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2013





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This book is prepared from the year-end audited and non-consolidated "The Common Data Set" of deposit banks and development and investment banks, that are prepared according to related Communique - Financial Statements and Related Explanation and Footnotes of the banks that is disclosed to the Public-

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Preface

'Banks in Turkey 2013' 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 2013.

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	2010	2011	2012	2013	2014*
Growth						
GDP	%	9	9	2	4	4
Agriculture		1	6	4	3	...
Industry		14	10	2	4	...
Services		9	11	2	6	...
Sectoral breakdown (at current prices)						
Agriculture	%	8	7	7	7	...
Industry		16	16	15	24	...
Services		76	77	78	58	...
GDP	USD billion	736	774	786	820	867
GDP	TL billion	1,105	1,298	1,417	1,562	1,719
Population	Million	73	75	76	77	77
Income per capita	In USD terms	10,079	10,466	10,459	10,782	11,867
Source-use						
	As % of GDP					
Fixed-capital outlays		19	22	20	21	...
Public		4	4	4	5	...
Private		15	18	16	16	...
Total savings	%	14	14	14	13	14
Public		2	4	2	3	2
Private		12	11	12	10	11
Savings gap		-6	-10	-7	-7	...
Public		-2	0	-2	-2	...
Private		-4	-9	-5	-5	...
Total consumption		88	88	89	90	...
Public		14	14	15	15	...
Private		74	74	74	75	...
GDP deflator	%	6	9	7	7	6
Unemployment						
Overall	%	11	10	9	10	9
Urban		14	12	12	12	...
Rural		7	6	7	6	...
Inflation						
(Twelve month chg)	%					
Producer		9	13	2	7	5
Consumer		6	10	6	7	...
Public sector balance, as % of GDP						
	%					
PSBR (excluding privatization)		-3	0	-2	-2	...
PSBR (including privatization)		-2	0	-2	-2	...
PSBR (exc. Interest pay. and privatization)		2	3	2	3	...
Budget deficit		-4	-1	-2	-1	...
Budget deficit (excluding interest payments)		1	2	1	2	...
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		254	297	332	389	403
Expenditures		294	315	360	408	436
Interest expenditures		48	42	48	50	52
Budget deficit		-40	-18	-29	-18	-33
Primary balance		8	24	20	32	19
Financing		35	15	25	15	...
External borrowing		4	-2	2	7	...
G-bonds		23	15	17	16	...
Short-term financing		0	0	0	0	...
T-bills		0	0	0	0	...
Other		8	3	6	-9	...

* Programme target

** Forecast for 2013.

	Unit	2010	2011	2012	2013	2014*
Selected Budget Ratios	%					
Revenue/GDP		21	23	23	25	24
Expenditure/GDP		26	24	25	26	25
Personnel expenditure/GDP		6	6	6	6	...
Interest expenditure/GDP		5	3	3	3	...
Investment/GDP		2	3	3	3	...
Personnel expenditure/total expenditure		21	23	24	24	...
Interest expenditure/total expenditure		20	13	13	12	...
Investment/total expenditure		8	12	11	13	...
Outstanding domestic debt	TL billion					
G-bonds		343	369	384	403	...
T-bills		10	0	4	0	...
Total Government securities		353	369	387	403	...
Devaluation account		0	0	0	0	...
Total		353	369	387	403	...
Outstanding domestic gov. securities/GDP	%	32	29	29	26	...
Outstanding debt/GDP		43	41	38	38	...
Interest rates	%					
(Annual, compound, average)						
O/n (CB)		2	5,9*****	5,7*****	4,5*****	...
G-Securities		8	10	6	10	...
G-securities maturity (day)		1,314	1,341	1,802	2,060	...
Exchange rates						
USD (Year-end)		1.5376	1.8889	1.7776	2.1343	...
(Twelve month chg)	%	3	23	-6	20	...
Euro (year-end)		2.0551	2.4438	2.3452	2.9365	...
(Twelve month chg)	%	-4	19	-4	25	...
CB Balance Sheet	TL billion					
Total balance sheet		128	146	204	266	...
As % of GDP	%	175	11	14	17	...
Net fx assets		85	88	88	96	...
Net domestic assets		-9	-4	-13	-3	...
Lending to Government		8	8	8	9	...
Reserve money		76	84	75	91	...
CB money		71	53	64	66	...
Fx position	USD billion	51	42	44	39	...
Fx reserves	USD billion	81	78	100	110	...
Monetary aggregates	TL billion					
M1**		134	148	167	216	...
M2***		588	666	732	909	...
M3****		615	691	756	952	...
Repos (R)		4	4	7	7	...
Investment Funds (F)		23	21	17	11	...
G-securities held by non banks (D)		68	73	79	88	...
Loans		526	683	747	985	...
M3RF		642	716	780	970	...
M3RFD		710	789	859	1,058	...
M1/GDP	%	184	11	12	14	...
M3/GDP	%	842	54	53	61	...
Loans/GDP	%	721	53	56	63	...

* 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	2010	2011	2012	2013	2014*
Financial assets	TL billion					
Monetary assets		594	696	772	906	...
TL		438	460	520	562	...
FX		156	236	252	344	...
Securities		832	765	960	921	...
Shares		473	381	546	500	...
Bonds and Bills		359	384	414	421	...
Government		353	369	384	406	...
Private		3	15	30	15	...
Investment Funds		16	15	17	20	...
Total		1,442	1,476	1,749	1,847	...
Foreign trade	USD billion					
Exports		114	135	153	152	167
Imports		185	241	237	252	262
Trade deficit		71	106	84	100	95
Foreign trade as of GDP	%					
Exports		15	17	19	19	...
Imports		25	31	30	31	...
Trade deficit		10	14	11	12	...
Balance of payments	USD billion					
Trade balance		-56	-89	-66	-80	...
Invisible balance		7	12	17	15	...
Current account balance		-49	-77	-49	-65	-56
Current account balance/GDP	%	-7	-10	-6	-8	-6
Capital movements	USD billion	44	67	68	72	...
Foreign direct investment		8	14	8	10	...
Portfolio investment		16	22	41	24	...
Net errors and omissions		3	12	4	3	...
Change in reserves		-13	2	-21	-10	...
International fx reserves	USD billion					
CB reserves		81	78	100	110	...
Outstanding external debt	USD million					
Total		292	304	236	388	...
Long-term capital		215	222	236	259	...
Government		85	87	92	99	...
Central Bank		10	9	7	4	...
Private sector		119	126	137	156	...
Non-financials		79	79	84	86	...
Financials		40	47	40	71	...
Short term		77	82	101	129	...
Government		4	7	11	18	...
Central Bank		1	1	1	1	...
Private sector		72	76	88	111	...
Non-financials		24	27	30	36	...
Financials		48	47	58	75	...
Istanbul Stock Exchange						
Number of companies traded		350	373	395	424	...
ISE index	In USD terms	2,500	1,580	2,562	1,853	...
Daily trading volume	USD million	1,703	1,674	1,213	1,521	...
Total trading volume	USD billion	387	367	307	385	...
Market capitalization	USD billion	308	202	310	238	...
Market P/E		12	10	11	10	...

* Programme target

***Turkish Economy and
Banking System in 2013***

Economic Developments and Banking System in Turkey in 2013

Global Economy

Moderate recovery. Global economy grew by 3 percent in 2013 rather below the expectations. Main reasons behind this were limited recovery in developed countries, coupled with loss of growth momentum in developing countries, particularly in China, while the EU economy has continued to grow at a low level.

Fluctuations in financial markets. The Federal Reserve announced to decelerate liquidity increase based on the improved economic performance of the US economy. Followed the announcement long-term interest rates rose in the country, leading to decline in the risk appetite in the global markets and asset prices. Money and capital markets had to go through equally volatile and remarkably risky period especially during the second half of the year.

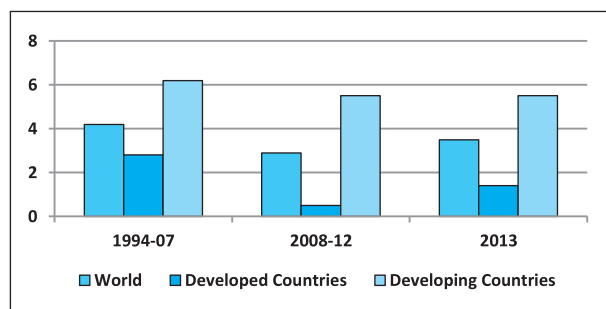
Slower growth in developing countries. Capital inflow to developing countries slowed down; capital outflow was observed in some countries; cost of borrowing from international markets increased; and global capital became more sensitive towards macroeconomic imbalances. In several developing countries, national currencies depreciated, interest rates increased, and asset prices dropped rapidly. Most of the developing countries implemented rebalancing policies to minimize the negative effects of global risks at the expense of slowing down the growth rate.

Low inflation remained. Inflation rate continued to remain at a low level in developed countries and, had insignificant change in the developing countries. The trade volume accelerated, albeit limited.

Surge in outstanding domestic debt in developed countries. The ratio of outstanding domestic debt to national income reached high levels in developed countries, while it remained low in the developing countries. In developed countries, the level of public debt stock and the problems in banking sector caused the interest rates to remain at low levels.

Banking restructuring remains on the agenda. Within the framework of restructuring the banking sector, several countries continued to implement measures aimed at strengthening both the financial structure and aggregating the functions of banks.

