.4	9	0	9	0.6
Public sector debt securities	7	0	7	0.4	9	0	9	0.6
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	3	5	8	0.5	4	6	9	0.6
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	3	5	8	0.5	4	6	9	0.6
Financial investments and associates	0	5	5	0.3	0	6	6	0.3
Non-financial investments and associates	3	0	3	0.2	4	0	4	0.2
Subsidiaries (Net)	0	0	0	0.0	0	0	0	0.0
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	22	0	22	1.3	29	0	29	1.8
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	2	0	2	0.1	3	0	3	0.2
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	2	0	2	0.1	3	0	3	0.2
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	4	1	5	0.3	6	1	7	0.4
Total Assets	295	1,350	1,645	100.0	310	1,315	1,625	100.0

Liabilities

(USD Million)

	Sept. 2015			%	Sept. 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	1,383	1,383	84.1	0	1,304	1,304	80.3
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	8	0	8	0.5
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	5	0	5	0.3	8	0	8	0.5
Miscellaneous Payables	1	2	3	0.2	1	1	3	0.2
Other External Resources	3	0	3	0.2	4	0	4	0.2
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	24	0	24	1.5	26	0	26	1.6
General provisions	14	0	14	0.8	14	0	14	0.9
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	10	0	10	0.6	12	0	12	0.7
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	0	0	0	0.0	0	0	0	0.0
Liabilities for Tax	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	225	0	225	13.7	278	0	278	17.1
Paid-in capital	53	0	53	3.2	70	0	70	4.3
Supplementary capital	69	0	68	4.2	92	0	92	5.7
Share premium	0	0	0	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	68	0	68	4.2	90	0	90	5.6
Profit reserves	90	0	90	5.5	99	0	99	6.1
Legal reserves	11	0	11	0.6	14	0	14	0.9
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	79	0	79	4.8	84	0	84	5.2
Other profit reserves	1	0	1	0.0	1	0	1	0.0
Profit or loss	14	0	14	0.8	17	0	17	1.0
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	14	0	14	0.8	17	0	17	1.0
Total Liabilities	260	1,385	1,645	100.0	319	1,306	1,625	100.0

Türkiye Kalkınma Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Sept. 2015			Sept. 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	0	40	40	0	4	4
Letters of guarantee	0	0	0	0	0	0
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	40	40	0	4	4
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	0	0	0	0	0
Commitments	83	484	567	61	463	524
Irrevocable commitments	0	5	5	0	5	5
Revocable commitments	83	479	562	61	457	519
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	407	4,678	5,085	663	4,888	5,551
Items held in Custody	1	0	1	0	0	1
Pledged Items	405	4,678	5,082	662	4,887	5,549
Accepted independent guaran. and warran.	1	0	1	1	1	2
Total Off Balance Sheet Commitments	489	5,202	5,691	725	5,354	6,079

Income-Expenditure

(USD Million)

	Sept. 2015	Sept. 2014
Interest Income	46	52
Interest on loans	35	42
Interest received from reserve deposits	0	0
Interest received from banks	2	2
Interest received from money market transactions	6	4
Interest received from marketable securities portfolio	2	4
Other interest income	0	0
Interest Expenses	10	11
Interest on deposits	0	0
Interest on money market transactions	10	11
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	36	41
Net Fees and Commissions Income/Expenses	2	3
Fees and commissions received	2	3
Fees and commissions paid	0	0
Dividend Income	0	0
Trading Profit/Loss (net)	0	0
Profit/loss on trading account securities	1	0
Profit/losses on derivative financial transactions	0	0
Foreign exchange profit/loss	-1	0
Other Operating Income	1	6
Total Operating Income/Expenses	40	50
Provision for Loan Losses or other Receivables (-)	3	6
Specific provisions of banks loans and other receivables*	0	4
General provision expenses*	3	2
Other Operating Expenses (-)	19	23
Personnel Expenses*	13	17
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	-4
Net Profit/Loss from Continuing Operations	14	17
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	14	17

* Used from information and disclosures related to income statement.

Ratios

(%)

	Sept. 2015	Sept. 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	16.0	20.4
Shareholders' Equity / Total Assets	13.7	17.1
(Shareholders' Equity - Permanent Assets) / Total Assets	8.3	13.1
Net On Balance Sheet Position / Total Shareholders' Equity	-15.7	3.2
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-15.7	3.2
Balance-Sheet Ratios		
TC Assets / Total Assets	17.9	19.1
TC Liabilities / Total Liabilities	15.8	19.6
FC Assets / FC Liabilities	97.4	100.7
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans and Receivables	8.2	8.5
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	84.1	80.3
Assets Quality		
Financial Assets (net) / Total Assets	3.9	2.8
Total Loans and Receivables / Total Assets	81.8	82.9
Total Loans and Receivables / Total Deposits	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	5.5	3.5
Loans Under Follow-up (net) / Total Loans and Receivables	4.3	2.0
Specific Provisions / Loans Under Follow-up	20.6	44.1
Permanent Assets / Total Assets	5.4	4.0
Consumer Loans / Total Loans and Receivables	0.1	0.2
Liquidity		
Liquid Assets / Total Assets	15.5	13.5
Liquid Assets / Short-term Liabilities	2,927.2	1,818.9
TC Liquid Assets / Total Assets	8.8	8.8
Profitability		
Net Profit/Losses / Total Assets	0.8	1.0
Net Profit/Losses / Total Shareholders' Equity	6.1	6.0
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.1	1.3
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	2.2	2.3
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	89.8	73.0
Non-interest Income (net) / Total Assets	0.2	0.6
Other Operating Expenses / Total Assets	1.1	1.4
Personnel Expenses / Other Operating Expenses	69.4	74.3
Non-interest Income (net) / Other Operating Expenses	21.3	39.8

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

Türkiye Sınai Kalkınma Bankası A.Ş.

Assets

(USD Million)

	Sept. 2015			%	Sept. 2014			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	9	231	240	3.5	20	188	209	3.2
Fin.ass.where fair value cha. is refl.to I/S (Net)	20	67	87	1.3	11	21	33	0.5
Financial assets held for trading	20	67	87	1.3	11	21	33	0.5
Public sector debt securities	9	0	9	0.1	7	0	7	0.1
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	11	67	78	1.1	5	21	26	0.4
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	0	19	20	0.3	11	3	14	0.2
Money Market Securities	369	0	369	5.4	35	0	35	0.6
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	369	0	369	5.4	35	0	35	0.6
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	662	298	960	13.9	1,186	169	1,356	21.0
Securities representing a share in capital	8	4	12	0.2	10	3	13	0.2
Public sector debt securities	551	280	831	12.1	983	156	1,139	17.7
Other marketable securities	103	14	117	1.7	193	11	204	3.2
Loans and Receivables	753	3,965	4,717	68.4	1,124	3,505	4,629	71.9
Loans and Receivables	753	3,965	4,717	68.4	1,124	3,505	4,629	71.9
Loans granted to the Banks risk group	84	78	162	2.4	115	60	175	2.7
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	669	3,886	4,555	66.1	1,009	3,445	4,454	69.1
Loans under follow-up	19	1	20	0.3	5	1	7	0.1
Specific provisions (-)	19	1	20	0.3	5	1	7	0.1
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	228	53	282	4.1	0	0	0	0.0
Public sector debt securities	228	53	282	4.1	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	48	0	48	0.7	69	0	69	1.1
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	48	0	48	0.7	69	0	69	1.1
Financial investments and associates	47	0	47	0.7	68	0	68	1.1
Non-financial investments and associates	1	0	1	0.0	1	0	1	0.0
Subsidiaries (Net)	41	0	41	0.6	59	0	59	0.9
Financial subsidiaries	41	0	41	0.6	59	0	59	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	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	13	13	0.2	0	0	0	0.0
Fair value hedges	0	13	13	0.2	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	0.2	4	0	4	0.1
Intangible Assets (Net)	0	0	0	0.0	0	0	0	0.0
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	9	0	9	0.1	8	0	8	0.1
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	9	0	9	0.1	8	0	8	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	74	92	1.3	9	18	27	0.4
Total Assets	2,173	4,720	6,893	100.0	2,537	3,905	6,443	100.0

