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2012





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Preface

'Banks in Turkey 2012' provides general information about deposit banks and development and investment banks operating in Turkey as well as their audited financial tables which are prepared according to the related Communique-Financial statements and related explanation and footnotes of the banks that is disclosed to the Public-. This book also offers an overall evaluation of the performance of the Turkish economy and the banking system in 2012.

In addition, more details and tables that are prepared according to the related Communique, in terms of banks or groups, can be found in the web site of the Association (www.tbb.org.tr).

It is hoped that this publication will be useful for those who are interested.

The Banks Association of Turkey

The Turkish Economy
Main Economic Indicators

	Unit	2009	2010	2011	2012	2013*
Growth						
GDP	%	-5	9	9	2	4
Agriculture		4	1	6	4	...
Industry		-7	14	10	2	...
Services		-5	9	11	2	...
Sectoral breakdown (at current prices)						
Agriculture	%	8	8	7	7	...
Industry		15	16	16	15	...
Services		77	76	77	78	...
GDP	USD billion	617	736	774	786	...
GDP	TL billion	953	1,105	1,298	1,417	...
Population	Million	72	73	75	76	...
Income per capita	In USD terms	8,590	10,079	10,466	10,504	...
Source-use						
	As % of GDP					
Fixed-capital outlays						
Public		4	4	4	4	...
Private		13	15	18	16	...
Total savings						
Public	%	1	2	4	2	...
Private		14	12	11	12	...
Savings gap						
Public		-5	-2	0	-2	...
Private		3	-4	-9	-5	...
Total consumption						
Public		14	14	14	15	...
Private		75	74	74	74	...
GDP deflator	%	5	6	9	7	...
Unemployment						
Overall	%	14	11	10	10	9
Urban		16	14	12	12	...
Rural		9	7	6	7	...
Inflation						
(Twelve month chg)	%					
Producer		6	9	13	3	...
Consumer		7	6	10	6	5
Public sector balance, as % of GDP						
	%					
PSBR (excluding privatization)		-6	-3	0	-2	-2
PSBR (including privatization)		-5	-2	0	-2	-2
PSBR (exc. Interest pay. and privatization)		0	2	3	2	2
Budget deficit		-6	-4	-1	-2	...
Budget deficit (excluding interest payments)		1	1	2	1	...
SEEs		0	0	0	0	...
Public administrations		0	0	0	0	...
Funds		0	0	0	0	...
Other		1	1	1	1	...
Central Government budget**						
	TL billion					
Revenues		215	254	297	332	...
Expenditures		268	294	315	360	...
Interest expenditures		53	48	42	48	...
Budget deficit		-49	-40	-18	-29	...
Primary balance		1	8	24	20	...
Financing						
External borrowing		3	4	-2	2	...
G-bonds		51	23	15	17	...
Short-term financing		0	0	0	0	...
T-bills		0	0	0	0	...
Other		-5	8	3	6	...

* Programme target

** Forecast for 2012.

	Unit	2009	2010	2011	2012	2013*
Selected Budget Ratios	%					
Revenue/GDP		23	21	23	23	...
Expenditure/GDP		28	26	24	25	...
Personnel expenditure/GDP		6	6	6	6	...
Interest expenditure/GDP		6	5	3	3	...
Investment/GDP		3	2	3	3	...
Personnel expenditure/total expenditure		21	21	23	24	...
Interest expenditure/total expenditure		20	20	13	13	...
Investment/total expenditure		9	8	12	11	...
Outstanding domestic debt	TL billion					
G-bonds		316	343	369	384	...
T-bills		14	10	0	4	...
Total Government securities		330	353	369	387	...
Devaluation account		0	0	0	0	...
Total		330	353	369	387	...
Outstanding domestic gov. securities/GDP	%	35	32	29	29	...
Outstanding debt/GDP		47	43	41	38	...
Interest rates	%					
(Annual, compound, average)						
O/n (CB)		7	2	5.9*****	5.7*****	...
G-Securities		9	8	10	6	...
G-securities maturity (day)		1,100	1,314	1,341	1,824	...
Exchange rates						
USD (Year-end)		1.4873	1.5376	1.8889	1.7776	...
(Twelve month chg)	%	-2.3	3.4	23	-5.9	...
Euro (year-end)		2.1427	2.0551	2.4438	2.3452	...
(Twelve month chg)	%	0.4	-4.1	19	-4	...
CB Balance Sheet	TL billion					
Total balance sheet		110	128	146	204	...
As % of GDP	%	12	12	11	14	...
Net fx assets		72	85	88	88	...
Net domestic assets		-8	-9	-4	-13	...
Lending to Government		9	8	8	8	...
Reserve money		65	76	84	75	...
CB money		51	71	53	64	...
Fx position	USD billion	36	51	42	44	...
Fx reserves	USD billion	71	81	78	100	...
Monetary aggregates	TL billion					
M1**		107	134	148	167	...
M2***		494	588	666	732	...
M3****		521	615	691	756	...
Repos (R)		4	4	4	7	...
Investment Funds (F)		23	23	21	17	...
G-securities held by non banks (D)		76	68	73	79	...
Loans		393	526	683	747	...
M3RF		548	642	716	780	...
M3RFD		624	710	789	859	...
M1/GDP	%	11	12	11	12	...
M3/GDP	%	55	56	54	53	...
Loans/GDP	%	41	48	53	56	...

* Programme target

**Money in circulation+demand deposit (Fx included)

*** M1+time deposit (Fx included)

**** M2+repos+investment funds)

*****Repurchase agreement interest rate (compound, annual)

	Unit	2009	2010	2011	2012	2013*
Financial assets	TL billion					
Monetary assets		498	594	696	772	...
TL		350	438	460	520	...
FX		148	156	236	252	...
Securities		682	832	765	960	...
Shares		351	473	381	546	...
Bonds and Bills		331	359	384	414	...
Government		330	353	369	384	...
Private		1	3	15	30	...
Investment Funds		16	16	15	17	...
Total		1,196	1,442	1,476	1,749	...
Foreign trade	USD billion					
Exports		102	114	135	153	...
Imports		141	185	241	237	...
Trade deficit		39	71	106	84	...
Foreign trade as of GDP	%					
Exports		17	15	17	19	...
Imports		23	25	31	30	...
Trade deficit		6	10	14	11	...
Balance of payments	USD billion					
Trade balance		-25	-56	-89	-66	...
Invisible balance		11	7	-12	-17	...
Current account balance		-14	-49	-77	-49	...
Current account balance/GDP	%	-2	-7	-10	-6	-7
Capital movements	USD billion	9	44	67	68	...
Foreign direct investment		7	8	14	8	...
Portfolio investment		0	16	22	41	...
Net errors and omissions		5	3	12	4	...
Change in reserves		0	-13	2	-21	...
International fx reserves	USD billion					
CB reserves		71	81	78	100	...
Commercial banks		...	...	...	...	...
Total		...	...	...	...	...
Outstanding external debt	USD million					
Total		269	292	304	236	...
Long-term capital		219	215	222	236	...
Government		80	85	87	92	...
Central Bank		12	10	9	7	...
Private sector		128	119	126	137	...
Non-financials		92	79	79	84	...
Financials		35	40	47	40	...
Short term		50	77	82	101	...
Government		4	4	7	11	...
Central Bank		2	1	1	1	...
Private sector		45	72	76	88	...
Non-financials		22	24	27	30	...
Financials		23	48	47	58	...
Istanbul Stock Exchange						
Number of companies traded		325	350	373	395	...
ISE index	In USD terms	2,068	2,500	1,580	2,562	...
Daily trading volume	USD million	1,225	1,703	1,674	1,213	...
Total trading volume	USD billion	299	387	367	307	...
Market capitilization	USD billion	236	308	202	310	...
Market P/E		17	13	12	13	...

* Programme target

*Turkish Economy and
Banking System in 2012*

I. Economic Developments and Banking System, 2012

1. General Outlook

1.1. Global Economy

The high level of public debt and fragilities in finance sector of many developed countries and particularly in the European Union (EU) have generated serious risks and uncertainties within the international economic activities. Lower level of risk appetite decelerated the speed of international trade volume and had a negative impact on the global economic activities. Growth rate, even lower than the modest forecasts, restricted the growth rate of the developing countries as well.

On the other hand, thanks to more concrete recent steps taken to reduce the possibility of emergence of a systemic risk in the finance sector in the EU countries in the second half of 2012, the trend towards a chronic recession was halted, and even a relative improvement was noted during the last quarter of the year.

Along with the slowdown in economic activities, the global trade volume has also lost its momentum. According to International Monetary Fund (IMF) data, consistent with the slowdown in the economic activities, international trade volume growth rate decelerated to 2.8 percent, a ratio considerably lower against the 20-year growth rate average of 5.2 percent announced by World Trade Organization (WTO).

According to IMF data for 2012, the public debt to gdp ratio was amounted to 111 percent in developed countries and 35 percent in developing countries.

Due to low level of investment, unemployment has continued to rise. In 2012, more than 4 million people were unemployed and the number is expected to rise to 5.1 million in 2013 according to Global Employment 2013 Report. The global unemployment rate is expected to remain at high level until 2017.

Delay in the recovery of economic activities has caused a serious rise in unemployment particularly in the economies of developed countries. According to IMF estimates, unemployment in developed countries in 2012 is to coast along 7.9 percent, a level above the world average.

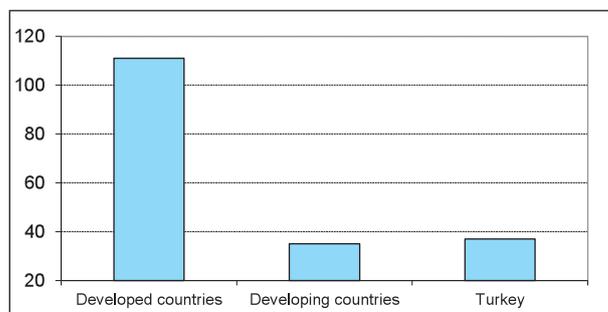
High risks and uncertainties delayed the recovery in global trade and growth.

Main Economic Indicators

	2011	2012	Forecasts		Differences than 2012 October forecasts	
			2013	2014	2013	2014
Gdp						
World	3.9	3.2	3.5	4.1	-0.1	-0.1
Developed countries	1.6	1.3	1.4	2.2	-0.2	-0.1
Developing countries	6.3	5.1	5.5	5.9	-0.1	0.0
EU countries	1.6	-0.2	0.2	1.4	-0.3	-0.2
World trade volume	5.9	2.8	3.8	5.5	-0.7	-0.3
Imports						
Developed countries	4.6	1.2	2.2	4.1	-1.1	-0.4
Developing countries	8.4	6.1	6.5	7.8	-0.1	-0.1
Exports						
Developed countries	5.6	2.1	2.8	4.5	-0.8	-0.4
Developing countries	6.6	3.6	5.5	6.9	-0.2	-0.2

Source: IMF, World Economic Outlook, January 2013.

Public debt stock to gdp, 2012 (percentage)



Source: IMF, World Economic Outlook, October 2013, Ministry of Development 2013 Annual Program.

Rise in global unemployment.

Central banks in developed countries have continued to supply liquidity to the markets, and announced that they would keep interests at low rates for a long time yet to come.

Monetary expansion continued, and interest rates remained at low levels.

The European Central Bank (ECB) kept monetary policy loose and accommodative in the second half of 2012 aimed to eliminate the emergence of a systemic risk due to high rate of public debts threatening the Euro region. Resolutions were declared on the establishment of an efficient supervisory mechanism by the formation of a banking union among the Euro region countries, founding a growth fund, adding flexibility to the bail-out fund and authorizing the European Stability Mechanism (ESM) to intervene directly on the capitalization of banks. The so-called "fiscal cliff", which was expected to bring flexibility to the political preferences on tight fiscal policy to be taken in the United States (USA) could lead the USA economy to a severe recession, and consequently intensify the global crisis was postponed towards the end of last year.

EU announced comprehensive measures aimed at stabilizing the financial sector.

The latest developments in Japan, as well as the Euro region and USA will have pivotal roles in the determination of the global economic outlook in 2013. Estimates are indicative of acceleration in the global growth rate. The IMF has forecasted a 3.5 percent growth for the world economy, 5.5 percent for developing countries and 1.4 percent for developed countries. Expectations for the EU are along the lines of a very slight contraction or a growth somewhere near zero proximity.

Expectations for 2013

1.2. Turkish Economy

Gross Domestic Product (gdp) growth rate, in 2012, having declined by 6.6 points in comparison to the year before, was 2.2 percent. The contribution of domestic demand in growth was considerably weak while the exports kept increasing. Measures taken in monetary and banking policies restricting the quantity of bank loans, aimed at reducing the growth rate of domestic demand, consequently have had a considerable significant role in the deceleration of the economic growth.

Measures taken to be hedged from global risks proved to be effective; growth slowed down, and savings deficit diminished.

In 2012, the ratio of domestic savings to gdp was registered as 14.3 percent. The savings rate decreased in the public sector while increased in the private sector in 2012.

As the ratio of savings deficit to gdp declined to 7.0 percent, an important part of the deficit originated from the private sector.

The ratio of savings deficit to gdp increased in the public sector, while it contracted in the private sector.

Unemployment rate in 2012 stayed at about 10 percent, at the same level a year before. The drop in unemployment was halted both in urban and rural areas.

Consistent with economic slowdown, the budget deficit had increased, albeit slightly. The ratio of budget deficit to gdp realized as 2 percent. The ratio of the borrowing requirement of the public sector to gdp rose from 0.1 percent in 2011 to 1.7 percent in 2012.

Monetary policy was kept rather tight in the first half of 2012 for the purpose of reducing the gap between expectation for inflation and the targeted level and deceleration of the economic activity.

In the second half of the year, improvements observed both in global markets and inflation forecasts, along with slowdown in the growth rate laid the room for a quantitative easing scheme and a reduction in the cost of borrowing.

Usage of the facility of holding Turkish lira required reserves in foreign exchange or in gold, and also the adoption of the reserve option coefficient as of June 2012, have in particular resulted in a rapid increase in the reserves of the Central Bank. Foreign exchange reserves in the Central Bank increased by 28 percent in 2012 yearend to USD 100 billion from USD 78 billion in 2011. Net foreign currency position totaled as USD 44billion.

Inflation that ran in parallel within the 9-10 percent bandwidth for majority of the year realized at 6.2 percent by the yearend on account of the slowdown in the domestic demand and the drop in the prices of non-processed food during the last quarter of the year. This rate was the lowest ever recorded in the past 44 years.

Fx adjusted loan growth decelerated to 16 percent during the first three quarters of the year, concluding at 18 percent in the last quarter.

Current account deficit, contracted by 37 percent, and arrived at 6 percent of the gdp. Fall in the domestic demand, contribution of gold exports and deceleration in the growth rate, were effective in the overall shrinkage of the current accounts deficit.

Unemployment rate remained unchanged.

Budget deficit increased, albeit slightly.

Loose monetary policy was implemented in the second half.

Inflation at its lowest level of the past 44 years.

Loan growth decelerated.

Current account deficit contracted.

External debt stock, increasing by 11 percent, reached USD 337 billion, so that the ratio of external debt to gdp, by an increase of 4.0 percent, ended as 42.0 percent. The public sector external debt to gdp ratio, increased by 1 percent, to 13 percent as of 2012 yearend.

According to IMF data, growth rate of the Turkish economy in 2012 was higher than the developed countries, but lower than the developing countries, due to slowdown in its economic activities originating from the efforts to stay within the frame of stable growth target.

As a result of the public authorities keeping an eye on foreign trade balances, export markets have been diversified so that the rate of increase in annual export volume in 2012 proved to be higher than that of the average for developing countries.

1.3. Banking Sector

Banking sector continued to grow and support the economic activities.

Basel II was put into effect as of July 2012. The impact of the initiation of Basel II was relatively slight on the capital adequacy ratio that concluded 2012 at 18.1 percent level.

Tight monetary policy and prudent banking measures caused some considerable slowdown in the growth rate of loans. In turn, growth in the amount of deposits was accelerated. The total assets to gdp ratio, increasing by 3 percent, expanded to reach 97 percent.

Share of Turkish Lira (TL) in the balance sheet increased to 69 percent and 65 percent in total liabilities were based on TL.

Total loans in constant exchange rates by 2010 year-end have grown by 18 percent. The rate of growth was 21 percent of TL loans, and 9 percent in foreign currency denominated loans.

The loan portfolio continued to be highly diversified in kind. 67 percent of total loans were issued to corporations and the remaining 33 percent of the loans to consumers. By an increase of 2 percent, the share of credits issued to SMEs (Small and Medium Size Enterprises) reached 25 percent of the total.

The ratio of external debt to gdp increased.

Developed Countries (DC), Developing Countries (DEC) and Turkey Selected Indicators, 2012

	DC	DEC	TR
Gdp per capita PPP* based (USD)	43,384	7,845	18,092
Growth (percentage)	1.4	5.7	3.2
Inflation (percentage)	1.9	6.1	6.1
Exports (annual change, percentage)	2.3	6.6	10.4
Imports (annual change, percentage)	1.8	8.4	4.9
Savings to gdp (percentage)	18.3	33.3	14.3
Investment to gdp (percentage)	18.8	32.1	21.4
Public debt to gdp (percentage)	111	35	37

Source: IMF, World Economic Outlook, October 2013, Ministry of Development 2013 Annual Program.

*Purchasing Power Parity.

Basel II was put into effect.

Total assets grew by 6 percent in real terms.

Balance sheet mainly composed of TL items.

Loan growth decelerated.

The ratio of non-performing loans before specific provisions to total loans settled at 2.9 percent.

Share of risk weighted assets in total assets, increasing by 2 percent, added up to 80 percent of the total.

As deposits continued to be the most important item of balance sheet, the share of securities issued increased. Volume of repurchase transactions (Repo) contracted. Main resources besides deposits were shareholder's equity and securities issued.

The average maturity of deposits was 2.7 months. Shortening of the maturity was due in particular to deposits in TL with 6-month or longer maturities.

Net profit volume, thanks to positive increase in the net interest margin in line with the decline in interest rates was rose by 19 percent.

According to the yearend data, return on equity, along with the impact of fast-growing equities in 2012, contracted by 0.8 percent to conclude the year at 13 percent.

On the contrary, because of the growth of non-interest revenues trailing behind the growth of operational expenses, the balance of non-interest income – expenses has risen to TL -14 billion from the previous TL -10 billion.

Equities, by an increase of 26 percent, have risen to TL 174 billion (USD 98 billion). Free equities were at a level of TL 138 billion (USD 78 billion).

Off balance sheet items, particularly because of the increase in derivative transactions, have risen to TL 1.9 trillion by an increase of 17 percent.

Odea Bank A.Ş. started its operations in October 2012 as a foreign capital deposit bank.

Credit risk stayed at a low level.

Share of risk weighted assets increased.

Non-deposit resources grew faster.

Deposits financed 56 percent of balance sheet.

The average maturity of deposits is short.

Decrease in the cost of resources positively affected the profit.

Return on equity declined slightly.

Non-interest income – non-interest expenses balance continued to have a deficit.

Equities reached USD 98 billion.

Off-balance sheet items grew rapidly.

A new deposit bank was founded.

1.4. International Comparison

According to financial stability indicators, the banking sector in Turkey is in a healthy status.

According to financial soundness indicators of the IMF, the capital adequacy ratio of the banking sector in Turkey as of December 2012 was 17.9 percent with a return on equity average of 19.6 percent.

Capital Adequacy Ratio and Return on Equity in Selected Countries (2012, percentage)

	Capital Adequacy Ratio	Latest	Average ROE	Latest
Turkey	17.9	December	19.6	December
Russia ¹	13.7	December	17.9	December
Argentina	16.6	September	40.0	September
Brazil	16.7	December	15.8	December
Indonesia ¹	17.3	December	21.0	December
Mexico	15.9	December	17.5	December
S. Africa	15.7	December	20.2	December
Korea	14.0*	December	13.2*	December
India ²	13.3	September	14.3	September

¹ Basel I.

² Basel I and Basel II are applied simultaneously.

*Belongs to 2011.

Source: IMF, Financial Soundness Indicators, April 2013.

1.5. Monetary and Banking Measures in 2012

i. Measures Taken by the Turkish Central Bank (TCB)

	Measures concerning foreign exchange market	Effects
Jan. 2012	Intervened the market by selling foreign exchange.	Foreign exchange equivalent to USD 1,006 million sold.
Jan. 2012	Foreign exchange liquidity was provided by the foreign exchange selling auctions	Foreign exchange equivalent to USD 1,450 million sold.
Jan. 2012	Resolved on 24 Jan. 2012 to halt the regular foreign exchange selling auctions. However, as an additional measure to support the monetary tightening policy, it was decided to open daily foreign exchange selling auctions on the dates it was thought to be desirable, but to limit the maximum amount that could be offered for sale in a day at USD 500 million.	
Measures with respect to policy interest rates		
Feb. 2012	The upper band of the interest corridor was reduced from 12.5 percent to 11.5 percent (from 12 percent to 11 percent for primary dealers), and the lower band from 15.5 percent to 14.5 percent.	
Sept. 2012	The upper band of the interest corridor was reduced to 10 percent (to 9.5 percent for primary dealers), and the lower band to 13 percent.	
Oct. 2012	The upper band of the interest corridor was reduced to 9.5 percent (to 9 percent for primary dealers), and the lower band to 12.5 percent.	
Nov. 2012	The upper band of the interest corridor was reduced to 9 percent (to 8.5 percent for primary dealers), and the lower band to 12 percent.	
Dec. 2012	Policy rate was reduced from 5.75 percent to 5.5 percent.	
Measures concerning the required reserves		Effects
Dec. 2012	Required reserve ratio was increased by 0.5 percent for deposits other than those of 1-year or longer maturity and other obligations of longer than 3-year maturity.	Approximately USD 850 million worth of liquidity was withdrawn.
In September 2011, the Central Bank, within the scope of use of required reserves, started to employ the Reserve Option Mechanism (ROM) for the purpose of supporting financial stability, and continued to implement the mechanism throughout 2012. Reserve option coefficients applied in the scope of ROM were raised up to 2.2, but, demand for any significant volume above the constant 2 was not encountered.		

ii. Measures taken by the Banking Regulatory and Supervision Agency (BRSA)

July 2012	Basel II was started to be employed from 01.07.2012 onwards. This practice caused significant structural changes in the risk weightiness of assets, especially in assets subject to credit risk.
Sept. 2012	An amendment was made in the regulation on the procedures and principles regarding the determination of the quality of credits and other receivables, and also on the provisions to be assigned for such accounts, with a stipulation that in the case of arrears in the payment of such credits and other receivables to the bank, to have the bank retain the requisite provisions for such accounts until the end of the month in which the arrears occurred.
2012	The determination of dividend ratio subjected to the BRSA's approval.

Additionally, an amendment was decreed by the Cabinet (Council) of Ministers, at the year-end that changed the rates of RUSF (Resource Utilization Support Fund) and withholding tax so as to promote use of resources in TL and encourage long-term deposits.

1.6. Medium-Term Program and Forecasts for the 2013-2015 Term

The Medium-Term Program announced by the Government include forecasts on basic macro-scale magnitudes during the 2013-2015 period.

The priority of the program rests on attaining the potential growth rate and reducing the current account deficit. Accordingly, gdp growth rate of 4 percent in 2013 and 5 percent both in 2014 and in 2015 are targeted.

The current accounts deficit to gdp ratio is estimated to be around 7 percent throughout the duration of the program.

The ratios of public sector deficit and public debt stock to gdp are anticipated to diminish during the term.

Targeted for inflation rate is 5.3 percent in 2013, and 5 percent during the next two following years.

1.7. The Outlook of Banking Sector by Selected Indicators

1.7.1. Growth

The size of balance sheets of deposit banks increased by an average of 11.3 percent in 2012.

Of the 32 deposit banks operating in the market, 11 have grown above the sector average.

While the balance sheet size of 9 deposit banks increased below the sector average, 11 of those have actually shrunk in size.

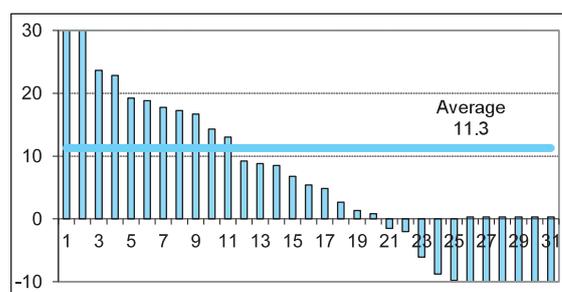
Growth will speed up.

Main Economic Aggregates * (percentage)

	2013	2014	2015
Gdp (in real terms, percentage)	4.0	5.0	5.0
Current account balance/gdp (perc.)	-7.1	-6.9	-6.5
Inflation	5.3	5.0	5.0
Unemployment rate (perc.)	8.9	8.8	8.7
Psbr/gdp (perc.)	-1.5	-1.1	-0.9
Primary balance/gdp (perc.)	2.0	2.2	2.2
Public debt stock /gdp (EU definition, perc.)	35.0	33.0	31.0

* Forecast.
Source: Ministry of Development.

Growth* (annual, percentage)



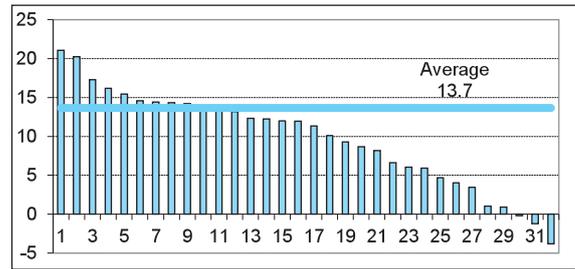
* Graph scale was limited for presentation purposes.r.

1.7.2. Profitability

As of December 2012, the average return on equity of deposit banks was 13.7 percent.

Among these, 10 banks have displayed a return on equity above the average, while 3 banks declared loss in their balance sheets.

Return on Equity*
(percentage)



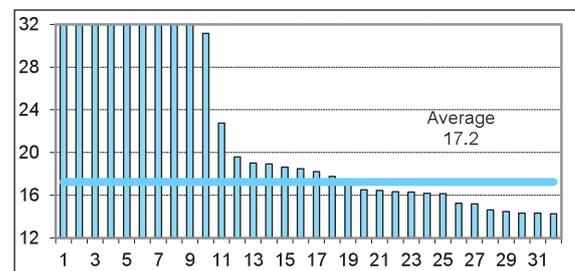
* Graph scale was limited for presentation purposes.r.

1.7.3. Capital Adequacy

Capital adequacy of deposit banks averaged as 17.2 percent during the term.

Capital adequacy of 18 banks was above the average.

Capital Adequacy*
(percentage)

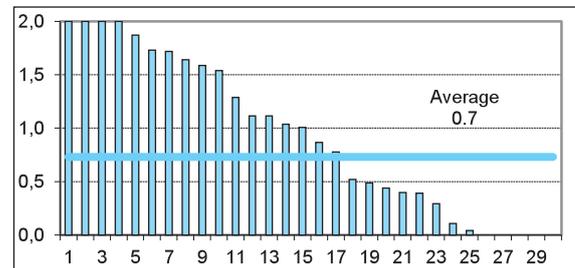


* Graph scale was limited for presentation purposes.r.

1.7.4. Non-Performing Loans

Non-performing loans increased slightly in 2012. Reserves were set aside for 75 percent of nonperforming loans of deposit banks.

Non-Performing Loans (Net)/Total Loans*
(percentage)



* Graph scale was limited for presentation purposes.r.

2. Turkish Economy in 2012

2.1. Growth

According to data of Turkish Statistical Institute (Turkstat), the gdp growth rate in 2012 grew by 2.2 percent in constant prices, below the forecasted rate.

Gdp increased by 9.2 percent to TL 1,417 billion in current prices, and by 1.6 percent to USD 786 billion. Gdp deflator declined from 8.9 percent to 6.9 percent, while the per capita income increased from USD 10,466 to USD 10,504 in 2012.

Considering sectors, the manufacturing industry growth rate slowed down by 1.9 percent in constant prices. In terms of sub-sectors, agriculture and energy registered a growth of 3.5 percent, followed by 0.6 percent in construction and 0.3 percent in commerce. Also all other sub-sectors recorded growth.

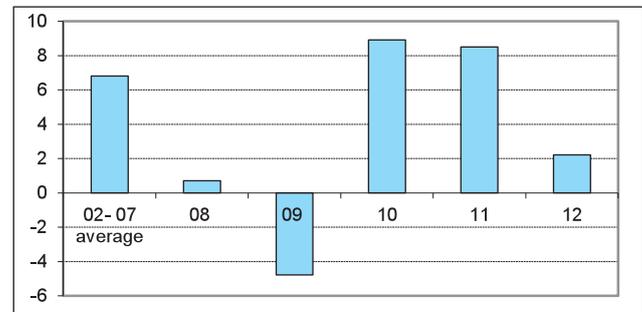
In current prices, while the share of the agriculture, commerce and construction sub-sectors in gdp stayed at the same level in 2012, the share of the manufacturing industry regressed by 1 percent, and of the energy increased by 1 percent.

Growth in 2012 was backed-up by increase both in public spending and exports. Public spending in real terms increased by 5.7 percent, and the growth in goods and services exports was 17.2 percent.

The consumption demand rose by 0.1 percent, while investment demand decreased by 2.5 percent in constant prices. Private sector consumption contracted by 0.7 percent, as public sector consumption increased by 5.7 percent. Decrease in investment demand stemmed from reduction in fixed capital investments of the private sector. Capacity increase investments in the private sector shrank by 4.5 percent accompanied by 6.6 percent shrinkage in machinery and equipment investments.

The private sector consumption expenditures had a share of 74 percent in current prices, while investment expenditures had a share of 16 percent in gdp. The share of private sector investment expenditures in gdp decreased by 1.6 percentage points in current prices. The shares of consumption expenditures and investment expenditures of public sector were realized as 15 percent and 4 percent, respectively.

Gdp
(percentage change in constant prices)



Source: Turkstat.

Growth

	2011	2012
Growth rate (percent)		
In current prices	18.1	9.2
In constant prices	8.8	2.2
Deflator (percent)	8.9	6.9
Gdp (1987 prices, TL million)	115	118
Gdp (current prices)		
TL billion	1,298	1,417
USD billion	774	786
Per capita income (USD)	10,466	10,504

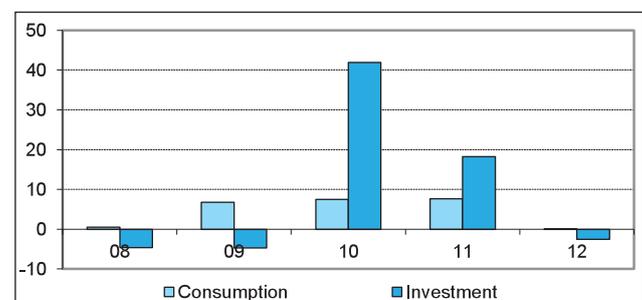
Source: Turkstat.

Growth Rates and Breakdown by Sectors

	Percentage change (in constant prices)		Percentage shares in gdp (in current prices)	
	2011	2012	2011	2012
Agriculture	6.2	3.5	7	7
Industry	10.2	1.9	16	15
Energy	8.8	3.5	2	3
Construction	12.7	0.6	4	4
Services	11.3	0.3	12	12

Source: Turkstat.

Consumption and Investment
(annual change in constant prices)



Source: Turkstat.

According to the forecasts of the Ministry of Development, the ratio of domestic savings rate to gdp declined by 0.1 percentage points to 14.3 percent. The savings ratio increased in private sector, but decreased in the public sector. Savings deficit decreased by 2.6 percentage points to 7.1 percent of gdp. The ratio of savings deficit to gdp expanded in the public sector, while savings deficit contracted in the private sector.

2.2. Employment and wages

As a result of downturn in the economic growth and increase in the labor force, despite an increase in the employment and participation in the labor force, there was a slight increase in the unemployment rate. According to the figures published by Turkstat, total labor force supply was 27.6 million, while total employment was 24.8 million by December 2012.

Total number of workforce increased by 1.3 million. Besides this increase, the labor force participation rate also rose. In the same period, total employment increased by 1.1 million. Accordingly, the number of unemployed increased by around 214 thousand to 2.8 million compared to the previous year.

Thus, unemployment rate increased by 0.3 percentage points to 10.1 percent by December 2012 compared to the same period of the previous year. This rate rose from 11.5 percent to 11.8 percent in urban areas and from 6.5 percent to 6.8 percent in rural areas. Within the total employment, 51 percent were employed in services sector, followed by 23 percent in agriculture, 20 percent in industry, and 7 percent in construction sectors.

According to the forecasts of the Ministry of Development, minimum wage along with real labor cost of public sector workers and civil servants increased in 2012.

2.3. Inflation

Consumer price index (CPI) during the first three quarters of 2012 cruised along on an annual 9-10 percent band at a rate considerably higher than the 5 percent target.

In parallel with the slowdown in domestic demand and drop in non-processed food prices, inflation rate rapidly decreased to a 44-year record low inflation rate, 6.2 percent in the last quarter of the year.

Domestic Savings and Balance of Savings (as percentage of gdp)

	2010	2011	2012*
Domestic savings	13.9	14.4	14.3
Public	1.6	3.7	2.4
Private	12.3	10.7	11.9
Savings balance	-6.3	-9.7	-7.1
Public	-2.4	-0.4	-2.0
Private	-3.9	-9.3	-5.1
External funds	-6.3	-9.7	-7.1

Source: The Ministry of Development.

*Factor income and current transfers are included.

Unemployment Rate (percentage)

	2009	2010	2011	2012
Unemployment rate				
Overall	13.5	11.4	9.8	10.1
Urban	16.1	14.2	11.5	11.8
Youth	24.1	21.6	18.1	19.8

Source: Turkstat.

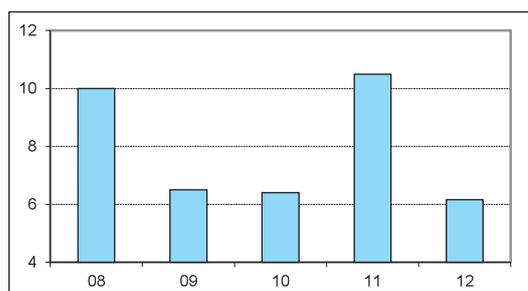
Real Labor Cost Index (1994=100)

	2009	2010	2011	2012*
Public	112	110	106	107
Private	123	119	120	..
Civil servant	165	162	164	175
Minimum wage	191	193	190	192

Source: The Ministry of Development.

* Forecast

Inflation (annual percentage change)



Source: Turkstat.

Inflation (percentage)

	2009	2010	2011	2012
Annual average				
Producer*	1.2	8.5	11.1	6.1
Consumer	6.3	8.6	6.5	8.9
12-month				
Producer*	5.9	8.9	13.3	2.5
Consumer	6.5	6.4	10.5	6.2
CPI target	7.5	6.5	5.5	5.0

Source: Turkstat.

Producer Price Index (PPI) increased by 2.5 percent annually. Annual average increase was 8.9 percent for CPI and 6.1 percent for PPI, respectively.

2.4. Public sector balance

In 2012, the ratio of public sector borrowing requirement to gdp rose due to slowdown in economic activity and increase of personnel expenses in particular.

According to data of the Ministry of Development, total public sector revenues increased by 12 percent, while total public sector expenditures increased by 16 percent in 2012. It was estimated that the ratio of revenues to gdp increased approximately by 0.6 percentage point to 37 percent, while the ratio of expenditures to gdp rose by 1.8 percentage point to 38.6 percent.

Accordingly, the ratio of public sector deficit to gdp increased from 0.1 percent to 1.7 percent, while the ratio of public sector primary surplus to gdp decreased by 1.5 percentage point to 1.8 percent.

The ratio of central government budget deficit to gdp, according to the estimated data of the Ministry of Finance, culminated at 2 percent.

The share of tax revenues within the public revenues was around 54 percent, and indirect taxes accounted for 67 percent of tax revenues. Non-interest expenses amounted to 91 percent of total expenditures. The share of interest expenses in total expenditures reduced by 4.5 percentage points to 9 percent compared with 2011.

According to the data of the Ministry of Finance, the ratio of the central government budget deficit to the gdp was 2 percent. In the meantime, the central government budget revenues and expenditures increased by 12 and 14 percent respectively. Interest and noninterest expenditures both increased by 14 percent.

Budget deficit rose by 61 percent in current prices, and primary surplus declined to TL 20 billion. The ratios of budget revenue and expenditure to gdp were realized at 23.4 percent and 25.4 percent, respectively. The ratio of interest expenses to gdp emerged as 3.4 percent.

The current expenditures had the highest share with 52 percent in the budget expenditures. The share of investment expenditures decreased by 1

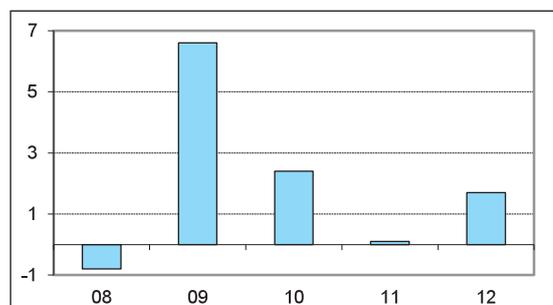
Public Sector Borrowing Requirement (as percentage of gdp)

	2010	2011	2012*
Consolidated budget	-3.7	-1.4	-2.3
State economic enterprises	0.7	0.2	-0.1
Local administrations	0.2	0.1	0.1
Funds	0.0	0.0	0.0
Other	0.4	1.0	0.6
Public sector deficit	-2.4	-0.1	-1.7
Public sector primary balance	2.2	3.3	1.8

Source: The Ministry of Development.

* Forecast.

Public Sector Borrowing Requirement to Gdp (percentage)



Source: The Ministry of Development.

Central Government Budget

	₺ billion 2012*	Percentage		As perc. of gdp 2012
		share	change	
Revenues	332	100	12	23.4
Tax revenues	279	84	10	19.7
Non-tax revenues	53	16	61	3.7
Expenditures	360	100	14	25.4
Interest expend.	48	13	14	3.4
Non-interest	312	87	14	22
Personnel	86	24	18	6.1
Current	186	52	15	13.1
Investment	40	11	5	2.8
Budget balance	-29		61	-2
Primary balance	20		-17	1.4

Source: The Ministry of Finance

* Provisional.

Financing of the Central Government Budget

	₺ billion		As perc. of gdp	
	2011	2012	2011	2012
Financing	15	25	1.2	1.8
External borrowing (net)	-2	2	-0.2	0.1
Domestic borrowing	15	17	1.2	1.2
Other	3	6	0.2	0.4

Source: Undersecretariat of the Treasury.

percentage point to 11 percent in 2012 compared to 2011. The share of personnel and interest expenditures were 24 percent and 13 percent, respectively.

Having included revenues from privatization in 2012, the cash financing requirement of TL 25 billion was recorded. A net domestic borrowing realized as TL 17 billion while a net external borrowing was TL 1.7 billion. The Treasury cash/bank net account, after the completion of borrowing transactions, was reduced by 2.8 billion TL, and the remainder of financing was complemented through other items.

The weighted average maturity of domestic borrowing from the market increased from 45 months to 61 months.

On the other hand, the weighted average cost of discounted domestic TL borrowing increased from 8.6 percent in December 2011 to 8.8 percent in December 2012. The outstanding domestic debt increased by 5 percent to TL 408 billion level.

The share of the fixed and floating interest rate securities in outstanding domestic debt remained the same at 52.2 and 47.8 percent respectively.

The ratio of outstanding domestic debt to gdp remained the same at 29 percent level. Outstanding domestic debt increased by 3 percent to TL 563 billion (USD 317 billion). The ratio of total outstanding debt to gdp was 38 percent.

The ratio of outstanding domestic debt to broadly defined money supply (deposits, currency in circulation, repo and mutual funds; M2YRF) remained the same at 75 percent.

By December 2012, 51 percent of government domestic debt securities were held by the banks. Total amount of government domestic debt securities held by non-bank sectors was TL 107 billion.

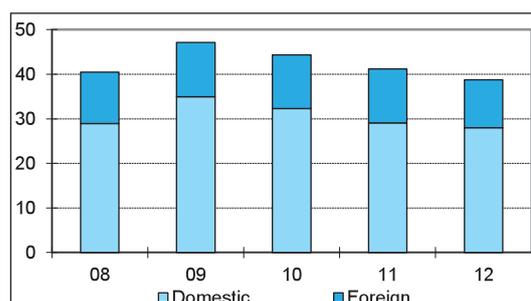
The share of government domestic debt securities held by non-residents in the total securities was 23 percent. Annual compound interest rate of government domestic debt securities was around 8-9 percent level during the first three quarters of the year, and in parallel with the decline in inflation was at 6 percent level on average during the last quarter of the year.

Structure of Outstanding Domestic Debt (percentage share)

	2009	2010	2011	2012
TL	95	98	99	100
FX	5	2	1	0
For information				
Fixed rate	44	50	52	52
Floating rate	56	50	48	48

Source: Undersecretariat of the Treasury.

Outstanding Domestic Debt to Gdp (percentage)



Source: Undersecretariat of the Treasury.

Distribution of Government Domestic Debt Instruments by Investors (₺ billion)

	2010	2011	2012
Residents	345	327	336
Financial sector	248	224	221
Non-financial residents	89	95	107
Real persons	6	6	3
Corporations	67	74	87
Mutual funds	16	15	17
CBRT	8	8	9
Non residents	49	68	102
Total	394	395	438

Source: Undersecretariat of the Treasury.

2.5. Monetary Aggregates

2.5.1. Monetary Policy

Determinants of the monetary policy have been largely the uncertainties encountered in the global economy and the risk perception, accompanied by expansionary monetary policies implemented by the developed economies, and capital flows towards the developing countries, plus the balancing act in the domestic and foreign demand for the sake of financial stability and inflation targeting.

The Central Bank, during the last two years, implemented a policy combination focused on financial stability along with the inflation targeting, and developed new policy instruments within that frame. Uncertainties in the global markets continued throughout 2012. For the purpose of minimizing the possible negative effects caused by the volatility in capital flows, the Central Bank added the Reserve Option Mechanism (ROM) that enables allocating foreign exchanges and gold for a certain ratio of the required reserves in TL to its active monetary policy instruments.

In addition to ROM, the Central Bank, in order to minimize the cost differences between the required reserves in TL and in foreign exchange, and to allow the banks to freely use the facilities of ROM in line with their liquidity requirements, established ROC (Reserve Option Coefficients) that would determine the share of foreign exchange or gold that could be held in each of those required reserves in TL. ROC that would enable the required reserves in TL to be held in foreign exchange was put into effect in June 2012, and ROC that would allow the required reserves in TL to be held in gold became effective as of July 2012. The ROC allowing the required reserves in TL to be held in foreign exchange, through a variety of arrangements, was set in an increasing graduation within an interval of 1.4 to 2.4 for the first 40 percent and following 5 percent tranches, and the ROC for the required reserves that could be held in gold was set for an interval within the 1.2 and 2.2 range. In 2012, with the combined effect of raising the upper limits of required reserves in TL to be held in gold and foreign exchange within the scope of ROM, and starting the execution of ROC, the liquidity requirements of banks declined, and a decline was initiated in loan interest rates, running in parallel with the decline in the interest rates in the market.

The aim is to sterilize the capital flow, low rate of inflation, and balance in macroeconomic magnitudes.

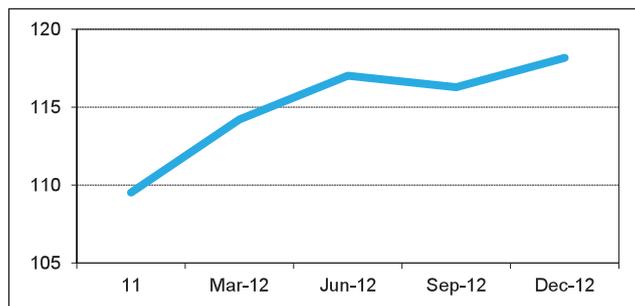
Interest Rates (compound, period end), Exchange Rates and Inflation (annual percentage change)

	2011		2012		
	Dec.	March	June	Sept.	Dec.
Interest rate*					
Repo (Weekly,CBRT)	5.9	5.9	5.9	5.9	5.7
Government securities	10.3	7.9	9.1	7.6	5.7
Exchange rates (ann. chge)					
₺/\$	22.8	15.4	11.8	-3.6	-5.9
₺/€	18.9	8.4	-2.8	7.7	-4
Inflation (CPI, ann. chg)	10.5	10.4	8.9	9.2	6.2

* Annual compounded, average

Source: CBRT, Turkstat, Undersecretariat of the Treasury.

CPI Based Real Effective Exchange Rate Index (2003=100)



Source: CBRT.

The Central Bank tightened the monetary policy in the first half of 2012 on account of the inflation rate in 2011 having emerged above the target, and the current account deficit to gdp ratio having reached a rather high level. Throughout the year, keeping in sight the sharp fluctuations in foreign exchange rates with their consequent negative effects in the real sector and the inflation, the Central Bank also closely watched the real effective exchange rates.

In the second half of the year, as a result of both the improvement observed in the global risk appetite and the improvement of expectations in inflation, the Central Bank increased the amount of liquidity available in the market, and the cost of funding regressed to levels close to the lower band of the interest corridor.

By the end of the year, net domestic assets decreased by TL 9 billion to TL -13 billion. The net foreign assets remained the same at TL 88 billion. The monetary base decreased by 11 percent to TL 75 billion by the end of the year.

Allowance of allocating foreign exchanges and gold for a certain ratio of the required reserves in TL, and particularly, triggering the use of ROC in June 2012, resulted in a considerable rise in the Central Bank's reserves. Foreign exchange reserves of the Central Bank, increasing by USD 5 billion, reached a sum of USD 88 billion in the first half of the year that totaled USD 100 billion by the end of the second half. The Bank's net foreign currency position was USD 44 billion at the end of the year.

The deposits in gold being held subject to the required reserves, and granting the facility of holding a part of the required reserves in gold in 2011 resulted in the Central Bank's gold reserves having reached USD 20 billion in 2012.

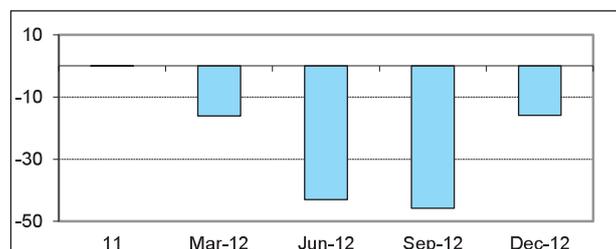
2.5.2. Financial Assets and Demand for Money

The ratio of financial assets to gdp increased by 13 percentage points to 125 percent in 2012. The ratio of demand for money and quasi-money financial assets to gdp rose by 3 percentage points in line with the increase in deposits.

While the ratio of TL equivalent foreign exchange deposits to gdp increased by 1 percentage point, the ratio of TL assets rose by 3 percentage points. Market value of the shares to gdp increased by 10 percentage points.

Monetary tightening in the first half, and loosening in the second half

Monetary Base
(in constant prices; annual percentage change)



Source: CBRT.

Balance Sheet of the Central Bank, (Selected Items* ₺ billion)

	2011		2012		
	Dec.	Mar.	June	Sept.	Dec.
Net foreign assets	88	78	81	84	88
Net domestic assets	-4	8	-5	-11	-13
Open market operations (net)	-39	-46	-30	-26	-19
Monetary base	84	85	76	73	75

Source: CBRT.

* All the items belongs to CB balance sheet in the framework of stand-by agreement.

Foreign exchange reserves increased rapidly, while net foreign currency position rose slowly.

Central Bank's Fx Reserves and Net Fx Position (USD billion)

	2011		2012		
	Dec.	Mar.	June	Sept.	Dec.
Fx reserves	78	80	83	95	100
Gold reserves	10	11	12	17	20
Net Fx position	42	38	39	42	44

Source: CBRT.

Financial Assets (as percentage of gdp)

	2010	2011	2012
Money and quasi-money	53	52	55
Cash	4	4	4
Deposits	49	48	51
- TL	35	33	35
- Fx	14	15	16
Repos	0	0	0
Capital market	79	60	70
Shares (market value)	43	29	39
Bonds and bills	33	29	29
-Public	32	28	27
-Private	1	1	2
Mutual funds	3	2	2
Total	132	112	125

Source: CBRT, Capital Markets Board.

The share of public sector securities declined by 1 percentage points. The significant development regarding the financial assets was the increase in bond and bill issues of both financial institutions and non-financial institutions even at a low volume.

Money demand (M2RF), consisting of TL deposits, Re purchase agreements and short-term mutual funds grew by 11 percent.

While TL demand deposits increased by 13 percent; TL time deposits remained the same. As a result of these developments, the ratio of money demand composed of TL assets to gdp realized as 39 percent.

The annual increase in broadly defined money demand (M2YRF), including also the Fx deposits, was 9 percent. While the TL equivalent of the Fx deposits increased by 6 percent, the dollar equivalent rose by 14 percent. The ratio of money demand (M2YRF) to gdp remained the same at 53 percent.

Deposit and loan interest rates followed a line parallel with the drop in the inflation. As a result of tight monetary policy implemented during the first half of the year, the weighted average interest rate of the three-month term deposits, increasing by 20 basis points and reached 10.9 percent, and in the second half of the year, losing 270 basis points linked to the decline in cost of funding, ended up as 8.1 percent at the year end. Weighted average consumer loan interest rates, decreased by 520 basis points to 11.9 percent. And weighted average commercial loans declined by 400 basis points to 10.9 percent.

The increase in TL deposits accelerated in the second half: According to the BRSA data, total deposits increased by 11 percent. The growth in Turkish Lira deposits was 13 percent, and Turkish Lira equivalent of foreign exchange deposits was 7 percent. Foreign exchange deposits, increasing by USD 17 billion, climbed to USD 142 billion. The share of Turkish Lira equivalent of foreign exchange deposits in the total deposits regressed by 1 point, and ended as 33 percent. The Turkish Lira deposits to gdp ratio, losing 1 point, descended to 35 percent, and the ratio of total deposits, also including deposits in foreign exchange, to gdp losing 3 points, regressed to 51 percent.

There was no significant change in the average maturity of total deposits.

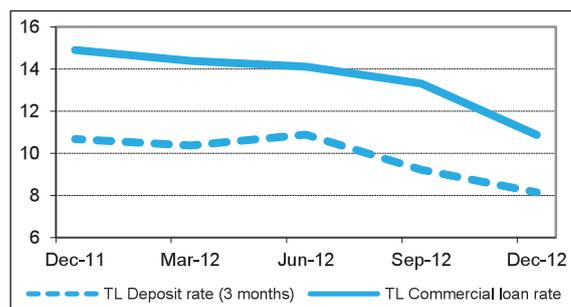
Monetary Aggregates* (2012)

	Billion		Per.change	
	₺	\$	₺	\$
M2RF	546	310	11	19
Money in circ.	53	30	8	15
TL demand deposit	65	37	0	6
Repos	4	2	-20	10
Investment funds	17	10	13	25
TL time deposits	407	231	13	22
M2RYF	749	425	9	17
Fx deposits	203	115	6	14

Source: CBRT.
* Participation banks' funds are included.

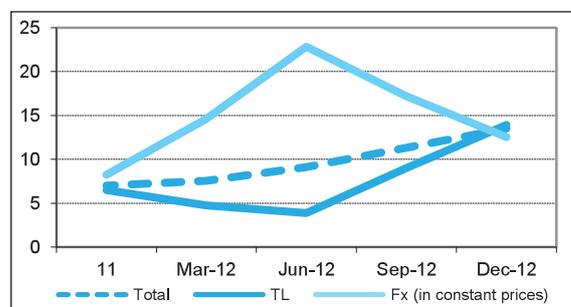
Loan interest rates declined.

Deposit and Loan Interest Rate (Weighted average, percent)



Source: BRSA.

Deposit (in constant prices; annual percentage change)



Source: BRSA.

To encourage extension of the average maturity of deposits, the Central Bank, in addition to diversifying the required reserve ratios according to maturity of the deposits, made rearrangements in 2012 yearend on the rates of withholding tax. The average maturity of foreign exchange deposits was realized as 3 months, while the average maturity of TL deposits was 2.6 months.

According to the BRSA data, the share of state-owned banks in total deposits was 32 percent while private banks had a share of 49 percent. The share of state-owned banks in total deposits remained the same, while that of private banks decreased by 1 percentage points, and the share of foreign banks in total deposits increased by 1 percentage point to 13 percent compared to the end of 2011. The share of participation banks in total deposits rose from 5.6 percent to 6.2 percent.

The share of state-owned banks in total TL deposits was 36 percent and 23 percent in total foreign exchange deposits. On the other hand, private banks had a share of 45 percent in TL deposits and 56 percent in foreign exchange deposits. The share of foreign banks both in TL and foreign exchange deposits was 13 percent.

Loan to deposit ratio which was 99 percent by the end of 2011, increased to 103 percent by the end of 2012. This ratio was 82 percent in state-owned banks, 108 percent in private banks, and 109 percent in foreign banks.

Loan growth slowed down: The annual growth rate of loans decelerated from 30 percent by December 2011 to 16 percent by the yearend. TL loans rose by 21 percent, while foreign exchange loans increased by 4 percent.

Exchange rate adjusted growth rate of loans was recorded as 18 percent. Corporate loans and retail loans grew by 14 percent and 20 percent, respectively. The share of retail loans in total loan stock increased by 1 percentage point to 32 percent.

Credit risk within manageable limits: Non-performing loans (before special provisions) rose by 23 percent. The ratio of non-performing loans before specific provisions to total loans increased slightly to 2.9 percent, while the ratio of non-performing loans after specific provisions to total loans realized as 0.7 percent. The ratio of npl ratio corporate loans was 2.8

Maturity Structure of Total Deposits (percentage)

	2008	2011	2012
Total	100	100	100
Demand	14	17	18
1-month	31	15	15
3-month	48	55	56
6-month	3	8	7
12- month+	4	5	5
Total	2,4	2,9	2,7

Source: CBRT.

Deposits and Loans* (₺ billion)

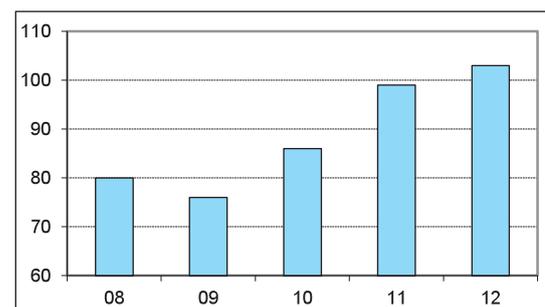
	2010	2011	2012
Total deposits	617	696	772
TL	434	460	520
Fx	184	236	252
Total loans**	529	687	801
TL	387	489	594
Fx	142	198	207

Source: BRSA, CBRT.

* Participation banks are included.

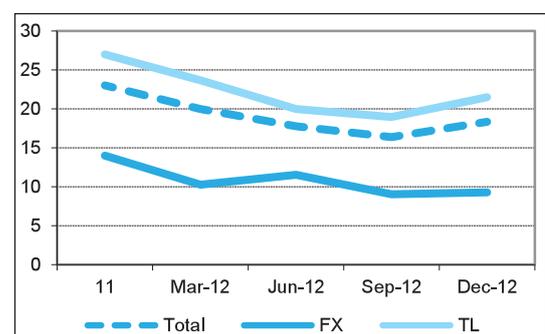
** Non-performing loans are excluded.

Loan to Deposit Ratio (percentage)



Source: BRSA.

Total Loans (in constant exchange rates by 2010 yearend; annual percentage change)



Source: BRSA.

percent, while this ratio in retail loans was 3 percent.

Loans by bank groups: The shares of deposit banks, participation banks and development banks were 90 percent, 6 percent and 4 percent of loans, respectively. The share of loans issued through private banks in total loans was 51 percent, that of state-owned banks was 25 percent, and the share of foreign banks was 14 percent.

95 percent of total loans were issued by domestic branches, and remaining 5 percent branches abroad. Most of the loans issued by the branches abroad were foreign exchange denominated and their share in total loan stock decreased.

Fx loans extended to non-financial institutions: Total amount of fx loans issued by banks resident in Turkey is USD 118 billion. The amount of loans issued through branches abroad of these banks to non-financial institutions was USD 20 billion in 2012. These loans constituted 18 percent of foreign debt stock of non-financial institutions. The foreign debt stock of non-financial institutions increased by USD 11 billion to USD 95 billion, excluding the loans issued through branches abroad of the banks resident in Turkey.

2.6. Borsa İstanbul

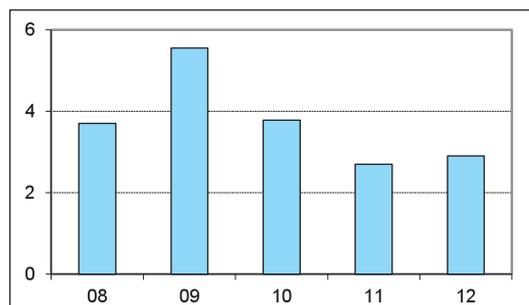
Borsa İstanbul (BIST) 100 index increased both in dollar and in TL terms in 2012. The index rose by 49 percent to 2,562 points in dollar terms, and 44 percent to 78,208 points in TL terms. On the other hand, total transaction volume of shares contracted by 16 percentage point to USD 307 billion. The market value of corporations listed to ISE increased by 54 percent to USD 311 billion by the end of 2012. The ratio of market value to gdp also increased from 29 percent to 39 percent. The number of listed companies increased by 22 to 395 compared to 2011.

The market value and share of financial institutions have also increased. Presently, shares of 31 financial institutions -16 banks among them- are traded in Borsa İstanbul.

2.7. Foreign Trade Balance

Foreign trade volume increased by 4 percentage points to USD 390 billion in 2012. The ratio of foreign trade volume to gdp increased by 1 percentage points to 50 percent.

Non-Performing Loans to Total Loans (percentage)



Source: BRSA.

Corporate Loans and Non-Financial Sector External Debt (USD billion)

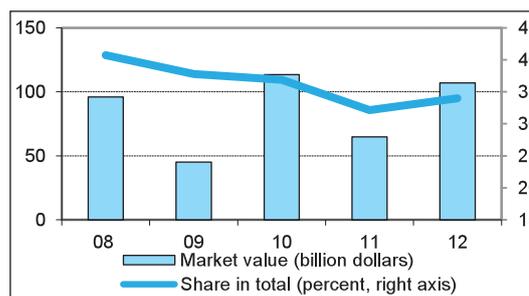
	2008	2011	2012
Corporate loans (Fx)*	71	107	118
-From domestic branches	28	84	99
-From branches abroad	43	23	20
Non-financial sector			
-External debt stock	122	108	111
-Fx borrowing from abroad	78	84	95

Source: CBRT.

* Fx indexed loans are included.

Market value rose by 54 percent.

Market Value of Financial Institutions



Source: Borsa İstanbul.

Foreign trade volume increased, while foreign trade deficit shrank.

Exports increased by 13 percent to USD 153 billion, while imports decreased by 2 percent to USD 237 billion.

Foreign trade deficit shrank by 21 percent to USD 84 billion. The ratio of foreign trade deficit to gdp decreased by 3 percentage points to 11 percent.

The ratio of exports to imports rose by 9 percentage points to 65 percent. The ratio of exports to gdp increased by 2 percentage points to 20 percent compared to 2011, while the ratio of imports to gdp decreased by 1 percentage points to 30 percent.

According to the seasonally adjusted data, the export quantity index and the import quantity index increased by 4.6 percent and 6.4 percent, respectively, while the price index increased by 0.7 percent for exports and 1.1 percent for imports.

According to breakdown by commodity groups, imports increased by 9 percent in capital goods, 1 percent in intermediary goods, and 10 percent in consumer goods. Imports of intermediate goods amounted to 74 percent of total imports. In 2012, the mineral oils and fuels segment, greatly composed of crude petroleum and natural gas sub-items, increased by 11 percent to USD 60.1 billion and constituted 25 percent of the total imports, compared to the previous year.

EU member states had a share of 38 percent in foreign trade. The share of non-EU European countries was 13 percent. The foreign trade deficit with the EU member states decreased from USD 29 billion in 2011 to USD 28 billion in 2012. EU member states have a share of 37 percent in imports and 39 percent in exports, respectively.

2.8. Balance of Payments

The current account deficit decreased by 39 percent to USD 47 billion. The ratio of current account deficit to gdp declined from 10 percent to 6 percent.

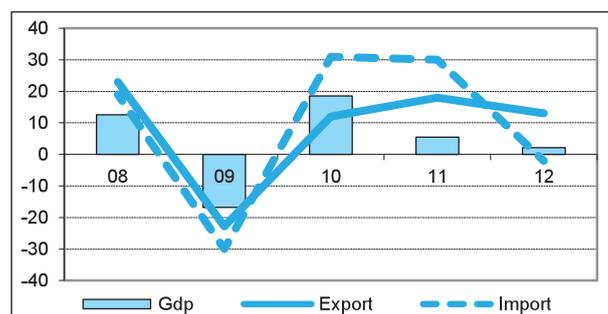
Net capital inflow increased by USD 1 billion to USD 68 billion. Net direct foreign capital inflow decreased by 43 percent to USD 8 billion. Portfolio investments grew rapidly to become the most important financing item in 2012. Sales of shares and overall expansion in government and bank borrowings have been effective in the growth of portfolio investments.

Foreign Trade (USD billion)

	2009	2010	2011	2012
Exports	102	114	135	153
Imports	141	186	241	237
Foreign trade deficit	39	72	106	84
Foreign trade volume	243	300	376	390
Foreign trade deficit/gdp	6	10	14	11
Exports/imports	72	62	56	65

Source: Turkstat.

Gdp, Exports and Imports Growth (annual, percentage, in USD terms)



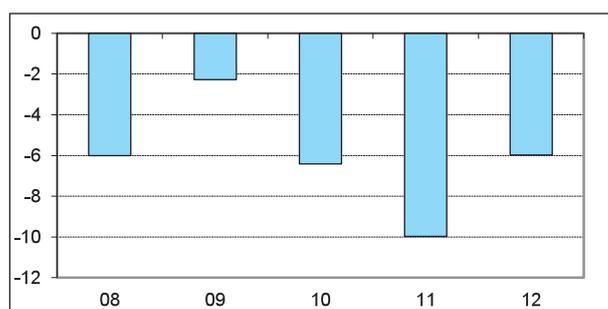
Source: Turkstat.

Foreign Trade by Commodity Groups, 2012

	Export			Import		
	Billion \$	Perc. chg.	Perc. share	Billion \$	Perc. chg.	Perc. share.
Capital goods	14	-3	9	34	-9	14
Intern. goods	83	22	54	175	1	74
Consum. goods	56	7	37	27	-10	12
Other	0	-7	0	1	34	0
Total	153	13	100	237	-2	100

Source: Turkstat.

Current Account Balance to Gdp (percentage)



Source: CBRT.

Meanwhile, with the contribution of the USD 4 billion surplus in the *(net) errors and omissions* item, the general balance showed an excess of USD 23 billion. In turn, the IMF was paid USD 2 billion, and official reserves were increased by USD 21 billion.

2.9. External Debt Stock

Outstanding external debt increased by USD 33 billion to USD 337 billion in 2012.

Outstanding external debt increased by USD 9 billion to a total of USD 103 billion in the public sector, while increased USD 24 billion to a total of USD 234 billion in the private sector. External debts of the Central Bank reduced by USD 2 billion to USD 8 billion.

Long-term and short-term outstanding external debt increased by USD 14 billion and USD 19 billion, respectively. Among the long-term outstanding external debt, the outstanding debts of public sector (except for the Central Bank) increased by USD 5 billion to USD 92 billion. The long-term outstanding external debt of private sector increased by USD 11 billion

The ratio of outstanding external debt to gdp increased by 3 percent to 43 percent level. The ratio of long-term debts to gdp rose by 1 percentage points to 30 percent, while the ratio of short-term debts to gdp increased by 2 points to 13 percent.

31 percent of the outstanding external debt belonged to the public sector, and 2 percent to the Central Bank. The share of the banking system in outstanding external debt was 34 percent, and non-bank sector had a share of 31 percent. The ratio of public sector (excluding Central Bank) external debt to gdp was around 13 percent.

Out of the long-term external debt, USD 42 billion of the long-term external debt is owed to official creditors, and USD 194 billion to private creditors. The largest share of the official creditors, including the IMF, belonged to international institutions item with USD 35 billion. Moreover, the bonds stock, comprised entirely of long-term bonds, was at the level of USD 64 billion by December 2012. The private sector bonds were realized as USD 11,8 billion.

Capital and Financial Account (USD million)

	2009	2010	2011	2012
Capital and financial account	9	44	67	68
-Capital account (net)	0	0	0	0
-Financial account (net)	9	44	67	68
-Direct invest. abroad (net)	7	8	14	8
-Portfolio investments (net)	0	16	22	41
-Other investments (net)	2	33	31	19
-Net errors and omissions	5	3	12	4
General balance	1	15	1	23
-IMF account	-1	-2	-3	-2
-Official reserves	0	-13	2	-21

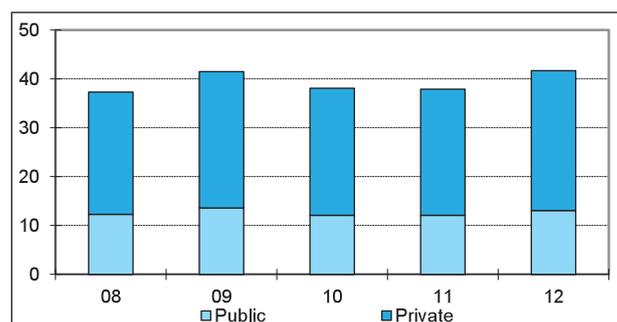
Source: CBRT.

Outstanding External Debt (USD billion)

	2009	2010	2011	2012
Long term	219	215	222	236
Public	80	85	87	92
Central Bank	12	10	9	7
Private	128	119	126	137
Financial institutions	35	40	47	53
Banks	28	29	35	40
Non-financial institutions	92	79	79	84
Short term	50	77	82	101
Public	4	4	7	11
Central Bank	2	1	1	1
Banks	23	48	47	58
Non-bank	22	24	27	30
Total	269	292	304	337

Source: Undersecretariat of Treasury.

Outstanding External Debt to Gdp (percentage)



Source: Undersecretariat of Treasury.

3. Turkish Banking System in 2012

3.1. Number of Banks, Branches and Employment

The number of banks operating in Turkey was 49 of which 4 were participation banks.¹ Total number of deposit banks and development and investment banks increased by 1 to 45 through instigation of operations of Odea Bank A.Ş.

Out of total deposit and development and investment banks, 32 of the banks were deposit banks, and 13 were development and investment banks. Out of deposit banks, 3 were state-owned, and 12 were private banks.

The Savings Deposits Insurance Fund (SDIF) owned 1 bank. There were 16 deposit banks with foreign capital participation whose shares were owned by non-resident investors at a rate of minimum 51 percent.

Of the development and investment banks, 3 were state-owned, 6 were private and 4 were foreign banks.

Total number of branches increased by 401 to 10,234. The increase in number of branches was completely be attributed to the deposit banks group. The branch numbers increased by 156 in private banks, and 170 in state-owned deposit banks, the branches of foreign banks increased by 75.

The population per branch was around 7,389 persons in the sector.

The number of employees increased by 4,680 to 186 thousand people and was realized at record levels by the end of the year. Population per employee in the banking sector is 406 persons

The number of employees increased by 1,308 in state-owned deposit banks, 1,565 in private banks and 1,725 in foreign banks and decreased by 17 in the bank owned by SDIF.

The number of employees increased by 59 in the development and investment banks. 97 percent of the total bank employees were employed by deposit banks, and the remaining 3 percent by development and investment banks.

A new banking license is granted for the first time after 1999.

Number of Banks and Branches*

	2011		2012	
	Bank	Branch	Bank	Branch
Deposit banks	31	9,791	32	10,192
State-owned	3	2,909	3	3,079
Private	11	4,944	12**	5,100
SDIF	1	1	1	1
Foreign	16	1,937	16	2,012
Develop. and invest. banks	13	42	13	42
Total	44	9,833	45	10,234

* Including branches in the Turkish Republic of Northern Cyprus and branches abroad.

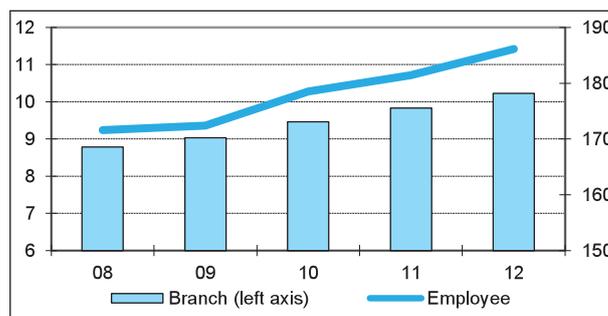
** As of 11 November 2012, Fibabanka A.Ş.'s status changed from foreign banks to private banks
Source: BAT.

Number of Employees

	2010	2011	2012
Deposit banks	173,134	176,576	181,197
State-owned	47,235	50,239	51,587
Private	83,633	89,047	90,612
SDIF	252	243	226
Foreign	42,014	37,047	38,772
Develop. and invest. banks	5,370	4,842	4,901
Total	178,504	181,418	186,098

Source: BAT.

Numbers of Branches and Employees (thousand)



Source: BAT.

¹ Please see www.bddk.org.tr and www.tkbb.org.tr addresses for detailed information about participation banks.

28 percent of the total employees of banking sector were employed by state-owned banks, 49 percent in private banks, and 21 percent in foreign banks.

The ratio of women employees in the sector is about 50 percent, a figure higher than most other sectors.

3.2. Size of the Balance Sheet

Total assets increased by 12 percent to TL 1,300 billion (USD 732 billion) by the end of 2012 compared to the previous year. Total assets rose by 19 percent on dollar basis, as a result of the appreciation of Turkish Lira. The ratio of total assets to gdp realized as 92 percent.

The ratio of total assets, including the participation banks, to gdp became 97 percent amounting to TL 1,371 billion (USD 771 billion).

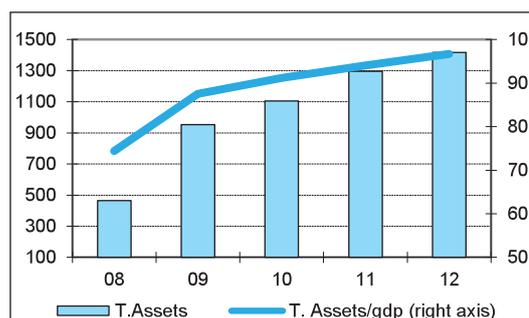
In the deposit banks group, the growth rate in total assets was 11 percent, in state owned banks 10 percent, in private banks 12 percent and 13 percent in foreign banks.

The rate of growth in balance sheets of development and investment banks was 26 percent.

Deposits sustained to be the most important resource. The share of deposits in total assets was decreased by 1 point to 56 percent. As the use of foreign resources and use of repurchase agreements were diminished, the share of securities introduced in the market increased. The size of securities issued reached a total of TL 38 billion.

Total balance sheet size of the banking sector increased by TL 139 billion in 2012. 49 percent (TL 68 billion) of this increase stemmed from deposits; 6 percent (TL 8 billion) from non-deposit resources; 26 percent (TL 36 billion) from shareholders' equity; and 19 percent (TL 27 billion) from other liabilities. 75 percent (TL 104 billion) of the resources were allocated to loans facilities, and 25 percent (TL 34 billion) to liquid assets.

Total Assets*
(₺ billion, as percentage of gdp)



Source: BRSA.

*Participation banks are included.

Total Assets*, December 2012

	Billion ₺	Billion \$	Perc. chg. ₺	Perc. chg. \$
Deposit Banks	1,248	702	11	18
State owned and SDIF	377	212	10	17
Private	692	389	12	19
Foreign	178	100	13	19
Dev. and invest. banks.	53	30	26	36
Participation banks	70	40	25	33
Total	1,371	771	13	20

Source: BRSA.

*Participation banks are included.

Nominal Change in Balance Sheet Items
(₺ billion)

	Assets		
	2010	2011	2012
Liquid assets	-6	45	34
Financial assets	25	-3	-15
Loans	126	149	104
Other assets	20	1	5
Total	164	197	139
-Turkish lira	130	92	97
-Foreign exchange	34	105	42
	Liabilities		
	2010	2011	2012
Deposits	96	72	68
Non-deposit funds	35	101	8
Shareholders' equity	23	10	36
Other liabilities	10	11	27
Total	164	197	139
-Turkish lira	123	74	98
-Foreign exchange	41	124	41

Source: BRSA.

3.3. Market Shares

The share of deposit banks in the total assets was 96, and that of development and investment banks was 4 percent. The shares in total assets remained the same.

On the other hand, the share of private banks in total deposits decreased by 1 percentage point to 52 percent while the share of foreign banks in total deposits increased by 1 percentage points to 14 percent.

The share of state-owned banks in total loans reduced by 1 percentage point to 27 percent while the share of foreign banks increased by 1 percentage points to 15 percent.

3.4. Concentration

According to 2012 data, the share of the five biggest banks in the sector both in total assets and total deposits has dropped by 1 point, while their share in total loans lost two points.

The share of the ten biggest banks in total assets and total deposits remained unchanged, while their share in total loans dropped by 1 point.

In 2012, while 1 public bank and 4 private banks were ranked as the biggest five banks, there were 3 public banks, 5 private banks and 2 foreign banks among the biggest ten banks.

There were 4 banks with an assets size above USD 80 billion, followed by 3 banks with assets size ranging between USD 40 billion and USD 80 billion. However, assets size of more than half of the banks averages less than USD 2 billion.

3.5. Balance Sheet TL-FX Structure

Assets and liabilities of foreign exchange items increased by 12 and 10 percent, respectively. TL assets and liabilities increased by 13 percent and 11 percent, respectively.

The shares of TL assets remained the same, while TL liabilities in balance sheet increased by 1 percentage point to 65 percent.

The share of TL assets among total assets is 77 percent in foreign banks, 73 percent in state owned banks, and 66 percent in private banks.

Market share in total assets remained the same.

Market Shares of Groups (percentage)

	Assets		Deposits		Loans	
	11	12	11	12	11	12
Deposit banks	96	96	100	100	96	96
State-owned	29	29	34	34	28	27
Private	53	53	53	52	54	54
Foreign	0	0	0	0	0	0
Develop. and invest. banks	14	14	13	14	14	15
Total	4	4	-	-	4	4
Deposit banks	100	100	100	100	100	100

Source: BRSA.

Concentration in Banking Sector* (percentage)

	2008	2010	2011	2012
Largest five*				
Assets	62	63	61	60
Deposits	65	66	62	61
Loans	58	57	58	56
Largest ten*				
Assets	86	87	87	87
Deposits	90	91	91	91
Loans	84	86	87	86

Source: BAT.

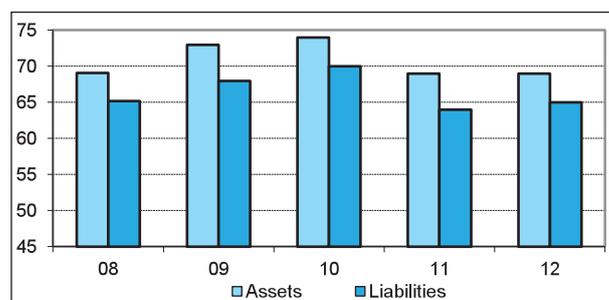
* In terms of total assets.

The Number of Banks by Asset Size (2012)

Billion \$	0-2		2-10		10-40		40-80		80+	
	11	12	11	12	11	12	11	12	11	12
Number										
Deposit b.	14	12	5	8	5	5	5	3	2	4
State							2	2	1	1
Private	3	2	3	5	1	1	3	1	1	3
Foreign	10	9	2	3	4	4				
Fund	1	1								
Dev. inv. b.	10	9	3	4						
Total	24	21	8	12	5	5	5	3	2	4

Source: BAT.

Share of TL Items in Balance Sheet (2002-2012, percentage)



Source: BRSA.

Similar differences also exist in the distribution of liabilities. For instance, the share of TL liabilities among total liabilities is 72 percent in state owned banks, and 62 percent in private banks.

Currency risk is moderate: In 2012, the overall net foreign exchange position in the banking sector generated a surplus of USD 1,569 million.

3.6. Structure of Assets

The change in the asset structure of the banking sector continued in favor of loans. The share of loans in total assets increased by 2 percentage points to 58 percent. Rise in the required reserve ratios, resulted in 2 percentage points increase in the liquid assets.

The annual growth rate in loans decelerated to 16 percent in 2012. Securities portfolio diminished by 5 percent on annual basis. The growth rate of liquid assets was 24 percent.

Loans are primarily in Turkish Lira: 73 percent of total loans consisted of TL loans, and 27 percent from foreign exchange loans. The share of corporate loans in total loans was 67 percent, and the share of loans borrowed by households was 33 percent, by the end of 2012.

Distribution of loans: The share of housing loans in retail loans was 31 percent, the share of credit cards 29 percent, and that of automobile loans 3 percent.

SME loans: According to BRSA data, cash loans and non-cash loans issued to small and medium scale enterprises (SMEs) increased by 21 percent, and 26 percent, respectively.

The share of loans issued to SMEs in the total loan stock increased by 1 percentage point to 24 percent compared to 2011.

The number of bank customers categorized as SMEs also increased by 17 percent to 2.4 million in 2012.

The non-performing SME loans increased by 25 percent to TL 6.5 billion, and their share in total SME loans realized at 3.2 percent.

The change in the description of the SME concept in November 2012 also played a role in the growth figures. At the time, to be qualified as SME, the

Net General Fx Position* (USD million)

	2010	2011	2012
Deposit banks	-10*	310	1,561
State-owned	108	-265	164
Private	44	772	1,555
Foreign	-162	-196	-159
Development and investment banks	28	-14	8
Total	41	296	1,569

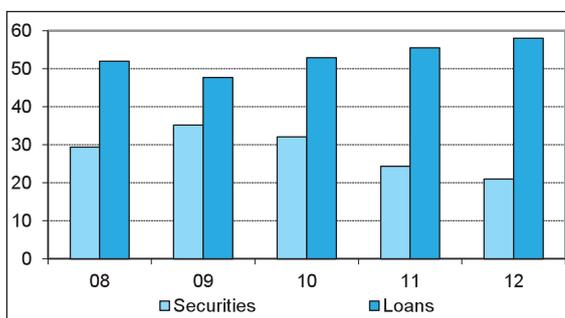
Source: BRSA.
*SDIF banks are excluded.

The Structure and Development of Assets

	Billion		Perc. chg.	Percentage share	
	₺	\$		₺	2011	2012
Liquid assets	178	100	24	12	14
Financial assets (FA)	268	151	-5	24	21
Loans	752	423	16	56	58
Non-performing loans	22	12	24	2	2
Specific provisions (-)	17	9	16	1	1
Permanent assets (PA)	31	18	22	2	2
Rediscounts	37	21	19	3	3
Other assets	34	19	15	3	3
Total assets	1,300	732	12	100	100

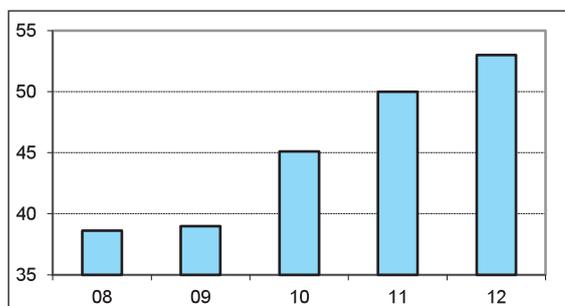
Source: BRSA.

Loans and Securities (as share of total assets, percentage)



Source: BRSA.

Loans to Gdp (percentage)



Source: BRSA. Participation banks are included.

annual net sales or the limit of the fiscal balance sheet size of the applicant firms was raised from TL 25 million to TL 40 million.

Loans by sectors: The share of loans issued to manufacturing sector in total cash corporate loans was 19 percent. The share of loans made available to commercial sector was 12 percent, followed by services and construction sectors with 6 percent.

Credit risk: Non-performing loans before specific provisions in deposit, development and investment banks increased by 24 percent to TL 21.9 billion in 2012. Specific provisions were set aside for 75 percent of non-performing loans. This rate was 79 percent in state-owned banks, 74 percent in private banks and 73 percent in foreign banks.

The ratio of nonperforming loans after specific provisions to total loans rose from 0.5 percent to 0.7 percent.

The non-performing loans, including participation banks increased by 23 percent in total, and 22 percent in consumer loans, and 24 percent in corporate loans.

Among the types of loans extended to households, the most rapid increase in nonperforming loans was recorded in consumer loans with 29 percent.

Credit risk by sectors: By market sectors, the ratio of non-performing loans to total loans was 4 percent in the construction sector, 3.3 percent in the manufacturing sector, 3.1 percent in agriculture and stockbreeding sectors, and 3 percent in services sector.

3.7. Structure of Liabilities

Deposits accounted for 56 percent of resources: Total deposits increased by 10 percent and accounted for 56 percent of total liabilities. TL equivalent of foreign exchange deposits increased by 5 percent, and its USD equivalent increased by 12 percent.

The share of foreign exchange deposits in total liabilities decreased by 1 percentage point to 18 percent. On the other hand, TL deposits increased by 13 percent and its share in total liabilities remained the same at 38 percent.

Loans By Sectors* (₺ billion)

	2012	Annual Perc. chg.	Percentage share		
			2008	2011	2012
Corporate	557	14	68	68	67
SME	202	21	23	23	24
Retail	280	16	32	32	33
Credit cards	82	33	10	9	10
Consumer and housing	199	16	22	24	23
Housing	87	15	10	10	10
Automobile	8	9	2	1	1
Consumer	104	16	10	12	12
Total	837	16	100	100	100

Source: BRSA.

* Participation banks are included.

Non-Performing Loans* to Total Loans (percentage)

	2010	2011	2012
Deposit banks	3.9	2.8	3.0
State-owned	3.4	2.6	3.4
Private	3.4	2.4	2.3
Foreign	6.2	4.5	4.9
Develop. and invest. banks	2.0	1.5	1.0
Total	3.8	2.8	2.9

* Before provisions.

Source: BRSA.

Non-Performing Loans* to Total Loans (percentage)

	2010	2011	2012
Corporate	3.3	2.6	2.9
SME	4.7	3.2	3.6
Retail	4.1	3.0	3.0
Credit cards	7.9	6.0	5.1
Consumer and housing	2.8	1.9	2.1
Housing	1.4	0.9	0.8
Automobile	6.0	3.4	3.2
Consumer	3.7	2.7	3.3
Total	3.5	2.7	2.9

* Before provisions. Participation banks are included.

Source: BRSA.

The Structure and Development of Liabilities

	Billion		Perc. chg.	Perc. share	
	₺	\$		2011	2012
Deposits	724	407	10	57	56
TL	492	277	13	38	38
Fx	232	131	5	19	18
Non deposit funds	298	167	3	25	23
Shareholder's equity	174	98	26	12	13
Paid-in capital	50	28	6	4	4
Supplementary capital	102	57	16	8	8
Previous year income/loss	-18	-10	-1	-2	-1
Current year income/loss	23	13	19	2	2
Other liabilities	93	52	41	6	7
Total liabilities	1,300	732	12	100	100

Source: BRSA.

Deposits were primarily in Turkish Lira: Total deposits were composed of TL deposits of 68 percent and foreign exchange deposits of 32 percent.

The share of TL deposits in total deposits was 76 percent in state-owned banks, and 63 percent in private banks, and 67 percent in foreign banks.

Non-deposit funds: Non-deposit funds that compose 23 percent of the total, affected also by the appreciation of the Turkish Lira, have grown below the growth rate in the balance sheet at 3 percent to a sum of TL 298 billion. Funds generated by repurchase transactions have contracted by 18 percent that reduced their share in total resources to 6 percent. On the other hand, bonds and bills issued by the banks, despite their modest share in the resources as of today, recorded a rapid increase in 2012 to a total of TL 38 billion.

3.8. Shareholders' Equity

Shareholders' equity increased by 26 percent to TL 174 billion in TL terms, and increased by 34 percent in dollar terms to USD 98 billion.

Free shareholders' equity (shareholders' equity - fixed assets - non-performing loans after provisions) grew from TL 106 billion to TL 138 billion, increased from USD 58 billion to USD 78 billion in dollar terms.

Shareholders' equity financed 13 percent of total assets, and the ratio of free shareholders' equity to total assets realized as 11 percent.