Growth Rate
(Percentage change in constant price)



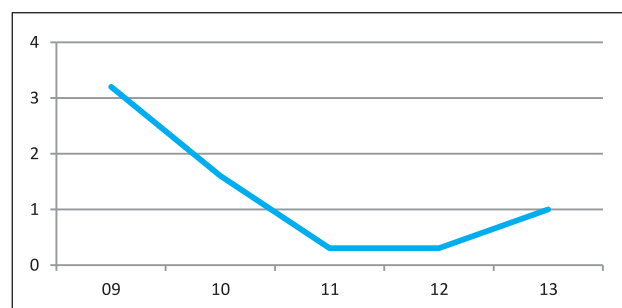
Source: IMF

Main Macroeconomic Indicators
(Percentage)

	2012	2013	Forecast	
			2014	2015
Growth Rate				
World	3.2	3.0	3.6	3.9
Developed Countries	1.4	1.3	2.2	2.3
Developing Countries	5.0	4.7	4.9	5.3
World Trade Volume	2.8	3.0	4.3	5.3
Inflation				
Developed Countries	2.0	1.4	1.5	1.6
Developing Countries	6.0	5.8	5.5	5.2
Public debt stock to gdp				
Developed Countries	107.5	106.3	106.3	106.0
Developing Countries	35.6	34.5	33.3	32.8

Source: IMF. World Economic Outlook, April 2014

Real Interest Rate
(G7 weighted average, percentage)



Source: IMF

Turkish Economy

Growth was in line with the target. Re-accelerated growth of Turkish economy was realized at the level of foresight as 4 percent in constant prices. Gdp at current prices increased by 10.2 percent to TL 1.517 billion thus reached USD 820 billion with an increase of 4.3 percent in dollar terms. Gdp deflator was 6.9 percent.

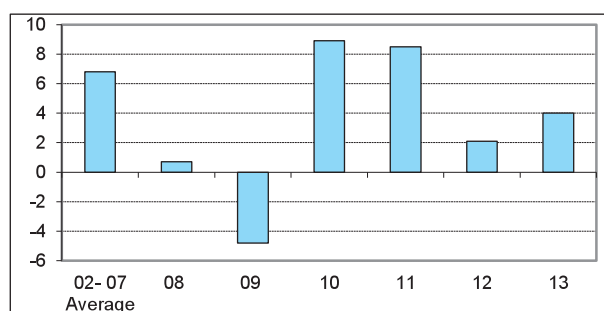
Income per capita increased by 3 percent to USD 10,782. Considering sectors, the growth rates of the industry, services, and agriculture were 4 percent, 3.1 percent and 5.4 percent in fixed prices, respectively. The share of industry in gdp was 33 percent, while that of services sector was 58 percent.

Growth was supported by domestic demand. Increase in domestic demand by 6.3 percent supported the growth, while the contribution of foreign demand remained weak. Consumption expenditures increased by 4.8 percent. Investment expenditures expanded by 23 percent in public sector, while the rate of increase remained below 1 percent in private sector. The shares of private consumption expenditures and investment expenditures in gdp were realized 75 percent and 16 percent, respectively.

Savings ratio declined. According to the forecasts of Ministry of Development, the ratio of domestic savings to gdp declined by 1.9 percentage points to 12.6 percent in 2013. Savings ratio remained unchanged in public sector, while it dropped below 10 percent in private sector for the first time within the past three decades. The ratio of savings deficit to gdp reached 6.9 percent by an increase of 1.1 percentage points.

Employment increased. According to the Turkish Statistical Institute, total labor supply amounted 28.3 million, while total employment was 25.5 million. Compared to the same period in the previous year, the labor force increased by 884 thousand people. Labor force participation also continued to rise and reached the level of 50.8 percent. While the number of employees increased by 703 thousand, the number of unemployed also increased to 229 thousand people. Hence, the number of unemployed reached 2.7 million, and unemployment rate was recorded as 9.7 percent. Hourly labor cost index increased by 12.7 percent compared to the previous year. The rate of increase was 9.9 percent in industry sector, and 14.2 percent in services sector.

Gdp
(Percentage change in constant price)



Source: Turkish Statistical Institute.

Gdp

	2012	2013
Growth rate (percent)		
In current prices	9.2	10.2
In constant prices	2.1	4.0
Deflator (percent)	6.9	6.9
Gdp (current prices)		
TL billion	1.417	1.562
USD billion	786	820
Per capita income (USD)	10.459	10.782

Source: Turkish Statistical Institute.

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

	2011	2012	2013*
Domestic savings	14.4	14.5	12.6
Public	3.7	2.9	2.9
Private	10.7	11.6	9.7
Savings balance	-9.7	-5.8	-6.9
Public	-0.4	-1.5	-1.8
Private	-9.3	-4.3	-5.1
External funds	-9.7	-5.8	-6.9

Source: The Ministry of Development.

*Factor income and current transfers are included.

Unemployment Rate
(Percentage)

	2010	2011	2012	2013
Unemployment rate				
Overall	11.4	9.8	9.2	9.7
Urban	14.2	11.5	11.1	11.5
Youth	21.6	18.1	17.5	18.7

Source: Turkish Statistical Institute

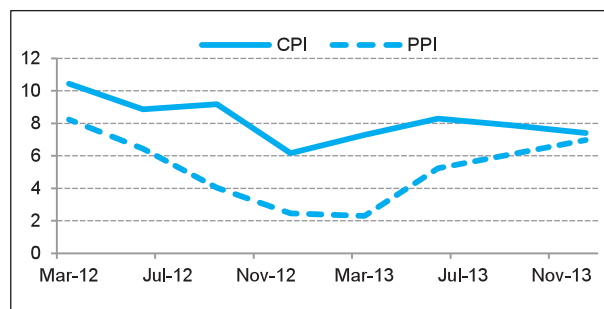
Inflation accelerated. Consumer Price Index (CPI) rose well beyond forecasts to 7.4 percent. Although lower base effect in energy prices pulled to inflation down the effects of accelerated domestic demand, depreciation of TL, and the increase in food prices put the pressure on inflation upwards. Producer Price Index (PPI) increased by 7 percent on annual basis. Annual average price increase was 7.5 percent for CPI, and 4.5 percent for PPI.

Policy interest rates went up. Central Bank kept the market funding interest rate low in the first half of the previous year given that inflation remained at a reasonable level, capital inflows were substantial, and also considering the growth target. In contrast, the Central Bank kept required reserve ratio at a high level, and increased reserve option coefficients taking into account rapid growth in loans, and continuing process of the appreciation of TL. While reducing the policy interest rate from 5.50 percent in December 2012 to 4.50 percent, the Central Bank pulled the overnight borrowing interest rate, the lower band of interest rate corridor down to 3.50 percent by a total decrease of 150 basis points, and the overnight lending interest rate, representing the upper band of the interest rate corridor, to 6.50 percent by a total decrease of 250 basis points. Thus, the weighted average funding cost of banks from the Central Bank fell by 150 basis points in the first half of the year.

Net domestic assets of Central Bank increased by TL 8 billion to TL -3 billion, while net foreign assets rose by TL 11 billion by the year end and stood at TL 96 billion. Monetary base increased by 29 percent to TL 94 billion level at the end of the year. Monetary base was recorded as TL 84 billion at the end of first half, and amounted to TL 94 billion by the end of second half.

During the second half of the year, TL depreciation against foreign currencies gained momentum due to rise in interest rates in global markets, slowdown in capital inflow, unusual domestic political developments, changes in portfolio preferences, and rise in currency substitution. Turkish Central Bank raised the interest rates, changed the composition of liquidity supplied to the market, following a policy of liquidity tightening. In the third quarter, upper band of interest rate corridor was increased by 125 basis points to 7.75 percent.

**Inflation
(Annual percentage change)**



Source: Turkish Statistical Institute

**Interest Rates (compound, end of period),
Exchange Rates and Inflation
(Annual percentage change)**

	2012	2013				
	Dec.	Mar.	Jun.	Sep.	Dec.	
Interest rate						
Weighted ave. cost of the CBRT Funding		5.6	6.0	5.1	6.4	7.1
Government securities		6.2	6.3	7.9	8.6	10.1
Exchange rates (ann. chg.)						
TL/\$		-2.5	-0.7	1.9	9.2	13.1
TL/€		-6.1	0.2	3.9	15.9	19.0
Inflation (CPI, ann. chg)		8.9	7.2	7.0	8.3	7.5

* Annual compounded, average

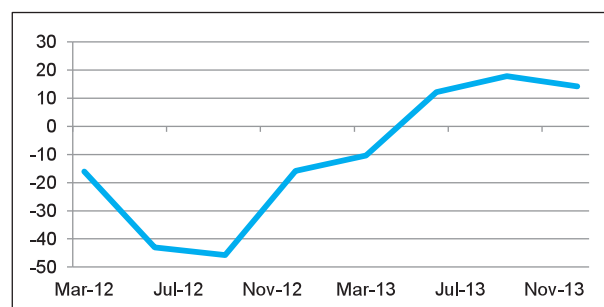
Source: CBRT, Turkish Statistical Institute, Undersecretariat of the Treasury.

**Balance Sheet of the Central Bank
(Selected items, TL billion)**

	2012	2013			
	Dec.	Mar.	Jun.	Sep.	Dec.
Net foreign assets	85	87	92	91	96
Net domestic assets	-11	-12	-11	1	-3
Open market operations (net)	-19	-23	-37	-41	-38
Monetary base	73	75	81	93	94

Source: CBRT.