Liabilities

(USD Million)

	Sept. 2015			%	Sept. 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	24	60	84	1.2	3	22	25	0.4
Funds Borrowed	26	4,451	4,477	64.9	1	4,304	4,305	66.8
Money Market Takings	634	16	650	9.4	866	114	979	15.2
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	634	16	650	9.4	866	114	979	15.2
Marketable Securities Issued (Net)	0	717	717	10.4	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	717	717	10.4	0	0	0	0.0
Funds	0	23	23	0.3	0	6	6	0.1
Borrower funds	0	23	23	0.3	0	6	6	0.1
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	28	13	41	0.6	29	2	32	0.5
Other External Resources	0	0	0	0.0	0	0	0	0.0
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	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	75	0	75	1.1	86	0	86	1.3
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	0.0	3	0	3	0.1
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	20	0	20	0.3	31	0	31	0.5
Liabilities for Tax	7	0	7	0.1	14	0	14	0.2
Current liabilities for tax	7	0	7	0.1	14	0	14	0.2
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia. for Pro.&Equ. for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	50	50	0.7	0	50	50	0.8
Shareholders' Equity	770	-1	769	11.2	927	17	944	14.6
Paid-in capital	578	0	578	8.4	659	0	659	10.2
Supplementary capital	-22	-1	-23	-0.3	7	17	24	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	-33	-1	-34	-0.5	3	17	20	0.3
Revaluation changes of property and equip.	11	0	11	0.2	4	0	4	0.1
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est. for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv.&ass.,subs.& joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val.inc.in pro.& equ.held for sale p.and term.ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	0	0	0	0.0	0	0	0	0.0
Profit reserves	117	0	117	1.7	135	0	135	2.1
Legal reserves	64	0	64	0.9	76	0	76	1.2
Status reserves	25	0	25	0.4	33	0	33	0.5
Extraordinary reserves	27	0	27	0.4	24	0	24	0.4
Other profit reserves	1	0	1	0.0	2	0	2	0.0
Profit or loss	97	0	97	1.4	126	0	126	2.0
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	97	0	97	1.4	126	0	126	2.0
Total Liabilities	1,564	5,330	6,893	100.0	1,928	4,515	6,443	100.0

Türkiye Sınai Kalkınma Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Sept. 2015			Sept. 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	147	550	697	209	413	623
Letters of guarantee	147	278	424	209	192	401
Bank acceptances	0	53	53	0	0	0
Letters of credit	0	220	220	0	221	221
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	135	1,226	1,361	259	889	1,148
Irrevocable commitments	37	148	185	66	69	135
Revocable commitments	98	1,078	1,176	193	820	1,013
Derivative Financial Instruments	939	5,495	6,434	533	2,659	3,192
Derivative finan. instruments held for hedging	0	1,607	1,607	0	0	0
Trading transactions	939	3,888	4,827	533	2,659	3,192
Custody and Pledged Securities	10,043	49,577	59,619	11,094	44,605	55,699
Items held in Custody	635	31	666	869	122	992
Pledged Items	6,019	29,713	35,732	5,791	26,854	32,645
Accepted independent guaran. and warran.	3,389	19,833	23,222	4,434	17,628	22,063
Total Off Balance Sheet Commitments	11,263	56,848	68,111	12,095	48,566	60,661

Income-Expenditure

(USD Million)

	Sept. 2015	Sept. 2014
Interest Income	258	259
Interest on loans	163	161
Interest received from reserve deposits	0	0
Interest received from banks	1	0
Interest received from money market transactions	19	6
Interest received from marketable securities portfolio	74	92
Other interest income	0	0
Interest Expenses	110	77
Interest on deposits	0	0
Interest on money market transactions	43	34
Interest on funds borrowed	45	43
Interest on securities issued	22	0
Other interest expenses	0	0
Net Interest Income/Expenses	147	182
Net Fees and Commissions Income/Expenses	3	3
Fees and commissions received	3	3
Fees and commissions paid	1	0
Dividend Income	11	10
Trading Profit/Loss (net)	-3	5
Profit/loss on trading account securities	1	-1
Profit/losses on derivative financial transactions	-20	-18
Foreign exchange profit/loss	16	24
Other Operating Income	13	17
Total Operating Income/Expenses	172	217
Provision for Loan Losses or other Receivables (-)	27	20
Specific provisions of banks loans and other receivables*	15	1
General provision expenses*	10	6
Other Operating Expenses (-)	25	39
Personnel Expenses*	16	18
Net Operating Profit/Loss	119	158
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	119	158
Provisions for Taxes on Income from Continuing Operations (±)	-23	-31
Net Profit/Loss from Continuing Operations	97	126
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	97	126

* Used from information and disclosures related to income statement.

Ratios

(%)

	Sept. 2015	Sept. 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	13.5	18.1
Shareholders' Equity / Total Assets	11.2	14.6
(Shareholders' Equity - Permanent Assets) / Total Assets	9.6	12.6
Net On Balance Sheet Position / Total Shareholders' Equity	-14.1	13.1
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.0	1.5
Balance-Sheet Ratios		
TC Assets / Total Assets	31.5	39.4
TC Liabilities / Total Liabilities	22.7	29.9
FC Assets / FC Liabilities	88.6	86.5
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans and Receivables	16.0	24.3
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	64.9	66.8
Assets Quality		
Financial Assets (net) / Total Assets	19.5	21.5
Total Loans and Receivables / Total Assets	68.4	71.9
Total Loans and Receivables / Total Deposits	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	0.4	0.1
Loans Under Follow-up (net) / Total Loans and Receivables	0.0	0.0
Specific Provisions / Loans Under Follow-up	100.0	100.0
Permanent Assets / Total Assets	1.5	2.1
Consumer Loans / Total Loans and Receivables	0.0	0.0
Liquidity		
Liquid Assets / Total Assets	24.3	25.5
Liquid Assets / Short-term Liabilities	208.1	141.6
TC Liquid Assets / Total Assets	15.4	19.6
Profitability		
Net Profit/Losses / Total Assets	1.4	2.0
Net Profit/Losses / Total Shareholders' Equity	12.5	13.4
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.7	2.4
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	1.9	2.8
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	77.5	83.0
Non-interest Income (net) / Total Assets	0.3	0.6
Other Operating Expenses / Total Assets	0.4	0.6
Personnel Expenses / Other Operating Expenses	61.7	46.3
Non-interest Income (net) / Other Operating Expenses	95.8	91.0

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

Türkiye Vakıflar Bankası T.A.O.

Assets

(USD Million)