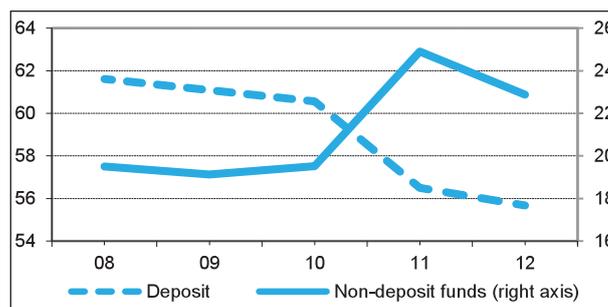
Capital adequacy standard ratio increased by 1.5 percentage points to 18.1 percent.

In July 2012, the capital adequacy ratio that had lost 2 points simultaneously with the execution of Basel II, escalated to 18.1 percent in December 2012, thanks to the impact of the powerful boost of the equities.

The capital adequacy ratio in the deposit banks group was 17.3 percent in public banks, 17.1 percent in private banks and 17.7 in foreign banks. The capital adequacy ratio in development and investment banks was 34.2 percent.

By the implementation of Basel II, the risk weight on assets was introduced as 75 percent and as 50 percent on assets covered by real estate mortgage.

Deposit and Non-Deposit Funds (as percentage of total assets)



Source: BRSA.

Shareholders' Equity

	Billion		Percentage change		Share of total assets (percent)
	₺	\$	₺	\$	
Deposit banks	157	89	28	36	13
State-owned	42	24	32	40	11
Private	92	52	27	35	13
Foreign	24	13	25	33	13
Dev. and invest. banks	17	10	10	17	32
Total	174	98	26	34	13

Source: BRSA.

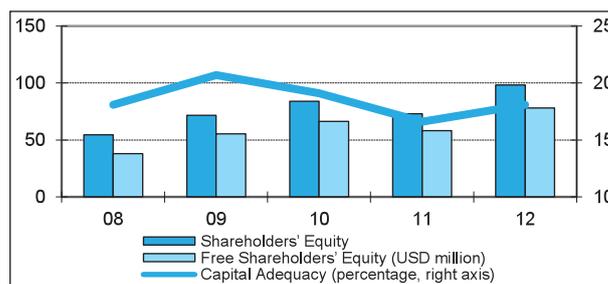
Free Shareholder's Equity* (₺ billion)

	2010	2011	2012
Deposit banks	89	95	122
State-owned	25	26	34
Private	49	54	69
Foreign	15	15	19
Dev. and invest. banks	13	15	16
Total	102	110	138

Source: BRSA.

* Shareholders' equity-permanent assets-loans under follow-up after specific provisions.

Shareholders' Equity and Free Shareholders' Equity (USD billion) Capital Adequacy (percentage)



Source: BRSA.

As a result of the change in risk weights mandated by Basel II, the share of the risk weighted assets bearing a risk weight of 100 percent was reduced by 19 points to 32 percent.

The share of assets with a risk weight of 50 percent in the total increased by 1 percent to 13 percent, those with a risk weight of 20 percent, decreased by 2 percent ended as 4 percent, and of those with a risk weight of 75 percent concluded as 18 percent of the total.

Net profit increased by 19 percent: Net profit in Turkish Lira increased by 19 percent to TL 23 billion with positive contribution of declining interest rates. Net profit increased by 26 percent in state owned banks, 17 percent in private banks, 12 percent in foreign banks and 23 percent in development and investment banks.

Return on equity: Return on equity fell by 0.8 percent to 13.0 percent. However, return on equity was still above the earnings provided by the domestic borrowing bonds issued by the state. Helped by the contribution of the increase in the profit volume, the return on assets was increased by 0.2 percent to 1.8 percent.

Return on equity, except development and investment banks, declined in all groups. Return on assets, having sustained its former level in foreign banks, regressed in development and investment banks, and increased in other banking groups.

The group with the highest return on equity of 16.2 percent was the state owned deposit banks.

3.9. Income – Expenditure Structure

In line with the positive contribution of lower cost of funding due to the funding of the market by the Central Bank in the second half of the year at a level in close proximity to the lower band of the interest corridor, interest margin increased. The net interest income grew by a ratio of 33 percent.

The ratio of total revenues, composed of total interest and non-interest income, to total expenses, composed of interest and operating expenses, helped by the impact of the increase in the interest margin, rose by 2 percent and culminated in 139 percent.

Distribution of Risk Weighted Items (percentage)

	2008	2011	2012
Total Risk Weighted Items	100	100	100
Total 0% Risk Weighted Items	30	25	26
Total 20% Risk Weighted Items	6	6	4
Total 50% Risk Weighted Items	12	12	6
Total 50*% Risk Weighted Items			7
Total 75% Risk Weighted Items			18
Total 100% Risk Weighted Items	49	51	32
Total 150% Risk Weighted Items		1	2
Total 200% Risk Weighted Items		2	3
Value at Market Risk	3	3	1
Value at Operational Risk	8	7	6

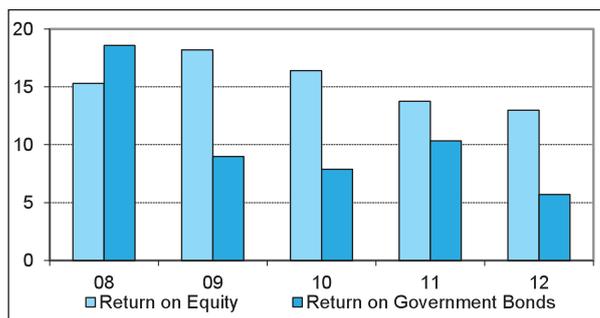
Source: BRSA.
*Collateralized by real estate mortgage.

Net Profit-Loss, 2012

	Billion ₺	Billion \$	Percent chg. ₺	Percent chg. \$
Deposit banks	22	12	19	27
State-owned	7	4	26	34
Private	12	7	17	24
Foreign	3	2	12	19
Develop. and invest. banks	1	1	23	31
Total	23	13	19	27

Source: BRSA.

Return on Equity* and Return on Government Domestic Debt Instruments (percentage)



Source: BAT.
*By December values.

Return on Assets and Return on Equity, 2012

	Return on assets (percentage)	Return on equity* (percentage)
Deposit banks	1.7	13.8
State-owned	1.8	16.2
Private	1.8	13.3
Foreign	1.5	11.1
Development and invest. banks	2.0	6.3
Total	1.8	13.0

Source: BAT.
* By December values.

Income-Expenditure Ratios (percentage)

	2008	2011	2012
Total income / total expenditure	127	136	139
Interest Income /total income	85	79	82
Net interest margin/ total assets	3.5	2.9	3.2
Noninterest income/ non interest expenditure	62	70	64
Banking services income/ non interest expenditure	42	41	39

Source: BRSA.

As a result of rapid increase in operating expenses exceeding the non-interest income, net non-interest income declined by 43 percent. The ratio between non-interest income and non-interest expenses, regressing by 6 points, resulted as 64 percent.

The ratio of banking services income to non-interest expenses resulted as 39 percent.

The ratio of net interest margin to total assets was 3.2 percent. The drop in cost of resources had a significant impact on the improvement in the interest margin.

3.10. Capital Structure

The capital structure of deposit banks, development and investment banks indicated that shares representing 23 percent of sector' shareholders' equity were offered to public, and 53 percent thereof were held by resident investors, while the remaining 23 percent were held by nonresidents, by December 2012.

By the bank groups, the highest public offering rate of 33.5 percent belonged to private banks. 93 percent of shareholders' equity of development and investment banks, and 78 percent of shareholders' equity of state-owned banks owned by residents, while this rate was 48 percent in private banks. The share of non-residents in the shareholders' equity of foreign banks was 99 percent, and it was 18.4 percent in private banks and 3.2 percent in development and investment banks.

3.11. Off Balance Sheet Items

In 2012, the 17 percent growth rate of total off-balance sheet items exceeded the growth rate of total assets. As of the year 2012, guaranties and warranties item increased by 11 percent, and the commitments account expanded by 18 percent.

Growth in off-balance sheet items, with 25 percent growth in other commitments (derivatives) in particular, had a positive impact on the growth of total off-balance sheet items.

3.12. Numbers of ATM, POS and Credit Cards

According to the data published by the Interbank Card Center, total number of credit cards increased by 6 percent to 54 million by December 2012. In the same period, total number of debit cards increased by 11 percent and reached 91 million. The numbers

Income-Expenditure Structure, December 2012 (billion)

			Percentage change	
	₺	\$	₺	\$
Interest income	105	59	24	32
Interest expense	55	31	18	25
Net interest income	50	28	33	41
NPL provisions(-)	7	4	92	104
Net interest income after prov.	43	24	26	34
Noninterest income	24	13	6	12
Net fees and commission income	0,6	0,3	-16	-11
Banking services income	14	8	11	18
Net trading income/expense	-3	-1,5	-282	-293
Net foreign exchange income	4	2	-315	-328
Other noninterest income	7	4	-20	-15
Total operating expense	37	21	17	24
-Wages	13	7	9	16
Net noninterest income	-14	-8	43	52
Net income before tax provisions	29	16	20	27
Tax provisions	6	4	22	30
Net income	23	13	19	27

Source: BRSA.

Shareholders' Equity by Owners (percentage)

	Public offered	Other	
		Resident	Non-resident
Deposit banks	25.4	49.2	25.4
State-owned banks	21.8	78.2	0.0
Private banks	33.5	48.1	18.4
Foreign banks	0.1	0.7	99.2
Dev. and investment banks	4.1	92.7	3.2
Total	23.3	53.4	23.3

Source: BAT.

Off-Balance Sheet Items, 2012

			Percentage change	
	Billion ₺	Billion \$	₺	\$
Off balance sheet items	1,898	1,068	17	24
Guaranties and warranties	214	121	11	18
Commitments	1,684	947	18	25
Derivatives	609	343	8	14
Other commitments	1,075	605	25	32

Source: BRSA.

of POS devices and ATMs also increased by 8 percent and 12 percent to 2,134,000 and 36,334, respectively in 2012.

Credit card transaction volume increased by 24 percent and reached TL 361 billion while the debit card transaction volume increased by 22 percent to TL 311 billion compared to the previous year. The ratios of debit card and credit card transaction volumes to gdp were 22 percent and 26 percent, respectively.

3.13. Internet Banking Statistics

The number of internet banking customers increased in 2012 by 23 percent to 10.6 million compared to the end of previous year.

Customers were comprised of 91 percent individual customers and 9 percent corporate customers.

Internet banking transactions increased by 14 percent to TL 1,770 billion in 2012.

The financial transactions increased by 21 percent, credit card transactions by 28 percent and other financial transactions by 25 percent.

3.14. International Comparison

Growth potential: The size of financial sector in Turkey compared to international scale is approaching towards the average size of developing countries, while it is considerably below of the world and EU average.

According to 2011 data, the ratio of bank assets to gdp had risen to 367 percent in EU member states, while this ratio had surged to 97 percent in Turkey in 2012.

When compared in terms of loan to gdp ratio, Turkey's growth potential seems rather impressive. In 2011, average loan to gdp ratio of 194 percent in EU countries was 56 percent in Turkey in 2012.

Selected Indicators

	2011	2012	Percent. chg.
Total credit card ('000)	51,361	54,342	6
Total debit card ('000)	81,880	91,263	11
POS ('000)	1,977	2,134	8
ATM	32,462	36,334	12
Credit card trans. vol. (₺ billion)*	291	361	24
Debit card trans. vol. (₺ billion)*	255	311	22

Source: Interbank Card Center.

* Usage in Turkey

Selected Indicators for Internet Banking

	2011	2012	Percent. chg.
Number of active custom. ('000)	8,606	10,552	23
Financial transactions (₺ billion)	1,061	1,281	21
Investment transactions (₺ billion)	368	336	-9
Credit card transactions. (₺ billion)	29	37	28
Other financial transactions (₺ billion)	93	116	25
Total (₺ billion)	1,551	1,770	14

Source: BAT.

Selected Financial Sector Indicators to Gdp (2011, percent)

	World	EU	EME	Turkey
Bank assets	158	257	100	94
Capital markets	208	244	74	59
Shares	67	52	38	29
Bonds and bills	141	192	36	30
Public	64	66	21	28
Private	77	126	16	1
Total	366	501	174	153

Source: IMF, Global Financial Stability Report, October 2012.

Selected Banking Indicators in EU and Turkey

	EU (2011)	Turkey (2012)
Assets/gdp (percent)	367	97
Loans/gdp (percent)	194	56
Employee per person (person)	165	406
Branch per person (person)	2,244	7,389
Consumer loans/gdp (percent)	7	14
Housing loans/gdp (percent)	45	6

Source: European Central Bank, BRSA, BAT, Turkstat.

*The Banks Association of Turkey and
Banks Operating in Turkey*

The Banks Association of Turkey

General Information (*)

Date of Establishment	: 1958
Members	: Deposit banks and development and investment banks operating in Turkey
Chairman of the Board	: Hüseyin Aydın-Türkiye Cumhuriyeti Ziraat Bankası A.Ş.
Deputy Chairman	: Varol Civil - Türk Ekonomi Bankası A.Ş.
Board of Directors	: Türkiye İş Bankası A.Ş., Türkiye Cumhuriyeti Ziraat Bankası A.Ş., Türkiye Garanti Bankası A.Ş., Akbank T.A.Ş., Yapı ve Kredi Bankası A.Ş., Türkiye Halk Bankası A.Ş., Türkiye Vakıflar Bankası T.A.O., Türk Ekonomi Bankası A.Ş., HSBC Bank A.Ş., ING Bank A.Ş., Türk Eximbank, Şekerbank T.A.Ş., Turkland Bank A.Ş.
Auditors	: Denizbank A.Ş., Türkiye Sınai Kalkınma Bankası A.Ş., Burgan Bank A.Ş.
Secretary General	: Dr. Ekrem Keskin
Head Office	: Nispetiye Cad. Akmerkez, B3 Blok, Kat 13 34340 Etiler İstanbul Turkey
Phone	: 90-212-282 09 73
Fax	: 90-212-282 09 46
URL	: www.tbb.org.tr
E-mail	: tbb@tbb.org.tr
Number of Employees	: 49
Training Center	Phone : 90-212-282 09 73 Fax : 90-212-233 01 83

(*) Information provided as of May 8, 2013

List of the Member Banks Operating in Turkey *

Banks	Chairman of the Board	General Manager	Head Office	Phone	Fax
Deposit Banks					
State-owned Banks					
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	Muharrem Karslı	Hüseyin Aydın	Doğanbey Mah. Atatürk Bulvarı No 8 Ulus Ankara	312-584 20 00	312-584 49 63-65
Türkiye Halk Bankası A.Ş.	Hasan Cebeci	Süleyman Aslan	Barbaros Mah. Şebboy Sok. No 4 Ataşehir İstanbul	216-503 70 70	212-340 93 99
Türkiye Vakıflar Bankası T.A.O.	Ramazan Gündüz	Halil Aydoğan	Sanayi Mah. Eski Büyükdere Cad. Güler Sok. No 51 Kağıthane İstanbul	212-398 15 15	212-398 11 55
Privately-owned Banks					
Adabank A.Ş.	Abdullah Güzeldüğer	Tekin Gürlek (Acting)	Büyükdere Cad. Rumelihan No 40 Kat.2 Mecidiyeköy İstanbul	212-272 64 20	212-272 64 38
Akbank T.A.Ş.	Suzan Sabancı Dinçer	S.Hakan Binbaşgil	Sabancı Center 4. Levent İstanbul	212-385 55 55	212-269 73 83
Alternatifbank A.Ş.	Tuncay Özlilhan	Hamit Aydoğan	Cumhuriyet Caddesi No. 46 Elmadağ Şişli İstanbul	212-315 65 00	212-233 15 00
Anadolubank A.Ş.	Mehmet Rüştü Başaran	Bülent Gökhan Günay	Cumhuriyet Mah. Silağşör Cad. No 69 Bomonti Şişli İstanbul	212-368 70 00	212-296 57 15
Fibabanka A.Ş.	Hüsnü Mustafa Özyeğin	Bekir Dildar	Emirhan Caddesi Barbaros Plaza İş Merkezi No 113 Beşiktaş İstanbul	212-381 82 00	212-258 37 78
Şekerbank T.A.Ş.	Hasan Basrı Gökkan	Meriç Uluşahin	Büyükdere Cad. No 171 Metrocity A- Blok Esentepe Mecidiyeköy İstanbul	212-319 70 00	212-319 74 29
Tekstil Bankası A.Ş.	Akgün Türer	Hatice Çim Güzelaydınlı	Büyükdere Cad. No 247 Maslak Şişli İstanbul	212-335 53 35	212-328 13 28
Turkish Bank A.Ş.	İbrahim Hakan Börteçene	Erhan Özçelik	Vaif Konağı Cad. No 1 Nişantaşı Şişli İstanbul	212-373 63 73	212-225 03 53,55
Türk Ekonomi Bankası A.Ş.	Yavuz Canevi	Varol Cvil	TEB Kampüs C ve D Blok Saray Mah. Sokullu Cad. No. 7A-7B 34768 Ümraniye İstanbul	216-635 35 35	216-636 36 36
Türkiye Garanti Bankası A.Ş.	Ferit Faik Şahenk	Sait Ergun Özen	Nispetiye Mah. Ayar Cad. No 2 Levent Beşiktaş İstanbul	212-318 18 18	212-318 18 88
Türkiye İş Bankası A.Ş.	H.Ersin Özince	Adnan Bali	İş Kuleleri Levent Beşiktaş İstanbul	212-316 00 00	212-316 09 00-05
Yapı ve Kredi Bankası A.Ş.	Mustafa Vehbi Koç	Hüseyin Faik Açıkalin	Yapı Kredi Plaza D Blok Levent İstanbul	212-339 70 00	212-339 60 00
Banks Under the Deposit Insurance Fund					
Bireşik Fon Bankası A.Ş.	Zülfikar Şükrü Kanberoğlu	Ömer Kalav	Büyükdere Cad. No 143 Kat 1-2 Esentepe Şişli İstanbul	212-340 10 00	212-347 32 17

Banks	Chairman of the Board	General Manager	Head Office	Phone	Fax
Foreign Banks					
Arap Türk Bankası A.Ş.	Osman Arslan	Sadek Khalifa S. Abu Hallala	Valikonagi Cad. No 10 Nişantaşı İstanbul	212-225 05 00 (20 Hat)	212-225 05 26
Bank Mellat	Ali Divandari	Younes Hormazi Sheikh Tabagh	Büyükdere Cad. Bimriçek Sok. No 1 1. Levent İstanbul	212-279 80 15	212-284 62 14
Burgan Bank A.Ş.	Mehmet Nazmi Erten	Mehmet Gani Sönmez	Esentepe Mah. Büyükdere Cad. No 209, Tekfen Tower, Şişli İstanbul	212-371 37 37	212-371 42 42
Citibank A.Ş.	Alberto Jose Del Carmen Verme Ferreyra	Nesilhan Serra Akçaoğlu	Saray Mah. Ömer Faik Atakan Cad. Yılmaz Plaza No 3 Ümraniye İstanbul	216- 524 50 00	216- 524 50 50
Denizbank A.Ş.	Herman Gref	Hakan Ateş	Büyükdere Cad. No 106 Esentepe Şişli İstanbul	212-355 08 00	212-267 27 24
Deutsche Bank A.Ş.	Peter Johannes Maria Tilis	Ersin Akyüz	Eski Büyükdere Cad. Tekfen Tower No 209 Kat 17-18 4. Levent İstanbul	212-317 01 00	212-317 01 05
Finans Bank A.Ş.	Mehmet Ömer Arif Aras	Temel Güzeloğlu	Büyükdere Cad. No 129 Mecidiyeköy İstanbul	212-318 50 00	212-318 55 78
Habib Bank Limited	Jamshed Khan	Ayşe Şebnem Türkay	Abide-i Hürriyet Cad. Geçit Sok. No 6/A Şişli İstanbul	212-246 02 20, 23	212-234 08 07
HSBC Bank A.Ş.	Brian Robertson	Martin David Spurling	Esentepe Mah. Büyükdere Cad. No 128 Şişli İstanbul	212-376 40 00	212-336 29 39
ING Bank A.Ş.	John T. Mc Carthy	Pinar Abay	Reşitpaşa Mah. Eski Büyükdere Cad. No 8 Sarıyer İstanbul	212-335 10 00	212-286 61 00
JPMorgan Chase Bank N.A.	Belma Özmen	Emre Derman	Büyükdere Cad. No 185 Kanyon Ofis Binası Kat 8 Levent İstanbul	212-319 85 00	212-319 86 64
Odea Bank A.Ş.	Samir Hanna	Hüseyin Özkaya	Maslak Mah. Ahi Evran Cad. Olive Plaza No 11 Kat 6-7-8-9 Şişli İstanbul	212-304 84 44	212-304 84 45
Portigon AG	Neşe Ertem	Andreas Christian Schroeter	Ebulula Mardin Cad. Maya Park Towers II, Akatlar İstanbul	212-339 25 00	212-352 22 58
Société Générale (SA)	Pierre Lebit	Pinar Erim Gözalan	Nispetiye Cad. Akmerkez E-3 Blok Kat 10 Etiler İstanbul	212-319 34 00	212-282 18 44, 48
The Royal Bank of Scotland Plc.	Paulus Maria De Kroon	Rauf Özdingeç	Tamburi Ali Efendi Sok. No 13 Etiler Beşiktaş İstanbul	212-359 40 40	212-359 50 50
Turkland Bank A.Ş.	Nehme Sabbagh	A. Dinçer Alpman	19 Mayıs Mah. 19 Mayıs Cad. Şişli Plaza A Blok No 7 Şişli İstanbul	212-368 34 34	212-368 35 35
Development and Investment Banks					
Akif Yatırım Bankası A.Ş.	Ahmet Çalık	Önder Halisdemir	Büyükdere Cad. No 163 Zincirlikuyu Şişli İstanbul	212-340 80 00	212-340 89 87
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	İsmail Hasan Akçakayaaloğlu	Hakan Okan Balköse	Rüzgarlıbağ Mah. Kayın Sok. No.3 Kavacık Beykoz İstanbul	216-538 25 25	216-538 42 58
Diler Yatırım Bankası A.Ş.	Ahmet Ertuğrul	Natik Atal	Tersane Cad. No 96 Diler Han Kat 8 Karaköy İstanbul	212-253 66 30	212-253 94 54
GSD Yatırım Bankası A.Ş.	Akgün Tüzer	Yasaf Coşay	Aydınevler Mah. Kaptan Rifat Sok. No 3 Küçükyalı - Maltepe İstanbul	216-587 90 00	216-489 97 74
İller Bankası A.Ş.	Serdar Çalkın	Tuncay Karaman (Acting)	Atatürk Bulvarı No 21 Opera Ankara	312- 508 70 00	312-508 73 99
İstanbul Takas ve Saklama Bankası A.Ş.	Dr. Mustafa İbrahim Turhan	Murat Ulus	Şişli Merkez Mahallesi, Merkez Caddesi, No 6 Şişli İstanbul	212-315 25 25	212-315 25 26
Merrill Lynch Yatırım Bank A.Ş.	Berat Elif Bilgi Zapparoli	Hüseyin Keleşoğlu	Büyükdere Cad. Nuru Plaza No 257 B Blok, Kat 15 Maslak Şişli İstanbul	212- 319 95 00	212- 319 95 11
Nurol Yatırım Bankası A.Ş.	Nurettin Çarmıklı	Pinar Cengiz	Büyükdere Cad. Nuru Plaza No 257 B Blok, Kat 15 Maslak Şişli İstanbul	212-286 81 00	212-286 81 01
Standard Chartered Yatırım Bankası Türk A.Ş.	Richard Holmes	F. Dilek Yardım	Büyükdere Cad. Yapı Kredi Plaza, C Blok, Kat 15 Levent İstanbul	212-339 37 00	212-282 63 01
Taib Yatırım Bank A.Ş.	Rıfki Metin Selçuk	Halim Öztürk	Yüzbaşı Kaya Aldoğan Sok. Aksoy İş Merk. No 7 Kat 3 Zincirlikuyu İstanbul	212-705 89 00	212-345 07 12
Türk Eximbank	Cavit Dağdaş (Acting)	Hayrettin Kaplan	Saray Mahallesi Üntek Sokak No 19 Ümraniye İstanbul	216-666 55 00	216-666 55 99
Türkiye Kalkınma Bankası A.Ş.	Ahmen Yaman (Acting)	Metin Pehlivan (Acting)	Necatibey Caddesi, No 98 Yenişehir Ankara	312-231 84 00	312-231 31 25
Türkiye Sınai Kalkınma Bankası A.Ş.	Adnan Bali	Özcan Türkakın	Mecidiyeköy Mah. Akatlar Cad. No 81 Fındıklı İstanbul	212-334 50 50	212-334 52 34

* The deposit banks and development and investment banks are included. Information provided as of May 8, 2013. Banks are placed in their groups as of this date.

Banks Operating in Turkey*

Banks	SWIFT Code	EFT Code	URL	Main Shareholders	No.of Domestic Branches	No.of Branches Abroad	No.of Exchange Bureaus	No.of Rep. Offices	No.of Partic. Abroad	No.of Employees
The Banking System in Turkey										
Deposit Banks										
State-owned Banks										
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	TCZBTR2A	0010	www.ziraatbank.com.tr	The Treasury	10,158	76	2	8	34	186,098
Türkiye Halk Bankası A.Ş.	TRHBTR2A	0012	www.halkbank.com.tr	Republic of Turkey Prime Ministry Privatization Administration and other shares belonging to the public	10,116	76	2	8	32	181,197
Türkiye Vakıflar Bankası T.A.O.	TVBATR2A	0015	www.vakifbank.com.tr	General Directorate of Foundations, Vakıfbank Employees' Pension Funds and other shares belonging to the public	3,047	32	0	2	12	51,587
Privately-owned Banks										
Adabank A.Ş.	ADABTRIS	0100	www.adabank.com.tr	Kemal Uzan, C. Cengiz Uzan and others	1,490	24	-	1	7	23,153
Akbank T.A.Ş.	AKBKTRIS	0046	www.akbank.com	H.Ömer Sabancı Holding A.Ş., Citibank Overseas Inv. Corp. and other shares belonging to the public	816	5	-	1	2	14,971
Alternatifbank A.Ş.	ALFBTRIS	0124	www.abank.com.tr	Anadolu Endüstri Holding A.Ş., Anadolu Motor Üretim Ve Pazarlama A.Ş., Efes Pazarlama ve Dağıtım Tic. A.Ş. and others	741	3	-	-	3	13,463
Anadolubank A.Ş.	ANDLTRIS	0135	www.anadolubank.com.tr	Habaş Sınai ve Tibbi Gazlar İst. End. A.Ş., Mehmet Rüştü Başaran and others	5,067	33	2	6	16	90,612
Fibabanka A.Ş.	FBHLTRIS	0103	www.fibabanka.com.tr	Fiba Holding A.Ş.	1	-	-	-	-	32
Şekerbank T.A.Ş.	SEKETR2A	0059	www.sekerbank.com.tr	Şekerbank Employees' Pension Funds, Sovereign Wealth Fund of Samruk Kazyna-Kazakhstan, BTA Securities JSC and other shares belonging to the public	961	1	2	-	-	16,315
Tekstil Bankası A.Ş.	TEKBTRIS	0109	www.tekstilbank.com.tr	GSD Holding A.Ş. and other shares belonging to the public	63	-	-	-	-	1,230
Türkish Bank A.Ş.	TUBATRIS	0096	www.turkishbank.com	Özyol Holding A.Ş., National Bank Of Kuwait, Mehmet Tanju Özyol and others	91	-	-	-	2	2,024
Türk Ekonomi Bankası A.Ş.	TEBUTRIS	0032	www.teb.com.tr	TEB Holding A.Ş., BNPP Yatırımlar Holding A.Ş., BNP Paribas Fortis Yatırımlar A.Ş. and other shares belonging to the public	28	-	-	-	-	612
Türkiye Garanti Bankası A.Ş.	TGBATRIS	0062	www.garanti.com.tr	Doğuş Holding A.Ş., Banco Bilbao Vizcaya Argentaria S.A. and other shares belonging to the public	272	5	-	-	3	3,565
Türkiye İş Bankası A.Ş.	ISBKTRIS	0064	www.isbank.com.tr	Türkiye İş Bankası Employees' Pension and Mutual Aid Fund, Republican People Party and other shares belonging to the public	44	19	-	1	-	841
Yapı ve Kredi Bankası A.Ş.	YAPITRISFEX	0067	www.yapikredi.com.tr	Koç Financial Services Inc. and other shares belonging to the public	19	1	-	-	5	14,733

Banks	SWIFT Code	EFT Code	URL	Main Shareholders	No. of Domestic Branches	No. of Branches Abroad	No. of Exchange Bureaus	No. of Rep. Offices	No. of Partic. Abroad	No. of Employees
Banks Under the Dep.Ins. Fund										
Birleşik Fon Bankası A.Ş.	BAYDTRIS	0029	www.fonbank.com.tr	Deposit Insurance Fund	1	0	0	0	0	226
Foreign Banks										
Arap Türk Bankası A.Ş.	ATUBTRIS	0091	www.atbank.com.tr	Libyan Foreign Bank, T. İş Bankası A.Ş., T.C. Ziraat Bankası A.Ş., Kuwait Invest. Co.	7	-	-	-	-	272
Bank Mellat	BKMTTRIS	0094	www.mellatbank.com	Bank Mellat - Teheran	3	-	-	-	-	57
Burgan Bank A.Ş.	TEKFTRIS	0125	www.burgan.com.tr	Burgan Bank S.A.K.	60	-	-	-	-	976
Citibank A.Ş.	CITITRIX	0092	www.citibank.com.tr	Citibank Overseas Investment Corporation	37	-	-	-	-	2,123
Denizbank A.Ş.	DENITRIS	0134	www.denizbank.com	Sberbank of Russia and other shares belonging to the public	609	1	-	-	3	10,280
Deutsche Bank A.Ş.	BKTRTRIS	0115	www.deutschebank.com.tr	Deutsche Bank AG	1	-	-	-	-	105
Finans Bank A.Ş.	FNNBTRIS	0111	www.finansbank.com.tr	National Bank of Greece and others	581	1	-	-	-	12,060
Habib Bank Limited	HABBTRIS	0097	www.habibbank.com.tr	Habib Bank Limited Karachi - Pakistan	1	-	-	-	-	17
HSBC Bank A.Ş.	HSBCTRIX	0123	www.hsbc.com.tr	HSBC Bank PLC and others	334	4	-	-	-	6,170
ING Bank A.Ş.	INGBTRIS	0099	www.ingbank.com.tr	Ing Bank N.V.	314	5	-	-	1	5,319
JPMorgan Chase Bank N.A.	CHASTRIS	0098	www.jpmorgan.com/pages/international/turkey	JPMorgan Chase Bank Co.	1	-	-	-	-	56
Odea Bank A.Ş.	ODEATRIS	0146	www.odeabank.com.tr	Bank Audi sal-Audi Saradar Group, Audi Saradar Private Bank	6	-	-	-	-	396
Portigon AG	WELATRIS	0106	www.portigon.com.tr	Portigon AG - Düsseldorf	1	-	-	-	-	40
Société Générale (SA)	SOGETRIS	0122	www.sgcib.com.tr	Société Générale (SA) - Paris	16	-	-	-	-	282
The Royal Bank of Scotland Plc.	ABNATRIS	0088	www.rbsbank.com.tr	The Royal Bank of Scotland N.V. Amsterdam	3	-	-	-	-	95
Turkland Bank A.Ş.	TBNKTRIS	0108	www.tbank.com.tr	Bankmed Sal. Arap Bank PLC, Arab Bank Switzerland	27	-	-	-	-	524

Banks	SWIFT Code	EFT Code	URL	Main Shareholders	No. of Domestic Branches	No. of Branches Abroad	No. of Exchange Bureaus	No. of Rep. Offices	No. of Partic. Abroad	No. of Employees
Development and Investment Banks										
Aktif Yatırım Bankası A.Ş.	CAYTRIS	0143	www.aktifbank.com.tr	Çalık Holding A.Ş. and others	42	0	0	0	2	4,901
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	BPTRTRIS	0142	www.bankpozitif.com.tr	Tarshish Hipoalim and Investment Ltd., C Factoring	1	-	-	-	-	436
Diler Yatırım Bankası A.Ş.	DYAKTRIS	0138	www.dilerbank.com.tr	Yazıcı Demir Çelik Sanayi ve Turizm Tic. A.Ş., Fatma Tuba Yazıcı and others	1	-	-	-	1	129
GSD Yatırım Bankası A.Ş.	GSDBTRIS	0139	www.gsdbank.com.tr	GSD Holding A.Ş.	1	-	-	-	-	27
İller Bankası A.Ş.	-	0004	www.ilbank.gov.tr	Local and Provincial Administrations	19	-	-	-	-	2,467
İstanbul Takas ve Saklama Bankası A.Ş.	TVSBTRIS	0132	www.takasbank.com.tr	İstanbul Stock Exchange and others	1	-	-	-	-	216
Merrill Lynch Yatırım Bank A.Ş.	MLMBIE2XIST	0129	www.ml.com.tr	Merrill Lynch European Asset Holding Inc.	1	-	-	-	-	35
Nurol Yatırım Bankası A.Ş.	NUROTRIS	0141	www.nurolbank.com.tr	Nurol Holding A.Ş., Nurol İnşaat ve Tic. A.Ş. and others	2	-	-	-	-	47
Standard Chartered Yatırım Bankası Türk A.Ş.	BSUITRIS	0121	www.standardchartered.com.tr	Standard Chartered Bank	1	-	-	-	-	22
Taib Yatırım Bank A.Ş.	TAIBTRIS	0116	www.yatirimbank.com.tr	Taibbank BSC and others	1	-	-	-	-	15
Türk Eximbank	TIKBTR2A	0016	www.eximbank.gov.tr	The Treasury	2	-	-	-	-	453
Türkiye Kalkınma Bankası A.Ş.	TKBNTR2A	0017	www.kalkinma.com.tr	The Treasury	1	-	-	-	1	690
Türkiye Sınai Kalkınma Bankası A.Ş.	TSKBTRIS	0014	www.tskb.com.tr	Türkiye İş Bankası A.Ş., Türkiye Vakıflar Bankası T.A.O., Camiî Yatırım Holding A.Ş. and other shares belonging to the public	3	-	-	-	-	345

* The deposit banks and development and investment banks are included. Figures provided as of December 31, 2012.

The Banking System in Turkey

- *Deposit Banks*
 - State-owned Banks
 - Privately-owned Banks
 - Banks Under the Deposit Insurance Fund
 - Foreign Banks
- *Development and Investment Banks*

The Banking System in Turkey

Assets

(USD Million)

	Dec. 2012			%	Dec. 2011			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	13,587	61,040	74,627	10.2	17,873	32,370	50,243	8.2
Fin.ass.where fair value cha. is refl.to I/S (Net)	5,432	1,472	6,904	0.9	6,259	2,402	8,660	1.4
Financial assets held for trading	5,047	1,472	6,518	0.9	5,843	2,402	8,244	1.3
Public sector debt securities	4,083	244	4,327	0.6	4,441	680	5,121	0.8
Securities representing a share in capital	27	0	27	0.0	16	0	16	0.0
Derivative financial assets held for trading	869	1,157	2,026	0.3	1,326	1,648	2,974	0.5
Other marketable securities	68	70	138	0.0	59	73	133	0.0
Fin.assets clas. as fair value change is refl.to I/S	386	0	386	0.1	416	0	416	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	386	0	386	0.1	416	0	416	0.1
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	6,362	13,357	19,719	2.7	5,400	16,335	21,735	3.5
Money Market Securities	8,040	111	8,151	1.1	6,858	498	7,356	1.2
Interbank money market placements	595	1	596	0.1	262	478	740	0.1
Istanbul Stock Exc. money market placements	1,251	110	1,361	0.2	82	20	102	0.0
Receiv. from reverse repurchase agreements	6,194	0	6,194	0.8	6,514	0	6,514	1.1
Financial Assets Available for Sale (Net)	97,551	21,613	119,165	16.3	86,437	15,601	102,038	16.6
Securities representing a share in capital	193	82	275	0.0	138	66	204	0.0
Public sector debt securities	95,420	19,009	114,429	15.7	84,640	12,616	97,256	15.8
Other marketable securities	1,939	2,522	4,461	0.6	1,659	2,919	4,578	0.7
Loans and Receivables	315,705	116,867	432,572	59.2	245,799	105,881	351,681	57.2
Loans and Receivables	312,712	116,806	429,518	58.8	244,111	105,729	349,840	56.9
Loans granted to the Banks risk group	2,544	2,521	5,065	0.7	1,779	3,029	4,809	0.8
Public sector debt securities	0	0	0	0.0	0	511	511	0.1
Other	310,169	114,285	424,453	58.1	242,331	102,189	344,520	56.1
Loans under follow-up	12,086	226	12,312	1.7	9,107	274	9,381	1.5
Specific provisions (-)	9,094	165	9,259	1.3	7,418	121	7,539	1.2
Factoring Receivables	161	97	258	0.0	174	119	293	0.0
Investments held to Maturity (Net)	34,303	4,863	39,167	5.4	37,631	11,190	48,821	7.9
Public sector debt securities	34,286	4,806	39,092	5.4	37,605	11,118	48,722	7.9
Other marketable securities	17	57	74	0.0	27	72	99	0.0
Investments and Associates (Net)	802	70	871	0.1	649	64	713	0.1
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	802	70	871	0.1	649	64	713	0.1
Financial investments and associates	394	70	463	0.1	277	64	340	0.1
Non-financial investments and associates	408	0	408	0.1	373	0	373	0.1
Subsidiaries (Net)	8,282	3,046	11,328	1.6	5,331	2,574	7,905	1.3
Financial subsidiaries	6,105	3,046	9,151	1.3	3,506	2,574	6,080	1.0
Non-financial subsidiaries	2,177	0	2,177	0.3	1,825	0	1,825	0.3
Joint Ventures (Business Partners) (Net)	124	42	166	0.0	13	27	40	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	124	42	166	0.0	13	27	40	0.0
Financial joint ventures	121	42	163	0.0	10	27	37	0.0
Non-financial joint ventures	3	0	3	0.0	3	0	3	0.0
Receivables From Leasing Transactions	2	17	19	0.0	2	16	17	0.0
Finance lease receivables	0	20	20	0.0	0	16	16	0.0
Operational leasing receivables	2	0	2	0.0	2	0	2	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	2	2	0.0	0	1	1	0.0
Derivative Financial Assets Held for Hedging	232	35	267	0.0	980	107	1,087	0.2
Fair value hedges	170	21	191	0.0	709	90	800	0.1
Cash flow hedges	63	14	76	0.0	270	17	287	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	5,828	9	5,837	0.8	5,356	9	5,365	0.9
Intangible Assets (Net)	1,565	4	1,569	0.2	1,327	6	1,333	0.2
Goodwill	835	0	835	0.1	786	0	786	0.1
Other	730	4	734	0.1	541	6	547	0.1
Real Estates for Investment Purpose (Net)	99	0	99	0.0	12	0	12	0.0
Assets for Tax	1,007	0	1,007	0.1	860	0	861	0.1
Current assets for tax	8	0	8	0.0	13	0	13	0.0
Deferred assets for tax	999	0	999	0.1	847	0	847	0.1
Prop.&Equ.for Sale p. and from Term.Op.(Net)	312	0	312	0.0	274	0	274	0.0
Other Assets	6,543	1,696	8,238	1.1	4,394	1,663	6,057	1.0
Total Assets	505,938	224,341	730,278	100.0	425,630	188,861	614,491	100.0

Liabilities

(USD Million)

	Dec. 2012			%	Dec. 2011			%
	TC	FC	Total		TC	FC	Total	
Deposits	286,938	146,240	433,177	59.3	239,250	130,765	370,014	60.2
Deposits held by the Banks risk group	8,402	5,711	14,113	1.9	7,208	8,937	16,144	2.6
Other	278,536	140,529	419,065	57.4	232,042	121,828	353,870	57.6
Derivative Finan. Liabilities Held for Trading	1,247	1,122	2,369	0.3	1,539	1,393	2,932	0.5
Funds Borrowed	6,588	66,168	72,755	10.0	6,828	59,877	66,705	10.9
Money Market Takings	26,637	18,413	45,050	6.2	37,152	15,223	52,376	8.5
Interbank money market takings	0	11	11	0.0	0	856	856	0.1
Istanbul Stock Exc. money market takings	74	0	74	0.0	80	0	80	0.0
Funds provided under repurchase agreements	26,563	18,402	44,965	6.2	37,073	14,368	51,441	8.4
Marketable Securities Issued (Net)	12,239	9,351	21,589	3.0	6,124	3,829	9,954	1.6
Bills	9,172	89	9,261	1.3	4,575	7	4,582	0.7
Asset backed securities	294	0	294	0.0	217	0	217	0.0
Bonds	2,773	9,262	12,035	1.6	1,332	3,823	5,154	0.8
Funds	4,903	189	5,092	0.7	4,161	236	4,398	0.7
Borrower funds	158	189	347	0.0	102	236	339	0.1
Others	4,745	0	4,745	0.6	4,059	0	4,059	0.7
Miscellaneous Payables	13,962	1,606	15,568	2.1	10,958	1,554	12,513	2.0
Other External Resources	7,903	3,678	11,580	1.6	3,816	2,986	6,802	1.1
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	48	17	65	0.0	59	21	80	0.0
Finance leasing payables	61	19	80	0.0	74	23	97	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	14	1	15	0.0	15	1	17	0.0
Derivative Finan. Liabilities Held for Hedging	926	420	1,346	0.2	234	360	594	0.1
Fair value hedges	399	68	467	0.1	38	66	104	0.0
Cash flow hedges	527	352	879	0.1	196	294	490	0.1
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	12,519	614	13,133	1.8	8,696	533	9,228	1.5
General provisions	5,924	462	6,386	0.9	3,975	410	4,385	0.7
Restructuring reserves	0	0	0	0.0	1	0	1	0.0
Reserves for employee benefit	1,944	3	1,947	0.3	1,441	3	1,444	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	4,650	149	4,799	0.7	3,278	120	3,398	0.6
Liabilities for Tax	2,457	10	2,467	0.3	1,287	2	1,288	0.2
Current liabilities for tax	2,363	10	2,373	0.3	1,254	2	1,256	0.2
Deferred liabilities for tax	94	0	94	0.0	32	0	32	0.0
Lia.for Pro.&Equ.for Sale p. and from Term.Op.(Net)	0	5	5	0.0	1	3	4	0.0
Subordinated Loans	0	7,878	7,878	1.1	0	4,305	4,305	0.7
Shareholders' Equity	95,778	2,424	98,202	13.4	73,384	-86	73,298	11.9
Paid-in capital	28,176	0	28,176	3.9	25,043	0	25,043	4.1
Supplementary capital	13,878	2,385	16,264	2.2	7,411	-110	7,301	1.2
Share premium	1,747	0	1,747	0.2	1,664	0	1,664	0.3
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	6,278	2,666	8,944	1.2	409	128	538	0.1
Revaluation changes of property and equip.	853	0	853	0.1	522	-1	521	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.	69	0	69	0.0	64	0	64	0.0
Hedging funds (active part)	-288	-281	-568	-0.1	-72	-238	-310	-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	5,220	0	5,220	0.7	4,823	0	4,823	0.8
Profit reserves	50,573	39	50,612	6.9	39,908	24	39,932	6.5
Legal reserves	5,683	4	5,688	0.8	4,759	4	4,763	0.8
Status reserves	41	0	41	0.0	25	0	25	0.0
Extraordinary reserves	44,203	0	44,203	6.1	34,530	0	34,530	5.6
Other profit reserves	645	34	680	0.1	593	20	614	0.1
Profit or loss	3,150	0	3,150	0.4	1,023	0	1,023	0.2
Prior years income/loss	-9,568	0	-9,568	-1.3	-9,058	0	-9,058	-1.5
Current year income/loss	12,717	0	12,717	1.7	10,081	0	10,081	1.6
Total Liabilities	472,144	258,134	730,278	100.0	393,489	221,002	614,491	100.0

The Banking System in Turkey

Off Balance Sheet Commitments

(USD Million)

	Dec. 2012			Dec. 2011		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	52,763	67,847	120,610	41,990	59,855	101,846
Letters of guarantee	49,229	37,531	86,760	38,580	32,784	71,364
Bank acceptances	58	4,683	4,742	45	3,350	3,395
Letters of credit	63	20,797	20,860	539	19,386	19,925
Prefinancing given as guarantee	0	9	9	0	9	9
Endorsements	0	0	0	0	199	199
Other guarantees and warranties	3,413	4,826	8,240	2,826	4,128	6,954
Commitments	502,521	97,615	600,137	362,305	82,701	445,005
Irrevocable commitments	127,514	28,672	156,186	103,624	26,263	129,887
Revocable commitments	375,008	68,943	443,951	258,681	56,437	315,118
Derivative Financial Instruments	102,155	240,571	342,726	87,302	212,250	299,552
Derivative finan. instruments held for hedging	20,102	26,615	46,717	13,526	24,773	38,298
Trading transactions	82,053	213,956	296,009	73,777	187,477	261,253
Custody and Pledged Securities	2,243,465	658,802	2,902,266	10,682,906	512,608	11,195,514
Items held in Custody	748,772	31,215	779,987	9,691,622	30,889	9,722,510
Pledged Items	1,170,347	510,252	1,680,599	800,268	387,116	1,187,384
Accepted independent guaran. and warran.	324,346	117,335	441,680	191,016	94,603	285,619
Total Off Balance Sheet Commitments	2,900,904	1,064,835	3,965,739	11,174,503	867,413	12,041,917

Income-Expenditure

(USD Million)

	Dec. 2012	Dec. 2011
Interest Income	60,259	45,687
Interest on loans	43,556	31,024
Interest received from reserve deposits	1	1
Interest received from banks	558	508
Interest received from money market transactions	615	308
Interest received from marketable securities portfolio	15,346	13,684
Other interest income	183	162
Interest Expenses	31,053	24,851
Interest on deposits	24,246	19,511
Interest on money market transactions	2,199	1,900
Interest on funds borrowed	3,060	2,795
Interest on securities issued	1,332	480
Other interest expenses	216	165
Net Interest Income/Expenses	29,206	20,836
Net Fees and Commissions Income/Expenses	7,158	6,212
Fees and commissions received	8,823	7,431
Fees and commissions paid	1,665	1,219
Dividend Income	706	521
Trading Profit/Loss (net)	768	-225
Profit/loss on trading account securities	2,219	681
Profit/losses on derivative financial transactions	-3,720	89
Foreign exchange profit/loss	2,269	-995
Other Operating Income	3,096	3,704
Total Operating Income/Expenses	40,934	31,048
Provision for Loan Losses or other Receivables (-)	7,012	4,177
Specific provisions of banks loans and other receivables*	3,953	1,802
General provision expenses*	1,780	1,669
Other Operating Expenses (-)	17,634	14,259
Personnel Expenses*	7,572	6,424
Net Operating Profit/Loss	16,288	12,613
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	16,288	12,613
Provisions for Taxes on Income from Continuing Operations (±)	-3,571	-2,729
Net Profit/Loss from Continuing Operations	12,717	9,884
Net Profit/Loss Before Taxes from Terminated Operations	0	216
Provisions for Taxes on Income from Terminated Operations (±)	0	-19
Net Profit/Loss from Terminated Operations	0	197
Net Profit/Losses	12,717	10,081

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

Ratios

(%)

	Dec. 2012	Dec. 2011
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	18.1	16.7
Shareholders' Equity / Total Assets	13.4	11.9
(Shareholders' Equity - Permanent Assets) / Total Assets	10.3	9.1
Net On Balance Sheet Position / Total Shareholders' Equity	-17.1	-24.5
Net On and Off Balance Sheet Position / Total Shareholders' Equity	1.7	0.5
Balance-Sheet Ratios		
TC Assets / Total Assets	69.3	69.3
TC Liabilities / Total Liabilities	64.7	64.0
FC Assets / FC Liabilities	86.9	85.5
TC Deposits / Total Deposits	66.2	64.7
TC Loans / Total Loans and Receivables	73.0	69.9
Total Deposits / Total Assets	59.3	60.2
Funds Borrowed / Total Assets	10.0	10.9
Assets Quality		
Financial Assets (net) / Total Assets	22.7	26.1
Total Loans and Receivables / Total Assets	59.2	57.2
Total Loans and Receivables / Total Deposits	99.9	95.0
Loans Under Follow-up (gross) / Total Loans and Receivables	2.8	2.7
Loans Under Follow-up (net) / Total Loans and Receivables	0.7	0.5
Specific Provisions / Loans Under Follow-up	75.2	80.4
Permanent Assets / Total Assets	3.2	2.8
Consumer Loans / Total Loans and Receivables	33.7	33.0
Liquidity		
Liquid Assets / Total Assets	31.3	30.9
Liquid Assets / Short-term Liabilities	56.6	53.4
TC Liquid Assets / Total Assets	17.9	20.0
Profitability		
Net Profit/Losses / Total Assets	1.7	1.6
Net Profit/Losses / Total Shareholders' Equity	13.0	13.8
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.2	2.1
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	3.5	3.1
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	61.7	61.3
Non-interest Income (net) / Total Assets	1.6	1.7
Other Operating Expenses / Total Assets	2.4	2.3
Personnel Expenses / Other Operating Expenses	42.9	45.1
Non-interest Income (net) / Other Operating Expenses	66.5	71.6

Deposit Banks

Assets

(USD Million)

	Dec. 2012			% Distr.	Dec. 2011			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	13,267	60,639	73,905	10.5	17,751	32,071	49,822	8.4
Fin.ass.where fair value cha. is refl.to I/S (Net)	4,342	1,433	5,775	0.8	5,820	2,353	8,174	1.4
Financial assets held for trading	3,957	1,433	5,389	0.8	5,404	2,353	7,758	1.3
Public sector debt securities	3,067	240	3,307	0.5	4,050	658	4,708	0.8
Securities representing a share in capital	27	0	27	0.0	16	0	16	0.0
Derivative financial assets held for trading	857	1,123	1,980	0.3	1,298	1,622	2,920	0.5
Other marketable securities	5	70	75	0.0	39	73	113	0.0
Fin.assets clas. as fair value change is refl.to I/S	386	0	386	0.1	416	0	416	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	386	0	386	0.1	416	0	416	0.1
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	3,006	12,182	15,188	2.2	2,266	15,923	18,189	3.1
Money Market Securities	7,725	111	7,836	1.1	6,788	498	7,285	1.2
Interbank money market placements	592	1	593	0.1	261	478	740	0.1
Istanbul Stock Exc. money market placements	1,023	110	1,133	0.2	17	20	36	0.0
Receiv. from reverse repurchase agreements	6,110	0	6,110	0.9	6,510	0	6,510	1.1
Financial Assets Available for Sale (Net)	95,671	21,326	116,997	16.7	84,857	15,270	100,127	16.9
Securities representing a share in capital	134	80	214	0.0	111	64	175	0.0
Public sector debt securities	93,746	18,816	112,563	16.1	83,144	12,415	95,559	16.1
Other marketable securities	1,791	2,429	4,220	0.6	1,602	2,790	4,392	0.7
Loans and Receivables	306,189	106,456	412,645	58.9	237,994	99,090	337,084	56.9
Loans and Receivables	303,241	106,395	409,636	58.5	236,350	98,938	335,287	56.6
Loans granted to the Banks risk group	1,613	2,418	4,032	0.6	1,171	2,953	4,124	0.7
Public sector debt securities	0	0	0	0.0	0	511	511	0.1
Other	301,627	103,977	405,604	57.9	235,179	95,473	330,652	55.8
Loans under follow-up	11,921	223	12,144	1.7	8,929	266	9,195	1.6
Specific provisions (-)	8,973	162	9,135	1.3	7,284	113	7,398	1.2
Factoring Receivables	161	97	258	0.0	174	119	293	0.0
Investments held to Maturity (Net)	34,141	4,840	38,981	5.6	37,274	11,163	48,437	8.2
Public sector debt securities	34,124	4,782	38,907	5.6	37,250	11,093	48,344	8.2
Other marketable securities	17	57	74	0.0	23	69	93	0.0
Investments and Associates (Net)	718	66	784	0.1	577	63	640	0.1
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	718	66	784	0.1	577	63	640	0.1
Financial investments and associates	315	66	382	0.1	209	63	271	0.0
Non-financial investments and associates	402	0	402	0.1	369	0	369	0.1
Subsidiaries (Net)	8,190	2,933	11,123	1.6	5,252	2,459	7,711	1.3
Financial subsidiaries	6,020	2,933	8,953	1.3	3,433	2,459	5,893	1.0
Non-financial subsidiaries	2,170	0	2,170	0.3	1,819	0	1,819	0.3
Joint Ventures (Business Partners) (Net)	124	42	166	0.0	13	27	40	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	124	42	166	0.0	13	27	40	0.0
Financial joint ventures	121	42	163	0.0	10	27	37	0.0
Non-financial joint ventures	3	0	3	0.0	3	0	3	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	232	35	267	0.0	980	107	1,087	0.2
Fair value hedges	170	21	191	0.0	709	90	800	0.1
Cash flow hedges	63	14	76	0.0	270	17	287	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	5,695	9	5,704	0.8	5,251	9	5,260	0.9
Intangible Assets (Net)	1,545	4	1,549	0.2	1,315	6	1,321	0.2
Goodwill	835	0	835	0.1	786	0	786	0.1
Other	710	4	714	0.1	529	6	535	0.1
Real Estates for Investment Purpose (Net)	88	0	88	0.0	0	0	0	0.0
Assets for Tax	980	0	980	0.1	835	0	835	0.1
Current assets for tax	8	0	8	0.0	9	0	9	0.0
Deferred assets for tax	972	0	972	0.1	826	0	826	0.1
Prop.&Equ.for Sale p. and from Term.Op.(Net)	289	0	289	0.0	259	0	259	0.0
Other Assets	6,481	1,600	8,081	1.2	4,350	1,559	5,908	1.0
Total Assets	488,843	211,774	700,617	100.0	411,755	180,716	592,471	100.0

Liabilities

(USD Million)

	Dec. 2012			%	Dec. 2011			%
	TC	FC	Total		TC	FC	Total	
Deposits	286,938	146,240	433,177	61.8	239,250	130,765	370,014	62.5
Deposits held by the Banks risk group	8,402	5,711	14,113	2.0	7,208	8,937	16,144	2.7
Other	278,536	140,529	419,065	59.8	232,042	121,828	353,870	59.7
Derivative Finan. Liabilities Held for Trading	1,240	1,069	2,309	0.3	1,528	1,341	2,870	0.5
Funds Borrowed	6,476	53,969	60,445	8.6	6,695	51,555	58,249	9.8
Money Market Takings	25,312	18,273	43,585	6.2	36,098	15,026	51,124	8.6
Interbank money market takings	0	0	0	0.0	0	856	856	0.1
Istanbul Stock Exc. money market takings	0	0	0	0.0	80	0	80	0.0
Funds provided under repurchase agreements	25,312	18,273	43,585	6.2	36,018	14,170	50,189	8.5
Marketable Securities Issued (Net)	11,342	8,003	19,345	2.8	5,634	3,314	8,948	1.5
Bills	8,416	0	8,416	1.2	4,139	0	4,139	0.7
Asset backed securities	294	0	294	0.0	217	0	217	0.0
Bonds	2,633	8,003	10,635	1.5	1,278	3,314	4,592	0.8
Funds	3,226	0	3,226	0.5	2,787	0	2,787	0.5
Borrower funds	15	0	15	0.0	17	0	17	0.0
Others	3,211	0	3,211	0.5	2,769	0	2,769	0.5
Miscellaneous Payables	12,909	1,348	14,257	2.0	10,202	1,434	11,636	2.0
Other External Resources	7,714	3,613	11,327	1.6	3,706	2,974	6,680	1.1
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	48	17	65	0.0	59	21	80	0.0
Finance leasing payables	61	19	80	0.0	74	23	97	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	14	1	15	0.0	15	1	17	0.0
Derivative Finan. Liabilities Held for Hedging	926	420	1,346	0.2	234	360	594	0.1
Fair value hedges	399	68	467	0.1	38	66	104	0.0
Cash flow hedges	527	352	879	0.1	196	294	490	0.1
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	12,155	613	12,768	1.8	8,448	533	8,981	1.5
General provisions	5,743	462	6,205	0.9	3,863	410	4,273	0.7
Restructuring reserves	0	0	0	0.0	1	0	1	0.0
Reserves for employee benefit	1,849	3	1,852	0.3	1,377	3	1,380	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	4,562	148	4,710	0.7	3,207	120	3,326	0.6
Liabilities for Tax	2,384	10	2,393	0.3	1,237	2	1,239	0.2
Current liabilities for tax	2,293	10	2,302	0.3	1,207	2	1,209	0.2
Deferred liabilities for tax	91	0	91	0.0	30	0	30	0.0
Lia.for Pro.&Equ.for Sale p. and from Term.Op.(Net)	0	5	5	0.0	1	3	4	0.0
Subordinated Loans	0	7,736	7,736	1.1	0	4,144	4,144	0.7
Shareholders' Equity	86,249	2,384	88,632	12.7	65,216	-95	65,121	11.0
Paid-in capital	21,479	0	21,479	3.1	19,319	0	19,319	3.3
Supplementary capital	12,734	2,345	15,079	2.2	6,418	-119	6,299	1.1
Share premium	1,735	0	1,735	0.2	1,653	0	1,653	0.3
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	6,208	2,625	8,833	1.3	420	119	540	0.1
Revaluation changes of property and equip.	813	0	813	0.1	488	-1	488	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.	69	0	69	0.0	64	0	64	0.0
Hedging funds (active part)	-288	-281	-569	-0.1	-72	-238	-310	-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	4,198	0	4,198	0.6	3,865	0	3,865	0.7
Profit reserves	49,472	39	49,511	7.1	38,900	24	38,924	6.6
Legal reserves	5,214	4	5,219	0.7	4,359	4	4,363	0.7
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	43,629	0	43,629	6.2	33,963	0	33,963	5.7
Other profit reserves	629	34	663	0.1	578	20	598	0.1
Profit or loss	2,563	0	2,563	0.4	579	0	579	0.1
Prior years income/loss	-9,554	0	-9,554	-1.4	-9,044	0	-9,044	-1.5
Current year income/loss	12,117	0	12,117	1.7	9,623	0	9,623	1.6
Total Liabilities	456,918	243,699	700,617	100.0	381,094	211,377	592,471	100.0

Deposit Banks

Off Balance Sheet Commitments

(USD Million)

	Dec. 2012			Dec. 2011		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	48,778	66,286	115,064	39,235	58,033	97,268
Letters of guarantee	47,985	36,822	84,807	37,549	31,810	69,360
Bank acceptances	58	4,673	4,731	44	3,343	3,388
Letters of credit	61	20,350	20,411	539	18,887	19,426
Prefinancing given as guarantee	0	9	9	0	9	9
Endorsements	0	0	0	0	199	199
Other guarantees and warranties	674	4,432	5,106	1,101	3,784	4,886
Commitments	492,779	94,776	587,555	354,554	79,319	433,874
Irrevocable commitments	123,011	28,171	151,182	101,015	25,729	126,743
Revocable commitments	369,768	66,605	436,373	253,540	53,591	307,130
Derivative Financial Instruments	100,267	233,768	334,034	85,628	208,244	293,872
Derivative finan. instruments held for hedging	20,102	26,615	46,717	13,526	24,773	38,298
Trading transactions	80,165	207,153	287,317	72,102	183,472	255,574
Custody and Pledged Securities	1,853,390	607,534	2,460,924	1,265,673	469,545	1,735,218
Items held in Custody	371,771	30,787	402,558	286,456	30,524	316,980
Pledged Items	1,158,396	477,134	1,635,530	789,451	359,461	1,148,912
Accepted independent guaran. and warran.	323,223	99,613	422,836	189,766	79,559	269,325
Total Off Balance Sheet Commitments	2,495,214	1,002,364	3,497,578	1,745,090	815,142	2,560,232

Income-Expenditure

(USD Million)

	Dec. 2012	Dec. 2011
Interest Income	58,729	44,665
Interest on loans	42,537	30,344
Interest received from reserve deposits	1	1
Interest received from banks	371	363
Interest received from money market transactions	588	302
Interest received from marketable securities portfolio	15,052	13,496
Other interest income	180	159
Interest Expenses	30,640	24,616
Interest on deposits	24,246	19,511
Interest on money market transactions	2,025	1,764
Interest on funds borrowed	2,971	2,745
Interest on securities issued	1,190	439
Other interest expenses	207	157
Net Interest Income/Expenses	28,089	20,049
Net Fees and Commissions Income/Expenses	7,085	6,094
Fees and commissions received	8,731	7,304
Fees and commissions paid	1,646	1,210
Dividend Income	682	509
Trading Profit/Loss (net)	813	-237
Profit/loss on trading account securities	2,210	683
Profit/losses on derivative financial transactions	-3,698	190
Foreign exchange profit/loss	2,302	-1,110
Other Operating Income	2,945	3,593
Total Operating Income/Expenses	39,614	30,007
Provision for Loan Losses or other Receivables (-)	6,896	4,069
Specific provisions of banks loans and other receivables*	3,933	1,789
General provision expenses*	1,716	1,614
Other Operating Expenses (-)	17,168	13,887
Personnel Expenses*	7,302	6,212
Net Operating Profit/Loss	15,551	12,050
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	15,551	12,050
Provisions for Taxes on Income from Continuing Operations (±)	-3,434	-2,624
Net Profit/Loss from Continuing Operations	12,117	9,426
Net Profit/Loss Before Taxes from Terminated Operations	0	216
Provisions for Taxes on Income from Terminated Operations (±)	0	-19
Net Profit/Loss from Terminated Operations	0	197
Net Profit/Losses	12,117	9,623

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

Ratios

(%)

	Dec. 2012	Dec. 2011
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	17.2	15.5
Shareholders' Equity / Total Assets	12.7	11.0
(Shareholders' Equity - Permanent Assets) / Total Assets	9.4	8.1
Net On Balance Sheet Position / Total Shareholders' Equity	-18.2	-27.2
Net On and Off Balance Sheet Position / Total Shareholders' Equity	1.9	0.6
Balance-Sheet Ratios		
TC Assets / Total Assets	69.8	69.5
TC Liabilities / Total Liabilities	65.2	64.3
FC Assets / FC Liabilities	86.9	85.5
TC Deposits / Total Deposits	66.2	64.7
TC Loans / Total Loans and Receivables	74.2	70.6
Total Deposits / Total Assets	61.8	62.5
Funds Borrowed / Total Assets	8.6	9.8
Assets Quality		
Financial Assets (net) / Total Assets	23.1	26.6
Total Loans and Receivables / Total Assets	58.9	56.9
Total Loans and Receivables / Total Deposits	95.3	91.1
Loans Under Follow-up (gross) / Total Loans and Receivables	2.9	2.7
Loans Under Follow-up (net) / Total Loans and Receivables	0.7	0.5
Specific Provisions / Loans Under Follow-up	75.2	80.5
Permanent Assets / Total Assets	3.2	2.9
Consumer Loans / Total Loans and Receivables	35.2	34.3
Liquidity		
Liquid Assets / Total Assets	31.4	31.0
Liquid Assets / Short-term Liabilities	55.3	52.2
TC Liquid Assets / Total Assets	17.7	19.8
Profitability		
Net Profit/Losses / Total Assets	1.7	1.6
Net Profit/Losses / Total Shareholders' Equity	13.7	14.8
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.2	2.0
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	3.4	3.1
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	61.0	60.9
Non-interest Income (net) / Total Assets	1.6	1.7
Other Operating Expenses / Total Assets	2.5	2.3
Personnel Expenses / Other Operating Expenses	42.5	44.7
Non-interest Income (net) / Other Operating Expenses	67.1	71.7

State-owned Banks

Assets

(USD Million)

	Dec. 2012			% Distr.	Dec. 2011			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	5,493	20,119	25,612	12.1	5,770	9,415	15,184	8.4
Fin.ass.where fair value cha. is refl.to I/S (Net)	27	162	190	0.1	64	167	231	0.1
Financial assets held for trading	27	162	190	0.1	64	167	231	0.1
Public sector debt securities	10	9	18	0.0	34	13	47	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	16	154	170	0.1	29	154	183	0.1
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	158	3,503	3,661	1.7	41	2,567	2,607	1.4
Money Market Securities	6	1	7	0.0	101	0	101	0.1
Interbank money market placements	6	1	7	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	101	0	101	0.1
Financial Assets Available for Sale (Net)	29,446	5,201	34,647	16.4	27,462	4,560	32,022	17.7
Securities representing a share in capital	84	74	158	0.1	68	60	128	0.1
Public sector debt securities	29,361	5,056	34,417	16.3	27,180	4,449	31,629	17.5
Other marketable securities	1	71	72	0.0	214	51	265	0.1
Loans and Receivables	91,935	23,644	115,579	54.7	75,169	22,748	97,917	54.2
Loans and Receivables	91,146	23,643	114,789	54.3	74,835	22,748	97,582	54.1
Loans granted to the Banks risk group	90	266	356	0.2	109	273	382	0.2
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	91,055	23,378	114,433	54.1	74,725	22,475	97,200	53.8
Loans under follow-up	3,783	9	3,793	1.8	2,475	7	2,482	1.4
Specific provisions (-)	2,994	9	3,003	1.4	2,141	7	2,147	1.2
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	22,151	3,144	25,295	12.0	23,262	4,518	27,780	15.4
Public sector debt securities	22,145	3,114	25,259	12.0	23,258	4,488	27,746	15.4
Other marketable securities	5	30	36	0.0	5	29	34	0.0
Investments and Associates (Net)	271	42	313	0.1	159	40	199	0.1
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	271	42	313	0.1	159	40	199	0.1
Financial investments and associates	257	42	299	0.1	151	40	191	0.1
Non-financial investments and associates	14	0	14	0.0	8	0	8	0.0
Subsidiaries (Net)	1,428	597	2,025	1.0	714	439	1,152	0.6
Financial subsidiaries	1,337	597	1,934	0.9	636	439	1,075	0.6
Non-financial subsidiaries	92	0	92	0.0	77	0	77	0.0
Joint Ventures (Business Partners) (Net)	0	42	42	0.0	0	27	27	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	42	42	0.0	0	27	27	0.0
Financial joint ventures	0	42	42	0.0	0	27	27	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)	1,789	5	1,794	0.8	1,600	6	1,606	0.9
Intangible Assets (Net)	98	4	102	0.0	75	6	81	0.0
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	98	4	102	0.0	75	6	81	0.0
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	320	0	320	0.2	257	0	257	0.1
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	319	0	319	0.2	257	0	257	0.1
Prop.&Equ.for Sale p. and from Term.Op.(Net)	39	0	39	0.0	71	0	71	0.0
Other Assets	1,581	162	1,743	0.8	1,173	113	1,286	0.7
Total Assets	154,741	56,628	211,369	100.0	135,918	44,604	180,523	100.0

Liabilities

(USD Million)

	Dec. 2012			%	Dec. 2011			%
	TC	FC	Total		TC	FC	Total	
Deposits	110,287	39,455	149,743	70.8	93,522	33,669	127,192	70.5
Deposits held by the Banks risk group	1,226	503	1,729	0.8	1,379	415	1,794	1.0
Other	109,062	38,952	148,014	70.0	92,144	33,254	125,398	69.5
Derivative Finan. Liabilities Held for Trading	26	146	172	0.1	18	219	237	0.1
Funds Borrowed	842	9,200	10,042	4.8	275	7,709	7,985	4.4
Money Market Takings	4,362	6,908	11,270	5.3	16,070	3,324	19,393	10.7
Interbank money market takings	0	0	0	0.0	0	461	461	0.3
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	4,362	6,908	11,270	5.3	16,070	2,862	18,932	10.5
Marketable Securities Issued (Net)	2,349	1,259	3,608	1.7	524	0	524	0.3
Bills	2,191	0	2,191	1.0	524	0	524	0.3
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	158	1,259	1,417	0.7	0	0	0	0.0
Funds	3,224	0	3,224	1.5	2,783	0	2,783	1.5
Borrower funds	15	0	15	0.0	17	0	17	0.0
Others	3,209	0	3,209	1.5	2,766	0	2,766	1.5
Miscellaneous Payables	2,332	247	2,579	1.2	1,880	181	2,061	1.1
Other External Resources	1,530	591	2,121	1.0	710	512	1,222	0.7
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	1	0	1	0.0	1	0	1	0.0
Finance leasing payables	1	0	1	0.0	1	0	1	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	3,609	30	3,640	1.7	2,316	28	2,344	1.3
General provisions	1,760	2	1,762	0.8	1,219	2	1,221	0.7
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	919	0	919	0.4	722	0	722	0.4
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	930	28	958	0.5	375	26	401	0.2
Liabilities for Tax	752	1	753	0.4	306	1	307	0.2
Current liabilities for tax	752	1	753	0.4	306	1	307	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	922	922	0.4	0	0	0	0.0
Shareholders' Equity	22,515	779	23,295	11.0	16,546	-73	16,473	9.1
Paid-in capital	3,516	0	3,516	1.7	3,309	0	3,309	1.8
Supplementary capital	2,866	779	3,646	1.7	1,236	-73	1,163	0.6
Share premium	407	0	407	0.2	383	0	383	0.2
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	1,374	779	2,154	1.0	-132	-73	-205	-0.1
Revaluation changes of property and equip.	23	0	23	0.0	4	0	4	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.	50	0	50	0.0	47	0	47	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	1,011	0	1,011	0.5	934	0	934	0.5
Profit reserves	12,271	0	12,271	5.8	9,072	0	9,072	5.0
Legal reserves	2,252	0	2,252	1.1	1,922	0	1,922	1.1
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	9,482	0	9,482	4.5	6,662	0	6,662	3.7
Other profit reserves	537	0	537	0.3	488	0	488	0.3
Profit or loss	3,862	0	3,862	1.8	2,929	0	2,929	1.6
Prior years income/loss	90	0	90	0.0	85	0	85	0.0
Current year income/loss	3,772	0	3,772	1.8	2,844	0	2,844	1.6
Total Liabilities	151,830	59,539	211,369	100.0	134,952	45,570	180,523	100.0

State-owned Banks

Off Balance Sheet Commitments

(USD Million)

	Dec. 2012			Dec. 2011		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	14,531	14,916	29,447	11,589	12,493	24,082
Letters of guarantee	14,308	8,144	22,452	10,937	6,933	17,870
Bank acceptances	31	1,627	1,659	19	767	786
Letters of credit	35	4,988	5,023	524	4,674	5,198
Prefinancing given as guarantee	0	2	2	0	4	4
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	157	155	311	109	116	225
Commitments	87,345	21,471	108,817	67,715	14,368	82,083
Irrevocable commitments	18,569	1,775	20,344	15,294	1,454	16,748
Revocable commitments	68,777	19,696	88,473	52,421	12,913	65,335
Derivative Financial Instruments	3,200	16,679	19,879	3,680	10,804	14,484
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	3,200	16,679	19,879	3,680	10,804	14,484
Custody and Pledged Securities	818,306	301,963	1,120,269	549,428	209,695	759,123
Items held in Custody	168,303	6,825	175,128	122,454	6,561	129,015
Pledged Items	516,374	233,046	749,420	345,982	155,952	501,934
Accepted independent guaran. and warran.	133,629	62,091	195,720	80,992	47,182	128,174
Total Off Balance Sheet Commitments	923,383	355,029	1,278,412	632,412	247,360	879,772

Income-Expenditure

(USD Million)

	Dec. 2012	Dec. 2011
Interest Income	18,316	14,551
Interest on loans	12,580	9,302
Interest received from reserve deposits	1	1
Interest received from banks	23	28
Interest received from money market transactions	5	2
Interest received from marketable securities portfolio	5,690	5,185
Other interest income	16	33
Interest Expenses	9,618	8,406
Interest on deposits	8,049	7,126
Interest on money market transactions	203	142
Interest on funds borrowed	1,047	1,070
Interest on securities issued	230	18
Other interest expenses	88	50
Net Interest Income/Expenses	8,698	6,146
Net Fees and Commissions Income/Expenses	1,158	1,013
Fees and commissions received	1,500	1,250
Fees and commissions paid	342	237
Dividend Income	123	66
Trading Profit/Loss (net)	472	98
Profit/loss on trading account securities	393	140
Profit/losses on derivative financial transactions	-156	230
Foreign exchange profit/loss	236	-271
Other Operating Income	795	981
Total Operating Income/Expenses	11,247	8,303
Provision for Loan Losses or other Receivables (-)	2,299	1,272
Specific provisions of banks loans and other receivables*	1,084	429
General provision expenses*	465	516
Other Operating Expenses (-)	4,043	3,329
Personnel Expenses*	1,756	1,524
Net Operating Profit/Loss	4,905	3,701
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	4,905	3,701
Provisions for Taxes on Income from Continuing Operations (±)	-1,133	-857
Net Profit/Loss from Continuing Operations	3,772	2,844
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	3,772	2,844

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

Ratios

(%)

	Dec. 2012	Dec. 2011
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	17.2	14.5
Shareholders' Equity / Total Assets	11.0	9.1
(Shareholders' Equity - Permanent Assets) / Total Assets	8.6	7.2
Net On Balance Sheet Position / Total Shareholders' Equity	-5.7	-2.3
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.6	0.1
Balance-Sheet Ratios		
TC Assets / Total Assets	73.2	75.3
TC Liabilities / Total Liabilities	71.8	74.8
FC Assets / FC Liabilities	95.1	97.9
TC Deposits / Total Deposits	73.7	73.5
TC Loans / Total Loans and Receivables	79.5	76.8
Total Deposits / Total Assets	70.8	70.5
Funds Borrowed / Total Assets	4.8	4.4
Assets Quality		
Financial Assets (net) / Total Assets	28.4	33.3
Total Loans and Receivables / Total Assets	54.7	54.2
Total Loans and Receivables / Total Deposits	77.2	77.0
Loans Under Follow-up (gross) / Total Loans and Receivables	3.3	2.5
Loans Under Follow-up (net) / Total Loans and Receivables	0.7	0.3
Specific Provisions / Loans Under Follow-up	79.2	86.5
Permanent Assets / Total Assets	2.4	1.9
Consumer Loans / Total Loans and Receivables	34.4	35.9
Liquidity		
Liquid Assets / Total Assets	30.3	27.8
Liquid Assets / Short-term Liabilities	50.4	41.3
TC Liquid Assets / Total Assets	16.6	18.5
Profitability		
Net Profit/Losses / Total Assets	1.8	1.6
Net Profit/Losses / Total Shareholders' Equity	16.2	17.3
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.3	2.1
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	3.6	3.2
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	67.7	68.8
Non-interest Income (net) / Total Assets	1.2	1.2
Other Operating Expenses / Total Assets	1.9	1.8
Personnel Expenses / Other Operating Expenses	43.4	45.8
Non-interest Income (net) / Other Operating Expenses	63.0	64.8

Privately-owned Banks

Assets

(USD Million)

	Dec. 2012			% Distr.	Dec. 2011			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	5,907	32,282	38,189	9.8	9,763	17,971	27,734	8.5
Fin.ass.where fair value cha. is refl.to I/S (Net)	1,826	956	2,781	0.7	1,947	1,678	3,626	1.1
Financial assets held for trading	1,638	956	2,594	0.7	1,832	1,678	3,510	1.1
Public sector debt securities	1,023	214	1,238	0.3	1,137	630	1,767	0.5
Securities representing a share in capital	18	0	18	0.0	10	0	10	0.0
Derivative financial assets held for trading	594	713	1,306	0.3	662	994	1,656	0.5
Other marketable securities	3	28	31	0.0	23	54	77	0.0
Fin.assets clas. as fair value change is refl.to I/S	188	0	188	0.0	115	0	115	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	188	0	188	0.0	115	0	115	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	1,947	7,157	9,104	2.3	1,505	10,421	11,927	3.6
Money Market Securities	2,517	80	2,597	0.7	1,432	42	1,474	0.4
Interbank money market placements	186	0	186	0.0	0	23	23	0.0
Istanbul Stock Exc. money market placements	786	80	865	0.2	17	20	36	0.0
Receiv. from reverse repurchase agreements	1,546	0	1,546	0.4	1,416	0	1,416	0.4
Financial Assets Available for Sale (Net)	55,832	15,200	71,032	18.2	48,675	9,883	58,558	17.9
Securities representing a share in capital	39	6	45	0.0	35	4	39	0.0
Public sector debt securities	54,116	12,907	67,023	17.2	47,320	7,246	54,567	16.6
Other marketable securities	1,677	2,287	3,963	1.0	1,319	2,633	3,953	1.2
Loans and Receivables	162,360	72,623	234,983	60.1	122,593	67,210	189,803	57.9
Loans and Receivables	161,032	72,563	233,595	59.8	121,827	67,061	188,888	57.6
Loans granted to the Banks risk group	1,466	2,111	3,577	0.9	998	2,446	3,445	1.1
Public sector debt securities	0	0	0	0.0	0	511	511	0.2
Other	159,567	70,452	230,018	58.9	120,829	64,104	184,933	56.4
Loans under follow-up	5,062	200	5,262	1.3	4,275	242	4,516	1.4
Specific provisions (-)	3,734	140	3,875	1.0	3,508	94	3,602	1.1
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	11,716	1,610	13,326	3.4	13,396	6,535	19,931	6.1
Public sector debt securities	11,708	1,601	13,309	3.4	13,389	6,525	19,915	6.1
Other marketable securities	8	9	17	0.0	7	10	16	0.0
Investments and Associates (Net)	437	24	462	0.1	411	23	434	0.1
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	437	24	462	0.1	411	23	434	0.1
Financial investments and associates	58	24	82	0.0	57	23	80	0.0
Non-financial investments and associates	380	0	380	0.1	354	0	354	0.1
Subsidiaries (Net)	6,085	2,042	8,126	2.1	4,038	1,785	5,822	1.8
Financial subsidiaries	4,018	2,042	6,060	1.6	2,307	1,785	4,092	1.2
Non-financial subsidiaries	2,066	0	2,066	0.5	1,730	0	1,730	0.5
Joint Ventures (Business Partners) (Net)	11	0	11	0.0	10	0	10	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	11	0	11	0.0	10	0	10	0.0
Financial joint ventures	11	0	11	0.0	10	0	10	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Recivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	62	0	62	0.0	212	69	280	0.1
Fair value hedges	56	0	56	0.0	201	68	269	0.1
Cash flow hedges	7	0	7	0.0	11	0	11	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	3,117	4	3,121	0.8	2,955	3	2,958	0.9
Intangible Assets (Net)	1,182	0	1,183	0.3	1,031	0	1,031	0.3
Goodwill	788	0	788	0.2	741	0	741	0.2
Other	395	0	395	0.1	290	0	290	0.1
Real Estates for Investment Purpose (Net)	88	0	88	0.0	0	0	0	0.0
Assets for Tax	546	0	546	0.1	484	0	484	0.1
Current assets for tax	1	0	1	0.0	1	0	1	0.0
Deferred assets for tax	545	0	545	0.1	483	0	483	0.1
Prop.&Equ.for Sale p. and from Term.Op.(Net)	240	0	240	0.1	172	0	172	0.1
Other Assets	3,742	1,139	4,881	1.2	2,319	1,203	3,522	1.1
Total Assets	257,615	133,117	390,732	100.0	210,943	116,824	327,767	100.0

Liabilities

(USD Million)

	Dec. 2012			%	Dec. 2011			%
	TC	FC	Total		TC	FC	Total	
Deposits	137,588	87,437	225,025	57.6	113,548	79,941	193,489	59.0
Deposits held by the Banks risk group	6,335	4,634	10,970	2.8	4,522	5,131	9,653	2.9
Other	131,252	82,803	214,055	54.8	109,026	74,810	183,836	56.1
Derivative Finan. Liabilities Held for Trading	933	645	1,578	0.4	942	655	1,597	0.5
Funds Borrowed	3,619	33,912	37,530	9.6	4,353	33,413	37,766	11.5
Money Market Takings	19,296	10,871	30,167	7.7	16,834	11,307	28,141	8.6
Interbank money market takings	0	0	0	0.0	0	291	291	0.1
Istanbul Stock Exc. money market takings	0	0	0	0.0	80	0	80	0.0
Funds provided under repurchase agreements	19,296	10,871	30,167	7.7	16,755	11,016	27,771	8.5
Marketable Securities Issued (Net)	6,826	6,019	12,845	3.3	4,750	2,790	7,540	2.3
Bills	4,154	0	4,154	1.1	3,269	0	3,269	1.0
Asset backed securities	294	0	294	0.1	217	0	217	0.1
Bonds	2,379	6,019	8,398	2.1	1,263	2,790	4,053	1.2
Funds	2	0	2	0.0	4	0	4	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	2	0	2	0.0	4	0	4	0.0
Miscellaneous Payables	8,976	939	9,915	2.5	7,019	783	7,801	2.4
Other External Resources	4,566	2,443	7,009	1.8	1,994	1,904	3,898	1.2
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	45	12	57	0.0	47	18	66	0.0
Finance leasing payables	59	13	72	0.0	62	19	81	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	13	1	14	0.0	14	1	15	0.0
Derivative Finan. Liabilities Held for Hedging	624	350	974	0.2	119	291	410	0.1
Fair value hedges	254	0	254	0.1	22	0	22	0.0
Cash flow hedges	370	350	720	0.2	96	291	387	0.1
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	7,021	476	7,496	1.9	5,099	427	5,526	1.7
General provisions	3,023	420	3,443	0.9	2,037	378	2,415	0.7
Restructuring reserves	0	0	0	0.0	1	0	1	0.0
Reserves for employee benefit	724	0	724	0.2	511	0	511	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	3,273	55	3,328	0.9	2,549	49	2,599	0.8
Liabilities for Tax	1,358	9	1,367	0.3	711	1	712	0.2
Current liabilities for tax	1,291	9	1,299	0.3	700	1	700	0.2
Deferred liabilities for tax	67	0	67	0.0	12	0	12	0.0
Lia. for Pro. & Equ. for Sale p. and from Term. Op. (Net)	0	5	5	0.0	1	3	4	0.0
Subordinated Loans	0	4,822	4,822	1.2	0	2,450	2,450	0.7
Shareholders' Equity	50,364	1,574	51,938	13.3	38,302	61	38,363	11.7
Paid-in capital	12,576	0	12,576	3.2	11,505	0	11,505	3.5
Supplementary capital	8,702	1,535	10,238	2.6	4,696	37	4,733	1.4
Share premium	1,272	0	1,272	0.3	1,217	0	1,217	0.4
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	4,320	1,815	6,135	1.6	577	273	850	0.3
Revaluation changes of property and equip.	613	0	613	0.2	477	-1	476	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.	17	0	17	0.0	16	0	16	0.0
Hedging funds (active part)	-206	-280	-485	-0.1	-42	-236	-277	-0.1
Val. inc. in pro. & equ. held for sale p. and term. ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	2,687	0	2,687	0.7	2,451	0	2,451	0.7
Profit reserves	22,260	39	22,298	5.7	16,572	24	16,596	5.1
Legal reserves	2,531	4	2,536	0.6	2,087	4	2,091	0.6
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	19,644	0	19,644	5.0	14,401	0	14,401	4.4
Other profit reserves	85	34	119	0.0	83	20	104	0.0
Profit or loss	6,826	0	6,826	1.7	5,530	0	5,530	1.7
Prior years income/loss	-81	0	-81	0.0	-3	0	-3	0.0
Current year income/loss	6,907	0	6,907	1.8	5,533	0	5,533	1.7
Total Liabilities	241,216	149,515	390,732	100.0	193,722	134,045	327,767	100.0

Privately-owned Banks

Off Balance Sheet Commitments

(USD Million)

	Dec. 2012			Dec. 2011		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	26,733	40,079	66,812	21,664	34,153	55,817
Letters of guarantee	26,179	22,341	48,520	20,655	19,071	39,726
Bank acceptances	17	1,967	1,984	6	1,058	1,064
Letters of credit	25	12,875	12,901	15	11,853	11,868
Prefinancing given as guarantee	0	1	1	0	1	1
Endorsements	0	0	0	0	199	199
Other guarantees and warranties	512	2,895	3,406	989	1,970	2,959
Commitments	341,790	64,177	405,967	204,527	57,006	261,534
Irrevocable commitments	70,825	17,964	88,789	57,106	16,945	74,051
Revocable commitments	270,966	46,213	317,178	147,421	40,061	187,483
Derivative Financial Instruments	62,994	150,131	213,125	50,552	130,172	180,724
Derivative finan. instruments held for hedging	13,109	19,635	32,745	7,650	17,364	25,014
Trading transactions	49,885	130,496	180,381	42,902	112,808	155,710
Custody and Pledged Securities	722,939	258,016	980,955	508,016	214,273	722,289
Items held in Custody	120,719	20,798	141,517	110,220	21,138	131,358
Pledged Items	475,618	207,786	683,405	324,892	167,818	492,710
Accepted independent guaran. and warran.	126,602	29,432	156,033	72,905	25,317	98,222
Total Off Balance Sheet Commitments	1,154,456	512,403	1,666,860	784,760	435,605	1,220,365