**Monetary Base
(Annual percentage change in constant price)**



Source: CBRT

In the last quarter of the year, in order to realize the weighted average funding cost closer to upper band of interest rate corridor, the number of days of additional monetary tightening was increased from one to two on weekly basis. Furthermore, a decision to end the one-month repo auctions was taken, whereby maximum amount of funding from one-week repo auction was reduced from TL 10 billion to TL 6 billion, and the amount of funding provided to primary dealer banks was also decreased.

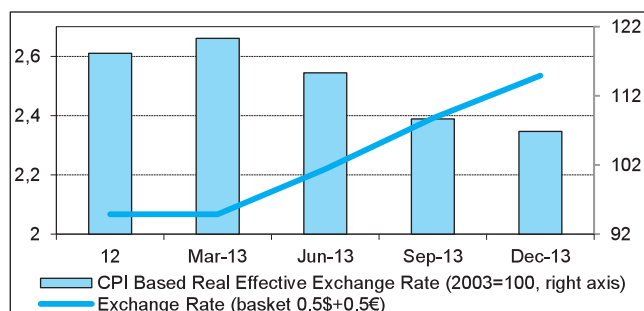
The cost of liquidity provided to banks was reflected in deposit and loan interests. The cost of liquidity provided by the Central Bank to banks was 5.1 percent by mid-2013, and 7.1 percent by the end of year. Deposit and loan interest rates followed a parallel trend with developments in market interest rates in 2013. Declining loan and deposit interest rates, due to impact of the strong capital inflow and declining policy interest rates during the first half increased during the second half of the year. The weighted average interest rate of 3-month deposits declined by 142 basis points to 6.7 percent by the end of the first half, and rose by 200 basis points to 8.7 percent by the year-end in parallel with the rise in funding costs in the second half of the year. In the first half, the weighted average loan interest rates fell by 200 basis points to 10 percent in consumer loans, and by 34 basis points to 8.1 percent in commercial loans. Loan interest rates increased by approximately 230 basis points in consumer loans, and 360 basis points in commercial loans in the second half of the year.

Faster depreciation of TL. The real effective exchange rate composed with reference to CPI declined by -2.4 percent in the first half of 2013 compared to the end of the previous year, and -9.6 percent by the end of the year.

Central Bank increased foreign exchange supply through foreign exchange sales auctions to prevent instability in foreign exchange markets and to sustain liquidity supply. Despite foreign exchange sales of USD 17.6 billion in 2013, foreign exchange reserves of the Central Bank were USD 110 billion by an increase of USD 8 billion by the end of year.

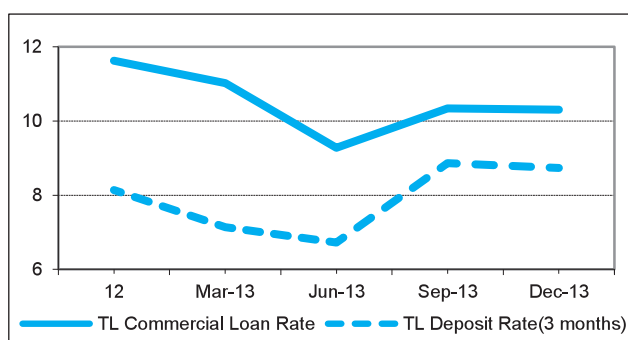
Fiscal policy remained tight. Tight fiscal policy has been continuing. The ratio of budget deficit to gdp was 1.2 percent. Tax revenue grew over nominal gdp increasing 17 percent while rise in expenditures was 13 percent. Indirect taxes accounted for 60 percent of the total tax income. The ratios of budget revenues and expenditures to gdp were realized as 24.9 percent and 26.1 percent, respectively. The ratio of primary (non-interest) surplus to gdp was 2 percent.

CPI Based Real Effective Exchange Rate



Source: CBRT

Deposit and Loan Interest Rate (Weighted average, percent)



Source: CBRT, BRSA

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

	2012		2013		
	Dec.	Mar.	Jun.	Sep.	Dec.
FX reserves	102	106	107	108	110
Gold reserves	20	21	17	21	20
Net FX position	44	45	44	41	39

Source: CBRT

Central Government Budget

	TL billion	Percentage		As perc. of gdp 2013*
	2013*	share	change	
Revenues	389	100	17	24.9
Expenditures	408	100	13	26.1
Interest expend.	50	12	3	3.4
Expenditures	358	88	14	22.9
Budget balance	-18		-37	-1.2
Primary balance	32		66	2.0
Financing	15		-48	0.9
External borrowing (net)	7		40	0.5
Domestic borrowing	16		-11	1.0
Other	-9		-280	-0.6

Source: The Ministry of Finance

* Provisional.

The ratio of total revenues to gdp was 39 percent while the ratio of total expenditures to gdp was 41 percent. As a result of public sector borrowing requirement to gdp remained almost same with 1 percent. In the meanwhile the public sector primary surplus to gdp was 2.6 percent.

Public sector borrowed TL 15 billion from domestic markets, and TL 7 billion from external markets. The average maturity of borrowing from domestic markets rose to 74 months while the weighted average cost of domestic borrowing declined by 0.9 percentage points to 7.9 percent.

Benchmark bond interest rate declined to the 6.2 percent level during the first half of the year. On the other hand, during the second half of 2013, under the influence of slowdown in capital inflows, changes in portfolio preferences, and the monetary policy of the Central Bank accelerating benchmark bond interest rate stood at 10.1 percent level at the end of the year.

Domestic debt ratio fell further. Outstanding domestic debt was TL 403 billion, and its ratio to gdp became 26 percent. Total debt stock of public sector, calculated as an aggregate of external debt stock of USD 96.2 billion and its TL equivalent, amounted to 38 percent of gdp with TL 586 billion.

Outstanding domestic debt was consisted of fixed interest securities of 53 percent, and floating rate securities of 47 percent, and CPI-indexed securities. Almost half of outstanding domestic debt were held by banks, 26.2 percent by non-bank entities, and 21.5 percent by foreign investors. The ratio of outstanding domestic debt to broadly defined money supply (deposits, currency in circulation, repo and investment funds; M2RF) was 64 percent, while its ratio to bank assets was 25 percent.

The ratio of financial assets to gdp stood at 120 percent. The ratio of money and quasi-money financial assets demand to gdp increased by 3 percentage points. The ratio of TL denominated assets demand to gdp became 40 percent. In capital market, the ratio of market value of shares to gdp declined by 7 percentage points. Public sector securities to gdp remained almost the same.

Structure of Outstanding Domestic Debt (Percentage share)

	2010	2011	2012	2013
TL	98	99	100	100
FX	2	1	0	0
<i>For information</i>				
Fixed rate	50	52	52	53
Floating rate	35	30	28	24
CPI linked	15	17	19	24

Source: Undersecretariat of the Treasury.

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

	2011	2012	2013
Residents	327	336	331
Financial sector	224	221	211
Non-financial residents	95	107	111
Real persons	6	3	4
Corporations	74	87	87
Mutual funds	15	17	20
CBRT	8	9	9
Non residents	68	102	91
Total	395	438	422

Source: Undersecretariat of the Treasury.

Financial Assets (As percentage of gdp)

	2011	2012	2013
Money and quasi-money	52	55	58
Cash	4	4	4
Deposits	48	49	54
- TL	33	34	36
- FX	15	15	18
Repos	0	1	0
Capital market	60	69	61
Shares (market value)	29	39	32
Bonds and bills	29	28	27
-Public	28	27	26
-Private	1	1	1
Mutual funds	2	2	2
Individual pension	1	1	1
Total	113	125	120

Source: CBRT. Capital Markets Board.

Market value of companies declined. Borsa Istanbul 100 index depreciated both in dollar and TL terms in 2013. The index contracted by 13 percent to 67,802 points in TL terms in 2013. On the other hand, total transaction volume of shares increased by 31 percent to TL 820 billion. The market value of traded companies on the stock exchange decreased by 24 percent to USD 238 billion by the end of 2013, and the ratio of market value to gdp declined to 32 percent from 39 percent. The number of traded companies on the stock exchange increased by 20 to 424 compared to the year 2011.

In 2013, market value of financial institutions fell faster than the total market. As a result, market value of financial institutions within total shares decreased by 6 percentage points to 28 percent. In Borsa Istanbul, shares of 31 financial institutions are traded, out of which 16 of them are banks.

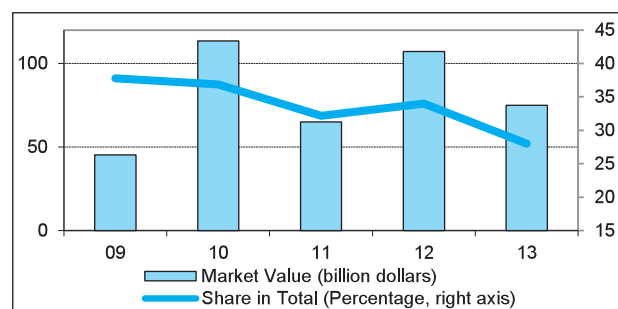
Foreign trade deficit widened. Foreign trade volume increased by 4 percent to USD 403 billion resulting completely from the imports. Exports remained almost constant at USD 152 billion, while imports increased by 6 percent and reached to USD 252 billion. The export-import coverage ratio declined by 4 percentage points to 60 percent. Exports to gdp ratio stood at 19 percent, while imports to gdp ratio became 31 percent. Due to the faster increase of import prices, the terms of trade deteriorated.