	Sept. 2015			%	Sept. 2014			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	844	7,462	8,306	13.3	649	7,884	8,533	13.2
Fin.ass.where fair value cha. is refl.to I/S (Net)	299	48	347	0.6	159	19	179	0.3
Financial assets held for trading	299	48	347	0.6	159	19	179	0.3
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	298	48	346	0.6	159	19	179	0.3
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	2	2,260	2,262	3.6	7	1,027	1,034	1.6
Money Market Securities	0	0	0	0.0	0	0	0	0.0
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	4,019	1,466	5,486	8.8	5,491	1,568	7,059	10.9
Securities representing a share in capital	0	0	0	0.0	0	5	5	0.0
Public sector debt securities	4,019	1,466	5,486	8.8	5,491	1,563	7,054	10.9
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans and Receivables	28,711	12,624	41,334	66.2	31,770	11,106	42,876	66.3
Loans and Receivables	28,441	12,624	41,065	65.8	31,665	11,106	42,771	66.1
Loans granted to the Banks risk group	30	22	52	0.1	8	24	32	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	28,411	12,602	41,013	65.7	31,658	11,081	42,739	66.1
Loans under follow-up	1,567	0	1,567	2.5	1,717	0	1,717	2.7
Specific provisions (-)	1,298	0	1,298	2.1	1,612	0	1,612	2.5
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	2,380	77	2,457	3.9	2,807	40	2,847	4.4
Public sector debt securities	2,380	0	2,380	3.8	2,807	0	2,807	4.3
Other marketable securities	0	77	77	0.1	0	40	40	0.1
Investments and Associates (Net)	87	0	87	0.1	126	0	126	0.2
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	87	0	87	0.1	126	0	126	0.2
Financial investments and associates	83	0	83	0.1	121	0	121	0.2
Non-financial investments and associates	4	0	4	0.0	5	0	5	0.0
Subsidiaries (Net)	384	144	528	0.8	428	119	546	0.8
Financial subsidiaries	300	144	444	0.7	336	119	455	0.7
Non-financial subsidiaries	84	0	84	0.1	91	0	91	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)	439	1	440	0.7	302	1	302	0.5
Intangible Assets (Net)	55	0	55	0.1	60	0	60	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	55	0	55	0.1	60	0	60	0.1
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	4	0	4	0.0	25	0	25	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	25	0	25	0.0
Prop.&Equ.for Sale p. and from Term.Op.(Net)	275	0	275	0.4	307	0	307	0.5
Other Assets	526	311	838	1.3	639	137	776	1.2
Total Assets	38,025	24,393	62,418	100.0	42,770	21,900	64,670	100.0

Liabilities

(USD Million)

	Sept. 2015			%	Sept. 2014			%
	TC	FC	Total		TC	FC	Total	
Deposits	24,976	12,238	37,215	59.6	28,214	10,956	39,170	60.6
Deposits held by the Banks risk group	652	102	754	1.2	793	124	917	1.4
Other	24,325	12,137	36,461	58.4	27,420	10,833	38,253	59.2
Derivative Finan. Liabilities Held for Trading	59	72	131	0.2	43	56	99	0.2
Funds Borrowed	31	6,340	6,372	10.2	53	4,910	4,964	7.7
Money Market Takings	3,302	1,407	4,708	7.5	3,653	2,430	6,083	9.4
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	3,302	1,407	4,708	7.5	3,653	2,430	6,083	9.4
Marketable Securities Issued (Net)	897	3,172	4,069	6.5	1,078	3,243	4,321	6.7
Bills	897	0	897	1.4	1,078	0	1,078	1.7
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	3,172	3,172	5.1	0	3,243	3,243	5.0
Funds	2	0	2	0.0	9	0	9	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	2	0	2	0.0	9	0	9	0.0
Miscellaneous Payables	1,119	189	1,309	2.1	1,265	100	1,365	2.1
Other External Resources	245	650	895	1.4	292	360	652	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	930	6	936	1.5	935	5	941	1.5
General provisions	638	5	643	1.0	611	5	617	1.0
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	204	0	204	0.3	231	0	231	0.4
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	87	1	89	0.1	93	0	93	0.1
Liabilities for Tax	97	1	98	0.2	126	1	127	0.2
Current liabilities for tax	97	1	98	0.2	126	1	127	0.2
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia. for Pro.&Equ. for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	1,436	1,436	2.3	0	932	932	1.4
Shareholders' Equity	5,132	117	5,248	8.4	5,882	127	6,008	9.3
Paid-in capital	826	0	826	1.3	1,098	0	1,098	1.7
Supplementary capital	601	117	717	1.1	584	127	710	1.1
Share premium	239	0	239	0.4	318	0	318	0.5
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	82	117	198	0.3	215	127	342	0.5
Revaluation changes of property and equip.	274	0	274	0.4	20	0	20	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est. for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv.&ass.,subs.& joint vent.	23	0	23	0.0	30	0	30	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val.inc.in pro.& equ.held for sale p.and term.ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	-18	0	-18	0.0	0	0	0	0.0
Profit reserves	3,284	0	3,284	5.3	3,730	0	3,730	5.8
Legal reserves	388	0	388	0.6	445	0	445	0.7
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	2,753	0	2,753	4.4	3,168	0	3,168	4.9
Other profit reserves	142	0	142	0.2	117	0	117	0.2
Profit or loss	421	0	421	0.7	470	0	470	0.7
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	421	0	421	0.7	470	0	470	0.7
Total Liabilities	36,789	25,629	62,418	100.0	41,550	23,120	64,670	100.0

Türkiye Vakıflar Bankası T.A.O.

Off Balance Sheet Commitments

(USD Million)

	Sept. 2015			Sept. 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	7,456	4,177	11,633	6,977	5,001	11,977
Letters of guarantee	7,428	1,775	9,203	6,964	1,880	8,844
Bank acceptances	24	674	698	9	905	915
Letters of credit	4	1,723	1,727	3	2,213	2,216
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	6,838	2,363	9,201	8,188	1,782	9,970
Irrevocable commitments	6,126	177	6,303	7,592	367	7,960
Revocable commitments	712	2,186	2,898	596	1,415	2,010
Derivative Financial Instruments	3,810	14,003	17,813	3,194	11,967	15,161
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	3,810	14,003	17,813	3,194	11,967	15,161
Custody and Pledged Securities	284,673	168,903	453,576	282,576	119,167	401,743
Items held in Custody	22,987	1,327	24,313	24,715	851	25,565
Pledged Items	75,687	53,615	129,302	74,479	24,551	99,030
Accepted independent guaran. and warran.	185,999	113,961	299,960	183,382	93,766	277,148
Total Off Balance Sheet Commitments	302,777	189,446	492,223	300,934	137,917	438,851

Income-Expenditure

(USD Million)

	Sept. 2015	Sept. 2014
Interest Income	3,264	3,656
Interest on loans	2,780	2,985
Interest received from reserve deposits	7	0
Interest received from banks	2	2
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	475	668
Other interest income	0	1
Interest Expenses	1,962	2,205
Interest on deposits	1,458	1,655
Interest on money market transactions	65	50
Interest on funds borrowed	226	314
Interest on securities issued	145	140
Other interest expenses	68	46
Net Interest Income/Expenses	1,302	1,451
Net Fees and Commissions Income/Expenses	223	228
Fees and commissions received	341	369
Fees and commissions paid	118	142
Dividend Income	21	29
Trading Profit/Loss (net)	32	82
Profit/loss on trading account securities	19	59
Profit/losses on derivative financial transactions	3	-8
Foreign exchange profit/loss	10	30
Other Operating Income	249	356
Total Operating Income/Expenses	1,826	2,146
Provision for Loan Losses or other Receivables (-)	394	537
Specific provisions of banks loans and other receivables*	242	407
General provision expenses*	113	94
Other Operating Expenses (-)	886	1,005
Personnel Expenses*	342	403
Net Operating Profit/Loss	547	603
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	547	603
Provisions for Taxes on Income from Continuing Operations (±)	-126	-133
Net Profit/Loss from Continuing Operations	421	470
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	421	470

* Used from information and disclosures related to income statement.

Ratios

(%)

	Sept. 2015	Sept. 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	13.7	13.9
Shareholders' Equity / Total Assets	8.4	9.3
(Shareholders' Equity - Permanent Assets) / Total Assets	5.8	7.1
Net On Balance Sheet Position / Total Shareholders' Equity	3.1	1.2
Net On and Off Balance Sheet Position / Total Shareholders' Equity	7.8	4.8
Balance-Sheet Ratios		
TC Assets / Total Assets	60.9	66.1
TC Liabilities / Total Liabilities	58.9	64.2
FC Assets / FC Liabilities	95.2	94.7
TC Deposits / Total Deposits	67.1	72.0
TC Loans / Total Loans and Receivables	69.5	74.1
Total Deposits / Total Assets	59.6	60.6
Funds Borrowed / Total Assets	10.2	7.7
Assets Quality		
Financial Assets (net) / Total Assets	13.3	15.6
Total Loans and Receivables / Total Assets	66.2	66.3
Total Loans and Receivables / Total Deposits	111.1	109.5
Loans Under Follow-up (gross) / Total Loans and Receivables	3.8	4.0
Loans Under Follow-up (net) / Total Loans and Receivables	0.7	0.2
Specific Provisions / Loans Under Follow-up	82.8	93.9
Permanent Assets / Total Assets	2.6	2.2
Consumer Loans / Total Loans and Receivables	28.8	32.7
Liquidity		
Liquid Assets / Total Assets	26.3	26.0
Liquid Assets / Short-term Liabilities	110.6	46.8
TC Liquid Assets / Total Assets	8.3	9.8
Profitability		
Net Profit/Losses / Total Assets	0.7	0.7
Net Profit/Losses / Total Shareholders' Equity	8.0	7.8
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.9	0.9
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	1.7	1.6
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	58.1	48.7
Non-interest Income (net) / Total Assets	0.8	1.1
Other Operating Expenses / Total Assets	1.4	1.6
Personnel Expenses / Other Operating Expenses	38.6	40.1
Non-interest Income (net) / Other Operating Expenses	59.1	69.1

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

Yapı ve Kredi Bankası A.Ş.