Income-Expenditure

(USD Million)

	Dec. 2012	Dec. 2011
Interest Income	30,799	22,919
Interest on loans	22,386	15,377
Interest received from reserve deposits	0	0
Interest received from banks	169	169
Interest received from money market transactions	135	28
Interest received from marketable securities portfolio	8,004	7,266
Other interest income	106	79
Interest Expenses	16,645	12,782
Interest on deposits	12,643	9,622
Interest on money market transactions	1,340	1,204
Interest on funds borrowed	1,737	1,498
Interest on securities issued	842	388
Other interest expenses	84	70
Net Interest Income/Expenses	14,154	10,136
Net Fees and Commissions Income/Expenses	4,532	3,960
Fees and commissions received	5,545	4,718
Fees and commissions paid	1,013	758
Dividend Income	382	405
Trading Profit/Loss (net)	882	110
Profit/loss on trading account securities	1,590	479
Profit/losses on derivative financial transactions	-2,078	29
Foreign exchange profit/loss	1,370	-398
Other Operating Income	1,474	2,057
Total Operating Income/Expenses	21,425	16,668
Provision for Loan Losses or other Receivables (-)	3,242	2,162
Specific provisions of banks loans and other receivables*	1,964	1,023
General provision expenses*	912	862
Other Operating Expenses (-)	9,384	7,527
Personnel Expenses*	3,943	3,319
Net Operating Profit/Loss	8,799	6,980
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	8,799	6,980
Provisions for Taxes on Income from Continuing Operations (±)	-1,892	-1,447
Net Profit/Loss from Continuing Operations	6,907	5,533
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	6,907	5,533

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

Ratios

(%)

	Dec. 2012	Dec. 2011
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	17.1	15.5
Shareholders' Equity / Total Assets	13.3	11.7
(Shareholders' Equity - Permanent Assets) / Total Assets	9.6	8.2
Net On Balance Sheet Position / Total Shareholders' Equity	-11.7	-22.6
Net On and Off Balance Sheet Position / Total Shareholders' Equity	3.2	1.5
Balance-Sheet Ratios		
TC Assets / Total Assets	65.9	64.4
TC Liabilities / Total Liabilities	61.7	59.1
FC Assets / FC Liabilities	89.0	87.2
TC Deposits / Total Deposits	61.1	58.7
TC Loans / Total Loans and Receivables	69.1	64.6
Total Deposits / Total Assets	57.6	59.0
Funds Borrowed / Total Assets	9.6	11.5
Assets Quality		
Financial Assets (net) / Total Assets	22.3	25.1
Total Loans and Receivables / Total Assets	60.1	57.9
Total Loans and Receivables / Total Deposits	104.4	98.1
Loans Under Follow-up (gross) / Total Loans and Receivables	2.2	2.4
Loans Under Follow-up (net) / Total Loans and Receivables	0.6	0.5
Specific Provisions / Loans Under Follow-up	73.6	79.8
Permanent Assets / Total Assets	3.7	3.5
Consumer Loans / Total Loans and Receivables	32.9	31.1
Liquidity		
Liquid Assets / Total Assets	31.7	31.5
Liquid Assets / Short-term Liabilities	57.1	54.9
TC Liquid Assets / Total Assets	17.4	19.3
Profitability		
Net Profit/Losses / Total Assets	1.8	1.7
Net Profit/Losses / Total Shareholders' Equity	13.3	14.4
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.3	2.1
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	3.1	2.8
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	56.9	54.7
Non-interest Income (net) / Total Assets	1.9	2.0
Other Operating Expenses / Total Assets	2.4	2.3
Personnel Expenses / Other Operating Expenses	42.0	44.1
Non-interest Income (net) / Other Operating Expenses	77.5	86.8

Banks Under the Deposit Insurance Fund

Assets

(USD Million)

	Dec. 2012			% Distr.	Dec. 2011			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	0	0	0	0.0	0	0	0	0.0
Fin.ass.where fair value cha. is refl.to I/S (Net)	38	0	38	8.4	149	0	149	34.3
Financial assets held for trading	38	0	38	8.4	149	0	149	34.3
Public sector debt securities	38	0	38	8.4	149	0	149	34.3
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	155	57	212	46.8	118	60	178	40.8
Money Market Securities	1	0	1	0.2	0	0	0	0.0
Interbank money market placements	1	0	1	0.2	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans and Receivables	1	0	1	0.2	1	0	1	0.2
Loans and Receivables	1	0	1	0.1	0	0	0	0.1
Loans granted to the Banks risk group	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	1	0	1	0.1	0	0	0	0.1
Loans under follow-up	18	4	23	5.0	18	4	22	5.2
Specific provisions (-)	18	4	22	4.9	18	4	22	5.0
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	140	0	140	31.0	48	0	48	10.9
Public sector debt securities	140	0	140	31.0	48	0	48	10.9
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	0	0	0	0.0	0	0	0	0.0
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	29	0	29	6.3	28	0	28	6.3
Intangible Assets (Net)	0	0	0	0.0	0	0	0	0.0
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	6	0	6	1.3	5	0	5	1.2
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	6	0	6	1.3	5	0	5	1.2
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	23	3	26	5.8	23	3	27	6.1
Total Assets	393	61	454	100.0	372	63	436	100.0

Liabilities

(USD Million)

	Dec. 2012			% Distr.	Dec. 2011			% Distr.
	TC	FC	Total		TC	FC	Total	
Deposits	2	4	6	1.4	4	7	11	2.6
Deposits held by the Banks risk group	0	0	0	0.0	0	0	0	0.0
Other	2	4	6	1.4	4	7	11	2.6
Derivative Finan. Liabilities Held for Trading	0	0	0	0.0	0	0	0	0.0
Funds Borrowed	0	0	0	0.0	0	0	0	0.0
Money Market Takings	1	0	1	0.2	1	0	1	0.2
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	1	0	1	0.2	1	0	1	0.2
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	7	30	37	8.1	5	29	34	7.8
Other External Resources	2	0	2	0.3	2	0	2	0.4
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	34	27	61	13.4	34	26	60	13.8
General provisions	3	0	3	0.6	1	0	1	0.3
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	4	0	4	0.9	3	0	3	0.7
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	27	27	54	11.9	29	26	56	12.7
Liabilities for Tax	1	0	1	0.3	1	0	1	0.2
Current liabilities for tax	1	0	1	0.3	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	346	0	346	76.4	327	0	327	75.0
Paid-in capital	259	0	259	57.1	244	0	244	56.0
Supplementary capital	0	0	0	0.0	0	0	0	0.0
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	0	0	0	0.0	0	0	0	0.0
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est. for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv. & ass., subs. & joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val. inc. in pro. & equ. held for sale p. and term. ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	0	0	0	0.0	0	0	0	0.0
Profit reserves	9,926	0	9,926	2,188.6	9,361	0	9,361	2,149.3
Legal reserves	15	0	15	3.3	14	0	14	3.2
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	9,911	0	9,911	2,185.3	9,347	0	9,347	2,146.1
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	-9,839	0	-9,839	-2,169.4	-9,279	0	-9,279	-2,130.3
Prior years income/loss	-9,859	0	-9,859	-2,174.0	-9,298	0	-9,298	-2,134.7
Current year income/loss	21	0	21	4.6	19	0	19	4.5
Total Liabilities	393	60	454	100.0	373	62	436	100.0

Banks Under the Deposit Insurance Fund

Off Balance Sheet Commitments

(USD Million)

	Dec. 2012			Dec. 2011		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	29	38	67	29	43	72
Letters of guarantee	29	38	67	29	43	72
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	2,709	0	2,709	1,395	0	1,395
Irrevocable commitments	2,709	0	2,709	1,395	0	1,395
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	478	88	566	457	87	544
Items held in Custody	6	1	8	7	2	8
Pledged Items	472	86	558	450	85	535
Accepted independent guaran. and warran.	0	0	1	0	0	1
Total Off Balance Sheet Commitments	3,216	126	3,342	1,880	130	2,011

Income-Expenditure

(USD Million)

	Dec. 2012	Dec. 2011
Interest Income	27	18
Interest on loans	1	1
Interest received from reserve deposits	0	0
Interest received from banks	19	16
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	8	1
Other interest income	0	0
Interest Expenses	0	0
Interest on deposits	0	0
Interest on money market transactions	0	0
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	27	18
Net Fees and Commissions Income/Expenses	1	1
Fees and commissions received	1	2
Fees and commissions paid	0	0
Dividend Income	0	0
Trading Profit/Loss (net)	10	10
Profit/loss on trading account securities	10	9
Profit/losses on derivative financial transactions	0	0
Foreign exchange profit/loss	0	1
Other Operating Income	6	18
Total Operating Income/Expenses	45	48
Provision for Loan Losses or other Receivables (-)	1	7
Specific provisions of banks loans and other receivables*	1	2
General provision expenses*	0	0
Other Operating Expenses (-)	18	18
Personnel Expenses*	9	9
Net Operating Profit/Loss	26	23
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	26	23
Provisions for Taxes on Income from Continuing Operations (±)	-5	-4
Net Profit/Loss from Continuing Operations	21	19
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	21	19

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

Ratios

(%)

	Dec. 2012	Dec. 2011
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	38.3	56.4
Shareholders' Equity / Total Assets	76.4	75.0
(Shareholders' Equity - Permanent Assets) / Total Assets	70.0	68.5
Net On Balance Sheet Position / Total Shareholders' Equity	0.1	0.4
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.1	0.4
Balance-Sheet Ratios		
TC Assets / Total Assets	86.6	85.4
TC Liabilities / Total Liabilities	86.7	85.7
FC Assets / FC Liabilities	100.3	102.1
TC Deposits / Total Deposits	31.0	39.8
TC Loans / Total Loans and Receivables	100.0	100.0
Total Deposits / Total Assets	1.4	2.6
Funds Borrowed / Total Assets	0.0	0.0
Assets Quality		
Financial Assets (net) / Total Assets	39.4	45.2
Total Loans and Receivables / Total Assets	0.2	0.2
Total Loans and Receivables / Total Deposits	15.5	9.4
Loans Under Follow-up (gross) / Total Loans and Receivables	2,321.2	2,133.6
Loans Under Follow-up (net) / Total Loans and Receivables	42.7	54.1
Specific Provisions / Loans Under Follow-up	98.2	97.5
Permanent Assets / Total Assets	6.4	6.5
Consumer Loans / Total Loans and Receivables	57.3	45.9
Liquidity		
Liquid Assets / Total Assets	55.4	75.1
Liquid Assets / Short-term Liabilities	3,276.3	701.5
TC Liquid Assets / Total Assets	42.8	61.3
Profitability		
Net Profit/Losses / Total Assets	4.6	4.5
Net Profit/Losses / Total Shareholders' Equity	6.0	5.9
Profit/Losses Before Taxes after Continuing Operations / Total Assets	5.6	5.3
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	5.7	3.6
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	58.0	32.8
Non-interest Income (net) / Total Assets	3.8	6.8
Other Operating Expenses / Total Assets	3.9	4.0
Personnel Expenses / Other Operating Expenses	53.0	52.5
Non-interest Income (net) / Other Operating Expenses	98.8	169.3

Foreign Banks

Assets

(USD Million)

	Dec. 2012			% Distr.	Dec. 2011			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	1,866	8,237	10,103	10.3	2,219	4,685	6,904	8.2
Fin.ass.where fair value cha. is refl.to I/S (Net)	2,451	315	2,766	2.8	3,660	508	4,168	5.0
Financial assets held for trading	2,253	315	2,568	2.6	3,359	508	3,867	4.6
Public sector debt securities	1,996	17	2,013	2.1	2,730	15	2,745	3.3
Securities representing a share in capital	9	0	9	0.0	7	0	7	0.0
Derivative financial assets held for trading	247	256	503	0.5	607	474	1,081	1.3
Other marketable securities	1	42	43	0.0	15	19	34	0.0
Fin.assets clas. as fair value change is refl.to I/S	198	0	198	0.2	300	0	300	0.4
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	198	0	198	0.2	300	0	300	0.4
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	746	1,465	2,211	2.3	602	2,875	3,477	4.2
Money Market Securities	5,201	30	5,231	5.3	5,255	455	5,710	6.8
Interbank money market placements	400	0	400	0.4	261	455	717	0.9
Istanbul Stock Exc. money market placements	238	30	268	0.3	0	0	0	0.0
Receiv. from reverse repurchase agreements	4,564	0	4,564	4.7	4,994	0	4,994	6.0
Financial Assets Available for Sale (Net)	10,393	924	11,318	11.5	8,720	827	9,546	11.4
Securities representing a share in capital	11	0	11	0.0	8	1	9	0.0
Public sector debt securities	10,269	853	11,122	11.3	8,643	720	9,363	11.2
Other marketable securities	113	71	184	0.2	69	106	175	0.2
Loans and Receivables	51,893	10,189	62,083	63.3	40,231	9,132	49,363	58.9
Loans and Receivables	51,063	10,189	61,252	62.5	39,687	9,129	48,816	58.3
Loans granted to the Banks risk group	58	41	99	0.1	63	234	297	0.4
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	51,005	10,148	61,153	62.4	39,624	8,894	48,519	57.9
Loans under follow-up	3,058	9	3,066	3.1	2,161	13	2,174	2.6
Specific provisions (-)	2,227	8	2,235	2.3	1,618	9	1,627	1.9
Factoring Receivables	161	97	258	0.3	174	119	293	0.3
Investments held to Maturity (Net)	134	86	220	0.2	568	110	678	0.8
Public sector debt securities	131	68	198	0.2	556	80	636	0.8
Other marketable securities	4	18	22	0.0	12	30	42	0.1
Investments and Associates (Net)	9	0	9	0.0	7	0	7	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	9	0	9	0.0	7	0	7	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	9	0	9	0.0	7	0	7	0.0
Subsidiaries (Net)	677	294	971	1.0	501	236	737	0.9
Financial subsidiaries	665	294	960	1.0	490	236	726	0.9
Non-financial subsidiaries	12	0	12	0.0	11	0	11	0.0
Joint Ventures (Business Partners) (Net)	113	0	113	0.1	3	0	3	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	113	0	113	0.1	3	0	3	0.0
Financial joint ventures	110	0	110	0.1	0	0	0	0.0
Non-financial joint ventures	3	0	3	0.0	3	0	3	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	170	35	205	0.2	768	38	806	1.0
Fair value hedges	114	21	135	0.1	509	22	530	0.6
Cash flow hedges	56	14	70	0.1	259	16	276	0.3
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	760	0	760	0.8	668	0	668	0.8
Intangible Assets (Net)	265	0	265	0.3	208	0	208	0.2
Goodwill	47	0	47	0.0	44	0	44	0.1
Other	218	0	218	0.2	164	0	164	0.2
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	108	0	108	0.1	89	0	89	0.1
Current assets for tax	7	0	7	0.0	8	0	8	0.0
Deferred assets for tax	101	0	101	0.1	81	0	81	0.1
Prop.&Equ.for Sale p. and from Term.Op.(Net)	10	0	10	0.0	16	0	16	0.0
Other Assets	1,136	294	1,430	1.5	834	239	1,073	1.3
Total Assets	76,094	21,968	98,063	100.0	64,521	19,225	83,746	100.0

Liabilities

(USD Million)

	Dec. 2012			%	Dec. 2011			%
	TC	FC	Total		TC	FC	Total	
Deposits	39,061	19,343	58,404	59.6	32,175	17,147	49,323	58.9
Deposits held by the Banks risk group	841	573	1,414	1.4	1,307	3,391	4,698	5.6
Other	38,220	18,769	56,989	58.1	30,868	13,757	44,625	53.3
Derivative Finan. Liabilities Held for Trading	281	277	558	0.6	568	467	1,036	1.2
Funds Borrowed	2,016	10,857	12,873	13.1	2,067	10,432	12,499	14.9
Money Market Takings	1,653	494	2,147	2.2	3,193	396	3,588	4.3
Interbank money market takings	0	0	0	0.0	0	103	103	0.1
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	1,653	494	2,147	2.2	3,193	292	3,485	4.2
Marketable Securities Issued (Net)	2,167	725	2,892	2.9	359	524	884	1.1
Bills	2,071	0	2,071	2.1	345	0	345	0.4
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	95	725	820	0.8	14	524	538	0.6
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	1,595	132	1,727	1.8	1,298	441	1,739	2.1
Other External Resources	1,617	579	2,196	2.2	1,000	558	1,559	1.9
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	2	5	7	0.0	10	3	13	0.0
Finance leasing payables	2	5	7	0.0	11	3	14	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	1	0	1	0.0
Derivative Finan. Liabilities Held for Hedging	302	70	372	0.4	115	69	184	0.2
Fair value hedges	145	68	213	0.2	16	66	82	0.1
Cash flow hedges	157	1	159	0.2	99	3	102	0.1
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	1,491	81	1,571	1.6	1,000	51	1,051	1.3
General provisions	957	40	997	1.0	606	30	636	0.8
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	202	3	205	0.2	141	3	144	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	332	38	370	0.4	253	18	271	0.3
Liabilities for Tax	272	0	272	0.3	219	0	219	0.3
Current liabilities for tax	249	0	249	0.3	201	0	201	0.2
Deferred liabilities for tax	24	0	24	0.0	18	0	18	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	1,991	1,991	2.0	0	1,694	1,694	2.0
Shareholders' Equity	13,023	30	13,053	13.3	10,042	-83	9,958	11.9
Paid-in capital	5,128	0	5,128	5.2	4,262	0	4,262	5.1
Supplementary capital	1,166	30	1,196	1.2	486	-83	403	0.5
Share premium	56	0	56	0.1	52	0	52	0.1
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	513	31	544	0.6	-24	-81	-105	-0.1
Revaluation changes of property and equip.	177	0	177	0.2	7	0	7	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	1	0	1	0.0
Hedging funds (active part)	-82	-1	-83	-0.1	-30	-2	-33	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	500	0	500	0.5	479	0	479	0.6
Profit reserves	5,016	0	5,016	5.1	3,895	0	3,895	4.7
Legal reserves	416	0	416	0.4	335	0	335	0.4
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	4,593	0	4,593	4.7	3,553	0	3,553	4.2
Other profit reserves	7	0	7	0.0	7	0	7	0.0
Profit or loss	1,714	0	1,714	1.7	1,399	0	1,399	1.7
Prior years income/loss	297	0	297	0.3	172	0	172	0.2
Current year income/loss	1,417	0	1,417	1.4	1,227	0	1,227	1.5
Total Liabilities	63,478	34,584	98,063	100.0	52,046	31,700	83,746	100.0

Foreign Banks

Off Balance Sheet Commitments

(USD Million)

	Dec. 2012			Dec. 2011		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	7,486	11,252	18,738	5,953	11,344	17,296
Letters of guarantee	7,469	6,298	13,767	5,929	5,762	11,692
Bank acceptances	10	1,079	1,089	19	1,518	1,538
Letters of credit	1	2,486	2,487	1	2,360	2,361
Prefinancing given as guarantee	0	6	6	0	4	4
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	6	1,383	1,389	4	1,698	1,702
Commitments	60,934	9,128	70,063	80,917	7,945	88,862
Irrevocable commitments	30,909	8,432	39,340	27,220	7,329	34,549
Revocable commitments	30,026	697	30,722	53,697	616	54,313
Derivative Financial Instruments	34,072	66,958	101,030	31,396	67,268	98,664
Derivative finan. instruments held for hedging	6,993	6,980	13,972	5,876	7,408	13,284
Trading transactions	27,079	59,978	87,057	25,520	59,860	85,380
Custody and Pledged Securities	311,666	47,468	359,134	207,772	45,490	253,262
Items held in Custody	82,742	3,163	85,905	53,776	2,823	56,599
Pledged Items	165,932	36,215	202,147	118,127	35,607	153,734
Accepted independent guaran. and warran.	62,992	8,090	71,082	35,869	7,060	42,929
Total Off Balance Sheet Commitments	414,159	134,805	548,964	326,038	132,047	458,085

Income-Expenditure

(USD Million)

	Dec. 2012	Dec. 2011
Interest Income	9,587	7,176
Interest on loans	7,571	5,664
Interest received from reserve deposits	0	0
Interest received from banks	161	150
Interest received from money market transactions	448	272
Interest received from marketable securities portfolio	1,350	1,044
Other interest income	57	46
Interest Expenses	4,377	3,427
Interest on deposits	3,554	2,763
Interest on money market transactions	483	418
Interest on funds borrowed	186	178
Interest on securities issued	118	32
Other interest expenses	35	36
Net Interest Income/Expenses	5,210	3,749
Net Fees and Commissions Income/Expenses	1,394	1,120
Fees and commissions received	1,685	1,335
Fees and commissions paid	291	215
Dividend Income	177	37
Trading Profit/Loss (net)	-551	-455
Profit/loss on trading account securities	216	55
Profit/losses on derivative financial transactions	-1,464	-69
Foreign exchange profit/loss	697	-442
Other Operating Income	669	537
Total Operating Income/Expenses	6,898	4,988
Provision for Loan Losses or other Receivables (-)	1,354	628
Specific provisions of banks loans and other receivables*	883	334
General provision expenses*	338	236
Other Operating Expenses (-)	3,723	3,013
Personnel Expenses*	1,594	1,360
Net Operating Profit/Loss	1,821	1,346
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	1,821	1,346
Provisions for Taxes on Income from Continuing Operations (±)	-404	-317
Net Profit/Loss from Continuing Operations	1,417	1,029
Net Profit/Loss Before Taxes from Terminated Operations	0	216
Provisions for Taxes on Income from Terminated Operations (±)	0	-19
Net Profit/Loss from Terminated Operations	0	197
Net Profit/Losses	1,417	1,227

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

Ratios

(%)

	Dec. 2012	Dec. 2011
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	17.6	16.9
Shareholders' Equity / Total Assets	13.3	11.9
(Shareholders' Equity - Permanent Assets) / Total Assets	10.3	9.3
Net On Balance Sheet Position / Total Shareholders' Equity	-67.2	-87.1
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-0.9	-2.2
Balance-Sheet Ratios		
TC Assets / Total Assets	77.6	77.0
TC Liabilities / Total Liabilities	64.7	62.1
FC Assets / FC Liabilities	63.5	60.6
TC Deposits / Total Deposits	66.9	65.2
TC Loans / Total Loans and Receivables	83.6	81.5
Total Deposits / Total Assets	59.6	58.9
Funds Borrowed / Total Assets	13.1	14.9
Assets Quality		
Financial Assets (net) / Total Assets	14.8	18.1
Total Loans and Receivables / Total Assets	63.3	58.9
Total Loans and Receivables / Total Deposits	106.3	100.1
Loans Under Follow-up (gross) / Total Loans and Receivables	4.9	4.4
Loans Under Follow-up (net) / Total Loans and Receivables	1.3	1.1
Specific Provisions / Loans Under Follow-up	72.9	74.8
Permanent Assets / Total Assets	3.0	2.6
Consumer Loans / Total Loans and Receivables	45.3	43.8
Liquidity		
Liquid Assets / Total Assets	32.3	35.6
Liquid Assets / Short-term Liabilities	59.2	71.4
TC Liquid Assets / Total Assets	21.1	24.4
Profitability		
Net Profit/Losses / Total Assets	1.4	1.5
Net Profit/Losses / Total Shareholders' Equity	10.9	12.3
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.9	1.6
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	4.4	4.1
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	62.7	68.5
Non-interest Income (net) / Total Assets	1.7	1.5
Other Operating Expenses / Total Assets	3.8	3.6
Personnel Expenses / Other Operating Expenses	42.8	45.1
Non-interest Income (net) / Other Operating Expenses	45.4	41.1

Development and Investment Banks

Assets

(USD Million)

	Dec. 2012			% Distr.	Dec. 2011			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	320	402	722	2.4	121	300	421	1.9
Fin.ass.where fair value cha. is refl.to I/S (Net)	1,090	39	1,129	3.8	438	48	487	2.2
Financial assets held for trading	1,090	39	1,129	3.8	438	48	487	2.2
Public sector debt securities	1,015	5	1,020	3.4	391	22	413	1.9
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	12	34	46	0.2	27	26	54	0.2
Other marketable securities	63	0	63	0.2	20	0	20	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	3,356	1,175	4,531	15.3	3,134	412	3,546	16.1
Money Market Securities	315	0	315	1.1	71	0	71	0.3
Interbank money market placements	3	0	3	0.0	1	0	1	0.0
Istanbul Stock Exc. money market placements	228	0	228	0.8	66	0	66	0.3
Receiv. from reverse repurchase agreements	84	0	84	0.3	4	0	4	0.0
Financial Assets Available for Sale (Net)	1,880	288	2,168	7.3	1,580	331	1,911	8.7
Securities representing a share in capital	59	2	61	0.2	27	2	29	0.1
Public sector debt securities	1,673	193	1,866	6.3	1,496	201	1,697	7.7
Other marketable securities	148	93	241	0.8	57	129	186	0.8
Loans and Receivables	9,516	10,410	19,926	67.2	7,805	6,791	14,596	66.3
Loans and Receivables	9,471	10,410	19,882	67.0	7,761	6,791	14,552	66.1
Loans granted to the Banks risk group	930	103	1,033	3.5	609	76	684	3.1
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	8,541	10,307	18,849	63.5	7,152	6,716	13,868	63.0
Loans under follow-up	165	3	168	0.6	178	8	186	0.8
Specific provisions (-)	121	3	124	0.4	134	8	142	0.6
Factoring Receivables	0	0	0	0.0	1	0	1	0.0
Investments held to Maturity (Net)	162	24	186	0.6	357	27	384	1.7
Public sector debt securities	162	24	186	0.6	354	24	378	1.7
Other marketable securities	0	0	0	0.0	3	3	6	0.0
Investments and Associates (Net)	84	3	87	0.3	72	1	73	0.3
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	84	3	87	0.3	72	1	73	0.3
Financial investments and associates	79	3	82	0.3	68	1	69	0.3
Non-financial investments and associates	6	0	6	0.0	4	0	4	0.0
Subsidiaries (Net)	92	113	205	0.7	79	114	194	0.9
Financial subsidiaries	84	113	198	0.7	73	114	187	0.8
Non-financial subsidiaries	7	0	7	0.0	7	0	7	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
Recivables From Leasing Transactions	2	17	19	0.1	2	16	17	0.1
Finance lease receivables	0	20	20	0.1	0	16	16	0.1
Operational leasing receivables	2	0	2	0.0	2	0	2	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	2	2	0.0	0	1	1	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)	133	0	133	0.4	105	0	105	0.5
Intangible Assets (Net)	20	0	20	0.1	12	0	12	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	20	0	20	0.1	12	0	12	0.1
Real Estates for Investment Purpose (Net)	11	0	11	0.0	12	0	12	0.1
Assets for Tax	27	0	27	0.1	25	0	25	0.1
Current assets for tax	0	0	0	0.0	4	0	4	0.0
Deferred assets for tax	27	0	27	0.1	21	0	21	0.1
Prop.&Equ.for Sale p. and from Term.Op.(Net)	24	0	24	0.1	16	0	16	0.1
Other Assets	61	96	157	0.5	44	104	148	0.7
Total Assets	17,094	12,567	29,661	100.0	13,875	8,145	22,020	100.0

Liabilities

(USD Million)

	Dec. 2012			%	Dec. 2011			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Deposits	0	0	0	0.0	0	0	0	0.0
Deposits held by the Banks risk group	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Trading	8	53	61	0.2	11	52	62	0.3
Funds Borrowed	111	12,199	12,310	41.5	133	8,323	8,456	38.4
Money Market Takings	1,325	140	1,465	4.9	1,054	197	1,252	5.7
Interbank money market takings	0	11	11	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	74	0	74	0.2	0	0	0	0.0
Funds provided under repurchase agreements	1,251	129	1,380	4.7	1,054	197	1,252	5.7
Marketable Securities Issued (Net)	897	1,348	2,245	7.6	491	515	1,006	4.6
Bills	756	89	845	2.8	437	7	443	2.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	141	1,259	1,400	4.7	54	508	563	2.6
Funds	1,677	189	1,866	6.3	1,375	236	1,611	7.3
Borrower funds	143	189	332	1.1	85	236	321	1.5
Others	1,534	0	1,534	5.2	1,290	0	1,290	5.9
Miscellaneous Payables	1,053	258	1,311	4.4	756	120	877	4.0
Other External Resources	189	65	253	0.9	110	11	122	0.6
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	365	0	365	1.2	248	0	248	1.1
General provisions	181	0	181	0.6	112	0	112	0.5
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	95	0	95	0.3	64	0	64	0.3
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	88	0	89	0.3	71	0	71	0.3
Liabilities for Tax	73	0	73	0.2	50	0	50	0.2
Current liabilities for tax	70	0	70	0.2	47	0	47	0.2
Deferred liabilities for tax	3	0	3	0.0	2	0	2	0.0
Lia. for Pro. & Equ. for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	142	142	0.5	0	160	160	0.7
Shareholders' Equity	9,529	41	9,569	32.3	8,168	9	8,177	37.1
Paid-in capital	6,697	0	6,697	22.6	5,724	0	5,724	26.0
Supplementary capital	1,144	41	1,185	4.0	992	9	1,002	4.5
Share premium	12	0	12	0.0	11	0	11	0.1
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	71	41	111	0.4	-11	9	-2	0.0
Revaluation changes of property and equip.	40	0	40	0.1	34	0	34	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	1,022	0	1,022	3.4	958	0	958	4.4
Profit reserves	1,101	0	1,101	3.7	1,008	0	1,008	4.6
Legal reserves	469	0	469	1.6	400	0	400	1.8
Status reserves	41	0	41	0.1	25	0	25	0.1
Extraordinary reserves	574	0	574	1.9	567	0	567	2.6
Other profit reserves	16	0	16	0.1	16	0	16	0.1
Profit or loss	586	0	586	2.0	444	0	444	2.0
Prior years income/loss	-14	0	-14	0.0	-14	0	-14	-0.1
Current year income/loss	600	0	600	2.0	458	0	458	2.1
Total Liabilities	15,226	14,435	29,661	100.0	12,395	9,625	22,020	100.0

Development and Investment Banks

Off Balance Sheet Commitments

(USD Million)

	Dec. 2012			Dec. 2011		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	3,985	1,561	5,546	2,756	1,822	4,578
Letters of guarantee	1,244	709	1,953	1,031	974	2,004
Bank acceptances	0	10	10	0	6	7
Letters of credit	2	448	449	0	499	499
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	2,739	394	3,133	1,725	344	2,068
Commitments	9,743	2,839	12,582	7,750	3,381	11,132
Irrevocable commitments	4,503	501	5,004	2,609	535	3,144
Revocable commitments	5,240	2,338	7,578	5,141	2,847	7,988
Derivative Financial Instruments	1,888	6,803	8,692	1,674	4,005	5,679
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	1,888	6,803	8,692	1,674	4,005	5,679
Custody and Pledged Securities	390,075	51,267	441,342	9,417,233	43,063	9,460,296
Items held in Custody	377,001	428	377,429	9,405,165	365	9,405,530
Pledged Items	11,951	33,118	45,069	10,817	27,655	38,472
Accepted independent guaran. and warran.	1,123	17,721	18,844	1,250	15,044	16,294
Total Off Balance Sheet Commitments	405,690	62,471	468,161	9,429,413	52,272	9,481,685

Income-Expenditure

(USD Million)

	Dec. 2012	Dec. 2011
Interest Income	1,530	1,022
Interest on loans	1,019	680
Interest received from reserve deposits	0	0
Interest received from banks	187	145
Interest received from money market transactions	26	5
Interest received from marketable securities portfolio	295	188
Other interest income	3	4
Interest Expenses	413	235
Interest on deposits	0	0
Interest on money market transactions	174	136
Interest on funds borrowed	89	49
Interest on securities issued	141	42
Other interest expenses	9	8
Net Interest Income/Expenses	1,117	787
Net Fees and Commissions Income/Expenses	73	119
Fees and commissions received	91	128
Fees and commissions paid	19	9
Dividend Income	24	13
Trading Profit/Loss (net)	-45	12
Profit/loss on trading account securities	10	-2
Profit/losses on derivative financial transactions	-21	-101
Foreign exchange profit/loss	-33	115
Other Operating Income	151	112
Total Operating Income/Expenses	1,320	1,041
Provision for Loan Losses or other Receivables (-)	116	108
Specific provisions of banks loans and other receivables*	20	13
General provision expenses*	64	55
Other Operating Expenses (-)	467	371
Personnel Expenses*	271	212
Net Operating Profit/Loss	737	563
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	737	563
Provisions for Taxes on Income from Continuing Operations (±)	-137	-105
Net Profit/Loss from Continuing Operations	600	458
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	600	458

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

Ratios

(%)

	Dec. 2012	Dec. 2011
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	34.3	48.2
Shareholders' Equity / Total Assets	32.3	37.1
(Shareholders' Equity - Permanent Assets) / Total Assets	30.5	35.1
Net On Balance Sheet Position / Total Shareholders' Equity	-6.5	-3.2
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.0	-0.2
Balance-Sheet Ratios		
TC Assets / Total Assets	57.6	63.0
TC Liabilities / Total Liabilities	51.3	56.3
FC Assets / FC Liabilities	87.1	84.6
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans and Receivables	47.8	53.5
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	41.5	38.4
Assets Quality		
Financial Assets (net) / Total Assets	11.7	12.6
Total Loans and Receivables / Total Assets	67.2	66.3
Total Loans and Receivables / Total Deposits	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	0.8	1.3
Loans Under Follow-up (net) / Total Loans and Receivables	0.2	0.3
Specific Provisions / Loans Under Follow-up	73.6	76.3
Permanent Assets / Total Assets	1.7	2.0
Consumer Loans / Total Loans and Receivables	2.3	2.9
Liquidity		
Liquid Assets / Total Assets	29.9	29.2
Liquid Assets / Short-term Liabilities	132.9	141.6
TC Liquid Assets / Total Assets	23.5	24.3
Profitability		
Net Profit/Losses / Total Assets	2.0	2.1
Net Profit/Losses / Total Shareholders' Equity	6.3	5.6
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.5	2.6
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	3.7	3.5
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	83.1	74.3
Non-interest Income (net) / Total Assets	0.7	1.2
Other Operating Expenses / Total Assets	1.6	1.7
Personnel Expenses / Other Operating Expenses	58.0	57.1
Non-interest Income (net) / Other Operating Expenses	43.5	68.6

Balance Sheets of the Banks

Deposit Banks

- State-owned Banks
- Privately-owned Banks
- Banks Under the Deposit Insurance Fund
- Foreign Banks

State-owned Banks

Türkiye Cumhuriyeti Ziraat Bankası A.Ş.

Assets

(USD Million)

	Dec. 2012			% Distr.	Dec. 2011			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	3,324	8,329	11,652	12.7	3,345	4,211	7,556	8.9
Fin.ass.where fair value cha. is refl.to I/S (Net)	10	73	82	0.1	49	21	71	0.1
Financial assets held for trading	10	73	82	0.1	49	21	71	0.1
Public sector debt securities	5	3	8	0.0	22	7	30	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	4	70	75	0.1	27	14	41	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	25	1,062	1,088	1.2	32	667	699	0.8
Money Market Securities	0	0	0	0.0	0	0	0	0.0
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	18,846	2,570	21,415	23.4	17,916	2,269	20,185	23.7
Securities representing a share in capital	80	66	146	0.2	66	50	115	0.1
Public sector debt securities	18,765	2,440	21,205	23.1	17,637	2,194	19,831	23.3
Other marketable securities	1	63	64	0.1	214	25	239	0.3
Loans and Receivables	35,994	4,187	40,181	43.9	34,057	3,759	37,816	44.5
Loans and Receivables	35,547	4,186	39,734	43.4	33,921	3,759	37,680	44.3
Loans granted to the Banks risk group	3	117	120	0.1	8	140	148	0.2
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	35,544	4,069	39,614	43.2	33,914	3,618	37,532	44.1
Loans under follow-up	1,148	9	1,157	1.3	450	7	457	0.5
Specific provisions (-)	701	9	710	0.8	314	7	321	0.4
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	12,956	2,377	15,332	16.7	14,612	2,596	17,208	20.2
Public sector debt securities	12,950	2,376	15,327	16.7	14,608	2,596	17,203	20.2
Other marketable securities	5	0	5	0.0	5	0	5	0.0
Investments and Associates (Net)	37	0	37	0.0	32	0	32	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	37	0	37	0.0	32	0	32	0.0
Financial investments and associates	33	0	33	0.0	28	0	28	0.0
Non-financial investments and associates	3	0	3	0.0	3	0	3	0.0
Subsidiaries (Net)	103	400	503	0.5	65	305	371	0.4
Financial subsidiaries	99	400	499	0.5	62	305	368	0.4
Non-financial subsidiaries	4	0	4	0.0	3	0	3	0.0
Joint Ventures (Business Partners) (Net)	0	42	42	0.0	0	27	27	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	42	42	0.0	0	27	27	0.0
Financial joint ventures	0	42	42	0.0	0	27	27	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)	520	4	524	0.6	488	5	493	0.6
Intangible Assets (Net)	31	4	35	0.0	28	6	34	0.0
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	31	4	35	0.0	28	6	34	0.0
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	126	0	126	0.1	149	0	149	0.2
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	126	0	126	0.1	149	0	149	0.2
Prop.&Equ.for Sale p. and from Term.Op.(Net)	37	0	37	0.0	27	0	27	0.0
Other Assets	547	20	567	0.6	372	27	399	0.5
Total Assets	72,556	19,067	91,622	100.0	71,173	13,893	85,066	100.0

Liabilities

(USD Million)

	Dec. 2012			%	Dec. 2011			%
	TC	FC	Total		TC	FC	Total	
Deposits	51,941	14,984	66,925	73.0	47,218	12,641	59,858	70.4
Deposits held by the Banks risk group	447	78	525	0.6	565	58	622	0.7
Other	51,494	14,907	66,401	72.5	46,653	12,583	59,236	69.6
Derivative Finan. Liabilities Held for Trading	22	9	31	0.0	16	5	21	0.0
Funds Borrowed	487	1,242	1,728	1.9	35	258	293	0.3
Money Market Takings	3,138	3,142	6,280	6.9	12,345	1,307	13,652	16.0
Interbank money market takings	0	0	0	0.0	0	461	461	0.5
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	3,138	3,142	6,280	6.9	12,345	846	13,191	15.5
Marketable Securities Issued (Net)	1,094	0	1,094	1.2	0	0	0	0.0
Bills	993	0	993	1.1	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	101	0	101	0.1	0	0	0	0.0
Funds	2,415	0	2,415	2.6	2,049	0	2,049	2.4
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	2,415	0	2,415	2.6	2,049	0	2,049	2.4
Miscellaneous Payables	478	173	651	0.7	365	105	470	0.6
Other External Resources	664	198	863	0.9	421	180	601	0.7
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	1,686	3	1,689	1.8	999	3	1,002	1.2
General provisions	677	0	678	0.7	518	0	518	0.6
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	436	0	436	0.5	348	0	348	0.4
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	573	3	576	0.6	134	3	137	0.2
Liabilities for Tax	289	0	289	0.3	142	0	143	0.2
Current liabilities for tax	289	0	289	0.3	142	0	143	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	9,263	394	9,658	10.5	6,957	19	6,976	8.2
Paid-in capital	1,406	0	1,406	1.5	1,324	0	1,324	1.6
Supplementary capital	603	394	998	1.1	79	19	99	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	269	394	663	0.7	-217	19	-198	-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.	10	0	10	0.0	9	0	9	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	325	0	325	0.4	288	0	288	0.3
Profit reserves	5,673	0	5,673	6.2	4,357	0	4,357	5.1
Legal reserves	1,355	0	1,355	1.5	1,213	0	1,213	1.4
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	3,961	0	3,961	4.3	2,809	0	2,809	3.3
Other profit reserves	357	0	357	0.4	336	0	336	0.4
Profit or loss	1,581	0	1,581	1.7	1,197	0	1,197	1.4
Prior years income/loss	90	0	90	0.1	85	0	85	0.1
Current year income/loss	1,491	0	1,491	1.6	1,112	0	1,112	1.3
Total Liabilities	71,475	20,147	91,622	100.0	70,546	14,520	85,066	100.0

Türkiye Cumhuriyeti Ziraat Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2012			Dec. 2011		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	3,111	5,549	8,660	2,142	4,199	6,342
Letters of guarantee	3,074	3,726	6,800	2,141	3,136	5,277
Bank acceptances	3	537	540	1	197	198
Letters of credit	34	1,286	1,320	0	867	867
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	0	0	0	0	0
Commitments	26,542	11,608	38,150	16,383	4,397	20,780
Irrevocable commitments	4,555	466	5,021	4,106	516	4,622
Revocable commitments	21,987	11,142	33,129	12,277	3,881	16,158
Derivative Financial Instruments	810	5,564	6,374	669	2,619	3,288
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	810	5,564	6,374	669	2,619	3,288
Custody and Pledged Securities	129,599	8,515	138,114	112,692	7,436	120,127
Items held in Custody	17,047	1,434	18,481	11,224	721	11,946
Pledged Items	112,548	6,751	119,299	101,467	6,670	108,137
Accepted independent guaran. and warran.	4	330	334	0	45	45
Total Off Balance Sheet Commitments	160,062	31,236	191,298	131,886	18,651	150,536

Income-Expenditure

(USD Million)

	Dec. 2012	Dec. 2011
Interest Income	8,332	7,256
Interest on loans	4,875	3,913
Interest received from reserve deposits	1	1
Interest received from banks	13	18
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	3,438	3,317
Other interest income	5	6
Interest Expenses	4,450	4,481
Interest on deposits	3,544	3,890
Interest on money market transactions	42	3
Interest on funds borrowed	777	576
Interest on securities issued	76	0
Other interest expenses	11	11
Net Interest Income/Expenses	3,882	2,775
Net Fees and Commissions Income/Expenses	423	331
Fees and commissions received	525	410
Fees and commissions paid	101	79
Dividend Income	55	17
Trading Profit/Loss (net)	-29	-33
Profit/loss on trading account securities	36	49
Profit/losses on derivative financial transactions	-26	154
Foreign exchange profit/loss	-39	-236
Other Operating Income	241	197
Total Operating Income/Expenses	4,573	3,288
Provision for Loan Losses or other Receivables (-)	1,010	428
Specific provisions of banks loans and other receivables*	455	100
General provision expenses*	128	246
Other Operating Expenses (-)	1,591	1,388
Personnel Expenses*	766	695
Net Operating Profit/Loss	1,972	1,471
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	1,972	1,471
Provisions for Taxes on Income from Continuing Operations (±)	-481	-359
Net Profit/Loss from Continuing Operations	1,491	1,112
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	1,491	1,112

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

Ratios

(%)

	Dec. 2012	Dec. 2011
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	19.0	15.6
Shareholders' Equity / Total Assets	10.5	8.2
(Shareholders' Equity - Permanent Assets) / Total Assets	8.8	6.9
Net On Balance Sheet Position / Total Shareholders' Equity	-7.7	-8.8
Net On and Off Balance Sheet Position / Total Shareholders' Equity	1.3	-0.2
Balance-Sheet Ratios		
TC Assets / Total Assets	79.2	83.7
TC Liabilities / Total Liabilities	78.0	82.9
FC Assets / FC Liabilities	94.6	95.7
TC Deposits / Total Deposits	77.6	78.9
TC Loans / Total Loans and Receivables	89.6	90.1
Total Deposits / Total Assets	73.0	70.4
Funds Borrowed / Total Assets	1.9	0.3
Assets Quality		
Financial Assets (net) / Total Assets	40.2	44.0
Total Loans and Receivables / Total Assets	43.9	44.5
Total Loans and Receivables / Total Deposits	60.0	63.2
Loans Under Follow-up (gross) / Total Loans and Receivables	2.9	1.2
Loans Under Follow-up (net) / Total Loans and Receivables	1.1	0.4
Specific Provisions / Loans Under Follow-up	61.3	70.3
Permanent Assets / Total Assets	1.8	1.3
Consumer Loans / Total Loans and Receivables	40.4	42.5
Liquidity		
Liquid Assets / Total Assets	37.4	33.5
Liquid Assets / Short-term Liabilities	57.0	44.6
TC Liquid Assets / Total Assets	24.2	25.1
Profitability		
Net Profit/Losses / Total Assets	1.6	1.3
Net Profit/Losses / Total Shareholders' Equity	15.4	15.9
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.2	1.7
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	3.7	3.1
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	74.9	81.4
Non-interest Income (net) / Total Assets	0.8	0.6
Other Operating Expenses / Total Assets	1.7	1.6
Personnel Expenses / Other Operating Expenses	48.1	50.1
Non-interest Income (net) / Other Operating Expenses	43.4	36.9

Türkiye Halk Bankası A.Ş.

Assets

(USD Million)

	Dec. 2012			% Distr.	Dec. 2011			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	904	6,121	7,025	11.5	1,329	2,521	3,850	8.0
Fin.ass.where fair value cha. is refl.to I/S (Net)	6	53	59	0.1	13	55	68	0.1
Financial assets held for trading	6	53	59	0.1	13	55	68	0.1
Public sector debt securities	5	6	11	0.0	12	6	17	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	47	47	0.1	0	50	50	0.1
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	116	1,357	1,474	2.4	6	775	781	1.6
Money Market Securities	6	1	7	0.0	0	0	0	0.0
Interbank money market placements	6	1	7	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)	4,823	461	5,284	8.7	4,027	854	4,881	10.1
Securities representing a share in capital	5	1	6	0.0	2	5	7	0.0
Public sector debt securities	4,818	460	5,279	8.7	4,025	850	4,874	10.1
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans and Receivables	27,043	10,026	37,069	60.9	20,449	9,312	29,761	61.7
Loans and Receivables	26,850	10,026	36,876	60.5	20,308	9,312	29,620	61.4
Loans granted to the Banks risk group	53	116	169	0.3	15	61	77	0.2
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	26,798	9,910	36,707	60.3	20,293	9,251	29,544	61.2
Loans under follow-up	1,102	0	1,102	1.8	883	0	883	1.8
Specific provisions (-)	909	0	909	1.5	742	0	742	1.5
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	6,833	736	7,569	12.4	6,351	1,060	7,411	15.4
Public sector debt securities	6,833	736	7,569	12.4	6,351	1,060	7,411	15.4
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	10	42	52	0.1	11	40	51	0.1
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	10	42	52	0.1	11	40	51	0.1
Financial investments and associates	6	42	49	0.1	11	40	50	0.1
Non-financial investments and associates	4	0	4	0.0	1	0	1	0.0
Subsidiaries (Net)	928	82	1,009	1.7	386	54	440	0.9
Financial subsidiaries	928	82	1,009	1.7	386	54	440	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	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)	632	0	632	1.0	535	0	535	1.1
Intangible Assets (Net)	21	0	21	0.0	15	0	15	0.0
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	21	0	21	0.0	15	0	15	0.0
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	126	0	126	0.2	38	0	38	0.1
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	126	0	126	0.2	38	0	38	0.1
Prop.&Equ.for Sale p. and from Term.Op.(Net)	2	0	2	0.0	44	0	44	0.1
Other Assets	552	33	585	1.0	339	28	367	0.8
Total Assets	42,002	18,913	60,915	100.0	33,544	14,698	48,242	100.0

Liabilities

(USD Million)

	Dec. 2012			%	Dec. 2011			%
	TC	FC	Total		TC	FC	Total	
Deposits	30,463	14,527	44,990	73.9	23,426	11,646	35,072	72.7
Deposits held by the Banks risk group	305	21	326	0.5	153	9	162	0.3
Other	30,158	14,506	44,664	73.3	23,273	11,637	34,910	72.4
Derivative Finan. Liabilities Held for Trading	0	28	29	0.0	0	35	35	0.1
Funds Borrowed	307	3,802	4,109	6.7	201	3,130	3,331	6.9
Money Market Takings	40	175	214	0.4	2,148	449	2,597	5.4
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	40	175	214	0.4	2,148	449	2,597	5.4
Marketable Securities Issued (Net)	389	757	1,147	1.9	262	0	262	0.5
Bills	389	0	389	0.6	262	0	262	0.5
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	757	757	1.2	0	0	0	0.0
Funds	792	0	792	1.3	712	0	712	1.5
Borrower funds	15	0	15	0.0	17	0	17	0.0
Others	777	0	777	1.3	695	0	695	1.4
Miscellaneous Payables	641	36	677	1.1	558	39	597	1.2
Other External Resources	624	91	714	1.2	210	91	301	0.6
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	1	0	1	0.0	1	0	1	0.0
Finance leasing payables	1	0	1	0.0	1	0	1	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	1,018	10	1,028	1.7	654	9	663	1.4
General provisions	547	0	547	0.9	348	0	348	0.7
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	226	0	226	0.4	168	0	168	0.3
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	245	10	255	0.4	138	9	147	0.3
Liabilities for Tax	282	0	282	0.5	97	0	97	0.2
Current liabilities for tax	282	0	282	0.5	97	0	97	0.2
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia.for Pro.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	6,907	25	6,932	11.4	4,756	-182	4,574	9.5
Paid-in capital	703	0	703	1.2	662	0	662	1.4
Supplementary capital	1,339	25	1,364	2.2	689	-182	507	1.1
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	649	25	675	1.1	41	-182	-141	-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.	3	0	3	0.0	2	0	2	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	687	0	687	1.1	646	0	646	1.3
Profit reserves	3,405	0	3,405	5.6	2,322	0	2,322	4.8
Legal reserves	497	0	497	0.8	397	0	397	0.8
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	2,877	0	2,877	4.7	1,901	0	1,901	3.9
Other profit reserves	31	0	31	0.1	25	0	25	0.1
Profit or loss	1,460	0	1,460	2.4	1,083	0	1,083	2.2
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	1,460	0	1,460	2.4	1,083	0	1,083	2.2
Total Liabilities	41,463	19,451	60,915	100.0	33,025	15,217	48,242	100.0

Türkiye Halk Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2012			Dec. 2011		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	5,490	5,611	11,102	4,672	4,776	9,448
Letters of guarantee	5,315	3,231	8,546	4,037	2,695	6,731
Bank acceptances	17	648	666	3	329	332
Letters of credit	1	1,579	1,580	523	1,637	2,160
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	157	154	311	109	115	224
Commitments	41,554	803	42,357	37,247	468	37,716
Irrevocable commitments	7,161	803	7,964	5,491	468	5,959
Revocable commitments	34,394	0	34,394	31,757	0	31,757
Derivative Financial Instruments	611	4,795	5,406	758	3,582	4,340
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	611	4,795	5,406	758	3,582	4,340
Custody and Pledged Securities	396,182	209,193	605,375	247,709	136,443	384,153
Items held in Custody	58,560	4,473	63,033	45,576	4,799	50,375
Pledged Items	337,621	204,720	542,342	202,134	131,644	333,778
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	443,838	220,403	664,240	290,387	145,270	435,657

Income-Expenditure

(USD Million)

	Dec. 2012	Dec. 2011
Interest Income	5,058	3,853
Interest on loans	3,786	2,777
Interest received from reserve deposits	0	0
Interest received from banks	7	5
Interest received from money market transactions	4	0
Interest received from marketable securities portfolio	1,259	1,069
Other interest income	2	3
Interest Expenses	2,540	2,015
Interest on deposits	2,298	1,679
Interest on money market transactions	84	67
Interest on funds borrowed	76	240
Interest on securities issued	54	9
Other interest expenses	28	19
Net Interest Income/Expenses	2,518	1,839
Net Fees and Commissions Income/Expenses	483	385
Fees and commissions received	576	445
Fees and commissions paid	93	59
Dividend Income	36	26
Trading Profit/Loss (net)	312	110
Profit/loss on trading account securities	217	51
Profit/losses on derivative financial transactions	-117	83
Foreign exchange profit/loss	212	-24
Other Operating Income	203	315
Total Operating Income/Expenses	3,552	2,675
Provision for Loan Losses or other Receivables (-)	499	365
Specific provisions of banks loans and other receivables*	215	112
General provision expenses*	177	141
Other Operating Expenses (-)	1,180	913
Personnel Expenses*	474	387
Net Operating Profit/Loss	1,873	1,396
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	1,873	1,396
Provisions for Taxes on Income from Continuing Operations (±)	-413	-313
Net Profit/Loss from Continuing Operations	1,460	1,083
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	1,460	1,083

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

Ratios

(%)

	Dec. 2012	Dec. 2011
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	16.2	14.3
Shareholders' Equity / Total Assets	11.4	9.5
(Shareholders' Equity - Permanent Assets) / Total Assets	8.2	6.9
Net On Balance Sheet Position / Total Shareholders' Equity	-8.9	-17.0
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-2.9	-4.0
Balance-Sheet Ratios		
TC Assets / Total Assets	69.0	69.5
TC Liabilities / Total Liabilities	68.1	68.5
FC Assets / FC Liabilities	97.2	96.6
TC Deposits / Total Deposits	67.7	66.8
TC Loans / Total Loans and Receivables	73.0	68.7
Total Deposits / Total Assets	73.9	72.7
Funds Borrowed / Total Assets	6.7	6.9
Assets Quality		
Financial Assets (net) / Total Assets	21.2	25.6
Total Loans and Receivables / Total Assets	60.9	61.7
Total Loans and Receivables / Total Deposits	82.4	84.9
Loans Under Follow-up (gross) / Total Loans and Receivables	3.0	3.0
Loans Under Follow-up (net) / Total Loans and Receivables	0.5	0.5
Specific Provisions / Loans Under Follow-up	82.5	84.0
Permanent Assets / Total Assets	3.1	2.5
Consumer Loans / Total Loans and Receivables	26.6	26.5
Liquidity		
Liquid Assets / Total Assets	22.7	19.9
Liquid Assets / Short-term Liabilities	39.8	31.7
TC Liquid Assets / Total Assets	9.6	11.1
Profitability		
Net Profit/Losses / Total Assets	2.4	2.2
Net Profit/Losses / Total Shareholders' Equity	21.1	23.7
Profit/Losses Before Taxes after Continuing Operations / Total Assets	3.1	2.9
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	3.8	3.6
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	64.8	64.6
Non-interest Income (net) / Total Assets	1.7	1.7
Other Operating Expenses / Total Assets	1.9	1.9
Personnel Expenses / Other Operating Expenses	40.2	42.4
Non-interest Income (net) / Other Operating Expenses	87.6	91.5

Türkiye Vakıflar Bankası T.A.O.

Assets

(USD Million)

	Dec. 2012			% Distr.	Dec. 2011			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	1,266	5,669	6,935	11.8	1,095	2,683	3,778	8.0
Fin.ass.where fair value cha. is refl.to I/S (Net)	12	37	48	0.1	2	90	92	0.2
Financial assets held for trading	12	37	48	0.1	2	90	92	0.2
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	12	37	48	0.1	2	90	92	0.2
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	17	1,083	1,100	1.9	2	1,125	1,127	2.4
Money Market Securities	0	0	0	0.0	101	0	101	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	101	0	101	0.2
Financial Assets Available for Sale (Net)	5,777	2,170	7,948	13.5	5,519	1,437	6,956	14.7
Securities representing a share in capital	0	6	6	0.0	0	6	6	0.0
Public sector debt securities	5,777	2,156	7,933	13.5	5,519	1,405	6,924	14.7
Other marketable securities	0	8	8	0.0	0	26	26	0.1
Loans and Receivables	28,898	9,431	38,329	65.1	20,663	9,677	30,340	64.3
Loans and Receivables	28,748	9,431	38,179	64.9	20,606	9,677	30,282	64.1
Loans granted to the Banks risk group	35	33	68	0.1	86	71	158	0.3
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	28,713	9,398	38,112	64.8	20,519	9,606	30,125	63.8
Loans under follow-up	1,533	0	1,533	2.6	1,142	0	1,142	2.4
Specific provisions (-)	1,384	0	1,384	2.4	1,084	0	1,084	2.3
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	2,362	31	2,393	4.1	2,299	862	3,161	6.7
Public sector debt securities	2,362	1	2,363	4.0	2,299	833	3,132	6.6
Other marketable securities	0	30	30	0.1	0	29	29	0.1
Investments and Associates (Net)	224	0	224	0.4	116	0	116	0.2
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	224	0	224	0.4	116	0	116	0.2
Financial investments and associates	218	0	218	0.4	112	0	112	0.2
Non-financial investments and associates	6	0	6	0.0	4	0	4	0.0
Subsidiaries (Net)	398	116	513	0.9	262	79	341	0.7
Financial subsidiaries	310	116	426	0.7	188	79	267	0.6
Non-financial subsidiaries	88	0	88	0.1	74	0	74	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	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)	637	1	638	1.1	577	2	579	1.2
Intangible Assets (Net)	46	0	46	0.1	33	0	33	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	46	0	46	0.1	33	0	33	0.1
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	67	0	67	0.1	69	0	69	0.1
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	67	0	67	0.1	69	0	69	0.1
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	482	110	591	1.0	461	59	520	1.1
Total Assets	40,184	18,649	58,832	100.0	31,201	16,014	47,215	100.0

Liabilities

(USD Million)

	Dec. 2012			%	Dec. 2011			%
	TC	FC	Total		TC	FC	Total	
Deposits	27,884	9,944	37,828	64.3	22,879	9,383	32,262	68.3
Deposits held by the Banks risk group	474	404	878	1.5	661	348	1,009	2.1
Other	27,409	9,540	36,949	62.8	22,218	9,035	31,253	66.2
Derivative Finan. Liabilities Held for Trading	4	108	112	0.2	2	179	181	0.4
Funds Borrowed	49	4,156	4,205	7.1	40	4,321	4,361	9.2
Money Market Takings	1,185	3,592	4,776	8.1	1,577	1,568	3,144	6.7
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	1,185	3,592	4,776	8.1	1,577	1,568	3,144	6.7
Marketable Securities Issued (Net)	866	501	1,367	2.3	262	0	262	0.6
Bills	808	0	808	1.4	262	0	262	0.6
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	58	501	559	0.9	0	0	0	0.0
Funds	18	0	18	0.0	22	0	22	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	18	0	18	0.0	22	0	22	0.0
Miscellaneous Payables	1,213	38	1,251	2.1	957	37	994	2.1
Other External Resources	242	301	544	0.9	80	240	320	0.7
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	906	18	923	1.6	664	16	679	1.4
General provisions	536	2	538	0.9	354	2	355	0.8
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	257	0	257	0.4	206	0	206	0.4
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	112	16	128	0.2	104	14	118	0.2
Liabilities for Tax	181	1	181	0.3	66	1	67	0.1
Current liabilities for tax	181	1	181	0.3	66	1	67	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	922	922	1.6	0	0	0	0.0
Shareholders' Equity	6,345	360	6,705	11.4	4,833	90	4,923	10.4
Paid-in capital	1,406	0	1,406	2.4	1,324	0	1,324	2.8
Supplementary capital	924	360	1,284	2.2	467	90	557	1.2
Share premium	407	0	407	0.7	383	0	383	0.8
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	456	360	816	1.4	45	90	134	0.3
Revaluation changes of property and equip.	23	0	23	0.0	4	0	4	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.	38	0	38	0.1	36	0	36	0.1
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val.inc.in pro.& equ.held for sale p.and term.ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	0	0	0	0.0	0	0	0	0.0
Profit reserves	3,193	0	3,193	5.4	2,393	0	2,393	5.1
Legal reserves	400	0	400	0.7	313	0	313	0.7
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	2,644	0	2,644	4.5	1,953	0	1,953	4.1
Other profit reserves	149	0	149	0.3	127	0	127	0.3
Profit or loss	821	0	821	1.4	649	0	649	1.4
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	821	0	821	1.4	649	0	649	1.4
Total Liabilities	38,891	19,941	58,832	100.0	31,381	15,834	47,215	100.0

Türkiye Vakıflar Bankası T.A.O.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2012			Dec. 2011		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	5,930	3,756	9,685	4,775	3,518	8,293
Letters of guarantee	5,918	1,188	7,106	4,759	1,103	5,862
Bank acceptances	11	442	453	15	241	256
Letters of credit	0	2,123	2,123	0	2,170	2,170
Prefinancing given as guarantee	0	2	2	0	4	4
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	1	1	0	1	1
Commitments	19,249	9,060	28,309	14,085	9,503	23,588
Irrevocable commitments	6,853	506	7,359	5,697	470	6,167
Revocable commitments	12,396	8,554	20,950	8,388	9,033	17,420
Derivative Financial Instruments	1,780	6,320	8,099	2,253	4,602	6,856
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	1,780	6,320	8,099	2,253	4,602	6,856
Custody and Pledged Securities	292,526	84,254	376,780	189,027	65,816	254,843
Items held in Custody	92,696	918	93,614	65,653	1,041	66,694
Pledged Items	66,205	21,575	87,780	42,381	17,638	60,019
Accepted independent guaran. and warran.	133,625	61,761	195,386	80,992	47,137	128,130
Total Off Balance Sheet Commitments	319,484	103,390	422,874	210,140	83,439	293,579

Income-Expenditure

(USD Million)

	Dec. 2012	Dec. 2011
Interest Income	4,926	3,442
Interest on loans	3,919	2,611
Interest received from reserve deposits	0	0
Interest received from banks	3	5
Interest received from money market transactions	2	2
Interest received from marketable securities portfolio	993	799
Other interest income	10	25
Interest Expenses	2,628	1,910
Interest on deposits	2,208	1,556
Interest on money market transactions	77	72
Interest on funds borrowed	195	253
Interest on securities issued	100	9
Other interest expenses	49	20
Net Interest Income/Expenses	2,298	1,532
Net Fees and Commissions Income/Expenses	252	296
Fees and commissions received	399	396
Fees and commissions paid	147	99
Dividend Income	32	24
Trading Profit/Loss (net)	189	21
Profit/loss on trading account securities	140	40
Profit/losses on derivative financial transactions	-14	-7
Foreign exchange profit/loss	63	-12
Other Operating Income	351	469
Total Operating Income/Expenses	3,123	2,341
Provision for Loan Losses or other Receivables (-)	790	479
Specific provisions of banks loans and other receivables*	414	217
General provision expenses*	160	129
Other Operating Expenses (-)	1,272	1,028
Personnel Expenses*	516	442
Net Operating Profit/Loss	1,061	834
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	1,061	834
Provisions for Taxes on Income from Continuing Operations (±)	-239	-184
Net Profit/Loss from Continuing Operations	821	649
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	649

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

Ratios

(%)

	Dec. 2012	Dec. 2011
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	16.1	13.4
Shareholders' Equity / Total Assets	11.4	10.4
(Shareholders' Equity - Permanent Assets) / Total Assets	8.7	8.0
Net On Balance Sheet Position / Total Shareholders' Equity	0.5	20.5
Net On and Off Balance Sheet Position / Total Shareholders' Equity	3.4	4.2
Balance-Sheet Ratios		
TC Assets / Total Assets	68.3	66.1
TC Liabilities / Total Liabilities	66.1	66.5
FC Assets / FC Liabilities	93.5	101.1
TC Deposits / Total Deposits	73.7	70.9
TC Loans / Total Loans and Receivables	75.4	68.1
Total Deposits / Total Assets	64.3	68.3
Funds Borrowed / Total Assets	7.1	9.2
Assets Quality		
Financial Assets (net) / Total Assets	17.7	21.6
Total Loans and Receivables / Total Assets	65.1	64.3
Total Loans and Receivables / Total Deposits	101.3	94.0
Loans Under Follow-up (gross) / Total Loans and Receivables	4.0	3.8
Loans Under Follow-up (net) / Total Loans and Receivables	0.4	0.2
Specific Provisions / Loans Under Follow-up	90.3	95.0
Permanent Assets / Total Assets	2.7	2.4
Consumer Loans / Total Loans and Receivables	35.6	36.8
Liquidity		
Liquid Assets / Total Assets	27.2	25.5
Liquid Assets / Short-term Liabilities	49.5	44.3
TC Liquid Assets / Total Assets	12.0	14.2
Profitability		
Net Profit/Losses / Total Assets	1.4	1.4
Net Profit/Losses / Total Shareholders' Equity	12.3	13.2
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.8	1.8
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	3.2	2.8
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	60.3	56.2
Non-interest Income (net) / Total Assets	1.4	1.7
Other Operating Expenses / Total Assets	2.2	2.2
Personnel Expenses / Other Operating Expenses	40.6	43.0
Non-interest Income (net) / Other Operating Expenses	64.8	78.7

Privately-owned Banks

Adabank A.Ş.

Assets

(USD Million)

	Dec. 2012			% Distr.	Dec. 2011			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	0	0	1	1.9	0	0	1	2.0
Fin.ass.where fair value cha. is refl.to I/S (Net)	0	0	0	0.2	0	0	0	0.2
Financial assets held for trading	0	0	0	0.2	0	0	0	0.2
Public sector debt securities	0	0	0	0.2	0	0	0	0.2
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	26	0	26	92.2	25	0	25	92.0
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)	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	4	0	4	13.0	3	0	3	12.8
Specific provisions (-)	4	0	4	13.0	3	0	3	12.8
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
Recivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	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	5.5	2	0	2	5.7
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	0.0	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	0.1	0	0	0	0.0
Total Assets	28	0	28	100.0	27	0	27	100.0

Liabilities

(USD Million)

	Dec. 2012			%	Dec. 2011			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Deposits	4	0	4	12.9	3	0	3	12.9
Deposits held by the Banks risk group	4	0	4	12.7	3	0	3	12.5
Other	0	0	0	0.2	0	0	0	0.3
Derivative Finan. Liabilities Held for Trading	0	0	0	0.0	0	0	0	0.0
Funds Borrowed	0	0	0	0.0	0	0	0	0.0
Money Market Takings	0	0	0	0.0	0	0	0	0.0
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	0	0	0	0.0	0	0	0	0.0
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	0	0	0	0.0	0	0	0	0.0
Other External Resources	0	0	0	0.0	0	0	0	0.1
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	1	0	1	2.0	1	0	1	2.3
General provisions	0	0	0	0.0	0	0	0	0.0
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	0	0	0	1.8	0	0	0	1.3
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	0	0	0	0.3	0	0	0	0.9
Liabilities for Tax	0	0	0	0.2	0	0	0	0.2
Current liabilities for tax	0	0	0	0.2	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	24	0	24	84.8	23	0	23	84.6
Paid-in capital	45	0	45	159.2	42	0	42	156.9
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	-21	0	-21	-74.4	-20	0	-20	-72.3
Prior years income/loss	-21	0	-21	-73.4	-19	0	-19	-71.6
Current year income/loss	0	0	0	-1.0	0	0	0	-0.7
Total Liabilities	28	0	28	100.0	27	0	27	100.0

Adabank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2012			Dec. 2011		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	3	5	8	2	5	8
Letters of guarantee	3	5	8	2	5	8
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	3	5	8	2	5	8

Income-Expenditure

(USD Million)

	Dec. 2012	Dec. 2011
Interest Income	3	2
Interest on loans	0	0
Interest received from reserve deposits	0	0
Interest received from banks	3	2
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	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	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	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 (-)	3	3
Personnel Expenses*	1	1
Net Operating Profit/Loss	0	0
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	0	0
Provisions for Taxes on Income from Continuing Operations (±)	0	0
Net Profit/Loss from Continuing Operations	0	0
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	0	0

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

Ratios

(%)

	Dec. 2012	Dec. 2011
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	162.3	151.0
Shareholders' Equity / Total Assets	84.8	84.6
(Shareholders' Equity - Permanent Assets) / Total Assets	79.2	78.8
Net On Balance Sheet Position / Total Shareholders' Equity	0.4	0.9
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.4	0.9
Balance-Sheet Ratios		
TC Assets / Total Assets	99.5	99.0
TC Liabilities / Total Liabilities	99.9	99.8
FC Assets / FC Liabilities	349.2	443.1
TC Deposits / Total Deposits	99.0	98.2
TC Loans / Total Loans and Receivables	-	-
Total Deposits / Total Assets	12.9	12.9
Funds Borrowed / Total Assets	0.0	0.0
Assets Quality		
Financial Assets (net) / Total Assets	0.2	0.2
Total Loans and Receivables / Total Assets	0.0	0.0
Total Loans and Receivables / Total Deposits	0.0	0.0
Loans Under Follow-up (gross) / Total Loans and Receivables	-	-
Loans Under Follow-up (net) / Total Loans and Receivables	-	-
Specific Provisions / Loans Under Follow-up	100.0	100.0
Permanent Assets / Total Assets	5.6	5.8
Consumer Loans / Total Loans and Receivables	-	-
Liquidity		
Liquid Assets / Total Assets	94.3	94.2
Liquid Assets / Short-term Liabilities	727.7	718.1
TC Liquid Assets / Total Assets	93.8	93.2
Profitability		
Net Profit/Losses / Total Assets	-1.0	-0.7
Net Profit/Losses / Total Shareholders' Equity	-1.2	-0.9
Profit/Losses Before Taxes after Continuing Operations / Total Assets	-1.0	-0.7
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	9.0	8.0
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	96.2	92.8
Non-interest Income (net) / Total Assets	0.3	0.6
Other Operating Expenses / Total Assets	10.4	9.3
Personnel Expenses / Other Operating Expenses	39.9	43.5
Non-interest Income (net) / Other Operating Expenses	3.3	6.6

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Assets

(USD Million)

	Dec. 2012			% Distr.	Dec. 2011			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	1,889	7,484	9,374	10.7	2,557	4,789	7,346	10.4
Fin.ass.where fair value cha. is refl.to I/S (Net)	105	204	310	0.4	295	213	508	0.7
Financial assets held for trading	105	204	310	0.4	295	213	508	0.7
Public sector debt securities	4	2	5	0.0	55	15	70	0.1
Securities representing a share in capital	6	0	6	0.0	0	0	0	0.0
Derivative financial assets held for trading	96	203	299	0.3	240	197	438	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	2	1,516	1,518	1.7	1	1,491	1,492	2.1
Money Market Securities	0	0	0	0.0	0	0	0	0.0
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	17,073	6,510	23,583	26.9	17,301	2,749	20,050	28.4
Securities representing a share in capital	4	0	4	0.0	3	0	3	0.0
Public sector debt securities	17,020	5,634	22,654	25.8	17,254	2,395	19,649	27.8
Other marketable securities	49	876	925	1.1	44	354	398	0.6
Loans and Receivables	33,070	16,242	49,312	56.2	22,221	14,999	37,221	52.6
Loans and Receivables	33,018	16,242	49,259	56.2	22,172	14,999	37,171	52.6
Loans granted to the Banks risk group	481	957	1,438	1.6	306	700	1,006	1.4
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	32,536	15,285	47,821	54.5	21,866	14,300	36,166	51.2
Loans under follow-up	627	0	627	0.7	668	0	668	0.9
Specific provisions (-)	575	0	575	0.7	619	0	619	0.9
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	2,046	0	2,046	2.3	2,016	538	2,554	3.6
Public sector debt securities	2,046	0	2,046	2.3	2,016	538	2,554	3.6
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	2	0	2	0.0	2	0	2	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	2	0	2	0.0	2	0	2	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	2	0	2	0.0	2	0	2	0.0
Subsidiaries (Net)	105	223	328	0.4	107	430	537	0.8
Financial subsidiaries	105	223	328	0.4	107	430	537	0.8
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)	447	1	448	0.5	415	1	416	0.6
Intangible Assets (Net)	63	0	63	0.1	53	0	53	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	63	0	63	0.1	53	0	53	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	52	0	52	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	52	0	52	0.1
Prop.&Equ.for Sale p. and from Term.Op.(Net)	2	0	2	0.0	1	0	1	0.0
Other Assets	665	26	691	0.8	436	35	471	0.7
Total Assets	55,470	32,206	87,676	100.0	45,458	25,246	70,703	100.0

Liabilities

(USD Million)

	Dec. 2012			%	Dec. 2011			%
	TC	FC	Total		TC	FC	Total	
Deposits	28,813	19,626	48,439	55.2	23,104	17,562	40,666	57.5
Deposits held by the Banks risk group	1,444	1,072	2,516	2.9	693	1,194	1,887	2.7
Other	27,369	18,554	45,923	52.4	22,412	16,368	38,779	54.8
Derivative Finan. Liabilities Held for Trading	102	198	300	0.3	106	186	292	0.4
Funds Borrowed	146	7,752	7,897	9.0	163	8,715	8,878	12.6
Money Market Takings	4,756	6,334	11,090	12.6	2,897	3,871	6,768	9.6
Interbank money market takings	0	0	0	0.0	0	291	291	0.4
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	4,756	6,334	11,090	12.6	2,897	3,580	6,477	9.2
Marketable Securities Issued (Net)	1,339	2,297	3,637	4.1	957	1,427	2,384	3.4
Bills	574	0	574	0.7	573	0	573	0.8
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	766	2,297	3,063	3.5	384	1,427	1,812	2.6
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	1,347	187	1,534	1.7	1,100	96	1,196	1.7
Other External Resources	769	69	838	1.0	298	69	367	0.5
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	44	0	44	0.0	46	0	46	0.1
Finance leasing payables	57	0	57	0.1	60	0	60	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 (-)	13	0	13	0.0	14	0	14	0.0
Derivative Finan. Liabilities Held for Hedging	297	73	371	0.4	59	57	116	0.2
Fair value hedges	176	0	176	0.2	0	0	0	0.0
Cash flow hedges	121	73	194	0.2	59	57	116	0.2
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	644	185	829	0.9	407	163	570	0.8
General provisions	479	185	663	0.8	256	163	419	0.6
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	56	0	56	0.1	40	0	40	0.1
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	109	0	110	0.1	111	0	111	0.2
Liabilities for Tax	367	3	370	0.4	126	0	126	0.2
Current liabilities for tax	326	3	329	0.4	126	0	126	0.2
Deferred liabilities for tax	41	0	41	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	12,120	207	12,327	14.1	9,362	-69	9,293	13.1
Paid-in capital	2,250	0	2,250	2.6	2,118	0	2,118	3.0
Supplementary capital	2,404	207	2,610	3.0	1,558	-69	1,489	2.1
Share premium	956	0	956	1.1	900	0	900	1.3
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	705	238	943	1.1	-56	-41	-98	-0.1
Revaluation changes of property and equip.	26	0	26	0.0	25	0	25	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)	-75	-31	-106	-0.1	-55	-28	-83	-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	791	0	791	0.9	744	0	744	1.1
Profit reserves	5,807	0	5,807	6.6	4,419	0	4,419	6.2
Legal reserves	665	0	665	0.8	584	0	584	0.8
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	5,088	0	5,088	5.8	3,835	0	3,835	5.4
Other profit reserves	55	0	55	0.1	0	0	0	0.0
Profit or loss	1,659	0	1,659	1.9	1,268	0	1,268	1.8
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	1,659	0	1,659	1.9	1,268	0	1,268	1.8
Total Liabilities	50,744	36,932	87,676	100.0	38,627	32,077	70,703	100.0

Akbank T.A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2012			Dec. 2011		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	3,706	6,883	10,589	2,916	4,832	7,748
Letters of guarantee	3,601	3,304	6,905	2,572	2,222	4,794
Bank acceptances	0	112	112	0	64	64
Letters of credit	10	2,594	2,604	1	2,204	2,206
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	95	872	967	342	342	684
Commitments	168,977	3,666	172,644	64,366	3,210	67,575
Irrevocable commitments	17,728	3,666	21,394	14,049	3,210	17,259
Revocable commitments	151,250	0	151,250	50,317	0	50,317
Derivative Financial Instruments	11,019	33,355	44,374	12,411	29,090	41,500
Derivative finan. instruments held for hedging	2,982	4,235	7,218	1,763	650	2,413
Trading transactions	8,037	29,120	37,157	10,648	28,440	39,088
Custody and Pledged Securities	181,311	47,563	228,874	112,360	42,421	154,781
Items held in Custody	16,975	2,044	19,018	14,081	2,577	16,658
Pledged Items	38,512	16,440	54,952	26,064	15,119	41,183
Accepted independent guaran. and warran.	125,824	29,079	154,903	72,215	24,725	96,940
Total Off Balance Sheet Commitments	365,014	91,467	456,480	192,052	79,553	271,605

Income-Expenditure

(USD Million)

	Dec. 2012	Dec. 2011
Interest Income	6,351	4,818
Interest on loans	4,045	2,680
Interest received from reserve deposits	0	0
Interest received from banks	4	4
Interest received from money market transactions	18	5
Interest received from marketable securities portfolio	2,282	2,127
Other interest income	2	2
Interest Expenses	3,425	2,704
Interest on deposits	2,648	2,078
Interest on money market transactions	174	137
Interest on funds borrowed	361	350
Interest on securities issued	226	130
Other interest expenses	16	10
Net Interest Income/Expenses	2,925	2,114
Net Fees and Commissions Income/Expenses	976	836
Fees and commissions received	1,155	987
Fees and commissions paid	179	151
Dividend Income	31	27
Trading Profit/Loss (net)	225	-63
Profit/loss on trading account securities	706	228
Profit/losses on derivative financial transactions	-789	-101
Foreign exchange profit/loss	309	-190
Other Operating Income	235	307
Total Operating Income/Expenses	4,393	3,221
Provision for Loan Losses or other Receivables (-)	623	343
Specific provisions of banks loans and other receivables*	370	160
General provision expenses*	218	160
Other Operating Expenses (-)	1,630	1,289
Personnel Expenses*	655	508
Net Operating Profit/Loss	2,139	1,589
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	2,139	1,589
Provisions for Taxes on Income from Continuing Operations (±)	-480	-321
Net Profit/Loss from Continuing Operations	1,659	1,268
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	1,659	1,268

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

Ratios

(%)

	Dec. 2012	Dec. 2011
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	18.6	17.0
Shareholders' Equity / Total Assets	14.1	13.1
(Shareholders' Equity - Permanent Assets) / Total Assets	13.0	11.6
Net On Balance Sheet Position / Total Shareholders' Equity	-26.2	-64.1
Net On and Off Balance Sheet Position / Total Shareholders' Equity	3.7	0.1
Balance-Sheet Ratios		
TC Assets / Total Assets	63.3	64.3
TC Liabilities / Total Liabilities	57.9	54.6
FC Assets / FC Liabilities	87.2	78.7
TC Deposits / Total Deposits	59.5	56.8
TC Loans / Total Loans and Receivables	67.1	59.7
Total Deposits / Total Assets	55.2	57.5
Funds Borrowed / Total Assets	9.0	12.6
Assets Quality		
Financial Assets (net) / Total Assets	29.6	32.7
Total Loans and Receivables / Total Assets	56.2	52.6
Total Loans and Receivables / Total Deposits	101.8	91.5
Loans Under Follow-up (gross) / Total Loans and Receivables	1.3	1.8
Loans Under Follow-up (net) / Total Loans and Receivables	0.1	0.1
Specific Provisions / Loans Under Follow-up	91.7	92.6
Permanent Assets / Total Assets	1.0	1.5
Consumer Loans / Total Loans and Receivables	38.6	35.8
Liquidity		
Liquid Assets / Total Assets	39.7	41.6
Liquid Assets / Short-term Liabilities	71.2	73.3
TC Liquid Assets / Total Assets	21.8	28.5
Profitability		
Net Profit/Losses / Total Assets	1.9	1.8
Net Profit/Losses / Total Shareholders' Equity	13.5	13.6
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.4	2.2
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	2.9	2.8
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	58.2	60.7
Non-interest Income (net) / Total Assets	1.7	1.6
Other Operating Expenses / Total Assets	1.9	1.8
Personnel Expenses / Other Operating Expenses	40.2	39.5
Non-interest Income (net) / Other Operating Expenses	90.0	85.9

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Assets

(USD Million)

	Dec. 2012			% Distr.	Dec. 2011			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	170	183	353	7.9	86	180	266	7.8
Fin.ass.where fair value cha. is refl.to I/S (Net)	7	3	10	0.2	97	11	108	3.2
Financial assets held for trading	7	3	10	0.2	97	11	108	3.2
Public sector debt securities	3	0	3	0.1	84	0	84	2.5
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	4	3	7	0.2	13	11	24	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	31	31	0.7	0	40	41	1.2
Money Market Securities	0	0	0	0.0	16	0	16	0.5
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	16	0	16	0.5
Financial Assets Available for Sale (Net)	353	88	441	9.8	154	0	154	4.5
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	353	88	441	9.8	154	0	154	4.5
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans and Receivables	2,385	541	2,926	65.3	1,785	511	2,296	67.3
Loans and Receivables	2,330	541	2,871	64.0	1,723	511	2,234	65.5
Loans granted to the Banks risk group	27	0	27	0.6	3	0	3	0.1
Public sector debt securities	0	0	0	0.0	0	511	511	15.0
Other	2,303	541	2,844	63.4	1,721	0	1,721	50.4
Loans under follow-up	132	0	132	2.9	113	0	113	3.3
Specific provisions (-)	77	0	77	1.7	52	0	52	1.5
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	588	0	588	13.1	416	22	439	12.9
Public sector debt securities	588	0	588	13.1	416	22	439	12.9
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)	14	0	14	0.3	13	0	13	0.4
Financial subsidiaries	14	0	14	0.3	13	0	13	0.4
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Recivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	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)	12	0	12	0.3	12	0	12	0.4
Intangible Assets (Net)	11	0	11	0.2	2	0	2	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	11	0	11	0.2	2	0	2	0.1
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	7	0	7	0.2	0	0	0	0.0
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	7	0	7	0.2	0	0	0	0.0
Prop.&Equ.for Sale p. and from Term.Op.(Net)	9	0	9	0.2	16	0	16	0.5
Other Assets	75	6	81	1.8	43	6	50	1.5
Total Assets	3,631	852	4,483	100.0	2,641	771	3,412	100.0

Liabilities

(USD Million)

	Dec. 2012			%	Dec. 2011			%
	TC	FC	Total		TC	FC	Total	
Deposits	1,684	665	2,349	52.4	1,278	650	1,929	56.5
Deposits held by the Banks risk group	204	42	246	5.5	323	82	406	11.9
Other	1,480	624	2,104	46.9	955	568	1,523	44.6
Derivative Finan. Liabilities Held for Trading	4	8	12	0.3	1	12	13	0.4
Funds Borrowed	26	552	578	12.9	26	538	564	16.5
Money Market Takings	746	42	788	17.6	332	14	346	10.1
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	746	42	788	17.6	332	14	346	10.1
Marketable Securities Issued (Net)	82	0	82	1.8	0	0	0	0.0
Bills	82	0	82	1.8	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	33	15	48	1.1	27	33	60	1.8
Other External Resources	78	3	81	1.8	35	2	38	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	65	0	65	1.4	45	0	45	1.3
General provisions	37	0	37	0.8	26	0	26	0.8
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	4	0	4	0.1	3	0	3	0.1
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	23	0	24	0.5	16	0	16	0.5
Liabilities for Tax	11	0	11	0.2	12	0	12	0.3
Current liabilities for tax	11	0	11	0.2	9	0	9	0.3
Deferred liabilities for tax	0	0	0	0.0	2	0	2	0.1
Lia.for Pro.&Equ.for Sale p. and from Term.Op.(Net)	0	5	5	0.1	1	3	4	0.1
Subordinated Loans	0	145	145	3.2	0	145	145	4.3
Shareholders' Equity	318	2	320	7.1	257	0	257	7.5
Paid-in capital	236	0	236	5.3	159	0	159	4.7
Supplementary capital	4	2	5	0.1	-3	0	-3	-0.1
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	4	2	5	0.1	-3	0	-3	-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	40	0	40	0.9	83	0	83	2.4
Legal reserves	5	0	5	0.1	4	0	4	0.1
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	35	0	35	0.8	79	0	79	2.3
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	38	0	38	0.9	18	0	18	0.5
Prior years income/loss	0	0	0	0.0	3	0	3	0.1
Current year income/loss	38	0	38	0.9	15	0	15	0.4
Total Liabilities	3,045	1,438	4,483	100.0	2,014	1,398	3,412	100.0

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Off Balance Sheet Commitments

(USD Million)