The ratio of foreign trade volume to gdp was 49 percent. Foreign trade deficit grew by 21 percent to USD 100 billion and the ratio of foreign trade deficit to gdp was 13 percent.

In breakdown of exports by commodity groups, consumer goods were 12 percent and intermediary goods were 73 percent of total imports. Imports of mineral oils and fuels including crude oil and natural gas items had 22 percent share in total imports with a value of USD 56 billion. In breakdown of exports by commodity groups, consumer goods, intermediary and capital goods had 40 percent, 49 percent and 10 percent of total exports, respectively.

The share of EU member states in foreign trade was 39 percent, while the share of non-EU European countries was 14 percent. The foreign trade deficit with EU member states was USD 29 billion. By the country groups, the highest foreign trade deficit was with Far Eastern countries group amounting to USD 43 billion.

Market Value of Financial Institutions



Source: Borsa İstanbul.

Foreign Trade (USD billion)

	2010	2011	2012	2013
Exports	114	135	152	152
Imports	186	241	237	252
Foreign trade deficit	72	106	-84	-100
Foreign trade volume	300	376	389	403
Foreign trade deficit/gdp	10	14	11	13
Exports/imports	62	56	64	60

Source: Turkish Statistical Institute

Foreign Trade by Commodity Groups (2013)

	Export			Import		
	Billion \$	Perc. chg.	Perc. share	Billion \$	Perc. chg.	Perc. share
Capital goods	16	14	10	37	8	15
Interm. goods	75	-9	49	184	5	73
Consum. goods	61	9	40	30	14	12
Other	1	28	0	1	-33	0
Total	152	0	100	252	6	100

Source: Turkish Statistical Institute

Current account deficit grew. Due to increase in foreign trade deficit, current account deficit grew beyond expectations. The ratio of current account deficit was 8 percent of gdp by USD 65 billion.

Net capital inflow exceeded above the current account deficit. Most important components of net capital inflow were USD 24 billion in portfolio investments, USD 22 billion in bank loans, and USD 10 billion in foreign direct investments. Annually, portfolio investments declined from USD 48 billion in the first half to USD 24 billion by the end of year.

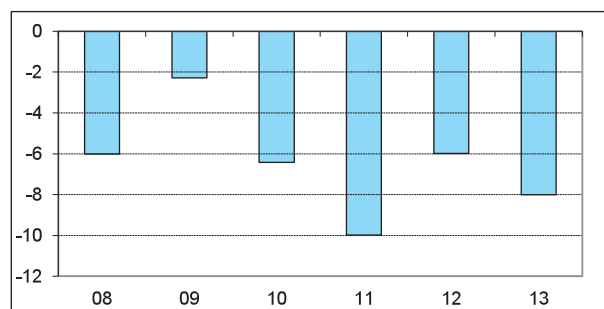
Compared to the previous year, due to the impact of USD 3 billion foreign currency inflow included in net errors and omissions item, general equilibrium surplus decreased by USD 12 billion to USD 11 billion. Following the payment of USD 1 billion to the International Monetary Fund, foreign exchange reserves of the Central Bank increased by USD 10 billion.

Outstanding external debt increased by USD 50 billion to USD 388 billion. Outstanding external debt increased by USD 12 billion to USD 116 billion in public sector, and increased by USD 38 billion to USD 267 billion in private sector. The Central Bank's external debt declined by USD 2 billion to the level of USD 5 billion. The long-term outstanding external debt and the short-term outstanding external debt increased by USD 21 billion and USD 28 billion, respectively. The short-term outstanding debt accounted for one-third of total outstanding debt. Within long-term outstanding external debt stock, the debt of public sector (except the Central Bank) increased by USD 5 billion to USD 97 billion, while that of private sector increased by USD 18 billion.

The ratio of external debt to gdp increased by 4 percentage points to 47 percent level. The ratio of long-term debts to gdp increased by 2 percentage points to 32 percent, while the ratio of short-term debts to gdp increased by 3 percentage points to 16 percent. The ratio of external debt of public sector (except the Central Bank) to gdp was 14 percent, while that of private sector was 33 percent level.

One third of the total external debt stock belonged to public sector. The debt of financial institutions was USD 146 billion, while that of non-financial private companies was USD 122 billion.

Current Account Balance to Gdp (Percentage)



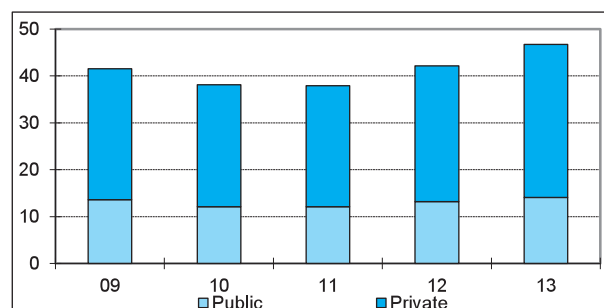
Source: CBRT.

Capital and Financial Account (USD million)

	2010	2011	2012	2013
Capital and financial account	44	67	70	72
-Capital account (net)	0	0	0	0
-Financial account (net)	44	67	70	72
-Direct invest. abroad (net)	8	14	8	10
-Portfolio investments (net)	16	22	41	24
-Other investments (net)	33	31	20	39
-Net errors and omissions	3	9	1	3
General balance	15	1	23	11
-IMF account	-2	-3	-2	-1
-Official reserves	-13	2	-21	-10

Source: CBRT.

Outstanding External Debt to Gdp (Percentage)



Source: Undersecretariat of the Treasury.

Outstanding External Debt (USD billion)

	2010	2011	2012	2013
Long term	215	222	238	259
Public	85	87	93	98
Central Bank	10	9	6	4
Private	119	126	139	156
Financial institutions	40	47	55	71
Banks	29	35	41	55
Non-financial institutions	79	79	84	86
Short term	77	82	101	129
Public	4	7	11	18
Central Bank	1	1	1	1
Private	72	75	90	111
Banks	48	47	59	75
Non-bank	24	27	29	36
Total	292	304	338	388

Source: Undersecretariat of the Treasury.

Net foreign exchange position of non-financial institutions gave a deficit of USD 174 billion.

According to The Central Bank data, assets of non-financial companies increased by USD 5 billion to USD 92 billion, and their liabilities increased by USD 38 billion to USD 266 billion in 2013. Thus, net foreign exchange deficit of these companies increased from USD 141 to USD 174 billion.

USD 46 billion of the long-term external debt was owed to official creditors, and USD 134 billion to private creditors. Bonds amounted to USD 79 billion of long-term external debt stock. Official creditors had the biggest share with USD 38 billion in debts owed to international organizations.

Mid-term program predicts a growth of 5 percent in 2015 – 2016 period. The Mid-Term Program declared by the Government includes estimates on macroeconomic indicators for the 2014-2016 period.

Main objective of the Medium-Term Program is to minimize the impact of ongoing global uncertainty on Turkish economy, while simultaneously reducing the current account deficit gradually and upkeeping the growth.

Accordingly, gdp growth is targeted to be 4 percent in 2014, and 5 percent in 2015 and 2016.

Inflation rate is expected to drop to 5.3 percent in 2014, and would be 5 percent in 2015 and 2016.

The ratio of current account deficit to gdp is estimated to be in a downward trend over the programme period, and decline to 5.4 percent in 2016.

The ratio of public sector balance deficit (primary balance) to gdp and the ratio of outstanding domestic debt to gdp are projected to decline over the programme period.

Foreign Exchange Assets and Liabilities of Non-Financial Companies (USD billion)

	2010	2011	2012	2013
Asset	84	78	87	92
Liabilities	177	202	228	266
Net foreign exchange position	-93	-124	-141	-174
Short -term assets	74	67	74	77
Short -term liabilities	73	81	87	95
Short-term net FX position	1	-15	-13	-18

Source: CBRT

Main Economic Indicators* (Mid-term forecast, percentage)

	2014	2015	2016
Growth (Percentage change in constant price)	4.0	5.0	5.0
Current account balance to gdp	-6.4	-5.9	-5.4
CPI	5.3	5.0	5.0
Unemployment rate	9.4	9.2	8.9
Public balance to gdp	-1.0	-0.8	-0.5
Primary balance to gdp	2.1	2.1	2.1
EU-Defined general government debt stock to gdp	33.0	31.0	30.0

Source: Ministry Of Development

* Forecast

Banking System

Banking sector contributed the growth positively.

During the recent five years, financial stability remained strong in Turkey. Banking sector, representing a major part of the financial sector in Turkey, performed successfully, based on criterias such as growth, capital adequacy, asset quality, liquidity, and profitability. Over the past five years, in fixed prices, total assets rose by 62 percent, and the ratio of total assets to gdp rose by 31 points to 105 percent.

Total loans grew with 23 percent in fixed prices, rising the share in total assets by 3 percentage points, and 61 percent loan to gdp ratio reached 69 percent. Total loan portfolio was dispersed between large companies, SMEs and consumers with approximately with one-third share in risk spectrum. Credit risk remained at a reasonable 3 percent level. The share of securities portfolio in total assets kept further declining. As a result, the share of risk-weighted assets included in capital adequacy calculation increased in the balance sheet.