Assets

(USD Million)

	Sept. 2015			%	Sept. 2014			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	1,337	9,645	10,982	14.3	1,185	8,433	9,618	13.0
Fin.ass.where fair value cha. is refl.to I/S (Net)	1,242	105	1,346	1.8	545	49	594	0.8
Financial assets held for trading	1,242	105	1,346	1.8	545	49	594	0.8
Public sector debt securities	39	4	43	0.1	5	7	12	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	1,202	100	1,303	1.7	540	42	582	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	19	1,045	1,064	1.4	45	795	840	1.1
Money Market Securities	13	118	131	0.2	651	0	651	0.9
Interbank money market placements	0	66	66	0.1	0	0	0	0.0
Istanbul Stock Exc. money market placements	13	52	65	0.1	40	0	40	0.1
Receiv. from reverse repurchase agreements	0	0	0	0.0	611	0	611	0.8
Financial Assets Available for Sale (Net)	5,965	1,437	7,402	9.6	6,081	1,435	7,516	10.1
Securities representing a share in capital	2	0	3	0.0	3	0	3	0.0
Public sector debt securities	5,606	988	6,594	8.6	5,451	1,004	6,454	8.7
Other marketable securities	357	449	806	1.0	627	432	1,059	1.4
Loans and Receivables	32,295	17,175	49,471	64.4	33,960	15,495	49,456	66.8
Loans and Receivables	31,860	17,097	48,957	63.8	33,550	15,432	48,982	66.1
Loans granted to the Banks risk group	545	47	592	0.8	605	147	752	1.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	31,315	17,050	48,365	63.0	32,945	15,285	48,230	65.1
Loans under follow-up	1,672	212	1,883	2.5	1,503	228	1,731	2.3
Specific provisions (-)	1,236	134	1,370	1.8	1,092	165	1,258	1.7
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	640	1,391	2,031	2.6	841	1,343	2,184	2.9
Public sector debt securities	640	1,391	2,031	2.6	841	1,343	2,184	2.9
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	1	120	121	0.2	2	19	21	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	1	120	121	0.2	2	19	21	0.0
Financial investments and associates	0	120	120	0.2	0	19	19	0.0
Non-financial investments and associates	1	0	1	0.0	2	0	2	0.0
Subsidiaries (Net)	717	509	1,225	1.6	668	271	939	1.3
Financial subsidiaries	714	509	1,223	1.6	667	271	938	1.3
Non-financial subsidiaries	2	0	2	0.0	1	0	1	0.0
Joint Ventures (Business Partners) (Net)	6	0	6	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	6	0	6	0.0	9	0	9	0.0
Financial joint ventures	6	0	6	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	394	0	394	0.5	243	0	243	0.3
Fair value hedges	91	0	91	0.1	98	0	98	0.1
Cash flow hedges	303	0	303	0.4	145	0	145	0.2
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	883	0	883	1.1	414	0	414	0.6
Intangible Assets (Net)	478	0	478	0.6	607	0	607	0.8
Goodwill	324	0	324	0.4	430	0	430	0.6
Other	155	0	155	0.2	176	0	176	0.2
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	48	0	48	0.1	47	0	47	0.1
Current assets for tax	48	0	48	0.1	0	0	0	0.0
Deferred assets for tax	0	0	0	0.0	47	0	47	0.1
Prop.&Equ.for Sale p. and from Term.Op.(Net)	50	0	50	0.1	67	0	67	0.1
Other Assets	586	556	1,142	1.5	592	292	884	1.2
Total Assets	44,674	32,100	76,774	100.0	45,955	28,132	74,088	100.0

Liabilities

(USD Million)

	Sept. 2015			%	Sept. 2014			%
	TC	FC	Total		TC	FC	Total	
Deposits	21,481	22,354	43,835	57.1	23,331	20,588	43,919	59.3
Deposits held by the Banks risk group	2,593	2,887	5,481	7.1	2,771	3,822	6,592	8.9
Other	18,887	19,466	38,354	50.0	20,560	16,766	37,326	50.4
Derivative Finan. Liabilities Held for Trading	922	133	1,055	1.4	465	33	498	0.7
Funds Borrowed	197	8,579	8,776	11.4	379	6,881	7,260	9.8
Money Market Takings	3,495	631	4,126	5.4	746	618	1,365	1.8
Interbank money market takings	624	0	624	0.8	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	2,871	631	3,502	4.6	746	618	1,365	1.8
Marketable Securities Issued (Net)	1,039	2,488	3,527	4.6	1,230	2,172	3,402	4.6
Bills	681	273	954	1.2	907	449	1,356	1.8
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	358	2,215	2,573	3.4	324	1,723	2,047	2.8
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	2,468	689	3,157	4.1	3,035	620	3,655	4.9
Other External Resources	829	441	1,270	1.7	833	492	1,326	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	7	74	81	0.1	28	110	138	0.2
Fair value hedges	4	0	4	0.0	0	0	0	0.0
Cash flow hedges	3	74	77	0.1	28	110	138	0.2
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	899	323	1,222	1.6	1,083	274	1,357	1.8
General provisions	522	298	819	1.1	502	251	753	1.0
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	88	0	88	0.1	98	0	98	0.1
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	289	25	315	0.4	483	23	506	0.7
Liabilities for Tax	142	0	142	0.2	114	0	114	0.2
Current liabilities for tax	93	0	93	0.1	114	0	114	0.2
Deferred liabilities for tax	50	0	50	0.1	0	0	0	0.0
Lia. for Pro.&Equ. for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	2,317	2,317	3.0	0	2,970	2,970	4.0
Shareholders' Equity	6,880	386	7,265	9.5	7,997	86	8,084	10.9
Paid-in capital	1,437	0	1,437	1.9	1,909	0	1,909	2.6
Supplementary capital	1,103	386	1,489	1.9	910	86	996	1.3
Share premium	180	0	180	0.2	239	0	239	0.3
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	-59	431	371	0.5	91	170	261	0.4
Revaluation changes of property and equip.	474	0	474	0.6	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.	5	0	5	0.0	7	0	7	0.0
Hedging funds (active part)	116	-45	70	0.1	53	-84	-31	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	388	0	388	0.5	515	0	515	0.7
Profit reserves	3,934	0	3,934	5.1	4,599	0	4,599	6.2
Legal reserves	248	0	248	0.3	281	0	281	0.4
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	3,685	0	3,685	4.8	4,310	0	4,310	5.8
Other profit reserves	1	0	1	0.0	7	0	7	0.0
Profit or loss	405	0	405	0.5	580	0	580	0.8
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	405	0	405	0.5	580	0	580	0.8
Total Liabilities	38,359	38,415	76,774	100.0	39,243	34,845	74,088	100.0