	Dec. 2012			Dec. 2011		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	653	477	1,130	566	580	1,146
Letters of guarantee	653	290	943	564	248	812
Bank acceptances	0	16	16	2	113	114
Letters of credit	1	171	172	0	198	198
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	22	22
Commitments	462	452	914	339	20	359
Irrevocable commitments	462	452	914	339	20	359
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	911	1,170	2,081	871	947	1,818
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	911	1,170	2,081	871	947	1,818
Custody and Pledged Securities	3,490	476	3,965	3,017	527	3,544
Items held in Custody	148	158	307	141	100	240
Pledged Items	3,337	317	3,654	2,874	427	3,301
Accepted independent guaran. and warran.	4	0	4	2	0	2
Total Off Balance Sheet Commitments	5,516	2,574	8,091	4,793	2,075	6,867

Income-Expenditure

(USD Million)

	Dec. 2012	Dec. 2011
Interest Income	482	273
Interest on loans	374	231
Interest received from reserve deposits	0	0
Interest received from banks	0	1
Interest received from money market transactions	1	2
Interest received from marketable securities portfolio	107	37
Other interest income	0	2
Interest Expenses	247	150
Interest on deposits	170	114
Interest on money market transactions	25	19
Interest on funds borrowed	46	15
Interest on securities issued	5	0
Other interest expenses	1	1
Net Interest Income/Expenses	235	123
Net Fees and Commissions Income/Expenses	20	17
Fees and commissions received	23	19
Fees and commissions paid	3	2
Dividend Income	0	0
Trading Profit/Loss (net)	-3	-5
Profit/loss on trading account securities	0	-2
Profit/losses on derivative financial transactions	-22	21
Foreign exchange profit/loss	20	-24
Other Operating Income	35	18
Total Operating Income/Expenses	287	153
Provision for Loan Losses or other Receivables (-)	127	45
Specific provisions of banks loans and other receivables*	105	26
General provision expenses*	13	12
Other Operating Expenses (-)	111	85
Personnel Expenses*	67	50
Net Operating Profit/Loss	49	22
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	49	22
Provisions for Taxes on Income from Continuing Operations (±)	-11	-7
Net Profit/Loss from Continuing Operations	38	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	38	15

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

Ratios

(%)

	Dec. 2012	Dec. 2011
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	14.3	13.5
Shareholders' Equity / Total Assets	7.1	7.5
(Shareholders' Equity - Permanent Assets) / Total Assets	4.9	4.5
Net On Balance Sheet Position / Total Shareholders' Equity	-67.0	-88.9
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.4	-3.5
Balance-Sheet Ratios		
TC Assets / Total Assets	81.0	77.4
TC Liabilities / Total Liabilities	67.9	59.0
FC Assets / FC Liabilities	59.2	55.2
TC Deposits / Total Deposits	71.7	66.3
TC Loans / Total Loans and Receivables	81.5	77.7
Total Deposits / Total Assets	52.4	56.5
Funds Borrowed / Total Assets	12.9	16.5
Assets Quality		
Financial Assets (net) / Total Assets	23.2	20.5
Total Loans and Receivables / Total Assets	65.3	67.3
Total Loans and Receivables / Total Deposits	124.5	119.0
Loans Under Follow-up (gross) / Total Loans and Receivables	4.5	4.9
Loans Under Follow-up (net) / Total Loans and Receivables	1.9	2.7
Specific Provisions / Loans Under Follow-up	58.4	46.0
Permanent Assets / Total Assets	2.2	3.1
Consumer Loans / Total Loans and Receivables	3.9	2.4
Liquidity		
Liquid Assets / Total Assets	18.6	17.1
Liquid Assets / Short-term Liabilities	29.9	30.7
TC Liquid Assets / Total Assets	11.8	10.4
Profitability		
Net Profit/Losses / Total Assets	0.9	0.4
Net Profit/Losses / Total Shareholders' Equity	12.0	5.8
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.1	0.6
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	2.9	2.8
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	45.4	63.7
Non-interest Income (net) / Total Assets	1.2	0.9
Other Operating Expenses / Total Assets	2.5	2.5
Personnel Expenses / Other Operating Expenses	60.2	58.9
Non-interest Income (net) / Other Operating Expenses	47.0	34.5

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Assets

(USD Million)

	Dec. 2012			% Distr.	Dec. 2011			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	80	292	372	10.5	78	188	266	8.7
Fin.ass.where fair value cha. is refl.to I/S (Net)	77	16	93	2.6	174	53	227	7.4
Financial assets held for trading	77	16	93	2.6	174	53	227	7.4
Public sector debt securities	74	0	74	2.1	170	0	170	5.5
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	3	5	8	0.2	4	2	6	0.2
Other marketable securities	0	12	12	0.3	0	51	51	1.7
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	12	78	90	2.6	0	131	131	4.3
Money Market Securities	45	0	45	1.3	0	0	0	0.0
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	45	0	45	1.3	0	0	0	0.0
Financial Assets Available for Sale (Net)	0	388	388	11.0	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	388	388	11.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans and Receivables	2,256	93	2,349	66.4	1,876	100	1,976	64.6
Loans and Receivables	2,256	93	2,349	66.4	1,867	100	1,967	64.3
Loans granted to the Banks risk group	2	1	3	0.1	3	0	3	0.1
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	2,254	92	2,346	66.3	1,864	100	1,964	64.2
Loans under follow-up	77	0	77	2.2	53	0	53	1.7
Specific provisions (-)	77	0	77	2.2	43	0	43	1.4
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	5	0	5	0.1	4	285	290	9.5
Public sector debt securities	5	0	5	0.1	4	283	287	9.4
Other marketable securities	0	0	0	0.0	0	2	2	0.1
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	18	67	85	2.4	17	63	80	2.6
Financial subsidiaries	18	67	85	2.4	17	63	80	2.6
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)	13	0	13	0.4	10	0	10	0.3
Intangible Assets (Net)	1	0	1	0.0	1	0	1	0.0
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	1	0	1	0.0	1	0	1	0.0
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	0	0	0	0.0	5	0	5	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	5	0	5	0.2
Prop.&Equ.for Sale p. and from Term.Op.(Net)	3	0	3	0.1	6	0	6	0.2
Other Assets	87	5	93	2.6	66	4	69	2.3
Total Assets	2,599	940	3,539	100.0	2,236	824	3,061	100.0

Liabilities

(USD Million)

	Dec. 2012			%	Dec. 2011			%
	TC	FC	Total		TC	FC	Total	
Deposits	1,506	700	2,206	62.3	1,268	674	1,941	63.4
Deposits held by the Banks risk group	10	43	53	1.5	12	9	21	0.7
Other	1,495	657	2,153	60.8	1,256	664	1,920	62.7
Derivative Finan. Liabilities Held for Trading	3	0	3	0.1	24	1	25	0.8
Funds Borrowed	10	118	128	3.6	9	199	208	6.8
Money Market Takings	20	276	297	8.4	2	275	277	9.0
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	20	276	297	8.4	2	275	277	9.0
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	45	2	47	1.3	28	1	29	0.9
Other External Resources	120	8	128	3.6	84	9	93	3.0
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	46	0	46	1.3	31	0	31	1.0
General provisions	30	0	30	0.8	19	0	19	0.6
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	12	0	12	0.3	8	0	8	0.3
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	4	0	4	0.1	3	0	3	0.1
Liabilities for Tax	33	0	33	0.9	14	0	14	0.4
Current liabilities for tax	11	0	11	0.3	14	0	14	0.4
Deferred liabilities for tax	21	0	21	0.6	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	547	106	652	18.4	447	-2	445	14.5
Paid-in capital	338	0	338	9.5	318	0	318	10.4
Supplementary capital	-21	106	85	2.4	0	-2	-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	-21	106	85	2.4	0	-2	-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)	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	137	0	137	3.9	84	0	84	2.7
Legal reserves	18	0	18	0.5	15	0	15	0.5
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	119	0	119	3.4	69	0	69	2.3
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	93	0	93	2.6	45	0	45	1.5
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	93	0	93	2.6	45	0	45	1.5
Total Liabilities	2,329	1,210	3,539	100.0	1,905	1,156	3,061	100.0

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Off Balance Sheet Commitments

(USD Million)

	Dec. 2012			Dec. 2011		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	563	352	915	461	288	750
Letters of guarantee	562	102	663	461	75	536
Bank acceptances	0	5	5	0	10	10
Letters of credit	0	154	154	0	126	126
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	1	92	93	1	77	78
Commitments	8,312	0	8,312	14,730	0	14,730
Irrevocable commitments	314	0	314	281	0	281
Revocable commitments	7,998	0	7,998	14,449	0	14,449
Derivative Financial Instruments	370	1,760	2,130	217	1,538	1,754
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	370	1,760	2,130	217	1,538	1,754
Custody and Pledged Securities	3,843	412	4,256	3,441	481	3,921
Items held in Custody	1,511	168	1,679	1,624	137	1,760
Pledged Items	2,332	244	2,577	1,817	344	2,161
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	13,088	2,525	15,613	18,848	2,306	21,155

Income-Expenditure

(USD Million)

	Dec. 2012	Dec. 2011
Interest Income	427	288
Interest on loans	356	252
Interest received from reserve deposits	0	0
Interest received from banks	1	1
Interest received from money market transactions	4	2
Interest received from marketable securities portfolio	63	32
Other interest income	2	1
Interest Expenses	196	136
Interest on deposits	160	120
Interest on money market transactions	4	6
Interest on funds borrowed	33	9
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	230	152
Net Fees and Commissions Income/Expenses	28	36
Fees and commissions received	35	42
Fees and commissions paid	7	6
Dividend Income	0	0
Trading Profit/Loss (net)	16	-19
Profit/loss on trading account securities	16	-3
Profit/losses on derivative financial transactions	29	-1
Foreign exchange profit/loss	-29	-15
Other Operating Income	8	9
Total Operating Income/Expenses	283	178
Provision for Loan Losses or other Receivables (-)	43	20
Specific provisions of banks loans and other receivables*	34	8
General provision expenses*	9	8
Other Operating Expenses (-)	122	99
Personnel Expenses*	82	66
Net Operating Profit/Loss	119	59
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	59
Provisions for Taxes on Income from Continuing Operations (±)	-25	-13
Net Profit/Loss from Continuing Operations	93	45
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	93	45

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

Ratios

(%)

	Dec. 2012	Dec. 2011
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	19.6	17.0
Shareholders' Equity / Total Assets	18.4	14.5
(Shareholders' Equity - Permanent Assets) / Total Assets	15.5	11.1
Net On Balance Sheet Position / Total Shareholders' Equity	-7.7	-34.2
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.8	-2.7
Balance-Sheet Ratios		
TC Assets / Total Assets	73.4	73.1
TC Liabilities / Total Liabilities	65.8	62.2
FC Assets / FC Liabilities	77.7	71.3
TC Deposits / Total Deposits	68.3	65.3
TC Loans / Total Loans and Receivables	96.0	94.9
Total Deposits / Total Assets	62.3	63.4
Funds Borrowed / Total Assets	3.6	6.8
Assets Quality		
Financial Assets (net) / Total Assets	13.7	16.9
Total Loans and Receivables / Total Assets	66.4	64.6
Total Loans and Receivables / Total Deposits	106.5	101.8
Loans Under Follow-up (gross) / Total Loans and Receivables	3.3	2.7
Loans Under Follow-up (net) / Total Loans and Receivables	0.0	0.5
Specific Provisions / Loans Under Follow-up	100.0	82.0
Permanent Assets / Total Assets	2.9	3.5
Consumer Loans / Total Loans and Receivables	17.0	21.0
Liquidity		
Liquid Assets / Total Assets	27.9	20.4
Liquid Assets / Short-term Liabilities	45.8	38.7
TC Liquid Assets / Total Assets	6.1	8.2
Profitability		
Net Profit/Losses / Total Assets	2.6	1.5
Net Profit/Losses / Total Shareholders' Equity	14.3	10.1
Profit/Losses Before Taxes after Continuing Operations / Total Assets	3.3	1.9
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	5.6	4.7
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	69.6	81.0
Non-interest Income (net) / Total Assets	1.5	0.8
Other Operating Expenses / Total Assets	3.4	3.2
Personnel Expenses / Other Operating Expenses	67.5	66.8
Non-interest Income (net) / Other Operating Expenses	43.1	26.1

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Assets

(USD Million)

	Dec. 2012			% Distr.	Dec. 2011			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	52	190	242	11.0	41	88	129	9.8
Fin.ass.where fair value cha. is refl.to I/S (Net)	22	2	25	1.1	22	6	29	2.2
Financial assets held for trading	22	2	25	1.1	22	6	29	2.2
Public sector debt securities	12	1	13	0.6	13	1	15	1.1
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	10	1	11	0.5	9	1	9	0.7
Other marketable securities	0	0	0	0.0	0	4	4	0.3
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	0	14	14	0.6	0	10	10	0.8
Money Market Securities	0	17	17	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	17	17	0.8	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	61	61	2.8	0	8	8	0.6
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	61	61	2.8	0	8	8	0.6
Loans and Receivables	1,242	570	1,812	82.6	759	356	1,115	84.7
Loans and Receivables	1,233	570	1,803	82.2	753	356	1,109	84.2
Loans granted to the Banks risk group	12	0	12	0.5	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	1,221	570	1,791	81.6	753	356	1,109	84.2
Loans under follow-up	17	0	17	0.8	9	0	9	0.7
Specific provisions (-)	8	0	8	0.4	3	0	3	0.2
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	0	0	0	0.0	0	0	0	0.0
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	9	0	9	0.4	6	0	6	0.5
Intangible Assets (Net)	3	0	3	0.2	3	0	3	0.2
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	3	0	3	0.2	3	0	3	0.2
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	0.8
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	3	0	3	0.1	11	0	11	0.8
Prop.&Equ.for Sale p. and from Term.Op.(Net)	4	0	4	0.2	3	0	3	0.3
Other Assets	3	2	5	0.2	2	0	2	0.1
Total Assets	1,338	856	2,194	100.0	848	469	1,317	100.0

Liabilities

(USD Million)

	Dec. 2012			%	Dec. 2011			%
	TC	FC	Total		TC	FC	Total	
Deposits	862	651	1,513	69.0	804	282	1,086	82.5
Deposits held by the Banks risk group	49	20	69	3.1	47	3	50	3.8
Other	813	631	1,444	65.8	757	278	1,035	78.6
Derivative Finan. Liabilities Held for Trading	7	1	8	0.4	8	0	9	0.7
Funds Borrowed	4	170	174	7.9	1	15	16	1.2
Money Market Takings	6	49	55	2.5	4	0	4	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	6	49	55	2.5	4	0	4	0.3
Marketable Securities Issued (Net)	125	0	125	5.7	0	0	0	0.0
Bills	68	0	68	3.1	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	57	0	57	2.6	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	1	5	0.2	55	1	56	4.3
Other External Resources	18	2	20	0.9	5	2	7	0.5
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	24	0	24	1.1	14	0	14	1.0
General provisions	20	0	20	0.9	12	0	12	0.9
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	3	0	3	0.1	1	0	1	0.1
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	1	0	1	0.0	1	0	1	0.0
Liabilities for Tax	6	0	6	0.3	3	0	3	0.2
Current liabilities for tax	6	0	6	0.3	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	50	50	2.3	0	0	0	0.0
Shareholders' Equity	215	0	215	9.8	124	-1	123	9.4
Paid-in capital	240	0	240	10.9	172	0	172	13.1
Supplementary capital	15	0	15	0.7	14	-1	13	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	-1	-1	-0.1
Revaluation changes of property and equip.	5	0	5	0.2	5	0	5	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)	0	0	0	0.0	0	0	0	0.0
Val.inc.in pro.& equ.held for sale p.and term.ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	10	0	10	0.4	9	0	9	0.7
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	-40	0	-40	-1.8	-62	0	-62	-4.7
Prior years income/loss	-66	0	-66	-3.0	-65	0	-65	-4.9
Current year income/loss	26	0	26	1.2	3	0	3	0.2
Total Liabilities	1,270	924	2,194	100.0	1,018	299	1,317	100.0

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Off Balance Sheet Commitments

(USD Million)

	Dec. 2012			Dec. 2011		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	67	106	173	44	77	121
Letters of guarantee	66	61	127	44	52	96
Bank acceptances	1	14	15	0	0	0
Letters of credit	0	31	31	0	25	25
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	0	0	0	0	0
Commitments	4,987	105	5,092	2,783	250	3,033
Irrevocable commitments	173	65	238	44	250	294
Revocable commitments	4,815	40	4,854	2,739	0	2,739
Derivative Financial Instruments	600	1,654	2,254	599	1,491	2,090
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	600	1,654	2,254	599	1,491	2,090
Custody and Pledged Securities	10,410	6,177	16,587	4,706	3,692	8,398
Items held in Custody	119	36	155	78	20	98
Pledged Items	10,290	6,137	16,427	4,629	3,672	8,301
Accepted independent guaran. and warran.	2	4	5	0	0	0
Total Off Balance Sheet Commitments	16,065	8,042	24,107	8,132	5,510	13,642

Income-Expenditure

(USD Million)

	Dec. 2012	Dec. 2011
Interest Income	189	89
Interest on loans	186	86
Interest received from reserve deposits	0	0
Interest received from banks	0	2
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	2	2
Other interest income	0	0
Interest Expenses	115	52
Interest on deposits	102	45
Interest on money market transactions	7	7
Interest on funds borrowed	0	0
Interest on securities issued	5	0
Other interest expenses	0	0
Net Interest Income/Expenses	74	37
Net Fees and Commissions Income/Expenses	4	6
Fees and commissions received	5	7
Fees and commissions paid	1	1
Dividend Income	0	0
Trading Profit/Loss (net)	21	3
Profit/loss on trading account securities	3	0
Profit/losses on derivative financial transactions	19	3
Foreign exchange profit/loss	-1	-1
Other Operating Income	3	2
Total Operating Income/Expenses	101	48
Provision for Loan Losses or other Receivables (-)	13	10
Specific provisions of banks loans and other receivables*	6	1
General provision expenses*	7	8
Other Operating Expenses (-)	54	34
Personnel Expenses*	31	18
Net Operating Profit/Loss	34	4
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	34	4
Provisions for Taxes on Income from Continuing Operations (±)	-8	-1
Net Profit/Loss from Continuing Operations	26	3
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	26	3

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

Ratios

(%)

	Dec. 2012	Dec. 2011
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	14.3	17.2
Shareholders' Equity / Total Assets	9.8	9.4
(Shareholders' Equity - Permanent Assets) / Total Assets	8.7	7.9
Net On Balance Sheet Position / Total Shareholders' Equity	85.0	343.7
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.0	-3.6
Balance-Sheet Ratios		
TC Assets / Total Assets	61.0	64.4
TC Liabilities / Total Liabilities	57.9	77.3
FC Assets / FC Liabilities	92.7	156.7
TC Deposits / Total Deposits	57.0	74.1
TC Loans / Total Loans and Receivables	68.5	68.1
Total Deposits / Total Assets	69.0	82.5
Funds Borrowed / Total Assets	7.9	1.2
Assets Quality		
Financial Assets (net) / Total Assets	3.9	2.8
Total Loans and Receivables / Total Assets	82.6	84.7
Total Loans and Receivables / Total Deposits	119.8	102.7
Loans Under Follow-up (gross) / Total Loans and Receivables	0.9	0.8
Loans Under Follow-up (net) / Total Loans and Receivables	0.5	0.6
Specific Provisions / Loans Under Follow-up	47.1	28.9
Permanent Assets / Total Assets	1.1	1.4
Consumer Loans / Total Loans and Receivables	7.3	12.8
Liquidity		
Liquid Assets / Total Assets	16.3	13.4
Liquid Assets / Short-term Liabilities	38.2	28.2
TC Liquid Assets / Total Assets	3.4	4.8
Profitability		
Net Profit/Losses / Total Assets	1.2	0.2
Net Profit/Losses / Total Shareholders' Equity	11.9	2.2
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.5	0.3
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	3.1	2.7
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	66.7	74.5
Non-interest Income (net) / Total Assets	1.2	0.8
Other Operating Expenses / Total Assets	2.5	2.6
Personnel Expenses / Other Operating Expenses	57.7	53.5
Non-interest Income (net) / Other Operating Expenses	51.0	31.7

Şekerbank T.A.Ş.

Assets

(USD Million)

	Dec. 2012			% Distr.	Dec. 2011			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	125	711	835	10.2	196	538	734	9.6
Fin.ass.where fair value cha. is refl.to I/S (Net)	78	8	86	1.1	146	4	150	2.0
Financial assets held for trading	16	8	24	0.3	30	4	35	0.5
Public sector debt securities	5	1	6	0.1	3	3	6	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	6	18	0.2	28	1	29	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	63	0	63	0.8	115	0	115	1.5
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
Loans	63	0	63	0.8	115	0	115	1.5
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	6	55	60	0.7	0	39	39	0.5
Money Market Securities	42	0	42	0.5	17	0	17	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	42	0	42	0.5	17	0	17	0.2
Financial Assets Available for Sale (Net)	570	6	577	7.1	1,525	0	1,525	20.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	566	6	573	7.0	1,522	0	1,522	20.0
Other marketable securities	4	0	4	0.0	3	0	3	0.0
Loans and Receivables	4,734	876	5,611	68.7	3,738	767	4,505	59.1
Loans and Receivables	4,648	876	5,524	67.6	3,678	707	4,385	57.5
Loans granted to the Banks risk group	21	102	123	1.5	28	98	126	1.7
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	4,627	774	5,402	66.1	3,650	609	4,259	55.9
Loans under follow-up	214	0	214	2.6	184	83	267	3.5
Specific provisions (-)	128	0	128	1.6	123	23	146	1.9
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	554	4	558	6.8	342	7	349	4.6
Public sector debt securities	554	0	554	6.8	342	7	349	4.6
Other marketable securities	0	4	4	0.0	0	0	0	0.0
Investments and Associates (Net)	2	0	2	0.0	2	0	2	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	2	0	2	0.0	2	0	2	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	2	0	2	0.0	2	0	2	0.0
Subsidiaries (Net)	56	4	60	0.7	47	3	50	0.7
Financial subsidiaries	56	4	60	0.7	47	3	50	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)	228	0	228	2.8	158	0	158	2.1
Intangible Assets (Net)	14	0	14	0.2	11	0	11	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	14	0	14	0.2	11	0	11	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	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	74	20	94	1.1	54	28	82	1.1
Total Assets	6,484	1,683	8,167	100.0	6,237	1,386	7,623	100.0

Liabilities

(USD Million)

	Dec. 2012			%	Dec. 2011			%
	TC	FC	Total		TC	FC	Total	
Deposits	3,903	1,800	5,703	69.8	3,475	1,332	4,806	63.0
Deposits held by the Banks risk group	52	4	55	0.7	29	3	32	0.4
Other	3,852	1,796	5,648	69.2	3,446	1,328	4,774	62.6
Derivative Finan. Liabilities Held for Trading	6	3	9	0.1	4	4	8	0.1
Funds Borrowed	33	388	421	5.2	30	366	396	5.2
Money Market Takings	19	0	19	0.2	847	0	847	11.1
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	80	0	80	1.0
Funds provided under repurchase agreements	19	0	19	0.2	768	0	768	10.1
Marketable Securities Issued (Net)	536	0	536	6.6	480	0	480	6.3
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	294	0	294	3.6	217	0	217	2.9
Bonds	243	0	243	3.0	263	0	263	3.4
Funds	2	0	2	0.0	4	0	4	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	2	0	2	0.0	4	0	4	0.0
Miscellaneous Payables	91	16	107	1.3	61	26	87	1.1
Other External Resources	70	2	72	0.9	39	2	40	0.5
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	1	8	9	0.1	2	3	4	0.1
Finance leasing payables	1	9	10	0.1	2	3	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	1	1	0.0	0	0	1	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	189	0	189	2.3	131	1	132	1.7
General provisions	75	0	75	0.9	51	0	51	0.7
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	27	0	27	0.3	19	0	19	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	87	0	87	1.1	62	1	63	0.8
Liabilities for Tax	33	0	33	0.4	24	0	24	0.3
Current liabilities for tax	28	0	28	0.3	15	0	15	0.2
Deferred liabilities for tax	5	0	5	0.1	10	0	10	0.1
Lia.for Pro.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	40	40	0.5	0	19	19	0.3
Shareholders' Equity	1,027	0	1,027	12.6	774	0	774	10.2
Paid-in capital	563	0	563	6.9	529	0	529	6.9
Supplementary capital	85	0	85	1.0	16	0	16	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	0	-2	0.0	-57	0	-57	-0.7
Revaluation changes of property and equip.	88	0	88	1.1	72	0	72	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	0	0	0	0.0	0	0	0	0.0
Profit reserves	243	0	243	3.0	166	0	166	2.2
Legal reserves	35	0	35	0.4	30	0	30	0.4
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	208	0	208	2.5	136	0	136	1.8
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	135	0	135	1.7	63	0	63	0.8
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	135	0	135	1.7	62	0	62	0.8
Total Liabilities	5,911	2,256	8,167	100.0	5,870	1,753	7,623	100.0

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Off Balance Sheet Commitments

(USD Million)

	Dec. 2012			Dec. 2011		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	1,713	925	2,638	1,596	942	2,538
Letters of guarantee	1,705	503	2,208	1,589	560	2,150
Bank acceptances	2	121	123	0	71	71
Letters of credit	0	231	231	0	235	236
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	6	69	75	6	76	82
Commitments	16,057	64	16,121	16,588	108	16,696
Irrevocable commitments	669	64	733	633	108	741
Revocable commitments	15,388	0	15,388	15,955	0	15,955
Derivative Financial Instruments	709	1,861	2,570	366	1,220	1,586
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	709	1,861	2,570	366	1,220	1,586
Custody and Pledged Securities	75,631	17,429	93,060	47,545	12,523	60,068
Items held in Custody	1,079	549	1,628	1,012	616	1,628
Pledged Items	74,531	16,878	91,409	46,526	11,675	58,201
Accepted independent guaran. and warran.	21	2	23	6	233	239
Total Off Balance Sheet Commitments	94,110	20,278	114,389	66,094	14,794	80,888

Income-Expenditure

(USD Million)

	Dec. 2012	Dec. 2011
Interest Income	974	725
Interest on loans	812	546
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	159	178
Other interest income	3	1
Interest Expenses	504	426
Interest on deposits	378	311
Interest on money market transactions	15	14
Interest on funds borrowed	50	74
Interest on securities issued	57	23
Other interest expenses	5	4
Net Interest Income/Expenses	470	299
Net Fees and Commissions Income/Expenses	112	97
Fees and commissions received	127	110
Fees and commissions paid	15	13
Dividend Income	0	2
Trading Profit/Loss (net)	14	2
Profit/loss on trading account securities	16	3
Profit/losses on derivative financial transactions	-6	-6
Foreign exchange profit/loss	4	4
Other Operating Income	110	64
Total Operating Income/Expenses	706	464
Provision for Loan Losses or other Receivables (-)	186	92
Specific provisions of banks loans and other receivables*	145	75
General provision expenses*	21	8
Other Operating Expenses (-)	345	289
Personnel Expenses*	138	121
Net Operating Profit/Loss	175	83
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	175	83
Provisions for Taxes on Income from Continuing Operations (±)	-40	-21
Net Profit/Loss from Continuing Operations	135	62
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	135	62

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

Ratios

(%)

	Dec. 2012	Dec. 2011
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	14.5	13.2
Shareholders' Equity / Total Assets	12.6	10.2
(Shareholders' Equity - Permanent Assets) / Total Assets	7.8	5.7
Net On Balance Sheet Position / Total Shareholders' Equity	-23.7	-2.8
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.4	8.7
Balance-Sheet Ratios		
TC Assets / Total Assets	79.4	81.8
TC Liabilities / Total Liabilities	72.4	77.0
FC Assets / FC Liabilities	74.6	79.1
TC Deposits / Total Deposits	68.4	72.3
TC Loans / Total Loans and Receivables	84.4	83.0
Total Deposits / Total Assets	69.8	63.0
Funds Borrowed / Total Assets	5.2	5.2
Assets Quality		
Financial Assets (net) / Total Assets	14.9	26.5
Total Loans and Receivables / Total Assets	68.7	59.1
Total Loans and Receivables / Total Deposits	98.4	93.7
Loans Under Follow-up (gross) / Total Loans and Receivables	3.8	5.9
Loans Under Follow-up (net) / Total Loans and Receivables	1.5	2.7
Specific Provisions / Loans Under Follow-up	59.7	54.8
Permanent Assets / Total Assets	4.8	4.5
Consumer Loans / Total Loans and Receivables	14.5	14.7
Liquidity		
Liquid Assets / Total Assets	19.6	32.3
Liquid Assets / Short-term Liabilities	35.7	55.5
TC Liquid Assets / Total Assets	10.1	24.7
Profitability		
Net Profit/Losses / Total Assets	1.7	0.8
Net Profit/Losses / Total Shareholders' Equity	13.2	8.1
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.1	1.1
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	4.0	2.9
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	46.1	48.4
Non-interest Income (net) / Total Assets	2.9	2.2
Other Operating Expenses / Total Assets	4.2	3.8
Personnel Expenses / Other Operating Expenses	40.0	41.7
Non-interest Income (net) / Other Operating Expenses	68.3	57.0

Tekstil Bankası A.Ş.

Assets

(USD Million)

	Dec. 2012			% Distr.	Dec. 2011			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	55	150	204	9.9	51	109	161	8.7
Fin.ass.where fair value cha. is refl.to I/S (Net)	0	2	2	0.1	12	2	13	0.7
Financial assets held for trading	0	2	2	0.1	12	2	13	0.7
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	2	2	0.1	12	1	13	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	4	62	66	3.2	5	51	57	3.1
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)	179	4	184	8.9	170	12	183	9.9
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	179	0	179	8.7	167	7	174	9.4
Other marketable securities	0	4	4	0.2	3	5	8	0.5
Loans and Receivables	1,164	333	1,497	72.4	1,052	273	1,325	71.8
Loans and Receivables	1,140	333	1,473	71.2	1,029	273	1,303	70.5
Loans granted to the Banks risk group	0	0	0	0.0	24	0	24	1.3
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	1,139	333	1,473	71.2	1,005	273	1,279	69.2
Loans under follow-up	76	0	76	3.7	57	0	57	3.1
Specific provisions (-)	52	0	52	2.5	34	0	34	1.9
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)	9	0	9	0.4	7	0	7	0.4
Financial subsidiaries	9	0	9	0.4	7	0	7	0.4
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Recivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	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)	53	0	53	2.6	42	0	42	2.3
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	1	0	1	0.0	2	0	2	0.1
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	1	0	1	0.0	2	0	2	0.1
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	49	3	52	2.5	34	22	56	3.0
Total Assets	1,515	554	2,068	100.0	1,377	470	1,847	100.0

Liabilities

(USD Million)

	Dec. 2012			%	Dec. 2011			%
	TC	FC	Total		TC	FC	Total	
Deposits	849	679	1,528	73.9	720	585	1,304	70.6
Deposits held by the Banks risk group	16	18	34	1.7	14	21	35	1.9
Other	832	661	1,493	72.2	706	563	1,269	68.7
Derivative Finan. Liabilities Held for Trading	1	0	1	0.1	12	2	14	0.8
Funds Borrowed	19	121	140	6.8	19	108	128	6.9
Money Market Takings	6	0	6	0.3	67	0	67	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	6	0	6	0.3	67	0	67	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	5	0	5	0.3	2	0	2	0.1
Other External Resources	33	4	38	1.8	32	5	36	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	22	0	22	1.1	17	0	17	0.9
General provisions	14	0	14	0.7	11	0	11	0.6
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	4	0	4	0.2	3	0	3	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	4	0	4	0.2	3	0	3	0.2
Liabilities for Tax	6	0	6	0.3	6	0	6	0.3
Current liabilities for tax	6	0	6	0.3	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	322	0	322	15.6	272	0	273	14.8
Paid-in capital	236	0	236	11.4	222	0	222	12.0
Supplementary capital	28	0	28	1.4	9	0	10	0.5
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	10	0	10	0.5	0	0	0	0.0
Revaluation changes of property and equip.	19	0	19	0.9	10	0	10	0.5
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est.for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv.&ass.,subs.& joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	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	43	0	43	2.1	29	0	29	1.6
Legal reserves	4	0	4	0.2	3	0	3	0.2
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	39	0	39	1.9	26	0	26	1.4
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	15	0	15	0.7	12	0	12	0.6
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	15	0	15	0.7	12	0	12	0.6
Total Liabilities	1,263	805	2,068	100.0	1,146	701	1,847	100.0

Tekstil Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2012			Dec. 2011		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	393	309	702	287	362	649
Letters of guarantee	393	171	564	286	184	470
Bank acceptances	0	1	1	0	4	4
Letters of credit	0	114	114	0	161	161
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	24	24	0	14	14
Commitments	186	21	207	187	15	202
Irrevocable commitments	186	21	207	187	15	202
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	186	631	818	468	856	1,324
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	186	631	818	468	856	1,324
Custody and Pledged Securities	1,669	580	2,249	1,225	454	1,679
Items held in Custody	90	33	122	66	15	82
Pledged Items	1,562	547	2,110	1,141	438	1,579
Accepted independent guaran. and warran.	17	0	17	18	0	18
Total Off Balance Sheet Commitments	2,435	1,541	3,976	2,167	1,687	3,854

Income-Expenditure

(USD Million)

	Dec. 2012	Dec. 2011
Interest Income	191	135
Interest on loans	169	120
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	21	15
Other interest income	0	0
Interest Expenses	106	80
Interest on deposits	95	71
Interest on money market transactions	5	4
Interest on funds borrowed	6	5
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	85	56
Net Fees and Commissions Income/Expenses	10	9
Fees and commissions received	11	11
Fees and commissions paid	2	2
Dividend Income	0	0
Trading Profit/Loss (net)	-3	3
Profit/loss on trading account securities	3	1
Profit/losses on derivative financial transactions	-47	-4
Foreign exchange profit/loss	41	7
Other Operating Income	11	10
Total Operating Income/Expenses	102	78
Provision for Loan Losses or other Receivables (-)	23	12
Specific provisions of banks loans and other receivables*	20	7
General provision expenses*	2	4
Other Operating Expenses (-)	60	51
Personnel Expenses*	37	31
Net Operating Profit/Loss	19	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	19	14
Provisions for Taxes on Income from Continuing Operations (±)	-4	-3
Net Profit/Loss from Continuing Operations	15	12
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	15	12

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

Ratios

(%)

	Dec. 2012	Dec. 2011
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	16.5	15.9
Shareholders' Equity / Total Assets	15.6	14.8
(Shareholders' Equity - Permanent Assets) / Total Assets	11.4	10.8
Net On Balance Sheet Position / Total Shareholders' Equity	-40.8	-24.7
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.0	-1.0
Balance-Sheet Ratios		
TC Assets / Total Assets	73.2	74.6
TC Liabilities / Total Liabilities	61.1	62.1
FC Assets / FC Liabilities	68.8	67.1
TC Deposits / Total Deposits	55.6	55.2
TC Loans / Total Loans and Receivables	77.7	79.4
Total Deposits / Total Assets	73.9	70.6
Funds Borrowed / Total Assets	6.8	6.9
Assets Quality		
Financial Assets (net) / Total Assets	9.0	10.6
Total Loans and Receivables / Total Assets	72.4	71.8
Total Loans and Receivables / Total Deposits	98.0	101.6
Loans Under Follow-up (gross) / Total Loans and Receivables	5.1	4.3
Loans Under Follow-up (net) / Total Loans and Receivables	1.6	1.7
Specific Provisions / Loans Under Follow-up	68.7	60.4
Permanent Assets / Total Assets	4.2	3.9
Consumer Loans / Total Loans and Receivables	13.4	13.4
Liquidity		
Liquid Assets / Total Assets	22.0	22.4
Liquid Assets / Short-term Liabilities	37.2	40.6
TC Liquid Assets / Total Assets	11.5	12.9
Profitability		
Net Profit/Losses / Total Assets	0.7	0.6
Net Profit/Losses / Total Shareholders' Equity	4.7	4.3
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.9	0.8
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	3.1	2.6
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	63.9	62.0
Non-interest Income (net) / Total Assets	0.8	1.2
Other Operating Expenses / Total Assets	2.9	2.8
Personnel Expenses / Other Operating Expenses	61.0	60.1
Non-interest Income (net) / Other Operating Expenses	28.5	43.6

Turkish Bank A.Ş.

Assets

(USD Million)

	Dec. 2012			% Distr.	Dec. 2011			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	5	29	34	6.4	14	19	33	6.9
Fin.ass.where fair value cha. is refl.to I/S (Net)	0	0	0	0.0	0	0	0	0.1
Financial assets held for trading	0	0	0	0.0	0	0	0	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	0.0	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	165	38	203	37.8	93	121	214	45.1
Money Market Securities	0	0	0	0.0	17	0	17	3.5
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	17	0	17	3.5
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	41	0	41	7.6	38	4	42	8.9
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	41	0	41	7.6	38	1	39	8.2
Other marketable securities	0	0	0	0.0	0	3	3	0.6
Loans and Receivables	180	43	223	41.4	82	57	139	29.4
Loans and Receivables	178	43	220	41.0	79	57	136	28.6
Loans granted to the Banks risk group	0	0	0	0.0	1	0	1	0.1
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	178	43	220	41.0	78	57	135	28.5
Loans under follow-up	4	0	4	0.8	6	2	8	1.6
Specific provisions (-)	2	0	2	0.4	2	2	4	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)	17	0	17	3.2	16	0	16	3.4
Financial subsidiaries	0	0	0	0.0	16	0	16	3.4
Non-financial subsidiaries	17	0	17	3.2	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
Recivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	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	0.9	5	0	5	1.1
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	0.0	1	0	1	0.2
Current assets for tax	0	0	0	0.0	0	0	0	0.1
Deferred assets for tax	0	0	0	0.0	0	0	0	0.1
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	13	0	13	2.5	6	0	6	1.3
Total Assets	428	110	538	100.0	273	202	474	100.0

Liabilities

(USD Million)

	Dec. 2012			%	Dec. 2011			%
	TC	FC	Total		TC	FC	Total	
Deposits	223	124	347	64.5	135	156	291	61.3
Deposits held by the Banks risk group	12	3	15	2.7	9	2	12	2.4
Other	212	121	332	61.8	126	153	279	58.8
Derivative Finan. Liabilities Held for Trading	0	0	0	0.0	0	0	0	0.0
Funds Borrowed	13	38	51	9.4	3	74	77	16.3
Money Market Takings	29	0	29	5.3	16	0	16	3.3
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	29	0	29	5.3	16	0	16	3.3
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	1	1	1	0.3	1	0	1	0.2
Other External Resources	12	0	12	2.3	6	0	6	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	3	0	3	0.6	2	0	2	0.4
General provisions	2	0	2	0.4	1	0	1	0.2
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	0	0	0	0.1	0	0	0	0.1
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	1	0	1	0.1	0	0	0	0.1
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	93	0	93	17.3	82	-1	81	17.1
Paid-in capital	89	0	89	16.5	42	0	42	8.9
Supplementary capital	0	0	0	0.1	29	-1	29	6.0
Share premium	0	0	0	0.0	20	0	20	4.2
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	-1	-1	-1	-0.3
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est.for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv.&ass.,subs.& joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val.inc.in pro.& equ.held for sale p.and term.ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	0	0	0	0.0	10	0	10	2.1
Profit reserves	3	0	3	0.6	2	0	2	0.3
Legal reserves	1	0	1	0.3	1	0	1	0.3
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	2	0	2	0.3	0	0	0	0.1
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	1	0	1	0.2	9	0	9	1.8
Prior years income/loss	0	0	0	0.0	8	0	8	1.7
Current year income/loss	1	0	1	0.2	0	0	0	0.1
Total Liabilities	376	162	538	100.0	244	230	474	100.0

Turkish Bank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2012			Dec. 2011		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	13	34	47	16	44	60
Letters of guarantee	13	31	45	16	43	59
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	3	3	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	1	1
Commitments	395	74	470	30	23	54
Irrevocable commitments	13	5	18	30	23	54
Revocable commitments	382	69	451	0	0	0
Derivative Financial Instruments	45	60	105	11	11	22
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	45	60	105	11	11	22
Custody and Pledged Securities	342	401	743	252	399	651
Items held in Custody	30	96	125	60	77	138
Pledged Items	312	306	618	191	322	513
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	796	570	1,366	310	477	787

Income-Expenditure

(USD Million)

	Dec. 2012	Dec. 2011
Interest Income	34	27
Interest on loans	26	18
Interest received from reserve deposits	0	0
Interest received from banks	4	5
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	4	3
Other interest income	0	0
Interest Expenses	18	15
Interest on deposits	17	13
Interest on money market transactions	0	0
Interest on funds borrowed	1	1
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	15	12
Net Fees and Commissions Income/Expenses	1	1
Fees and commissions received	2	1
Fees and commissions paid	1	1
Dividend Income	1	1
Trading Profit/Loss (net)	2	2
Profit/loss on trading account securities	0	1
Profit/losses on derivative financial transactions	5	-4
Foreign exchange profit/loss	-4	5
Other Operating Income	3	1
Total Operating Income/Expenses	23	18
Provision for Loan Losses or other Receivables (-)	2	1
Specific provisions of banks loans and other receivables*	1	0
General provision expenses*	1	1
Other Operating Expenses (-)	20	16
Personnel Expenses*	11	9
Net Operating Profit/Loss	1	0
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	1	0
Provisions for Taxes on Income from Continuing Operations (±)	0	0
Net Profit/Loss from Continuing Operations	1	0
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	1	0

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

Ratios

(%)

	Dec. 2012	Dec. 2011
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	31.2	32.1
Shareholders' Equity / Total Assets	17.3	17.1
(Shareholders' Equity - Permanent Assets) / Total Assets	12.6	11.7
Net On Balance Sheet Position / Total Shareholders' Equity	-47.0	-33.1
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.4	0.8
Balance-Sheet Ratios		
TC Assets / Total Assets	79.5	57.5
TC Liabilities / Total Liabilities	69.8	51.6
FC Assets / FC Liabilities	67.9	87.8
TC Deposits / Total Deposits	64.4	46.5
TC Loans / Total Loans and Receivables	80.8	59.1
Total Deposits / Total Assets	64.5	61.3
Funds Borrowed / Total Assets	9.4	16.3
Assets Quality		
Financial Assets (net) / Total Assets	7.6	8.9
Total Loans and Receivables / Total Assets	41.4	29.4
Total Loans and Receivables / Total Deposits	64.2	47.9
Loans Under Follow-up (gross) / Total Loans and Receivables	2.0	5.5
Loans Under Follow-up (net) / Total Loans and Receivables	1.0	2.5
Specific Provisions / Loans Under Follow-up	49.1	55.6
Permanent Assets / Total Assets	4.7	5.4
Consumer Loans / Total Loans and Receivables	2.0	2.0
Liquidity		
Liquid Assets / Total Assets	51.8	64.5
Liquid Assets / Short-term Liabilities	68.6	85.8
TC Liquid Assets / Total Assets	39.4	34.1
Profitability		
Net Profit/Losses / Total Assets	0.2	0.1
Net Profit/Losses / Total Shareholders' Equity	0.9	0.5
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.2	0.1
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	2.7	2.6
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	64.0	68.5
Non-interest Income (net) / Total Assets	1.4	1.1
Other Operating Expenses / Total Assets	3.6	3.4
Personnel Expenses / Other Operating Expenses	54.5	53.2
Non-interest Income (net) / Other Operating Expenses	37.1	32.3

Türk Ekonomi Bankası A.Ş.

Assets

(USD Million)

	Dec. 2012			%	Dec. 2011			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	433	2,071	2,503	10.2	794	1,333	2,127	10.5
Fin.ass.where fair value cha. is refl.to I/S (Net)	296	48	344	1.4	452	218	671	3.3
Financial assets held for trading	296	48	344	1.4	452	218	671	3.3
Public sector debt securities	240	13	254	1.0	313	189	501	2.5
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	55	35	90	0.4	140	29	169	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	248	151	399	1.6	70	110	181	0.9
Money Market Securities	957	0	957	3.9	270	0	270	1.3
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	957	0	957	3.9	270	0	270	1.3
Financial Assets Available for Sale (Net)	2,389	6	2,395	9.8	2,171	283	2,454	12.2
Securities representing a share in capital	10	3	13	0.1	10	2	13	0.1
Public sector debt securities	2,378	3	2,381	9.7	2,160	280	2,440	12.1
Other marketable securities	1	0	1	0.0	1	0	1	0.0
Loans and Receivables	13,615	3,085	16,700	68.2	10,754	2,827	13,581	67.3
Loans and Receivables	13,470	3,085	16,555	67.6	10,644	2,827	13,470	66.8
Loans granted to the Banks risk group	18	3	20	0.1	60	40	100	0.5
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	13,452	3,082	16,535	67.5	10,583	2,787	13,370	66.3
Loans under follow-up	362	0	362	1.5	385	0	385	1.9
Specific provisions (-)	217	0	217	0.9	274	0	274	1.4
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)	60	34	94	0.4	56	32	89	0.4
Financial subsidiaries	60	34	94	0.4	56	32	89	0.4
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	9	0	9	0.0	12	0	12	0.1
Fair value hedges	3	0	3	0.0	5	0	5	0.0
Cash flow hedges	7	0	7	0.0	7	0	7	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	139	0	139	0.6	135	0	135	0.7
Intangible Assets (Net)	249	0	249	1.0	232	0	232	1.2
Goodwill	237	0	237	1.0	223	0	223	1.1
Other	13	0	13	0.1	9	0	9	0.0
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	71	0	71	0.3	36	0	36	0.2
Current assets for tax	1	0	1	0.0	0	0	0	0.0
Deferred assets for tax	70	0	70	0.3	35	0	35	0.2
Prop.&Equ.for Sale p. and from Term.Op.(Net)	35	0	35	0.1	0	0	0	0.0
Other Assets	483	111	594	2.4	330	50	380	1.9
Total Assets	18,983	5,506	24,489	100.0	15,313	4,853	20,166	100.0

Liabilities

(USD Million)

	Dec. 2012			%	Dec. 2011			%
	TC	FC	Total		TC	FC	Total	
Deposits	11,745	4,416	16,160	66.0	7,782	4,335	12,116	60.1
Deposits held by the Banks risk group	268	156	424	1.7	295	155	450	2.2
Other	11,477	4,260	15,737	64.3	7,487	4,180	11,667	57.9
Derivative Finan. Liabilities Held for Trading	99	32	131	0.5	83	49	132	0.7
Funds Borrowed	154	2,759	2,913	11.9	1,268	2,215	3,483	17.3
Money Market Takings	23	0	23	0.1	585	0	585	2.9
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	23	0	23	0.1	585	0	585	2.9
Marketable Securities Issued (Net)	278	0	278	1.1	132	0	132	0.7
Bills	188	0	188	0.8	132	0	132	0.7
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	90	0	90	0.4	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	482	12	494	2.0	409	32	441	2.2
Other External Resources	649	1	650	2.7	329	2	331	1.6
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	95	0	95	0.4	27	0	27	0.1
Fair value hedges	27	0	27	0.1	12	0	12	0.1
Cash flow hedges	68	0	68	0.3	14	0	14	0.1
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	380	0	380	1.6	258	0	258	1.3
General provisions	228	0	228	0.9	140	0	140	0.7
Restructuring reserves	0	0	0	0.0	1	0	1	0.0
Reserves for employee benefit	99	0	99	0.4	63	0	63	0.3
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	52	0	52	0.2	54	0	54	0.3
Liabilities for Tax	77	0	77	0.3	53	0	53	0.3
Current liabilities for tax	77	0	77	0.3	53	0	53	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	584	584	2.4	0	377	377	1.9
Shareholders' Equity	2,701	2	2,703	11.0	2,237	-6	2,231	11.1
Paid-in capital	1,240	0	1,240	5.1	1,167	0	1,167	5.8
Supplementary capital	440	2	442	1.8	366	-6	359	1.8
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	32	2	35	0.1	-46	-6	-53	-0.3
Revaluation changes of property and equip.	57	0	57	0.2	53	0	53	0.3
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est.for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv.&ass.,subs.& joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	-28	0	-28	-0.1	2	0	2	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	377	0	377	1.5	355	0	355	1.8
Profit reserves	742	0	742	3.0	590	0	590	2.9
Legal reserves	68	0	68	0.3	59	0	59	0.3
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	637	0	637	2.6	496	0	496	2.5
Other profit reserves	36	0	36	0.1	34	0	34	0.2
Profit or loss	279	0	279	1.1	114	0	114	0.6
Prior years income/loss	5	0	5	0.0	5	0	5	0.0
Current year income/loss	273	0	273	1.1	109	0	109	0.5
Total Liabilities	16,683	7,807	24,489	100.0	13,163	7,003	20,166	100.0

Türk Ekonomi Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2012			Dec. 2011		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	2,265	3,531	5,796	1,823	2,445	4,269
Letters of guarantee	1,915	1,847	3,762	1,585	1,358	2,943
Bank acceptances	0	508	508	0	181	181
Letters of credit	3	778	781	0	698	698
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	347	398	745	238	208	446
Commitments	4,569	969	5,538	3,485	818	4,303
Irrevocable commitments	4,569	969	5,538	3,485	818	4,303
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	9,299	13,978	23,277	7,028	10,183	17,211
Derivative finan. instruments held for hedging	2,181	404	2,585	1,072	29	1,101
Trading transactions	7,118	13,574	20,692	5,956	10,154	16,110
Custody and Pledged Securities	54,380	11,492	65,872	44,692	11,731	56,423
Items held in Custody	9,772	1,075	10,847	7,860	725	8,586
Pledged Items	44,532	10,398	54,931	36,762	10,989	47,750
Accepted independent guaran. and warran.	76	19	95	70	16	86
Total Off Balance Sheet Commitments	70,513	29,970	100,483	57,028	25,177	82,205

Income-Expenditure

(USD Million)

	Dec. 2012	Dec. 2011
Interest Income	2,216	1,542
Interest on loans	1,952	1,295
Interest received from reserve deposits	0	0
Interest received from banks	5	5
Interest received from money market transactions	28	1
Interest received from marketable securities portfolio	226	241
Other interest income	4	0
Interest Expenses	1,178	814
Interest on deposits	976	563
Interest on money market transactions	149	172
Interest on funds borrowed	24	57
Interest on securities issued	21	5
Other interest expenses	9	16
Net Interest Income/Expenses	1,038	728
Net Fees and Commissions Income/Expenses	302	178
Fees and commissions received	487	299
Fees and commissions paid	185	121
Dividend Income	10	10
Trading Profit/Loss (net)	-46	-13
Profit/loss on trading account securities	17	5
Profit/losses on derivative financial transactions	-270	26
Foreign exchange profit/loss	207	-44
Other Operating Income	52	47
Total Operating Income/Expenses	1,356	949
Provision for Loan Losses or other Receivables (-)	154	69
Specific provisions of banks loans and other receivables*	74	26
General provision expenses*	79	45
Other Operating Expenses (-)	841	730
Personnel Expenses*	357	307
Net Operating Profit/Loss	360	150
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	360	150
Provisions for Taxes on Income from Continuing Operations (±)	-87	-41
Net Profit/Loss from Continuing Operations	273	109
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	273	109

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

Ratios

(%)

	Dec. 2012	Dec. 2011
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	15.2	14.2
Shareholders' Equity / Total Assets	11.0	11.1
(Shareholders' Equity - Permanent Assets) / Total Assets	8.3	8.3
Net On Balance Sheet Position / Total Shareholders' Equity	-45.3	-41.7
Net On and Off Balance Sheet Position / Total Shareholders' Equity	8.4	12.2
Balance-Sheet Ratios		
TC Assets / Total Assets	77.5	75.9
TC Liabilities / Total Liabilities	68.1	65.3
FC Assets / FC Liabilities	70.5	69.3
TC Deposits / Total Deposits	72.7	64.2
TC Loans / Total Loans and Receivables	81.5	79.2
Total Deposits / Total Assets	66.0	60.1
Funds Borrowed / Total Assets	11.9	17.3
Assets Quality		
Financial Assets (net) / Total Assets	11.2	15.6
Total Loans and Receivables / Total Assets	68.2	67.3
Total Loans and Receivables / Total Deposits	103.3	112.1
Loans Under Follow-up (gross) / Total Loans and Receivables	2.2	2.8
Loans Under Follow-up (net) / Total Loans and Receivables	0.9	0.8
Specific Provisions / Loans Under Follow-up	60.0	71.3
Permanent Assets / Total Assets	2.7	2.8
Consumer Loans / Total Loans and Receivables	31.5	29.8
Liquidity		
Liquid Assets / Total Assets	26.9	28.3
Liquid Assets / Short-term Liabilities	52.5	45.6
TC Liquid Assets / Total Assets	17.6	18.6
Profitability		
Net Profit/Losses / Total Assets	1.1	0.5
Net Profit/Losses / Total Shareholders' Equity	10.1	4.9
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.5	0.7
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	3.9	3.5
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	71.1	73.9
Non-interest Income (net) / Total Assets	1.3	1.1
Other Operating Expenses / Total Assets	3.4	3.6
Personnel Expenses / Other Operating Expenses	42.4	42.0
Non-interest Income (net) / Other Operating Expenses	37.8	30.3

Türkiye Garanti Bankası A.Ş.

Assets

(USD Million)

	Dec. 2012			% Distr.	Dec. 2011			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	728	8,336	9,064	10.1	841	3,532	4,374	5.6
Fin.ass.where fair value cha. is refl.to I/S (Net)	380	286	666	0.7	228	649	877	1.1
Financial assets held for trading	255	286	541	0.6	228	649	877	1.1
Public sector debt securities	73	131	204	0.2	95	404	499	0.6
Securities representing a share in capital	12	0	12	0.0	9	0	9	0.0
Derivative financial assets held for trading	168	142	310	0.3	101	244	345	0.4
Other marketable securities	2	12	15	0.0	23	2	24	0.0
Fin.assets clas. as fair value change is refl.to I/S	125	0	125	0.1	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	125	0	125	0.1	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	1,256	3,102	4,358	4.8	1,113	6,481	7,594	9.8
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)	19,614	567	20,182	22.4	14,430	817	15,247	19.6
Securities representing a share in capital	14	3	17	0.0	13	1	14	0.0
Public sector debt securities	18,853	55	18,909	21.0	13,889	92	13,980	18.0
Other marketable securities	747	509	1,256	1.4	529	724	1,253	1.6
Loans and Receivables	32,420	19,236	51,656	57.3	26,268	18,103	44,371	57.2
Loans and Receivables	32,193	19,236	51,430	57.1	26,120	18,103	44,223	57.0
Loans granted to the Banks risk group	80	576	656	0.7	157	618	775	1.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	32,113	18,660	50,774	56.3	25,963	17,485	43,448	56.0
Loans under follow-up	1,189	0	1,189	1.3	811	0	811	1.0
Specific provisions (-)	963	0	963	1.1	663	0	663	0.9
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	517	251	768	0.9	1,681	853	2,534	3.3
Public sector debt securities	513	251	763	0.8	1,678	853	2,531	3.3
Other marketable securities	4	0	4	0.0	3	0	3	0.0
Investments and Associates (Net)	12	0	12	0.0	11	0	11	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	11	0	11	0.0
Financial investments and associates	10	0	10	0.0	10	0	10	0.0
Non-financial investments and associates	2	0	2	0.0	1	0	1	0.0
Subsidiaries (Net)	265	1,191	1,456	1.6	216	932	1,148	1.5
Financial subsidiaries	206	1,191	1,398	1.6	161	932	1,093	1.4
Non-financial subsidiaries	59	0	59	0.1	55	0	55	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	68	68	0.1
Fair value hedges	0	0	0	0.0	0	68	68	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)	635	0	635	0.7	658	0	658	0.8
Intangible Assets (Net)	31	0	31	0.0	29	0	29	0.0
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	31	0	31	0.0	29	0	29	0.0
Real Estates for Investment Purpose (Net)	88	0	88	0.1	0	0	0	0.0
Assets for Tax	100	0	100	0.1	3	0	3	0.0
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	100	0	100	0.1	3	0	3	0.0
Prop.&Equ.for Sale p. and from Term.Op.(Net)	72	0	72	0.1	64	0	64	0.1
Other Assets	964	66	1,030	1.1	598	57	654	0.8
Total Assets	57,081	33,036	90,117	100.0	46,143	31,491	77,634	100.0

Liabilities

(USD Million)

	Dec. 2012			%	Dec. 2011			%
	TC	FC	Total		TC	FC	Total	
Deposits	28,127	21,087	49,214	54.6	25,294	19,464	44,758	57.7
Deposits held by the Banks risk group	367	94	461	0.5	319	654	973	1.3
Other	27,760	20,993	48,753	54.1	24,975	18,810	43,785	56.4
Derivative Finan. Liabilities Held for Trading	330	160	490	0.5	262	148	410	0.5
Funds Borrowed	2,355	9,840	12,195	13.5	2,321	8,544	10,865	14.0
Money Market Takings	6,878	716	7,594	8.4	4,415	1,385	5,800	7.5
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	6,878	716	7,594	8.4	4,415	1,385	5,800	7.5
Marketable Securities Issued (Net)	1,086	2,212	3,298	3.7	1,103	858	1,961	2.5
Bills	901	0	901	1.0	1,103	0	1,103	1.4
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	185	2,212	2,397	2.7	0	858	858	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	2,368	213	2,581	2.9	1,843	40	1,883	2.4
Other External Resources	924	191	1,115	1.2	358	611	969	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	1,260	21	1,281	1.4	951	19	969	1.2
General provisions	714	18	733	0.8	519	18	537	0.7
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	194	0	194	0.2	141	0	141	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	352	3	355	0.4	291	1	291	0.4
Liabilities for Tax	290	5	296	0.3	140	0	141	0.2
Current liabilities for tax	290	5	296	0.3	140	0	141	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	66	66	0.1	0	573	573	0.7
Shareholders' Equity	11,504	484	11,988	13.3	9,055	250	9,305	12.0
Paid-in capital	2,363	0	2,363	2.6	2,224	0	2,224	2.9
Supplementary capital	1,433	445	1,878	2.1	796	226	1,022	1.3
Share premium	7	0	7	0.0	6	0	6	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	609	445	1,054	1.2	96	226	322	0.4
Revaluation changes of property and equip.	417	0	417	0.5	317	0	317	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.	1	0	1	0.0	1	0	1	0.0
Hedging funds (active part)	-36	0	-36	0.0	-33	0	-34	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	435	0	435	0.5	409	0	409	0.5
Profit reserves	5,981	39	6,020	6.7	4,410	24	4,434	5.7
Legal reserves	511	4	515	0.6	379	4	383	0.5
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	5,470	0	5,470	6.1	4,030	0	4,030	5.2
Other profit reserves	0	34	34	0.0	1	20	21	0.0
Profit or loss	1,727	0	1,727	1.9	1,626	0	1,626	2.1
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	1,727	0	1,727	1.9	1,626	0	1,626	2.1
Total Liabilities	55,123	34,994	90,117	100.0	45,742	31,892	77,634	100.0

Türkiye Garanti Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2012			Dec. 2011		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	3,921	8,836	12,757	3,072	8,057	11,129
Letters of guarantee	3,914	5,325	9,239	3,064	4,836	7,900
Bank acceptances	3	403	406	2	271	273
Letters of credit	4	3,071	3,075	6	2,913	2,919
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	18,950	39,815	58,765	16,972	32,014	48,986
Irrevocable commitments	13,330	5,741	19,071	12,510	4,507	17,017
Revocable commitments	5,620	34,074	39,694	4,462	27,507	31,969
Derivative Financial Instruments	14,465	32,178	46,642	9,609	27,534	37,142
Derivative finan. instruments held for hedging	0	0	0	0	1,042	1,042
Trading transactions	14,465	32,178	46,642	9,609	26,492	36,101
Custody and Pledged Securities	236,819	134,559	371,378	169,606	110,848	280,453
Items held in Custody	36,579	10,037	46,616	36,936	10,663	47,599
Pledged Items	200,240	124,522	324,761	132,670	100,185	232,855
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	274,155	215,387	489,542	199,259	178,452	377,711

Income-Expenditure

(USD Million)

	Dec. 2012	Dec. 2011
Interest Income	7,128	5,550
Interest on loans	4,749	3,491
Interest received from reserve deposits	0	0
Interest received from banks	124	125
Interest received from money market transactions	2	2
Interest received from marketable securities portfolio	2,183	1,875
Other interest income	70	57
Interest Expenses	3,911	3,068
Interest on deposits	2,783	2,095
Interest on money market transactions	502	493
Interest on funds borrowed	443	380
Interest on securities issued	176	94
Other interest expenses	6	6
Net Interest Income/Expenses	3,217	2,482
Net Fees and Commissions Income/Expenses	1,129	1,063
Fees and commissions received	1,402	1,263
Fees and commissions paid	273	200
Dividend Income	1	3
Trading Profit/Loss (net)	346	176
Profit/loss on trading account securities	309	168
Profit/losses on derivative financial transactions	-190	187
Foreign exchange profit/loss	227	-179
Other Operating Income	168	478
Total Operating Income/Expenses	4,862	4,202
Provision for Loan Losses or other Receivables (-)	663	435
Specific provisions of banks loans and other receivables*	430	163
General provision expenses*	164	204
Other Operating Expenses (-)	1,992	1,697
Personnel Expenses*	844	661
Net Operating Profit/Loss	2,207	2,069
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	2,207	2,069
Provisions for Taxes on Income from Continuing Operations (±)	-480	-443
Net Profit/Loss from Continuing Operations	1,727	1,626
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	1,727	1,626

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

Ratios

(%)

	Dec. 2012	Dec. 2011
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	18.2	16.9
Shareholders' Equity / Total Assets	13.3	12.0
(Shareholders' Equity - Permanent Assets) / Total Assets	10.6	9.3
Net On Balance Sheet Position / Total Shareholders' Equity	-1.0	13.2
Net On and Off Balance Sheet Position / Total Shareholders' Equity	1.4	0.8
Balance-Sheet Ratios		
TC Assets / Total Assets	63.3	59.4
TC Liabilities / Total Liabilities	61.2	58.9
FC Assets / FC Liabilities	94.4	98.7
TC Deposits / Total Deposits	57.2	56.5
TC Loans / Total Loans and Receivables	62.8	59.2
Total Deposits / Total Assets	54.6	57.7
Funds Borrowed / Total Assets	13.5	14.0
Assets Quality		
Financial Assets (net) / Total Assets	24.0	24.1
Total Loans and Receivables / Total Assets	57.3	57.2
Total Loans and Receivables / Total Deposits	105.0	99.1
Loans Under Follow-up (gross) / Total Loans and Receivables	2.3	1.8
Loans Under Follow-up (net) / Total Loans and Receivables	0.4	0.3
Specific Provisions / Loans Under Follow-up	80.9	81.7
Permanent Assets / Total Assets	2.7	2.7
Consumer Loans / Total Loans and Receivables	36.1	33.1
Liquidity		
Liquid Assets / Total Assets	38.0	36.2
Liquid Assets / Short-term Liabilities	64.5	63.5
TC Liquid Assets / Total Assets	24.4	21.4
Profitability		
Net Profit/Losses / Total Assets	1.9	2.1
Net Profit/Losses / Total Shareholders' Equity	14.4	17.5
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.4	2.7
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	3.1	3.0
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	57.3	55.2
Non-interest Income (net) / Total Assets	1.8	2.2
Other Operating Expenses / Total Assets	2.2	2.2
Personnel Expenses / Other Operating Expenses	42.4	38.9
Non-interest Income (net) / Other Operating Expenses	82.6	101.3

Türkiye İş Bankası A.Ş.

Assets

(USD Million)

	Dec. 2012			% Distr.	Dec. 2011			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	1,459	7,517	8,976	9.1	2,681	4,591	7,272	8.5
Fin.ass.where fair value cha. is refl.to I/S (Net)	505	267	773	0.8	359	475	834	1.0
Financial assets held for trading	505	267	773	0.8	359	475	834	1.0
Public sector debt securities	421	3	424	0.4	344	5	349	0.4
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	84	265	348	0.4	15	470	485	0.6
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	59	749	807	0.8	127	1,066	1,193	1.4
Money Market Securities	0	0	0	0.0	0	23	23	0.0
Interbank money market placements	0	0	0	0.0	0	23	23	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)	11,256	3,565	14,822	15.0	9,714	5,455	15,169	17.7
Securities representing a share in capital	8	0	8	0.0	7	0	7	0.0
Public sector debt securities	11,237	2,830	14,066	14.3	9,707	4,079	13,787	16.1
Other marketable securities	11	736	747	0.8	0	1,375	1,375	1.6
Loans and Receivables	40,415	19,859	60,273	61.1	31,131	17,374	48,505	56.7
Loans and Receivables	40,175	19,859	60,034	60.8	31,131	17,374	48,505	56.7
Loans granted to the Banks risk group	486	301	787	0.8	219	539	758	0.9
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	39,689	19,557	59,247	60.0	30,912	16,835	47,747	55.8
Loans under follow-up	1,121	18	1,139	1.2	1,023	27	1,050	1.2
Specific provisions (-)	881	18	899	0.9	1,023	27	1,050	1.2
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	6,157	5	6,162	6.2	7,122	7	7,129	8.3
Public sector debt securities	6,153	0	6,153	6.2	7,118	0	7,118	8.3
Other marketable securities	4	5	9	0.0	4	7	11	0.0
Investments and Associates (Net)	418	0	418	0.4	394	0	394	0.5
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	418	0	418	0.4	394	0	394	0.5
Financial investments and associates	48	0	48	0.0	45	0	45	0.1
Non-financial investments and associates	371	0	371	0.4	349	0	349	0.4
Subsidiaries (Net)	3,710	204	3,913	4.0	2,820	108	2,928	3.4
Financial subsidiaries	1,720	204	1,924	1.9	1,146	108	1,254	1.5
Non-financial subsidiaries	1,989	0	1,989	2.0	1,674	0	1,674	2.0
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)	1,022	3	1,024	1.0	983	2	985	1.2
Intangible Assets (Net)	59	0	59	0.1	34	0	34	0.0
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	59	0	59	0.1	34	0	34	0.0
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	334	0	334	0.3	259	0	259	0.3
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	334	0	334	0.3	259	0	259	0.3
Prop.&Equ.for Sale p. and from Term.Op.(Net)	41	0	41	0.0	32	0	32	0.0
Other Assets	761	333	1,094	1.1	465	367	832	1.0
Total Assets	66,197	32,500	98,697	100.0	56,121	29,468	85,589	100.0

Liabilities

(USD Million)

	Dec. 2012			%	Dec. 2011			%
	TC	FC	Total		TC	FC	Total	
Deposits	36,560	22,724	59,284	60.1	31,941	20,107	52,048	60.8
Deposits held by the Banks risk group	1,188	985	2,173	2.2	891	1,071	1,962	2.3
Other	35,372	21,739	57,111	57.9	31,049	19,037	50,086	58.5
Derivative Finan. Liabilities Held for Trading	220	195	415	0.4	242	212	454	0.5
Funds Borrowed	500	5,546	6,046	6.1	112	5,790	5,902	6.9
Money Market Takings	5,850	1,755	7,605	7.7	7,195	3,108	10,303	12.0
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	5,850	1,755	7,605	7.7	7,195	3,108	10,303	12.0
Marketable Securities Issued (Net)	2,569	1,011	3,580	3.6	1,497	505	2,002	2.3
Bills	1,926	0	1,926	2.0	958	0	958	1.1
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	643	1,011	1,654	1.7	540	505	1,044	1.2
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	1,922	145	2,067	2.1	1,534	235	1,769	2.1
Other External Resources	988	1,584	2,572	2.6	429	769	1,198	1.4
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	3,017	9	3,027	3.1	2,213	14	2,226	2.6
General provisions	908	0	908	0.9	659	0	659	0.8
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	204	0	204	0.2	136	0	136	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	1,906	9	1,915	1.9	1,418	14	1,431	1.7
Liabilities for Tax	305	0	305	0.3	199	0	200	0.2
Current liabilities for tax	305	0	305	0.3	199	0	200	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	1,015	1,015	1.0	0	0	0	0.0
Shareholders' Equity	12,533	248	12,781	12.9	9,415	73	9,488	11.1
Paid-in capital	2,532	0	2,532	2.6	2,382	0	2,382	2.8
Supplementary capital	2,762	248	3,010	3.0	1,583	73	1,655	1.9
Share premium	2	0	2	0.0	2	0	2	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	1,836	248	2,084	2.1	711	73	784	0.9
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est.for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv.&ass.,subs.& joint vent.	15	0	15	0.0	14	0	14	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	909	0	909	0.9	855	0	855	1.0
Profit reserves	5,377	0	5,377	5.4	4,038	0	4,038	4.7
Legal reserves	1,022	0	1,022	1.0	872	0	872	1.0
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	4,362	0	4,362	4.4	3,119	0	3,119	3.6
Other profit reserves	-8	0	-8	0.0	48	0	48	0.1
Profit or loss	1,862	0	1,862	1.9	1,412	0	1,412	1.6
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	1,862	0	1,862	1.9	1,412	0	1,412	1.6
Total Liabilities	64,464	34,233	98,697	100.0	54,777	30,812	85,589	100.0

Türkiye İş Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2012			Dec. 2011		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	7,036	9,065	16,101	5,262	8,423	13,685
Letters of guarantee	7,013	5,505	12,518	5,250	4,905	10,155
Bank acceptances	11	719	730	2	261	263
Letters of credit	0	2,579	2,579	0	2,737	2,737
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	199	199
Other guarantees and warranties	12	262	274	11	320	331
Commitments	76,546	3,048	79,593	61,093	4,739	65,833
Irrevocable commitments	16,541	3,048	19,589	13,036	4,628	17,664
Revocable commitments	60,004	0	60,004	48,058	111	48,169
Derivative Financial Instruments	10,396	25,299	35,695	9,069	25,054	34,123
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	10,396	25,299	35,695	9,069	25,054	34,123
Custody and Pledged Securities	90,070	24,755	114,825	72,303	20,283	92,586
Items held in Custody	25,339	4,303	29,642	23,283	3,968	27,251
Pledged Items	64,731	20,452	85,183	49,020	16,315	65,335
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	184,048	62,167	246,215	147,727	58,499	206,226

Income-Expenditure

(USD Million)

	Dec. 2012	Dec. 2011
Interest Income	7,533	5,770
Interest on loans	5,449	3,777
Interest received from reserve deposits	0	0
Interest received from banks	7	9
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	2,053	1,970
Other interest income	24	14
Interest Expenses	4,198	3,355
Interest on deposits	3,077	2,635
Interest on money market transactions	146	121
Interest on funds borrowed	687	468
Interest on securities issued	247	110
Other interest expenses	41	20
Net Interest Income/Expenses	3,335	2,415
Net Fees and Commissions Income/Expenses	960	756
Fees and commissions received	1,079	844
Fees and commissions paid	119	88
Dividend Income	235	294
Trading Profit/Loss (net)	332	162
Profit/loss on trading account securities	347	61
Profit/losses on derivative financial transactions	-272	176
Foreign exchange profit/loss	257	-75
Other Operating Income	659	694
Total Operating Income/Expenses	5,521	4,322
Provision for Loan Losses or other Receivables (-)	680	733
Specific provisions of banks loans and other receivables*	338	316
General provision expenses*	210	289
Other Operating Expenses (-)	2,523	1,843
Personnel Expenses*	1,024	963
Net Operating Profit/Loss	2,318	1,746
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	2,318	1,746
Provisions for Taxes on Income from Continuing Operations (±)	-456	-334
Net Profit/Loss from Continuing Operations	1,862	1,412
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	1,862	1,412

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

Ratios

(%)

	Dec. 2012	Dec. 2011
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	16.3	14.1
Shareholders' Equity / Total Assets	12.9	11.1
(Shareholders' Equity - Permanent Assets) / Total Assets	7.2	6.0
Net On Balance Sheet Position / Total Shareholders' Equity	2.7	3.9
Net On and Off Balance Sheet Position / Total Shareholders' Equity	2.4	6.2
Balance-Sheet Ratios		
TC Assets / Total Assets	67.1	65.6
TC Liabilities / Total Liabilities	65.3	64.0
FC Assets / FC Liabilities	94.9	95.6
TC Deposits / Total Deposits	61.7	61.4
TC Loans / Total Loans and Receivables	67.1	64.2
Total Deposits / Total Assets	60.1	60.8
Funds Borrowed / Total Assets	6.1	6.9
Assets Quality		
Financial Assets (net) / Total Assets	22.0	27.0
Total Loans and Receivables / Total Assets	61.1	56.7
Total Loans and Receivables / Total Deposits	101.7	93.2
Loans Under Follow-up (gross) / Total Loans and Receivables	1.9	2.2
Loans Under Follow-up (net) / Total Loans and Receivables	0.4	0.0
Specific Provisions / Loans Under Follow-up	78.9	100.0
Permanent Assets / Total Assets	5.8	5.1
Consumer Loans / Total Loans and Receivables	28.2	27.5
Liquidity		
Liquid Assets / Total Assets	25.7	28.6
Liquid Assets / Short-term Liabilities	46.2	47.3
TC Liquid Assets / Total Assets	13.5	15.1
Profitability		
Net Profit/Losses / Total Assets	1.9	1.6
Net Profit/Losses / Total Shareholders' Equity	14.6	14.9
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.3	2.0
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	3.0	2.5
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	54.3	48.6
Non-interest Income (net) / Total Assets	2.2	2.2
Other Operating Expenses / Total Assets	2.6	2.2
Personnel Expenses / Other Operating Expenses	40.6	52.3
Non-interest Income (net) / Other Operating Expenses	86.7	103.5

Yapı ve Kredi Bankası A.Ş.

Assets

(USD Million)

	Dec. 2012			% Distr.	Dec. 2011			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	912	5,319	6,231	9.1	2,463	2,691	5,154	9.0
Fin.ass.where fair value cha. is refl.to I/S (Net)	354	119	473	0.7	184	53	237	0.4
Financial assets held for trading	354	119	473	0.7	184	53	237	0.4
Public sector debt securities	192	62	254	0.4	74	15	88	0.2
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	162	52	214	0.3	110	37	147	0.3
Other marketable securities	0	4	4	0.0	0	1	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	167	1,363	1,531	2.2	70	890	960	1.7
Money Market Securities	1,473	63	1,536	2.2	1,112	20	1,132	2.0
Interbank money market placements	186	0	186	0.3	0	0	0	0.0
Istanbul Stock Exc. money market placements	786	63	848	1.2	0	20	20	0.0
Receiv. from reverse repurchase agreements	502	0	502	0.7	1,112	0	1,112	1.9
Financial Assets Available for Sale (Net)	4,356	4,005	8,360	12.2	3,172	564	3,736	6.5
Securities representing a share in capital	3	0	3	0.0	2	0	2	0.0
Public sector debt securities	3,488	3,904	7,392	10.8	2,429	393	2,822	4.9
Other marketable securities	865	101	966	1.4	740	172	912	1.6
Loans and Receivables	30,880	11,745	42,625	62.0	23,685	12,198	35,883	62.7
Loans and Receivables	30,392	11,684	42,076	61.2	23,384	12,110	35,494	62.0
Loans granted to the Banks risk group	339	172	511	0.7	197	452	649	1.1
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	30,053	11,513	41,565	60.5	23,187	11,658	34,845	60.9
Loans under follow-up	1,239	182	1,421	2.1	972	129	1,101	1.9
Specific provisions (-)	751	122	873	1.3	671	41	712	1.2
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	1,849	1,350	3,199	4.7	1,815	4,823	6,637	11.6
Public sector debt securities	1,849	1,350	3,199	4.7	1,815	4,823	6,637	11.6
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	3	24	27	0.0	2	23	25	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	3	24	27	0.0	2	23	25	0.0
Financial investments and associates	0	24	24	0.0	2	23	25	0.0
Non-financial investments and associates	3	0	3	0.0	0	0	0	0.0
Subsidiaries (Net)	1,831	318	2,149	3.1	737	216	954	1.7
Financial subsidiaries	1,829	318	2,148	3.1	736	216	952	1.7
Non-financial subsidiaries	1	0	1	0.0	1	0	1	0.0
Joint Ventures (Business Partners) (Net)	11	0	11	0.0	10	0	10	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	11	0	11	0.0	10	0	10	0.0
Financial joint ventures	11	0	11	0.0	10	0	10	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	53	0	53	0.1	200	0	200	0.3
Fair value hedges	53	0	53	0.1	196	0	196	0.3
Cash flow hedges	0	0	0	0.0	4	0	4	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	554	0	554	0.8	534	0	534	0.9
Intangible Assets (Net)	748	0	748	1.1	668	0	668	1.2
Goodwill	551	0	551	0.8	519	0	519	0.9
Other	197	0	197	0.3	149	0	149	0.3
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	30	0	30	0.0	125	0	125	0.2
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	30	0	30	0.0	125	0	125	0.2
Prop.&Equ.for Sale p. and from Term.Op.(Net)	74	0	74	0.1	53	0	53	0.1
Other Assets	566	567	1,133	1.6	286	635	922	1.6
Total Assets	43,861	24,873	68,733	100.0	35,118	22,113	57,231	100.0

Liabilities

(USD Million)

	Dec. 2012			%	Dec. 2011			%
	TC	FC	Total		TC	FC	Total	
Deposits	23,313	14,966	38,279	55.7	18,549	15,078	33,627	58.8
Deposits held by the Banks risk group	2,722	2,198	4,920	7.2	1,934	1,939	3,873	6.8
Other	20,591	12,767	33,358	48.5	16,614	13,139	29,754	52.0
Derivative Finan. Liabilities Held for Trading	161	48	209	0.3	208	42	250	0.4
Funds Borrowed	359	6,628	6,987	10.2	401	6,864	7,265	12.7
Money Market Takings	963	1,698	2,661	3.9	478	2,654	3,133	5.5
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	963	1,698	2,661	3.9	478	2,654	3,133	5.5
Marketable Securities Issued (Net)	811	498	1,309	1.9	580	0	580	1.0
Bills	415	0	415	0.6	504	0	504	0.9
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	396	498	894	1.3	76	0	76	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	2,678	348	3,025	4.4	2,015	319	2,334	4.1
Other External Resources	903	578	1,482	2.2	384	436	821	1.4
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	4	4	0.0	0	15	15	0.0
Finance leasing payables	0	4	4	0.0	0	16	16	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	232	277	509	0.7	33	233	266	0.5
Fair value hedges	51	0	51	0.1	10	0	10	0.0
Cash flow hedges	181	277	458	0.7	23	233	256	0.4
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	1,372	259	1,631	2.4	1,043	231	1,274	2.2
General provisions	517	217	734	1.1	355	197	552	1.0
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	120	0	120	0.2	97	0	97	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	734	42	777	1.1	592	34	626	1.1
Liabilities for Tax	230	0	230	0.3	136	0	136	0.2
Current liabilities for tax	230	0	230	0.3	136	0	136	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	2,923	2,923	4.3	0	1,336	1,336	2.3
Shareholders' Equity	8,960	526	9,486	13.8	6,379	-184	6,194	10.8
Paid-in capital	2,445	0	2,445	3.6	2,301	0	2,301	4.0
Supplementary capital	1,552	526	2,078	3.0	342	-184	158	0.3
Share premium	306	0	306	0.4	288	0	288	0.5
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	1,147	775	1,922	2.8	-68	23	-44	-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)	-67	-249	-315	-0.5	44	-208	-163	-0.3
Val.inc.in pro.& equ.held for sale p.and term.ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	165	0	165	0.2	78	0	78	0.1
Profit reserves	3,886	0	3,886	5.7	2,751	0	2,751	4.8
Legal reserves	202	0	202	0.3	141	0	141	0.2
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	3,683	0	3,683	5.4	2,610	0	2,610	4.6
Other profit reserves	1	0	1	0.0	0	0	0	0.0
Profit or loss	1,076	0	1,076	1.6	983	0	983	1.7
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	1,076	0	1,076	1.6	983	0	983	1.7
Total Liabilities	39,980	28,753	68,733	100.0	30,207	27,023	57,231	100.0

Yapı ve Kredi Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2012			Dec. 2011		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	6,400	9,556	15,956	5,662	8,174	13,836
Letters of guarantee	6,341	5,198	11,539	5,264	4,635	9,899
Bank acceptances	0	68	68	0	84	84
Letters of credit	8	3,149	3,156	7	2,580	2,587
Prefinancing given as guarantee	0	1	1	0	1	1
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	51	1,140	1,191	391	874	1,265
Commitments	42,349	15,963	58,312	26,737	16,059	42,796
Irrevocable commitments	16,840	3,933	20,773	12,556	3,615	16,171
Revocable commitments	25,509	12,030	37,539	14,181	12,444	26,624
Derivative Financial Instruments	14,992	38,186	53,178	10,503	33,740	44,243
Derivative finan. instruments held for hedging	7,946	14,996	22,942	4,815	15,644	20,458
Trading transactions	7,046	23,190	30,236	5,688	18,096	23,784
Custody and Pledged Securities	64,973	14,172	79,145	53,577	14,608	68,184
Items held in Custody	29,078	2,300	31,378	25,156	2,261	27,418
Pledged Items	35,238	11,544	46,782	27,827	12,004	39,830
Accepted independent guaran. and warran.	657	328	985	594	342	936
Total Off Balance Sheet Commitments	128,714	77,877	206,591	96,479	72,580	169,059

Income-Expenditure

(USD Million)

	Dec. 2012	Dec. 2011
Interest Income	5,273	3,788
Interest on loans	4,269	2,967
Interest received from reserve deposits	0	0
Interest received from banks	19	15
Interest received from money market transactions	81	17
Interest received from marketable securities portfolio	903	788
Other interest income	0	1
Interest Expenses	2,746	2,036
Interest on deposits	2,238	1,623
Interest on money market transactions	312	237
Interest on funds borrowed	86	138
Interest on securities issued	105	26
Other interest expenses	5	12
Net Interest Income/Expenses	2,527	1,752
Net Fees and Commissions Income/Expenses	991	967
Fees and commissions received	1,218	1,142
Fees and commissions paid	228	175
Dividend Income	103	68
Trading Profit/Loss (net)	-22	-135
Profit/loss on trading account securities	172	15
Profit/losses on derivative financial transactions	-534	-264
Foreign exchange profit/loss	340	114
Other Operating Income	190	430
Total Operating Income/Expenses	3,789	3,082
Provision for Loan Losses or other Receivables (-)	728	411
Specific provisions of banks loans and other receivables*	443	241
General provision expenses*	187	130
Other Operating Expenses (-)	1,684	1,424
Personnel Expenses*	696	603
Net Operating Profit/Loss	1,378	1,247
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	1,378	1,247
Provisions for Taxes on Income from Continuing Operations (±)	-301	-263
Net Profit/Loss from Continuing Operations	1,076	983
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	1,076	983

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

Ratios

(%)

	Dec. 2012	Dec. 2011
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	16.3	14.7
Shareholders' Equity / Total Assets	13.8	10.8
(Shareholders' Equity - Permanent Assets) / Total Assets	7.8	6.2
Net On Balance Sheet Position / Total Shareholders' Equity	-14.2	-46.7
Net On and Off Balance Sheet Position / Total Shareholders' Equity	5.0	-6.6
Balance-Sheet Ratios		
TC Assets / Total Assets	63.8	61.4
TC Liabilities / Total Liabilities	58.2	52.8
FC Assets / FC Liabilities	86.5	81.8
TC Deposits / Total Deposits	60.9	55.2
TC Loans / Total Loans and Receivables	72.4	66.0
Total Deposits / Total Assets	55.7	58.8
Funds Borrowed / Total Assets	10.2	12.7
Assets Quality		
Financial Assets (net) / Total Assets	17.6	18.9
Total Loans and Receivables / Total Assets	62.0	62.7
Total Loans and Receivables / Total Deposits	111.4	106.7
Loans Under Follow-up (gross) / Total Loans and Receivables	3.3	3.1
Loans Under Follow-up (net) / Total Loans and Receivables	1.3	1.1
Specific Provisions / Loans Under Follow-up	61.4	64.7
Permanent Assets / Total Assets	6.0	4.6
Consumer Loans / Total Loans and Receivables	36.9	34.2
Liquidity		
Liquid Assets / Total Assets	26.4	19.6
Liquid Assets / Short-term Liabilities	51.5	36.9
TC Liquid Assets / Total Assets	10.6	12.2
Profitability		
Net Profit/Losses / Total Assets	1.6	1.7
Net Profit/Losses / Total Shareholders' Equity	11.3	15.9
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.0	2.2
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	3.0	2.6
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	55.0	49.0
Non-interest Income (net) / Total Assets	1.8	2.3
Other Operating Expenses / Total Assets	2.4	2.5
Personnel Expenses / Other Operating Expenses	41.3	42.3
Non-interest Income (net) / Other Operating Expenses	75.0	93.4

Banks Under the Deposit Insurance Fund

Birleşik Fon Bankası A.Ş.