Although, more than half of the balance sheet was financed by deposits of residents, recently, the contribution of foreign borrowing to asset financing has increased. Shareholders' equity financed 11.3 percent of the assets. Therefore, leverage ratio remained at a prudent level of 8.9. In off-balance sheet transactions, a quick increase was recorded in derivative transactions item particularly due to transactions aimed at management of currency and interest risks. Net foreign exchange position risk remained at a low level.

Proactive measures supported financial stability.

Shared aim of monetary and prudent banking measures taken for the purpose of limiting the effects of global risks on growth and financial stability has been to keep liquidity at high level, to limit the loan growth, to fix share of individual loans in total loans at one-third level, and to manage the risks properly. Decisions taken in G20 meetings and regulations recommended by the international organizations were rapidly put into force.

Within this framework, capital adequacy ratio of at least 12 percent was required. The ratio required reserves to balance sheet doubled to 11 percent level. The Central Bank stopped interest payment to required reserves. Banks were asked to have higher capital adequacy ratio for consumer loans and credit cards. General provisions set aside for loan portfolio were increased.

Conservative regulations enabled banks to operate with high confidence coefficient, but led the profit margin decline in line with the higher intermediation cost. Depending on the efforts of banks to enlarge their loan volume, capital adequacy followed a downward trend, return on equity declined.

Main indicators of 2013 showed a sound balance sheet structure for banking sector revealing risk compliance and supportive of growth.

Operations supported by new technology infrastructure, rapidly expanding branch network as well as through non-branch location and mobile applications, the banking sector contributes to the growth of the financial sector through diversification and increase of non-loan financial services.

Number of Banks

The number of banks operating in Turkey was 49, including 4 participation banks in 2013,¹ The number of deposit banks, development, and investment banks was 45. The number of banks remained the same due to closure of Portigon A.G. and opening of Bank of Tokyo Mitsubishi A.Ş.

Out of total deposit and development and investment banks, 32 of banks were deposit banks, 13 were development and investment banks. Out of deposit banks, 3 were the state-owned banks, and 11 were private banks. Savings Deposits Insurance Fund (SDIF) owned 1 bank. There were 17 deposit banks with foreign capital participation whose shares were owned by non-resident investors at a rate of at least 51 percent. Out of development and investment banks, 3 were state-owned banks, 6 were private banks, and 4 were foreign banks.

Number of Branches and Employment

The increase of total number of branches by 789 to 10,981 completely attributed to the deposit banks. The number of branches increased by 239 in private banks and 318 in state-owned deposit banks and 232 in foreign banks.

The population per branch was around 6,704 persons in the banking sector. Population per bank employee was 374 persons. The number of employees increased by 11,367 to 197 thousand people thus was at record levels by December 2013. The number of employees increased by 2,879 in state-owned banks, 2,753 in private banks, 5,387 in foreign banks. The number of employees in development and investment banks increased by 345.

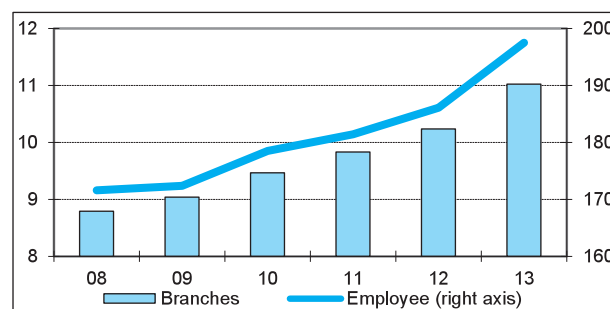
Almost 97 percent of bank employees were employed by deposit banks, and 3 percent by development and investment banks. 28 percent of total employees were employed by state-owned banks, 47 percent in private banks, and 22 percent in foreign banks. The rate of female employees was around 50 percent level in the sector.

Number of Banks and Branches*

	2012		2013	
	Bank	Branch	Bank	Branch
Deposit banks	32	10,192	32	10,981
State-owned	3	3,079	3	3,397
Private	12	5,100	11	5,339
SDIF	1	1	1	1
Foreign	16	2,012	17	2,244
Develop. and invest. banks	13	42	13	40
Total	45	10,234	45	11,023

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

Numbers of Branches and Employees (Thousand)



Source: BAT.

Number of Employees

	2011	2012	2013
Deposit banks	176.576	181.197	192.219
State-owned	50.239	51.587	54.466
Private	89.047	90.612	93.365
SDIF	243	226	229
Foreign	37.047	38.772	44.159
Develop. and invest. banks	4.842	4.901	5.246
Total	181.418	186.098	197.465

Source: BAT.

¹ Detailed information may be received about participation banks from www.bddk.org.tr and www.tkbb.org.tr addresses.

Concentration Ratio

The share of the largest five banks in total assets and deposits declined by 2 percentage points, while their shares in total loans remained the same.

The share of the largest ten banks in total assets, deposits, and loans declined by 1 percentage point each.

In 2013, the largest five banks included 1 state-owned bank and 4 private banks, and the largest ten banks included 3 state-owned banks, 5 private and 2 foreign banks in 2013.

There were 4 banks with asset size above USD 80 billion, and 3 banks with between USD 40 and USD 80 billion. However, asset size of 71 percent of the banks was below USD 10 billion.

Balance Sheet Size

Total assets increased by 26 percent in TL terms to TL 1,636 billion (USD 768 billion). The rate of increase of total assets in USD terms was 5 percent and the ratio of total assets to gdp reached 105 percent. The ratio of total assets, including the participation banks, to gdp became 111 percent amounting to TL 1,732 billion (USD 813 billion).

The growth rate of total assets was realized as 26 percent in deposit banks, 28 percent in state-owned banks, 22 percent in private banks, and 34 percent in foreign banks. The growth rate of balance sheets of development and investment banks was 33 percent.

48 percent (TL 160 billion) of this increase stemmed from deposits; 42 percent (TL 142 billion) from non-deposit resources; 3 percent (TL 10 billion) from shareholders' equity; and 7 percent (TL 24 billion) from other liabilities.

71 percent (TL 239 billion) of the resources were allocated to loans portfolio, and 21 percent (TL 69 billion) to liquid assets. Balance sheet growth arising out of depreciation of TL amounted to 27 percent of total growth.

Concentration in Banking Sector* (Percentage)

	2008	2011	2012	2013
Largest five*				
Assets	62	61	60	58
Deposits	65	62	61	59
Loans	58	58	56	56
Largest ten*				
Assets	86	87	87	86
Deposits	90	91	91	90
Loans	84	87	86	85

* In terms of total assets.

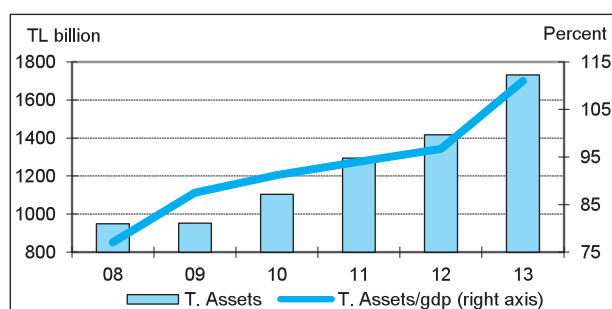
Source: BAT.

The Number of Banks by Asset Size (2012)

Billion \$	0-2		2-10		10-40		40-80		80+	
	12	13	12	13	12	13	12	13	12	13
Number										
Deposit b.	14	13	6	7	5	1	3			4
State							2	2	1	1
Private	3	3	4	3	1	1	1	1	3	3
Foreign	10	9	2	4	4	4				
Fund	1	1								
Dev. inv. b.	10	8	3	4		1				
Total	24	21	9	11	5	6	3	3	4	4

Source: BAT.

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



Source: BRSA.

*Participation banks are included.

The Structure and Development of Assets

	Billion		Percentage		
	TL	\$	Change	2012	2013
Liquid assets	247	116	39	14	15
Financial assets (FA)	282	132	5	21	17
Loans	992	466	32	58	61
Non-performing loans	27	13	25	2	2
Specific provisions (-)	21	10	29	1	1
Permanent assets (PA)	34	16	10	2	2
Rediscounts	41	19	11	3	3
Other assets	40	19	18	3	2
Total assets	1.636	768	26	100	100

Source: BRSA.

Sector Shares

The share of deposit banks in total assets was 90 percent, that of development and investment banks was 4 percent, and the share of participation banks was 6 percent.

The share of state-owned banks was 28 percent, while that of private and foreign banks were 48 percent and 14 percent, respectively.

Excluding the shares listed in Borsa Istanbul, the share of banks owned by non-residents in total assets was 24.8 percent by December 2013.

Off Balance Sheet Items

The rate of growth in non-cash loans accelerated. Non-cash loans, guaranties and warranties and derivatives increased by 40 percent and 75 percent, respectively, while other commitments item decreased by 51 percent. The ratio of total assets to non-cash loans was 86 percent.

TL – FX of Balance Sheet

TL assets and TL liabilities increased by 19 percent and 14 percent, respectively, while foreign exchange assets and foreign exchange liabilities grew by 42 percent and 47 percent each. The shares of TL assets and TL liabilities in the balance sheet declined by 4 percentage points to 65 percent and by 6 percentage points to 59 percent, respectively. The share of TL assets in total assets was 70 percent in foreign banks, 68 percent in state-owned banks, and 63 percent in private banks.