Yapı ve Kredi Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Sept. 2015			Sept. 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	5,996	14,674	20,670	6,598	12,948	19,547
Letters of guarantee	5,981	9,710	15,691	6,554	7,080	13,634
Bank acceptances	0	56	56	0	70	70
Letters of credit	0	3,449	3,449	0	3,314	3,314
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	14	1,460	1,474	44	2,484	2,528
Commitments	19,463	11,717	31,179	19,866	7,087	26,953
Irrevocable commitments	19,463	11,717	31,179	19,866	7,087	26,953
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	27,465	54,655	82,120	27,943	48,359	76,302
Derivative finan. instruments held for hedging	8,808	10,362	19,169	7,652	9,800	17,452
Trading transactions	18,657	44,293	62,950	20,291	38,559	58,850
Custody and Pledged Securities	71,054	18,779	89,833	69,060	16,896	85,956
Items held in Custody	21,376	2,296	23,672	25,870	2,687	28,557
Pledged Items	48,926	16,213	65,139	42,586	13,895	56,481
Accepted independent guaran. and warran.	752	270	1,022	604	314	919
Total Off Balance Sheet Commitments	123,978	99,824	223,802	123,467	85,291	208,758

Income-Expenditure

(USD Million)

	Sept. 2015	Sept. 2014
Interest Income	3,655	3,749
Interest on loans	3,087	3,039
Interest received from reserve deposits	8	0
Interest received from banks	9	23
Interest received from money market transactions	11	97
Interest received from marketable securities portfolio	540	589
Other interest income	0	0
Interest Expenses	2,043	1,971
Interest on deposits	1,515	1,508
Interest on money market transactions	221	234
Interest on funds borrowed	143	79
Interest on securities issued	159	145
Other interest expenses	4	5
Net Interest Income/Expenses	1,612	1,778
Net Fees and Commissions Income/Expenses	632	705
Fees and commissions received	804	900
Fees and commissions paid	173	195
Dividend Income	1	76
Trading Profit/Loss (net)	-215	-181
Profit/loss on trading account securities	56	66
Profit/losses on derivative financial transactions	531	-417
Foreign exchange profit/loss	-801	171
Other Operating Income	167	206
Total Operating Income/Expenses	2,197	2,584
Provision for Loan Losses or other Receivables (-)	617	597
Specific provisions of banks loans and other receivables*	383	432
General provision expenses*	197	127
Other Operating Expenses (-)	1,146	1,241
Personnel Expenses*	441	504
Net Operating Profit/Loss	435	747
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	92	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	527	747
Provisions for Taxes on Income from Continuing Operations (±)	-121	-167
Net Profit/Loss from Continuing Operations	405	580
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	405	580

* Used from information and disclosures related to income statement.

Ratios

(%)

	Sept. 2015	Sept. 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	12.9	15.0
Shareholders' Equity / Total Assets	9.5	10.9
(Shareholders' Equity - Permanent Assets) / Total Assets	5.2	7.5
Net On Balance Sheet Position / Total Shareholders' Equity	-51.3	-51.2
Net On and Off Balance Sheet Position / Total Shareholders' Equity	3.2	-1.8
Balance-Sheet Ratios		
TC Assets / Total Assets	58.2	62.0
TC Liabilities / Total Liabilities	50.0	53.0
FC Assets / FC Liabilities	83.6	80.7
TC Deposits / Total Deposits	49.0	53.1
TC Loans / Total Loans and Receivables	65.3	68.7
Total Deposits / Total Assets	57.1	59.3
Funds Borrowed / Total Assets	11.4	9.8
Assets Quality		
Financial Assets (net) / Total Assets	14.6	14.2
Total Loans and Receivables / Total Assets	64.4	66.8
Total Loans and Receivables / Total Deposits	112.9	112.6
Loans Under Follow-up (gross) / Total Loans and Receivables	3.8	3.5
Loans Under Follow-up (net) / Total Loans and Receivables	1.0	1.0
Specific Provisions / Loans Under Follow-up	72.7	72.6
Permanent Assets / Total Assets	4.3	3.4
Consumer Loans / Total Loans and Receivables	28.7	31.3
Liquidity		
Liquid Assets / Total Assets	27.3	25.9
Liquid Assets / Short-term Liabilities	48.1	46.3
TC Liquid Assets / Total Assets	11.2	11.5
Profitability		
Net Profit/Losses / Total Assets	0.5	0.8
Net Profit/Losses / Total Shareholders' Equity	5.6	7.2
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.7	1.0
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)	56.0	52.1
Non-interest Income (net) / Total Assets	0.8	1.1
Other Operating Expenses / Total Assets	1.5	1.7
Personnel Expenses / Other Operating Expenses	38.5	40.6
Non-interest Income (net) / Other Operating Expenses	51.1	65.0

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

Table 1 Turkish Banks - Ranked by Total Assets, as of September 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	98,867	59,959	62,141	9,669	1,653	1,184	277,220	1,802	24,892
2	Türkiye İş Bankası A.Ş.	Privately-owned Deposit B.	1924	92,540	59,807	51,565	9,757	1,488	727	205,592	1,373	24,885
3	Türkiye Garanti Bankası A.Ş.	Privately-owned Deposit B.	1946	86,179	52,752	49,373	9,344	1,388	821	432,015	1,007	19,862
4	Akbank T.A.Ş.	Privately-owned Deposit B.	1948	78,063	46,627	46,598	8,310	1,322	689	363,674	913	14,252
5	Yapı ve Kredi Bankası A.Ş.	Privately-owned Deposit B.	1944	76,774	49,471	43,835	7,265	1,437	405	223,802	1,015	18,430
6	Türkiye Halk Bankası A.Ş.	State-owned Deposit B.	1938	62,704	41,800	40,628	6,014	413	551	222,203	936	17,195
7	Türkiye Vakıflar Bankası T.A.O.	State-owned Deposit B.	1954	62,418	41,334	37,215	5,248	826	421	492,223	909	15,388
8	Finans Bank A.Ş.	Foreign B.	1987	29,886	18,888	16,123	2,954	992	223	245,785	647	13,001
9	Denizbank A.Ş.	Foreign B.	1997	27,171	17,041	16,251	2,463	237	203	161,676	715	13,102
10	Türk Ekonomi Bankası A.Ş.	Privately-owned Deposit B.	1927	24,352	17,772	14,812	2,182	729	193	98,589	553	9,985
11	ING Bank A.Ş.	Foreign B.	1984	17,072	12,023	7,742	1,467	1,152	14	100,876	311	5,786
12	Türk Eximbank	Dev't and Inv't B.	1987	15,377	14,691	0	1,533	826	114	15,659	2	544
13	HSBC Bank A.Ş.	Foreign B.	1990	10,865	7,291	6,566	913	216	-75	76,735	291	5,266
14	Odea Bank A.Ş.	Foreign B.	2012	10,856	7,232	8,658	437	495	12	32,145	54	1,506
15	Şekerbank T.A.Ş.	Privately-owned Deposit B.	1953	7,860	5,456	4,928	802	383	23	150,633	301	4,138
16	Türkiye Sınai Kalkınma Bankası A.Ş.	Dev't and Inv't B.	1950	6,893	4,717	0	769	578	97	68,111	3	330
17	İller Bankası A.Ş.	Dev't and Inv't B.	1933	5,783	4,077	0	4,032	3,389	155	4,651	19	2,619
18	Alternatifbank A.Ş.	Foreign B.	1991	4,560	3,330	2,263	329	205	22	22,967	60	1,109
19	Anadolubank A.Ş.	Privately-owned Deposit B.	1996	3,841	2,433	2,620	418	198	27	6,639	108	1,721
20	Burgan Bank A.Ş.	Foreign B.	1992	3,536	2,757	2,039	321	298	9	18,956	54	1,049
21	Fibabanka A.Ş.	Privately-owned Deposit B.	1984	3,133	2,339	1,934	252	224	22	30,366	67	1,281
22	Citibank A.Ş.	Foreign B.	1980	2,949	1,309	2,022	407	11	50	24,672	8	510
23	İstanbul Takas ve Saklama Bankası A.Ş.	Dev't and Inv't B.	1995	2,523	59	0	287	198	44	607,106	1	277
24	Aktif Yatırım Bankası A.Ş.	Dev't and Inv't B.	1999	2,441	1,537	0	304	230	22	16,258	8	676
25	Tekstil Bankası A.Ş.	Foreign B.	1986	2,071	1,260	872	184	139	-12	2,172	44	850