Assets

(USD Million)

	Dec. 2012			% Distr.	Dec. 2011			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	0	0	0	0.0	0	0	0	0.0
Fin.ass.where fair value cha. is refl.to I/S (Net)	38	0	38	8.4	149	0	149	34.3
Financial assets held for trading	38	0	38	8.4	149	0	149	34.3
Public sector debt securities	38	0	38	8.4	149	0	149	34.3
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	155	57	212	46.8	118	60	178	40.8
Money Market Securities	1	0	1	0.2	0	0	0	0.0
Interbank money market placements	1	0	1	0.2	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans and Receivables	1	0	1	0.2	1	0	1	0.2
Loans and Receivables	1	0	1	0.1	0	0	0	0.1
Loans granted to the Banks risk group	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	1	0	1	0.1	0	0	0	0.1
Loans under follow-up	18	4	23	5.0	18	4	22	5.2
Specific provisions (-)	18	4	22	4.9	18	4	22	5.0
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	140	0	140	31.0	48	0	48	10.9
Public sector debt securities	140	0	140	31.0	48	0	48	10.9
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
Recivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	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)	29	0	29	6.3	28	0	28	6.3
Intangible Assets (Net)	0	0	0	0.0	0	0	0	0.0
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	6	0	6	1.3	5	0	5	1.2
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	6	0	6	1.3	5	0	5	1.2
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	23	3	26	5.8	23	3	27	6.1
Total Assets	393	61	454	100.0	372	63	436	100.0

Liabilities

(USD Million)

	Dec. 2012			% Distr.	Dec. 2011			% Distr.
	TC	FC	Total		TC	FC	Total	
Deposits	2	4	6	1.4	4	7	11	2.6
Deposits held by the Banks risk group	0	0	0	0.0	0	0	0	0.0
Other	2	4	6	1.4	4	7	11	2.6
Derivative Finan. Liabilities Held for Trading	0	0	0	0.0	0	0	0	0.0
Funds Borrowed	0	0	0	0.0	0	0	0	0.0
Money Market Takings	1	0	1	0.2	1	0	1	0.2
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	1	0	1	0.2	1	0	1	0.2
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	7	30	37	8.1	5	29	34	7.8
Other External Resources	2	0	2	0.3	2	0	2	0.4
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	34	27	61	13.4	34	26	60	13.8
General provisions	3	0	3	0.6	1	0	1	0.3
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	4	0	4	0.9	3	0	3	0.7
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	27	27	54	11.9	29	26	56	12.7
Liabilities for Tax	1	0	1	0.3	1	0	1	0.2
Current liabilities for tax	1	0	1	0.3	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	346	0	346	76.4	327	0	327	75.0
Paid-in capital	259	0	259	57.1	244	0	244	56.0
Supplementary capital	0	0	0	0.0	0	0	0	0.0
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	0	0	0	0.0	0	0	0	0.0
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est.for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv.&ass.,subs.& joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val.inc.in pro.& equ.held for sale p.and term.ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	0	0	0	0.0	0	0	0	0.0
Profit reserves	9,926	0	9,926	2,188.6	9,361	0	9,361	2,149.3
Legal reserves	15	0	15	3.3	14	0	14	3.2
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	9,911	0	9,911	2,185.3	9,347	0	9,347	2,146.1
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	-9,839	0	-9,839	-2,169.4	-9,279	0	-9,279	-2,130.3
Prior years income/loss	-9,859	0	-9,859	-2,174.0	-9,298	0	-9,298	-2,134.7
Current year income/loss	21	0	21	4.6	19	0	19	4.5
Total Liabilities	393	60	454	100.0	373	62	436	100.0

Birleşik Fon Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2012			Dec. 2011		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	29	38	67	29	43	72
Letters of guarantee	29	38	67	29	43	72
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	2,709	0	2,709	1,395	0	1,395
Irrevocable commitments	2,709	0	2,709	1,395	0	1,395
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	478	88	566	457	87	544
Items held in Custody	6	1	8	7	2	8
Pledged Items	472	86	558	450	85	535
Accepted independent guaran. and warran.	0	0	1	0	0	1
Total Off Balance Sheet Commitments	3,216	126	3,342	1,880	130	2,011

Income-Expenditure

(USD Million)

	Dec. 2012	Dec. 2011
Interest Income	27	18
Interest on loans	1	1
Interest received from reserve deposits	0	0
Interest received from banks	19	16
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	8	1
Other interest income	0	0
Interest Expenses	0	0
Interest on deposits	0	0
Interest on money market transactions	0	0
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	27	18
Net Fees and Commissions Income/Expenses	1	1
Fees and commissions received	1	2
Fees and commissions paid	0	0
Dividend Income	0	0
Trading Profit/Loss (net)	10	10
Profit/loss on trading account securities	10	9
Profit/losses on derivative financial transactions	0	0
Foreign exchange profit/loss	0	1
Other Operating Income	6	18
Total Operating Income/Expenses	45	48
Provision for Loan Losses or other Receivables (-)	1	7
Specific provisions of banks loans and other receivables*	1	2
General provision expenses*	0	0
Other Operating Expenses (-)	18	18
Personnel Expenses*	9	9
Net Operating Profit/Loss	26	23
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	26	23
Provisions for Taxes on Income from Continuing Operations (±)	-5	-4
Net Profit/Loss from Continuing Operations	21	19
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	21	19

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

Ratios

(%)

	Dec. 2012	Dec. 2011
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	38.3	56.4
Shareholders' Equity / Total Assets	76.4	75.0
(Shareholders' Equity - Permanent Assets) / Total Assets	70.0	68.5
Net On Balance Sheet Position / Total Shareholders' Equity	0.1	0.4
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.1	0.4
Balance-Sheet Ratios		
TC Assets / Total Assets	86.6	85.4
TC Liabilities / Total Liabilities	86.7	85.7
FC Assets / FC Liabilities	100.3	102.1
TC Deposits / Total Deposits	31.0	39.8
TC Loans / Total Loans and Receivables	100.0	100.0
Total Deposits / Total Assets	1.4	2.6
Funds Borrowed / Total Assets	0.0	0.0
Assets Quality		
Financial Assets (net) / Total Assets	39.4	45.2
Total Loans and Receivables / Total Assets	0.2	0.2
Total Loans and Receivables / Total Deposits	15.5	9.4
Loans Under Follow-up (gross) / Total Loans and Receivables	2,321.2	2,133.6
Loans Under Follow-up (net) / Total Loans and Receivables	42.7	54.1
Specific Provisions / Loans Under Follow-up	98.2	97.5
Permanent Assets / Total Assets	6.4	6.5
Consumer Loans / Total Loans and Receivables	57.3	45.9
Liquidity		
Liquid Assets / Total Assets	55.4	75.1
Liquid Assets / Short-term Liabilities	3,276.3	701.5
TC Liquid Assets / Total Assets	42.8	61.3
Profitability		
Net Profit/Losses / Total Assets	4.6	4.5
Net Profit/Losses / Total Shareholders' Equity	6.0	5.9
Profit/Losses Before Taxes after Continuing Operations / Total Assets	5.6	5.3
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	5.7	3.6
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	58.0	32.8
Non-interest Income (net) / Total Assets	3.8	6.8
Other Operating Expenses / Total Assets	3.9	4.0
Personnel Expenses / Other Operating Expenses	53.0	52.5
Non-interest Income (net) / Other Operating Expenses	98.8	169.3

Foreign Banks

Arap Türk Bankası A.Ş.

Assets

(USD Million)

	Dec. 2012			%	Dec. 2011			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	20	96	117	7.5	13	114	127	8.0
Fin.ass.where fair value cha. is refl.to I/S (Net)	68	40	108	7.0	69	15	83	5.2
Financial assets held for trading	68	40	108	7.0	69	15	83	5.2
Public sector debt securities	68	0	68	4.4	60	0	60	3.8
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	40	40	2.6	9	15	23	1.5
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	34	414	448	29.0	24	647	671	42.1
Money Market Securities	335	0	335	21.7	102	0	102	6.4
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	335	0	335	21.7	102	0	102	6.4
Financial Assets Available for Sale (Net)	0	0	1	0.0	0	1	1	0.0
Securities representing a share in capital	0	0	1	0.0	0	1	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	167	247	414	26.8	205	260	465	29.2
Loans and Receivables	167	247	414	26.8	205	260	465	29.2
Loans granted to the Banks risk group	0	20	20	1.3	0	111	111	6.9
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	167	227	394	25.5	205	150	355	22.2
Loans under follow-up	5	0	5	0.3	3	0	3	0.2
Specific provisions (-)	5	0	5	0.3	3	0	3	0.2
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	15	61	76	4.9	33	73	106	6.6
Public sector debt securities	11	47	58	3.7	21	47	68	4.3
Other marketable securities	3	15	18	1.2	12	26	38	2.4
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	1.5	20	0	20	1.3
Financial subsidiaries	23	0	23	1.5	20	0	20	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)	13	0	13	0.8	12	0	12	0.8
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	9	0.6	4	1	5	0.3
Total Assets	684	862	1,546	100.0	484	1,111	1,595	100.0

Liabilities

(USD Million)

	Dec. 2012			%	Dec. 2011			%
	TC	FC	Total		TC	FC	Total	
Deposits	316	263	579	37.5	129	901	1,030	64.6
Deposits held by the Banks risk group	302	72	373	24.2	87	633	720	45.1
Other	15	191	206	13.3	42	268	311	19.5
Derivative Finan. Liabilities Held for Trading	2	0	2	0.1	0	0	0	0.0
Funds Borrowed	2	705	707	45.7	1	245	246	15.4
Money Market Takings	0	0	0	0.0	108	0	108	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	0	0	0	0.0	108	0	108	6.8
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	0	1	1	0.1	0	1	1	0.1
Other External Resources	7	2	9	0.6	5	2	7	0.4
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	14	0	14	0.9	12	0	12	0.8
General provisions	7	0	7	0.4	5	0	5	0.3
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	4	0	4	0.3	4	0	4	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	3	0	3	0.2	3	0	3	0.2
Liabilities for Tax	2	0	2	0.1	3	0	3	0.2
Current liabilities for tax	2	0	2	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	232	0	232	15.0	187	0	187	11.7
Paid-in capital	135	0	135	8.7	127	0	127	8.0
Supplementary capital	5	0	5	0.3	5	0	5	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	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	5	0	5	0.3	5	0	5	0.3
Profit reserves	3	0	3	0.2	2	0	2	0.1
Legal reserves	3	0	3	0.2	2	0	2	0.1
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	89	0	89	5.7	53	0	53	3.4
Prior years income/loss	56	0	56	3.6	28	0	28	1.8
Current year income/loss	33	0	33	2.1	25	0	25	1.6
Total Liabilities	575	971	1,546	100.0	445	1,150	1,595	100.0

Arap Türk Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2012			Dec. 2011		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	71	813	885	37	778	815
Letters of guarantee	68	634	702	37	658	696
Bank acceptances	3	36	39	0	7	7
Letters of credit	0	144	144	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	3	0	3	3	0	3
Irrevocable commitments	3	0	3	3	0	3
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	79	76	154	0	0	0
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	79	76	154	0	0	0
Custody and Pledged Securities	137	121	258	145	191	336
Items held in Custody	119	66	185	134	44	178
Pledged Items	17	55	73	11	147	158
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	290	1,010	1,300	185	969	1,154

Income-Expenditure

(USD Million)

	Dec. 2012	Dec. 2011
Interest Income	67	45
Interest on loans	29	20
Interest received from reserve deposits	0	0
Interest received from banks	11	8
Interest received from money market transactions	12	2
Interest received from marketable securities portfolio	15	15
Other interest income	0	0
Interest Expenses	17	11
Interest on deposits	11	9
Interest on money market transactions	3	1
Interest on funds borrowed	2	1
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	50	33
Net Fees and Commissions Income/Expenses	22	24
Fees and commissions received	22	24
Fees and commissions paid	1	0
Dividend Income	1	1
Trading Profit/Loss (net)	-2	1
Profit/loss on trading account securities	0	0
Profit/losses on derivative financial transactions	-3	0
Foreign exchange profit/loss	2	1
Other Operating Income	2	1
Total Operating Income/Expenses	74	60
Provision for Loan Losses or other Receivables (-)	3	5
Specific provisions of banks loans and other receivables*	1	0
General provision expenses*	1	1
Other Operating Expenses (-)	30	23
Personnel Expenses*	20	15
Net Operating Profit/Loss	41	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	41	32
Provisions for Taxes on Income from Continuing Operations (±)	-8	-7
Net Profit/Loss from Continuing Operations	33	25
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	33	25

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

Ratios

(%)

	Dec. 2012	Dec. 2011
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	22.8	23.5
Shareholders' Equity / Total Assets	15.0	11.7
(Shareholders' Equity - Permanent Assets) / Total Assets	12.6	9.6
Net On Balance Sheet Position / Total Shareholders' Equity	-32.5	0.2
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.1	0.2
Balance-Sheet Ratios		
TC Assets / Total Assets	44.3	30.4
TC Liabilities / Total Liabilities	37.2	27.9
FC Assets / FC Liabilities	88.8	96.6
TC Deposits / Total Deposits	54.6	12.5
TC Loans / Total Loans and Receivables	40.4	44.0
Total Deposits / Total Assets	37.5	64.6
Funds Borrowed / Total Assets	45.7	15.4
Assets Quality		
Financial Assets (net) / Total Assets	12.0	11.9
Total Loans and Receivables / Total Assets	26.8	29.2
Total Loans and Receivables / Total Deposits	71.5	45.1
Loans Under Follow-up (gross) / Total Loans and Receivables	1.2	0.7
Loans Under Follow-up (net) / Total Loans and Receivables	0.0	0.0
Specific Provisions / Loans Under Follow-up	96.5	100.0
Permanent Assets / Total Assets	2.4	2.1
Consumer Loans / Total Loans and Receivables	0.1	0.0
Liquidity		
Liquid Assets / Total Assets	65.2	61.7
Liquid Assets / Short-term Liabilities	141.6	88.6
TC Liquid Assets / Total Assets	29.6	13.0
Profitability		
Net Profit/Losses / Total Assets	2.1	1.6
Net Profit/Losses / Total Shareholders' Equity	14.2	13.6
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.7	2.0
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	3.2	2.1
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	66.7	55.1
Non-interest Income (net) / Total Assets	1.5	1.7
Other Operating Expenses / Total Assets	1.9	1.4
Personnel Expenses / Other Operating Expenses	66.9	67.2
Non-interest Income (net) / Other Operating Expenses	78.4	117.0

Bank Mellat

Assets

(USD Million)

	Dec. 2012			% Distr.	Dec. 2011			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	3	27	31	13.3	7	94	100	5.4
Fin.ass.where fair value cha. is refl.to I/S (Net)	0	0	0	0.0	0	0	0	0.0
Financial assets held for trading	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	37	60	97	42.2	73	1,294	1,366	72.9
Money Market Securities	38	0	38	16.6	34	0	34	1.8
Interbank money market placements	38	0	38	16.6	34	0	34	1.8
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	25	16	41	18.1	45	13	58	3.1
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	25	0	25	10.8	43	0	43	2.3
Other marketable securities	1	16	17	7.3	2	13	15	0.8
Loans and Receivables	11	6	17	7.3	38	272	310	16.5
Loans and Receivables	8	6	13	5.9	35	272	307	16.4
Loans granted to the Banks risk group	1	1	2	0.8	11	97	108	5.8
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	7	5	12	5.1	24	175	199	10.6
Loans under follow-up	4	0	4	1.9	4	0	4	0.2
Specific provisions (-)	1	0	1	0.5	1	0	1	0.1
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	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
Recivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	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	2.1	5	0	5	0.2
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	0.1	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	1	0	1	0.3	0	0	0	0.0
Total Assets	120	109	230	100.0	202	1,672	1,874	100.0

Liabilities

(USD Million)

	Dec. 2012			%	Dec. 2011			%
	TC	FC	Total		TC	FC	Total	
Deposits	22	96	118	51.4	122	1,515	1,637	87.3
Deposits held by the Banks risk group	10	75	85	37.0	110	1,453	1,564	83.4
Other	12	21	33	14.4	12	62	73	3.9
Derivative Finan. Liabilities Held for Trading	0	0	0	0.0	0	0	0	0.0
Funds Borrowed	0	0	0	0.0	0	119	119	6.4
Money Market Takings	0	0	0	0.0	0	0	0	0.0
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	0	0	0	0.0	0	0	0	0.0
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	1	4	4	1.8	0	22	22	1.2
Other External Resources	1	0	1	0.4	3	2	5	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	0.9	1	2	3	0.2
General provisions	0	1	1	0.5	1	2	3	0.1
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	0	0	0	0.2	0	0	0	0.0
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	0.4	5	0	5	0.2
Current liabilities for tax	1	0	1	0.4	5	0	5	0.2
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia.for Pro.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	104	0	104	45.1	83	0	83	4.4
Paid-in capital	88	0	88	38.5	28	0	28	1.5
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	0.1	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	1	0	1	0.3	1	0	1	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	1	0	1	0.3	1	0	1	0.0
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	14	0	14	6.3	55	0	55	2.9
Prior years income/loss	0	0	0	0.0	24	0	24	1.3
Current year income/loss	14	0	14	6.3	31	0	31	1.7
Total Liabilities	129	101	230	100.0	215	1,659	1,874	100.0

Bank Mellat

Off Balance Sheet Commitments

(USD Million)

	Dec. 2012			Dec. 2011		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	1	8	9	1	35	36
Letters of guarantee	1	8	9	1	10	11
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	0	0	0	20	20
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	12	23	35	0	2	2
Items held in Custody	0	0	0	0	2	2
Pledged Items	11	23	33	0	0	0
Accepted independent guaran. and warran.	2	0	2	0	0	0
Total Off Balance Sheet Commitments	13	31	44	1	37	39

Income-Expenditure

(USD Million)

	Dec. 2012	Dec. 2011
Interest Income	43	89
Interest on loans	11	36
Interest received from reserve deposits	0	0
Interest received from banks	23	47
Interest received from money market transactions	4	0
Interest received from marketable securities portfolio	4	6
Other interest income	0	0
Interest Expenses	24	58
Interest on deposits	22	54
Interest on money market transactions	2	4
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	19	31
Net Fees and Commissions Income/Expenses	5	14
Fees and commissions received	5	14
Fees and commissions paid	0	0
Dividend Income	0	0
Trading Profit/Loss (net)	0	2
Profit/loss on trading account securities	0	0
Profit/losses on derivative financial transactions	0	0
Foreign exchange profit/loss	0	2
Other Operating Income	2	0
Total Operating Income/Expenses	26	48
Provision for Loan Losses or other Receivables (-)	0	3
Specific provisions of banks loans and other receivables*	0	1
General provision expenses*	0	2
Other Operating Expenses (-)	8	6
Personnel Expenses*	4	3
Net Operating Profit/Loss	18	39
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	39
Provisions for Taxes on Income from Continuing Operations (±)	-3	0
Net Profit/Loss from Continuing Operations	14	39
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	-8
Net Profit/Loss from Terminated Operations	0	-8
Net Profit/Losses	14	31

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

Ratios

(%)

	Dec. 2012	Dec. 2011
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	55.2	31.8
Shareholders' Equity / Total Assets	45.1	4.4
(Shareholders' Equity - Permanent Assets) / Total Assets	41.5	4.0
Net On Balance Sheet Position / Total Shareholders' Equity	9.3	18.6
Net On and Off Balance Sheet Position / Total Shareholders' Equity	9.3	18.6
Balance-Sheet Ratios		
TC Assets / Total Assets	52.4	10.8
TC Liabilities / Total Liabilities	56.0	11.5
FC Assets / FC Liabilities	108.2	100.8
TC Deposits / Total Deposits	18.7	7.4
TC Loans / Total Loans and Receivables	66.2	12.3
Total Deposits / Total Assets	51.4	87.3
Funds Borrowed / Total Assets	0.0	6.4
Assets Quality		
Financial Assets (net) / Total Assets	18.1	3.1
Total Loans and Receivables / Total Assets	7.3	16.5
Total Loans and Receivables / Total Deposits	14.1	18.9
Loans Under Follow-up (gross) / Total Loans and Receivables	25.8	1.3
Loans Under Follow-up (net) / Total Loans and Receivables	19.1	1.0
Specific Provisions / Loans Under Follow-up	26.1	25.7
Permanent Assets / Total Assets	3.6	0.4
Consumer Loans / Total Loans and Receivables	1.7	0.0
Liquidity		
Liquid Assets / Total Assets	90.1	83.2
Liquid Assets / Short-term Liabilities	222.2	456.2
TC Liquid Assets / Total Assets	45.0	8.4
Profitability		
Net Profit/Losses / Total Assets	6.3	1.7
Net Profit/Losses / Total Shareholders' Equity	13.9	37.2
Profit/Losses Before Taxes after Continuing Operations / Total Assets	7.7	2.1
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	8.2	1.6
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	71.5	62.9
Non-interest Income (net) / Total Assets	3.2	0.9
Other Operating Expenses / Total Assets	3.7	0.3
Personnel Expenses / Other Operating Expenses	43.4	55.7
Non-interest Income (net) / Other Operating Expenses	88.2	284.7

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Assets

(USD Million)

	Dec. 2012			% Distr.	Dec. 2011			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	114	90	204	8.2	126	59	185	7.1
Fin.ass.where fair value cha. is refl.to I/S (Net)	43	8	51	2.0	201	15	216	8.3
Financial assets held for trading	43	8	51	2.0	201	15	216	8.3
Public sector debt securities	40	0	40	1.6	185	1	185	7.1
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	3	8	11	0.4	17	14	31	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	65	55	120	4.8	225	8	233	8.9
Money Market Securities	75	0	75	3.0	0	0	0	0.0
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	75	0	75	3.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	204	0	204	8.2	454	0	454	17.4
Securities representing a share in capital	3	0	3	0.1	2	0	2	0.1
Public sector debt securities	201	0	201	8.1	452	0	452	17.3
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans and Receivables	1,159	476	1,634	65.4	826	407	1,233	47.3
Loans and Receivables	1,124	476	1,600	64.0	807	407	1,213	46.6
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	1,124	476	1,600	64.0	806	407	1,213	46.6
Loans under follow-up	93	0	93	3.7	57	0	57	2.2
Specific provisions (-)	59	0	59	2.4	38	0	38	1.5
Factoring Receivables	73	5	79	3.1	65	3	68	2.6
Investments held to Maturity (Net)	0	0	0	0.0	89	0	89	3.4
Public sector debt securities	0	0	0	0.0	89	0	89	3.4
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)	50	0	50	2.0	71	0	71	2.7
Financial subsidiaries	50	0	50	2.0	71	0	71	2.7
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)	14	0	14	0.6	16	0	16	0.6
Intangible Assets (Net)	13	0	13	0.5	11	0	11	0.4
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	13	0	13	0.5	11	0	11	0.4
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	4	0	4	0.2	7	0	7	0.3
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	4	0	4	0.2	7	0	7	0.3
Prop.&Equ.for Sale p. and from Term.Op.(Net)	7	0	7	0.3	8	0	8	0.3
Other Assets	35	9	44	1.8	15	0	16	0.6
Total Assets	1,855	644	2,499	100.0	2,114	493	2,606	100.0

Liabilities

(USD Million)

	Dec. 2012			%	Dec. 2011			%
	TC	FC	Total		TC	FC	Total	
Deposits	1,084	753	1,836	73.5	823	380	1,203	46.2
Deposits held by the Banks risk group	29	16	44	1.8	240	117	357	13.7
Other	1,055	737	1,792	71.7	583	263	846	32.5
Derivative Finan. Liabilities Held for Trading	5	7	12	0.5	12	17	29	1.1
Funds Borrowed	24	90	114	4.6	417	93	510	19.6
Money Market Takings	49	0	49	2.0	448	0	448	17.2
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	49	0	49	2.0	448	0	448	17.2
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	19	6	25	1.0	14	5	19	0.7
Other External Resources	50	1	52	2.1	21	2	23	0.9
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	30	12	42	1.7	23	12	35	1.4
General provisions	15	6	21	0.8	10	5	15	0.6
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	10	0	10	0.4	8	0	8	0.3
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	4	7	11	0.4	6	7	13	0.5
Liabilities for Tax	7	0	7	0.3	6	0	6	0.2
Current liabilities for tax	7	0	7	0.3	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	0	0	0.0	0	0	0	0.0
Shareholders' Equity	361	0	361	14.4	333	0	333	12.8
Paid-in capital	321	0	321	12.8	302	0	302	11.6
Supplementary capital	8	0	8	0.3	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	0	6	0.2	-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	33	0	33	1.3	11	0	11	0.4
Legal reserves	6	0	6	0.3	5	0	5	0.2
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	27	0	27	1.1	6	0	6	0.2
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	-1	0	-1	0.0	20	0	20	0.8
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	-1	0	-1	0.0	20	0	20	0.8
Total Liabilities	1,629	869	2,499	100.0	2,098	508	2,606	100.0

Burgan Bank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2012			Dec. 2011		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	257	338	595	207	674	881
Letters of guarantee	257	91	348	206	71	277
Bank acceptances	0	53	54	0	48	48
Letters of credit	0	65	65	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	129	129	0	452	452
Commitments	230	55	284	182	41	222
Irrevocable commitments	230	55	284	182	41	222
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	749	1,841	2,591	1,013	2,104	3,117
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	749	1,841	2,591	1,013	2,104	3,117
Custody and Pledged Securities	5,818	4,267	10,086	4,330	4,381	8,710
Items held in Custody	903	127	1,031	1,002	199	1,201
Pledged Items	4,915	4,139	9,054	3,328	4,180	7,507
Accepted independent guaran. and warran.	0	1	1	0	2	2
Total Off Balance Sheet Commitments	7,055	6,501	13,556	5,731	7,199	12,931

Income-Expenditure

(USD Million)

	Dec. 2012	Dec. 2011
Interest Income	278	223
Interest on loans	200	114
Interest received from reserve deposits	0	0
Interest received from banks	18	31
Interest received from money market transactions	4	1
Interest received from marketable securities portfolio	37	57
Other interest income	18	20
Interest Expenses	178	165
Interest on deposits	123	72
Interest on money market transactions	29	46
Interest on funds borrowed	13	31
Interest on securities issued	0	0
Other interest expenses	13	17
Net Interest Income/Expenses	100	58
Net Fees and Commissions Income/Expenses	13	16
Fees and commissions received	16	18
Fees and commissions paid	3	2
Dividend Income	10	13
Trading Profit/Loss (net)	13	20
Profit/loss on trading account securities	5	20
Profit/losses on derivative financial transactions	4	0
Foreign exchange profit/loss	4	0
Other Operating Income	6	4
Total Operating Income/Expenses	141	111
Provision for Loan Losses or other Receivables (-)	48	11
Specific provisions of banks loans and other receivables*	17	4
General provision expenses*	5	5
Other Operating Expenses (-)	89	78
Personnel Expenses*	46	39
Net Operating Profit/Loss	4	23
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	4	23
Provisions for Taxes on Income from Continuing Operations (±)	-4	-3
Net Profit/Loss from Continuing Operations	-1	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	-1	20

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

Ratios

(%)

	Dec. 2012	Dec. 2011
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	16.5	16.9
Shareholders' Equity / Total Assets	14.4	12.8
(Shareholders' Equity - Permanent Assets) / Total Assets	9.7	8.0
Net On Balance Sheet Position / Total Shareholders' Equity	0.9	49.7
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.9	0.3
Balance-Sheet Ratios		
TC Assets / Total Assets	74.2	81.1
TC Liabilities / Total Liabilities	65.2	80.5
FC Assets / FC Liabilities	74.0	96.9
TC Deposits / Total Deposits	59.0	68.4
TC Loans / Total Loans and Receivables	70.9	67.0
Total Deposits / Total Assets	73.5	46.2
Funds Borrowed / Total Assets	4.6	19.6
Assets Quality		
Financial Assets (net) / Total Assets	10.2	29.1
Total Loans and Receivables / Total Assets	65.4	47.3
Total Loans and Receivables / Total Deposits	89.0	102.4
Loans Under Follow-up (gross) / Total Loans and Receivables	5.7	4.7
Loans Under Follow-up (net) / Total Loans and Receivables	2.1	1.6
Specific Provisions / Loans Under Follow-up	62.8	66.5
Permanent Assets / Total Assets	4.7	4.8
Consumer Loans / Total Loans and Receivables	1.8	2.1
Liquidity		
Liquid Assets / Total Assets	26.2	41.7
Liquid Assets / Short-term Liabilities	58.6	76.7
TC Liquid Assets / Total Assets	20.0	38.6
Profitability		
Net Profit/Losses / Total Assets	0.0	0.8
Net Profit/Losses / Total Shareholders' Equity	-0.2	5.9
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.1	0.9
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	3.3	2.0
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	58.7	47.9
Non-interest Income (net) / Total Assets	1.7	2.0
Other Operating Expenses / Total Assets	3.6	3.0
Personnel Expenses / Other Operating Expenses	51.9	50.4
Non-interest Income (net) / Other Operating Expenses	46.2	68.7

Citibank A.Ş.

Assets

(USD Million)

	Dec. 2012			% Distr.	Dec. 2011			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	76	327	403	9.6	36	201	237	6.2
Fin.ass.where fair value cha. is refl.to I/S (Net)	400	10	411	9.8	162	17	179	4.7
Financial assets held for trading	400	10	411	9.8	162	17	179	4.7
Public sector debt securities	394	1	395	9.5	146	1	146	3.8
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	7	9	15	0.4	16	17	33	0.9
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	94	13	107	2.6	3	10	13	0.4
Money Market Securities	1,238	0	1,238	29.6	1,324	0	1,324	34.6
Interbank money market placements	28	0	28	0.7	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	1,209	0	1,209	29.0	1,324	0	1,324	34.6
Financial Assets Available for Sale (Net)	138	0	138	3.3	485	0	485	12.7
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	138	0	138	3.3	485	0	485	12.7
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans and Receivables	1,311	370	1,680	40.3	1,139	278	1,418	37.1
Loans and Receivables	1,298	370	1,667	39.9	1,126	278	1,405	36.7
Loans granted to the Banks risk group	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	1,297	370	1,667	39.9	1,126	278	1,404	36.7
Loans under follow-up	138	0	138	3.3	171	0	171	4.5
Specific provisions (-)	125	0	125	3.0	158	0	158	4.1
Factoring Receivables	41	87	127	3.0	0	106	106	2.8
Investments held to Maturity (Net)	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	0	0	0	0.0	0	0	0	0.0
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	10	0	10	0.2	8	0	8	0.2
Intangible Assets (Net)	3	0	3	0.1	4	0	4	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	3	0	3	0.1	4	0	4	0.1
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	9	0	9	0.2	4	0	4	0.1
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	9	0	9	0.2	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	41	7	48	1.2	42	6	48	1.2
Total Assets	3,361	813	4,174	100.0	3,207	619	3,826	100.0

Liabilities

(USD Million)

	Dec. 2012			%	Dec. 2011			%
	TC	FC	Total		TC	FC	Total	
Deposits	1,670	1,240	2,909	69.7	1,833	1,027	2,860	74.7
Deposits held by the Banks risk group	117	36	153	3.7	197	20	217	5.7
Other	1,553	1,204	2,756	66.0	1,636	1,007	2,643	69.1
Derivative Finan. Liabilities Held for Trading	7	9	16	0.4	19	21	40	1.0
Funds Borrowed	74	352	425	10.2	36	0	36	0.9
Money Market Takings	0	0	0	0.0	200	0	200	5.2
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	0	0	0	0.0	200	0	200	5.2
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	117	4	122	2.9	106	1	107	2.8
Other External Resources	69	4	73	1.8	51	5	56	1.5
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	42	0	42	1.0	31	0	31	0.8
General provisions	26	0	26	0.6	22	0	22	0.6
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	13	0	13	0.3	6	0	6	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	3	0	3	0.1	3	0	3	0.1
Liabilities for Tax	9	0	9	0.2	10	0	10	0.3
Current liabilities for tax	9	0	9	0.2	10	0	10	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	578	0	578	13.9	487	0	487	12.7
Paid-in capital	19	0	19	0.5	18	0	18	0.5
Supplementary capital	139	0	139	3.3	121	0	121	3.2
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	0	1	0.0	-9	0	-9	-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	138	0	138	3.3	130	0	130	3.4
Profit reserves	370	0	370	8.9	346	0	346	9.0
Legal reserves	6	0	6	0.1	5	0	5	0.1
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	365	0	365	8.7	340	0	340	8.9
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	50	0	50	1.2	3	0	3	0.1
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	50	0	50	1.2	3	0	3	0.1
Total Liabilities	2,565	1,609	4,174	100.0	2,772	1,054	3,826	100.0

Citibank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2012			Dec. 2011		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	200	478	678	184	482	666
Letters of guarantee	200	347	546	184	219	403
Bank acceptances	0	56	56	0	216	216
Letters of credit	0	43	43	0	20	20
Prefinancing given as guarantee	0	6	6	0	4	4
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	27	27	0	23	23
Commitments	2,153	1,076	3,228	25,606	1,313	26,919
Irrevocable commitments	2,153	1,076	3,228	1,664	1,313	2,977
Revocable commitments	0	0	0	23,942	0	23,942
Derivative Financial Instruments	1,032	1,809	2,841	1,410	2,685	4,095
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	1,032	1,809	2,841	1,410	2,685	4,095
Custody and Pledged Securities	32,354	1,844	34,197	21,685	1,480	23,164
Items held in Custody	32,261	180	32,441	21,601	266	21,867
Pledged Items	90	994	1,085	81	860	941
Accepted independent guaran. and warran.	2	669	672	2	354	356
Total Off Balance Sheet Commitments	35,738	5,207	40,945	48,885	5,959	54,844

Income-Expenditure

(USD Million)

	Dec. 2012	Dec. 2011
Interest Income	412	310
Interest on loans	201	160
Interest received from reserve deposits	0	0
Interest received from banks	16	11
Interest received from money market transactions	114	80
Interest received from marketable securities portfolio	77	56
Other interest income	5	2
Interest Expenses	155	126
Interest on deposits	134	120
Interest on money market transactions	5	4
Interest on funds borrowed	16	0
Interest on securities issued	0	0
Other interest expenses	0	2
Net Interest Income/Expenses	257	184
Net Fees and Commissions Income/Expenses	64	58
Fees and commissions received	86	76
Fees and commissions paid	21	17
Dividend Income	0	0
Trading Profit/Loss (net)	-11	-35
Profit/loss on trading account securities	41	-6
Profit/losses on derivative financial transactions	8	-6
Foreign exchange profit/loss	-60	-23
Other Operating Income	84	17
Total Operating Income/Expenses	394	223
Provision for Loan Losses or other Receivables (-)	32	18
Specific provisions of banks loans and other receivables*	28	10
General provision expenses*	4	1
Other Operating Expenses (-)	298	200
Personnel Expenses*	110	89
Net Operating Profit/Loss	63	5
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	63	5
Provisions for Taxes on Income from Continuing Operations (±)	-13	-2
Net Profit/Loss from Continuing Operations	50	3
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	50	3

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

Ratios

(%)

	Dec. 2012	Dec. 2011
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	18.5	16.9
Shareholders' Equity / Total Assets	13.9	12.7
(Shareholders' Equity - Permanent Assets) / Total Assets	13.2	12.1
Net On Balance Sheet Position / Total Shareholders' Equity	-93.6	-48.2
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-8.5	-4.5
Balance-Sheet Ratios		
TC Assets / Total Assets	80.5	83.8
TC Liabilities / Total Liabilities	61.5	72.4
FC Assets / FC Liabilities	50.6	58.7
TC Deposits / Total Deposits	57.4	64.1
TC Loans / Total Loans and Receivables	78.0	80.4
Total Deposits / Total Assets	69.7	74.7
Funds Borrowed / Total Assets	10.2	0.9
Assets Quality		
Financial Assets (net) / Total Assets	13.2	17.4
Total Loans and Receivables / Total Assets	40.3	37.1
Total Loans and Receivables / Total Deposits	57.8	49.6
Loans Under Follow-up (gross) / Total Loans and Receivables	8.2	12.1
Loans Under Follow-up (net) / Total Loans and Receivables	0.8	0.9
Specific Provisions / Loans Under Follow-up	90.6	92.3
Permanent Assets / Total Assets	0.6	0.7
Consumer Loans / Total Loans and Receivables	40.3	42.0
Liquidity		
Liquid Assets / Total Assets	55.0	58.5
Liquid Assets / Short-term Liabilities	80.5	82.9
TC Liquid Assets / Total Assets	46.6	52.5
Profitability		
Net Profit/Losses / Total Assets	1.2	0.1
Net Profit/Losses / Total Shareholders' Equity	8.7	0.6
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.5	0.1
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	5.5	4.6
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	58.0	78.0
Non-interest Income (net) / Total Assets	3.3	1.0
Other Operating Expenses / Total Assets	7.1	5.2
Personnel Expenses / Other Operating Expenses	36.7	44.5
Non-interest Income (net) / Other Operating Expenses	46.0	19.6

Denizbank A.Ş.

Assets

(USD Million)

	Dec. 2012			% Distr.	Dec. 2011			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	408	2,529	2,937	11.8	998	1,186	2,184	11.5
Fin.ass.where fair value cha. is refl.to I/S (Net)	453	75	529	2.1	282	215	497	2.6
Financial assets held for trading	453	75	529	2.1	282	215	497	2.6
Public sector debt securities	427	5	431	1.7	198	1	199	1.0
Securities representing a share in capital	9	0	9	0.0	7	0	7	0.0
Derivative financial assets held for trading	17	69	86	0.3	77	214	291	1.5
Other marketable securities	1	2	2	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	91	113	204	0.8	0	218	218	1.1
Money Market Securities	288	0	288	1.2	636	25	661	3.5
Interbank money market placements	0	0	0	0.0	0	25	25	0.1
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	288	0	288	1.2	636	0	636	3.3
Financial Assets Available for Sale (Net)	3,460	173	3,633	14.6	2,086	36	2,122	11.1
Securities representing a share in capital	2	0	2	0.0	2	0	2	0.0
Public sector debt securities	3,458	173	3,631	14.6	2,084	36	2,120	11.1
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans and Receivables	12,652	3,206	15,859	63.8	9,260	2,611	11,870	62.3
Loans and Receivables	12,378	3,206	15,585	62.7	9,140	2,611	11,751	61.7
Loans granted to the Banks risk group	3	3	6	0.0	0	3	3	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	12,375	3,204	15,579	62.7	9,140	2,608	11,748	61.7
Loans under follow-up	659	0	659	2.7	390	0	390	2.0
Specific provisions (-)	385	0	385	1.5	270	0	270	1.4
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	80	4	83	0.3	417	4	421	2.2
Public sector debt securities	80	0	80	0.3	417	0	417	2.2
Other marketable securities	0	4	4	0.0	0	4	4	0.0
Investments and Associates (Net)	5	0	5	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	5	0	5	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	5	0	5	0.0	4	0	4	0.0
Subsidiaries (Net)	264	294	558	2.2	139	236	375	2.0
Financial subsidiaries	261	294	555	2.2	136	236	372	2.0
Non-financial subsidiaries	3	0	3	0.0	3	0	3	0.0
Joint Ventures (Business Partners) (Net)	2	0	2	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	2	0	2	0.0	1	0	1	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	2	0	2	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	26	14	39	0.2	101	16	117	0.6
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	26	14	39	0.2	101	16	117	0.6
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	198	0	198	0.8	181	0	181	0.9
Intangible Assets (Net)	52	0	52	0.2	35	0	35	0.2
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	52	0	52	0.2	35	0	35	0.2
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	45	0	45	0.2	20	0	20	0.1
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	45	0	45	0.2	20	0	20	0.1
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	355	78	433	1.7	197	147	344	1.8
Total Assets	18,377	6,487	24,864	100.0	14,356	4,694	19,050	100.0

Liabilities

(USD Million)

	Dec. 2012			%	Dec. 2011			%
	TC	FC	Total		TC	FC	Total	
Deposits	10,068	4,950	15,018	60.4	7,459	3,164	10,623	55.8
Deposits held by the Banks risk group	91	167	258	1.0	367	134	501	2.6
Other	9,977	4,783	14,761	59.4	7,093	3,030	10,122	53.1
Derivative Finan. Liabilities Held for Trading	10	96	106	0.4	50	182	232	1.2
Funds Borrowed	209	2,828	3,036	12.2	244	3,208	3,452	18.1
Money Market Takings	973	0	973	3.9	457	25	482	2.5
Interbank money market takings	0	0	0	0.0	0	25	25	0.1
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	973	0	973	3.9	457	0	457	2.4
Marketable Securities Issued (Net)	434	0	434	1.7	218	0	218	1.1
Bills	339	0	339	1.4	203	0	203	1.1
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	95	0	95	0.4	14	0	14	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	365	40	404	1.6	254	81	335	1.8
Other External Resources	506	485	992	4.0	267	447	714	3.7
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	3	4	0.0	5	0	5	0.0
Finance leasing payables	0	3	4	0.0	6	0	6	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	51	1	52	0.2	40	3	43	0.2
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	51	1	52	0.2	40	3	43	0.2
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	397	21	418	1.7	271	4	275	1.4
General provisions	250	0	250	1.0	155	0	155	0.8
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	37	0	37	0.1	28	0	28	0.1
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	110	21	131	0.5	88	4	92	0.5
Liabilities for Tax	98	0	98	0.4	81	0	81	0.4
Current liabilities for tax	98	0	98	0.4	81	0	81	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	499	499	2.0	0	497	497	2.6
Shareholders' Equity	2,816	14	2,829	11.4	2,092	0	2,092	11.0
Paid-in capital	403	0	403	1.6	379	0	379	2.0
Supplementary capital	447	14	461	1.9	131	0	131	0.7
Share premium	55	0	55	0.2	52	0	52	0.3
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	139	15	153	0.6	-8	2	-6	0.0
Revaluation changes of property and equip.	172	0	172	0.7	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)	-26	-1	-27	-0.1	-13	-2	-15	-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	106	0	106	0.4	100	0	100	0.5
Profit reserves	1,501	0	1,501	6.0	1,111	0	1,111	5.8
Legal reserves	81	0	81	0.3	55	0	55	0.3
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	1,415	0	1,415	5.7	1,051	0	1,051	5.5
Other profit reserves	6	0	6	0.0	5	0	5	0.0
Profit or loss	465	0	465	1.9	470	0	470	2.5
Prior years income/loss	8	0	8	0.0	7	0	7	0.0
Current year income/loss	457	0	457	1.8	463	0	463	2.4
Total Liabilities	15,926	8,937	24,864	100.0	11,437	7,612	19,050	100.0

Denizbank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2012			Dec. 2011		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	2,939	3,871	6,810	2,094	3,065	5,159
Letters of guarantee	2,934	2,677	5,610	2,093	1,968	4,061
Bank acceptances	5	178	183	1	145	146
Letters of credit	0	843	843	0	813	813
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	173	174	0	139	139
Commitments	5,975	1,513	7,488	4,815	2,327	7,142
Irrevocable commitments	5,308	1,513	6,821	4,804	2,327	7,131
Revocable commitments	667	0	667	11	0	11
Derivative Financial Instruments	5,394	19,782	25,176	4,906	17,484	22,390
Derivative finan. instruments held for hedging	377	449	826	341	624	965
Trading transactions	5,017	19,333	24,350	4,565	16,860	21,424
Custody and Pledged Securities	71,817	17,459	89,276	44,450	13,423	57,872
Items held in Custody	11,296	536	11,832	5,266	449	5,716
Pledged Items	60,365	16,760	77,125	39,065	12,907	51,972
Accepted independent guaran. and warran.	156	163	319	119	66	185
Total Off Balance Sheet Commitments	86,126	42,626	128,751	56,264	36,299	92,563

Income-Expenditure

(USD Million)

	Dec. 2012	Dec. 2011
Interest Income	2,304	1,626
Interest on loans	1,865	1,323
Interest received from reserve deposits	0	0
Interest received from banks	2	5
Interest received from money market transactions	36	17
Interest received from marketable securities portfolio	388	273
Other interest income	13	8
Interest Expenses	1,099	736
Interest on deposits	923	594
Interest on money market transactions	111	101
Interest on funds borrowed	29	23
Interest on securities issued	29	13
Other interest expenses	6	5
Net Interest Income/Expenses	1,205	890
Net Fees and Commissions Income/Expenses	254	200
Fees and commissions received	387	285
Fees and commissions paid	133	85
Dividend Income	147	6
Trading Profit/Loss (net)	-31	-125
Profit/loss on trading account securities	108	8
Profit/losses on derivative financial transactions	-519	-63
Foreign exchange profit/loss	380	-70
Other Operating Income	133	242
Total Operating Income/Expenses	1,709	1,213
Provision for Loan Losses or other Receivables (-)	375	228
Specific provisions of banks loans and other receivables*	245	154
General provision expenses*	86	58
Other Operating Expenses (-)	775	648
Personnel Expenses*	365	317
Net Operating Profit/Loss	559	337
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	559	337
Provisions for Taxes on Income from Continuing Operations (±)	-101	-80
Net Profit/Loss from Continuing Operations	457	257
Net Profit/Loss Before Taxes from Terminated Operations	0	216
Provisions for Taxes on Income from Terminated Operations (±)	0	-11
Net Profit/Loss from Terminated Operations	0	205
Net Profit/Losses	457	463

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

Ratios

(%)

	Dec. 2012	Dec. 2011
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	14.6	15.6
Shareholders' Equity / Total Assets	11.4	11.0
(Shareholders' Equity - Permanent Assets) / Total Assets	7.0	7.2
Net On Balance Sheet Position / Total Shareholders' Equity	-52.4	-96.1
Net On and Off Balance Sheet Position / Total Shareholders' Equity	5.6	-2.5
Balance-Sheet Ratios		
TC Assets / Total Assets	73.9	75.4
TC Liabilities / Total Liabilities	64.1	60.0
FC Assets / FC Liabilities	72.6	61.7
TC Deposits / Total Deposits	67.0	70.2
TC Loans / Total Loans and Receivables	79.8	78.0
Total Deposits / Total Assets	60.4	55.8
Funds Borrowed / Total Assets	12.2	18.1
Assets Quality		
Financial Assets (net) / Total Assets	17.2	16.6
Total Loans and Receivables / Total Assets	63.8	62.3
Total Loans and Receivables / Total Deposits	105.6	111.7
Loans Under Follow-up (gross) / Total Loans and Receivables	4.2	3.3
Loans Under Follow-up (net) / Total Loans and Receivables	1.7	1.0
Specific Provisions / Loans Under Follow-up	58.4	69.3
Permanent Assets / Total Assets	4.4	3.8
Consumer Loans / Total Loans and Receivables	35.6	38.5
Liquidity		
Liquid Assets / Total Assets	30.5	29.8
Liquid Assets / Short-term Liabilities	56.2	58.7
TC Liquid Assets / Total Assets	18.9	21.0
Profitability		
Net Profit/Losses / Total Assets	1.8	2.4
Net Profit/Losses / Total Shareholders' Equity	16.2	22.1
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.2	1.8
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	3.9	3.9
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	56.2	60.6
Non-interest Income (net) / Total Assets	2.0	1.7
Other Operating Expenses / Total Assets	3.1	3.4
Personnel Expenses / Other Operating Expenses	47.1	48.9
Non-interest Income (net) / Other Operating Expenses	65.0	49.9

Deutsche Bank A.Ş.

Assets

(USD Million)

	Dec. 2012			% Distr.	Dec. 2011			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	24	67	91	12.5	0	70	70	5.9
Fin.ass.where fair value cha. is refl.to I/S (Net)	348	0	348	47.7	633	6	639	53.8
Financial assets held for trading	348	0	348	47.7	633	6	639	53.8
Public sector debt securities	348	0	348	47.7	633	0	633	53.3
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	6	6	0.5
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	22	2	23	3.2	25	35	59	5.0
Money Market Securities	0	0	0	0.0	90	0	90	7.6
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	90	0	90	7.6
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	148	67	215	29.4	97	185	282	23.7
Loans and Receivables	148	67	215	29.4	97	185	282	23.7
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	148	67	215	29.4	97	185	282	23.7
Loans under follow-up	0	0	0	0.0	0	0	0	0.0
Specific provisions (-)	0	0	0	0.0	0	0	0	0.0
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	0	0	0	0.0	0	0	0	0.0
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	2	0	2	0.3	1	0	1	0.1
Intangible Assets (Net)	19	0	19	2.6	21	0	21	1.8
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	19	0	19	2.6	21	0	21	1.8
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	0.2
Current assets for tax	0	0	0	0.0	2	0	2	0.2
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	6	24	31	4.2	7	16	23	1.9
Total Assets	569	160	730	100.0	876	311	1,187	100.0

Liabilities

(USD Million)

	Dec. 2012			%	Dec. 2011			%
	TC	FC	Total		TC	FC	Total	
Deposits	181	61	242	33.2	105	72	177	14.9
Deposits held by the Banks risk group	72	0	72	9.9	14	0	14	1.2
Other	109	61	170	23.3	91	72	163	13.8
Derivative Finan. Liabilities Held for Trading	0	1	1	0.1	0	7	7	0.6
Funds Borrowed	0	132	133	18.2	0	322	322	27.1
Money Market Takings	34	0	34	4.6	432	0	432	36.4
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	34	0	34	4.6	432	0	432	36.4
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	1	0	1	0.2	1	1	2	0.2
Other External Resources	0	0	0	0.0	1	2	3	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	11	11	22	3.0	9	8	17	1.4
General provisions	5	0	5	0.6	5	0	5	0.4
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	6	3	9	1.2	4	3	7	0.6
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	0	8	9	1.2	0	5	5	0.4
Liabilities for Tax	7	0	7	1.0	5	0	5	0.4
Current liabilities for tax	5	0	5	0.6	2	0	2	0.2
Deferred liabilities for tax	3	0	3	0.4	3	0	3	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	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	290	0	290	39.7	221	0	221	18.6
Paid-in capital	76	0	76	10.4	71	0	71	6.0
Supplementary capital	18	0	18	2.5	17	0	17	1.4
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	0	0	0	0.0	0	0	0	0.0
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est.for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv.&ass.,subs.& joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val.inc.in pro.& equ.held for sale p.and term.ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	18	0	18	2.5	17	0	17	1.4
Profit reserves	137	0	137	18.8	116	0	116	9.7
Legal reserves	25	0	25	3.4	23	0	23	1.9
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	112	0	112	15.4	93	0	93	7.8
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	59	0	59	8.0	17	0	17	1.4
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	59	0	59	8.0	17	0	17	1.4
Total Liabilities	524	206	730	100.0	774	413	1,187	100.0

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Off Balance Sheet Commitments

(USD Million)

	Dec. 2012			Dec. 2011		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	13	162	175	13	202	215
Letters of guarantee	13	121	133	12	136	148
Bank acceptances	0	0	0	1	0	1
Letters of credit	0	9	9	0	40	40
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	33	33	0	26	26
Commitments	471	646	1,118	724	605	1,329
Irrevocable commitments	422	215	637	664	332	995
Revocable commitments	49	431	481	60	273	333
Derivative Financial Instruments	208	412	620	509	704	1,213
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	208	412	620	509	704	1,213
Custody and Pledged Securities	23,235	13	23,248	16,504	19	16,523
Items held in Custody	23,235	13	23,248	16,504	19	16,523
Pledged Items	0	0	0	0	0	0
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	23,928	1,233	25,161	17,750	1,530	19,279

Income-Expenditure

(USD Million)

	Dec. 2012	Dec. 2011
Interest Income	170	113
Interest on loans	16	7
Interest received from reserve deposits	0	0
Interest received from banks	6	4
Interest received from money market transactions	20	33
Interest received from marketable securities portfolio	128	69
Other interest income	0	0
Interest Expenses	29	29
Interest on deposits	7	5
Interest on money market transactions	1	6
Interest on funds borrowed	21	19
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	141	84
Net Fees and Commissions Income/Expenses	25	18
Fees and commissions received	31	23
Fees and commissions paid	5	4
Dividend Income	0	0
Trading Profit/Loss (net)	-48	-44
Profit/loss on trading account securities	-21	-24
Profit/losses on derivative financial transactions	-30	43
Foreign exchange profit/loss	3	-63
Other Operating Income	4	3
Total Operating Income/Expenses	122	61
Provision for Loan Losses or other Receivables (-)	1	3
Specific provisions of banks loans and other receivables*	0	0
General provision expenses*	0	3
Other Operating Expenses (-)	48	37
Personnel Expenses*	14	12
Net Operating Profit/Loss	73	22
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	73	22
Provisions for Taxes on Income from Continuing Operations (±)	-15	-5
Net Profit/Loss from Continuing Operations	59	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	59	17

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

Ratios

(%)

	Dec. 2012	Dec. 2011
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	49.4	31.0
Shareholders' Equity / Total Assets	39.7	18.6
(Shareholders' Equity - Permanent Assets) / Total Assets	36.8	16.7
Net On Balance Sheet Position / Total Shareholders' Equity	4.0	-21.4
Net On and Off Balance Sheet Position / Total Shareholders' Equity	2.6	16.5
Balance-Sheet Ratios		
TC Assets / Total Assets	78.0	73.8
TC Liabilities / Total Liabilities	71.8	65.2
FC Assets / FC Liabilities	77.9	75.4
TC Deposits / Total Deposits	74.7	59.2
TC Loans / Total Loans and Receivables	69.0	34.3
Total Deposits / Total Assets	33.2	14.9
Funds Borrowed / Total Assets	18.2	27.1
Assets Quality		
Financial Assets (net) / Total Assets	47.7	53.8
Total Loans and Receivables / Total Assets	29.4	23.7
Total Loans and Receivables / Total Deposits	88.7	158.9
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	2.9	1.9
Consumer Loans / Total Loans and Receivables	0.0	0.0
Liquidity		
Liquid Assets / Total Assets	63.5	72.3
Liquid Assets / Short-term Liabilities	163.1	102.2
TC Liquid Assets / Total Assets	54.0	63.0
Profitability		
Net Profit/Losses / Total Assets	8.0	1.4
Net Profit/Losses / Total Shareholders' Equity	20.2	7.7
Profit/Losses Before Taxes after Continuing Operations / Total Assets	10.1	1.8
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	19.3	7.1
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	115.3	136.5
Non-interest Income (net) / Total Assets	-2.6	-1.9
Other Operating Expenses / Total Assets	6.5	3.1
Personnel Expenses / Other Operating Expenses	29.4	32.6
Non-interest Income (net) / Other Operating Expenses	-39.3	-61.5

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Assets

(USD Million)

	Dec. 2012			% Distr.	Dec. 2011			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	577	2,421	2,997	9.8	251	1,318	1,570	6.4
Fin.ass.where fair value cha. is refl.to I/S (Net)	439	76	516	1.7	723	125	848	3.5
Financial assets held for trading	241	76	318	1.0	422	125	548	2.2
Public sector debt securities	39	2	41	0.1	12	1	13	0.1
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	202	75	277	0.9	410	124	535	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	198	0	198	0.6	300	0	300	1.2
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	198	0	198	0.6	300	0	300	1.2
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	2	61	62	0.2	154	286	439	1.8
Money Market Securities	1,005	0	1,005	3.3	371	207	578	2.4
Interbank money market placements	0	0	0	0.0	0	207	207	0.8
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	1,005	0	1,005	3.3	371	0	371	1.5
Financial Assets Available for Sale (Net)	3,337	735	4,071	13.3	3,174	492	3,666	15.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	3,224	680	3,904	12.8	3,107	408	3,515	14.4
Other marketable securities	113	55	168	0.5	67	84	151	0.6
Loans and Receivables	18,572	1,928	20,500	67.0	14,212	1,814	16,025	65.5
Loans and Receivables	18,360	1,928	20,287	66.3	13,998	1,814	15,812	64.6
Loans granted to the Banks risk group	37	0	37	0.1	29	18	48	0.2
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	18,323	1,928	20,251	66.2	13,969	1,795	15,764	64.5
Loans under follow-up	1,414	0	1,414	4.6	979	0	979	4.0
Specific provisions (-)	1,201	0	1,201	3.9	766	0	766	3.1
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)	4	0	4	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	4	0	4	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	4	0	4	0.0	4	0	4	0.0
Subsidiaries (Net)	277	0	277	0.9	218	0	218	0.9
Financial subsidiaries	268	0	268	0.9	210	0	210	0.9
Non-financial subsidiaries	8	0	8	0.0	8	0	8	0.0
Joint Ventures (Business Partners) (Net)	111	0	111	0.4	1	0	1	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	111	0	111	0.4	1	0	1	0.0
Financial joint ventures	110	0	110	0.4	0	0	0	0.0
Non-financial joint ventures	2	0	2	0.0	1	0	1	0.0
Recivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	114	21	135	0.4	509	22	530	2.2
Fair value hedges	114	21	135	0.4	509	22	530	2.2
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	237	0	237	0.8	204	0	204	0.8
Intangible Assets (Net)	95	0	95	0.3	71	0	71	0.3
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	95	0	95	0.3	71	0	71	0.3
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	0	0	0	0.0	0	0	0	0.0
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	0	0	0	0.0	0	0	0	0.0
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	433	160	593	1.9	254	49	304	1.2
Total Assets	25,203	5,401	30,604	100.0	20,145	4,313	24,458	100.0

Liabilities

(USD Million)

	Dec. 2012			%	Dec. 2011			%
	TC	FC	Total		TC	FC	Total	
Deposits	12,780	5,740	18,520	60.5	11,268	4,231	15,499	63.4
Deposits held by the Banks risk group	147	95	242	0.8	125	72	198	0.8
Other	12,634	5,645	18,278	59.7	11,142	4,159	15,301	62.6
Derivative Finan. Liabilities Held for Trading	207	60	267	0.9	441	114	555	2.3
Funds Borrowed	42	1,386	1,428	4.7	40	1,348	1,388	5.7
Money Market Takings	478	494	972	3.2	431	370	802	3.3
Interbank money market takings	0	0	0	0.0	0	78	78	0.3
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	478	494	972	3.2	431	292	724	3.0
Marketable Securities Issued (Net)	1,569	725	2,294	7.5	142	524	666	2.7
Bills	1,569	0	1,569	5.1	142	0	142	0.6
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	725	725	2.4	0	524	524	2.1
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	642	64	705	2.3	501	316	817	3.3
Other External Resources	505	29	534	1.7	261	26	287	1.2
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	1	0	1	0.0	5	0	5	0.0
Finance leasing payables	1	0	1	0.0	5	0	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	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	164	68	232	0.8	34	66	100	0.4
Fair value hedges	145	68	213	0.7	16	66	82	0.3
Cash flow hedges	19	0	19	0.1	18	0	18	0.1
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	514	29	543	1.8	324	23	347	1.4
General provisions	318	29	347	1.1	189	23	212	0.9
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	84	0	84	0.3	49	0	49	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	112	0	112	0.4	86	0	86	0.4
Liabilities for Tax	69	0	69	0.2	55	0	55	0.2
Current liabilities for tax	48	0	48	0.2	40	0	40	0.2
Deferred liabilities for tax	21	0	21	0.1	15	0	15	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	917	917	3.0	0	923	923	3.8
Shareholders' Equity	4,105	16	4,121	13.5	3,097	-81	3,015	12.3
Paid-in capital	1,443	0	1,443	4.7	1,292	0	1,292	5.3
Supplementary capital	335	16	351	1.1	27	-81	-54	-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	339	16	355	1.2	28	-81	-53	-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.	2	0	2	0.0	1	0	1	0.0
Hedging funds (active part)	-6	0	-6	0.0	-3	0	-3	0.0
Val.inc.in pro.& equ.held for sale p.and term.ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	0	0	0	0.0	0	0	0	0.0
Profit reserves	1,819	0	1,819	5.9	1,329	0	1,329	5.4
Legal reserves	160	0	160	0.5	128	0	128	0.5
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	1,660	0	1,660	5.4	1,201	0	1,201	4.9
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	508	0	508	1.7	449	0	449	1.8
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	508	0	508	1.7	449	0	449	1.8
Total Liabilities	21,076	9,528	30,604	100.0	16,598	7,860	24,458	100.0

Finans Bank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2012			Dec. 2011		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	2,070	1,507	3,578	1,830	1,868	3,698
Letters of guarantee	2,069	862	2,931	1,813	948	2,761
Bank acceptances	2	306	307	18	537	555
Letters of credit	0	326	326	0	364	365
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	14	14	0	18	18
Commitments	14,078	736	14,815	11,632	1,827	13,459
Irrevocable commitments	14,078	736	14,815	11,632	1,827	13,459
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	17,297	21,003	38,300	15,391	21,754	37,146
Derivative finan. instruments held for hedging	4,773	5,399	10,172	4,090	5,606	9,696
Trading transactions	12,524	15,604	28,128	11,301	16,148	27,450
Custody and Pledged Securities	77,730	12,198	89,928	48,719	11,609	60,327
Items held in Custody	3,511	831	4,342	1,631	468	2,098
Pledged Items	74,219	11,367	85,586	47,088	11,141	58,229
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	111,175	35,445	146,620	77,573	37,058	114,630

Income-Expenditure

(USD Million)

	Dec. 2012	Dec. 2011
Interest Income	3,137	2,401
Interest on loans	2,800	2,156
Interest received from reserve deposits	0	0
Interest received from banks	1	4
Interest received from money market transactions	14	5
Interest received from marketable securities portfolio	321	234
Other interest income	1	0
Interest Expenses	1,518	1,223
Interest on deposits	1,300	1,066
Interest on money market transactions	77	75
Interest on funds borrowed	59	60
Interest on securities issued	79	19
Other interest expenses	3	3
Net Interest Income/Expenses	1,619	1,178
Net Fees and Commissions Income/Expenses	579	424
Fees and commissions received	653	473
Fees and commissions paid	74	49
Dividend Income	5	4
Trading Profit/Loss (net)	-196	-112
Profit/loss on trading account securities	46	47
Profit/losses on derivative financial transactions	-241	-138
Foreign exchange profit/loss	-1	-22
Other Operating Income	205	94
Total Operating Income/Expenses	2,211	1,588
Provision for Loan Losses or other Receivables (-)	543	162
Specific provisions of banks loans and other receivables*	390	87
General provision expenses*	122	71
Other Operating Expenses (-)	1,012	833
Personnel Expenses*	423	362
Net Operating Profit/Loss	657	593
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	657	593
Provisions for Taxes on Income from Continuing Operations (±)	-149	-144
Net Profit/Loss from Continuing Operations	508	449
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	508	449

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

Ratios

(%)

	Dec. 2012	Dec. 2011
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	18.9	17.2
Shareholders' Equity / Total Assets	13.5	12.3
(Shareholders' Equity - Permanent Assets) / Total Assets	10.4	9.4
Net On Balance Sheet Position / Total Shareholders' Equity	-80.8	-93.1
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-6.0	-6.7
Balance-Sheet Ratios		
TC Assets / Total Assets	82.4	82.4
TC Liabilities / Total Liabilities	68.9	67.9
FC Assets / FC Liabilities	56.7	54.9
TC Deposits / Total Deposits	69.0	72.7
TC Loans / Total Loans and Receivables	90.6	88.7
Total Deposits / Total Assets	60.5	63.4
Funds Borrowed / Total Assets	4.7	5.7
Assets Quality		
Financial Assets (net) / Total Assets	15.4	20.6
Total Loans and Receivables / Total Assets	67.0	65.5
Total Loans and Receivables / Total Deposits	110.7	103.4
Loans Under Follow-up (gross) / Total Loans and Receivables	6.9	6.1
Loans Under Follow-up (net) / Total Loans and Receivables	1.0	1.3
Specific Provisions / Loans Under Follow-up	85.0	78.2
Permanent Assets / Total Assets	3.1	2.9
Consumer Loans / Total Loans and Receivables	62.3	61.6
Liquidity		
Liquid Assets / Total Assets	28.3	29.0
Liquid Assets / Short-term Liabilities	51.3	61.4
TC Liquid Assets / Total Assets	17.5	19.1
Profitability		
Net Profit/Losses / Total Assets	1.7	1.8
Net Profit/Losses / Total Shareholders' Equity	12.3	14.9
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.1	2.4
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	4.0	4.5
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	55.5	68.7
Non-interest Income (net) / Total Assets	1.9	1.7
Other Operating Expenses / Total Assets	3.3	3.4
Personnel Expenses / Other Operating Expenses	41.8	43.4
Non-interest Income (net) / Other Operating Expenses	58.6	49.3

Habib Bank Limited

Assets

(USD Million)

	Dec. 2012			% Distr.	Dec. 2011			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	0	1	1	2.3	0	1	1	2.6
Fin.ass.where fair value cha. is refl.to I/S (Net)	1	0	1	2.0	0	0	0	0.0
Financial assets held for trading	1	0	1	2.0	0	0	0	0.0
Public sector debt securities	1	0	1	2.0	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	10	20	47.3	10	13	22	53.7
Money Market Securities	0	0	0	0.0	0	0	0	0.0
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	2	0	2	3.7	1	0	1	3.5
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	2	0	2	3.7	1	0	1	3.5
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans and Receivables	14	3	18	42.2	13	3	16	38.6
Loans and Receivables	14	3	18	42.2	13	3	16	38.6
Loans granted to the Banks risk group	0	1	1	2.4	0	1	1	2.4
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	14	2	17	39.8	13	2	15	36.1
Loans under follow-up	3	0	3	6.6	1	1	2	5.8
Specific provisions (-)	3	0	3	6.6	1	1	2	5.8
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	0	0	0	0.0	0	0	0	0.0
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Recivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	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	1.4	1	0	1	1.3
Intangible Assets (Net)	0	0	0	0.1	0	0	0	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.1	0	0	0	0.1
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	0	0	0	0.1	0	0	0	0.1
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	0	0	0	0.1	0	0	0	0.1
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	0	0	0	0.8	0	0	0	0.2
Total Assets	28	14	42	100.0	26	16	42	100.0

Liabilities

(USD Million)

	Dec. 2012			% Distr.	Dec. 2011			% Distr.
	TC	FC	Total		TC	FC	Total	
Deposits	1	5	6	13.6	3	4	7	16.1
Deposits held by the Banks risk group	0	0	0	0.8	0	0	0	0.5
Other	1	4	5	12.8	3	4	7	15.6
Derivative Finan. Liabilities Held for Trading	0	0	0	0.0	0	0	0	0.0
Funds Borrowed	0	9	9	21.3	0	10	10	23.5
Money Market Takings	0	0	0	0.0	0	0	0	0.0
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	0	0	0	0.0	0	0	0	0.0
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	0	0	1	1.9	0	1	1	3.5
Other External Resources	1	0	1	1.4	0	0	1	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	0.9	0	0	0	0.7
General provisions	0	0	0	0.7	0	0	0	0.5
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	0	0	0	0.1	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	0.1
Liabilities for Tax	0	0	0	0.2	0	0	0	0.4
Current liabilities for tax	0	0	0	0.2	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	25	0	25	60.6	23	0	23	54.6
Paid-in capital	17	0	17	40.4	16	0	16	37.9
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	8	0	8	20.2	7	0	7	16.7
Prior years income/loss	7	0	7	17.7	6	0	6	13.4
Current year income/loss	1	0	1	2.4	1	0	1	3.3
Total Liabilities	28	14	42	100.0	26	16	42	100.0

Habib Bank Limited

Off Balance Sheet Commitments

(USD Million)

	Dec. 2012			Dec. 2011		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	0	13	13	0	15	15
Letters of guarantee	0	3	3	0	6	6
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	10	10	0	9	9
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	14	0	14	8	0	8
Irrevocable commitments	0	0	0	0	0	0
Revocable commitments	14	0	14	8	0	8
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	2	28	30	19	13	32
Items held in Custody	2	28	30	19	13	32
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	41	57	27	29	56

Income-Expenditure

(USD Million)

	Dec. 2012	Dec. 2011
Interest Income	3	3
Interest on loans	2	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	3	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	1
Profit/loss on trading account securities	0	0
Profit/losses on derivative financial transactions	0	0
Foreign exchange profit/loss	0	1
Other Operating Income	0	0
Total Operating Income/Expenses	3	3
Provision for Loan Losses or other Receivables (-)	0	0
Specific provisions of banks loans and other receivables*	0	0
General provision expenses*	0	0
Other Operating Expenses (-)	2	1
Personnel Expenses*	1	1
Net Operating Profit/Loss	1	2
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	1	2
Provisions for Taxes on Income from Continuing Operations (±)	0	0
Net Profit/Loss from Continuing Operations	1	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

(%)

	Dec. 2012	Dec. 2011
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	59.6	66.6
Shareholders' Equity / Total Assets	60.6	54.6
(Shareholders' Equity - Permanent Assets) / Total Assets	59.0	53.2
Net On Balance Sheet Position / Total Shareholders' Equity	15.1	14.5
Net On and Off Balance Sheet Position / Total Shareholders' Equity	15.1	14.5
Balance-Sheet Ratios		
TC Assets / Total Assets	65.9	61.2
TC Liabilities / Total Liabilities	66.3	62.7
FC Assets / FC Liabilities	101.4	103.9
TC Deposits / Total Deposits	17.5	38.9
TC Loans / Total Loans and Receivables	80.2	82.6
Total Deposits / Total Assets	13.6	16.1
Funds Borrowed / Total Assets	21.3	23.5
Assets Quality		
Financial Assets (net) / Total Assets	5.7	3.5
Total Loans and Receivables / Total Assets	42.2	38.6
Total Loans and Receivables / Total Deposits	310.1	238.9
Loans Under Follow-up (gross) / Total Loans and Receivables	15.6	15.0
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	1.6	1.4
Consumer Loans / Total Loans and Receivables	2.2	0.2
Liquidity		
Liquid Assets / Total Assets	55.3	59.8
Liquid Assets / Short-term Liabilities	474.0	429.4
TC Liquid Assets / Total Assets	29.5	27.7
Profitability		
Net Profit/Losses / Total Assets	2.4	3.3
Net Profit/Losses / Total Shareholders' Equity	4.0	6.0
Profit/Losses Before Taxes after Continuing Operations / Total Assets	3.2	4.2
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	6.6	4.5
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	89.2	57.5
Non-interest Income (net) / Total Assets	0.4	2.7
Other Operating Expenses / Total Assets	3.6	2.9
Personnel Expenses / Other Operating Expenses	51.5	54.9
Non-interest Income (net) / Other Operating Expenses	10.1	93.2

HSBC Bank A.Ş.

Assets

(USD Million)

	Dec. 2012			% Distr.	Dec. 2011			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	166	1,269	1,435	10.1	176	776	953	7.5
Fin.ass.where fair value cha. is refl.to I/S (Net)	419	77	496	3.5	160	29	189	1.5
Financial assets held for trading	419	77	496	3.5	160	29	189	1.5
Public sector debt securities	415	6	421	3.0	88	9	97	0.8
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	4	71	75	0.5	69	19	89	0.7
Other marketable securities	0	0	0	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	160	346	506	3.6	51	143	194	1.5
Money Market Securities	1,112	30	1,142	8.0	2,198	0	2,198	17.2
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	30	30	0.2	0	0	0	0.0
Receiv. from reverse repurchase agreements	1,112	0	1,112	7.8	2,198	0	2,198	17.2
Financial Assets Available for Sale (Net)	1,699	0	1,699	11.9	1,195	253	1,449	11.3
Securities representing a share in capital	2	0	2	0.0	2	0	2	0.0
Public sector debt securities	1,696	0	1,696	11.9	1,194	253	1,447	11.3
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans and Receivables	7,306	1,370	8,676	61.0	5,861	1,463	7,323	57.3
Loans and Receivables	7,157	1,370	8,527	59.9	5,771	1,462	7,233	56.6
Loans granted to the Banks risk group	0	7	7	0.0	0	5	5	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	7,157	1,363	8,520	59.9	5,771	1,458	7,228	56.6
Loans under follow-up	412	8	421	3.0	314	8	322	2.5
Specific provisions (-)	263	8	272	1.9	224	7	231	1.8
Factoring Receivables	46	6	52	0.4	109	9	118	0.9
Investments held to Maturity (Net)	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	20	0	20	0.1	19	0	19	0.1
Financial subsidiaries	20	0	20	0.1	18	0	18	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)	78	0	78	0.5	68	0	68	0.5
Intangible Assets (Net)	52	0	52	0.4	47	0	47	0.4
Goodwill	47	0	47	0.3	44	0	44	0.3
Other	5	0	5	0.0	3	0	3	0.0
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	17	0	17	0.1	5	0	5	0.0
Current assets for tax	0	0	0	0.0	5	0	5	0.0
Deferred assets for tax	17	0	17	0.1	0	0	0	0.0
Prop.&Equ.for Sale p. and from Term.Op.(Net)	3	0	3	0.0	4	0	4	0.0
Other Assets	52	4	56	0.4	204	5	209	1.6
Total Assets	11,130	3,102	14,232	100.0	10,098	2,678	12,776	100.0

Liabilities

(USD Million)

	Dec. 2012			%	Dec. 2011			%
	TC	FC	Total		TC	FC	Total	
Deposits	4,440	3,552	7,992	56.2	4,280	2,733	7,013	54.9
Deposits held by the Banks risk group	37	1	38	0.3	70	1	71	0.6
Other	4,404	3,550	7,954	55.9	4,210	2,732	6,942	54.3
Derivative Finan. Liabilities Held for Trading	42	63	105	0.7	28	35	63	0.5
Funds Borrowed	1,180	2,025	3,205	22.5	907	1,989	2,896	22.7
Money Market Takings	0	0	0	0.0	471	0	471	3.7
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	0	0	0	0.0	471	0	471	3.7
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	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	295	5	300	2.1	250	4	254	2.0
Other External Resources	179	43	222	1.6	119	53	172	1.3
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	180	1	181	1.3	129	1	130	1.0
General provisions	140	0	140	1.0	97	0	97	0.8
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	15	0	15	0.1	12	0	12	0.1
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	25	1	26	0.2	20	1	21	0.2
Liabilities for Tax	36	0	36	0.3	23	0	23	0.2
Current liabilities for tax	36	0	36	0.3	22	0	22	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	475	475	3.3	0	274	274	2.1
Shareholders' Equity	1,716	0	1,716	12.1	1,480	0	1,480	11.6
Paid-in capital	367	0	367	2.6	345	0	345	2.7
Supplementary capital	174	0	174	1.2	124	0	124	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	20	0	20	0.1	-20	0	-20	-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	153	0	153	1.1	144	0	144	1.1
Profit reserves	1,074	0	1,074	7.5	883	0	883	6.9
Legal reserves	99	0	99	0.7	86	0	86	0.7
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	975	0	975	6.8	797	0	797	6.2
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	102	0	102	0.7	127	0	127	1.0
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	102	0	102	0.7	127	0	127	1.0
Total Liabilities	8,069	6,163	14,232	100.0	7,687	5,089	12,776	100.0

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Off Balance Sheet Commitments

(USD Million)

	Dec. 2012			Dec. 2011		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	195	1,229	1,424	166	1,329	1,495
Letters of guarantee	194	272	467	166	325	491
Bank acceptances	0	391	391	0	486	486
Letters of credit	0	361	362	0	391	391
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	205	205	0	128	128
Commitments	17,204	4,185	21,390	18,574	201	18,775
Irrevocable commitments	5,526	4,185	9,712	4,081	201	4,282
Revocable commitments	11,678	0	11,678	14,493	0	14,493
Derivative Financial Instruments	5,836	14,498	20,334	3,226	10,274	13,499
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	5,836	14,498	20,334	3,226	10,274	13,499
Custody and Pledged Securities	12,524	876	13,400	8,482	920	9,402
Items held in Custody	10,472	859	11,331	6,334	849	7,183
Pledged Items	2,052	17	2,069	2,149	70	2,219
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	35,759	20,789	56,548	30,448	12,724	43,171

Income-Expenditure

(USD Million)

	Dec. 2012	Dec. 2011
Interest Income	1,391	1,034
Interest on loans	1,036	767
Interest received from reserve deposits	0	0
Interest received from banks	35	16
Interest received from money market transactions	141	94
Interest received from marketable securities portfolio	159	143
Other interest income	19	14
Interest Expenses	620	464
Interest on deposits	424	338
Interest on money market transactions	175	107
Interest on funds borrowed	18	18
Interest on securities issued	0	0
Other interest expenses	3	2
Net Interest Income/Expenses	771	569
Net Fees and Commissions Income/Expenses	267	214
Fees and commissions received	297	249
Fees and commissions paid	29	36
Dividend Income	4	8
Trading Profit/Loss (net)	-142	-70
Profit/loss on trading account securities	23	-2
Profit/losses on derivative financial transactions	-171	-57
Foreign exchange profit/loss	5	-11
Other Operating Income	44	91
Total Operating Income/Expenses	945	812
Provision for Loan Losses or other Receivables (-)	155	85
Specific provisions of banks loans and other receivables*	110	36
General provision expenses*	36	43
Other Operating Expenses (-)	655	557
Personnel Expenses*	282	236
Net Operating Profit/Loss	135	170
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	135	170
Provisions for Taxes on Income from Continuing Operations (±)	-33	-43
Net Profit/Loss from Continuing Operations	102	127
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	102	127

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

Ratios

(%)

	Dec. 2012	Dec. 2011
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	17.1	16.1
Shareholders' Equity / Total Assets	12.1	11.6
(Shareholders' Equity - Permanent Assets) / Total Assets	9.9	9.8
Net On Balance Sheet Position / Total Shareholders' Equity	-150.4	-119.6
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-1.0	1.1
Balance-Sheet Ratios		
TC Assets / Total Assets	78.2	79.0
TC Liabilities / Total Liabilities	56.7	60.2
FC Assets / FC Liabilities	50.3	52.6
TC Deposits / Total Deposits	55.6	61.0
TC Loans / Total Loans and Receivables	84.2	80.0
Total Deposits / Total Assets	56.2	54.9
Funds Borrowed / Total Assets	22.5	22.7
Assets Quality		
Financial Assets (net) / Total Assets	15.4	12.8
Total Loans and Receivables / Total Assets	61.0	57.3
Total Loans and Receivables / Total Deposits	108.6	104.4
Loans Under Follow-up (gross) / Total Loans and Receivables	4.8	4.4
Loans Under Follow-up (net) / Total Loans and Receivables	1.7	1.2
Specific Provisions / Loans Under Follow-up	64.6	71.9
Permanent Assets / Total Assets	2.1	1.8
Consumer Loans / Total Loans and Receivables	55.5	45.1
Liquidity		
Liquid Assets / Total Assets	37.1	39.0
Liquid Assets / Short-term Liabilities	67.1	105.5
TC Liquid Assets / Total Assets	25.0	29.6
Profitability		
Net Profit/Losses / Total Assets	0.7	1.0
Net Profit/Losses / Total Shareholders' Equity	5.9	8.6
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.9	1.3
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	4.6	4.2
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	70.0	65.7
Non-interest Income (net) / Total Assets	1.2	1.9
Other Operating Expenses / Total Assets	4.6	4.4
Personnel Expenses / Other Operating Expenses	43.1	42.3
Non-interest Income (net) / Other Operating Expenses	26.5	43.6

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Assets

(USD Million)

	Dec. 2012			% Distr.	Dec. 2011			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	259	1,119	1,378	9.8	423	604	1,026	9.2
Fin.ass.where fair value cha. is refl.to I/S (Net)	110	10	120	0.9	21	18	40	0.4
Financial assets held for trading	110	10	120	0.9	21	18	40	0.4
Public sector debt securities	99	3	102	0.7	14	1	14	0.1
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	12	7	19	0.1	4	18	22	0.2
Other marketable securities	0	0	0	0.0	4	0	4	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	79	68	147	1.0	2	148	150	1.3
Money Market Securities	191	0	191	1.4	0	223	223	2.0
Interbank money market placements	28	0	28	0.2	0	223	223	2.0
Istanbul Stock Exc. money market placements	163	0	163	1.2	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)	1,237	0	1,237	8.8	1,063	0	1,063	9.5
Securities representing a share in capital	3	0	3	0.0	2	0	2	0.0
Public sector debt securities	1,234	0	1,234	8.7	1,061	0	1,061	9.5
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans and Receivables	8,667	1,933	10,600	75.0	6,852	1,289	8,141	73.0
Loans and Receivables	8,549	1,933	10,482	74.2	6,792	1,289	8,081	72.5
Loans granted to the Banks risk group	9	10	19	0.1	12	0	12	0.1
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	8,540	1,923	10,463	74.1	6,780	1,289	8,069	72.4
Loans under follow-up	256	0	256	1.8	180	0	180	1.6
Specific provisions (-)	138	0	138	1.0	121	0	121	1.1
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	0	21	21	0.2	0	33	33	0.3
Public sector debt securities	0	21	21	0.1	0	33	33	0.3
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)	44	0	44	0.3	33	0	33	0.3
Financial subsidiaries	44	0	44	0.3	33	0	33	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	30	0	30	0.2	159	0	159	1.4
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	30	0	30	0.2	159	0	159	1.4
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	168	0	168	1.2	154	0	154	1.4
Intangible Assets (Net)	8	0	8	0.1	8	0	8	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	8	0	8	0.1	8	0	8	0.1
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	15	0	15	0.1	30	0	30	0.3
Current assets for tax	0	0	0	0.0	1	0	1	0.0
Deferred assets for tax	15	0	15	0.1	29	0	29	0.3
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	167	1	168	1.2	88	3	91	0.8
Total Assets	10,977	3,152	14,129	100.0	8,834	2,319	11,152	100.0

Liabilities

(USD Million)

	Dec. 2012			%	Dec. 2011			%
	TC	FC	Total		TC	FC	Total	
Deposits	6,298	1,820	8,118	57.5	4,710	1,395	6,105	54.7
Deposits held by the Banks risk group	8	37	45	0.3	9	71	80	0.7
Other	6,291	1,783	8,073	57.1	4,701	1,324	6,025	54.0
Derivative Finan. Liabilities Held for Trading	7	24	31	0.2	1	27	28	0.3
Funds Borrowed	348	2,991	3,339	23.6	198	2,725	2,923	26.2
Money Market Takings	1	0	1	0.0	281	0	281	2.5
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	1	0	1	0.0	281	0	281	2.5
Marketable Securities Issued (Net)	163	0	163	1.2	0	0	0	0.0
Bills	163	0	163	1.2	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	145	7	152	1.1	106	8	114	1.0
Other External Resources	250	8	258	1.8	250	5	255	2.3
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	2	2	0.0	0	3	3	0.0
Finance leasing payables	0	2	2	0.0	0	3	3	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	87	0	87	0.6	41	0	41	0.4
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	87	0	87	0.6	41	0	41	0.4
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	215	0	215	1.5	133	0	133	1.2
General provisions	164	0	164	1.2	93	0	93	0.8
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	15	0	15	0.1	13	0	13	0.1
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	36	0	36	0.3	27	0	27	0.2
Liabilities for Tax	33	0	33	0.2	20	0	20	0.2
Current liabilities for tax	33	0	33	0.2	20	0	20	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	1,728	0	1,728	12.2	1,250	0	1,250	11.2
Paid-in capital	1,567	0	1,567	11.1	1,143	0	1,143	10.3
Supplementary capital	-47	0	-47	-0.3	-23	0	-23	-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	4	0	4	0.0	-9	0	-9	-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)	-51	0	-51	-0.4	-14	0	-14	-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	0	0	0	0.0	0	0	0	0.0
Profit reserves	66	0	66	0.5	88	0	88	0.8
Legal reserves	36	0	36	0.3	32	0	32	0.3
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	30	0	30	0.2	56	0	56	0.5
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	142	0	142	1.0	42	0	42	0.4
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	142	0	142	1.0	42	0	42	0.4
Total Liabilities	9,277	4,852	14,129	100.0	6,990	4,163	11,152	100.0

ING Bank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2012			Dec. 2011		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	1,219	2,106	3,325	981	2,123	3,104
Letters of guarantee	1,214	858	2,072	978	912	1,889
Bank acceptances	0	44	44	0	48	48
Letters of credit	0	462	463	0	330	330
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	5	742	747	3	833	837
Commitments	17,332	508	17,839	12,061	397	12,458
Irrevocable commitments	2,971	508	3,479	2,599	397	2,996
Revocable commitments	14,360	0	14,360	9,462	0	9,462
Derivative Financial Instruments	2,679	4,706	7,385	2,003	4,983	6,985
Derivative finan. instruments held for hedging	1,843	1,132	2,975	1,445	1,178	2,622
Trading transactions	837	3,574	4,411	558	3,805	4,363
Custody and Pledged Securities	83,575	9,824	93,399	55,228	9,045	64,273
Items held in Custody	641	461	1,102	741	440	1,181
Pledged Items	20,102	2,120	22,222	18,739	1,984	20,723
Accepted independent guaran. and warran.	62,832	7,244	70,076	35,748	6,621	42,369
Total Off Balance Sheet Commitments	104,805	17,144	121,949	70,274	16,548	86,821

Income-Expenditure

(USD Million)

	Dec. 2012	Dec. 2011
Interest Income	1,352	986
Interest on loans	1,213	864
Interest received from reserve deposits	0	0
Interest received from banks	11	5
Interest received from money market transactions	9	1
Interest received from marketable securities portfolio	119	115
Other interest income	0	0
Interest Expenses	595	467
Interest on deposits	515	406
Interest on money market transactions	58	41
Interest on funds borrowed	12	19
Interest on securities issued	11	0
Other interest expenses	0	0
Net Interest Income/Expenses	757	519
Net Fees and Commissions Income/Expenses	107	96
Fees and commissions received	128	112
Fees and commissions paid	21	16
Dividend Income	10	4
Trading Profit/Loss (net)	-93	-96
Profit/loss on trading account securities	0	-11
Profit/losses on derivative financial transactions	-186	142
Foreign exchange profit/loss	93	-227
Other Operating Income	160	60
Total Operating Income/Expenses	940	582
Provision for Loan Losses or other Receivables (-)	143	74
Specific provisions of banks loans and other receivables*	69	29
General provision expenses*	65	38
Other Operating Expenses (-)	598	445
Personnel Expenses*	238	206
Net Operating Profit/Loss	198	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	198	64
Provisions for Taxes on Income from Continuing Operations (±)	-57	-22
Net Profit/Loss from Continuing Operations	142	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	142	42

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

Ratios

(%)

	Dec. 2012	Dec. 2011
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	14.3	14.2
Shareholders' Equity / Total Assets	12.2	11.2
(Shareholders' Equity - Permanent Assets) / Total Assets	9.8	8.9
Net On Balance Sheet Position / Total Shareholders' Equity	-59.0	-98.3
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.0	-0.1
Balance-Sheet Ratios		
TC Assets / Total Assets	77.7	79.2
TC Liabilities / Total Liabilities	65.7	62.7
FC Assets / FC Liabilities	65.0	55.7
TC Deposits / Total Deposits	77.6	77.2
TC Loans / Total Loans and Receivables	81.8	84.2
Total Deposits / Total Assets	57.5	54.7
Funds Borrowed / Total Assets	23.6	26.2
Assets Quality		
Financial Assets (net) / Total Assets	10.0	11.6
Total Loans and Receivables / Total Assets	75.0	73.0
Total Loans and Receivables / Total Deposits	130.6	133.4
Loans Under Follow-up (gross) / Total Loans and Receivables	2.4	2.2
Loans Under Follow-up (net) / Total Loans and Receivables	1.1	0.7
Specific Provisions / Loans Under Follow-up	53.8	66.9
Permanent Assets / Total Assets	2.4	2.3
Consumer Loans / Total Loans and Receivables	37.1	35.7
Liquidity		
Liquid Assets / Total Assets	21.7	22.4
Liquid Assets / Short-term Liabilities	37.0	39.8
TC Liquid Assets / Total Assets	13.3	13.5
Profitability		
Net Profit/Losses / Total Assets	1.0	0.4
Net Profit/Losses / Total Shareholders' Equity	8.2	3.3
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.4	0.6
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	4.9	4.4
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	73.2	84.2
Non-interest Income (net) / Total Assets	1.3	0.6
Other Operating Expenses / Total Assets	4.2	4.0
Personnel Expenses / Other Operating Expenses	39.8	46.3
Non-interest Income (net) / Other Operating Expenses	30.6	14.3

JPMorgan Chase Bank N.A.