Similar differences were also observed in distribution of resources. The share of TL liabilities in total liabilities was 66 percent in state-owned banks, 56 percent in private banks, and 57 percent in foreign banks.

Currency risk

Balance sheet foreign exchange position and foreign exchange net general position gave deficits of USD 30 billion and USD 581 billion, respectively. The ratio of net fx position to shareholders' equity stood at 0.5 percent.

The Structure and Development of Liabilities

	Billion TL	Billion \$	Perc. chg. TL	Perc. share 2012	Perc. share 2013
Deposits	884	415	22	56	54
TL	557	261	13	38	34
Fx	327	153	41	18	20
Non deposit funds	439	206	47	23	27
Shareholder's equity	185	87	6	13	11
Paid-in capital	54	25	8	4	3
Supplementary capital	120	56	18	8	7
Previous year income/loss	-18	-8	0	-1	-1
Current year income/loss	24	11	4	2	1
Other liabilities	128	60	38	7	8
Total liabilities	1.636	768	26	100	100

Source: BRSA.

Market Shares of Groups (Percentage)

	Assets	Deposits	Loans
Deposit banks	90	94	90
State-owned	28	32	26
Private	48	48	49
Foreign	14	14	14
Develop. and invest. banks	4	-	4
Participation banks	6	6	6
Total	100	100	100

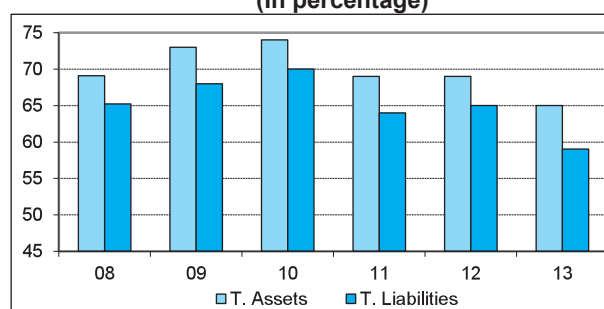
Source: BRSA.

Off-Balance Sheet Items. 2013

	Billion TL	Billion \$	Percentage change TL	Percentage change \$
Off balance sheet items	1.893	889	0	-17
Guaranties and warranties	301	141	41	17
Commitments	1.593	748	-5	-21
Derivatives	1.067	501	75	46
Other commitments	526	247	-51	-59

Source: BRSA.

Share of TL Items in Balance Sheet (In percentage)



Source: BRSA.

Net General Fx Position (USD million)

	2012	2013	Percentage change
Balance sheet FX position			
Asset	257	303	46.7
Liabilities	274	334	60
FX position	-17	-30	-13.3
Off-balance sheet FX position	18	30	11.2
Net FX position	-2	-1	-2.1

Source: BRSA

Balance sheet structure

61 percent of total assets consisted of loans and 17 percent from securities portfolio, while the share of liquid assets was 15 percent, the share of subsidiaries and property and equipment was 2 percent.

Deposits and non-deposit funds owed to banks accounted for 54.1 percent and 14.6 percent of resources, while the share of shareholders' equity was at 11.3 percent level.

Loans

Total loans increased by 32 percent to TL 992 billion (USD 465 billion). The ratio of loans including the participation banks to gdp increased by 10 percentage points to 69 percent compared to the previous year. The ratio of individual loans to gdp was 23 percent. The share of housing loans was 7 percent while that of consumer loans was 9 percent.

TL loans amounted of 70 percent of loans and the remaining 30 percent were foreign exchange loans. The share of corporate loans in total loans was 67 percent, and the share of loans to households was 33 percent. SMEs had a share of 38 percent of corporate loans.

Distribution of Loans

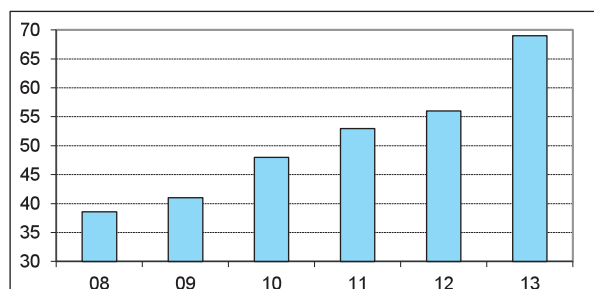
The share of loans extended to manufacturing sector in total corporate loans was 29 percent. The share of loans to trading sector was 18 percent, followed by construction and energy sectors, with 10 percent and 7 percent, respectively.

Cash and non-cash loans to SMEs increased by 36 percent and 38 percent, respectively. The number of SMEs with extended loans was 2.1 million. 75 percent of SME loans was borrowed by micro-enterprises and 19 percent by small-scale enterprises. Average SME loan size was TL 133,000.

The share of housing loans in retail loans was 37 percent, the share of other consumer loans 37, credit cards, 29.7 percent, and that of automobile loans 3 percent.

The average housing loan of TL 84,000 was extended to a total of 481 thousand people. The number of individual loan borrowers was 8.5 million corresponding to an average loan amount of TL 16,500.

Loans
(As percentage of gdp)



Source: BRSA.

Loans By Sectors*
(TL billion)

	2013	Annual perc. chg.	Perc. share		
			2008	2012	2013
Corporate	748	34	68	67	68
SME	280	39	23	24	25
Consumers	353	26	32	33	32
Credit cards	100	22	10	10	9
Consumer and housing	253	27	22	23	23
Housing	111	28	10	10	10
Automobile	9	1	2	1	1
Consumer	133	28	10	12	12
Total	1.101	32	100	100	100

Source: BRSA.

* Participation banks are included.

Credit risk

Non-performing loans before specific provisions increased by 25 percent to TL 27.4 billion. Specific provisions were set aside for 77 percent of non-performing loans. The ratio of non-performing loans after specific provisions stood at 0.6 percent.

The ratio of non-performing loans before specific provisions to total loans remained the same at 2.8 percent. The rates of non-performing loans were 2.6 percent in commercials and 5 percent in credit cards, and 3.1 percent in consumer loans, respectively. The ratio of non-performing loans in SMEs loans was 3 percent.

The ratio of non-performing loans in total loans was 4.2 percent in construction sector, 2.6 percent in manufacturing industry, 3.5 percent in agriculture sectors, and 2.8 percent in trade sector.

Deposits

Total deposits financing 54 percent of total assets, grew by 22 percent to TL 884 billion (USD 415 billion). The ratio of deposits to gdp was 57 percent. 54 percent of assets were financed by deposits.

The share of TL deposits in total deposits declined by 5 percentage points to 63 percent in 2013. The ratio of TL deposits in total deposits was 72 percent in state-owned banks, and 57 percent in private banks, and 64 percent in foreign banks.

The ratio of saving deposits to total deposits was 50 percent, and that of saving deposits to total assets was 27 percent. Average maturity of total deposits was 2.9 months. Average maturity was 2.7 months for TL deposits, and 3.4 months for foreign exchange deposits.

Loan-to-deposit ratio increased by 8 percentage points to 111 percent compared to the previous year in 2013.

Non-deposit funds

Non-deposit funds, amounting to 27 percent of total resources, grew by 48 percent to TL 439 billion, even above the balance sheet increase rate, due to depreciation of TL. Foreign exchange denominated loans borrowed from abroad accounted for 46 percent of non-deposit resources.

The funds from repurchase transactions increased by 47 percent financing 7 percent of the total liabilities. On the other hand, bonds and bills issued by banks increased rapidly to 4 percent of the balance sheet amounting to TL 60 billion.

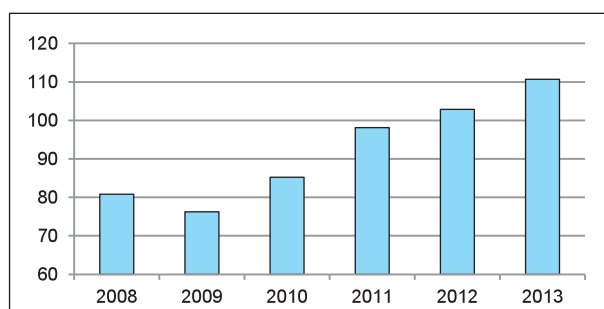
Non-Performing Loans* to Total Loans (Percentage)

	2011	2012	2013
Corporate	2.6	2.9	2.6
SMEs	3.2	3.6	3.2
Consumers	3.0	3.0	2.9
Credit cards	6.0	5.1	5.0
Housing	0.9	0.8	0.6
Automobile	3.4	3.2	2.9
Consumer	2.7	3.3	3.1
Total	2.7	2.9	2.7

Source: BRSA.

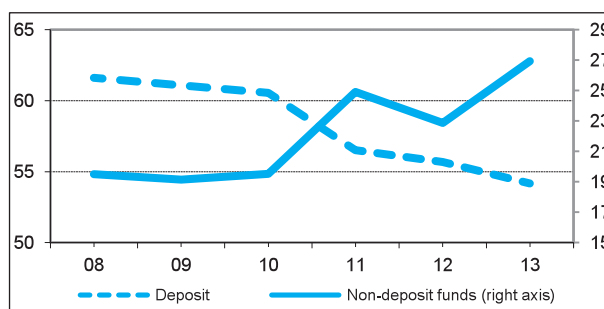
* Before provisions. Participation banks are included.

Loan to Deposit (Percentage)



Source: BRSA.

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



Source: BRSA.

* Before provisions. Participation banks were included.