	Banks	Groups	Date of Estab.	Total Assets	Total Loans and Receiv.*	Total Deposits	Total Share-holders' Equity	Paid-in Capital	Net Income/Loss	Off Balance Sheet Commit.	No.of Branch Offices	No.of Emp'ees
26	Turkland Bank A.Ş.	Foreign B.	1991	1,868	1,281	1,383	241	215	5	27,859	34	661
27	Türkiye Kalkınma Bankası A.Ş.	Dev't and Inv't B.	1975	1,645	1,345	0	225	53	14	5,691	1	612
28	Bank of Tokyo-Mitsubishi UFJ Turkey A.Ş.	Foreign B.	2013	1,566	736	255	180	174	3	1,027	1	58
29	Arap Türk Bankası A.Ş.	Foreign B.	1977	1,314	496	1,090	190	145	14	1,185	7	270
30	Intesa Sanpaolo S.p.A.	Foreign B.	2013	1,298	1,072	462	245	224	9	494	1	26
31	Deutsche Bank A.Ş.	Foreign B.	1988	886	500	211	163	45	19	17,257	1	126
32	Birleşik Fon Bankası A.Ş.	B. Under the Dep.Ins.Fund	1958	810	247	59	197	152	6	2,183	1	225
33	BankPozitif Kredi ve Kalkınma Bankası A.Ş.	Dev't and Inv't B.	1999	691	497	0	114	111	-27	2,653	1	139
34	The Royal Bank of Scotland Plc.	Foreign B.	1921	580	22	160	203	36	13	846	1	63
35	Turkish Bank A.Ş.	Privately-owned Deposit B.	1982	462	323	297	62	58	0	986	17	269
36	Rabobank A.Ş.	Foreign B.	2014	279	42	0	238	226	6	6	1	38
37	Nurol Yatırım Bankası A.Ş.	Dev't and Inv't B.	1999	261	195	0	36	15	5	1,104	1	40
38	Société Générale (SA)	Foreign B.	1989	158	53	36	37	45	-2	614	1	115
39	JPMorgan Chase Bank N.A.	Foreign B.	1984	130	0	1	123	33	8	527	1	59
40	Bank Mellat	Foreign B.	1984	117	3	46	68	52	3	396	3	50
41	Pasha Yatırım Bankası A.Ş.	Dev't and Inv't B.	1987	91	71	0	75	84	2	74	1	34
42	GSD Yatırım Bankası A.Ş.	Dev't and Inv't B.	1998	76	60	0	31	17	2	1,349	1	26
43	Merrill Lynch Yatırım Bank A.Ş.	Dev't and Inv't B.	1992	67	5	0	37	17	0	0	1	40
44	Diler Yatırım Bankası A.Ş.	Dev't and Inv't B.	1998	38	34	0	36	20	2	46	1	19
45	Habib Bank Limited	Foreign B.	1983	37	17	10	18	10	1	52	1	16
46	Standard Chartered Yatırım Bankası Türk A.Ş.	Dev't and Inv't B.	1990	27	0	0	24	13	2	15	1	35
47	Adabank A.Ş.	Privately-owned Deposit B.	1984	17	0	2	15	26	0	2	1	30
	Total			751,131	482,959	422,197	78,221	20,798	6,028	3,965,090	11,280	201,605

* 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 September 30, 2015

	No. of Banks	No. of Branches	No. of Employees
Sector Total	47	11,280	201,605
Deposit Banks	34	11,239	196,214
State-owned Banks	3	3,647	57,475
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.		1,802	24,892
Türkiye Halk Bankası A.Ş.		936	17,195
Türkiye Vakıflar Bankası T.A.O.		909	15,388
Privately-owned Banks	10	5,355	94,853
Adabank A.Ş.		1	30
Akbank T.A.Ş.		913	14,252
Anadolubank A.Ş.		108	1,721

	No. of Banks	No. of Branches	No. of Employees
<i>Privately-owned Deposit Banks continued...</i>			
Fibabanka A.Ş.		67	1,281
Şekerbank T.A.Ş.		301	4,138
Turkish Bank A.Ş.		17	269
Türk Ekonomi Bankası A.Ş.		553	9,985
Türkiye Garanti Bankası A.Ş.		1,007	19,862
Türkiye İş Bankası A.Ş.		1,373	24,885
Yapı ve Kredi Bankası A.Ş.		1,015	18,430
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	2,236	43,661
Alternatifbank A.Ş.		60	1,109
Arap Türk Bankası A.Ş.		7	270
Bank Mellat		3	50
Bank of Tokyo-Mitsubishi UFJ Turkey A.Ş.		1	58
Burgan Bank A.Ş.		54	1,049
Citibank A.Ş.		8	510
Denizbank A.Ş.		715	13,102
Deutsche Bank A.Ş.		1	126
Finans Bank A.Ş.		647	13,001
Habib Bank Limited		1	16
HSBC Bank A.Ş.		291	5,266
ING Bank A.Ş.		311	5,786
Intesa Sanpaolo S.p.A.		1	26
JPMorgan Chase Bank N.A.		1	59
Odea Bank A.Ş.		54	1,506
Rabobank A.Ş.		1	38
Société Générale (SA)		1	115
Tekstil Bankası A.Ş.		44	850
The Royal Bank of Scotland Plc.		1	63
Turkland Bank A.Ş.		34	661

	No. of Banks	No. of Branches	No. of Employees
Development and Investment Banks	13	41	5,391
Aktif Yatırım Bankası A.Ş.		8	676
BankPozitif Kredi ve Kalkınma Bankası A.Ş.		1	139
Diler Yatırım Bankası A.Ş.		1	19
GSD Yatırım Bankası A.Ş.		1	26
İller Bankası A.Ş.		19	2,619
İstanbul Takas ve Saklama Bankası A.Ş.		1	277
Merrill Lynch Yatırım Bank A.Ş.		1	40
Nurol Yatırım Bankası A.Ş.		1	40
Pasha Yatırım Bankası A.Ş.		1	34
Standard Chartered Yatırım Bankası Türk A.Ş.		1	35
Türk Eximbank		2	544
Türkiye Kalkınma Bankası A.Ş.		1	612
Türkiye Sınai Kalkınma Bankası A.Ş.		3	330

Table 3 Presentation of Assets and Liabilities According to their Outstanding Maturities, as of September 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	39,129	49,973	2,546	1,417	102	0	0	93,167
Due from banks	8,861	10,775	1,326	343	1,528	23	0	22,856
Financial assets where fair value change is reflected to income statement	16	1,643	1,410	2,849	3,643	1,023	3	10,588
Money market placements	0	2,811	23	0	0	0	0	2,834
Marketable securities available for sale	256	888	873	5,894	34,457	34,568	235	77,170
Loans	7,161	58,995	45,590	127,875	172,759	66,609	3,724	482,713
Investments held to maturity	0	447	242	2,149	10,783	15,156	0	28,779
Other assets	3,734	2,516	189	559	1,561	406	24,059	33,024
Total assets	59,158	128,048	52,201	141,086	224,833	117,785	28,021	751,131
Liabilities								
Interbank deposits	4,169	14,893	4,343	2,652	81	0	0	26,137
Other deposits	76,462	212,484	76,271	27,408	3,396	40	0	396,060
Funds provided from other financial instruments	8	8,854	14,028	44,622	22,826	19,444	71	109,853
Money market takings	0	39,115	3,349	2,847	4,013	722	0	50,046
Marketable securities issued	0	3,085	5,438	5,095	17,478	5,234	0	36,330
Miscellaneous payables	2,818	12,718	281	599	1,153	65	785	18,420
Other liabilities	5,203	5,112	1,466	2,768	5,465	5,069	89,202	114,286
Total liabilities	88,660	296,262	105,177	85,989	54,411	30,573	90,058	751,131
Liquidity Gap	-29,502	-168,214	-52,976	55,097	170,422	87,212	-62,038	0