Assets

(USD Million)

	Dec. 2012			% Distr.	Dec. 2011			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	2	0	2	0.8	49	51	100	8.5
Fin.ass.where fair value cha. is refl.to I/S (Net)	79	0	79	32.9	1,066	9	1,075	91.3
Financial assets held for trading	79	0	79	32.9	1,066	9	1,075	91.3
Public sector debt securities	79	0	79	32.9	1,066	0	1,066	90.5
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	9	9	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	157	157	65.1	0	0	1	0.0
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)	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	0.4	1	0	1	0.1
Intangible Assets (Net)	0	0	0	0.2	0	0	0	0.0
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.2	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	1	0	1	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	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	1	1	1	0.6	0	0	0	0.0
Total Assets	84	158	241	100.0	1,117	60	1,177	100.0

Liabilities

(USD Million)

	Dec. 2012			% Distr.	Dec. 2011			% Distr.
	TC	FC	Total		TC	FC	Total	
Deposits	77	0	77	31.8	5	835	840	71.3
Deposits held by the Banks risk group	2	0	2	0.8	5	835	840	71.3
Other	75	0	75	31.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Trading	0	0	0	0.0	0	13	13	1.1
Funds Borrowed	0	0	0	0.0	0	0	0	0.0
Money Market Takings	0	0	0	0.0	196	0	196	16.6
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	0	0	0	0.0	196	0	196	16.6
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	0	0	0	0.0	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	6	0	6	2.7	5	0	5	0.4
General provisions	2	0	2	0.7	0	0	0	0.0
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	5	0	5	1.9	3	0	3	0.3
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	0	0	0	0.1	2	0	2	0.1
Liabilities for Tax	1	0	1	0.4	2	0	2	0.1
Current liabilities for tax	1	0	1	0.4	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	157	0	157	65.1	122	0	122	10.4
Paid-in capital	56	0	56	23.3	53	0	53	4.5
Supplementary capital	0	0	0	0.0	0	0	0	0.0
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	0	0	0	0.0	0	0	0	0.0
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est. for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv. & ass., subs. & joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val. inc. in pro. & equ. held for sale p. and term. ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	0	0	0	0.0	0	0	0	0.0
Profit reserves	0	0	0	0.0	0	0	0	0.0
Legal reserves	0	0	0	0.0	0	0	0	0.0
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	0	0	0	0.0	0	0	0	0.0
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	101	0	101	41.8	69	0	69	5.9
Prior years income/loss	74	0	74	30.5	49	0	49	4.2
Current year income/loss	27	0	27	11.3	21	0	21	1.7
Total Liabilities	241	0	241	100.0	329	848	1,177	100.0

JPMorgan Chase Bank N.A.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2012			Dec. 2011		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	0	0	0	0	6	6
Letters of guarantee	0	0	0	0	6	6
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	38	0	38	956	0	956
Irrevocable commitments	38	0	38	956	0	956
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	173	177	349	1,865	1,885	3,750
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	173	177	349	1,865	1,885	3,750
Custody and Pledged Securities	2	0	2	197	0	197
Items held in Custody	2	0	2	197	0	197
Pledged Items	0	0	0	0	0	0
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	212	177	388	3,019	1,891	4,910

Income-Expenditure

(USD Million)

	Dec. 2012	Dec. 2011
Interest Income	76	37
Interest on loans	0	0
Interest received from reserve deposits	0	0
Interest received from banks	8	6
Interest received from money market transactions	12	7
Interest received from marketable securities portfolio	55	24
Other interest income	0	0
Interest Expenses	12	8
Interest on deposits	2	1
Interest on money market transactions	0	0
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	10	7
Net Interest Income/Expenses	64	29
Net Fees and Commissions Income/Expenses	7	5
Fees and commissions received	7	5
Fees and commissions paid	0	0
Dividend Income	0	0
Trading Profit/Loss (net)	-14	19
Profit/loss on trading account securities	7	27
Profit/losses on derivative financial transactions	-64	42
Foreign exchange profit/loss	43	-50
Other Operating Income	0	0
Total Operating Income/Expenses	58	53
Provision for Loan Losses or other Receivables (-)	3	11
Specific provisions of banks loans and other receivables*	0	0
General provision expenses*	2	0
Other Operating Expenses (-)	20	17
Personnel Expenses*	6	5
Net Operating Profit/Loss	34	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	34	26
Provisions for Taxes on Income from Continuing Operations (±)	-7	-5
Net Profit/Loss from Continuing Operations	27	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	27	21

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

Ratios

(%)

	Dec. 2012	Dec. 2011
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	117.5	65.9
Shareholders' Equity / Total Assets	65.1	10.4
(Shareholders' Equity - Permanent Assets) / Total Assets	64.5	10.3
Net On Balance Sheet Position / Total Shareholders' Equity	100.4	-641.0
Net On and Off Balance Sheet Position / Total Shareholders' Equity	9.1	14.9
Balance-Sheet Ratios		
TC Assets / Total Assets	34.6	94.9
TC Liabilities / Total Liabilities	100.0	28.0
FC Assets / FC Liabilities	934,730.0	7.1
TC Deposits / Total Deposits	100.0	0.5
TC Loans / Total Loans and Receivables	-	-
Total Deposits / Total Assets	31.8	71.3
Funds Borrowed / Total Assets	0.0	0.0
Assets Quality		
Financial Assets (net) / Total Assets	32.9	91.3
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	0.6	0.1
Consumer Loans / Total Loans and Receivables	-	-
Liquidity		
Liquid Assets / Total Assets	98.8	99.8
Liquid Assets / Short-term Liabilities	310.9	112.1
TC Liquid Assets / Total Assets	33.7	94.7
Profitability		
Net Profit/Losses / Total Assets	11.3	1.7
Net Profit/Losses / Total Shareholders' Equity	17.3	16.8
Profit/Losses Before Taxes after Continuing Operations / Total Assets	14.2	2.2
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	26.6	2.5
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	111.2	55.0
Non-interest Income (net) / Total Assets	-2.7	2.0
Other Operating Expenses / Total Assets	8.4	1.4
Personnel Expenses / Other Operating Expenses	29.5	32.4
Non-interest Income (net) / Other Operating Expenses	-32.0	141.3

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Assets

(USD Million)

	Dec. 2012			% Distr.	Dec. 2011			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	153	78	231	11.3	-	-	-	-
Fin.ass.where fair value cha. is refl.to I/S (Net)	2	2	3	0.2	-	-	-	-
Financial assets held for trading	2	2	3	0.2	-	-	-	-
Public sector debt securities	0	0	0	0.0	-	-	-	-
Securities representing a share in capital	0	0	0	0.0	-	-	-	-
Derivative financial assets held for trading	2	2	3	0.2	-	-	-	-
Other marketable securities	0	0	0	0.0	-	-	-	-
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	-	-	-	-
Public sector debt securities	0	0	0	0.0	-	-	-	-
Securities representing a share in capital	0	0	0	0.0	-	-	-	-
Loans	0	0	0	0.0	-	-	-	-
Other marketable securities	0	0	0	0.0	-	-	-	-
Banks	137	81	218	10.7	-	-	-	-
Money Market Securities	526	0	526	25.7	-	-	-	-
Interbank money market placements	0	0	0	0.0	-	-	-	-
Istanbul Stock Exc. money market placements	0	0	0	0.0	-	-	-	-
Receiv. from reverse repurchase agreements	526	0	526	25.7	-	-	-	-
Financial Assets Available for Sale (Net)	44	0	44	2.1	-	-	-	-
Securities representing a share in capital	0	0	0	0.0	-	-	-	-
Public sector debt securities	44	0	44	2.1	-	-	-	-
Other marketable securities	0	0	0	0.0	-	-	-	-
Loans and Receivables	609	365	974	47.7	-	-	-	-
Loans and Receivables	609	365	974	47.7	-	-	-	-
Loans granted to the Banks risk group	0	0	0	0.0	-	-	-	-
Public sector debt securities	0	0	0	0.0	-	-	-	-
Other	609	365	974	47.7	-	-	-	-
Loans under follow-up	0	0	0	0.0	-	-	-	-
Specific provisions (-)	0	0	0	0.0	-	-	-	-
Factoring Receivables	0	0	0	0.0	-	-	-	-
Investments held to Maturity (Net)	0	0	0	0.0	-	-	-	-
Public sector debt securities	0	0	0	0.0	-	-	-	-
Other marketable securities	0	0	0	0.0	-	-	-	-
Investments and Associates (Net)	0	0	0	0.0	-	-	-	-
Accounted with equity method	0	0	0	0.0	-	-	-	-
Non-consolidated investments and associates	0	0	0	0.0	-	-	-	-
Financial investments and associates	0	0	0	0.0	-	-	-	-
Non-financial investments and associates	0	0	0	0.0	-	-	-	-
Subsidiaries (Net)	0	0	0	0.0	-	-	-	-
Financial subsidiaries	0	0	0	0.0	-	-	-	-
Non-financial subsidiaries	0	0	0	0.0	-	-	-	-
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	-	-	-	-
Accounted with equity method	0	0	0	0.0	-	-	-	-
Non-consolidated joint ventures	0	0	0	0.0	-	-	-	-
Financial joint ventures	0	0	0	0.0	-	-	-	-
Non-financial joint ventures	0	0	0	0.0	-	-	-	-
Recivables From Leasing Transactions	0	0	0	0.0	-	-	-	-
Finance lease receivables	0	0	0	0.0	-	-	-	-
Operational leasing receivables	0	0	0	0.0	-	-	-	-
Others	0	0	0	0.0	-	-	-	-
Unearned income (-)	0	0	0	0.0	-	-	-	-
Derivative Financial Assets Held for Hedging	0	0	0	0.0	-	-	-	-
Fair value hedges	0	0	0	0.0	-	-	-	-
Cash flow hedges	0	0	0	0.0	-	-	-	-
Hedges for invest. made in foreign countries	0	0	0	0.0	-	-	-	-
Property and Equipment (Net)	23	0	23	1.1	-	-	-	-
Intangible Assets (Net)	10	0	10	0.5	-	-	-	-
Goodwill	0	0	0	0.0	-	-	-	-
Other	10	0	10	0.5	-	-	-	-
Real Estates for Investment Purpose (Net)	0	0	0	0.0	-	-	-	-
Assets for Tax	4	0	4	0.2	-	-	-	-
Current assets for tax	3	0	3	0.1	-	-	-	-
Deferred assets for tax	1	0	1	0.0	-	-	-	-
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	-	-	-	-
Other Assets	10	1	11	0.5	-	-	-	-
Total Assets	1,518	526	2,044	100.0	-	-	-	-

Liabilities

(USD Million)

	Dec. 2012			%	Dec. 2011			%
	TC	FC	Total		TC	FC	Total	
Deposits	1,205	211	1,416	69.3	-	-	-	-
Deposits held by the Banks risk group	5	0	5	0.3	-	-	-	-
Other	1,200	211	1,411	69.0	-	-	-	-
Derivative Finan. Liabilities Held for Trading	0	2	2	0.1	-	-	-	-
Funds Borrowed	0	203	203	9.9	-	-	-	-
Money Market Takings	0	0	0	0.0	-	-	-	-
Interbank money market takings	0	0	0	0.0	-	-	-	-
Istanbul Stock Exc. money market takings	0	0	0	0.0	-	-	-	-
Funds provided under repurchase agreements	0	0	0	0.0	-	-	-	-
Marketable Securities Issued (Net)	0	0	0	0.0	-	-	-	-
Bills	0	0	0	0.0	-	-	-	-
Asset backed securities	0	0	0	0.0	-	-	-	-
Bonds	0	0	0	0.0	-	-	-	-
Funds	0	0	0	0.0	-	-	-	-
Borrower funds	0	0	0	0.0	-	-	-	-
Others	0	0	0	0.0	-	-	-	-
Miscellaneous Payables	1	0	1	0.0	-	-	-	-
Other External Resources	9	3	12	0.6	-	-	-	-
Factoring Payables	0	0	0	0.0	-	-	-	-
Leasing Transactions Payables (Net)	0	0	0	0.0	-	-	-	-
Finance leasing payables	0	0	0	0.0	-	-	-	-
Operations leasing payables	0	0	0	0.0	-	-	-	-
Others	0	0	0	0.0	-	-	-	-
Deferred finance leasing expenses (-)	0	0	0	0.0	-	-	-	-
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	-	-	-	-
Fair value hedges	0	0	0	0.0	-	-	-	-
Cash flow hedges	0	0	0	0.0	-	-	-	-
Hedges for invest. made in foreign countries	0	0	0	0.0	-	-	-	-
Provisions	15	4	19	0.9	-	-	-	-
General provisions	6	4	10	0.5	-	-	-	-
Restructuring reserves	0	0	0	0.0	-	-	-	-
Reserves for employee benefit	0	0	0	0.0	-	-	-	-
Insurance technical reserves (Net)	0	0	0	0.0	-	-	-	-
Other provisions	8	0	8	0.4	-	-	-	-
Liabilities for Tax	2	0	2	0.1	-	-	-	-
Current liabilities for tax	2	0	2	0.1	-	-	-	-
Deferred liabilities for tax	0	0	0	0.0	-	-	-	-
Lia.for Pro.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	-	-	-	-
Subordinated Loans	0	100	100	4.9	-	-	-	-
Shareholders' Equity	289	0	289	14.1	-	-	-	-
Paid-in capital	300	0	300	14.7	-	-	-	-
Supplementary capital	0	0	0	0.0	-	-	-	-
Share premium	0	0	0	0.0	-	-	-	-
Share cancellation profits	0	0	0	0.0	-	-	-	-
Valuation changes in marketable securities	0	0	0	0.0	-	-	-	-
Revaluation changes of property and equip.	0	0	0	0.0	-	-	-	-
Revaluation changes of intangible assets	0	0	0	0.0	-	-	-	-
Revaluation changes of real est.for inv. pur.	0	0	0	0.0	-	-	-	-
Free shares from inv.&ass.,subs.& joint vent.	0	0	0	0.0	-	-	-	-
Hedging funds (active part)	0	0	0	0.0	-	-	-	-
Val.inc.in pro.& equ.held for sale p.and term.ope.	0	0	0	0.0	-	-	-	-
Other capital reserves	0	0	0	0.0	-	-	-	-
Profit reserves	0	0	0	0.0	-	-	-	-
Legal reserves	0	0	0	0.0	-	-	-	-
Status reserves	0	0	0	0.0	-	-	-	-
Extraordinary reserves	0	0	0	0.0	-	-	-	-
Other profit reserves	0	0	0	0.0	-	-	-	-
Profit or loss	-11	0	-11	-0.5	-	-	-	-
Prior years income/loss	0	0	0	0.0	-	-	-	-
Current year income/loss	-11	0	-11	-0.5	-	-	-	-
Total Liabilities	1,521	523	2,044	100.0	-	-	-	-

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Off Balance Sheet Commitments

(USD Million)

	Dec. 2012			Dec. 2011		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	35	16	51	-	-	-
Letters of guarantee	35	8	43	-	-	-
Bank acceptances	0	0	0	-	-	-
Letters of credit	0	8	8	-	-	-
Prefinancing given as guarantee	0	0	0	-	-	-
Endorsements	0	0	0	-	-	-
Other guarantees and warranties	0	0	0	-	-	-
Commitments	17	24	41	-	-	-
Irrevocable commitments	17	24	41	-	-	-
Revocable commitments	0	0	0	-	-	-
Derivative Financial Instruments	230	490	721	-	-	-
Derivative finan. instruments held for hedging	0	0	0	-	-	-
Trading transactions	230	490	721	-	-	-
Custody and Pledged Securities	150	0	150	-	-	-
Items held in Custody	0	0	0	-	-	-
Pledged Items	150	0	150	-	-	-
Accepted independent guaran. and warran.	0	0	0	-	-	-
Total Off Balance Sheet Commitments	432	530	962	-	-	-

Income-Expenditure

(USD Million)

	Dec. 2012	Dec. 2011
Interest Income	25	-
Interest on loans	6	-
Interest received from reserve deposits	0	-
Interest received from banks	18	-
Interest received from money market transactions	1	-
Interest received from marketable securities portfolio	0	-
Other interest income	0	-
Interest Expenses	7	-
Interest on deposits	7	-
Interest on money market transactions	0	-
Interest on funds borrowed	0	-
Interest on securities issued	0	-
Other interest expenses	0	-
Net Interest Income/Expenses	18	-
Net Fees and Commissions Income/Expenses	3	-
Fees and commissions received	3	-
Fees and commissions paid	0	-
Dividend Income	0	-
Trading Profit/Loss (net)	14	-
Profit/loss on trading account securities	0	-
Profit/losses on derivative financial transactions	2	-
Foreign exchange profit/loss	12	-
Other Operating Income	0	-
Total Operating Income/Expenses	35	-
Provision for Loan Losses or other Receivables (-)	10	-
Specific provisions of banks loans and other receivables*	0	-
General provision expenses*	10	-
Other Operating Expenses (-)	35	-
Personnel Expenses*	15	-
Net Operating Profit/Loss	-11	-
Surplus written as gain after merger	0	-
Profit/losses from equity method applied subsidiaries	0	-
Net monetary position gain/loss	0	-
Profit/Loss Before Taxes from Continuing Operations	-11	-
Provisions for Taxes on Income from Continuing Operations (±)	0	-
Net Profit/Loss from Continuing Operations	-11	-
Net Profit/Loss Before Taxes from Terminated Operations	0	-
Provisions for Taxes on Income from Terminated Operations (±)	0	-
Net Profit/Loss from Terminated Operations	0	-
Net Profit/Losses	-11	-

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

Ratios

(%)

	Dec. 2012	Dec. 2011
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	36.4	-
Shareholders' Equity / Total Assets	14.1	-
(Shareholders' Equity - Permanent Assets) / Total Assets	12.5	-
Net On Balance Sheet Position / Total Shareholders' Equity	48.7	-
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-5.0	-
Balance-Sheet Ratios		
TC Assets / Total Assets	74.3	-
TC Liabilities / Total Liabilities	74.4	-
FC Assets / FC Liabilities	100.5	-
TC Deposits / Total Deposits	85.1	-
TC Loans / Total Loans and Receivables	62.5	-
Total Deposits / Total Assets	69.3	-
Funds Borrowed / Total Assets	9.9	-
Assets Quality		
Financial Assets (net) / Total Assets	2.3	-
Total Loans and Receivables / Total Assets	47.7	-
Total Loans and Receivables / Total Deposits	68.8	-
Loans Under Follow-up (gross) / Total Loans and Receivables	0.0	-
Loans Under Follow-up (net) / Total Loans and Receivables	0.0	-
Specific Provisions / Loans Under Follow-up	-	-
Permanent Assets / Total Assets	1.6	-
Consumer Loans / Total Loans and Receivables	0.3	-
Liquidity		
Liquid Assets / Total Assets	50.0	-
Liquid Assets / Short-term Liabilities	197.5	-
TC Liquid Assets / Total Assets	42.1	-
Profitability		
Net Profit/Losses / Total Assets	-0.5	-
Net Profit/Losses / Total Shareholders' Equity	-3.8	-
Profit/Losses Before Taxes after Continuing Operations / Total Assets	-0.5	-
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	0.9	-
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	51.2	-
Non-interest Income (net) / Total Assets	0.8	-
Other Operating Expenses / Total Assets	1.7	-
Personnel Expenses / Other Operating Expenses	43.5	-
Non-interest Income (net) / Other Operating Expenses	47.9	-

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Assets

(USD Million)

	Dec. 2012			% Distr.	Dec. 2011			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	1	5	6	4.0	4	3	6	1.6
Fin.ass.where fair value cha. is refl.to I/S (Net)	0	0	0	0.0	272	0	272	70.2
Financial assets held for trading	0	0	0	0.0	272	0	272	70.2
Public sector debt securities	0	0	0	0.0	272	0	272	70.2
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	15	13	28	18.7	34	11	45	11.6
Money Market Securities	102	0	102	66.8	37	0	37	9.6
Interbank money market placements	102	0	102	66.8	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	37	0	37	9.6
Financial Assets Available for Sale (Net)	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans and Receivables	1	13	14	9.2	1	17	18	4.6
Loans and Receivables	1	13	14	9.2	1	17	18	4.6
Loans granted to the Banks risk group	0	0	0	0.2	0	0	0	0.1
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	1	13	14	9.1	1	17	18	4.5
Loans under follow-up	0	0	0	0.0	0	0	0	0.0
Specific provisions (-)	0	0	0	0.0	0	0	0	0.0
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	0	0	0	0.0	0	0	0	0.0
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	0	0	0	0.2	0	0	0	0.1
Intangible Assets (Net)	0	0	0	0.3	0	0	0	0.0
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.3	0	0	0	0.0
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	1	0	1	0.3	0	0	0	0.1
Current assets for tax	1	0	1	0.3	0	0	0	0.1
Deferred assets for tax	0	0	0	0.0	0	0	0	0.0
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	0	1	1	0.5	0	8	8	2.1
Total Assets	120	32	153	100.0	349	39	387	100.0

Liabilities

(USD Million)

	Dec. 2012			% Distr.	Dec. 2011			% Distr.
	TC	FC	Total		TC	FC	Total	
Deposits	10	17	27	17.8	20	47	67	17.3
Deposits held by the Banks risk group	9	0	9	5.7	4	0	4	1.0
Other	1	17	18	12.1	16	47	63	16.3
Derivative Finan. Liabilities Held for Trading	0	0	0	0.0	0	0	0	0.0
Funds Borrowed	5	11	16	10.6	86	18	103	26.7
Money Market Takings	0	0	0	0.0	113	0	113	29.3
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	0	0	0	0.0	113	0	113	29.3
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	0	0	0	0.0	0	0	0	0.0
Other External Resources	0	0	0	0.2	0	3	3	0.7
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	12	0	12	7.6	10	0	10	2.5
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	2	0	2	1.3	2	0	2	0.4
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	9	0	9	6.0	7	0	7	1.9
Liabilities for Tax	1	0	1	0.6	1	0	1	0.3
Current liabilities for tax	1	0	1	0.6	1	0	1	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	97	0	97	63.3	90	0	90	23.2
Paid-in capital	30	0	30	19.9	29	0	29	7.4
Supplementary capital	16	0	16	10.7	15	0	15	3.9
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	0	0	0	0.0	0	0	0	0.0
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est.for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv.&ass.,subs.& joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val.inc.in pro.& equ.held for sale p.and term.ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	16	0	16	10.7	15	0	15	3.9
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	50	0	50	32.7	46	0	46	11.9
Prior years income/loss	49	0	49	32.1	49	0	49	12.6
Current year income/loss	1	0	1	0.7	-3	0	-3	-0.7
Total Liabilities	124	28	153	100.0	319	68	387	100.0

Portigon AG

Off Balance Sheet Commitments

(USD Million)

	Dec. 2012			Dec. 2011		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	0	0	0	0	8	8
Letters of guarantee	0	0	0	0	8	8
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	0	0	0	0	0
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	0	0	0	0	0
Commitments	3	3	7	26	26	52
Irrevocable commitments	3	3	7	26	26	52
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	0	1	1	0	0	0
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	0	1	1	0	0	0
Custody and Pledged Securities	0	13	13	0	20	20
Items held in Custody	0	0	0	0	3	3
Pledged Items	0	0	0	0	0	0
Accepted independent guaran. and warran.	0	13	13	0	17	17
Total Off Balance Sheet Commitments	3	17	20	26	53	79

Income-Expenditure

(USD Million)

	Dec. 2012	Dec. 2011
Interest Income	15	29
Interest on loans	1	1
Interest received from reserve deposits	0	0
Interest received from banks	2	1
Interest received from money market transactions	3	10
Interest received from marketable securities portfolio	9	18
Other interest income	0	0
Interest Expenses	4	17
Interest on deposits	1	1
Interest on money market transactions	2	13
Interest on funds borrowed	2	3
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	12	12
Net Fees and Commissions Income/Expenses	6	10
Fees and commissions received	6	10
Fees and commissions paid	0	0
Dividend Income	0	0
Trading Profit/Loss (net)	3	-1
Profit/loss on trading account securities	0	-5
Profit/losses on derivative financial transactions	1	-2
Foreign exchange profit/loss	1	5
Other Operating Income	1	1
Total Operating Income/Expenses	22	21
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 (-)	20	22
Personnel Expenses*	7	6
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 (±)	-1	-2
Net Profit/Loss from Continuing Operations	1	-3
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	1	-3

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

Ratios

(%)

	Dec. 2012	Dec. 2011
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	139.2	89.8
Shareholders' Equity / Total Assets	63.3	23.2
(Shareholders' Equity - Permanent Assets) / Total Assets	62.8	23.1
Net On Balance Sheet Position / Total Shareholders' Equity	4.0	-32.8
Net On and Off Balance Sheet Position / Total Shareholders' Equity	4.0	-32.8
Balance-Sheet Ratios		
TC Assets / Total Assets	78.8	90.0
TC Liabilities / Total Liabilities	81.3	82.4
FC Assets / FC Liabilities	113.7	56.7
TC Deposits / Total Deposits	36.5	29.4
TC Loans / Total Loans and Receivables	7.3	5.4
Total Deposits / Total Assets	17.8	17.3
Funds Borrowed / Total Assets	10.6	26.7
Assets Quality		
Financial Assets (net) / Total Assets	0.0	70.2
Total Loans and Receivables / Total Assets	9.2	4.6
Total Loans and Receivables / Total Deposits	51.9	26.5
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	0.5	0.1
Consumer Loans / Total Loans and Receivables	7.3	5.4
Liquidity		
Liquid Assets / Total Assets	89.5	93.1
Liquid Assets / Short-term Liabilities	417.7	131.8
TC Liquid Assets / Total Assets	77.3	89.5
Profitability		
Net Profit/Losses / Total Assets	0.7	-0.7
Net Profit/Losses / Total Shareholders' Equity	1.0	-3.1
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.0	-0.3
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	7.6	3.1
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	53.7	57.1
Non-interest Income (net) / Total Assets	6.5	2.3
Other Operating Expenses / Total Assets	13.1	5.7
Personnel Expenses / Other Operating Expenses	34.2	27.1
Non-interest Income (net) / Other Operating Expenses	50.1	41.1

Société Générale (SA)

Assets

(USD Million)

	Dec. 2012			% Distr.	Dec. 2011			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	6	16	22	6.6	6	32	38	7.2
Fin.ass.where fair value cha. is refl.to I/S (Net)	26	0	26	7.8	44	0	44	8.5
Financial assets held for trading	26	0	26	7.8	44	0	44	8.5
Public sector debt securities	26	0	26	7.8	44	0	44	8.5
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	0	2	0.5	0	0	1	0.1
Money Market Securities	44	0	44	13.1	193	0	193	36.8
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	44	0	44	13.1	193	0	193	36.8
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	218	5	222	66.6	227	0	227	43.3
Loans and Receivables	210	5	215	64.4	221	0	221	42.1
Loans granted to the Banks risk group	3	0	3	1.0	10	0	10	1.9
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	207	5	212	63.4	211	0	211	40.2
Loans under follow-up	20	0	20	6.0	17	0	17	3.3
Specific provisions (-)	13	0	13	3.9	11	0	11	2.2
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	0	0	0	0.0	0	0	0	0.0
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	1	0	1	0.4	3	0	3	0.5
Intangible Assets (Net)	8	0	8	2.3	5	0	5	1.0
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	8	0	8	2.3	5	0	5	1.0
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	4	0	4	1.1	4	0	4	0.8
Current assets for tax	1	0	1	0.4	0	0	0	0.0
Deferred assets for tax	2	0	2	0.7	4	0	4	0.8
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	3	3	6	1.6	8	1	9	1.7
Total Assets	311	23	334	100.0	491	34	525	100.0

Liabilities

(USD Million)

	Dec. 2012			%	Dec. 2011			%
	TC	FC	Total		TC	FC	Total	
Deposits	1	71	72	21.4	0	44	44	8.5
Deposits held by the Banks risk group	0	71	71	21.4	0	43	44	8.3
Other	0	0	0	0.1	0	1	1	0.1
Derivative Finan. Liabilities Held for Trading	0	1	1	0.2	1	0	1	0.3
Funds Borrowed	118	61	179	53.5	130	278	408	77.7
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	0.4	1	0	1	0.2
Other External Resources	8	0	8	2.5	6	0	6	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	9	0	9	2.7	7	1	8	1.5
General provisions	6	0	6	1.9	5	0	5	0.9
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	1	0	1	0.3	1	0	1	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	2	0	2	0.5	2	1	3	0.5
Liabilities for Tax	1	0	1	0.3	1	0	1	0.2
Current liabilities for tax	1	0	1	0.3	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	63	0	63	19.0	55	0	55	10.4
Paid-in capital	76	0	76	22.7	70	0	70	13.4
Supplementary capital	11	0	11	3.3	10	0	10	2.0
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	0	0	0	0.0	0	0	0	0.0
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est.for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv.&ass.,subs.& joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val.inc.in pro.& equ.held for sale p.and term.ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	11	0	11	3.3	10	0	10	2.0
Profit reserves	0	0	0	0.0	0	0	0	0.0
Legal reserves	0	0	0	0.0	0	0	0	0.0
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	0	0	0	0.0	0	0	0	0.0
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	-23	0	-23	-7.0	-26	0	-26	-4.9
Prior years income/loss	-28	0	-28	-8.2	-32	0	-32	-6.1
Current year income/loss	4	0	4	1.3	6	0	6	1.2
Total Liabilities	202	132	334	100.0	203	323	525	100.0

Société Générale (SA)

Off Balance Sheet Commitments

(USD Million)

	Dec. 2012			Dec. 2011		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	0	101	102	1	76	77
Letters of guarantee	0	44	45	1	47	48
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	52	52	0	24	24
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	37	30	67	1	4	5
Irrevocable commitments	37	30	67	1	4	5
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	114	113	227	289	394	683
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	114	113	227	289	394	683
Custody and Pledged Securities	114	0	114	98	0	98
Items held in Custody	0	0	0	0	0	0
Pledged Items	114	0	114	98	0	98
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	265	244	509	388	474	862

Income-Expenditure

(USD Million)

	Dec. 2012	Dec. 2011
Interest Income	63	68
Interest on loans	42	38
Interest received from reserve deposits	0	0
Interest received from banks	5	5
Interest received from money market transactions	8	16
Interest received from marketable securities portfolio	8	10
Other interest income	0	0
Interest Expenses	13	13
Interest on deposits	2	1
Interest on money market transactions	12	10
Interest on funds borrowed	0	2
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	50	55
Net Fees and Commissions Income/Expenses	-1	1
Fees and commissions received	2	3
Fees and commissions paid	2	2
Dividend Income	0	0
Trading Profit/Loss (net)	-17	-24
Profit/loss on trading account securities	-1	-1
Profit/losses on derivative financial transactions	-225	-24
Foreign exchange profit/loss	209	1
Other Operating Income	15	5
Total Operating Income/Expenses	47	37
Provision for Loan Losses or other Receivables (-)	12	9
Specific provisions of banks loans and other receivables*	10	6
General provision expenses*	2	3
Other Operating Expenses (-)	28	24
Personnel Expenses*	14	12
Net Operating Profit/Loss	6	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	6	3
Provisions for Taxes on Income from Continuing Operations (±)	-2	3
Net Profit/Loss from Continuing Operations	4	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	4	6

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

Ratios

(%)

	Dec. 2012	Dec. 2011
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	17.8	17.2
Shareholders' Equity / Total Assets	19.0	10.4
(Shareholders' Equity - Permanent Assets) / Total Assets	14.1	7.7
Net On Balance Sheet Position / Total Shareholders' Equity	-170.7	-528.1
Net On and Off Balance Sheet Position / Total Shareholders' Equity	7.6	0.3
Balance-Sheet Ratios		
TC Assets / Total Assets	93.0	93.5
TC Liabilities / Total Liabilities	60.4	38.6
FC Assets / FC Liabilities	17.7	10.5
TC Deposits / Total Deposits	0.9	0.9
TC Loans / Total Loans and Receivables	97.8	99.9
Total Deposits / Total Assets	21.4	8.5
Funds Borrowed / Total Assets	53.5	77.7
Assets Quality		
Financial Assets (net) / Total Assets	7.8	8.5
Total Loans and Receivables / Total Assets	66.6	43.3
Total Loans and Receivables / Total Deposits	310.4	511.6
Loans Under Follow-up (gross) / Total Loans and Receivables	9.1	7.7
Loans Under Follow-up (net) / Total Loans and Receivables	3.3	2.7
Specific Provisions / Loans Under Follow-up	63.9	65.4
Permanent Assets / Total Assets	4.9	2.7
Consumer Loans / Total Loans and Receivables	93.0	91.7
Liquidity		
Liquid Assets / Total Assets	28.0	52.6
Liquid Assets / Short-term Liabilities	166.7	112.5
TC Liquid Assets / Total Assets	23.2	46.5
Profitability		
Net Profit/Losses / Total Assets	1.3	1.2
Net Profit/Losses / Total Shareholders' Equity	6.6	11.2
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.9	0.7
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	12.1	9.3
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	86.7	131.9
Non-interest Income (net) / Total Assets	-1.0	-3.4
Other Operating Expenses / Total Assets	8.4	4.6
Personnel Expenses / Other Operating Expenses	48.6	48.7
Non-interest Income (net) / Other Operating Expenses	-12.1	-73.4

The Royal Bank of Scotland Plc.

Assets

(USD Million)

	Dec. 2012			% Distr.	Dec. 2011			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	5	81	86	14.9	52	19	70	11.6
Fin.ass.where fair value cha. is refl.to I/S (Net)	62	16	78	13.7	5	52	57	9.4
Financial assets held for trading	62	16	78	13.7	5	52	57	9.4
Public sector debt securities	61	0	61	10.7	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	1	16	17	3.0	5	52	57	9.4
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	16	16	2.9	1	11	12	1.9
Money Market Securities	163	0	163	28.5	228	0	228	37.5
Interbank money market placements	163	0	163	28.5	228	0	228	37.5
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	91	0	91	15.8	90	0	90	14.8
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	91	0	91	15.8	90	0	90	14.8
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans and Receivables	73	52	125	21.8	86	56	142	23.4
Loans and Receivables	73	52	125	21.8	85	53	138	22.7
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	73	52	125	21.8	85	53	138	22.7
Loans under follow-up	15	1	15	2.6	14	4	18	3.0
Specific provisions (-)	15	0	15	2.6	13	1	14	2.3
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	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	0.5	2	0	2	0.4
Intangible Assets (Net)	1	0	1	0.2	1	0	1	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	1	0	1	0.2	1	0	1	0.1
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	6	0	6	1.1	3	0	3	0.5
Current assets for tax	2	0	2	0.3	0	0	0	0.0
Deferred assets for tax	4	0	4	0.8	3	0	3	0.5
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	0	4	4	0.7	0	3	3	0.5
Total Assets	405	168	573	100.0	467	141	608	100.0

Liabilities

(USD Million)

	Dec. 2012			%	Dec. 2011			%
	TC	FC	Total		TC	FC	Total	
Deposits	139	124	264	46.0	128	159	287	47.2
Deposits held by the Banks risk group	12	4	16	2.9	23	6	29	4.8
Other	127	120	247	43.2	104	153	258	42.4
Derivative Finan. Liabilities Held for Trading	1	16	17	3.0	8	51	59	9.8
Funds Borrowed	0	3	3	0.5	0	15	15	2.5
Money Market Takings	0	0	0	0.0	0	0	0	0.0
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	0	0	0	0.0	0	0	0	0.0
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	2	0	2	0.3	2	0	2	0.3
Other External Resources	2	3	6	1.0	0	9	9	1.5
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	25	0	25	4.3	16	0	16	2.6
General provisions	5	0	5	0.8	4	0	4	0.6
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	5	0	5	0.9	7	0	7	1.1
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	15	0	15	2.6	5	0	5	0.9
Liabilities for Tax	1	0	1	0.2	2	0	2	0.3
Current liabilities for tax	1	0	1	0.2	2	0	2	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	256	0	256	44.7	218	0	218	35.9
Paid-in capital	61	0	61	10.6	57	0	57	9.4
Supplementary capital	41	0	41	7.1	34	0	34	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	1	0	1	0.1	0	0	0	-0.1
Revaluation changes of property and equip.	3	0	3	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.	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	37	0	37	6.5	35	0	35	5.7
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	155	0	155	27.0	126	0	126	20.8
Prior years income/loss	131	0	131	22.9	107	0	107	17.5
Current year income/loss	24	0	24	4.2	20	0	20	3.2
Total Liabilities	427	147	573	100.0	373	234	608	100.0

The Royal Bank of Scotland Plc.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2012			Dec. 2011		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	46	439	485	37	417	454
Letters of guarantee	46	285	331	37	309	346
Bank acceptances	0	13	13	0	24	24
Letters of credit	0	133	133	0	75	75
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	8	8	0	9	9
Commitments	285	315	600	701	929	1,630
Irrevocable commitments	53	50	103	500	586	1,086
Revocable commitments	232	265	497	200	343	544
Derivative Financial Instruments	281	2,024	2,305	183	3,507	3,691
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	281	2,024	2,305	183	3,507	3,691
Custody and Pledged Securities	50	23	73	45	21	66
Items held in Custody	50	23	73	45	21	66
Pledged Items	0	0	0	0	0	0
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	661	2,802	3,463	965	4,876	5,841

Income-Expenditure

(USD Million)

	Dec. 2012	Dec. 2011
Interest Income	103	34
Interest on loans	20	16
Interest received from reserve deposits	0	0
Interest received from banks	1	3
Interest received from money market transactions	69	6
Interest received from marketable securities portfolio	13	9
Other interest income	0	0
Interest Expenses	20	4
Interest on deposits	5	3
Interest on money market transactions	2	1
Interest on funds borrowed	12	0
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	83	30
Net Fees and Commissions Income/Expenses	30	23
Fees and commissions received	30	24
Fees and commissions paid	1	0
Dividend Income	0	0
Trading Profit/Loss (net)	-29	6
Profit/loss on trading account securities	5	-1
Profit/losses on derivative financial transactions	-39	-9
Foreign exchange profit/loss	5	15
Other Operating Income	7	10
Total Operating Income/Expenses	91	68
Provision for Loan Losses or other Receivables (-)	11	3
Specific provisions of banks loans and other receivables*	0	2
General provision expenses*	1	0
Other Operating Expenses (-)	50	41
Personnel Expenses*	20	14
Net Operating Profit/Loss	30	24
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	30	24
Provisions for Taxes on Income from Continuing Operations (±)	-6	-4
Net Profit/Loss from Continuing Operations	24	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	24	20

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

Ratios

(%)

	Dec. 2012	Dec. 2011
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	49.6	38.1
Shareholders' Equity / Total Assets	44.7	35.9
(Shareholders' Equity - Permanent Assets) / Total Assets	44.0	34.7
Net On Balance Sheet Position / Total Shareholders' Equity	15.9	-35.2
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.6	0.6
Balance-Sheet Ratios		
TC Assets / Total Assets	70.7	76.8
TC Liabilities / Total Liabilities	74.4	61.4
FC Assets / FC Liabilities	114.5	60.1
TC Deposits / Total Deposits	52.8	44.6
TC Loans / Total Loans and Receivables	58.5	60.5
Total Deposits / Total Assets	46.0	47.2
Funds Borrowed / Total Assets	0.5	2.5
Assets Quality		
Financial Assets (net) / Total Assets	29.5	24.2
Total Loans and Receivables / Total Assets	21.8	23.4
Total Loans and Receivables / Total Deposits	47.4	49.5
Loans Under Follow-up (gross) / Total Loans and Receivables	12.1	12.8
Loans Under Follow-up (net) / Total Loans and Receivables	0.3	2.9
Specific Provisions / Loans Under Follow-up	97.6	77.4
Permanent Assets / Total Assets	0.7	1.1
Consumer Loans / Total Loans and Receivables	0.5	0.4
Liquidity		
Liquid Assets / Total Assets	75.7	75.2
Liquid Assets / Short-term Liabilities	164.5	147.1
TC Liquid Assets / Total Assets	56.1	61.7
Profitability		
Net Profit/Losses / Total Assets	4.2	3.2
Net Profit/Losses / Total Shareholders' Equity	9.3	9.0
Profit/Losses Before Taxes after Continuing Operations / Total Assets	5.2	3.9
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	14.4	4.6
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	90.9	41.2
Non-interest Income (net) / Total Assets	1.4	6.3
Other Operating Expenses / Total Assets	8.8	6.8
Personnel Expenses / Other Operating Expenses	40.3	34.8
Non-interest Income (net) / Other Operating Expenses	15.6	93.5

Turkland Bank A.Ş.

Assets

(USD Million)

	Dec. 2012			% Distr.	Dec. 2011			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	51	112	163	9.8	37	70	106	9.1
Fin.ass.where fair value cha. is refl.to I/S (Net)	0	0	0	0.0	0	0	0	0.0
Financial assets held for trading	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	0	55	55	3.3	0	43	43	3.6
Money Market Securities	86	0	86	5.1	42	0	42	3.6
Interbank money market placements	41	0	41	2.4	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	45	0	45	2.7	42	0	42	3.6
Financial Assets Available for Sale (Net)	157	0	157	9.4	126	24	150	12.9
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	157	0	157	9.4	126	24	150	12.9
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans and Receivables	985	150	1,135	68.0	656	121	778	66.7
Loans and Receivables	966	150	1,116	66.9	644	121	765	65.6
Loans granted to the Banks risk group	4	0	4	0.2	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	962	150	1,112	66.6	644	121	765	65.6
Loans under follow-up	39	0	39	2.3	21	0	21	1.8
Specific provisions (-)	20	0	20	1.2	8	0	8	0.7
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	40	0	40	2.4	28	0	28	2.4
Public sector debt securities	40	0	40	2.4	28	0	28	2.4
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	0	0	0	0.0	0	0	0	0.0
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	6	0	6	0.4	6	0	6	0.5
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	2	0	2	0.1	1	0	1	0.1
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	2	0	2	0.1	1	0	1	0.1
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	25	0	25	1.5	11	0	11	0.9
Total Assets	1,352	317	1,669	100.0	909	257	1,166	100.0

Liabilities

(USD Million)

	Dec. 2012			%	Dec. 2011			%
	TC	FC	Total		TC	FC	Total	
Deposits	768	441	1,209	72.5	487	358	845	72.4
Deposits held by the Banks risk group	1	0	1	0.1	9	0	9	0.8
Other	768	441	1,208	72.4	478	357	836	71.6
Derivative Finan. Liabilities Held for Trading	0	0	0	0.0	0	0	0	0.0
Funds Borrowed	14	61	75	4.5	8	47	55	4.8
Money Market Takings	118	0	118	7.1	52	0	52	4.4
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	118	0	118	7.1	52	0	52	4.4
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	6	1	7	0.4	6	0	7	0.6
Other External Resources	28	1	29	1.7	12	0	12	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	20	0	21	1.2	14	0	14	1.2
General provisions	12	0	12	0.7	8	0	8	0.7
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	4	0	4	0.2	3	0	3	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	4	0	4	0.3	4	0	4	0.3
Liabilities for Tax	4	0	4	0.3	3	0	3	0.3
Current liabilities for tax	4	0	4	0.3	3	0	3	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	206	0	206	12.4	180	-1	179	15.3
Paid-in capital	169	0	169	10.1	159	0	159	13.6
Supplementary capital	19	0	19	1.2	11	-1	10	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	5	0	5	0.3	-3	-1	-4	-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	14	0	14	0.9	13	0	13	1.2
Profit reserves	11	0	11	0.7	9	0	9	0.7
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	9	0	9	0.5	7	0	7	0.6
Other profit reserves	2	0	2	0.1	1	0	1	0.1
Profit or loss	7	0	7	0.4	2	0	2	0.2
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	7	0	7	0.4	2	0	2	0.2
Total Liabilities	1,165	503	1,669	100.0	762	404	1,166	100.0

Turkland Bank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2012			Dec. 2011		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	439	168	607	358	188	546
Letters of guarantee	439	89	528	358	88	445
Bank acceptances	0	3	3	0	6	6
Letters of credit	0	29	29	0	49	49
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	47	47	0	45	45
Commitments	3,094	36	3,130	2,846	26	2,871
Irrevocable commitments	69	36	105	64	26	90
Revocable commitments	3,025	0	3,025	2,781	0	2,781
Derivative Financial Instruments	0	26	26	2	3	5
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	0	26	26	2	3	5
Custody and Pledged Securities	4,147	779	4,926	3,164	675	3,839
Items held in Custody	249	39	288	224	29	252
Pledged Items	3,898	740	4,638	2,940	647	3,586
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	7,680	1,009	8,689	6,369	892	7,261

Income-Expenditure

(USD Million)

	Dec. 2012	Dec. 2011
Interest Income	148	90
Interest on loans	129	75
Interest received from reserve deposits	0	0
Interest received from banks	0	0
Interest received from money market transactions	2	1
Interest received from marketable securities portfolio	17	14
Other interest income	0	1
Interest Expenses	86	53
Interest on deposits	78	48
Interest on money market transactions	4	3
Interest on funds borrowed	4	2
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	62	37
Net Fees and Commissions Income/Expenses	12	10
Fees and commissions received	13	11
Fees and commissions paid	1	0
Dividend Income	0	0
Trading Profit/Loss (net)	2	3
Profit/loss on trading account securities	2	3
Profit/losses on derivative financial transactions	-1	0
Foreign exchange profit/loss	1	-1
Other Operating Income	5	6
Total Operating Income/Expenses	82	56
Provision for Loan Losses or other Receivables (-)	17	7
Specific provisions of banks loans and other receivables*	12	4
General provision expenses*	4	3
Other Operating Expenses (-)	55	46
Personnel Expenses*	29	23
Net Operating Profit/Loss	10	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	10	3
Provisions for Taxes on Income from Continuing Operations (±)	-3	-1
Net Profit/Loss from Continuing Operations	7	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	7	2

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

Ratios

(%)

	Dec. 2012	Dec. 2011
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	15.2	17.5
Shareholders' Equity / Total Assets	12.4	15.3
(Shareholders' Equity - Permanent Assets) / Total Assets	10.8	13.7
Net On Balance Sheet Position / Total Shareholders' Equity	-1.1	-0.5
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.1	0.1
Balance-Sheet Ratios		
TC Assets / Total Assets	81.0	77.9
TC Liabilities / Total Liabilities	69.8	65.3
FC Assets / FC Liabilities	62.9	63.6
TC Deposits / Total Deposits	63.6	57.7
TC Loans / Total Loans and Receivables	86.8	84.4
Total Deposits / Total Assets	72.5	72.4
Funds Borrowed / Total Assets	4.5	4.8
Assets Quality		
Financial Assets (net) / Total Assets	11.8	15.3
Total Loans and Receivables / Total Assets	68.0	66.7
Total Loans and Receivables / Total Deposits	93.8	92.0
Loans Under Follow-up (gross) / Total Loans and Receivables	3.4	2.7
Loans Under Follow-up (net) / Total Loans and Receivables	1.6	1.6
Specific Provisions / Loans Under Follow-up	51.7	40.7
Permanent Assets / Total Assets	1.5	1.6
Consumer Loans / Total Loans and Receivables	1.9	1.6
Liquidity		
Liquid Assets / Total Assets	27.6	29.3
Liquid Assets / Short-term Liabilities	51.9	55.2
TC Liquid Assets / Total Assets	17.6	17.6
Profitability		
Net Profit/Losses / Total Assets	0.4	0.2
Net Profit/Losses / Total Shareholders' Equity	3.5	1.1
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.6	0.3
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	3.0	2.9
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	61.3	59.5
Non-interest Income (net) / Total Assets	1.2	1.6
Other Operating Expenses / Total Assets	3.3	3.9
Personnel Expenses / Other Operating Expenses	52.9	49.7
Non-interest Income (net) / Other Operating Expenses	36.2	41.0

Development and Investment Banks

Aktif Yatırım Bankası A.Ş.

Assets

(USD Million)

	Dec. 2012			% Distr.	Dec. 2011			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	191	97	288	14.5	70	112	182	13.5
Fin.ass.where fair value cha. is refl.to I/S (Net)	0	2	3	0.1	1	0	1	0.0
Financial assets held for trading	0	2	3	0.1	1	0	1	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	2	2	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	4	5	9	0.5	0	11	11	0.8
Money Market Securities	0	0	0	0.0	0	0	0	0.0
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	303	19	322	16.2	226	23	249	18.4
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	299	0	299	15.1	226	0	226	16.7
Other marketable securities	4	19	23	1.1	0	23	23	1.7
Loans and Receivables	1,177	155	1,332	67.2	810	77	887	65.7
Loans and Receivables	1,177	155	1,332	67.2	810	77	887	65.7
Loans granted to the Banks risk group	694	24	717	36.2	407	23	431	31.9
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	484	131	614	31.0	403	54	457	33.8
Loans under follow-up	9	0	9	0.5	5	0	5	0.4
Specific provisions (-)	9	0	9	0.5	5	0	5	0.4
Factoring Receivables	0	0	0	0.0	1	0	1	0.1
Investments held to Maturity (Net)	0	0	0	0.0	0	2	2	0.2
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	2	2	0.2
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
Recivables From Leasing Transactions	0	1	1	0.0	0	0	0	0.0
Finance lease receivables	0	1	1	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)	4	0	4	0.2	2	0	2	0.2
Intangible Assets (Net)	11	0	11	0.6	8	0	8	0.6
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	11	0	11	0.6	8	0	8	0.6
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	2	0	2	0.1	2	0	2	0.1
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	2	0	2	0.1	2	0	2	0.1
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	9	0	9	0.5	6	0	6	0.5
Total Assets	1,702	278	1,980	100.0	1,127	225	1,351	100.0

Liabilities

(USD Million)

	Dec. 2012			%	Dec. 2011			%
	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	2	2	0.1	0	0	0	0.0
Funds Borrowed	76	219	295	14.9	80	147	228	16.8
Money Market Takings	218	7	224	11.3	176	10	186	13.8
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	218	7	224	11.3	176	10	186	13.8
Marketable Securities Issued (Net)	756	89	845	42.7	437	7	443	32.8
Bills	756	89	845	42.7	437	7	443	32.8
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	132	162	295	14.9	53	216	269	19.9
Borrower funds	132	162	295	14.9	53	216	269	19.9
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	7	7	14	0.7	6	0	6	0.5
Other External Resources	11	5	16	0.8	5	3	8	0.6
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	46	0	46	2.3	39	0	39	2.9
General provisions	24	0	24	1.2	14	0	14	1.1
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	9	0	9	0.4	1	0	1	0.0
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	14	0	14	0.7	23	0	23	1.7
Liabilities for Tax	8	0	8	0.4	3	0	3	0.2
Current liabilities for tax	8	0	8	0.4	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	234	1	235	11.9	171	-1	170	12.6
Paid-in capital	129	0	129	6.5	122	0	122	9.0
Supplementary capital	18	1	20	1.0	12	-1	10	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	3	1	5	0.2	-2	-1	-4	-0.3
Revaluation changes of property and equip.	14	0	14	0.7	14	0	14	1.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est.for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv.&ass.,subs.& joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val.inc.in pro.& equ.held for sale p.and term.ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	1	0	1	0.0	0	0	0	0.0
Profit reserves	40	0	40	2.0	11	0	11	0.8
Legal reserves	4	0	4	0.2	2	0	2	0.2
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	36	0	36	1.8	9	0	9	0.7
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	46	0	46	2.3	26	0	26	2.0
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	46	0	46	2.3	26	0	26	2.0
Total Liabilities	1,489	491	1,980	100.0	970	382	1,351	100.0

Aktif Yatırım Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2012			Dec. 2011		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	354	285	639	171	445	616
Letters of guarantee	348	231	579	165	385	550
Bank acceptances	0	0	0	0	3	3
Letters of credit	0	45	45	0	52	52
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	6	8	14	6	6	12
Commitments	3,056	91	3,148	2,919	14	2,934
Irrevocable commitments	775	91	866	444	14	458
Revocable commitments	2,281	0	2,281	2,475	0	2,475
Derivative Financial Instruments	5	658	663	20	73	93
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	5	658	663	20	73	93
Custody and Pledged Securities	15,349	1,143	16,492	14,005	722	14,727
Items held in Custody	14,591	101	14,692	13,549	7	13,556
Pledged Items	758	1,043	1,800	456	715	1,171
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	18,763	2,178	20,941	17,115	1,255	18,370

Income-Expenditure

(USD Million)

	Dec. 2012	Dec. 2011
Interest Income	187	96
Interest on loans	161	74
Interest received from reserve deposits	0	0
Interest received from banks	2	2
Interest received from money market transactions	0	1
Interest received from marketable securities portfolio	24	20
Other interest income	0	0
Interest Expenses	106	49
Interest on deposits	0	0
Interest on money market transactions	13	15
Interest on funds borrowed	12	6
Interest on securities issued	80	28
Other interest expenses	1	1
Net Interest Income/Expenses	81	47
Net Fees and Commissions Income/Expenses	24	60
Fees and commissions received	30	60
Fees and commissions paid	7	0
Dividend Income	0	-5
Trading Profit/Loss (net)	1	6
Profit/loss on trading account securities	1	0
Profit/losses on derivative financial transactions	-3	0
Foreign exchange profit/loss	4	5
Other Operating Income	20	2
Total Operating Income/Expenses	126	110
Provision for Loan Losses or other Receivables (-)	14	27
Specific provisions of banks loans and other receivables*	5	2
General provision expenses*	9	8
Other Operating Expenses (-)	53	44
Personnel Expenses*	31	26
Net Operating Profit/Loss	59	39
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	59	39
Provisions for Taxes on Income from Continuing Operations (±)	-13	-13
Net Profit/Loss from Continuing Operations	46	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	46	26

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

Ratios

(%)

	Dec. 2012	Dec. 2011
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	12.3	13.9
Shareholders' Equity / Total Assets	11.9	12.6
(Shareholders' Equity - Permanent Assets) / Total Assets	11.1	11.8
Net On Balance Sheet Position / Total Shareholders' Equity	0.9	-11.7
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.0	0.1
Balance-Sheet Ratios		
TC Assets / Total Assets	85.9	83.4
TC Liabilities / Total Liabilities	75.2	71.8
FC Assets / FC Liabilities	56.7	58.9
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans and Receivables	88.4	91.3
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	14.9	16.8
Assets Quality		
Financial Assets (net) / Total Assets	16.4	18.6
Total Loans and Receivables / Total Assets	67.2	65.7
Total Loans and Receivables / Total Deposits	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	0.7	0.5
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	0.8	0.8
Consumer Loans / Total Loans and Receivables	27.2	33.2
Liquidity		
Liquid Assets / Total Assets	31.4	32.8
Liquid Assets / Short-term Liabilities	68.4	58.9
TC Liquid Assets / Total Assets	25.2	22.0
Profitability		
Net Profit/Losses / Total Assets	2.3	2.0
Net Profit/Losses / Total Shareholders' Equity	19.7	15.6
Profit/Losses Before Taxes after Continuing Operations / Total Assets	3.0	2.9
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	3.8	3.4
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	60.6	41.6
Non-interest Income (net) / Total Assets	2.3	4.6
Other Operating Expenses / Total Assets	2.7	3.2
Personnel Expenses / Other Operating Expenses	59.4	60.5
Non-interest Income (net) / Other Operating Expenses	85.4	142.0

BankPozitif Kredi ve Kalkınma Bankası A.Ş.

Assets

(USD Million)

	Dec. 2012			% Distr.	Dec. 2011			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	5	52	56	5.6	3	50	53	4.9
Fin.ass.where fair value cha. is refl.to I/S (Net)	8	4	12	1.2	13	9	21	2.0
Financial assets held for trading	8	4	12	1.2	13	9	21	2.0
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	7	4	11	1.1	12	9	21	2.0
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	2	2	0.2	14	5	19	1.8
Money Market Securities	5	0	5	0.5	0	0	0	0.0
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	5	0	5	0.5	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)	128	2	130	12.8	91	5	96	9.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	128	0	128	12.6	91	0	91	8.6
Other marketable securities	0	2	2	0.2	0	5	5	0.5
Loans and Receivables	333	306	638	62.9	331	392	722	67.8
Loans and Receivables	316	306	622	61.3	313	392	705	66.1
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	316	306	622	61.3	313	392	705	66.1
Loans under follow-up	22	0	22	2.1	35	0	35	3.3
Specific provisions (-)	5	0	5	0.5	17	0	17	1.6
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	2	113	116	11.4	2	114	117	10.9
Financial subsidiaries	0	113	113	11.2	0	114	114	10.7
Non-financial subsidiaries	2	0	2	0.2	2	0	2	0.2
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Recivables From Leasing Transactions	0	11	11	1.1	0	1	1	0.1
Finance lease receivables	0	13	13	1.3	0	1	1	0.1
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	2	2	0.2	0	0	0	0.0
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	1	0	1	0.1	2	0	2	0.1
Intangible Assets (Net)	2	0	2	0.2	1	0	1	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	2	0	2	0.2	1	0	1	0.1
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	0	0	0	0.0	3	0	3	0.3
Current assets for tax	0	0	0	0.0	3	0	3	0.3
Deferred assets for tax	0	0	0	0.0	0	0	0	0.0
Prop.&Equ.for Sale p. and from Term.Op.(Net)	24	0	24	2.3	16	0	16	1.5
Other Assets	4	13	18	1.7	1	14	16	1.5
Total Assets	513	502	1,015	100.0	476	590	1,066	100.0

Liabilities

(USD Million)

	Dec. 2012			% Distr.	Dec. 2011			% Distr.
	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	18	19	1.8	1	22	22	2.1
Funds Borrowed	0	483	483	47.6	0	657	657	61.6
Money Market Takings	51	0	51	5.0	42	0	42	3.9
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	51	0	51	5.0	42	0	42	3.9
Marketable Securities Issued (Net)	141	0	141	13.9	54	0	54	5.1
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	141	0	141	13.9	54	0	54	5.1
Funds	5	1	6	0.6	3	1	4	0.3
Borrower funds	5	1	6	0.6	3	1	4	0.3
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	9	16	26	2.5	3	25	28	2.6
Other External Resources	1	0	1	0.1	2	1	3	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	11	0	11	1.1	10	0	10	0.9
General provisions	8	0	8	0.7	8	0	8	0.8
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	3	0	3	0.3	1	0	1	0.1
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	1	0	1	0.1	1	0	1	0.1
Liabilities for Tax	4	0	4	0.4	3	0	3	0.3
Current liabilities for tax	2	0	2	0.2	1	0	1	0.1
Deferred liabilities for tax	2	0	2	0.2	2	0	2	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	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	274	0	274	27.0	244	0	244	22.8
Paid-in capital	190	0	190	18.7	179	0	179	16.8
Supplementary capital	25	0	25	2.4	21	0	21	2.0
Share premium	11	0	11	1.1	11	0	11	1.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	3	0	3	0.3	1	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	10	0	10	1.0	10	0	10	0.9
Profit reserves	47	0	47	4.6	45	0	45	4.2
Legal reserves	7	0	7	0.7	7	0	7	0.7
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	39	0	39	3.9	38	0	38	3.6
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	13	0	13	1.3	-1	0	-1	-0.1
Prior years income/loss	0	0	0	0.0	-2	0	-2	-0.2
Current year income/loss	13	0	13	1.3	1	0	1	0.1
Total Liabilities	496	519	1,015	100.0	361	705	1,066	100.0

BankPozitif Kredi ve Kalkınma Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2012			Dec. 2011		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	81	202	283	76	255	331
Letters of guarantee	79	154	233	76	204	280
Bank acceptances	0	7	7	0	0	0
Letters of credit	2	39	41	0	51	51
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	3	3	0	0	0
Commitments	635	5	640	422	2	425
Irrevocable commitments	0	5	5	0	2	2
Revocable commitments	635	0	635	422	0	422
Derivative Financial Instruments	212	585	797	131	605	737
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	212	585	797	131	605	737
Custody and Pledged Securities	787	1,522	2,309	794	1,677	2,471
Items held in Custody	69	179	247	52	235	287
Pledged Items	718	1,343	2,061	743	1,442	2,185
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	1,714	2,314	4,029	1,424	2,540	3,964

Income-Expenditure

(USD Million)

	Dec. 2012	Dec. 2011
Interest Income	84	73
Interest on loans	69	66
Interest received from reserve deposits	0	0
Interest received from banks	1	1
Interest received from money market transactions	3	1
Interest received from marketable securities portfolio	11	5
Other interest income	0	0
Interest Expenses	50	46
Interest on deposits	0	0
Interest on money market transactions	33	35
Interest on funds borrowed	6	1
Interest on securities issued	10	8
Other interest expenses	1	1
Net Interest Income/Expenses	34	27
Net Fees and Commissions Income/Expenses	4	7
Fees and commissions received	5	8
Fees and commissions paid	1	1
Dividend Income	0	0
Trading Profit/Loss (net)	6	-3
Profit/loss on trading account securities	2	1
Profit/losses on derivative financial transactions	-2	-16
Foreign exchange profit/loss	6	13
Other Operating Income	4	2
Total Operating Income/Expenses	49	33
Provision for Loan Losses or other Receivables (-)	9	4
Specific provisions of banks loans and other receivables*	9	2
General provision expenses*	0	2
Other Operating Expenses (-)	24	28
Personnel Expenses*	11	13
Net Operating Profit/Loss	16	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	16	1
Provisions for Taxes on Income from Continuing Operations (±)	-3	-1
Net Profit/Loss from Continuing Operations	13	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	13	1

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

Ratios

(%)

	Dec. 2012	Dec. 2011
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	26.3	24.0
Shareholders' Equity / Total Assets	27.0	22.8
(Shareholders' Equity - Permanent Assets) / Total Assets	11.3	8.5
Net On Balance Sheet Position / Total Shareholders' Equity	33.7	8.0
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-6.9	-8.9
Balance-Sheet Ratios		
TC Assets / Total Assets	50.5	44.7
TC Liabilities / Total Liabilities	48.8	33.9
FC Assets / FC Liabilities	96.8	83.7
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans and Receivables	52.1	45.8
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	47.6	61.6
Assets Quality		
Financial Assets (net) / Total Assets	14.0	11.0
Total Loans and Receivables / Total Assets	62.9	67.8
Total Loans and Receivables / Total Deposits	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	3.4	4.9
Loans Under Follow-up (net) / Total Loans and Receivables	2.6	2.5
Specific Provisions / Loans Under Follow-up	22.4	49.2
Permanent Assets / Total Assets	15.7	14.3
Consumer Loans / Total Loans and Receivables	12.8	15.8
Liquidity		
Liquid Assets / Total Assets	20.2	17.7
Liquid Assets / Short-term Liabilities	239.8	307.7
TC Liquid Assets / Total Assets	14.4	11.3
Profitability		
Net Profit/Losses / Total Assets	1.3	0.1
Net Profit/Losses / Total Shareholders' Equity	4.7	0.3
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.6	0.1
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)	51.6	75.8
Non-interest Income (net) / Total Assets	1.5	0.6
Other Operating Expenses / Total Assets	2.4	2.6
Personnel Expenses / Other Operating Expenses	46.2	44.9
Non-interest Income (net) / Other Operating Expenses	62.3	22.9

Diler Yatırım Bankası A.Ş.

Assets

(USD Million)

	Dec. 2012			% Distr.	Dec. 2011			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	0	0	1	0.9	0	0	1	1.2
Fin.ass.where fair value cha. is refl.to I/S (Net)	0	0	0	0.0	1	0	1	2.4
Financial assets held for trading	0	0	0	0.0	1	0	1	2.4
Public sector debt securities	0	0	0	0.0	1	0	1	2.4
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	7	5	12	19.0	0	1	1	1.3
Money Market Securities	0	0	0	0.0	0	0	0	0.0
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	1	0	1	1.6	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	1	0	1	1.6	0	0	0	0.0
Loans and Receivables	44	5	49	77.4	49	6	54	92.5
Loans and Receivables	44	5	49	77.4	49	6	54	92.5
Loans granted to the Banks risk group	25	0	25	38.9	19	0	19	32.7
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	19	5	24	38.4	30	6	35	59.8
Loans under follow-up	2	0	2	2.7	0	0	0	0.1
Specific provisions (-)	2	0	2	2.7	0	0	0	0.1
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	0	0	0	0.0	0	1	1	1.7
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	1	1	1.7
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	0	0	0	0.0	0	0	0	0.0
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	0	0	0	0.1	0	0	0	0.1
Intangible Assets (Net)	0	0	0	0.0	0	0	0	0.0
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	0	0	0	0.1	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	0.9	0	0	0	0.7
Total Assets	52	11	64	100.0	51	8	59	100.0

Liabilities

(USD Million)

	Dec. 2012			%	Dec. 2011			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Deposits	0	0	0	0.0	0	0	0	0.0
Deposits held by the Banks risk group	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Trading	0	0	0	0.0	0	0	0	0.0
Funds Borrowed	0	0	0	0.0	0	0	0	0.0
Money Market Takings	0	0	0	0.0	0	0	0	0.0
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	0	0	0	0.0	0	0	0	0.0
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	11	11	16.6	0	10	10	17.8
Borrower funds	0	11	11	16.6	0	10	10	17.8
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	0	0	0	0.0	0	0	0	0.0
Other External Resources	0	0	0	0.0	0	0	0	0.1
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	1	0	1	1.4	1	0	1	1.5
General provisions	1	0	1	1.0	1	0	1	1.1
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	0	0	0	0.1	0	0	0	0.1
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	0	0	0	0.3	0	0	0	0.3
Liabilities for Tax	1	0	1	0.8	1	0	1	1.0
Current liabilities for tax	1	0	1	0.8	1	0	1	1.0
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	0	0	0.0	0	0	0	0.0
Shareholders' Equity	52	0	52	81.0	47	0	47	79.5
Paid-in capital	34	0	34	53.1	32	0	32	54.1
Supplementary capital	1	0	1	2.1	1	0	1	2.1
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	0	0	0	0.0	0	0	0	0.0
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est.for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv.&ass.,subs.& joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val.inc.in pro.& equ.held for sale p.and term.ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	1	0	1	2.1	1	0	1	2.1
Profit reserves	15	0	15	22.9	12	0	12	19.7
Legal reserves	1	0	1	1.4	1	0	1	1.2
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	14	0	14	21.6	11	0	11	18.5
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	2	0	2	2.9	2	0	2	3.6
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	2	0	2	2.9	2	0	2	3.6
Total Liabilities	53	11	64	100.0	48	10	59	100.0

Diler Yatırım Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2012			Dec. 2011		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	60	1	61	53	1	54
Letters of guarantee	60	1	61	53	1	54
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	10	10	19
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	0	0	0	10	10	19
Custody and Pledged Securities	7	0	7	7	0	7
Items held in Custody	0	0	0	0	0	0
Pledged Items	7	0	7	6	0	6
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	67	1	68	69	11	80

Income-Expenditure

(USD Million)

	Dec. 2012	Dec. 2011
Interest Income	6	5
Interest on loans	5	4
Interest received from reserve deposits	0	0
Interest received from banks	1	0
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	0	0
Other interest income	0	0
Interest Expenses	0	0
Interest on deposits	0	0
Interest on money market transactions	0	0
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	6	5
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	1
Total Operating Income/Expenses	6	5
Provision for Loan Losses or other Receivables (-)	2	0
Specific provisions of banks loans and other receivables*	2	0
General provision expenses*	0	0
Other Operating Expenses (-)	2	2
Personnel Expenses*	1	1
Net Operating Profit/Loss	2	3
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	2	3
Provisions for Taxes on Income from Continuing Operations (±)	0	-1
Net Profit/Loss from Continuing Operations	2	2
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	2	2

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

Ratios

(%)

	Dec. 2012	Dec. 2011
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	56.3	52.0
Shareholders' Equity / Total Assets	81.0	79.5
(Shareholders' Equity - Permanent Assets) / Total Assets	80.9	79.4
Net On Balance Sheet Position / Total Shareholders' Equity	1.2	-6.3
Net On and Off Balance Sheet Position / Total Shareholders' Equity	1.2	1.2
Balance-Sheet Ratios		
TC Assets / Total Assets	82.4	87.2
TC Liabilities / Total Liabilities	83.4	82.2
FC Assets / FC Liabilities	106.1	71.8
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans and Receivables	88.9	89.9
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	0.0	0.0
Assets Quality		
Financial Assets (net) / Total Assets	1.6	4.1
Total Loans and Receivables / Total Assets	77.4	92.5
Total Loans and Receivables / Total Deposits	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	3.5	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	0.1	0.2
Consumer Loans / Total Loans and Receivables	0.0	0.0
Liquidity		
Liquid Assets / Total Assets	21.5	4.9
Liquid Assets / Short-term Liabilities	129.2	27.5
TC Liquid Assets / Total Assets	12.5	3.2
Profitability		
Net Profit/Losses / Total Assets	2.9	3.6
Net Profit/Losses / Total Shareholders' Equity	3.6	4.5
Profit/Losses Before Taxes after Continuing Operations / Total Assets	3.7	4.6
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	6.5	7.7
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	67.4	89.1
Non-interest Income (net) / Total Assets	0.5	0.9
Other Operating Expenses / Total Assets	3.3	3.8
Personnel Expenses / Other Operating Expenses	52.1	42.5
Non-interest Income (net) / Other Operating Expenses	14.8	24.6

GSD Yatırım Bankası A.Ş.

Assets

(USD Million)

	Dec. 2012			% Distr.	Dec. 2011			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	0	0	0	0.3	0	1	1	1.4
Fin.ass.where fair value cha. is refl.to I/S (Net)	0	0	0	0.0	0	0	0	0.3
Financial assets held for trading	0	0	0	0.0	0	0	0	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	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	0	0	0	0.1	0	0	0	0.1
Money Market Securities	0	0	0	0.0	0	0	0	0.0
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	0	0	0	0.0	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	59	0	59	93.6	74	2	76	95.6
Loans and Receivables	58	0	58	92.8	74	2	75	95.1
Loans granted to the Banks risk group	4	0	4	5.9	10	0	10	12.1
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	54	0	54	87.0	64	2	66	83.0
Loans under follow-up	6	0	6	9.2	5	0	5	6.9
Specific provisions (-)	5	0	5	8.4	5	0	5	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)	0	0	0	0.0	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	0.1
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	0	0	0	0.2	0	0	0	0.1
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	4	0	4	5.8	2	0	2	2.4
Total Assets	62	0	63	100.0	76	3	79	100.0

Liabilities

(USD Million)

	Dec. 2012			%	Dec. 2011			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Deposits	0	0	0	0.0	0	0	0	0.0
Deposits held by the Banks risk group	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Trading	0	0	0	0.1	0	0	0	0.0
Funds Borrowed	4	5	9	14.5	5	3	9	11.1
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	2	1	3	4.6	27	0	27	34.6
Borrower funds	2	1	3	4.6	27	0	27	34.6
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	4	0	4	5.8	2	0	2	2.4
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	1	0	1	1.8	1	0	1	1.2
General provisions	1	0	1	1.0	1	0	1	0.8
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	0	0	0	0.6	0	0	0	0.3
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	0	0	0	0.2	0	0	0	0.0
Liabilities for Tax	0	0	0	0.4	0	0	0	0.6
Current liabilities for tax	0	0	0	0.4	0	0	0	0.6
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia.for Pro.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	45	0	45	72.7	40	0	40	50.0
Paid-in capital	28	0	28	45.0	26	0	26	33.5
Supplementary capital	2	0	2	2.4	1	0	1	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	0	0	0	0.0	0	0	0	0.0
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est.for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv.&ass.,subs.& joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val.inc.in pro.& equ.held for sale p.and term.ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	2	0	2	2.4	1	0	1	1.8
Profit reserves	12	0	12	19.8	9	0	9	12.0
Legal reserves	2	0	2	2.5	1	0	1	1.7
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	11	0	11	16.9	8	0	8	10.0
Other profit reserves	0	0	0	0.3	0	0	0	0.3
Profit or loss	3	0	3	5.5	2	0	2	2.7
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	3	0	3	5.5	2	0	2	2.7
Total Liabilities	56	6	63	100.0	75	4	79	100.0

GSD Yatırım Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2012			Dec. 2011		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	67	0	67	58	2	60
Letters of guarantee	67	0	67	58	0	58
Bank acceptances	0	0	0	0	2	2
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	34	2	36	64	24	87
Irrevocable commitments	0	0	0	0	0	0
Revocable commitments	34	2	36	64	24	87
Derivative Financial Instruments	6	6	12	1	1	1
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	6	6	12	1	1	1
Custody and Pledged Securities	679	38	717	902	176	1,077
Items held in Custody	0	0	0	2	0	2
Pledged Items	118	15	133	165	39	204
Accepted independent guaran. and warran.	561	23	583	735	137	871
Total Off Balance Sheet Commitments	786	46	832	1,024	202	1,227

Income-Expenditure

(USD Million)

	Dec. 2012	Dec. 2011
Interest Income	10	7
Interest on loans	10	7
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	2	2
Interest on deposits	0	0
Interest on money market transactions	1	1
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	1	1
Net Interest Income/Expenses	8	6
Net Fees and Commissions Income/Expenses	1	1
Fees and commissions received	1	1
Fees and commissions paid	0	0
Dividend Income	0	0
Trading Profit/Loss (net)	-1	0
Profit/loss on trading account securities	0	0
Profit/losses on derivative financial transactions	-1	0
Foreign exchange profit/loss	0	-1
Other Operating Income	1	0
Total Operating Income/Expenses	8	7
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 (-)	4	3
Personnel Expenses*	2	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

(%)

	Dec. 2012	Dec. 2011
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	42.7	34.1
Shareholders' Equity / Total Assets	72.7	50.0
(Shareholders' Equity - Permanent Assets) / Total Assets	71.8	49.3
Net On Balance Sheet Position / Total Shareholders' Equity	-12.8	-1.6
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.1	0.2
Balance-Sheet Ratios		
TC Assets / Total Assets	99.7	96.5
TC Liabilities / Total Liabilities	90.1	95.3
FC Assets / FC Liabilities	3.2	75.7
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans and Receivables	100.0	97.8
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	14.5	11.1
Assets Quality		
Financial Assets (net) / Total Assets	0.0	0.3
Total Loans and Receivables / Total Assets	93.6	95.6
Total Loans and Receivables / Total Deposits	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	9.9	7.2
Loans Under Follow-up (net) / Total Loans and Receivables	0.9	0.6
Specific Provisions / Loans Under Follow-up	91.2	91.9
Permanent Assets / Total Assets	0.9	0.7
Consumer Loans / Total Loans and Receivables	0.0	0.0
Liquidity		
Liquid Assets / Total Assets	0.4	1.8
Liquid Assets / Short-term Liabilities	1.8	4.2
TC Liquid Assets / Total Assets	0.0	0.4
Profitability		
Net Profit/Losses / Total Assets	5.5	2.7
Net Profit/Losses / Total Shareholders' Equity	7.6	5.5
Profit/Losses Before Taxes after Continuing Operations / Total Assets	6.9	3.4
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	12.1	6.7
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	89.2	80.8
Non-interest Income (net) / Total Assets	1.0	1.2
Other Operating Expenses / Total Assets	6.3	4.1
Personnel Expenses / Other Operating Expenses	53.8	54.1
Non-interest Income (net) / Other Operating Expenses	16.2	30.2

İller Bankası A.Ş.

Assets

(USD Million)

	Dec. 2012			% Distr.	Dec. 2011			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	0	0	0	0.0	0	0	0	0.0
Fin.ass.where fair value cha. is refl.to I/S (Net)	6	0	6	0.1	0	0	0	0.0
Financial assets held for trading	6	0	6	0.1	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	0	0	0.0	0	0	0	0.0
Other marketable securities	6	0	6	0.1	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	1,954	7	1,961	27.6	1,817	4	1,821	30.2
Money Market Securities	0	0	0	0.0	0	0	0	0.0
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans and Receivables	4,810	225	5,035	70.8	3,896	225	4,121	68.3
Loans and Receivables	4,810	225	5,035	70.8	3,896	225	4,121	68.3
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	4,810	225	5,035	70.8	3,896	225	4,121	68.3
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	2	0	2	0.0	2	0	2	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	2	0	2	0.0	2	0	2	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	72	0	72	1.0	60	0	60	1.0
Intangible Assets (Net)	5	0	5	0.1	1	0	1	0.0
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	5	0	5	0.1	1	0	1	0.0
Real Estates for Investment Purpose (Net)	10	0	10	0.1	10	0	10	0.2
Assets for Tax	12	0	12	0.2	6	0	6	0.1
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	12	0	12	0.2	6	0	6	0.1
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	9	1	9	0.1	11	1	12	0.2
Total Assets	6,879	232	7,112	100.0	5,801	230	6,031	100.0

Liabilities

(USD Million)

	Dec. 2012			%	Dec. 2011			%
	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	232	232	3.3	0	230	230	3.8
Money Market Takings	0	0	0	0.0	0	0	0	0.0
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	0	0	0	0.0	0	0	0	0.0
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	1,508	0	1,508	21.2	1,254	0	1,254	20.8
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	1,508	0	1,508	21.2	1,254	0	1,254	20.8
Miscellaneous Payables	26	0	27	0.4	14	1	15	0.2
Other External Resources	15	0	15	0.2	10	0	10	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	64	0	64	0.9	29	0	29	0.5
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	41	0	41	0.6	28	0	28	0.5
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	23	0	23	0.3	1	0	1	0.0
Liabilities for Tax	31	0	31	0.4	25	0	25	0.4
Current liabilities for tax	31	0	31	0.4	25	0	25	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	5,235	0	5,235	73.6	4,468	0	4,468	74.1
Paid-in capital	4,351	0	4,351	61.2	3,677	0	3,677	61.0
Supplementary capital	498	0	498	7.0	467	0	467	7.8
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	0	0	0	0.0	0	0	0	0.0
Revaluation changes of property and equip.	5	0	5	0.1	3	0	3	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	493	0	493	6.9	464	0	464	7.7
Profit reserves	217	0	217	3.1	191	0	191	3.2
Legal reserves	210	0	210	3.0	191	0	191	3.2
Status reserves	7	0	7	0.1	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	169	0	169	2.4	133	0	133	2.2
Prior years income/loss	5	0	5	0.1	2	0	2	0.0
Current year income/loss	164	0	164	2.3	131	0	131	2.2
Total Liabilities	6,879	233	7,112	100.0	5,801	231	6,031	100.0

İller Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2012			Dec. 2011		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	447	2	449	460	3	462
Letters of guarantee	447	2	449	460	3	462
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	3,162	383	3,545	2,118	429	2,547
Irrevocable commitments	3,162	383	3,545	2,118	429	2,547
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	1,080	3	1,083	473	9	481
Items held in Custody	998	0	998	414	0	414
Pledged Items	82	3	85	59	9	67
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	4,689	388	5,077	3,050	440	3,490

Income-Expenditure

(USD Million)

	Dec. 2012	Dec. 2011
Interest Income	364	290
Interest on loans	245	198
Interest received from reserve deposits	0	0
Interest received from banks	119	92
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	364	290
Net Fees and Commissions Income/Expenses	7	7
Fees and commissions received	7	7
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	36	20
Total Operating Income/Expenses	408	318
Provision for Loan Losses or other Receivables (-)	23	1
Specific provisions of banks loans and other receivables*	0	0
General provision expenses*	0	0
Other Operating Expenses (-)	164	140
Personnel Expenses*	98	82
Net Operating Profit/Loss	222	177
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	222	177
Provisions for Taxes on Income from Continuing Operations (±)	-58	-46
Net Profit/Loss from Continuing Operations	164	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	164	131

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

Ratios

(%)

	Dec. 2012	Dec. 2011
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	62.5	64.9
Shareholders' Equity / Total Assets	73.6	74.1
(Shareholders' Equity - Permanent Assets) / Total Assets	72.5	73.1
Net On Balance Sheet Position / Total Shareholders' Equity	0.0	0.0
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.0	0.0
Balance-Sheet Ratios		
TC Assets / Total Assets	96.7	96.2
TC Liabilities / Total Liabilities	96.7	96.2
FC Assets / FC Liabilities	99.9	99.8
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans and Receivables	95.5	94.5
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	3.3	3.8
Assets Quality		
Financial Assets (net) / Total Assets	0.1	0.0
Total Loans and Receivables / Total Assets	70.8	68.3
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	1.1	1.0
Consumer Loans / Total Loans and Receivables	0.2	0.2
Liquidity		
Liquid Assets / Total Assets	27.7	30.2
Liquid Assets / Short-term Liabilities	178.9	199.8
TC Liquid Assets / Total Assets	27.6	30.1
Profitability		
Net Profit/Losses / Total Assets	2.3	2.2
Net Profit/Losses / Total Shareholders' Equity	3.1	2.9
Profit/Losses Before Taxes after Continuing Operations / Total Assets	3.1	2.9
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	5.1	4.8
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	89.3	91.4
Non-interest Income (net) / Total Assets	0.6	0.5
Other Operating Expenses / Total Assets	2.3	2.3
Personnel Expenses / Other Operating Expenses	59.6	58.4
Non-interest Income (net) / Other Operating Expenses	26.6	19.5

İstanbul Takas ve Saklama Bankası A.Ş.