Shareholders' equity

Shareholders' equity increased by 6 percent in nominal terms to 185 billion TL (USD 87 billion) and declined by 1.3 percent in fixed prices. Main reasons behind this were interest rates hike, TL depreciation, and the slow growth in profit volume.

Free shareholders' equity (shareholders' equity – fixed assets – non-performing loans after provisions) rose from TL 138 billion to TL 145 billion, and declined from USD 78 billion to USD 66 billion in dollars term. Shareholders' equity to total assets ratio was 11 percent. The ratio of free shareholders' equity to total assets was 9 percent level.

Capital adequacy

Capital adequacy ratio, albeit declined slightly, remained rather strong with 15.4 percent compared with the regulatory order of 12 percent. Capital adequacy ratio declined by 2.7 percentage points in 2013 due to rapid growth in loans, increase in TL equivalents of foreign exchange loans, and higher risk weights for individual loans. Capital adequacy ratio was 14.6 percent in deposit banks group, 13.7 percent in state-owned banks, 14.7 percent in private banks, and 15.2 percent in foreign banks. Capital adequacy ratio of development and investment banks was 31.3 percent.

Among the risk-weighted assets, the share of assets with a risk weight of 100 percent and more increased from 37 percent to 40 percent. The share of assets with a risk weight of 75 percent and less in total assets reduced from 61 to 57 percent.

Return on equity

Return on equity fell by 0.2 percentage points to 12.8 percent. Thus, difference between return on equity and return on government domestic debt instruments narrowed to 1.5 percentage points.

Return on equity showed a rapid fall to 6 percent in foreign banks group while it was 16.8 percent in state-owned banks, 14 percent in private banks, and 6 percent in development and investment banks.

Return on assets was 1.4 percent in 2013 down by 0.3 percentage points from year earlier.

Shareholders' Equity

	Billion		Percentage change		Ratio to assets perc.
	TL	\$	TL	\$	
Deposit banks	166	78	6	-12	10.6
State-owned	46	21	9	-10	9.5
Private	95	44	3	-15	11.4
Foreign	26	12	7	-7	10.3
Dev. and invest. banks	19	9	11	-11	27.0
Total	185	87	6	-11	11.3

Source: BRSA.

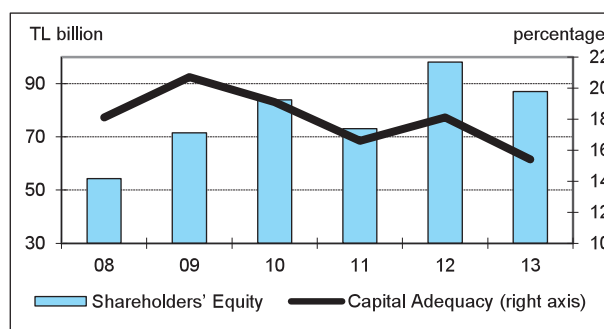
Free Shareholder's Equity* (TL billion)

	2011	2012	2013
Deposit banks	95	122	127
State-owned	26	34	36
Private	54	69	71
Foreign	15	19	20
Dev. and invest. banks	15	16	18
Total	110	138	145

Source: BRSA.

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

Shareholders' Equity and Capital Adequacy (Percentage)



Source: BRSA.

Net profit

Net profit in TL terms increased by 4 percent to TL 23.6 billion, but declined by 2.9 percent in fixed prices. Notably, during the second half of the year, interest margins narrowed due to higher interest rates. Other factors limiting the profit volume were depreciation of TL, and the increase in credit risk provisions for loans.

Net interest income grew by 9 percent and non-interest expenses by 17 percent. The rate of increase in non-interest expenses was 17 percent.

The ratio of non-interest income to total income was 34 percent, and its ratio for coverage of non-interest expenses was 66 percent. The ratio of net interest margin to total assets increased from 3.2 percent to 3.3 percent.

Card transactions volume

According to the data published by the Interbank Card Center, volume of debit card and credit card transactions was TL 788 billion (USD 370 billion), and its ratio to gdp was 50 percent, while that of credit card transactions was 27 percent.

The number of credit cards reached 57 million. The number of debit cards was around 100 million. The numbers of POS devices and ATMs totalled 2.3 million and 42 thousand, respectively.

The number of customers using internet banking transactions increased further to 12.4 million. Individuals accounted for 92 percent of customers, and the remaining 8 percent were corporate customers. Internet banking transactions realized as TL 2,153 billion.

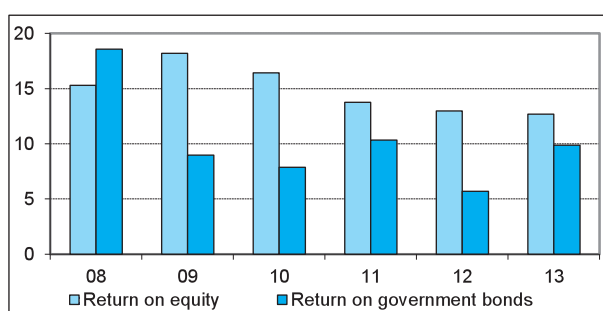
Financial transactions and credit card transactions accounted for 74 percent and 2 percent of all internet transactions, respectively.

Income-Expenditure Ratios (Percentage)

	2008	2012	2013
Total income / total expenditure	127	139	140
Interest Income /total income	85	82	77
Net interest margin/ total assets	3.5	3.2	3.3
Noninterest income/ non interest expenditure	62	64	67
Banking services income/ non interest expenditure	42	39	35

Source: BRSA.

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



Source: BAT.

*By December values.

Selected Indicators

	2012	2013	Percent. chg.
Total credit card ('000)	54.342	56.835	5
Total debit card ('000)	91.263	100.165	10
POS ('000)	2.134	2.294	8
ATM	36.334	42.011	16
Credit card trans. vol. (TL billion)*	361	424	17
Debit card trans. vol. (TL billion)*	311	364	17

Source: Interbank Card Center.

* Usage in Turkey

Selected Indicators for Internet Banking

	2012	2013	Percent. chg.
Number of active customer ('000)	10.552	12.436	18
Financial transactions (TL billion)	1.281	1.584	24
Investment transactions (TL billion)	336	395	18
Credit card transactions (TL billion)	37	47	27
Other financial transactions (TL billion)	116	126	9
Total (TL billion)	1.770	2.153	22

Source: BAT.

International comparison

The financial sector size in Turkey compared with international figures such as percentage of gdp, is close the average of developing countries, however is rather behind the global and EU average.

According to 2012 figures, the ratio of bank assets of EU member states to gdp was 356 percent, while this ratio ascended to 105 percent in Turkey according to 2013 figures.

In 2012, the ratio of loans to gdp was 187 percent on the average in the EU member states, while in 2013; this ratio was 69 percent in Turkey.

According to the financial soundness indicators, the banking sector is strong in Turkey. With reference to financial solidity indicators of the International Monetary Fund, capital adequacy ratio and return on equity in Turkey are in line with the figures in G-20 countries having sound banking industry.

Selected Financial Sector Indicators to gdp (Percentage, 2012)

	World	Developing Countries	Turkey
Bank assets	162	106	94
Capital markets	211	82	65
Shares	73	42	39
Bonds and bills	137	40	28

Source: IMF, Global Financial Stability Report, October 2013.

Selected Banking Indicators in EU and Turkey

	EU (2012)	Turkey (2013)
Assets/gdp (percent)	356	105
Loans/gdp (percent)	187	69
Deposit/gdp (percent))	175	51
Employee per person (person)	163	374
Branch per person (person)	2.320	6.704

Source: European Central Bank, BRSA, BAT, Turkish Statistical Institute

Selected Countries' Banking Indicators

	Capital adequacy	Latest data	Ave. return on equity	Latest data
Turkey	15.7	September	19.0	September
Russia ¹	13.5	December	14.0	December
Argentina	13.4	September	40.6	September
Brazil	16.1	December	14.0	December
Indonesia ¹	19.8	December	19.8	December
Mexico	15.6	December	19.3	December
S.Africa	15.0	November	19	November
Korea	14.0	March	6.1	March
India ²	12.6	September	11.1	September

Source: IMF, Financial Soundness Indicators, April 2014.

¹ Basel I.

² Basel I and Basel II.