Table 4 Interest Rate Sensitivity of Assets, Liabilities and Off Balance Sheet Items, as of September 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	45,030	517	1	0	0	47,619	93,167
Due from banks	11,924	1,856	838	4	23	6,703	21,347
Financial assets where fair value change is reflected to income statement	1,707	1,805	1,872	1,049	299	3,856	10,588
Money market placements	2,811	23	0	0	0	0	2,834
Financial assets available for sale	8,934	11,374	18,521	21,498	16,214	628	77,170
Loans	124,987	68,656	126,935	119,109	34,236	4,714	478,636
Investments held to maturity	5,168	3,593	6,441	6,722	6,333	522	28,779
Other assets	996	1,022	396	129	29	30,255	32,827
Total assets	201,557	88,847	155,004	148,511	57,133	94,296	745,348
Liabilities							
Interbank deposits	14,987	4,335	2,651	49	0	4,114	26,137
Other deposits	212,363	76,227	27,396	3,338	35	76,701	396,060
Money market takings	39,124	3,569	3,088	3,630	626	10	50,046
Miscellaneous payables	2,835	126	411	24	27	14,960	18,383
Marketable securities issued	4,201	6,163	4,842	15,814	5,168	143	36,330
Funds provided from other financial institutions	18,764	44,576	33,517	5,360	5,872	178	108,266
Other liabilities	1,843	1,073	1,504	3,100	3,543	99,063	110,126
Total liabilities	294,117	136,069	73,409	31,315	15,270	195,169	745,348
On balance sheet interest sensitivity gap-Long	16,890	1,476	82,296	117,479	42,542	22	260,706
On balance sheet interest sensitivity gap-Short	-109,450	-48,699	-701	-282	-679	-100,895	-260,706
Off balance sheet interest sensitivity gap-Long	15,675	24,518	7,812	4,279	2,034	1,520	55,837
Off balance sheet interest sensitivity gap-Short	-5,321	-7,823	-11,305	-17,984	-7,790	-1,537	-51,761
Total position	-82,206	-30,527	78,102	103,491	36,107	-100,891	4,076

Table 5 Information on Currency Risk, as of September 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	13,215	56,101	13,620	82,936
Due from banks	3,940	13,203	1,061	18,204
Financial assets where fair value change is reflected to income statement	301	869	10	1,181
Money market placements	325	585	8	917
Financial assets available for sale	3,506	17,149	74	20,729
Loans	63,906	113,613	2,086	179,605
Invest. and associates, subsidiaries and joint ventures (bus. partners)	3,264	349	333	3,947
Investments held to maturity	1,401	8,539	7	9,946
Derivative financial assets held for hedging	0	66	0	66
Property and equipment	2	2	1	6
Intangible assets	1	0	0	2
Other assets	1,219	1,857	226	3,302
Total Assets	91,080	212,334	17,425	320,839
Liabilities				
Interbank deposits	6,060	11,856	1,238	19,154
Foreign currency deposits	63,255	105,204	6,725	175,184
Money market takings	899	14,636	86	15,620
Funds provided from other financial institutions	35,256	67,645	973	103,874
Marketable securities issued	2,126	23,953	410	26,489
Miscellaneous payables	3,173	1,952	200	5,325
Derivative financial liabilities held for hedging	38	192	51	281
Other liabilities	1,027	6,608	797	8,433
Total liabilities	111,835	232,045	10,480	354,360
Net On Balance Sheet Position	-20,755	-19,711	6,945	-33,521
Net Off Balance Sheet Position	19,823	19,325	-6,822	32,327
Financial derivative assets	46,975	106,389	7,135	160,500
Financial derivative liabilities	27,152	87,064	13,957	128,173
Non-cash loans	24,092	50,164	3,426	77,682

Table 6 Bank Employees by Gender and Education, as of September 30, 2015

Banks	Primary School			High School			Undergraduate			Postgraduate			Total		
	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total
Sector Total	1,074	224	1,298	18,916	10,941	29,857	71,426	85,955	157,381	6,488	6,581	13,069	97,904	103,701	201,605
Deposit Banks	833	202	1,035	18,425	10,825	29,250	69,312	84,702	154,014	5,816	6,099	11,915	94,386	101,828	196,214
State-owned Banks	261	9	270	4,923	2,152	7,075	24,533	21,452	45,985	2,085	2,060	4,145	31,802	25,673	57,475
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	47	4	51	1,927	710	2,637	11,723	8,348	20,071	1,104	1,029	2,133	14,801	10,091	24,892
Türkiye Halk Bankası A.Ş.	70	1	71	2,113	807	2,920	7,005	6,139	13,144	546	514	1,060	9,734	7,461	17,195
Türkiye Vakıflar Bankası T.A.O.	144	4	148	883	635	1,518	5,805	6,965	12,770	435	517	952	7,267	8,121	15,388
Privately-owned Banks	255	19	274	7,811	4,617	12,428	32,159	44,951	77,110	2,385	2,656	5,041	42,610	52,243	94,853
Adabank A.Ş.	1	0	1	5	4	9	8	12	20	0	0	0	14	16	30
Akbank T.A.Ş.	36	0	36	465	243	708	5,508	6,893	12,401	535	572	1,107	6,544	7,708	14,252
Anadolubank A.Ş.	4	1	5	221	80	301	715	608	1,323	40	52	92	980	741	1,721
Fibabanka A.Ş.	10	1	11	157	62	219	416	536	952	46	53	99	629	652	1,281
Şekerbank T.A.Ş.	23	2	25	236	179	415	1,701	1,824	3,525	89	84	173	2,049	2,089	4,138
Turkish Bank A.Ş.	14	0	14	26	22	48	73	104	177	19	11	30	132	137	269
Türk Ekonomi Bankası A.Ş.	24	7	31	1,022	545	1,567	3,344	4,449	7,793	312	282	594	4,702	5,283	9,985
Türkiye Garanti Bankası A.Ş.	31	1	32	1,894	667	2,561	6,211	10,075	16,286	437	546	983	8,573	11,289	19,862
Türkiye İş Bankası A.Ş.	94	2	96	2,740	1,678	4,418	8,866	10,516	19,382	467	522	989	12,167	12,718	24,885
Yapı ve Kredi Bankası A.Ş.	18	5	23	1,045	1,137	2,182	5,317	9,934	15,251	440	534	974	6,820	11,610	18,430
Banks Under Depo. Insurance Fund	13	4	17	73	31	104	55	42	97	4	3	7	145	80	225
Birleşik Fon Bankası A.Ş.	13	4	17	73	31	104	55	42	97	4	3	7	145	80	225