Assets

(USD Million)

	Dec. 2012			% Distr.	Dec. 2011			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	70	115	185	9.0	41	33	74	6.0
Fin.ass.where fair value cha. is refl.to I/S (Net)	2	0	2	0.1	2	0	2	0.2
Financial assets held for trading	2	0	2	0.1	2	0	2	0.2
Public sector debt securities	2	0	2	0.1	2	0	2	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	1,161	634	1,795	86.9	811	274	1,086	87.0
Money Market Securities	8	0	8	0.4	4	0	4	0.3
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	8	0	8	0.4	4	0	4	0.3
Financial Assets Available for Sale (Net)	1	0	1	0.0	0	0	1	0.0
Securities representing a share in capital	1	0	1	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	60	0	60	2.9	43	0	43	3.5
Loans and Receivables	60	0	60	2.9	43	0	43	3.5
Loans granted to the Banks risk group	52	0	52	2.5	42	0	42	3.3
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	8	0	8	0.4	1	0	1	0.1
Loans under follow-up	1	0	1	0.0	1	0	1	0.1
Specific provisions (-)	1	0	1	0.0	1	0	1	0.1
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	0	0	0	0.0	25	0	25	2.0
Public sector debt securities	0	0	0	0.0	25	0	25	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)	3	0	3	0.1	3	0	3	0.2
Financial subsidiaries	3	0	3	0.1	3	0	3	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	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	7	0	7	0.3	5	0	5	0.4
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	1	0	1	0.1	1	0	1	0.0
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	1	0	1	0.1	1	0	1	0.0
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	3	0	3	0.1	3	0	3	0.3
Total Assets	1,316	749	2,065	100.0	940	308	1,247	100.0

Liabilities

(USD Million)

	Dec. 2012			%	Dec. 2011			%
	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	596	596	28.8	0	238	238	19.1
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	957	153	1,110	53.7	684	68	752	60.3
Other External Resources	152	0	152	7.4	82	0	82	6.6
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	18	0	18	0.9	9	0	9	0.7
General provisions	11	0	11	0.5	6	0	6	0.5
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	3	0	3	0.2	3	0	3	0.3
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	3	0	3	0.2	0	0	0	0.0
Liabilities for Tax	3	0	3	0.2	2	0	2	0.2
Current liabilities for tax	3	0	3	0.2	2	0	2	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	187	0	187	9.0	163	0	163	13.1
Paid-in capital	34	0	34	1.6	32	0	32	2.5
Supplementary capital	54	0	54	2.6	51	0	51	4.1
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	54	0	54	2.6	51	0	51	4.1
Profit reserves	66	0	66	3.2	60	0	60	4.8
Legal reserves	13	0	13	0.6	11	0	11	0.9
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	51	0	51	2.5	48	0	48	3.9
Other profit reserves	2	0	2	0.1	2	0	2	0.1
Profit or loss	32	0	32	1.6	19	0	19	1.6
Prior years income/loss	1	0	1	0.1	1	0	1	0.1
Current year income/loss	31	0	31	1.5	18	0	18	1.5
Total Liabilities	1,316	749	2,065	100.0	941	306	1,247	100.0

İstanbul Takas ve Saklama Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2012			Dec. 2011		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	2,730	0	2,730	1,708	0	1,708
Letters of guarantee	0	0	0	0	0	0
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	0	0	0	0	0
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	2,730	0	2,730	1,708	0	1,708
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	367,921	499	368,420	9,396,379	852	9,397,231
Items held in Custody	360,602	0	360,602	9,390,566	0	9,390,566
Pledged Items	7,318	499	7,817	5,813	852	6,665
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	370,651	499	371,150	9,398,088	852	9,398,939

Income-Expenditure

(USD Million)

	Dec. 2012	Dec. 2011
Interest Income	50	24
Interest on loans	6	1
Interest received from reserve deposits	0	0
Interest received from banks	43	21
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	1	2
Other interest income	0	0
Interest Expenses	8	8
Interest on deposits	0	0
Interest on money market transactions	8	8
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	43	17
Net Fees and Commissions Income/Expenses	25	24
Fees and commissions received	30	27
Fees and commissions paid	5	3
Dividend Income	3	4
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	70	45
Provision for Loan Losses or other Receivables (-)	5	4
Specific provisions of banks loans and other receivables*	0	1
General provision expenses*	5	3
Other Operating Expenses (-)	26	18
Personnel Expenses*	15	13
Net Operating Profit/Loss	39	23
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	39	23
Provisions for Taxes on Income from Continuing Operations (±)	-8	-4
Net Profit/Loss from Continuing Operations	31	18
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	31	18

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

Ratios

(%)

	Dec. 2012	Dec. 2011
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	14.9	26.3
Shareholders' Equity / Total Assets	9.0	13.1
(Shareholders' Equity - Permanent Assets) / Total Assets	8.5	12.4
Net On Balance Sheet Position / Total Shareholders' Equity	0.1	0.7
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.1	0.7
Balance-Sheet Ratios		
TC Assets / Total Assets	63.7	75.3
TC Liabilities / Total Liabilities	63.7	75.4
FC Assets / FC Liabilities	100.0	100.4
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	28.8	19.1
Assets Quality		
Financial Assets (net) / Total Assets	0.1	2.2
Total Loans and Receivables / Total Assets	2.9	3.5
Total Loans and Receivables / Total Deposits	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	1.5	2.0
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	0.5	0.7
Consumer Loans / Total Loans and Receivables	0.0	0.0
Liquidity		
Liquid Assets / Total Assets	96.4	93.6
Liquid Assets / Short-term Liabilities	107.6	109.8
TC Liquid Assets / Total Assets	60.1	68.9
Profitability		
Net Profit/Losses / Total Assets	1.5	1.5
Net Profit/Losses / Total Shareholders' Equity	16.6	11.3
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.9	1.8
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	2.1	1.3
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	60.9	35.7
Non-interest Income (net) / Total Assets	1.3	2.2
Other Operating Expenses / Total Assets	1.2	1.4
Personnel Expenses / Other Operating Expenses	59.1	71.4
Non-interest Income (net) / Other Operating Expenses	106.2	156.4

Merrill Lynch Yatırım Bank A.Ş.

Assets

(USD Million)

	Dec. 2012			% Distr.	Dec. 2011			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	38	63	101	9.4	1	27	28	6.4
Fin.ass.where fair value cha. is refl.to I/S (Net)	795	4	799	74.7	174	0	175	39.8
Financial assets held for trading	795	4	799	74.7	174	0	175	39.8
Public sector debt securities	739	0	739	69.1	155	0	155	35.3
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	4	4	0.3	0	0	0	0.1
Other marketable securities	56	0	56	5.3	20	0	20	4.5
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	0	92	92	8.6	183	0	183	41.7
Money Market Securities	0	0	0	0.0	0	0	0	0.0
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	0	0	0	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	15	15	1.4	0	5	5	1.1
Loans and Receivables	0	15	15	1.4	0	5	5	1.1
Loans granted to the Banks risk group	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	0	15	15	1.4	0	5	5	1.1
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)	2	0	2	0.2	2	0	2	0.4
Financial subsidiaries	2	0	2	0.2	2	0	2	0.4
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	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	4	0	4	0.4	2	0	2	0.4
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	4	0	4	0.4	2	0	2	0.4
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	2	53	56	5.2	3	41	44	10.0
Total Assets	842	227	1,069	100.0	365	74	439	100.0

Liabilities

(USD Million)

	Dec. 2012			%	Dec. 2011			%
	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	12	12	1.1	0	3	3	0.7
Funds Borrowed	0	578	578	54.0	0	322	322	73.3
Money Market Takings	404	0	404	37.8	68	0	68	15.5
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	404	0	404	37.8	68	0	68	15.5
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	0	0	0	0.0	2	0	2	0.4
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	15	0	15	1.4	7	0	8	1.7
General provisions	2	0	2	0.2	0	0	0	0.1
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	6	0	6	0.6	6	0	6	1.5
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	7	0	8	0.7	1	0	1	0.1
Liabilities for Tax	2	0	2	0.2	1	0	1	0.3
Current liabilities for tax	2	0	2	0.2	1	0	1	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	58	0	58	5.4	35	0	35	8.0
Paid-in capital	28	0	28	2.6	26	0	26	6.0
Supplementary capital	0	0	0	0.0	0	0	0	0.0
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	0	0	0	0.0	0	0	0	0.0
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est.for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv.&ass.,subs.& joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val.inc.in pro.& equ.held for sale p.and term.ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	0	0	0	0.0	0	0	0	0.0
Profit reserves	9	0	9	0.9	6	0	6	1.5
Legal reserves	0	0	0	0.0	0	0	0	0.1
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	9	0	9	0.8	6	0	6	1.4
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	20	0	20	1.9	2	0	2	0.5
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	20	0	20	1.9	2	0	2	0.5
Total Liabilities	480	589	1,069	100.0	114	325	439	100.0

Merrill Lynch Yatırım Bank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2012			Dec. 2011		
	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	556	0	556	23	0	23
Irrevocable commitments	556	0	556	23	0	23
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	1,037	1,017	2,054	563	564	1,126
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	1,037	1,017	2,054	563	564	1,126
Custody and Pledged Securities	0	5	5	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	5	5	0	0	0
Total Off Balance Sheet Commitments	1,594	1,022	2,616	586	564	1,149

Income-Expenditure

(USD Million)

	Dec. 2012	Dec. 2011
Interest Income	67	11
Interest on loans	0	0
Interest received from reserve deposits	0	0
Interest received from banks	3	4
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	62	6
Other interest income	2	1
Interest Expenses	23	2
Interest on deposits	0	0
Interest on money market transactions	2	0
Interest on funds borrowed	20	2
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	44	9
Net Fees and Commissions Income/Expenses	0	2
Fees and commissions received	0	2
Fees and commissions paid	0	0
Dividend Income	6	0
Trading Profit/Loss (net)	-21	-5
Profit/loss on trading account securities	4	-3
Profit/losses on derivative financial transactions	-26	-4
Foreign exchange profit/loss	1	2
Other Operating Income	15	14
Total Operating Income/Expenses	44	20
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 (-)	18	17
Personnel Expenses*	11	10
Net Operating Profit/Loss	25	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	25	3
Provisions for Taxes on Income from Continuing Operations (±)	-4	-1
Net Profit/Loss from Continuing Operations	20	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	20	2

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

Ratios

(%)

	Dec. 2012	Dec. 2011
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	27.9	32.5
Shareholders' Equity / Total Assets	5.4	8.0
(Shareholders' Equity - Permanent Assets) / Total Assets	5.2	7.5
Net On Balance Sheet Position / Total Shareholders' Equity	-613.4	-706.6
Net On and Off Balance Sheet Position / Total Shareholders' Equity	3.0	3.6
Balance-Sheet Ratios		
TC Assets / Total Assets	78.8	83.2
TC Liabilities / Total Liabilities	44.9	26.0
FC Assets / FC Liabilities	38.5	22.7
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	54.0	73.3
Assets Quality		
Financial Assets (net) / Total Assets	74.7	39.8
Total Loans and Receivables / Total Assets	1.4	1.1
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	0.5
Consumer Loans / Total Loans and Receivables	0.0	0.0
Liquidity		
Liquid Assets / Total Assets	92.8	88.0
Liquid Assets / Short-term Liabilities	195.9	110.0
TC Liquid Assets / Total Assets	77.9	81.6
Profitability		
Net Profit/Losses / Total Assets	1.9	0.5
Net Profit/Losses / Total Shareholders' Equity	35.4	6.2
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.3	0.7
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	4.1	2.0
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	100.8	45.5
Non-interest Income (net) / Total Assets	0.0	2.4
Other Operating Expenses / Total Assets	1.7	3.8
Personnel Expenses / Other Operating Expenses	61.0	60.3
Non-interest Income (net) / Other Operating Expenses	-1.9	64.4

Nurol Yatırım Bankası A.Ş.

Assets

(USD Million)

	Dec. 2012			% Distr.	Dec. 2011			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	1	3	4	2.6	1	2	3	3.1
Fin.ass.where fair value cha. is refl.to I/S (Net)	5	0	5	3.2	3	0	3	3.2
Financial assets held for trading	5	0	5	3.2	3	0	3	3.2
Public sector debt securities	5	0	5	3.2	3	0	3	3.2
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	3	5	7	5.2	5	1	6	6.4
Money Market Securities	0	0	0	0.0	0	0	0	0.0
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	32	0	32	22.9	14	0	15	15.2
Securities representing a share in capital	28	0	28	20.0	5	0	5	5.7
Public sector debt securities	1	0	1	0.8	9	0	9	9.0
Other marketable securities	3	0	3	2.1	0	0	0	0.5
Loans and Receivables	76	8	85	60.6	60	2	62	64.0
Loans and Receivables	76	8	85	60.5	60	2	62	63.9
Loans granted to the Banks risk group	39	6	45	32.3	25	0	25	25.4
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	38	2	39	28.2	35	2	37	38.5
Loans under follow-up	0	0	0	0.2	12	0	12	12.4
Specific provisions (-)	0	0	0	0.1	12	0	12	12.3
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	0	0	0	0.0	0	0	0	0.0
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Recivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	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	0.3	0	0	0	0.4
Intangible Assets (Net)	0	0	0	0.3	0	0	0	0.3
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.3	0	0	0	0.3
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	0	0	0	0.0	0	0	0	0.3
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	0.3
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	2	5	7	4.8	1	6	7	7.1
Total Assets	119	21	140	100.0	85	12	97	100.0

Liabilities

(USD Million)

	Dec. 2012			%	Dec. 2011			%
	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	0.1
Funds Borrowed	18	12	30	21.1	32	12	44	45.3
Money Market Takings	28	0	28	20.4	8	0	8	8.6
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	28	0	28	19.8	0	0	0	0.0
Funds provided under repurchase agreements	1	0	1	0.5	8	0	8	8.6
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	3	9	12	8.7	2	6	7	7.4
Borrower funds	3	9	12	8.7	2	6	7	7.4
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	3	2	5	3.6	0	0	1	0.6
Other External Resources	1	0	1	0.4	0	0	0	0.1
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	3	0	3	2.4	2	0	2	2.6
General provisions	2	0	2	1.3	1	0	1	1.3
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	1	0	1	0.5	0	0	0	0.5
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	1	0	1	0.5	1	0	1	0.8
Liabilities for Tax	2	0	2	1.1	0	0	0	0.3
Current liabilities for tax	0	0	0	0.3	0	0	0	0.3
Deferred liabilities for tax	1	0	1	0.8	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	59	0	59	42.2	34	0	34	35.0
Paid-in capital	25	0	25	18.1	24	0	24	24.6
Supplementary capital	29	0	29	20.8	4	0	4	4.1
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	25	0	25	18.2	4	0	4	4.1
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	4	0	4	2.6	0	0	0	0.0
Profit reserves	1	0	1	0.4	0	0	0	0.4
Legal reserves	1	0	1	0.4	0	0	0	0.4
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	4	0	4	2.9	6	0	6	5.9
Prior years income/loss	2	0	2	1.6	2	0	2	2.4
Current year income/loss	2	0	2	1.3	3	0	3	3.5
Total Liabilities	117	23	140	100.0	79	18	97	100.0

Nurol Yatırım Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2012			Dec. 2011		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	82	136	218	71	117	189
Letters of guarantee	82	124	206	71	111	183
Bank acceptances	0	3	3	0	0	0
Letters of credit	0	9	9	0	6	6
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	0	0	0	0	0
Commitments	1,157	0	1,157	1,110	0	1,110
Irrevocable commitments	0	0	0	0	0	0
Revocable commitments	1,157	0	1,157	1,110	0	1,110
Derivative Financial Instruments	3	3	5	6	6	12
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	3	3	5	6	6	12
Custody and Pledged Securities	73	57	130	31	47	78
Items held in Custody	30	0	30	14	1	15
Pledged Items	44	57	100	17	46	63
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	1,315	196	1,511	1,219	170	1,389

Income-Expenditure

(USD Million)

	Dec. 2012	Dec. 2011
Interest Income	11	6
Interest on loans	9	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	1	1
Other interest income	0	0
Interest Expenses	4	3
Interest on deposits	0	0
Interest on money market transactions	4	3
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	6	3
Net Fees and Commissions Income/Expenses	2	1
Fees and commissions received	2	2
Fees and commissions paid	0	0
Dividend Income	0	0
Trading Profit/Loss (net)	1	1
Profit/loss on trading account securities	1	1
Profit/losses on derivative financial transactions	0	-1
Foreign exchange profit/loss	1	0
Other Operating Income	1	6
Total Operating Income/Expenses	10	11
Provision for Loan Losses or other Receivables (-)	1	2
Specific provisions of banks loans and other receivables*	0	1
General provision expenses*	1	1
Other Operating Expenses (-)	7	5
Personnel Expenses*	3	2
Net Operating Profit/Loss	2	4
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	2	4
Provisions for Taxes on Income from Continuing Operations (±)	-1	0
Net Profit/Loss from Continuing Operations	2	3
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	2	3

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

Ratios

(%)

	Dec. 2012	Dec. 2011
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	19.0	17.2
Shareholders' Equity / Total Assets	42.2	35.0
(Shareholders' Equity - Permanent Assets) / Total Assets	41.5	34.3
Net On Balance Sheet Position / Total Shareholders' Equity	-2.4	-11.2
Net On and Off Balance Sheet Position / Total Shareholders' Equity	2.1	6.8
Balance-Sheet Ratios		
TC Assets / Total Assets	84.8	87.7
TC Liabilities / Total Liabilities	83.8	81.7
FC Assets / FC Liabilities	93.7	67.1
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans and Receivables	90.1	96.8
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	21.1	45.3
Assets Quality		
Financial Assets (net) / Total Assets	26.1	18.4
Total Loans and Receivables / Total Assets	60.6	64.0
Total Loans and Receivables / Total Deposits	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	0.3	19.3
Loans Under Follow-up (net) / Total Loans and Receivables	0.1	0.2
Specific Provisions / Loans Under Follow-up	60.6	98.9
Permanent Assets / Total Assets	0.7	0.8
Consumer Loans / Total Loans and Receivables	0.3	0.3
Liquidity		
Liquid Assets / Total Assets	33.9	27.9
Liquid Assets / Short-term Liabilities	77.9	76.0
TC Liquid Assets / Total Assets	28.4	23.7
Profitability		
Net Profit/Losses / Total Assets	1.3	3.5
Net Profit/Losses / Total Shareholders' Equity	3.1	10.1
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.7	3.8
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	4.5	2.3
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	64.1	21.0
Non-interest Income (net) / Total Assets	2.5	8.0
Other Operating Expenses / Total Assets	4.9	5.7
Personnel Expenses / Other Operating Expenses	41.2	39.8
Non-interest Income (net) / Other Operating Expenses	51.3	140.7

Standard Chartered Yatırım Bankası Türk A.Ş.

Assets

(USD Million)

	Dec. 2012			% Distr.	Dec. 2011			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	0	0	0	0.4	0	0	0	0.1
Fin.ass.where fair value cha. is refl.to I/S (Net)	0	0	0	0.0	0	0	0	0.0
Financial assets held for trading	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	35	0	35	91.0	33	0	34	85.1
Money Market Securities	0	0	0	0.2	1	0	1	1.3
Interbank money market placements	0	0	0	0.0	1	0	1	1.3
Istanbul Stock Exc. money market placements	0	0	0	0.2	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	0.1
Loans and Receivables	0	0	0	0.0	0	0	0	0.1
Loans granted to the Banks risk group	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.1
Loans under follow-up	3	0	3	7.3	3	0	3	6.9
Specific provisions (-)	3	0	3	7.3	3	0	3	6.9
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	0	0	0	0.0	0	0	0	0.0
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	1	0	1	3.7	1	0	1	3.7
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)	1	0	1	2.2	1	0	1	2.1
Assets for Tax	1	0	1	2.3	1	0	1	3.4
Current assets for tax	0	0	0	0.2	1	0	1	2.2
Deferred assets for tax	1	0	1	2.1	0	0	0	1.2
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	0.1	0	2	2	4.2
Total Assets	38	0	38	100.0	38	2	40	100.0

Liabilities

(USD Million)

	Dec. 2012			%	Dec. 2011			%
	TC	FC	Total		TC	FC	Total	
Deposits	0	0	0	0.0	0	0	0	0.0
Deposits held by the Banks risk group	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Trading	0	0	0	0.0	0	0	0	0.0
Funds Borrowed	0	0	0	0.0	0	0	0	0.5
Money Market Takings	0	0	0	0.0	0	0	0	0.0
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	0	0	0	0.0	0	0	0	0.0
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	0	0	0	0.2	0	0	0	0.1
Other External Resources	0	0	0	0.0	0	1	1	2.5
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	3	0	3	8.6	2	0	2	4.6
General provisions	0	0	0	0.9	1	0	1	1.7
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	3	0	3	7.6	1	0	1	2.9
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	0	0	0	0.3	1	0	1	3.1
Current liabilities for tax	0	0	0	0.3	1	0	1	3.1
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	35	0	35	91.0	35	0	35	89.1
Paid-in capital	23	0	23	58.7	21	0	21	53.6
Supplementary capital	4	0	4	9.7	4	0	4	8.9
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	0	0	0	0.0	0	0	0	0.0
Revaluation changes of property and equip.	0	0	0	1.1	0	0	0	1.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est.for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv.&ass.,subs.& joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val.inc.in pro.& equ.held for sale p.and term.ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	3	0	3	8.6	3	0	3	7.9
Profit reserves	22	0	22	57.3	16	0	16	41.6
Legal reserves	1	0	1	3.0	1	0	1	2.2
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	21	0	21	54.3	16	0	16	39.4
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	-13	0	-13	-34.7	-6	0	-6	-15.0
Prior years income/loss	-11	0	-11	-28.2	-10	0	-10	-25.7
Current year income/loss	-3	0	-3	-6.5	4	0	4	10.8
Total Liabilities	38	0	38	100.0	38	1	40	100.0

Standard Chartered Yatırım Bankası Türk A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2012			Dec. 2011		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	0	0	0	1	169	169
Letters of guarantee	0	0	0	1	52	52
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	0	0	0	55	55
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	62	62
Commitments	0	0	0	1	1	2
Irrevocable commitments	0	0	0	1	1	2
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	0	0	0	0	7	7
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	0	0	0	0	7	7
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	0	0	1	176	177

Income-Expenditure

(USD Million)

	Dec. 2012	Dec. 2011
Interest Income	3	2
Interest on loans	0	0
Interest received from reserve deposits	0	0
Interest received from banks	2	2
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	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	2
Net Fees and Commissions Income/Expenses	2	8
Fees and commissions received	2	8
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	1
Total Operating Income/Expenses	5	11
Provision for Loan Losses or other Receivables (-)	0	0
Specific provisions of banks loans and other receivables*	0	0
General provision expenses*	0	0
Other Operating Expenses (-)	8	6
Personnel Expenses*	3	3
Net Operating Profit/Loss	-3	5
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	-3	5
Provisions for Taxes on Income from Continuing Operations (±)	0	-1
Net Profit/Loss from Continuing Operations	-3	4
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	-3	4

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

Ratios

(%)

	Dec. 2012	Dec. 2011
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	122.3	28.9
Shareholders' Equity / Total Assets	91.0	89.1
(Shareholders' Equity - Permanent Assets) / Total Assets	87.3	85.4
Net On Balance Sheet Position / Total Shareholders' Equity	0.1	2.5
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.1	0.0
Balance-Sheet Ratios		
TC Assets / Total Assets	99.9	94.8
TC Liabilities / Total Liabilities	100.0	97.0
FC Assets / FC Liabilities	638.5	173.2
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans and Receivables	100.0	100.0
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	0.0	0.5
Assets Quality		
Financial Assets (net) / Total Assets	0.0	0.0
Total Loans and Receivables / Total Assets	0.0	0.1
Total Loans and Receivables / Total Deposits	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	17,179.3	8,411.5
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	3.7	3.7
Consumer Loans / Total Loans and Receivables	100.0	100.0
Liquidity		
Liquid Assets / Total Assets	91.5	86.5
Liquid Assets / Short-term Liabilities	46,379.3	3,698.6
TC Liquid Assets / Total Assets	91.4	85.4
Profitability		
Net Profit/Losses / Total Assets	-6.5	10.8
Net Profit/Losses / Total Shareholders' Equity	-7.2	12.1
Profit/Losses Before Taxes after Continuing Operations / Total Assets	-7.3	13.6
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	6.5	6.1
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	51.0	21.6
Non-interest Income (net) / Total Assets	6.3	22.3
Other Operating Expenses / Total Assets	20.1	14.9
Personnel Expenses / Other Operating Expenses	44.1	45.4
Non-interest Income (net) / Other Operating Expenses	31.2	149.8

Taib Yatırım Bank A.Ş.

Assets

(USD Million)

	Dec. 2012			% Distr.	Dec. 2011			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	0	0	0	0.8	1	0	1	7.2
Fin.ass.where fair value cha. is refl.to I/S (Net)	1	0	1	8.2	4	0	4	32.4
Financial assets held for trading	1	0	1	8.2	4	0	4	32.4
Public sector debt securities	1	0	1	8.2	4	0	4	32.4
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	0	2	2	14.0	0	0	0	0.1
Money Market Securities	3	0	3	30.1	0	0	0	0.0
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	3	0	3	30.1	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	3.9	0	0	0	0.1
Loans and Receivables	0	0	0	3.9	0	0	0	0.1
Loans granted to the Banks risk group	0	0	0	3.9	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	0.1
Loans under follow-up	0	0	0	0.3	0	0	0	0.3
Specific provisions (-)	0	0	0	0.3	0	0	0	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)	4	0	4	41.1	7	0	7	58.6
Financial subsidiaries	0	0	0	0.0	3	0	3	22.3
Non-financial subsidiaries	4	0	4	41.1	4	0	4	36.3
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	0.4	0	0	0	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	0	0	0	0.1	0	0	0	0.0
Current assets for tax	0	0	0	0.1	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	1.4	0	0	0	0.8
Total Assets	9	2	11	100.0	12	0	12	100.0

Liabilities

(USD Million)

	Dec. 2012			%	Dec. 2011			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Deposits	0	0	0	0.0	0	0	0	0.0
Deposits held by the Banks risk group	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Trading	0	0	0	0.0	0	0	0	0.0
Funds Borrowed	1	0	1	8.1	3	0	3	27.1
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	1.2	0	0	0	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	0	0	1	4.9	0	0	0	2.8
General provisions	0	0	0	0.9	0	0	0	0.6
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	0	0	0	1.5	0	0	0	1.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	0	0	0	2.5	0	0	0	1.0
Liabilities for Tax	0	0	0	1.1	0	0	0	1.1
Current liabilities for tax	0	0	0	1.1	0	0	0	1.1
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	9	0	9	84.7	8	0	8	68.6
Paid-in capital	21	0	21	191.9	18	0	18	156.3
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	1.7	0	0	0	1.5
Legal reserves	0	0	0	0.2	0	0	0	0.1
Status reserves	0	0	0	1.5	0	0	0	1.3
Extraordinary reserves	0	0	0	0.0	0	0	0	0.0
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	-12	0	-12	-108.9	-10	0	-10	-89.2
Prior years income/loss	-11	0	-11	-101.2	-8	0	-8	-67.8
Current year income/loss	-1	0	-1	-7.7	-2	0	-2	-21.4
Total Liabilities	11	0	11	100.0	12	0	12	100.0

Taib Yatırım Bank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2012			Dec. 2011		
	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	1	0	0	0
Irrevocable commitments	0	0	1	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	1	0	1	0	0	0

Income-Expenditure

(USD Million)

	Dec. 2012	Dec. 2011
Interest Income	0	0
Interest on loans	0	0
Interest received from reserve deposits	0	0
Interest received from banks	0	0
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	0	0
Other interest income	0	0
Interest Expenses	0	0
Interest on deposits	0	0
Interest on money market transactions	0	0
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	0	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	2	0
Total Operating Income/Expenses	2	0
Provision for Loan Losses or other Receivables (-)	0	0
Specific provisions of banks loans and other receivables*	0	0
General provision expenses*	0	0
Other Operating Expenses (-)	3	3
Personnel Expenses*	1	1
Net Operating Profit/Loss	-1	-2
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	-1	-2
Provisions for Taxes on Income from Continuing Operations (±)	0	0
Net Profit/Loss from Continuing Operations	-1	-2
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	-1	-2

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

Ratios

(%)

	Dec. 2012	Dec. 2011
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	130.9	96.5
Shareholders' Equity / Total Assets	84.7	68.6
(Shareholders' Equity - Permanent Assets) / Total Assets	43.2	9.3
Net On Balance Sheet Position / Total Shareholders' Equity	14.4	0.2
Net On and Off Balance Sheet Position / Total Shareholders' Equity	21.0	0.2
Balance-Sheet Ratios		
TC Assets / Total Assets	85.4	99.6
TC Liabilities / Total Liabilities	97.7	99.8
FC Assets / FC Liabilities	623.6	175.5
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	8.1	27.1
Assets Quality		
Financial Assets (net) / Total Assets	8.2	32.4
Total Loans and Receivables / Total Assets	3.9	0.1
Total Loans and Receivables / Total Deposits	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	8.0	260.9
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	41.5	59.3
Consumer Loans / Total Loans and Receivables	0.0	100.0
Liquidity		
Liquid Assets / Total Assets	53.1	39.8
Liquid Assets / Short-term Liabilities	2,302.9	295.6
TC Liquid Assets / Total Assets	38.8	39.6
Profitability		
Net Profit/Losses / Total Assets	-7.7	-21.4
Net Profit/Losses / Total Shareholders' Equity	-9.1	-31.2
Profit/Losses Before Taxes after Continuing Operations / Total Assets	-7.7	-21.4
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	0.3	-0.4
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	1.3	-22.1
Non-interest Income (net) / Total Assets	19.8	2.1
Other Operating Expenses / Total Assets	27.5	23.2
Personnel Expenses / Other Operating Expenses	41.6	49.7
Non-interest Income (net) / Other Operating Expenses	72.0	9.3

Türk Eximbank

Assets

(USD Million)

	Dec. 2012			%	Dec. 2011			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	0	11	11	0.1	0	13	14	0.3
Fin.ass.where fair value cha. is refl.to I/S (Net)	268	19	288	3.3	168	22	190	3.7
Financial assets held for trading	268	19	288	3.3	168	22	190	3.7
Public sector debt securities	267	5	272	3.1	160	22	182	3.6
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	1	15	16	0.2	8	0	8	0.2
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	67	383	449	5.2	189	85	274	5.4
Money Market Securities	223	0	223	2.6	66	0	66	1.3
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	223	0	223	2.6	66	0	66	1.3
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	11	0	11	0.1	6	0	6	0.1
Securities representing a share in capital	11	0	11	0.1	6	0	6	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	1,795	5,716	7,511	86.3	1,376	2,894	4,270	83.5
Loans and Receivables	1,795	5,716	7,511	86.3	1,376	2,894	4,270	83.5
Loans granted to the Banks risk group	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	1,795	5,716	7,511	86.3	1,376	2,894	4,270	83.5
Loans under follow-up	63	0	63	0.7	61	0	61	1.2
Specific provisions (-)	63	0	63	0.7	61	0	61	1.2
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	145	24	169	1.9	247	24	271	5.3
Public sector debt securities	145	24	169	1.9	247	24	271	5.3
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)	11	0	11	0.1	5	0	5	0.1
Intangible Assets (Net)	0	0	0	0.0	0	0	0	0.0
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	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	15	13	28	0.3	7	12	19	0.4
Total Assets	2,536	6,166	8,702	100.0	2,064	3,050	5,114	100.0

Liabilities

(USD Million)

	Dec. 2012			%	Dec. 2011			%
	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	6	11	16	0.2	6	7	12	0.2
Funds Borrowed	0	5,032	5,032	57.8	0	2,269	2,269	44.4
Money Market Takings	6	0	6	0.1	84	93	177	3.5
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	6	0	6	0.1	84	93	177	3.5
Marketable Securities Issued (Net)	0	1,259	1,259	14.5	0	508	508	9.9
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	1,259	1,259	14.5	0	508	508	9.9
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	11	60	71	0.8	7	16	22	0.4
Other External Resources	3	60	63	0.7	6	7	13	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	93	0	93	1.1	70	0	70	1.4
General provisions	73	0	73	0.8	37	0	37	0.7
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	12	0	12	0.1	10	0	10	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	8	0	8	0.1	23	0	23	0.5
Liabilities for Tax	2	0	2	0.0	1	0	1	0.0
Current liabilities for tax	2	0	2	0.0	1	0	1	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	92	92	1.1	0	110	110	2.2
Shareholders' Equity	2,068	0	2,068	23.8	1,931	0	1,931	37.8
Paid-in capital	1,125	0	1,125	12.9	1,059	0	1,059	20.7
Supplementary capital	343	0	343	3.9	319	0	319	6.2
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	6	0	6	0.1	2	0	2	0.0
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est.for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv.&ass.,subs.& joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	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	337	0	337	3.9	317	0	317	6.2
Profit reserves	475	0	475	5.5	431	0	431	8.4
Legal reserves	144	0	144	1.7	120	0	120	2.3
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	318	0	318	3.7	299	0	299	5.8
Other profit reserves	13	0	13	0.1	12	0	12	0.2
Profit or loss	124	0	124	1.4	122	0	122	2.4
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	124	0	124	1.4	122	0	122	2.4
Total Liabilities	2,188	6,514	8,702	100.0	2,104	3,010	5,114	100.0

Türk Eximbank

Off Balance Sheet Commitments

(USD Million)

	Dec. 2012			Dec. 2011		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	0	384	384	0	275	275
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	384	384	0	275	275
Commitments	689	1,036	1,726	459	775	1,235
Irrevocable commitments	0	0	0	1	0	1
Revocable commitments	689	1,036	1,726	459	775	1,234
Derivative Financial Instruments	481	2,933	3,414	451	867	1,318
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	481	2,933	3,414	451	867	1,318
Custody and Pledged Securities	38	4,178	4,215	28	1,775	1,803
Items held in Custody	0	0	0	0	0	0
Pledged Items	13	102	115	12	106	118
Accepted independent guaran. and warran.	25	4,076	4,101	16	1,669	1,685
Total Off Balance Sheet Commitments	1,209	8,531	9,739	938	3,692	4,630

Income-Expenditure

(USD Million)

	Dec. 2012	Dec. 2011
Interest Income	323	166
Interest on loans	263	122
Interest received from reserve deposits	0	0
Interest received from banks	13	12
Interest received from money market transactions	7	1
Interest received from marketable securities portfolio	40	30
Other interest income	0	0
Interest Expenses	100	26
Interest on deposits	0	0
Interest on money market transactions	45	19
Interest on funds borrowed	0	0
Interest on securities issued	51	4
Other interest expenses	4	2
Net Interest Income/Expenses	223	140
Net Fees and Commissions Income/Expenses	-1	0
Fees and commissions received	3	3
Fees and commissions paid	3	3
Dividend Income	0	0
Trading Profit/Loss (net)	-33	20
Profit/loss on trading account securities	4	0
Profit/losses on derivative financial transactions	6	-66
Foreign exchange profit/loss	-43	86
Other Operating Income	50	44
Total Operating Income/Expenses	238	204
Provision for Loan Losses or other Receivables (-)	35	43
Specific provisions of banks loans and other receivables*	0	2
General provision expenses*	34	24
Other Operating Expenses (-)	79	39
Personnel Expenses*	42	14
Net Operating Profit/Loss	124	122
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	124	122
Provisions for Taxes on Income from Continuing Operations (±)	0	0
Net Profit/Loss from Continuing Operations	124	122
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	124	122

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

Ratios

(%)

	Dec. 2012	Dec. 2011
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	25.1	95.9
Shareholders' Equity / Total Assets	23.8	37.8
(Shareholders' Equity - Permanent Assets) / Total Assets	23.6	37.7
Net On Balance Sheet Position / Total Shareholders' Equity	-16.9	1.8
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-1.4	0.0
Balance-Sheet Ratios		
TC Assets / Total Assets	29.1	40.4
TC Liabilities / Total Liabilities	25.1	41.1
FC Assets / FC Liabilities	94.7	101.3
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans and Receivables	23.9	32.2
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	57.8	44.4
Assets Quality		
Financial Assets (net) / Total Assets	5.4	9.1
Total Loans and Receivables / Total Assets	86.3	83.5
Total Loans and Receivables / Total Deposits	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	0.8	1.4
Loans Under Follow-up (net) / Total Loans and Receivables	0.0	0.0
Specific Provisions / Loans Under Follow-up	100.0	100.0
Permanent Assets / Total Assets	0.1	0.1
Consumer Loans / Total Loans and Receivables	0.0	0.0
Liquidity		
Liquid Assets / Total Assets	11.3	10.7
Liquid Assets / Short-term Liabilities	80.0	189.8
TC Liquid Assets / Total Assets	6.5	8.4
Profitability		
Net Profit/Losses / Total Assets	1.4	2.4
Net Profit/Losses / Total Shareholders' Equity	6.0	6.3
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.4	2.4
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	2.6	2.7
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	93.3	67.9
Non-interest Income (net) / Total Assets	0.2	1.3
Other Operating Expenses / Total Assets	0.9	0.8
Personnel Expenses / Other Operating Expenses	53.3	36.4
Non-interest Income (net) / Other Operating Expenses	19.9	163.9

Türkiye Kalkınma Bankası A.Ş.

Assets

(USD Million)

	Dec. 2012			% Distr.	Dec. 2011			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	0	0	0	0.0	0	0	0	0.0
Fin.ass.where fair value cha. is refl.to I/S (Net)	1	0	1	0.0	35	0	35	2.3
Financial assets held for trading	1	0	1	0.0	35	0	35	2.3
Public sector debt securities	1	0	1	0.0	35	0	35	2.3
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	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	125	22	147	9.1	79	2	81	5.5
Money Market Securities	76	0	76	4.7	0	0	0	0.0
Interbank money market placements	3	0	3	0.2	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	73	0	73	4.5	0	0	0	0.0
Financial Assets Available for Sale (Net)	51	0	51	3.2	316	0	316	21.4
Securities representing a share in capital	1	0	1	0.0	1	0	1	0.0
Public sector debt securities	48	0	49	3.0	314	0	314	21.2
Other marketable securities	2	0	2	0.1	2	0	2	0.1
Loans and Receivables	167	1,101	1,268	78.5	163	821	984	66.5
Loans and Receivables	140	1,101	1,241	76.9	138	821	959	64.8
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	140	1,101	1,241	76.9	138	821	959	64.8
Loans under follow-up	55	0	55	3.4	50	0	50	3.4
Specific provisions (-)	28	0	28	1.7	25	0	25	1.7
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	17	0	17	1.0	19	0	19	1.3
Public sector debt securities	17	0	17	1.0	16	0	16	1.1
Other marketable securities	0	0	0	0.0	3	0	3	0.2
Investments and Associates (Net)	4	3	7	0.5	3	1	4	0.3
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	4	3	7	0.5	3	1	4	0.3
Financial investments and associates	0	3	3	0.2	0	1	1	0.1
Non-financial investments and associates	4	0	4	0.3	3	0	3	0.2
Subsidiaries (Net)	4	0	4	0.2	3	0	3	0.2
Financial subsidiaries	4	0	4	0.2	3	0	3	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
Recivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	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)	30	0	30	1.9	24	0	24	1.6
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)	1	0	1	0.0	1	0	1	0.1
Assets for Tax	4	0	4	0.2	3	0	3	0.2
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	4	0	4	0.2	3	0	3	0.2
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	7	1	8	0.5	7	1	8	0.5
Total Assets	487	1,127	1,615	100.0	654	825	1,479	100.0

Liabilities

(USD Million)

	Dec. 2012			%	Dec. 2011			%
	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	0	1	0.0	1	0	1	0.1
Funds Borrowed	0	1,182	1,182	73.2	0	868	868	58.7
Money Market Takings	46	0	46	2.8	269	0	269	18.2
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	46	0	46	2.8	0	0	0	0.0
Funds provided under repurchase agreements	0	0	0	0.0	269	0	269	18.2
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	26	0	27	1.6	35	0	35	2.4
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	26	0	27	1.6	35	0	35	2.4
Miscellaneous Payables	2	1	3	0.2	2	0	3	0.2
Other External Resources	2	0	2	0.1	2	0	2	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	27	0	27	1.7	19	0	19	1.3
General provisions	13	0	13	0.8	9	0	9	0.6
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	14	0	14	0.9	11	0	11	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	3	0	3	0.2	2	0	2	0.1
Current liabilities for tax	3	0	3	0.2	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	325	0	325	20.1	280	0	280	18.9
Paid-in capital	90	0	90	5.6	85	0	85	5.7
Supplementary capital	119	0	119	7.3	109	0	109	7.4
Share premium	1	0	1	0.1	1	0	1	0.1
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	2	0	2	0.1	-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)	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	116	0	116	7.2	109	0	109	7.4
Profit reserves	91	0	91	5.7	73	0	73	5.0
Legal reserves	17	0	17	1.0	15	0	15	1.0
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	74	0	74	4.6	58	0	58	3.9
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	25	0	25	1.5	13	0	13	0.9
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	25	0	25	1.5	13	0	13	0.9
Total Liabilities	431	1,183	1,615	100.0	610	869	1,479	100.0

Türkiye Kalkınma Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2012			Dec. 2011		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	0	32	32	0	42	42
Letters of guarantee	0	0	0	0	0	0
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	32	32	0	42	42
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	0	0	0	0	0
Commitments	26	396	423	58	556	613
Irrevocable commitments	0	9	9	0	11	11
Revocable commitments	26	387	414	58	545	602
Derivative Financial Instruments	49	49	98	33	32	65
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	49	49	98	33	32	65
Custody and Pledged Securities	1,107	4,141	5,248	1,172	3,798	4,971
Items held in Custody	1	0	1	2	0	2
Pledged Items	1,105	4,140	5,245	1,170	3,797	4,967
Accepted independent guaran. and warran.	1	1	2	1	1	1
Total Off Balance Sheet Commitments	1,182	4,619	5,801	1,263	4,428	5,691

Income-Expenditure

(USD Million)

	Dec. 2012	Dec. 2011
Interest Income	94	69
Interest on loans	62	48
Interest received from reserve deposits	0	0
Interest received from banks	4	7
Interest received from money market transactions	12	0
Interest received from marketable securities portfolio	16	14
Other interest income	0	0
Interest Expenses	30	20
Interest on deposits	0	0
Interest on money market transactions	16	12
Interest on funds borrowed	12	6
Interest on securities issued	0	0
Other interest expenses	2	2
Net Interest Income/Expenses	64	48
Net Fees and Commissions Income/Expenses	3	3
Fees and commissions received	4	3
Fees and commissions paid	1	0
Dividend Income	0	0
Trading Profit/Loss (net)	1	-2
Profit/loss on trading account securities	-1	0
Profit/losses on derivative financial transactions	-1	-1
Foreign exchange profit/loss	2	-1
Other Operating Income	11	8
Total Operating Income/Expenses	78	58
Provision for Loan Losses or other Receivables (-)	9	9
Specific provisions of banks loans and other receivables*	5	3
General provision expenses*	4	6
Other Operating Expenses (-)	39	32
Personnel Expenses*	27	23
Net Operating Profit/Loss	31	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	31	17
Provisions for Taxes on Income from Continuing Operations (±)	-6	-4
Net Profit/Loss from Continuing Operations	25	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	25	13

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

Ratios

(%)

	Dec. 2012	Dec. 2011
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	25.2	58.3
Shareholders' Equity / Total Assets	20.1	18.9
(Shareholders' Equity - Permanent Assets) / Total Assets	15.8	15.1
Net On Balance Sheet Position / Total Shareholders' Equity	-17.2	-15.5
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-3.0	-4.0
Balance-Sheet Ratios		
TC Assets / Total Assets	30.2	44.2
TC Liabilities / Total Liabilities	26.7	41.3
FC Assets / FC Liabilities	95.3	95.0
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans and Receivables	13.2	16.6
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	73.2	58.7
Assets Quality		
Financial Assets (net) / Total Assets	4.3	25.0
Total Loans and Receivables / Total Assets	78.5	66.5
Total Loans and Receivables / Total Deposits	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	4.3	5.1
Loans Under Follow-up (net) / Total Loans and Receivables	2.1	2.6
Specific Provisions / Loans Under Follow-up	50.6	49.0
Permanent Assets / Total Assets	4.3	3.9
Consumer Loans / Total Loans and Receivables	0.2	0.3
Liquidity		
Liquid Assets / Total Assets	17.0	29.2
Liquid Assets / Short-term Liabilities	232.0	132.1
TC Liquid Assets / Total Assets	15.6	29.1
Profitability		
Net Profit/Losses / Total Assets	1.5	0.9
Net Profit/Losses / Total Shareholders' Equity	7.6	4.5
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.9	1.2
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	3.7	3.1
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	75.6	78.0
Non-interest Income (net) / Total Assets	0.9	0.7
Other Operating Expenses / Total Assets	2.4	2.2
Personnel Expenses / Other Operating Expenses	69.3	72.6
Non-interest Income (net) / Other Operating Expenses	37.5	31.2

Türkiye Sınai Kalkınma Bankası A.Ş.

Assets

(USD Million)

	Dec. 2012			%	Dec. 2011			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	14	60	75	1.3	3	61	64	1.3
Fin.ass.where fair value cha. is refl.to I/S (Net)	4	10	14	0.2	38	17	55	1.1
Financial assets held for trading	4	10	14	0.2	38	17	55	1.1
Public sector debt securities	0	0	0	0.0	31	0	31	0.6
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	3	10	13	0.2	6	17	24	0.5
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	1	20	21	0.4	4	28	32	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)	1,353	267	1,620	28.0	926	302	1,228	24.5
Securities representing a share in capital	19	2	21	0.4	14	2	16	0.3
Public sector debt securities	1,197	193	1,390	24.0	856	201	1,057	21.1
Other marketable securities	138	73	210	3.6	55	100	156	3.1
Loans and Receivables	995	2,879	3,874	66.9	1,002	2,368	3,371	67.3
Loans and Receivables	995	2,879	3,874	66.9	1,002	2,368	3,371	67.3
Loans granted to the Banks risk group	117	73	190	3.3	106	52	159	3.2
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	878	2,806	3,684	63.6	896	2,316	3,212	64.2
Loans under follow-up	5	3	8	0.1	6	8	14	0.3
Specific provisions (-)	5	3	8	0.1	6	8	14	0.3
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	0	0	0	0.0	67	0	67	1.3
Public sector debt securities	0	0	0	0.0	67	0	67	1.3
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	79	0	79	1.4	69	0	69	1.4
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	79	0	79	1.4	69	0	69	1.4
Financial investments and associates	79	0	79	1.4	68	0	68	1.4
Non-financial investments and associates	1	0	1	0.0	1	0	1	0.0
Subsidiaries (Net)	77	0	77	1.3	63	0	63	1.3
Financial subsidiaries	76	0	76	1.3	63	0	63	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
Recivables From Leasing Transactions	0	5	5	0.1	0	15	15	0.3
Finance lease receivables	0	5	5	0.1	0	16	16	0.3
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	1	1	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	0.1	5	0	5	0.1
Intangible Assets (Net)	0	0	0	0.0	0	0	0	0.0
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	3	0	3	0.0	7	0	7	0.1
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	3	0	3	0.0	7	0	7	0.1
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	7	9	16	0.3	3	27	30	0.6
Total Assets	2,539	3,250	5,788	100.0	2,187	2,819	5,006	100.0

Liabilities

(USD Million)

	Dec. 2012			%	Dec. 2011			%
	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	11	12	0.2	3	20	24	0.5
Funds Borrowed	12	3,861	3,873	66.9	13	3,576	3,589	71.7
Money Market Takings	572	134	706	12.2	408	94	502	10.0
Interbank money market takings	0	11	11	0.2	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	572	123	695	12.0	408	94	502	10.0
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	4	5	0.1	1	3	4	0.1
Borrower funds	1	4	5	0.1	1	3	4	0.1
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	37	18	56	1.0	39	9	48	1.0
Other External Resources	0	0	0	0.0	0	0	0	0.0
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	81	0	81	1.4	58	0	58	1.1
General provisions	47	0	47	0.8	34	0	34	0.7
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	4	0	4	0.1	2	0	2	0.0
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	30	0	30	0.5	21	0	21	0.4
Liabilities for Tax	18	0	18	0.3	9	0	9	0.2
Current liabilities for tax	18	0	18	0.3	9	0	9	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	0.9	0	50	50	1.0
Shareholders' Equity	948	39	987	17.1	712	11	723	14.4
Paid-in capital	619	0	619	10.7	424	0	424	8.5
Supplementary capital	51	39	90	1.6	2	11	13	0.3
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	31	39	70	1.2	-14	11	-4	-0.1
Revaluation changes of property and equip.	20	0	20	0.3	17	0	17	0.3
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est.for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv.&ass.,subs.& joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val.inc.in pro.& equ.held for sale p.and term.ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	0	0	0	0.0	0	0	0	0.0
Profit reserves	105	0	105	1.8	151	0	151	3.0
Legal reserves	69	0	69	1.2	50	0	50	1.0
Status reserves	34	0	34	0.6	25	0	25	0.5
Extraordinary reserves	1	0	1	0.0	74	0	74	1.5
Other profit reserves	2	0	2	0.0	2	0	2	0.0
Profit or loss	173	0	173	3.0	135	0	135	2.7
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	173	0	173	3.0	135	0	135	2.7
Total Liabilities	1,672	4,117	5,788	100.0	1,242	3,764	5,006	100.0

Türkiye Sınai Kalkınma Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2012			Dec. 2011		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	164	519	682	158	514	672
Letters of guarantee	161	196	358	147	218	365
Bank acceptances	0	0	0	0	2	2
Letters of credit	0	322	322	0	294	294
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	2	0	2	11	0	11
Commitments	426	925	1,351	576	1,581	2,157
Irrevocable commitments	9	12	21	23	78	100
Revocable commitments	417	912	1,330	553	1,503	2,057
Derivative Financial Instruments	95	1,553	1,648	460	1,841	2,301
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	95	1,553	1,648	460	1,841	2,301
Custody and Pledged Securities	3,034	39,681	42,715	3,441	34,008	37,449
Items held in Custody	709	149	858	567	121	688
Pledged Items	1,789	25,915	27,704	2,375	20,650	23,025
Accepted independent guaran. and warran.	536	13,617	14,154	499	13,237	13,736
Total Off Balance Sheet Commitments	3,720	42,677	46,396	4,635	37,943	42,578

Income-Expenditure

(USD Million)

	Dec. 2012	Dec. 2011
Interest Income	332	272
Interest on loans	188	155
Interest received from reserve deposits	0	0
Interest received from banks	0	4
Interest received from money market transactions	4	2
Interest received from marketable securities portfolio	139	109
Other interest income	1	1
Interest Expenses	89	79
Interest on deposits	0	0
Interest on money market transactions	51	42
Interest on funds borrowed	38	34
Interest on securities issued	0	2
Other interest expenses	0	0
Net Interest Income/Expenses	242	193
Net Fees and Commissions Income/Expenses	7	5
Fees and commissions received	7	6
Fees and commissions paid	1	1
Dividend Income	16	14
Trading Profit/Loss (net)	0	-6
Profit/loss on trading account securities	-1	-1
Profit/losses on derivative financial transactions	5	-14
Foreign exchange profit/loss	-4	10
Other Operating Income	11	15
Total Operating Income/Expenses	275	221
Provision for Loan Losses or other Receivables (-)	19	18
Specific provisions of banks loans and other receivables*	0	4
General provision expenses*	11	10
Other Operating Expenses (-)	41	34
Personnel Expenses*	25	22
Net Operating Profit/Loss	215	168
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	215	168
Provisions for Taxes on Income from Continuing Operations (±)	-42	-33
Net Profit/Loss from Continuing Operations	173	135
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	173	135

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

Ratios

(%)

	Dec. 2012	Dec. 2011
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	20.4	19.1
Shareholders' Equity / Total Assets	17.1	14.4
(Shareholders' Equity - Permanent Assets) / Total Assets	14.3	11.7
Net On Balance Sheet Position / Total Shareholders' Equity	4.7	0.3
Net On and Off Balance Sheet Position / Total Shareholders' Equity	5.0	1.4
Balance-Sheet Ratios		
TC Assets / Total Assets	43.9	43.7
TC Liabilities / Total Liabilities	28.9	24.8
FC Assets / FC Liabilities	78.9	74.9
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans and Receivables	25.7	29.7
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	66.9	71.7
Assets Quality		
Financial Assets (net) / Total Assets	28.2	27.0
Total Loans and Receivables / Total Assets	66.9	67.3
Total Loans and Receivables / Total Deposits	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	0.2	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	2.8	2.7
Consumer Loans / Total Loans and Receivables	0.0	0.0
Liquidity		
Liquid Assets / Total Assets	29.9	27.6
Liquid Assets / Short-term Liabilities	219.5	194.6
TC Liquid Assets / Total Assets	23.7	19.4
Profitability		
Net Profit/Losses / Total Assets	3.0	2.7
Net Profit/Losses / Total Shareholders' Equity	17.5	18.7
Profit/Losses Before Taxes after Continuing Operations / Total Assets	3.7	3.4
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	4.2	3.8
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	87.9	85.8
Non-interest Income (net) / Total Assets	0.6	0.6
Other Operating Expenses / Total Assets	0.7	0.7
Personnel Expenses / Other Operating Expenses	60.4	63.9
Non-interest Income (net) / Other Operating Expenses	81.3	80.6

Appendix

Table 1 Turkish Banks - Ranked by Total Assets, as of December 31, 2012

(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 İş Bankası A.Ş.	Privately-owned Deposit B.	1924	98,697	60,273	59,284	12,781	2,532	1,862	246,215	1,250	24,411
2	Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	State-owned Deposit B.	1863	91,622	40,181	66,925	9,658	1,406	1,491	191,298	1,514	23,153
3	Türkiye Garanti Bankası A.Ş.	Privately-owned Deposit B.	1946	90,117	51,656	49,214	11,988	2,363	1,727	489,542	933	17,285
4	Akbank T.A.Ş.	Privately-owned Deposit B.	1948	87,676	49,312	48,439	12,327	2,250	1,659	456,480	962	16,315
5	Yapı ve Kredi Bankası A.Ş.	Privately-owned Deposit B.	1944	68,733	42,625	38,279	9,486	2,445	1,076	206,591	928	14,733
6	Türkiye Halk Bankası A.Ş.	State-owned Deposit B.	1938	60,915	37,069	44,990	6,932	703	1,460	664,240	821	14,971
7	Türkiye Vakıflar Bankası T.A.O.	State-owned Deposit B.	1954	58,832	38,329	37,828	6,705	1,406	821	422,874	744	13,463
8	Finans Bank A.Ş.	Foreign B.	1987	30,604	20,500	18,520	4,121	1,443	508	146,620	582	12,060
9	Denizbank A.Ş.	Foreign B.	1997	24,864	15,859	15,018	2,829	403	457	128,751	610	10,280
10	Türk Ekonomi Bankası A.Ş.	Privately-owned Deposit B.	1927	24,489	16,700	16,160	2,703	1,240	273	100,483	509	9,288
11	HSBC Bank A.Ş.	Foreign B.	1990	14,232	8,676	7,992	1,716	367	102	56,548	338	6,170
12	ING Bank A.Ş.	Foreign B.	1984	14,129	10,600	8,118	1,728	1,567	142	121,949	319	5,319
13	Türk Eximbank	Dev't and Inv't B.	1987	8,702	7,511	0	2,068	1,125	124	9,739	2	453
14	Şekerbank T.A.Ş.	Privately-owned Deposit B.	1953	8,167	5,611	5,703	1,027	563	135	114,389	272	3,565
15	İller Bankası A.Ş.	Dev't and Inv't B.	1933	7,112	5,035	0	5,235	4,351	164	5,077	19	2,467
16	Türkiye Sınai Kalkınma Bankası A.Ş.	Dev't and Inv't B.	1950	5,788	3,874	0	987	619	173	46,396	3	345
17	Alternatifbank A.Ş.	Privately-owned Deposit B.	1992	4,483	2,926	2,349	320	236	38	8,091	63	1,230
18	Citibank A.Ş.	Foreign B.	1980	4,174	1,680	2,909	578	19	50	40,945	37	2,123
19	Anadolubank A.Ş.	Privately-owned Deposit B.	1996	3,539	2,349	2,206	652	338	93	15,613	91	2,024
20	Burgan Bank A.Ş.	Foreign B.	1992	2,499	1,634	1,836	361	321	-1	13,556	60	976
21	Fibabanka A.Ş.	Privately-owned Deposit B.	1984	2,194	1,812	1,513	215	240	26	24,107	28	612
22	Tekstil Bankası A.Ş.	Privately-owned Deposit B.	1986	2,068	1,497	1,528	322	236	15	3,976	44	841
23	İstanbul Takas ve Saklama Bankası A.Ş.	Dev't and Inv't B.	1995	2,065	60	0	187	34	31	371,150	1	216

	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
24	Odea Bank A.Ş.	Foreign B.	2012	2,044	974	1,416	289	300	-11	962	6	396
25	Aktif Yatırım Bankası A.Ş.	Dev't and Inv't B.	1999	1,980	1,332	0	235	129	46	20,941	8	436
26	Turkland Bank A.Ş.	Foreign B.	1991	1,669	1,135	1,209	206	169	7	8,689	27	524
27	Türkiye Kalkınma Bankası A.Ş.	Dev't and Inv't B.	1975	1,615	1,268	0	325	90	25	5,801	1	690
28	Arap Türk Bankası A.Ş.	Foreign B.	1977	1,546	414	579	232	135	33	1,300	7	272
29	Merrill Lynch Yatırım Bank A.Ş.	Dev't and Inv't B.	1992	1,069	15	0	58	28	20	2,616	1	35
30	BankPozitif Kredi ve Kalkınma Bankası A.Ş.	Dev't and Inv't B.	1999	1,015	638	0	274	190	13	4,029	1	129
31	Deutsche Bank A.Ş.	Foreign B.	1988	730	215	242	290	76	59	25,161	1	105
32	The Royal Bank of Scotland Plc.	Foreign B.	1921	573	125	264	256	61	24	3,463	3	95
33	Turkish Bank A.Ş.	Privately-owned Deposit B.	1982	538	223	347	93	89	1	1,366	19	276
34	Birleşik Fon Bankası A.Ş.	B. Under the Dep. Ins. Fund	1958	454	1	6	346	259	21	3,342	1	226
35	Société Générale (SA)	Foreign B.	1989	334	222	72	63	76	4	509	16	282
36	JPMorgan Chase Bank N.A.	Foreign B.	1984	241	0	77	157	56	27	388	1	56
37	Bank Mellat	Foreign B.	1982	230	17	118	104	88	14	44	3	57
38	Portigon AG	Foreign B.	1985	153	14	27	97	30	1	20	1	40
39	Nurul Yatırım Bankası A.Ş.	Dev't and Inv't B.	1999	140	85	0	59	25	2	1,511	2	47
40	Diler Yatırım Bankası A.Ş.	Dev't and Inv't B.	1998	64	49	0	52	34	2	68	1	19
41	GSD Yatırım Bankası A.Ş.	Dev't and Inv't B.	1998	63	59	0	45	28	3	832	1	27
42	Habib Bank Limited	Foreign B.	1983	42	18	6	25	17	1	57	1	17
43	Standard Chartered Yatırım Bankası Türk A.Ş.	Dev't and Inv't B.	1990	38	0	0	35	23	-3	0	1	22
44	Adabank A.Ş.	Privately-owned Deposit B.	1985	28	0	4	24	45	0	8	1	32
45	Taib Yatırım Bank A.Ş.	Dev't and Inv't B.	1987	11	0	0	9	21	-1	1	1	15
	Total			730,278	432,572	433,177	98,202	28,176	12,717	3,965,739	10,234	186,098

* 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 December 31, 2012

	No. of Banks	No. of Branches	No. of Employees		No. of Banks	No. of Branches	No. of Employees
Sector Total	45	10,234	186,098				
Deposit Banks	32	10,192	181,197				
State-owned Banks	3	3,079	51,587				
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.		1,514	23,153				
Türkiye Halk Bankası A.Ş.		821	14,971				
Türkiye Vakıflar Bankası T.A.O.		744	13,463				
Privately-owned Banks	12	5,100	90,612				
Adabank A.Ş.		1	32				
Akbank T.A.Ş.		962	16,315				
Alternatifbank A.Ş.		63	1,230				
Anadolubank A.Ş.		91	2,024				
				<i>Privately-owned Deposit Banks continued...</i>			
Fibabanka A.Ş.		28	612				
Şekerbank T.A.Ş.		272	3,565				
Tekstil Bankası A.Ş.		44	841				
Turkish Bank A.Ş.		19	276				
Türk Ekonomi Bankası A.Ş.		509	9,288				
Türkiye Garanti Bankası A.Ş.		933	17,285				
Türkiye İş Bankası A.Ş.		1,250	24,411				
Yapı ve Kredi Bankası A.Ş.		928	14,733				
Banks Under Depo. Insurance Fund	1						
Birleşik Fon Bankası A.Ş.		1	226				

	No. of Banks	No. of Branches	No. of Employees
Development and Investment Banks	13	42	4,901
Aktif Yatırım Bankası A.Ş.		8	436
BankPozitif Kredi ve Kalkınma Bankası A.Ş.		1	129
Diler Yatırım Bankası A.Ş.		1	19
GSD Yatırım Bankası A.Ş.		1	27
İller Bankası A.Ş.		19	2,467
İstanbul Takas ve Saklama Bankası A.Ş.		1	216
Merrill Lynch Yatırım Bank A.Ş.		1	35
Nurol Yatırım Bankası A.Ş.		2	47
Standard Chartered Yatırım Bankası Türk A.Ş.		1	22
Taib Yatırımbank A.Ş.		1	15
Türk Eximbank		2	453
Türkiye Kalkınma Bankası A.Ş.		1	690
Türkiye Sınai Kalkınma Bankası A.Ş.		3	345

	No. of Banks	No. of Branches	No. of Employees
Foreign Banks	16	2,012	38,772
Arap Türk Bankası A.Ş.		7	272
Bank Mellat		3	57
Burgan Bank A.Ş.		60	976
Citibank A.Ş.		37	2,123
Denizbank A.Ş.		610	10,280
Deutsche Bank A.Ş.		1	105
Finans Bank A.Ş.		582	12,060
Habib Bank Limited		1	17
HSBC Bank A.Ş.		338	6,170
ING Bank A.Ş.		319	5,319
JPMorgan Chase Bank N.A.		1	56
Odea Bank A.Ş.		6	396
Portigon AG		1	40
Société Générale (SA)		16	282
The Royal Bank of Scotland Plc.		3	95
Turkland Bank A.Ş.		27	524

Table 3 Presentation of Assets and Liabilities According to their Outstanding Maturities, as of Aralık 31, 2012
(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	40,339	29,608	2,833	1,813	34	0	0	74,627
Due from banks	6,003	9,047	1,145	797	1,642	1,085	0	19,719
Financial assets where fair value change is reflected to income statement	7	603	833	2,684	1,926	789	10	6,852
Money market placements	0	8,081	70	0	0	0	0	8,151
Marketable securities available for sale	375	3,469	2,956	21,871	56,280	33,993	221	119,165
Loans	9,826	67,132	41,143	99,126	156,529	56,480	2,463	432,699
Investments held to maturity	0	713	391	12,562	19,321	6,180	0	39,167
Other assets	2,630	3,189	97	151	342	12	23,477	29,899
Total assets	59,181	121,841	49,469	139,006	236,074	98,538	26,170	730,278
Liabilities								
Interbank deposits	3,889	14,626	4,157	1,393	154	0	0	24,219
Other deposits	71,933	245,318	70,649	20,319	726	14	0	408,958
Funds provided from other financial instruments	1	8,049	9,709	29,642	17,825	12,081	12	77,319
Money market takings	0	34,380	3,219	4,603	984	1,863	0	45,050
Marketable securities issued	0	2,482	2,838	6,062	7,221	4,001	0	22,604
Miscellaneous payables	2,243	11,651	815	238	312	0	326	15,585
Other liabilities	4,435	4,952	2,301	3,188	7,593	3,854	110,219	136,543
Total liabilities	82,501	321,458	93,688	65,445	34,814	21,814	110,558	730,278
Liquidity Gap	-23,321	-199,617	-44,219	73,560	201,259	76,725	-84,388	0

Table 4 Interest Rate Sensitivity of Assets, Liabilities and Off Balance Sheet Items, as of December 31, 2012
(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	320	0	0	0	0	74,307	74,627
Due from banks	8,057	2,470	1,383	487	0	5,385	17,783
Financial assets where fair value change is reflected to income statement	840	1,945	2,363	688	471	539	6,846
Money market placements	8,098	70	0	0	0	0	8,168
Financial assets available for sale	25,826	19,791	32,897	19,327	18,355	2,972	119,168
Loans	125,155	66,972	87,789	109,975	33,349	4,365	427,605
Investments held to maturity	8,414	13,967	8,090	4,786	3,907	3	39,167
Other assets	574	74	73	94	10	28,942	29,768
Total assets	177,283	105,290	132,596	135,358	56,092	116,514	723,133
Liabilities							
Interbank deposits	14,797	4,261	1,387	3	0	3,737	24,185
Other deposits	245,389	70,654	20,342	496	0	72,074	408,955
Money market takings	34,491	3,382	4,795	720	1,642	9	45,038
Miscellaneous payables	1,005	6	437	7	0	14,103	15,558
Marketable securities issued	3,125	3,310	7,766	5,003	3,302	99	22,604
Funds provided from other financial institutions	16,922	25,613	23,976	5,116	3,709	174	75,510
Other liabilities	1,749	3,067	3,334	3,029	2,180	117,923	131,283
Total liabilities	317,477	110,294	62,037	14,373	10,832	208,119	723,133
On balance sheet interest sensitivity gap-Long	2,877	14,772	71,145	120,988	45,534	49	255,366
On balance sheet interest sensitivity gap-Short	-143,071	-19,777	-586	-3	-274	-91,654	-255,366
Off balance sheet interest sensitivity gap-Long	8,639	19,153	4,354	1,875	383	1,203	35,607
Off balance sheet interest sensitivity gap-Short	-1,757	-2,739	-6,042	-19,053	-4,193	-1,205	-34,990
Total position	-133,313	11,409	68,872	103,806	41,450	-91,608	617

Table 5 Information on Currency Risk, as of December 31, 2012
(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	20,462	28,080	12,498	61,040
Due from banks	4,336	7,009	2,012	13,357
Financial assets where fair value change is reflected to income statement	305	627	1	934
Money market placements	1	110	0	111
Financial assets available for sale	4,748	16,862	2	21,612
Loans	43,468	85,718	2,032	131,219
Invest. and associates, subsidiaries and joint ventures (bus. partners)	2,377	560	98	3,034
Investments held to maturity	1,217	3,643	3	4,863
Derivative financial assets held for hedging	0	35	0	35
Property and equipment	2	3	2	7
Intangible assets	1	1	2	4
Other assets	434	1,079	121	1,634
Total Assets	77,352	143,728	16,771	237,852
Liabilities				
Interbank deposits	5,834	7,885	1,512	15,230
Foreign currency deposits	47,328	72,760	9,585	129,674
Money market takings	1,158	17,255	0	18,413
Funds provided from other financial institutions	27,455	41,210	377	69,043
Marketable securities issued	39	10,327	0	10,366
Miscellaneous payables	658	943	183	1,783
Derivative financial liabilities held for hedging	63	287	0	350
Other liabilities	3,153	5,248	1,385	9,786
Total liabilities	85,688	155,915	13,042	254,645
Net On Balance Sheet Position	-8,336	-12,186	3,729	-16,793
Net Off Balance Sheet Position	7,040	14,745	-3,324	18,461
Financial derivative assets	28,910	66,340	6,092	101,342
Financial derivative liabilities	21,870	51,595	9,416	82,881
Non-cash loans	18,932	38,169	1,901	59,002

Table 6 Saving Deposits, as of December 31, 2012 (USD Million)

Number of Saving Deposit Accounts

Range of Accounts (TRY)	Terms	Number of Saving Deposits, as of December 31, 2012 (USD Million)					Number of Saving Deposit Accounts				
		State-owned Banks	Privately-owned Banks	Banks under the Deposit Insurance Fund	Foreign Banks	Total	State-owned Banks	Privately-owned Banks	Banks under the Deposit Insurance Fund	Foreign Banks	Total
0-50	Demand Time	50	39	0	9	98	45,866,426	35,308,464	217,088	9,351,404	90,743,382
		0	1	0	0	2	57,389	614,833	0	193,721	865,943
	Total	51	40	0	9	100	45,923,815	35,923,297	217,088	9,545,125	91,609,325
51-250	Demand Time	156	162	0	31	349	3,072,762	2,090,879	1,233	448,947	5,613,821
		8	11	0	4	22	103,090	136,125	0	54,889	294,104
	Total	164	173	0	35	371	3,175,852	2,227,004	1,233	503,836	5,907,925
251-1,000	Demand Time	675	730	0	146	1,552	2,936,973	2,671,521	493	476,536	6,085,523
		55	62	0	17	134	169,358	196,118	0	58,016	423,492
	Total	730	792	0	164	1,686	3,106,331	2,867,639	493	534,552	6,509,015
1,001-5,000	Demand Time	1,452	1,668	0	362	3,483	1,707,933	1,347,977	199	293,300	3,349,409
		784	827	0	196	1,806	552,607	576,324	0	128,854	1,257,785
	Total	2,236	2,495	0	558	5,289	2,260,540	1,924,301	199	422,154	4,607,194
5,001-25,000	Demand Time	2,003	2,513	0	419	4,935	556,577	435,416	32	78,440	1,070,465
		6,032	5,877	0	1,805	13,714	981,395	860,167	0	253,352	2,094,914
	Total	8,035	8,389	0	2,224	18,649	1,537,972	1,295,583	32	331,792	3,165,379
25,001-100,000	Demand Time	1,288	1,881	0	293	3,462	65,438	74,884	6	11,309	151,637
		14,047	14,915	0	5,881	34,843	613,844	541,872	0	198,487	1,354,203
	Total	15,335	16,796	0	6,174	38,305	679,282	616,756	6	209,796	1,505,840
100,001+	Demand Time	817	1,428	0	278	2,524	12,430	11,721	2	2,117	26,270
		29,850	53,611	0	14,775	98,236	256,813	262,802	0	76,104	595,719
	Total	30,667	55,039	0	15,053	100,760	269,243	274,523	2	78,221	621,989
Total	Demand Time	6,442	8,421	1	1,539	16,403	54,218,539	41,940,862	219,053	10,662,053	107,040,507
		50,777	75,303	0	22,678	148,757	2,734,496	3,188,241	0	963,423	6,886,160
	Total	57,219	83,724	1	24,217	165,161	56,953,035	45,129,103	219,053	11,625,476	113,926,667

Table 7 Number of Deposit Accounts, as of December 31, 2012

Banks	Saving Deposits	Public Sector Deposits	Commercial Deposits	Interbank Deposits	Foreign Currency Deposits	Other Institutions Deposits	Precious Metals Deposits	Total
Deposit Banks	113,926,667	417,731	8,735,136	28,816	12,660,639	674,302	1,443,355	137,886,646
State-owned Banks	56,953,035	330,669	2,604,000	1,882	4,682,799	482,010	577,929	65,632,324
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	40,743,668	192,698	708,180	909	2,543,595	242,693	168,804	44,600,547
Türkiye Halk Bankası A.Ş.	7,718,562	46,293	1,275,191	434	1,057,894	99,871	268,017	10,466,262
Türkiye Vakıflar Bankası T.A.O.	8,490,805	91,678	620,629	539	1,081,310	139,446	141,108	10,565,515
Privately-owned Banks	45,129,103	70,880	4,308,509	24,503	5,582,202	156,201	754,478	56,025,876
Adabank A.Ş.	55	0	15	0	19	0	0	89
Akbank T.A.Ş.	15,940,253	27,273	1,055,342	6,503	967,983	34,600	116,108	18,148,062
Alternatifbank A.Ş.	74,706	303	38,503	21	46,603	466	701	161,303
Anadolubank A.Ş.	153,584	42	45,448	60	25,030	558	1,051	225,773
Fibabanka A.Ş.	27,018	8	4,758	13	11,575	89	18	43,479
Şekerbank T.A.Ş.	319,727	671	67,074	94	65,507	19,427	29,948	502,448
Tekstil Bankası A.Ş.	58,502	20	6,897	13	13,295	518	0	79,245
Turkish Bank A.Ş.	20,189	73	3,818	60	10,619	245	258	35,262
Türk Ekonomi Bankası A.Ş.	4,690,767	5,529	839,831	4,024	1,330,303	7,306	71,956	6,949,716
Türkiye Garanti Bankası A.Ş.	4,718,299	4,050	464,125	1,069	561,088	10,574	121,321	5,880,526
Türkiye İş Bankası A.Ş.	16,287,230	32,287	1,269,626	12,295	2,155,525	73,961	349,075	20,179,999
Yapı ve Kredi Bankası A.Ş.	2,838,773	624	513,072	351	394,655	8,457	64,042	3,819,974

Banks	Saving Deposits	Public Sector Deposits	Commercial Deposits	Interbank Deposits	Foreign Currency Deposits	Other Institutions Deposits	Precious Metals Deposits	Total
Banks Under Depo. Insurance Fund	219,053	11	7,010	28	2,261	10	161	228,534
Birleşik Fon Bankası A.Ş.	219,053	11	7,010	28	2,261	10	161	228,534
Foreign Banks	11,625,476	16,171	1,815,617	2,403	2,393,377	36,081	110,787	15,999,912
Arap Türk Bankası A.Ş.	986	0	912	78	3,079	14	0	5,069
Bank Mellat	184	0	1,281	71	1,942	5	0	3,483
Burgan Bank A.Ş.	31,513	57	18,669	41	23,721	642	0	74,643
Citibank A.Ş.	26,068	1	260	120	16,855	1	0	43,305
Denizbank A.Ş.	1,219,417	6,293	1,172,779	725	1,241,275	12,411	77,175	3,730,075
Deutsche Bank A.Ş.	0	0	338	54	247	60	0	699
Finans Bank A.Ş.	1,257,325	857	168,993	351	113,992	2,202	29,940	1,573,660
Habib Bank Limited	131	0	85	10	242	0	0	468
HSBC Bank A.Ş.	2,841,831	2,781	160,886	610	592,902	2,907	3,672	3,605,589
ING Bank A.Ş.	6,235,974	6,180	285,574	266	392,334	17,757	0	6,938,085
JPMorgan Chase Bank N.A.	0	0	6	10	0	0	0	16
Odea Bank A.Ş.	1,137	0	645	0	276	4	0	2,062
Portigon AG	0	0	37	3	56	1	0	97
Société Générale (SA)	0	0	46	4	20	0	0	70
The Royal Bank of Scotland Plc.	1	0	352	37	353	0	0	743
Turkland Bank A.Ş.	10,909	2	4,754	23	6,083	77	0	21,848

Table 8 Maturity Structure of Deposits, as of December 31, 2012
(USD Million)

	Demand Deposits	With 7 days maturity	Up to 1 month	1-3 Month	3-6 Month	6 Month-1 Year	1 Year and over	Cumulative deposit	Total Deposits
State-owned Banks	27,385	0	19,250	79,324	14,062	3,387	6,261	74	149,743
Saving Deposits	6,442	0	1,571	43,277	4,386	555	920	67	57,219
Public Sector Deposits	6,370	0	2,385	9,089	799	227	30	0	18,900
Commercial Deposits	3,170	0	3,692	9,015	3,114	360	50	0	19,402
Interbank Deposits	2,191	0	5,230	1,205	1,417	448	107	0	10,598
Foreign Currency Deposits	4,867	0	3,383	12,942	3,337	1,388	5,102	6	31,025
Other Institutions Deposits	2,334	0	2,989	3,750	1,009	409	53	0	10,543
Precious Metals Deposits	2,010	0	0	46	0	0	0	0	2,056
Privately-owned Banks	39,346	0	33,903	128,563	11,639	5,312	6,160	101	225,025
Saving Deposits	8,421	0	10,334	60,120	3,324	630	841	54	83,724
Public Sector Deposits	1,584	0	128	731	79	1	2	0	2,526
Commercial Deposits	10,116	0	8,322	18,391	2,435	447	200	0	39,912
Interbank Deposits	1,084	0	2,260	5,965	1,106	420	371	0	11,207
Foreign Currency Deposits	13,280	0	12,320	37,156	3,450	3,699	4,615	47	74,569
Other Institutions Deposits	275	0	447	5,930	1,185	47	33	0	7,917
Precious Metals Deposits	4,585	0	92	269	60	68	97	0	5,171
Banks Under the Dep. Ins. Fund	6	0	0	0	0	0	0	0	6
Saving Deposits	1	0	0	0	0	0	0	0	1
Public Sector Deposits	0	0	0	0	0	0	0	0	0
Commercial Deposits	1	0	0	0	0	0	0	0	1
Interbank Deposits	0	0	0	0	0	0	0	0	0
Foreign Currency Deposits	4	0	0	0	0	0	0	0	4
Other Institutions Deposits	0	0	0	0	0	0	0	0	0
Precious Metals Deposits	0	0	0	0	0	0	0	0	0

	Demand Deposits	With 7 days maturity	Up to 1 month	1-3 Month	3-6 Month	6 Month-1 Year	1 Year and over	Cumulative deposit	Total Deposits
Foreign Banks	9,085	0	13,430	30,369	3,607	1,322	567	23	58,404
Saving Deposits	1,539	0	5,215	14,787	1,857	615	185	19	24,217
Public Sector Deposits	417	0	44	526	9	0	0	0	997
Commercial Deposits	2,083	0	3,531	4,922	581	291	102	0	11,510
Interbank Deposits	614	0	1,411	205	55	42	87	0	2,414
Foreign Currency Deposits	3,616	0	3,136	9,065	1,007	326	190	3	17,342
Other Institutions Deposits	147	0	71	763	84	14	1	0	1,081
Precious Metals Deposits	668	0	23	102	14	35	0	0	843
Total	75,823	0	66,584	238,256	29,308	10,021	12,988	198	433,177
Saving Deposits	16,403	0	17,120	118,184	9,566	1,800	1,946	140	165,161
Public Sector Deposits	8,371	0	2,557	10,347	887	229	32	0	22,423
Commercial Deposits	15,370	0	15,545	32,328	6,130	1,098	352	0	70,824
Interbank Deposits	3,889	0	8,901	7,375	2,579	909	566	0	24,219
Foreign Currency Deposits	21,768	0	18,839	59,163	7,793	5,413	9,907	57	122,940
Other Institutions Deposits	2,756	0	3,508	10,443	2,278	470	87	0	19,541
Precious Metals Deposits	7,264	0	115	417	74	103	97	0	8,070

Table 9 Classification of Deposits, as of December 31, 2012

(USD Million)

Banks	Saving Deposits	Public Sector Deposits	Commercial Deposits	Interbank Deposits	Foreign Currency Deposits	Other Institutions Deposits	Precious Metals Deposits	Total
Sector Total	165,161	22,423	70,824	24,219	122,940	19,541	8,070	433,177
State-owned Deposit Banks	57,219	18,900	19,402	10,598	31,025	10,543	2,056	149,743
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	32,255	8,123	5,820	4,082	12,593	3,529	523	66,925
Türkiye Halk Bankası A.Ş.	15,349	4,183	7,254	4,177	10,109	2,835	1,082	44,990
Türkiye Vakıflar Bankası T.A.O.	9,615	6,593	6,328	2,339	8,323	4,179	451	37,828
Privately-owned Deposit Banks	83,724	2,526	39,912	11,207	74,569	7,917	5,171	225,025
Adabank A.Ş.	0	0	4	0	0	0	0	4
Akbank T.A.Ş.	16,702	533	8,708	6,045	14,320	1,308	822	48,439
Alternatifbank A.Ş.	860	12	748	1	661	63	4	2,349
Anadolubank A.Ş.	995	31	435	85	605	39	15	2,206
Fibabanka A.Ş.	520	2	309	30	622	30	1	1,513
Şekerbank T.A.Ş.	2,283	29	1,070	205	1,529	404	184	5,703
Tekstil Bankası A.Ş.	547	6	290	30	649	6	0	1,528
Türkish Bank A.Ş.	95	1	32	104	112	2	2	347
Türk Ekonomi Bankası A.Ş.	6,116	254	3,975	463	3,908	995	449	16,160
Türkiye Garanti Bankası A.Ş.	18,762	402	8,294	2,140	18,110	170	1,336	49,214
Türkiye İş Bankası A.Ş.	23,320	760	7,988	1,714	19,943	3,940	1,619	59,284
Yapı ve Kredi Bankası A.Ş.	13,526	496	8,057	391	14,109	961	739	38,279

Banks	Saving Deposits	Public Sector Deposits	Commercial Deposits	Interbank Deposits	Foreign Currency Deposits	Other Institutions Deposits	Precious Metals Deposits	Total
Banks Under Depo. Insurance Fund								
Birleşik Fon Bankası A.Ş.	1	0	1	0	4	0	0	6
Foreign Banks	24,217	997	11,510	2,414	17,342	1,081	843	58,404
Arap Türk Bankası A.Ş.	2	0	8	476	90	4	0	579
Bank Mellat	0	0	10	87	21	0	0	118
Burgan Bank A.Ş.	638	51	312	8	753	75	0	1,836
Citibank A.Ş.	608	0	811	281	1,141	68	0	2,909
Denizbank A.Ş.	5,626	170	3,514	500	4,442	479	287	15,018
Deutsche Bank A.Ş.	0	0	106	81	44	12	0	242
Finans Bank A.Ş.	7,523	565	4,078	589	5,090	382	293	18,520
Habib Bank Limited	0	0	1	0	5	0	0	6
HSBC Bank A.Ş.	3,126	47	1,163	135	3,240	19	263	7,992
ING Bank A.Ş.	5,449	161	645	101	1,733	28	0	8,118
JPMorgan Chase Bank N.A.	0	0	18	58	0	0	0	77
Odea Bank A.Ş.	759	0	443	0	211	3	0	1,416
Portigon AG	0	0	1	9	17	0	0	27
Société Générale (SA)	0	0	0	71	0	0	0	72
The Royal Bank of Scotland Plc.	0	0	134	6	124	0	0	264
Turkland Bank A.Ş.	484	3	265	12	432	12	0	1,209

Table 10 Number of Deposit Accounts by Geographical Regions and Provinces, as of December 31, 2012

Regions and Provinces*	Saving Deposits	Public Sector Deposits	Commercial Deposits	Interbank Deposits	Foreign Currency Deposits	Other Institutions Deposits	Precious Metals Deposits	Total
Istanbul	23,189,423	35,984	1,928,783	11,865	3,908,040	115,534	338,359	29,527,988
West Marmara	5,896,794	25,099	487,984	868	419,582	45,557	73,717	6,949,601
Balıkesir	1,999,717	8,084	156,637	296	163,584	14,189	25,307	2,367,814
Çanakkale	962,189	5,141	76,702	138	48,397	7,619	12,593	1,112,779
Edirne	802,504	4,041	79,239	118	56,484	8,216	11,360	961,962
Kırklareli	641,692	2,938	57,416	95	47,379	5,900	9,386	764,806
Tekirdağ	1,490,692	4,895	117,990	221	103,738	9,633	15,071	1,742,240
Aegean	18,032,216	64,407	1,414,775	2,976	1,763,199	97,265	222,015	21,596,853
Afyonkarahisar	998,423	6,308	74,119	138	98,498	6,543	12,390	1,196,419
Aydın	1,768,909	5,758	155,750	228	198,871	10,273	22,009	2,161,798
Denizli	1,638,295	6,556	131,471	237	162,277	8,022	22,504	1,969,362
İzmir	8,116,029	24,364	620,242	1,615	808,309	44,997	99,621	9,715,177
Kütahya	1,008,900	4,644	55,017	86	73,026	5,997	12,835	1,160,505
Manisa	2,166,481	8,764	185,010	286	123,634	9,599	21,916	2,515,690
Muğla	1,761,836	5,640	155,667	316	228,947	8,778	23,982	2,185,166
Uşak	573,343	2,373	37,499	70	69,637	3,056	6,758	692,736
East Marmara	10,590,078	36,966	815,667	1,799	988,762	64,121	155,199	12,652,592
Bilecik	468,086	2,369	22,649	50	18,801	3,022	5,612	520,589
Bolu	483,639	3,226	37,183	74	42,851	3,626	6,403	577,002
Bursa	3,765,825	8,818	329,134	734	400,421	22,947	58,018	4,585,897
Düzce	492,592	2,299	41,780	53	42,433	2,810	5,209	587,176
Eskişehir	1,461,336	4,161	87,102	168	115,250	9,142	22,147	1,699,306
Kocaeli (İzmit)	2,429,233	7,283	159,894	467	224,217	12,978	37,738	2,871,810
Sakarya (Adapazarı)	1,151,753	7,395	116,683	196	109,346	6,871	16,241	1,408,485
Yalova	337,614	1,415	21,242	57	35,443	2,725	3,831	402,327
West Anatolia	13,945,285	38,946	926,138	2,588	1,547,829	98,460	192,606	16,751,852
Ankara	10,998,767	26,060	675,167	2,161	1,252,622	81,285	158,180	13,194,242
Karaman	364,375	1,705	26,615	26	39,841	2,050	4,199	438,811
Konya	2,582,143	11,181	224,356	401	255,366	15,125	30,227	3,118,799

Regions and Provinces*	Saving Deposits	Public Sector Deposits	Commercial Deposits	Interbank Deposits	Foreign Currency Deposits	Other Institutions Deposits	Precious Metals Deposits	Total
Mediterranean	13,515,412	47,006	1,129,563	2,226	1,470,748	69,860	142,949	16,377,764
Adana	3,038,785	8,921	235,941	581	264,535	14,387	25,830	3,588,980
Antalya	3,692,756	10,512	375,170	676	589,093	18,351	48,746	4,735,304
Burdur	542,255	2,495	38,142	50	33,449	3,477	5,622	625,490
Hatay (Antakya)	1,715,195	6,288	125,960	240	181,138	8,575	15,362	2,052,758
Isparta	845,952	4,133	48,998	100	72,990	4,710	10,169	987,052
İçel (Mersin)	2,280,072	6,728	201,503	360	204,054	11,891	22,094	2,726,702
Kahramanmaraş	926,007	5,835	66,435	161	98,438	5,411	9,828	1,112,115
Osmaniye	474,390	2,094	37,414	58	27,051	3,058	5,298	549,363
Mid-Anatolia	5,272,084	29,790	373,207	675	687,833	34,170	59,511	6,457,270
Aksaray	450,489	2,080	32,927	48	81,530	2,514	4,646	574,234
Kayseri	1,640,032	7,455	120,747	278	244,481	8,312	19,064	2,040,369
Kırıkkale	410,315	2,200	25,907	33	26,582	1,791	5,134	471,962
Kırşehir	386,092	2,546	21,603	30	56,007	2,255	3,555	472,088
Nevşehir	441,673	2,470	35,045	78	76,376	2,937	5,132	563,711
Niğde	395,910	2,139	32,894	31	28,486	3,365	3,738	466,563
Sivas	916,677	6,767	55,080	94	92,695	9,623	10,801	1,091,737
Yozgat	630,896	4,133	49,004	83	81,676	3,373	7,441	776,606
West Black Sea	6,896,103	37,207	544,695	873	551,811	57,129	84,779	8,172,597
Amasya	557,600	2,700	46,234	54	32,442	4,403	6,890	650,323
Bartın	316,324	1,658	21,083	46	26,244	2,393	3,351	371,099
Çankırı	278,542	3,335	17,195	38	18,505	3,105	3,788	324,508
Çorum	784,041	4,403	66,686	106	84,283	7,862	8,750	956,131
Karabük	402,573	1,901	27,125	58	23,781	4,240	5,735	465,413
Kastamonu	646,653	4,938	46,326	79	38,884	5,242	8,237	750,359
Samsun	1,758,261	6,042	160,329	220	156,265	11,624	19,891	2,112,632
Sinop	320,926	2,958	22,403	59	23,749	5,036	5,494	380,625
Tokat	780,886	4,357	70,172	94	51,691	4,410	9,789	921,399
Zonguldak	1,050,297	4,915	67,142	119	95,967	8,814	12,854	1,240,108
East Black Sea	4,600,685	20,976	335,802	539	364,418	26,210	43,944	5,392,574
Artvin	376,218	2,040	35,728	62	19,868	2,125	5,459	441,500
Giresun	783,161	4,743	51,028	83	57,621	3,332	7,349	907,317
Gümüşhane	172,788	1,833	10,629	24	16,772	1,986	2,278	206,310
Ordu	1,063,365	4,552	77,960	82	84,133	5,841	9,851	1,245,784
Rize	815,339	2,548	65,980	75	44,037	5,073	6,626	939,678
Trabzon	1,389,814	5,260	94,477	213	141,987	7,853	12,381	1,651,985

Regions and Provinces*	Saving Deposits	Public Sector Deposits	Commercial Deposits	Interbank Deposits	Foreign Currency Deposits	Other Institutions Deposits	Precious Metals Deposits	Total
North East Anatolia	2,546,303	23,340	136,850	246	152,777	19,054	25,097	2,903,667
Ağrı	370,298	2,453	16,709	41	17,706	1,702	3,694	412,603
Ardahan	161,509	2,563	8,338	12	6,587	1,671	1,464	182,144
Bayburt	113,981	1,193	6,580	13	11,784	1,392	1,192	136,135
Erzincan	401,971	5,556	21,147	28	27,838	3,659	4,069	464,268
Erzurum	944,992	7,192	53,717	95	53,477	7,511	9,661	1,076,645
İğdır	183,851	1,543	10,694	15	17,930	986	1,785	216,804
Kars	369,701	2,840	19,665	42	17,455	2,133	3,232	415,068
Middle East Anatolia	3,477,769	22,700	185,710	328	233,844	19,069	40,751	3,980,171
Bingöl	231,333	1,837	10,069	13	19,499	1,082	2,543	266,376
Bitlis	272,749	2,065	18,071	23	10,158	1,630	3,563	308,259
Elazığ	674,645	5,359	38,281	79	64,481	3,989	7,133	793,967
Hakkari	204,456	1,462	7,046	23	8,035	955	3,732	225,709
Malatya	912,103	4,174	55,264	96	65,057	5,822	10,866	1,053,382
Muş	277,097	2,040	13,932	16	14,982	1,746	2,722	312,535
Tunceli	176,383	1,658	5,177	14	15,555	1,033	2,100	201,920
Van	729,003	4,105	37,870	64	36,077	2,812	8,092	818,023
South-East Anatolia	5,715,546	35,161	438,362	832	440,792	26,835	63,561	6,721,089
Adıyaman	497,940	3,007	31,674	55	30,292	2,638	5,817	571,423
Batman	381,298	2,483	23,787	35	26,531	1,339	3,835	439,308
Diyarbakır	1,132,587	6,032	72,880	124	77,307	5,385	11,836	1,306,151
Gaziantep	1,614,343	6,015	158,477	373	171,578	6,683	18,714	1,976,183
Kilis	129,904	1,095	8,027	12	7,910	849	1,512	149,309
Mardin	474,224	5,232	35,356	63	35,935	2,571	5,439	558,820
Siirt	253,134	3,314	10,461	20	11,431	1,605	2,489	282,454
Şanlıurfa	948,082	5,118	84,016	123	57,650	4,539	9,286	1,108,814
Şırnak	284,034	2,865	13,684	27	22,158	1,226	4,633	328,627
Turkish Republic of Northern Cyprus	247,644	149	16,142	252	100,007	908	867	365,969
Foreign Countries	1,325	0	1,458	2,749	30,997	130	0	36,659
Total	113,926,667	417,731	8,735,136	28,816	12,660,639	674,302	1,443,355	137,886,646

* The classification of "Statistical Regional Units", which is defined with the Decree No.2002/4720 of Council of Ministers and published in the Official Gazette dated September 22, 2002 and No.24884 is used in this table.