Banks	Primary School			High School			Undergraduate			Postgraduate			Total		
	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total
Foreign Banks	304	170	474	5,618	4,025	9,643	12,565	18,257	30,822	1,342	1,380	2,722	19,829	23,832	43,661
Alternatifbank A.Ş.	12	3	15	115	55	170	359	444	803	69	52	121	555	554	1,109
Arap Türk Bankası A.Ş.	11	1	12	28	11	39	88	87	175	24	20	44	151	119	270
Bank Mellat	3	0	3	9	0	9	27	7	34	4	0	4	43	7	50
Bank of Tokyo-Mitsubishi UFJ Turkey A.Ş.	1	0	1	4	1	5	15	20	35	14	3	17	34	24	58
Burgan Bank A.Ş.	8	0	8	50	48	98	373	475	848	49	46	95	480	569	1,049
Citibank A.Ş.	0	0	0	27	9	36	182	205	387	34	53	87	243	267	510
Denizbank A.Ş.	142	155	297	2,611	2,534	5,145	3,188	3,874	7,062	282	316	598	6,223	6,879	13,102
Deutsche Bank A.Ş.	0	0	0	2	0	2	42	48	90	21	13	34	65	61	126
Finans Bank A.Ş.	66	5	71	1,676	695	2,371	3,754	6,122	9,876	311	372	683	5,807	7,194	13,001
Habib Bank Limited	2	0	2	4	0	4	4	5	9	0	1	1	10	6	16
HSBC Bank A.Ş.	0	0	0	431	362	793	1,449	2,759	4,208	123	142	265	2,003	3,263	5,266
ING Bank A.Ş.	19	1	20	390	201	591	2,033	2,759	4,792	192	191	383	2,634	3,152	5,786
Intesa Sanpaolo S.p.A.	1	0	1	0	0	0	5	6	11	8	6	14	14	12	26
JPMorgan Chase Bank N.A.	5	1	6	0	2	2	18	17	35	10	6	16	33	26	59
Odea Bank A.Ş.	6	1	7	83	14	97	526	700	1,226	95	81	176	710	796	1,506
Rabobank A.Ş.	0	0	0	2	1	3	7	6	13	18	4	22	27	11	38
Société Générale (SA)	7	0	7	7	17	24	32	39	71	11	2	13	57	58	115
Tekstil Bankası A.Ş.	16	3	19	94	33	127	256	368	624	36	44	80	402	448	850
The Royal Bank of Scotland Plc.	0	0	0	4	0	4	19	23	42	11	6	17	34	29	63
Turkland Bank A.Ş.	5	0	5	81	42	123	188	293	481	30	22	52	304	357	661
Development and Investment Banks	241	22	263	491	116	607	2,114	1,253	3,367	672	482	1,154	3,518	1,873	5,391
Aktif Yatırım Bankası A.Ş.	4	0	4	45	20	65	302	210	512	52	43	95	403	273	676
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	2	0	2	5	7	12	69	43	112	10	3	13	86	53	139
Diler Yatırım Bankası A.Ş.	0	0	0	3	0	3	5	9	14	1	1	2	9	10	19
GSD Yatırım Bankası A.Ş.	0	0	0	3	1	4	13	9	22	0	0	0	16	10	26
İller Bankası A.Ş.	154	10	164	291	49	340	1,076	450	1,526	364	225	589	1,885	734	2,619
İstanbul Takas ve Saklama Bankası A.Ş.	3	1	4	20	2	22	106	82	188	32	31	63	161	116	277
Merrill Lynch Yatırım Bank A.Ş.	0	0	0	1	0	1	12	10	22	7	10	17	20	20	40
Nurol Yatırım Bankası A.Ş.	1	1	2	2	1	3	16	10	26	5	4	9	24	16	40
Pasha Yatırım Bankası A.Ş.	0	0	0	1	0	1	13	14	27	5	1	6	19	15	34
Standard Chartered Yatırım Bankası Türk A.Ş.	1	2	3	3	5	8	2	12	14	3	7	10	9	26	35
Türk Eximbank	29	6	35	48	10	58	186	120	306	77	68	145	340	204	544
Türkiye Kalkınma Bankası A.Ş.	36	0	36	51	16	67	224	170	394	72	43	115	383	229	612
Türkiye Sınai Kalkınma Bankası A.Ş.	11	2	13	18	5	23	90	114	204	44	46	90	163	167	330

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

(%)

Banks	Share in Group			Share in Sector			Banks	Share in Group			Share in Sector		
	Total Assets	Total Loans	Total Deposits	Total Assets	Total Loans	Total Deposits		Total Assets	Total Loans	Total Deposits	Total Assets	Total Loans	Total Deposits
Deposit Banks	100.0	100.0	100.0	95.2	94.3	100.0	Foreign Banks	16.4	16.5	15.7	15.6	15.6	15.7
State-owned Banks	31.3	31.4	33.2	29.8	29.6	33.2	Alternatifbank A.Ş.	0.6	0.7	0.5	0.6	0.7	0.5
Türkiye Cumhuriyeti Ziraat Bankası	13.8	13.2	14.7	13.2	12.4	14.7	Arap Türk Bankası A.Ş.	0.2	0.1	0.3	0.2	0.1	0.3
Türkiye Halk Bankası A.Ş.	8.8	9.2	9.6	8.3	8.7	9.6	Bank Mellat	0.0	0.0	0.0	0.0	0.0	0.0
Türkiye Vakıflar Bankası T.A.O.	8.7	9.1	8.8	8.3	8.6	8.8	Bank of Tokyo-Mitsubishi UFJ Turkey A.Ş.	0.2	0.2	0.1	0.2	0.2	0.1
Privately-owned Banks	52.2	52.0	51.2	49.7	49.1	51.2	Burgan Bank A.Ş.	0.5	0.6	0.5	0.5	0.6	0.5
Adabank A.Ş.	0.0	0.0	0.0	0.0	0.0	0.0	Citibank A.Ş.	0.4	0.3	0.5	0.4	0.3	0.5
Akbank T.A.Ş.	10.9	10.2	11.0	10.4	9.7	11.0	Denizbank A.Ş.	3.8	3.7	3.8	3.6	3.5	3.8
Anadolubank A.Ş.	0.5	0.5	0.6	0.5	0.5	0.6	Deutsche Bank A.Ş.	0.1	0.1	0.1	0.1	0.1	0.1
Fibabanka A.Ş.	0.4	0.5	0.5	0.4	0.5	0.5	Finans Bank A.Ş.	4.2	4.1	3.8	4.0	3.9	3.8
Şekerbank T.A.Ş.	1.1	1.2	1.2	1.0	1.1	1.2	Habib Bank Limited	0.0	0.0	0.0	0.0	0.0	0.0
Turkish Bank A.Ş.	0.1	0.1	0.1	0.1	0.1	0.1	HSBC Bank A.Ş.	1.5	1.6	1.6	1.4	1.5	1.6
Türk Ekonomi Bankası A.Ş.	3.4	3.9	3.5	3.2	3.7	3.5	ING Bank A.Ş.	2.4	2.6	1.8	2.3	2.5	1.8
Türkiye Garanti Bankası A.Ş.	12.0	11.6	11.7	11.5	10.9	11.7	Intesa Sanpaolo S.p.A.	0.2	0.2	0.1	0.2	0.2	0.1
Türkiye İş Bankası A.Ş.	12.9	13.1	12.2	12.3	12.4	12.2	JPMorgan Chase Bank N.A.	0.0	0.0	0.0	0.0	0.0	0.0
Yapı ve Kredi Bankası A.Ş.	10.7	10.9	10.4	10.2	10.2	10.4	Odea Bank A.Ş.	1.5	1.6	2.1	1.4	1.5	2.1
Tasarruf Mevduatı Sig. Fon. Devr. B.	0.1	0.1	0.0	0.1	0.1	0.0	Rabobank A.Ş.	0.0	0.0	0.0	0.0	0.0	0.0
Birleşik Fon Bankası A.Ş.	0.1	0.1	0.0	0.1	0.1	0.0	Société Générale (SA)	0.0	0.0	0.0	0.0	0.0	0.0
							Tekstil Bankası A.Ş.	0.3	0.3	0.2	0.3	0.3	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	0.2	0.3	0.3
							Development and Investment Banks	100.0	100.0	-	4.8	5.7	-
							Aktif Yatırım Bankası A.Ş.	6.8	5.6	-	0.3	0.3	-
							BankPozitif Kredi ve Kalkınma Bankası A.Ş.	1.9	1.8	-	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.	16.1	14.9	-	0.8	0.8	-
							İstanbul Takas ve Saklama Bankası A.Ş.	7.0	0.2	-	0.3	0.0	-
							Merrill Lynch Yatırım Bank A.Ş.	0.2	0.0	-	0.0	0.0	-
							Nurol Yatırım Bankası A.Ş.	0.7	0.7	-	0.0	0.0	-
							Pasha Yatırım Bankası A.Ş.	0.3	0.3	-	0.0	0.0	-
							Standard Chartered Yatırım Bankası Türk A.Ş.	0.1	0.0	-	0.0	0.0	-
							Türk Eximbank	42.8	53.8	-	2.0	3.0	-
							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	1.0	-

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	September	3.0251	2014	September	2.2772

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.