Table 11 Deposits by Geographical Regions and Provinces, as of December 31, 2012
(USD Million)

Regions and Provinces*	Saving Deposits	Public Sector Deposits	Commercial Deposits	Interbank Deposits	Foreign Currency Deposits	Other Institutions Deposits	Precious Metals Deposits	Total
Istanbul	66,657	2,767	38,524	14,358	62,225	7,060	2,946	194,539
West Marmara	6,468	367	737	0	1,857	190	282	9,901
Balikesir	2,352	91	254	0	891	55	108	3,751
Çanakkale	884	100	87	0	132	35	52	1,290
Edirne	878	36	81	0	249	23	31	1,298
Kırklareli	819	40	126	0	187	17	31	1,220
Tekirdağ	1,535	99	188	0	399	60	60	2,342
Aegean	25,289	1,242	3,773	1	9,703	632	1,025	41,666
Afyonkarahisar	660	80	112	0	493	17	49	1,411
Aydın	2,266	115	210	0	794	45	80	3,510
Denizli	2,053	97	289	0	1,062	50	92	3,642
İzmir	14,335	633	2,446	1	5,115	373	504	23,407
Kütahya	412	71	88	0	253	19	61	904
Manisa	1,755	99	279	0	390	70	80	2,673
Muğla	3,128	98	270	0	1,012	47	124	4,679
Uşak	681	49	80	0	584	11	34	1,440
East Marmara	11,286	1,060	3,201	55	5,077	727	713	22,119
Bilecik	206	39	30	0	60	9	19	363
Bolu	382	26	57	0	105	12	24	606
Bursa	5,095	255	1,171	0	2,362	236	299	9,418
Düzce	268	35	49	0	130	15	16	513
Eskişehir	1,535	244	383	0	591	55	103	2,911
Kocaeli (İzmit)	2,576	344	1,301	55	1,262	352	166	6,057
Sakarya (Adapazarı)	803	82	164	0	391	31	65	1,535
Yalova	422	35	45	0	177	16	21	715
West Anatolia	20,384	12,006	13,078	1,877	16,103	7,567	1,094	72,108
Ankara	18,377	11,623	12,365	1,877	14,567	7,486	919	67,213
Karaman	254	58	37	0	205	15	22	591
Konya	1,753	325	676	0	1,330	67	153	4,303

Regions and Provinces*	Saving Deposits	Public Sector Deposits	Commercial Deposits	Interbank Deposits	Foreign Currency Deposits	Other Institutions Deposits	Precious Metals Deposits	Total
Mediterranean	16,587	1,171	2,404	0	7,642	487	678	28,969
Adana	4,253	223	718	0	1,160	131	135	6,620
Antalya	5,720	357	699	0	3,323	124	247	10,469
Burdur	371	27	40	0	158	14	24	634
Hatay (Antakya)	1,827	152	286	0	1,259	72	59	3,654
Isparta	706	51	90	0	309	14	49	1,218
İçel (Mersin)	2,929	212	324	0	900	73	101	4,539
Kahramanmaraş	506	111	206	0	479	45	46	1,393
Osmaniye	275	38	42	0	54	13	18	441
Mid-Anatolia	3,593	506	887	0	3,762	126	269	9,142
Aksaray	316	53	50	0	526	12	25	981
Kayseri	1,350	133	524	0	1,607	54	91	3,760
Kırıkkale	211	34	39	0	62	10	24	380
Kırşehir	267	36	28	0	290	5	18	644
Nevşehir	270	26	63	0	406	8	21	795
Niğde	264	53	43	0	112	13	18	504
Sivas	634	130	100	0	425	17	47	1,354
Yozgat	280	39	40	0	333	8	25	725
West Black Sea	5,548	539	932	0	2,381	422	365	10,188
Amasya	290	33	63	0	128	9	30	554
Bartın	353	25	24	0	149	4	12	568
Çankırı	150	34	21	0	51	6	17	279
Çorum	522	58	94	0	343	17	47	1,081
Karabük	310	47	41	0	120	11	17	546
Kastamonu	435	52	51	0	83	14	40	674
Samsun	1,522	127	318	0	665	39	96	2,768
Sinop	286	67	25	0	121	12	18	529
Tokat	406	25	95	0	129	14	40	709
Zonguldak	1,274	70	200	0	592	296	49	2,481
East Black Sea	2,955	340	423	0	1,248	108	186	5,259
Artvin	205	37	24	0	48	4	17	336
Giresun	546	59	55	0	258	21	27	965
Gümüşhane	78	19	15	0	38	6	7	164
Ordu	670	57	93	0	204	20	36	1,080
Rize	326	94	67	0	106	30	33	657
Trabzon	1,130	73	169	0	594	26	66	2,058

Regions and Provinces*	Saving Deposits	Public Sector Deposits	Commercial Deposits	Interbank Deposits	Foreign Currency Deposits	Other Institutions Deposits	Precious Metals Deposits	Total
North East Anatolia	1,020	457	331	0	470	67	96	2,441
Ağrı	113	38	90	0	31	6	14	292
Ardahan	66	26	8	0	11	2	3	115
Bayburt	32	22	9	0	58	4	4	129
Erzincan	237	48	31	0	140	6	16	478
Erzurum	305	246	142	0	127	40	40	900
İğdır	98	34	16	0	76	3	6	232
Kars	171	43	35	0	28	6	12	294
Middle East Anatolia	1,785	652	409	0	782	91	169	3,887
Bingöl	75	30	24	0	40	5	10	184
Bitlis	71	76	32	0	9	13	13	214
Elazığ	424	72	82	0	262	15	35	889
Hakkari	61	98	14	0	8	2	13	197
Malatya	624	73	97	0	313	23	52	1,182
Muş	67	42	23	0	25	6	11	173
Tunceli	165	42	11	0	73	10	7	309
Van	297	219	125	0	51	17	30	740
South-East Anatolia	2,904	1,310	919	0	1,595	217	242	7,188
Adıyaman	217	86	36	0	81	10	20	448
Batman	141	147	40	0	48	7	13	397
Diyarbakır	594	258	178	0	167	60	45	1,302
Gaziantep	1,214	260	411	0	998	73	88	3,045
Kilis	45	35	12	0	22	4	6	124
Mardin	184	110	56	0	124	8	19	501
Siirt	71	95	16	0	13	11	7	213
Şanlıurfa	363	216	143	0	99	41	33	895
Şırnak	73	103	28	0	43	4	11	262
Turkish Republic of Northern Cyprus Foreign Countries	597	6	113	10	566	79	5	1,375
	88	0	5,093	7,917	9,529	1,768	0	24,396
Total	165,161	22,423	70,824	24,219	122,940	19,541	8,070	433,177

* The classification of "Statistical Regional Units", which is defined with the Decree No.2002/4720 of Council of Ministers and published in the Official Gazette dated September 22, 2002 and No.24884 is used in this table.

Table 12 Loans by Geographical Regions and Provinces, as of December 31, 2012

(USD Million)

Regions and Provinces*	Specialized Loans						Non-specialized Loans	Total***
	Agriculture	Real Estate	Vocational	Maritime	Tourism	Other		
Istanbul	258	0	253	0	61	627	168,359	169,559
West Marmara	1,355	0	216	0	1	75	10,447	12,093
Balıkesir	390	0	51	0	0	25	3,530	3,997
Çanakkale	209	0	45	0	1	8	1,368	1,631
Edirne	298	0	32	0	0	5	1,303	1,638
Kırklareli	166	0	30	0	0	14	1,061	1,270
Tekirdağ	291	0	58	0	0	22	3,185	3,556
Aegean	2,896	0	619	0	18	466	40,464	44,464
Afyonkarahisar	187	0	39	0	0	52	1,463	1,740
Aydın	416	0	52	0	3	37	3,182	3,690
Denizli	284	0	64	0	0	61	4,006	4,415
İzmir	1,045	0	237	0	10	185	22,480	23,958
Kütahya	101	0	24	0	0	14	1,151	1,291
Manisa	521	0	144	0	0	34	3,621	4,320
Muğla	227	0	44	0	5	66	3,601	3,943
Uşak	116	0	16	0	0	16	959	1,107
East Marmara	1,157	0	352	0	39	303	28,493	30,344
Bilecik	51	0	11	0	0	6	586	655
Bolu	94	0	18	0	37	21	818	988
Bursa	537	0	199	0	2	142	11,772	12,651
Düzce	52	0	17	0	0	15	827	910
Eskişehir	145	0	24	0	0	28	3,104	3,302
Kocaeli (İzmit)	84	0	46	0	0	62	8,205	8,397
Sakarya (Adapazarı)	166	0	33	0	0	17	2,498	2,714
Yalova	29	0	3	0	0	12	683	727
West Anatolia	1,183	0	424	0	4	235	48,659	50,505
Ankara	463	0	325	0	4	173	42,662	43,628
Karaman	87	0	5	0	0	5	532	630
Konya	633	0	94	0	0	56	5,464	6,248

Regions and Provinces*	Specialized Loans						Non-specialized Loans	Total***
	Agriculture	Real Estate	Vocational	Maritime	Tourism	Other		
Mediterranean	2,589	0	647	0	21	395	36,853	40,505
Adana	734	0	101	0	0	46	8,513	9,393
Antalya	639	0	205	0	15	205	12,965	14,030
Burdur	152	0	19	0	0	5	619	794
Hatay (Antakya)	272	0	140	0	3	32	4,842	5,289
Isparta	157	0	11	0	0	20	958	1,146
İçel (Mersin)	432	0	76	0	1	21	5,664	6,194
Kahramanmaraş	100	0	46	0	0	52	2,417	2,616
Osmaniye	104	0	49	0	2	13	875	1,042
Mid-Anatolia	1,140	0	199	0	13	167	10,032	11,551
Aksaray	155	0	31	0	0	21	614	820
Kayseri	241	0	44	0	0	48	4,867	5,199
Kırıkkale	68	0	10	0	0	7	617	702
Kırşehir	92	0	16	0	11	9	536	664
Nevşehir	91	0	13	0	2	20	742	869
Niğde	147	0	15	0	0	19	636	817
Sivas	177	0	21	0	0	25	1,277	1,500
Yozgat	170	0	47	0	0	19	745	981
West Black Sea	1,052	0	381	0	0	206	11,905	13,544
Amasya	141	0	20	0	0	13	800	974
Bartın	13	0	5	0	0	6	448	472
Çankırı	82	0	21	0	0	9	386	499
Çorum	164	0	46	0	0	31	1,412	1,652
Karabük	18	0	14	0	0	5	829	866
Kastamonu	136	0	50	0	0	8	875	1,068
Samsun	261	0	158	0	0	41	3,594	4,054
Sinop	43	0	20	0	0	23	487	573
Tokat	160	0	32	0	0	33	1,248	1,474
Zonguldak	35	0	14	0	0	37	1,826	1,912
East Black Sea	330	0	140	0	2	118	6,817	7,406
Artvin	28	0	15	0	0	6	446	495
Giresun	52	0	25	0	0	8	1,039	1,126
Gümüşhane	40	0	5	0	0	5	226	275
Ordu	122	0	38	0	0	28	1,445	1,632
Rize	31	0	18	0	1	31	1,176	1,257
Trabzon	57	0	39	0	1	41	2,485	2,623

Regions and Provinces*	Specialized Loans						Non-specialized Loans		Total***
	Agriculture	Real Estate	Vocational	Maritime	Tourism	Other			
North East Anatolia	526	0	59	0	0	54	3,403	4,042	
Ağrı	40	0	6	0	0	14	350	411	
Ardahan	62	0	2	0	0	3	145	213	
Bayburt	25	0	4	0	0	3	137	170	
Erzincan	51	0	7	0	0	14	455	527	
Erzurum	172	0	29	0	0	6	1,663	1,871	
Iğdır	39	0	3	0	0	7	251	301	
Kars	135	0	8	0	0	7	400	550	
Middle East Anatolia	483	0	109	0	0	138	4,640	5,370	
Bingöl	21	0	1	0	0	7	258	288	
Bitlis	80	0	26	0	0	21	354	480	
Elazığ	82	0	7	0	0	11	1,126	1,225	
Hakkari	8	0	4	0	0	4	159	175	
Malatya	169	0	20	0	0	32	1,472	1,693	
Muş	46	0	16	0	0	7	244	314	
Tunceli	23	0	2	0	0	2	162	190	
Van	53	0	32	0	0	54	865	1,004	
South-East Anatolia	997	0	497	0	9	209	14,445	16,156	
Adıyaman	71	0	34	0	0	36	827	969	
Batman	31	0	12	0	0	13	543	598	
Diyarbakır	166	0	35	0	0	43	2,301	2,545	
Gaziantep	225	0	164	0	9	64	7,547	8,010	
Kilis	52	0	2	0	0	3	141	198	
Mardin	142	0	40	0	0	13	911	1,107	
Siirt	18	0	9	0	0	4	261	292	
Şanlıurfa	277	0	187	0	0	18	1,604	2,086	
Şırnak	14	0	13	0	0	14	310	351	
İller Bankası A.Ş.**	0	0	0	0	0	5,025	10	5,035	
Turkish Republic of Northern Cyprus	23	0	0	0	20	0	895	938	
Foreign Countries	0	0	0	0	0	0	18,392	18,392	
Total****	13,989	0	3,896	0	189	8,017	403,812	429,904	

* The classification of "Statistical Regional Units", which is defined with the Decree No.2002/4720 of Council of Ministers and published in the Official Gazette dated September 22, 2002 and No.24884 is used in this table.

** Because the distribution of the loan which is extended by İller Bankası A.Ş. to the provinces does not exist, it is shown as a separate line.

*** Total Loans = Loans except "Loans under follow-up" and "Specific provisions"

****Some of the bank's total loans include "Loans" shown under "Financial assets where fair value change is reflected to income statement".

Table 13 Classification of Loans, as of December 31, 2012
(USD Million)

	Specialized Loans								Non-specialized Loans	Total*
	Agriculture	Real Estate	Vocational	Maritime	Tourism	Other	Total			
Sector Total	13,989	0	3,896	0	189	8,017	26,091	403,812	429,904	
Deposit Banks	13,989	0	3,896	0	0	2,957	20,842	389,180	410,022	
State-owned Banks	12,322	0	3,896	0	0	2,957	19,175	95,614	114,789	
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	12,322	0	0	0	0	0	12,322	27,411	39,734	
Türkiye Halk Bankası A.Ş.	0	0	3,896	0	0	2,947	6,843	30,033	36,876	
Türkiye Vakıflar Bankası T.A.O.	0	0	0	0	0	9	9	38,170	38,179	
Privately-owned Banks	516	0	0	0	0	0	516	233,266	233,783	
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	
Akbank T.A.Ş.	0	0	0	0	0	0	0	49,259	49,259	
Alternatifbank A.Ş.	0	0	0	0	0	0	0	2,871	2,871	
Anadolubank A.Ş.	54	0	0	0	0	0	54	2,295	2,349	
Fibabanka A.Ş.	0	0	0	0	0	0	0	1,803	1,803	
Şekerbank T.A.Ş.	448	0	0	0	0	0	448	5,138	5,587	
Tekstil Bankası A.Ş.	14	0	0	0	0	0	14	1,459	1,473	
Turkish Bank A.Ş.	0	0	0	0	0	0	0	220	220	
Türk Ekonomi Bankası A.Ş.	0	0	0	0	0	0	0	16,555	16,555	
Türkiye Garanti Bankası A.Ş.	0	0	0	0	0	0	0	51,555	51,555	
Türkiye İş Bankası A.Ş.	0	0	0	0	0	0	0	60,034	60,034	
Yapı ve Kredi Bankası A.Ş.	0	0	0	0	0	0	0	42,076	42,076	
Banks Under Depo. Insurance Fund	0	0	0	0	0	0	0	1	1	
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	1	1	

	Specialized Loans							Non-specialized Loans	Total*
	Agriculture	Real Estate	Vocational	Maritime	Tourism	Other	Total		
Foreign Banks	1,151	0	0	0	0	0	1,151	60,299	61,450
Arap Türk Bankası A.Ş.	0	0	0	0	0	0	0	414	414
Bank Mellat	0	0	0	0	0	0	0	13	13
Burgan Bank A.Ş.	0	0	0	0	0	0	0	1,600	1,600
Citibank A.Ş.	0	0	0	0	0	0	0	1,667	1,667
Denizbank A.Ş.	1,151	0	0	0	0	0	1,151	14,434	15,585
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	215	215
Finans Bank A.Ş.	0	0	0	0	0	0	0	20,485	20,485
Habib Bank Limited	0	0	0	0	0	0	0	18	18
HSBC Bank A.Ş.	0	0	0	0	0	0	0	8,527	8,527
ING Bank A.Ş.	0	0	0	0	0	0	0	10,482	10,482
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0
Odea Bank A.Ş.	0	0	0	0	0	0	0	974	974
Portigon AG	0	0	0	0	0	0	0	14	14
Société Générale (SA)	0	0	0	0	0	0	0	215	215
The Royal Bank of Scotland Plc.	0	0	0	0	0	0	0	125	125
Turkland Bank A.Ş.	0	0	0	0	0	0	0	1,116	1,116
Development and Investment Banks	0	0	0	0	189	5,061	5,250	14,632	19,882
Aktif Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	1,332	1,332
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	622	622
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	49	49
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	58	58
İller Bankası A.Ş.	0	0	0	0	0	5,025	5,025	10	5,035
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	60	60
Merrill Lynch Yatırım Bank A.Ş.	0	0	0	0	0	0	0	15	15
Nurul Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	85	85
Standard Chartered Yatırım Bankası Türk A	0	0	0	0	0	0	0	0	0
Taib Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0
Türk Eximbank	0	0	0	0	53	31	83	7,428	7,511
Türkiye Kalkınma Bankası A.Ş.	0	0	0	0	136	5	141	1,100	1,241
Türkiye Sınai Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	3,874	3,874

* This table is generated by using the figures of the "Loans by Geographical Regions and Provinces" as of December 31, 2012

Table 14 Sectoral Risk Concentrations of Non-cash Loans, as of December 31, 2012
(USD Million)

	Current Period					
	TC	(%)	FC	(%)	Total	(%)
Agricultural	460	0.9	468	0.7	928	0.8
Farming and Raising livestock	366	0.7	426	0.6	791	0.7
Forestry	84	0.2	33	0.0	118	0.1
Fishing	10	0.0	9	0.0	18	0.0
Manufacturing	15,312	29.2	31,571	46.5	46,882	39.0
Mining	947	1.8	1,572	2.3	2,519	2.1
Production	11,032	21.1	25,459	37.5	36,491	30.4
Electric, gas and water	3,332	6.4	4,540	6.7	7,872	6.5
Construction	11,777	22.5	11,191	16.5	22,968	19.1
Services	22,314	42.6	17,829	26.3	40,143	33.4
Wholesale and retail trade	9,751	18.6	6,945	10.2	16,696	13.9
Hotel, food and beverage services	520	1.0	321	0.5	841	0.7
Transportation and telecommunication	1,777	3.4	2,474	3.6	4,251	3.5
Financial Institutions	7,936	15.1	6,182	9.1	14,118	11.7
Real estate and renting services	867	1.7	1,022	1.5	1,889	1.6
Self-employment services	663	1.3	365	0.5	1,028	0.9
Education services	78	0.1	57	0.1	135	0.1
Health and social services	722	1.4	462	0.7	1,184	1.0
Other	2,520	4.8	6,789	10.0	9,309	7.7
Total	52,382	100.0	67,847	100.0	120,229	100.0

Table 15 Capital Structure by Groups, as of December 31, 2012

(%)

	Shares Offered to the Public					Shares Unoffered to the Public									
	Paid-up Capital	Share holder's Equity	Total Assets	Total Loans	Total Deposits	Domestic				Foreign					
						Paid-up Capital	Share holder's Equity	Total Assets	Total Loans	Total Deposits	Paid-up Capital	Share holder's Equity	Total Assets	Total Loans	Total Deposits
Sector Total	16.3	23.3	24.2	24.4	24.2	55.9	53.4	52.4	51.1	52.8	27.8	23.3	23.5	24.6	23.0
Deposit Banks	20.3	25.4	24.9	25.2	24.2	44.3	49.2	50.9	49.2	52.8	35.4	25.4	24.2	25.6	23.0
State-owned Banks	19.9	21.8	21.1	24.0	21.1	80.1	78.2	78.9	76.0	78.9	0.0	0.0	0.0	0.0	0.0
Privately-owned Banks	29.1	33.5	33.1	32.4	32.6	50.7	48.1	48.4	48.9	49.0	20.2	18.4	18.5	18.7	18.4
Banks Under Depo. Insurance Fund	0.0	0.0	0.0	0.0	0.0	100.0	100.0	100.0	100.0	100.0	0.0	0.0	0.0	0.0	0.0
Foreign Banks	0.1	0.1	0.1	0.1	0.1	1.0	0.7	0.6	0.3	0.4	98.9	99.2	99.3	99.6	99.5
Development and Investment Banks	3.6	4.1	7.7	7.7	-	93.3	92.7	85.7	90.0	-	3.1	3.2	6.6	2.3	-

Annotations:

- 1. Offered to the Public :** The percentage of shares "Offered to the Public". The status of ownership is not taken into consideration.
- 2. The distributions of "Shareholder's Equity", "Total Assets", "Total Loans" and "Total Deposits"** are calculated on the basis of "Paid-up Capital".
- 3. Domestic :** Indicates the percentage of shares owned by Turkish companies.
- 4. Foreign :** Indicates the percentage of shares owned by foreign companies.
- 5. "Sector Total" = "Deposit Banks" + "Development and Investment Banks"**
- 6. Shares Offered to the Public + Domestic + Foreign = 100.0**

Table 16 Share in Group and Share in Sector, as of December 31, 2012

Banks	Share in Group			Share in Sector		
	Total Assets	Total Loans	Total Deposits	Total Assets	Total Loans	Total Deposits
Deposit Banks	100.0	100.0	100.0	95.9	95.4	100.0
State-owned Banks	30.2	28.0	34.6	28.9	26.7	34.6
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	13.1	9.7	15.4	12.5	9.3	15.4
Türkiye Halk Bankası A.Ş.	8.7	9.0	10.4	8.3	8.6	10.4
Türkiye Vakıflar Bankası T.A.O.	8.4	9.3	8.7	8.1	8.9	8.7
Privately-owned Banks	55.8	56.9	51.9	53.5	54.3	51.9
Adabank A.Ş.	0.0	0.0	0.0	0.0	0.0	0.0
Akbank T.A.Ş.	12.5	12.0	11.2	12.0	11.4	11.2
Alternatifbank A.Ş.	0.6	0.7	0.5	0.6	0.7	0.5
Anadolubank A.Ş.	0.5	0.6	0.5	0.5	0.5	0.5
Fibabanka A.Ş.	0.3	0.4	0.3	0.3	0.4	0.3
Şekerbank T.A.Ş.	1.2	1.4	1.3	1.1	1.3	1.3
Tekstil Bankası A.Ş.	0.3	0.4	0.4	0.3	0.3	0.4
Türkish Bank A.Ş.	0.1	0.1	0.1	0.1	0.1	0.1
Türk Ekonomi Bankası A.Ş.	3.5	4.0	3.7	3.4	3.9	3.7
Türkiye Garanti Bankası A.Ş.	12.9	12.5	11.4	12.3	11.9	11.4
Türkiye İş Bankası A.Ş.	14.1	14.6	13.7	13.5	13.9	13.7
Yapı ve Kredi Bankası A.Ş.	9.8	10.3	8.8	9.4	9.9	8.8
Banks Under Depo. Ins. Fund	0.1	0.0	0.0	0.1	0.0	0.0
Birleşik Fon Bankası A.Ş.	0.1	0.0	0.0	0.1	0.0	0.0
Banks						
Foreign Banks	14.0	15.0	13.5	13.4	14.4	13.5
Arap Türk Bankası A.Ş.	0.2	0.1	0.1	0.2	0.1	0.1
Bank Mellat	0.0	0.0	0.0	0.0	0.0	0.0
Burgan Bank A.Ş.	0.4	0.4	0.4	0.3	0.4	0.4
Citibank A.Ş.	0.6	0.4	0.7	0.6	0.4	0.7
Denizbank A.Ş.	3.5	3.8	3.5	3.4	3.7	3.5
Deutsche Bank A.Ş.	0.1	0.1	0.1	0.1	0.0	0.1
Finans Bank A.Ş.	4.4	5.0	4.3	4.2	4.7	4.3
Habib Bank Limited	0.0	0.0	0.0	0.0	0.0	0.0
HSBC Bank A.Ş.	2.0	2.1	1.8	1.9	2.0	1.8
JPMorgan Chase Bank N.A.	0.0	0.0	0.0	0.0	0.0	0.0
ING Bank A.Ş.	2.0	2.6	1.9	1.9	2.5	1.9
Odea Bank A.Ş.	0.3	0.2	0.3	0.3	0.2	0.3
Portigon AG	0.0	0.0	0.0	0.0	0.0	0.0
Société Générale (SA)	0.0	0.1	0.0	0.0	0.1	0.0
The Royal Bank of Scotland Plc.	0.1	0.0	0.1	0.1	0.0	0.1
Türkland Bank A.Ş.	0.2	0.3	0.3	0.2	0.3	0.3
Development and Investment Banks	100.0	100.0	-	4.1	4.6	-
Aktif Yatırım Bankası A.Ş.	6.7	6.7	-	0.3	0.3	-
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	3.4	3.2	-	0.1	0.1	-
Diler Yatırım Bankası A.Ş.	0.2	0.2	-	0.0	0.0	-
GSD Yatırım Bankası A.Ş.	0.2	0.3	-	0.0	0.0	-
İller Bankası A.Ş.	24.0	25.3	-	1.0	1.2	-
İstanbul Takas ve Saklama Bankası A.Ş.	7.0	0.3	-	0.3	0.0	-
Merrill Lynch Yatırım Bank A.Ş.	3.6	0.1	-	0.1	0.0	-
Nurol Yatırım Bankası A.Ş.	0.5	0.4	-	0.0	0.0	-
Standard Chartered Yatırım Bankası Türk A.Ş.	0.1	0.0	-	0.0	0.0	-
Taib Yatırım Bank A.Ş.	0.0	0.0	-	0.0	0.0	-
Türk Eximbank	29.3	37.7	-	1.2	1.7	-
Türkiye Kalkınma Bankası A.Ş.	5.4	6.4	-	0.2	0.3	-
Türkiye Sınai Kalkınma Bankası A.Ş.	19.5	19.4	-	0.8	0.9	-

Table 17 Bank Employees by Gender and Education, as of December 31, 2012

Banks	Primary School			High School			University Graduates			Post-Graduates			Total		
	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total
Sector Total	1,468	278	1,746	22,048	11,794	33,842	63,959	75,487	139,446	5,373	5,691	11,064	92,848	93,250	186,098
Deposit Banks	1,185	262	1,447	21,486	11,654	33,140	61,946	74,299	136,245	4,969	5,396	10,365	89,586	91,611	181,197
State-owned Banks	486	17	503	6,498	2,471	8,969	21,251	17,243	38,494	1,771	1,850	3,621	30,006	21,581	51,587
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	191	9	200	3,279	651	3,930	10,534	6,479	17,013	1,010	1,000	2,010	15,014	8,139	23,153
Türkiye Halk Bankası A.Ş.	81	4	85	2,150	966	3,116	5,866	4,963	10,829	468	473	941	8,565	6,406	14,971
Türkiye Vakıflar Bankası T.A.O.	214	4	218	1,069	854	1,923	4,851	5,801	10,652	293	377	670	6,427	7,036	13,463
Privately-owned Banks	397	30	427	9,554	5,424	14,978	29,628	41,158	70,786	2,103	2,318	4,421	41,682	48,930	90,612
Adabank A.Ş.	1	0	1	7	5	12	7	11	18	1	0	1	16	16	32
Akbank T.A.Ş.	63	0	63	1,666	333	1,999	5,636	7,651	13,287	468	498	966	7,833	8,482	16,315
Alternatifbank A.Ş.	19	3	22	141	38	179	407	491	898	73	58	131	640	590	1,230
Anadolubank A.Ş.	4	1	5	257	129	386	784	756	1,540	40	53	93	1,085	939	2,024
Fibabanka A.Ş.	6	2	8	64	38	102	194	243	437	37	28	65	301	311	612
Şekerbank T.A.Ş.	37	5	42	260	228	488	1,308	1,583	2,891	74	70	144	1,679	1,886	3,565
Tekstil Bankası A.Ş.	20	1	21	100	39	139	253	372	625	23	33	56	396	445	841
Türkbank A.Ş.	17	2	19	35	25	60	67	104	171	15	11	26	134	142	276
Türk Ekonomi Bankası A.Ş.	33	7	40	1,121	584	1,705	2,974	4,052	7,026	274	243	517	4,402	4,886	9,288
Türkiye Garanti Bankası A.Ş.	59	4	63	1,807	679	2,486	5,254	8,685	13,939	356	441	797	7,476	9,809	17,285
Türkiye İş Bankası A.Ş.	119	1	120	2,915	1,993	4,908	8,667	9,842	18,509	404	470	874	12,105	12,306	24,411
Yapı ve Kredi Bankası A.Ş.	19	4	23	1,181	1,333	2,514	4,077	7,368	11,445	338	413	751	5,615	9,118	14,733
Banks Under Depo. Insurance Fund	13	4	17	76	31	107	50	44	94	6	2	8	145	81	226
Birleşik Fon Bankası A.Ş.	13	4	17	76	31	107	50	44	94	6	2	8	145	81	226

Banks	Primary School			High School			University Graduates			Post-Graduates			Total		
	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total
Foreign Banks	289	211	500	5,358	3,728	9,086	11,017	15,854	26,871	1,089	1,226	2,315	17,753	21,019	38,772
Arap Türk Bankası A.Ş.	12	3	15	54	27	81	76	75	151	14	11	25	156	116	272
Bank Mellat	3	0	3	10	0	10	33	9	42	2	0	2	48	9	57
Burgan Bank A.Ş.	10	0	10	52	55	107	344	434	778	46	35	81	452	524	976
Citibank A.Ş.	4	3	7	31	33	64	790	1,102	1,892	62	98	160	887	1,236	2,123
Denizbank A.Ş.	153	200	353	2,154	2,061	4,215	2,474	2,771	5,245	196	271	467	4,977	5,303	10,280
Deutsche Bank A.Ş.	1	0	1	2	0	2	32	35	67	22	13	35	57	48	105
Finans Bank A.Ş.	59	2	61	1,757	851	2,608	3,413	5,391	8,804	259	328	587	5,488	6,572	12,060
Habib Bank Limited	2	0	2	4	0	4	3	5	8	2	1	3	11	6	17
HSBC Bank A.Ş.	0	0	0	718	393	1,111	1,681	3,021	4,702	166	191	357	2,565	3,605	6,170
ING Bank A.Ş.	20	0	20	437	234	671	1,750	2,507	4,257	182	189	371	2,389	2,930	5,319
JPMorgan Chase Bank N.A.	1	1	2	4	3	7	14	17	31	11	5	16	30	26	56
Odea Bank A.Ş.	7	2	9	9	3	12	116	155	271	61	43	104	193	203	396
Portigon AG	1	0	1	1	3	4	4	19	23	8	4	12	14	26	40
Société Générale (SA)	7	0	7	38	24	62	109	83	192	11	10	21	165	117	282
The Royal Bank of Scotland Plc.	0	0	0	4	1	5	28	30	58	21	11	32	53	42	95
Turkland Bank A.Ş.	9	0	9	83	40	123	150	200	350	26	16	42	268	256	524
Development and Investment Banks	283	16	299	562	140	702	2,013	1,188	3,201	404	295	699	3,262	1,639	4,901
Aktif Yatırım Bankası A.Ş.	3	0	3	29	16	45	206	120	326	38	24	62	276	160	436
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	3	0	3	4	10	14	48	52	100	10	2	12	65	64	129
Diler Yatırım Bankası A.Ş.	1	0	1	5	0	5	6	5	11	1	1	2	13	6	19
GSD Yatırım Bankası A.Ş.	0	0	0	4	1	5	12	9	21	1	0	1	17	10	27
İller Bankası A.Ş.	185	13	198	354	68	422	1,128	475	1,603	154	90	244	1,821	646	2,467
İstanbul Takas ve Saklama Bankası A.Ş.	3	0	3	27	5	32	80	50	130	27	24	51	137	79	216
Merrill Lynch Yatırım Bank A.Ş.	0	0	0	1	0	1	11	8	19	8	7	15	20	15	35
Nurul Yatırım Bankası A.Ş.	0	0	0	5	2	7	19	13	32	4	4	8	28	19	47
Standard Chartered Yatırım Bankası Türk A.Ş.	1	0	1	0	3	3	1	10	11	2	5	7	4	18	22
Taib Yatırım Bank A.Ş.	0	0	0	1	0	1	4	6	10	3	1	4	8	7	15
Türk Eximbank	26	1	27	42	10	52	147	136	283	42	49	91	257	196	453
Türkiye Kalkınma Bankası A.Ş.	43	0	43	68	19	87	260	190	450	70	40	110	441	249	690
Türkiye Sınai Kalkınma Bankası A.Ş.	18	2	20	22	6	28	91	114	205	44	48	92	175	170	345

Table 18 Bank Employees by Geographical Regions and Provinces, as of December 31, 2012

Regions and Provinces	No. of Employees	Regions and Provinces	No. of Employees	Regions and Provinces	No. of Employees
Istanbul	81,378	Mediterranean	15,628	North East Anatolia	2,486
West Marmara	5,376	Adana	3,964	Ağrı	222
Balıkesir	1,846	Antalya	5,632	Ardahan	106
Çanakkale	807	Burdur	394	Bayburt	82
Edirne	763	Hatay (Antakya)	1,486	Erzincan	270
Kırklareli	578	Isparta	609	Erzurum	1,415
Tekirdağ	1,382	İçel (Mersin)	2,386	İğdir	146
Aegean	19,823	Kahramanmaraş	794	Kars	245
Afyonkarahisar	815	Osmaniye	363	Middle East Anatolia	2,552
Aydın	1,713	Mid-Anatolia	4,966	Bingöl	127
Denizli	1,721	Aksaray	345	Bitlis	194
İzmir	10,632	Kayseri	2,058	Elazığ	633
Kütahya	595	Kırkkale	303	Hakkari	103
Manisa	1,809	Kırşehir	284	Malatya	705
Muğla	2,046	Nevşehir	388	Muş	132
Uşak	492	Niğde	320	Tunceli	127
East Marmara	14,924	Sivas	784	Van	531
Bilecik	290	Yozgat	484	South-East Anatolia	5,647
Bolu	419	West Anatolia	22,159	Adıyaman	381
Bursa	5,406	Ankara	19,089	Batman	271
Düzce	386	Karaman	243	Diyarbakır	1,207
Eskişehir	1,472	Konya	2,827	Gaziantep	2,182
Kocaeli (İzmit)	5,478	West Black Sea	6,770	Kilis	95
Sakarya (Adapazarı)	1,160	Amasya	424	Mardin	433
Yalova	313	Bartın	228	Siirt	145
East Black Sea	3,714	Çankırı	227	Şanlıurfa	743
Artvin	298	Çorum	705	Şırnak	190
Giresun	509	Karabük	350	Turkish Republic of Northern Cyprus	452
Gümüşhane	144	Kastamonu	553	Foreign Countries	223
Ordu	744	Samsun	2,432	Total	186,098
Rize	479	Sinop	257		
Trabzon	1,540	Tokat	655		
		Zonguldak	939		

* The classification of "Statistical Regional Units", in the Decree No.2002/4720 of Council of Ministers(Official Gazette dated September 22, 2002 and No.24884) is used in this table.

Table 19 Number of ATM, POS and Merchants by Geographical Regions and Provinces, as of December 31, 2012

Regions and Provinces*	No. of ATM	No. of POS	No. of Merchants	Regions and Provinces*	No. of ATM	No. of POS	No. of Merchants	Regions and Provinces*	No. of ATM	No. of POS	No. of Merchants
Istanbul	9,008	716,273	485,064	Mediterranean	3,802	292,406	286,134	North East Anatolia	485	31,042	29,992
West Marmara	1,723	100,868	92,713	Adana	763	60,054	51,743	Ağrı	58	3,406	3,760
Balıkesir	597	37,308	34,452	Antalya	1,465	107,357	93,093	Ardahan	23	1,168	1,180
Çanakkale	256	15,791	15,196	Burdur	107	7,459	7,273	Bayburt	20	1,169	1,173
Edirne	212	12,843	11,633	Hatay (Antakya)	384	29,625	27,743	Erzincan	74	5,253	4,824
Kırklareli	179	10,203	8,769	Isparta	171	12,885	12,060	Erzurum	216	14,082	13,182
Tekirdağ	479	24,723	22,663	İçel (Mersin)	587	49,009	69,992	İğdir	32	2,145	2,167
Aegean	5,221	366,874	314,881	Kahramanmaraş	214	16,661	15,606	Kars	62	3,819	3,706
Afyonkarahisar	215	15,139	14,161	Osmaniye	111	9,356	8,624	Middle East Anatolia	690	45,494	43,471
Aydın	545	35,418	32,431	Mid-Anatolia	1,183	94,709	84,830	Bingöl	40	2,394	2,342
Denizli	383	30,246	26,870	Aksaray	98	7,407	6,913	Bitlis	49	3,240	3,167
İzmir	2,452	178,459	144,326	Kayseri	440	38,109	32,193	Elazığ	133	10,417	9,855
Kütahya	196	13,635	13,452	Kirikkale	93	7,009	6,312	Hakkari	44	1,496	1,524
Manisa	494	34,118	30,605	Kırşehir	68	4,631	4,290	Malatya	206	15,113	14,430
Muğla	818	50,260	44,139	Nevşehir	121	9,352	8,359	Muş	47	2,820	2,750
Uşak	118	9,599	8,897	Niğde	80	6,613	6,226	Tunceli	35	1,330	1,331
East Marmara	3,619	221,051	193,421	Sivas	179	13,433	12,440	Van	136	8,684	8,072
Bilecik	95	5,069	4,939	Yozgat	104	8,155	8,097	South-East Anatolia	1,293	94,791	90,964
Bolu	148	9,695	8,818	West Anatolia	3,685	266,113	222,523	Adıyaman	89	7,742	7,340
Bursa	1,324	82,987	72,633	Ankara	3,042	204,346	168,468	Batman	74	6,860	6,135
Düzce	135	10,072	9,390	Karaman	62	5,983	5,856	Diyarbakır	257	17,190	15,263
Eskişehir	422	25,655	22,140	Konya	581	55,784	48,199	Gaziantep	425	35,147	31,157
Kocaeli (İzmit)	1,000	52,224	44,298	West Black Sea	1,560	122,462	116,555	Kilis	28	1,762	4,155
Sakarya (Adapazarı)	383	27,215	24,012	Amasya	112	8,854	8,520	Mardin	105	7,352	9,074
Yalova	112	8,134	7,191	Bartın	62	5,007	4,874	Siirt	46	2,896	2,758
East Black Sea	917	70,970	67,911	Çankırı	56	3,688	3,560	Şanlıurfa	204	13,496	12,763
Artvin	81	4,031	4,075	Çorum	160	13,692	12,748	Şırnak	65	2,346	2,319
Giresun	141	10,935	10,703	Karabük	109	6,890	6,247	Turkish Republic of Northern Cyprus	187	18,480	16,357
Gümüşhane	39	2,276	2,347	Kastamonu	131	8,850	9,522	Foreign Countries	1	64	35
Ordu	197	16,888	16,431	Samsun	434	38,686	35,684	Total	33,374	2,441,597	2,044,851
Rize	150	10,471	9,895	Sinop	67	4,971	4,887				
Trabzon	309	26,369	24,460	Tokat	166	14,348	13,902				
				Zonguldak	263	17,476	16,611				

* The classification of "Statistical Regional Units", in the Decree No.2002/4720 of Council of Ministers(Official Gazette dated September 22, 2002 and No.24884) is used in this table.

Table 20 Equity Participations and Affiliated Companies of Turkish Banks Abroad, as of December 31, 2012

Banks	Field of Activity	Date of Establis	Date of Particip.	Chairman of the Board	General Manager	Address	Phone	Fax
Akbank T.A.Ş.								
Akbank AG (AC)	Banking	2006	2006	Hakan Binbaşgil	Banu Özcan	Akbank AG Taunustor 2 D-60311 Frankfurt am Main Germany	49-69-29717100	49-69-29717104
Akbank (Dubai) Limited (AC)	Banking	2009	2009	Hakan Binbaşgil	Cem Ataç	DIFC, Gate Village 10, Level 5, Office No:506 Dubai, United Arab Emirates	971-444 86466	971-44486465
Anadolubank A.Ş.								
Anadolubank International Banking Unit Ltd. (AC)	Banking	2003	2003	Pulat Akçin	Pulat Akçin	Sabri Kazmaoğlu Sok. Asım Sütçü Apt. Lefkoşa K.K.T.C.	392-2282351	392-2282569
Anadolubank Nederland B.V. (AC)	Banking	2006	2006	Mehmet Ruştü Başaran	Sarp Akkartal Dirk Van Leeuwen	De Boelelaan 7 1083 HJ Amsterdam, The Netherlands	31-20- 5171900	31-20- 5171909 / 1911
BankPozitif Kredi ve Kalkınma Bankası A.Ş.								
JSC Bankpozitiv (AC)	Banking	1905	2007	İsmail Hasan Akçakayalioğlu	Yusuf Ziya Aslan (Acting)	83, Tole bi Street Almaty Kazakhstan	7-727-2449243	7-727-2449235
Denizbank A.Ş.								
CJSC Dexia Bank Moscow (AC)	Banking	1998	2003	Hakan Ateş	Oğuz Yalçın	2nd Zvenigorodskaya Str. H.13, Bl.42 Fl.6 123022 Moscow Russian Federation	7-495-7251020	7-495-7251025
Denizbank AG (AC)	Banking	1996	2002	Hakan Ateş	Ahmet Mesut Ersoy	Thomas Klestil Platz 1 A 1030 Vienna Austria	43-1-5051052021	43-1-5051052029
Euro Deniz International Banking Unit Ltd. (AC)	Banking	1996	2002	-	Olca Yılmaz Seral	14. Şerif Arzık Sok. Lefkoşa K.K.T.C.	392-2283153	392-2272542

Banks	Field of Activity	Date of Establis	Date of Particip.	Chairman of the Board	General Manager	Address	Phone	Fax
ING Bank A.Ş.								
ING European Financial Services Plc. (AC)	Finance	1994	1994	John T. Mc Carthy	-	Block 4, Dundrum Town Centre Sandycroft Road, Dundrum, Dublin 16 Ireland	353-1-6384083	353-1-6384080
Şekerbank T.A.Ş.								
Şekerbank International Banking Unit Ltd. (AC)	Banking	1994	1994	Hasan Basri Gökten	-	Muhtar Yusuf Galleria F Blok Kat 3 Atatürk Cad. Lefkoşa K.K.T.C.	392-2289109	392-2289134
Şekerbank Kıbrıs Ltd. (AC)	Banking	1996	1996	Meriç Uluşahin	Özcan Tekgümüş	Muhtar Yusuf Galleria F Blok Kat 2 Atatürk Cad. Lefkoşa K.K.T.C.	392-2280677	392-2280670
Zahlunsdienst Gmbh Der Şekerbank T.A.Ş. (AC)	Financial Services	2011	2011	-	Yusuf Baylan	Komodienstr.9. 50667 Köln Am Main Germany	49-221-735573	49-221-731682
T.C. Ziraat Bankası A.Ş.								
Azer Türk Bank ASC	Banking	1995	1995	Memmed Gurbanoğlu Musayev	Mehmet Sami Acarözmen	Hocalı Prospekti 55 Az 1025 Baku Azerbaijan Republic	994-12-4644212-19	994-12-4644203
Kazakhstan Ziraat International Bank (AC)	Banking	1993	1993	Ömer Muzafer Baktır	A. Zeki Arifioğlu	Klokhov Street No 132 480057 Almaty Kazakhstan	772- 725 060 80	772- 725 060 82
Turkish Ziraat Bank Bosnia D.D. (AC)	Banking	1996	1996	Hüseyin Aydın	Ali Rıza Akbaş	Dzenetica Cıkma No 2 71000 Sarajevo Bosnia and Herzegovina	387-33-564100	387-33-564101
Turkmen Turkish Joint Stock Commercial Bank	Banking	1993	1993	Begenç Akmammedov	Avni Demirci	Mahdumguly Avenue 11/2 74400 Ashgabat Turkmenistan	993-12-511019	993-12-511123
Uzbekistan Turkish Bank	Banking	1993	1993	İlyos Armonov	Ercan Bulut	Bunyodkor Kochasi No 15/B 100043 Tashkent Uzbekistan	998-71-2738324	998-71-2739051
Ziraat Bank (Moscow) CJSC (AC)	Banking	1993	1993	Alpaslan Çakar	-	Mosalarlko Plaza One, Markskistkaya 109147 Moscow Russian Federation	7-495-2326737	7-495-2326736

Banks	Field of Activity	Date of Establis	Date of Particip.	Chairman of the Board	General Manager	Address	Phone	Fax
* T.C. Ziraat Bankası A.Ş. continued...								
Ziraat Bank International AG (AC)	Banking	2001	2001	Muhammed Karşlı	İsmail Eroğlu, Ali Kıvanç Ünal	Am Hauptbahnhof 16 60329 Frankfurt Am Main Germany	49-69-298050	49-69-280122
Türk Ekonomi Bankası A.Ş.								
The Economy Bank N.V. (AC)	Banking	1998	1998	Yavuz Canevi	Özden Başaran Odabaşı	Prf W.H. Keesomlaans 5, 1183 DJ Amstelveen, The Netherlands	31-20-5039010	31-20-5039020
Türkiye Garanti Bankası A.Ş.								
Garanti Bank International NV. (AC)	Banking	1990	1990	Süleyman Sözen	Bahadır Ateş, Marc P. Padberg	Keizersgracht 569 - 575 Amsterdam The Netherlands	31-20-5539700	31-20-6242466
Garanti Bank Moscow (AC)	Banking	1995	1996	Süleyman Sözen	Ali Niyazi Gürçan	Presnenskaya Naberezhnaya 8 Building 1 Moscow 123317 Russian Federation	74-95-9880707	74-88-9880606
Garanti Holding B.V. (AC)	Banking	2007	2010	-	Zekeriya Öztürk, Marcus P. Padberg	Keizersgracht 569 - 575 1017 DR Amsterdam The Netherlands	31-20- 5539700	31-20- 5539990
Türkiye Halk Bankası A.Ş.								
Demir - Halk Bank (Nederland) N.V.	Banking	1992	1992	Hanno Riedlin	Kayhan Acardağ	Parklaan 8 3016 BB Rotterdam, The Netherlands	31-10-4369151	31-10-4369252
Halk Banka A.D. Skopje (AC)	Banking	1993	2011	Mehmet Hakan Atilla	Necdet Palakçı	Bul. "Mito Hadzivasilev Jasman" BB 100 Skopje / Macedonia	389- 2- 324 08 00	389- 2- 324 08 01
Türkiye İş Bankası A.Ş.								
İşbank Gmbh (AC)	Banking	1992	1992	A. Erdal Aral	Bayram Öztürk	Hauptverwaltung Rossmarkt 9 60311 Frankfurt Main Deutschland	49-69-299010	49-69-297587
Closed Joint Stock Company İşbank (AC)	Banking	1994	2011	A. Erdal Aral	Alexander A. Shcheikunov	Cjsc İşbank 13D Nametkina Str. 117420 Moscow Russian Federation	74- 92-321234	74-95-2322871

Banks	Field of Activity	Date of Establis	Date of Particip.	Chairman of the Board	General Manager	Address	Phone	Fax
Türkiye Kalkınma Bankası A.Ş. İstanbul Risk Sermayesi Girişimi (IVCI)	Venture Capital	2007	2007	Tuna Şahin	-	69, Route d'Esch L- 1470 Luxembourg, Grand Duchy of Luxembourg	352-26059271 - 9588	352-24609500
Türkiye Vakıflar Bankası T.A.O. Kıbrıs Vakıflar Bankası Ltd.	Banking	1982	1989	Cem Pişmiş	Elvan N. Kınış (Acting)	66 Atatürk Cad. PO.Box. 212 Nicosia T.R.N.C.	392-2285871	392-2275169
World Vakıf UBB. Ltd. (in liquidation)	Int. Banking	1993	1993	-	-	35, Vakıflar Pasajı Po. Box 293 Nicosia T.R.N.C.	392-2288710	-
Vakıfbank International A.G.(AC)	Banking	1999	1999	Süleyman Kalkan (Supervisory Board President)	Erkut Akpınar	Karntner Ring 18 1010 Wien Austria	43-1-5123520	43-1-512352020
Yapı ve Kredi Bankası A.Ş. Banque De Commerce Et De Placements S.A.	Banking	1963	1996	Franz Bucher	Naci Sığın	1, Rue De la Fontain, PO Box 3069 1211 Geneva 3 Switzerland	41-22-9091919	41-22-9091900
Yapı Kredi Bank Azerbaycan Closed Joint Stock Company (AC)	Banking	1998	1998	Hüseyin Faik Açıklalın	Altan Şentürk (Deputy General Manager)	Yasamal District Cafer Cabbarlı Str. 32/12 AZ 1085 Baku Azerbaijan Republic	99-412-4977795	99-412-4970276
Yapı Kredi Bank Nederland N.V. (AC)	Banking	2001	2001	Hüseyin Faik Açıklalın	Özgür Maraş	Rembrandt Tower Amstelplein 1, 1096 HA Amsterdam, The Netherlands	31-20-3445555	31-20-6631331
Yapı Kredi Holding BV. (AC)	Finance	1999	1999	Hüseyin Faik Açıklalın	-	Rembrandt Tower Amstelplein 1, 1096 HA Amsterdam, The Netherlands	31-20-3445555	31-20-6631331
Yapı Kredi Bank Moscow (AC)	Banking	1994	1994	Hüseyin Faik Açıklalın	Boğaçhan Güller	1 Building 2, Goncharnaya Naberezhnaya 115172 Moscow Russian Federation	74-95-2349889	74-95-9561972

AC : Affiliated Company

Table 21 Branches and Representative Offices of Turkish Banks Abroad, as of December 31, 2012

Country	City	Banks	Address	Phone	Fax
Bulgaria	Plovdiv	T.C.Ziraat Bankası (B)*	4 Tsubirbrod 4000 Plovdiv Bulgaria	359-32-511921-24	359-32-511925
	Kardzhali	T.C.Ziraat Bankası (B)*	2A Bulair Str. Kardzhali 6600 Bulgaria	359-361-54650-58	359-361-54659
	Sofia	T.C.Ziraat Bankası (B)	Todor Alexandrov Blvd. Tzar Samuil Str. No 87 1301 Sofia Bulgaria	359-2-9806661	359-2-9802113
	Varna	T.C.Ziraat Bankası (B)*	24 Slivniza Str. Varna Bulgaria	359-52-912500 / 502	359-52-912505
Egypt	Cairo	Türkiye İş Bankası (R)	Nile City Towers, 2005 C Cornish El Nil, North Tower, 27th Floor Cairo Egypt	20-22-4619813	20-22-4619810
	Batum	Türkiye İş Bankası Şubesi (B)	L. Asatiani Cad./Rustaveli Cad. No 1/25 Batum Georgia	995-42-2242950	995-42-2242954
Georgia	Tbilisi	T.C.Ziraat Bankası (B)	David Agmashenebel Avenue No 61 PO Box 0102 Tbilisi Georgia	995-32-2943704	995-32-2943834
	Berlin	Tekstil Bankası (R)	Bastian Str. 3. 13357 Berlin Deutschland	49-30-46601609	49-30-46601619
Germany	Dusseldorf	Türkiye Garanti Bankası (R)	Heinrich-Heine Allee 1 40213 Düsseldorf Deutschland	49-211-86222301	49-211-86222350
	Athens	T.C.Ziraat Bankası (B)	Ermou 2 5th Floor 10563 Athens Greece	30-210-3223038	30-210-3221796
Greece	Komotini	T.C.Ziraat Bankası (B)	Platia Itrinis 17 & Papaflesa 1 T.K. 69100 Komotini Greece	30-253-1085930	30-253-1085927
	Rhodes	T.C.Ziraat Bankası Şubesi	Grigoriou Lampraki 16 & Amerikis Tk 85100 Rhodes Greece	30-224-1043702	30-224-1073029
Iran	Xanthi	T.C.Ziraat Bankası (B)	M. Karaoli 68 67100 Xanthi Greece	30-254-1069420	30-254-1066641
	Tehran	T.C.Ziraat Bankası (R)	Africa Blvd. Anahita Tower No:184 Suit 604 6th Floor, Tehran Iran	98-21-88783417/18	98-21-88783526
Iraq	Arbil	Türkiye Halk Bankası (R)	3rd Floor Building 114, Ghaem Magham Farahani Ave. Tehran Iran	98-21-88304715	98-21-88301000
	Arbil	T.C.Ziraat Bankası (B)	Bulan District 100. Str. No 159/735 Erbil Iraq	964-662-649968	-
Kingdom of Bahrain	Arbil	Türkiye İş Bankası Şubesi (B)	Gulan Street, Ainkawa Road, Duty Free Complex Erbil Iraq	964-66-2253304	212-3160377
	Arbil	Türkiye Vakıflar Bankası (B)	Gulan Street Star Tower, Arbil Iraq	964 224 62 37	964-770-5914720
Kingdom of Bahrain	Baghdad	T.C.Ziraat Bankası (B)	Weziriyeh Area 301St. District No 19 Baghdad Iraq	964-790-4181390	-
	Manama	Denizbank (B)	Al Jasrah Tower 6 th Floor Office No 62/63 P.O.Box 10357 Diplomatic Area Manama Kingdom of Bahrain	973-17-541137	973-17-541139
Kingdom of Bahrain	Manama	Finans Bank (B)	Unitag House 5th Floor P.O.Box 2435 Manama Kingdom of Bahrain	973-17-211322	973-17-211339
	Manama	ING Bank (B)	Unitag House, 8th Floor Government Avenue, Manama Kingdom of Bahrain	973-17-215300	973-17-217900
Kingdom of Bahrain	Manama	Türk Ekonomi Bankası (B)	Al Rossais Tower 5th Floor, No 53 Diplomatic Area P.O.Box 11048 Manama Kingdom of Bahrain	973-17-540070	216-6363458
	Manama	Türkiye Halk Bankası (B)	Kingdom of Bahrain Development Bank Building 6th Fl. Diplomatic Area, PO.Box 11378 Manama Kingdom of Bahrain	973-17-537711	973-17-535463
Kingdom of Bahrain	Manama	Türkiye İş Bankası (B)	Al Jasrah Tower 8th Floor, Diplomatic Area P.O. Box 10205 Manama Kingdom of Bahrain	973-17-549222	973-17-549218
	Manama	Türkiye Vakıflar Bankası (B)	1704 Road, Al Rossais Tower, 10th Floor, Off. Nr. 102&103, PO. Box 10242 Diplomatic Area, Manama Kingdom of Bahrain	973-17-538662	973-17-0514496
Kingdom of Bahrain	Manama	Yapı ve Kredi Bankası (B)	Kingdom of Bahrain Development Bank Building 2nd Floor PO.Box. 10615 Diplomatic Area Manama Kingdom of Bahrain	973-17-541055	973-17-541056

Country	City	Banks	Address	Phone	Fax
Kosova	Phristine	Türkiye İş Bankası Şubesi (B)	Rruga UCK No 43 Phristine Kosova	381-38-245245	381-38-224542
The Kingdom of Saudi Arabia	Cidde	T.C.Ziraat Bankası (B)	Al Rawdah Dist. 1-AI Rawdah Str. P.O. Box 54759 Jeddah 21524 The Kingdom of Saudi Arabia	966-2-6655433	966-2-6643516
Luxembourg		Türkiye Garanti Bankası (B)	7 Thomas Edison L-1445 Str. Luxembourg	352-2233211	352-223321222
Malta	Portomaso	Akbank (B)	Portomaso Business Tower Level 6 Portomaso PTM 01 St.Julians Portomaso Malta	356-21-383500	356-21-383666
	Sliema	Türkiye Garanti Bankası (B)	36/4-5 Strand Towers The Strand Sliema Malta	356-23288000	356-23288160
People Republic of China	Shangai	Türkiye Garanti Bankası (R)	Pudong Ave. Marine Tower No 1, Room 1304 200120 Shanghai, People Republic of China	86-21-58797900	86-21-58793896
		Türkiye İş Bankası (R)	4407 Jin Mao Tower 88 Century Boulevard 200121, Pudong New Area, Shanghai People Republic of China	86-21-50470882	86-21-50470885
T.R.N.C.	Famagusto	HSBC Bank (B)	122 İsmet İnönü Bulvarı, Salamis Yolu Sakarya Karşısı Famagusto T.R.N.C.	392-3655830	392-3655839
		ING Bank (B)	Ayluka Mah. Eşref Bitlis Cad. Şirincan Apt.-2 No 1 Famagusto T.R.N.C.	392- 3652916	392- 3652874
		Türk Ekonomi Bankası (B)	İsmet İnönü Bulvarı No 43 Sakarya Famagusto T.R.N.C.	392- 3655920	392- 3655931
		T.C.Ziraat Bankası (B)*	Dr. Fazıl Küçük Mah. Akdoğan Famagusto T.R.N.C.	392-3777606	392-3777613
		T.C.Ziraat Bankası (B)	Karakol Mah. Salamis Yolu üzeri, İsmet İnönü Bulvarı No 118 Famagusto T.R.N.C.	392-3655691-92	392-3655699
		T.C.Ziraat Bankası (B)*	İpar İş Merkezi No 6 İskele Famagusto T.R.N.C.	392-3300277-78	392-3300283
		Türkiye Garanti Bankası (B)	Sakarya Mah. Eşref Bitlis Caddesi, No 20 Famagusto T.R.N.C.	392-3654780	392-3654785
		Türkiye Halk Bankası (B)	İsmet İnönü Bulvarı Hasipoğlu Residence ve Güney Business Center A Blok No 7 Famagusto T.R.N.C.	392-3656701	392-3656706
		Türkiye İş Bankası (B)	Doğu Akdeniz Üniversitesi İsmet İnönü Bulvarı No 56 Famagusto T.R.N.C.	392-3653866	392-3653859
		Türkiye İş Bankası (B)	Namık Kemal Meydanı No.18 Famagusto T.R.N.C.	392-3665318	392-3664988
		Türkiye İş Bankası (B)	Ordu Cad. No 25A Akdoğan - Famagusto T.R.N.C.	392-3777621	392-3777620
		Türkiye İş Bankası (B)	Larnaka Bulvarı, Köseoğlu Center No 1 Bahçeler İskele Famagusto T.R.N.C.	392-3300244	392-3300251
Kyrenia		HSBC Bank (B)	Ziya Rızkî Cad. No 222 Merkez Kyrenia T.R.N.C.	392-8159988	392-8159979
		ING Bank (B)	Ziya Rızkî Cad. No 167Kyrenia T.R.N.C.	392-8154353	392-8157371
		Türk Ekonomi Bankası (B)	Bedrettin Demirel Cad. No.12/12B Kyrenia T.R.N.C.	392- 8158510	392- 8154814
		T.C.Ziraat Bankası (B)	Atatürk Cad. Kordonboyu Phelecia Court Sitesi No 37 Kyrenia T.R.N.C.	392- 8152210	392-8152584
		T.C.Ziraat Bankası (B)*	22. Uğur Mumcu Cad. No 4-5 Karakum Ozanköy Mevkii Gime T.R.N.C.	392-8156382 / 83	392-8156335
		T.C.Ziraat Bankası (B)*	Dr. Bekir Paşaoğlu İş Merkezi, No 5-6 Karaoğlanoğlu Girne T.R.N.C.	392-8223632 / 34	392-8223633

Country	City	Banks	Address	Phone	Fax
	Kyrenia	Türkiye Garanti Bankası (B)* Türkiye Garanti Bankası (B)* Türkiye Halk Bankası (B) Türkiye İş Bankası (B) Türkiye İş Bankası (B) ING Bank (B) T.C.Ziraat Bankası (B) Türkiye İş Bankası (B) Türkiye İş Bankası (B)	Atatürk Cad. No 56 Gime T.R.N.C. Mete Adanır Cad. No 18/A Girne T.R.N.C. Yukarı Girne Mah. Hakkı Borataş Cad. Kyrenia T.R.N.C. Bedrettin Demirel Cad. No.29 Kyrenia T.R.N.C. Ziya Rızki Cad. No 119 Kyrenia T.R.N.C. Piyale Paşa Mah. Alemdar Sok. No 1/B Morphou T.R.N.C. Ecevit Cad. No 231 Morphou T.R.N.C. Ecevit Cad. No 24/B Morphou T.R.N.C. Orta Doğu Teknik Üniversitesi, Kuzey Kıbrıs Kampüsü, Kalkanlı Morphou T.R.N.C. Lefke Avrupa Üniversitesi Kampüsü, Gemikonagi - Lefke Morphou T.R.N.C. Yenişehir Atatürk Cad. No 19 Nicosia T.R.N.C. İsmet İnönü Sok. No 11/A Yenikent Nicosia T.R.N.C. Gazeteci Kemal Aşık Cad. No 70 Nicosia T.R.N.C. Mehmet Akif Cad. No 86 Köşklüçiftlik Nicosia T.R.N.C. Girne Cad. No 20 Lefkoşa K.K.T.C. Girne Kapı Cad. İbrahimpaşa Sok. No. 105 Nicosia T.R.N.C. Yakın Doğu Üniversitesi Kampüsü, İç Mimarlık Fakültesi Altı Lefkoşa T.R.N.C.	392-8150113 392-8157222 392-8160230-32 392-8161203 392-8153313 392-7147020 392-7142148 392-7146859 392-6611954 392-6602037 392-2270300 392-2241045 392-2285510 392-2292040 392-2280255 392-2283050 392-2241315-16	392-8153336 392-8157069 392-8160234 392-8161207 392-8151090 392-7147024 392-7142763 392-7146859 392-6611954 392-6602040 392-2270303 392-2241045 392-2286815 392-2290762 392-2280302 392-2282401 392-2241317
	Nicosia	T.C.Ziraat Bankası (B) T.C.Ziraat Bankası (B) ING Bank (B) Türk Ekonomi Bankası (B) Türk Ekonomi Bankası (B) T.C.Ziraat Bankası (B) T.C.Ziraat Bankası (B)* T.C.Ziraat Bankası (B) Türkiye Garanti Bankası (B) Türkiye Garanti Bankası (B) Türkiye Halk Bankası (B) Türkiye Halk Bankası Şubesi Türkiye İş Bankası (B) Türkiye İş Bankası (B) Türkiye İş Bankası (B) Türkiye İş Bankası (B) Türkiye İş Bankası (B) T.C.Ziraat Bankası (B) Türkiye Vakıflar Bankası (B) T.C.Ziraat Bankası (B) Türkiye Garanti Bankası (R) Türkiye İş Bankası (B)	Günaydın Sok. No 1 Gönyeli Lefkoşa T.R.N.C. Bedreddin Demirel Cad. No 114 Nicosia T.R.N.C. Düzöl Sokak No 12/B Gönyeli Nicosia T.R.N.C. Köşklü Çiftlik Mah. Osmanpaşa Cad. Ümit Apt. No 1 Nicosia T.R.N.C. 28'inci Mknz. P. Tüm.K.İği. Paşaköy Nicosia T.R.N.C. Girne Cad. No 9 Nicosia T.R.N.C. Kemal Aşık Cad. No 56/A Küçükkaymaklı Nicosia T.R.N.C. Uluslararası Kıbrıs Üniversitesi Haspolat Kampüsü Nicosia T.R.N.C. Yakın Doğu Üniversitesi Kampüsü, Dikmen Nicosia T.R.N.C. Cebeci Sokak, No 19 Yenikent Gönyeli T.R.N.C. 122 East 42nd Str. Suite 310 N.Y.10168 U.S.A. 23rd Floor, 680 Fifth Avenue New York, N.Y.10019 U.S.A. Basildon House 7/11 Moorgate / London EC2R 6 DB England Fifth Floor 192 Sloane Street London SW1X 9QX England London Branch 8 Princes Street London EC2R 8HL England	392-2240516 392-2290980 392-2234131 392-2288045 392-2369151 / 52 392-2283133 392-2270415 392-6711111 392-2231354 392-2231702 1-212-5575612 1-212-6219400 44-20-76004985 44-20-77612500 44-20-76067151	392-2240724 392-2290981 392-2236408 392-2282900 392-2369153 392-2278315 392-2277602 392-6711137 392-2231638 392-2236707 1-212-4908076 1-212-7078745 44-20-76004987 44-20-72459239 44-20-77262566
U.S.A.	New York	T.C.Ziraat Bankası (B) Türkiye Vakıflar Bankası (B) T.C.Ziraat Bankası (B)	122 East 42nd Str. Suite 310 N.Y.10168 U.S.A. 23rd Floor, 680 Fifth Avenue New York, N.Y.10019 U.S.A.	1-212-5575612 1-212-6219400	1-212-4908076 1-212-7078745
United Kingdom	London	T.C.Ziraat Bankası (B) Türkiye Garanti Bankası (R) Türkiye İş Bankası (B)	Basildon House 7/11 Moorgate / London EC2R 6 DB England Fifth Floor 192 Sloane Street London SW1X 9QX England London Branch 8 Princes Street London EC2R 8HL England	44-20-76004985 44-20-77612500 44-20-76067151	44-20-76004987 44-20-72459239 44-20-77262566

(B) : Branch (R) : Representative Office * Affiliated Branch

Table 22 Representative Offices in Turkey, as of December, 31 2012

Banks	Head Office	Address	Phone	Fax
Aareal Bank A.G.	Germany	Ebulula Mardin Cad. Maya Meridyen İş Merkezi D 2 Blok 11 Akatlar İstanbul	212-349 02 00	212-349 02 99
ABC International Bank PLC	United Kingdom	Eski Büyükdere Cad. Ayazağa Yolu Sok. İz Plaza No 9 Kat 19 Daire 69 34398 Maslak İstanbul	212-290 68 90	212-290 68 91
Axion Swiss Bank SA Türkiye Temsilciliği	Switzerland	Barbaros Bulvarı Morbasan Sokak Koza İş Merkezi B Blok Kat 5 Beşiktaş İstanbul	212-274 38 72- 212-274 38 73	212-274 49 94
Banca Monte Dei Paschi di Siena S.P.A.	Italy	Askerocağı Cad. Süzer Plaza No 9 Kat 25 Daire No 2505 34367 Şişli İstanbul	212-251 40 87 212-251 40 88	212-251 30 01
Banco Bilbao Vizcaya Argentaria S.A. (BBVA)	Italy	Nispetiye Mah. Aytar Cad. No 2 Levent Beşiktaş İstanbul	212-318 18 25	212-216 60 28
Banco Popular Espanol S.A.	Spain	Büyükdere Cad. No 201 Levent Loft Kat 1 Daire 16 Esentepe 34330 Levent İstanbul	212-280 10 34 212-280 10 35	212-280 10 33
Banco Sabadell S.A.	Spain	Mete Cad. Yeni Apt. No 10/4 Taksim İstanbul	212-249 78 92	212-249 78 90
Bank Al Habib Limited	Pakistan	Esentepe Mah. Büyükdere Cad. No 209 Kat 8 Daire No 14 Şişli İstanbul	212-371 85 80	-
Bank Julius Baer&Co.Ltd.	Switzerland	Maçka Cad. No 22/7 Vehbi Bey Apt. 34367 Teşvikiye Şişli İstanbul	212-368 82 13	212-296 79 72
Bank of China Limited	China	Büyükdere Cad. Kanyon Ofis Bloğu Kat 15 Levent İstanbul	212-260 88 88	212-279 88 66
Banque Internationale de Commerce-BRED	France	Süleyman Seba Cad. No 48 BJK Plaza A-56 34357 Akaretler Beşiktaş İstanbul	212-327 42 80 212-327 42 81	212-327 42 82
BNP Paribas S.A.	France	Yener Sok. No 1 Kat 10 Gayrettepe İstanbul	212-293 00 32 212-251 74 10	212-251 43 85
Caixabank S.A.	Spain	Levent Mah. Cömert Sok. Yapı Kredi Plaza C Blok No 1C Kat 12 34330 Levent İstanbul	212-279 95 02 212-279 95 03	212-279 95 80
Citibank N.A.	U.S.A.	Tekfen Tower Eski Büyükdere Cad. No 209 Kat 2 Levent İstanbul	212-319 46 48	212-319 46 37
Commerzbank A.G.	Germany	Yapı Kredi Plaza B Blok Kat 7 No 19/B 34330 Levent İstanbul	212-280 55 24	212-279 41 76
Credit Europe Bank (Suisse) S.A.	Switzerland	Vişnezade Mah. Süleyman Seba Cad. BJK Plaza A Blok No 122 Beşiktaş İstanbul	212-227 59 29	212-258 35 76 212-227 59 30
Credit Europe Bank N.V.	Hollanda	Vişnezade Mah. Süleyman Seba Cad. BJK Plaza A Blok No 35-36 Akaretler Beşiktaş İstanbul	212-310 05 50	-
Credit Industriel et Commercial	France	Süleyman Seba Cad. No 48 BJK Plaza A Blok K4 D41 34357 Akaretler Beşiktaş İstanbul	212-227 67 39 212-227 67 40	212-227 67 44
Credit Suisse AG	Switzerland	Yıldırım Oğuz Göker Cad. Maya Plaza Kat 9 Akatlar 80630 Beşiktaş İstanbul	212-351 86 00	212-351 87 00
Deg-Deutsche Investitions-und Entwicklungsgesellschaft MBH	Germany	Kanyon Ofis Bloğu Büyükdere Cad. Kat 7 No 185 34394 Levent İstanbul	212-317 81 91	212- 353 52 40
Demir-Halk Bank (Nederland) N.V.	Netherlands	Süzer Plaza Askerocağı Cad. No 15 Kat 24 Oda 2406 34367 Elmadağ Şişli İstanbul	212-292 12 20	212-292 19 40
Doha Bank	Qatar	Bağdat Palas Plaza No 302/1 Kat 4 Daire 14 Bağdat Caddesi Cadedebostan Kadıköy İstanbul	216-356 29 28 216-356 29 29	216-356 29 27
Dubai Islamic Bank	United Arab Emirates	Ömer Avni Mah. İnebolu Sok. Sümbülkonak Apt. No 69 Kat 5 Beyoğlu İstanbul	212-293 70 65 212-293 70 66	212-293 70 50
DZ Bank A.G.	Germany	Mete Cad. No 14/1 Ayanoğlu İş Merkezi 34437 Taksim İstanbul	212-249 77 22 212-249 77 44	212-249 77 55
Garantibank International N.V.	Netherlands	Ayazağa Yolu No 4 İz Plaza Giz Kat 18 Maslak İstanbul	212-366 43 01	212-366 43 20
ING Bank N.V.	Netherlands	Eski Büyükdere Cad. Ayazağa Köy Yolu No 6 A Kat 10 34398 Maslak İstanbul	212-335 20 64	212-276 58 46 212-276 58 47
Intesa Sanpaolo S.P.A.	Italy	Askerocağı Cad. Süzer Plaza Kat 18 No 1802 34367 Elmadağ İstanbul	212-251 28 40	212-251 28 41
KFW (Kreditanstalt Für Wiederaufbau)	Germany	Kanyon Ofis Bloğu Kat 7 Büyükdere Cad. No 185 34394 Levent İstanbul	212-317 90 91	212-353 10 36
IPEX-Bank GMBH	Germany	Ebulula Mardin Cad. Maya Meridyen İş Merkezi Kat 9 No 24 34335 Akatlar Beşiktaş İstanbul	212-351 89 89	212-351 89 50
Landesbank Berlin	Germany	Ebulula Mardin Cad. Maya Meridyen İş Merkezi Kat 9 No 24 34335 Akatlar Beşiktaş İstanbul	212-351 89 89	212-351 89 50
Mizuho Corporate Bank Ltd.	Japan	4. Levent Büyükdere cad. Tekfen Tower No 209 Kat 8 Şişli İstanbul	-	-
Qinvest LLC	Qatar	Büyükdere Cad. No 127 Astoria Residence A Blok D 1901 Esentepe İstanbul	212-215 20 66	212- 215 20 63
Rabobank International	Netherlands	Süleyman Seba Cad. Akaretler Sıraevleri No 23 34357 Beşiktaş İstanbul	212-326 72 00	212-326 72 02
Standard Bank PLC	United Kingdom	Maslak Mah. Polaris Plaza Ahi Evren Cad. No 21 B Şişli İstanbul	212-367 36 25	212-346 09 39
State Bank of India	India	Cumhuriyet Cad. 109/3 Park Apt. Elmadağ Şişli İstanbul	212-296 03 50	212-296 66 32
Sumitomo Mitsui Banking Corporation	Japan	Metrocity İş Merkezi Kırğılı Sok. No 4 Kat 7/A D Blok Esentepe Şişli İstanbul	212-371 84 86	212-371 85 50
The Bank of New York Mellon	U.S.A.	Süleyman Seba Cad. BJK Plaza B Blok No 48 Kat 6 34357 Akaretler Beşiktaş İstanbul	212-259 04 66 212-259 04 67	212-259 04 47
The Bank of Nova Scotia Türkiye	Canada	Büyükdere Cad. Tekfen Tower No 209 Kat 17 4 Levent İstanbul	212-251 00 49	212-251 00 47
The Bank of Tokyo-Mitsubishi UFJ, Ltd.	Japan	Büyükdere Cad. No 100-102 Maya Akar Center B Blok Kat 20 Daire 79 Esentepe İstanbul	212-288 56 45	212-288 56 46
The Economy Bank N.V.	Netherlands	Reşitpaşa Mah. Eski Büyükdere Cad. Park Plaza No 14 Kat 5 Sarıyer İstanbul	212-345 03 55	212-345 03 54
UBS A.G.	Switzerland	Büyükdere Cad. Kanyon Ofis Bloğu No 185 Kat 7 34394 Levent İstanbul	212-319 20 50	212-319 20 55
Union Bancaire Privée, UBP SA	Switzerland	Maçka Cad. Feza Apt. No 1 D 2 34353 Maçka İstanbul	212-296 20 40	212-296 35 70
UPS Capital Business Credit	U.S.A.	Büyükdere Cad. No 24 34330 1. Levent İstanbul	212-278 91 21 212-270 03 11	212-282 33 72
Wells Fargo Bank N.A.	U.S.A.	İş Kuleleri Büyükdere Cad. Kule 2 Kat 9 34335 Levent İstanbul	212-324 88 83 212-324 88 88	212-324 88 39
Yakın Doğu Bank Ltd	TRNC	Windowist Tower Eski Büyükdere Cad. No 26 Ofis No 712 Maslak Sarıyer 34467 İstanbul	212-999 43 90	212-999 43 93

Source: Banking Regulation and Supervision Agency

1. Terms used in Financial Statements

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

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

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

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

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

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

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

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

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

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

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

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

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

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

2. Formulas Used in the Calculation of Ratios

Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100 : "Capital Adequacy Ratio" that is calculated in the "Financial Position" section of the Communique-Financial statements and related explanation and footnotes of the banks that is disclosed to the public-

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

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

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

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

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

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

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

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

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

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

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

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

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

3. Exchange Rates (TRY/ US Dollar)

Year	Period	TRY/US Dollar	Year	Period	TRY/US Dollar
2011	December	1.8889	2012	December	1.7776

4. This book 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 book 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. The classification of "Statistical Regional Units", which is defined with the Decree No.2002/4720 of Council of Ministers and published in the Official Gazette dated September 22, 2002 and No.24884 is used in this book.

7. The previous name "WestLB AG" was changed as "Portigon AG" in July 31, 2012.

8. Odea Bank A.Ş. started its operations in the "foreign banks founded in Turkey" group, by the resolution Nr: 4963 of BRSSB, dated September 28, 2012, which was published in Official Gazette dated October 2, 2012, Nr:28429.

9. The shares of Fibabanka A.Ş. were decided to be sold to Fiba Holding A.Ş. in November 11, 2012. Therefore, Fibabanka A.Ş. was transferred from "Foreign Banks" group to "Privately-owned Banks" group.

10. The previous name "Credit Agricole Yatırım Bankası Türk A.Ş." was changed as "Standard Chartered Yatırım Bankası Türk A.Ş." in November 22, 2012.

11. The previous name "The Royal Bank of Scotland N.V." was changed as "The Royal Bank of Scotland Plc." in November 23, 2012.

12. The previous name "Eurobank Tekfen A.Ş." was changed as "Burgan Bank A.Ş." in January 28, 2013.

13. The previous name "İMKB Takas ve Saklama Bankası A.Ş." was changed as "İstanbul Takas ve Saklama Bankası A.Ş." in 11 April 2013.

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