Measures Adopted by the Turkish Central Bank

Measures Concerning Foreign Exchange Market		Effects
January 2012	In 2013, the Central Bank supplied foreign exchange liquidity via foreign exchange selling auctions	Foreign exchange equivalent to USD 17.6 billion was sold.
Changes in Interest Rates		
January 2013	Upper band of interest rate corridor was reduced from 9 percent to 8.75 percent (this band was reduced from 8.5 to 8.25 percent for primary dealers); and its lower band was reduced from 5 percent to 4.75 percent.	
February 2013	Upper band of interest rate corridor was reduced from 8.75 percent to 8.5 percent (this band was reduced from 8.25 to 8 percent for primary dealers); and its lower band was dropped from 4.75 percent to 4.5 percent.	
March 2013	Upper band of interest rate corridor was reduced from 8.5 percent to 7.5 percent (this band was reduced from 8 to 7 percent for primary dealers).	
April 2013	Upper band of interest rate corridor was reduced from 7.5 percent to 7 percent (this band was reduced from 7 to 6.5 percent for primary dealers); and its lower band was dropped from 4.5 percent to 4 percent.	
May 2013	One-week repo interest rate was reduced to 4.5 percent. Upper band of interest rate corridor was reduced from 7 percent to 6.5 percent (this band was reduced from 6.5 to 6 percent for primary dealers); and its lower band was reduced from 4 percent to 3.5 percent.	
July 2013	Upper band of interest rate corridor was increased from 6.5 percent to 7.25 percent (this band was raised from 6 to 6.75 percent for primary dealers).	
August 2013	Upper band of interest rate corridor was increased from 7.25 percent to 7.75 percent.	
2013	<p style="text-align: center;">Changes in Required Reserves</p> Reserve requirement ratio to be set aside for TL obligations increased by 50 basis points, and for FX obligations increased by 100 basis points.	<p style="text-align: center;">Effects on liquidity</p> Liquidity amounting to about TL 620 million, FX worth USD 4.25 billion and gold worth USD 640 million was withdrawn.
Reserve Options Mechanism		Reserve Effects
2013	Reserve option coefficient (ROC) for all tranches of FX reserves were increased by 0.4 percentage points and gold reserves by 0.2 percent	CB reserves increased by USD 2.8 billion, and by gold equivalent to USD 1.2 billion.
December 2013	In order to simplify the structure of reserve requirements that are used as a monetary and macro-prudential policy tool, a new approach was adopted. Accordingly, instead of deducting specified items from the total domestic liabilities, only the items subject to reserve requirements will directly be taken into account while calculating liabilities subject to reserve requirements.	
Other Measures		
2013	<p>Upper limits on amounts of one-week repo auctions and one-month repo auctions were removed.</p> <p>As of 24 July 2013, during days of additional monetary tightening implementation, it was declared that neither foreign exchange nor funding through primary dealer repos would be supplied to the banks. It was decided to terminate one-month repo auctions to reduce the volatility in money market interest rates.</p> <p>Maximum outstanding of funding provided by one-week repo auction was reduced from TL 10 billion to TL 6 billion. Total funding provided to primary dealers was reduced from 7 percent to 2 percent of total issue value of government domestic debt instruments purchased by banks from the Treasury auctions.</p>	

Prudential Banking Regulations and Measures Adopted By BRSA

Changes in Regulation on Provisions

October 2013 General reserves ratio was increased for specified consumer loans under specified conditions, and on the other side, it was decreased for export loans and cash loans extended to SMEs.

Changes in Regulation on Measurement of Capital Adequacy

October 2013 Risk weights applied on credit card receivables were increased by considering the remaining maturity of payments in installments; and
Risk weights applied on loans borrowed in cash or for purchase of goods and services via credit cards were increased; and
Risk weights of automobile loans were increased by considering the maturity differences.

Changes in Regulation on Debit Cards and Credit Cards

October 2013 Minimum payment ratios of 25 percent – 35 percent determined in line with the credit card limit were increased to 30 percent – 40 percent range.
Balance between credit card limit and card holder's income was regulated in details.
Prior to limit increase, it was specified that the income level of card holder should be checked within the framework of the principles set forth in the regulation.
Minimum payment amount in one calendar year was regulated.

***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.
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	: 56
Training Center	Phone : 90-212-282 09 73 Fax : 90-212-233 01 83

() Information provided as of May 6, 2014*

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.	Muhammed Karalı	Hüseyin Aydın	Doğanbey Mah. Atatürk Bulvarı No 8 Ulus Ankara	312-584 20 00	312-584 25 51
Türkiye Halk Bankası A.Ş.	Hasan Cebeci	Ali Fuat Taşkesenlioğlu	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	Sanayî 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 Güzeldülger	Bedri Sayın	Büyükdere Cad. Rumelihan No 40 Kat 2 Mecidiyeköy İstanbul	212-272 64 20	212-272 57 23
Akbank T.A.Ş.	Suzan Sabancı Dinçer	S.Hakan Binbaşgil	Sabancı Center 4. Levent İstanbul	212-385 55 55	212-269 73 83
Anadolubank A.Ş.	Mehmet Rüşü Başaran	Bülent Gökhan Günay	Cumhuriyet Mah. Silahşör 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 Basri Gökten	Halit Haydar Yıldız	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	Maslak Mah. Dereboyu/2 Cad. No 13 Sarıyer İstanbul	212-335 53 35	212-328 13 28
Turkish Bank A.Ş.	İbrahim Hakan Börteçene	Servet Taze	Vali Konağı Cad. No 1 Nişantaşı Şişli İstanbul	212-373 63 73	212-225 03 53,55
Türk Ekonomi Bankası A.Ş.	Yavuz Canevi	Ümit Leblebici	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. Aytar 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 Açkılın	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					
Alternatifbank A.Ş.	Tuncay Özilhan	Meriç Uluşahin	Cumhuriyet Caddesi No. 46 Elmadağ Şişli İstanbul	212-315 65 00	212-233 15 00
Arap Türk Bankası A.Ş.	Osman Arslan	Sadek Khalifa S. Abu Hallala	Valkonağı Cad. No 10 Nişantaşı İstanbul	212-225 05 00 (20 Hat)	212-225 05 26
Bank Mellat	Mohammadreza Saroukhani	Younes Hormazi Sheikh Tabagh	Büyükdere Cad. Binbirççek Sok. No 1 1.Levant İstanbul	212-279 80 15	212-284 62 14
Bank of Tokyo-Mitsubishi UFJ Turkey A.Ş.	Shoji Nakano	Toru Yamaguchi	Fatih Sultan Mehmet Mah. Poligon Cad. Buyaka 2 Sitesi No. 8B C-Blok, Kat: 20-21 Tepeüstü Ümraniye İstanbul	216-600 30 00	216-290 64 73
Burgan Bank A.Ş.	Mehmet Nazmi Erten	Ali Murat Dinç	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	Neslihan 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 Aleş	Büyükdere Cad. No 106 Esentepe Şişli İstanbul	212-355 08 00	212-267 27 24
Deutsche Bank A.Ş.	Peter Johannes Maria Tils	Ersin Akyüz	Eski Büyükdere Cad. Tekfen Tower No 209 Kat 17-18 Şişli 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 58 50
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 Saniyer İstanbul	212-335 10 00	212-286 61 00
JPMorgan Chase Bank N.A.	Belma Özmen	Enre 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
Société Générale (SA)	Stephane Jean Hild	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 Özdingör	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					
Aktif 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 Akçakayalıoğlu	Erden Kadir Çevik	Rüzgarlıbağçe 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 Rıfat Sok. No 3 Küçükyalı - Maltepe İstanbul	216-587 90 00	216-489 97 74
İller Bankası A.Ş.	-	Mehmet Turgut Dedeoğlu	Ziraat Mah. 657 Sok. No 14 Dışkapı 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. No 185 Kanyon Ofisi Bloğu 11. Kat Levent İstanbul	212-319 95 00	212-319 95 11
Nurol Yatırım Bankası A.Ş.	Nurettin Çarnıklı	Özgür Altuntaş	Büyükdere Cad. Nurol 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.	Erdal Aksoy	Hikmet Cenk Eynehan	Yüzbaşı Kaya Aldoğan Sok. Aksoy İş Merk. No 7 Kat 3 Zincirlikuyu İstanbul	212-705 89 00	212-345 07 12
Türk Eximbank	Cavit Değdeğ (Acting)	Hayrettin Kaplan	Saray Mahallesi Üntek Sokak No 19 Ümraniye İstanbul	216-666 55 00	216-666 55 99
Türkiye Kalkınma Bankası A.Ş.	Mustafa Cüneyd Düzyol (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. Aksoy İş Merk. 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 5, 2014. 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	10,942	79	2	8	43	197,465
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	10,902	79	2	8	41	192,219
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	3,364	33	0	2	12	54,466
Privately-owned Banks										
Adabank A.Ş.	ADABTRIS	0100	www.adabank.com.tr	Kemal Uzan, C. Cengiz Uzan and others	1,636	25	-	1	7	24,725
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	872	5	-	1	2	14,798
Anadolubank A.Ş.	ANDLTRIS	0135	www.anadolubank.com.tr	Habaş Sınai ve Tıbbi Gazlar İst. End. A.Ş., Mehmet Rüştü Başaran and others	856	3	-	-	3	14,943
Fibabanka A.Ş.	FBHLTRIS	0103	www.fibabanka.com.tr	Fiba Holding A.Ş.	5,304	35	2	6	25	93,365
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	1	-	-	-	-	31
Tekstil Bankası A.Ş.	TEKBTRIS	0109	www.teksfilbank.com.tr	GSD Holding A.Ş. and other shares belonging to the public	985	1	2	-	2	16,249
Türkish Bank A.Ş.	TUBATRIS	0096	www.turkishbank.com	Özyol Holding A.Ş., National Bank Of Kuwait, Mehmet Tanju Özyol and others	115	-	-	-	2	2,111
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	62	-	-	-	-	1,152
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	312	-	-	-	3	4,150
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	-	-	1	-	853
Yapı ve Kredi Bankası A.Ş.	YAPITRISFEX	0067	www.yapikredi.com.tr	Koç Financial Services Inc. and other shares belonging to the public	19	-	-	-	-	269
					539	5	-	-	1	10,001
					990	8	-	3	8	18,737
					1,289	20	-	2	2	24,129
					948	1	-	-	7	15,683

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										
Bireleşik Fon Bankası A.Ş.	BAYDTRIS	0029	www.fonbank.com.tr	Deposit Insurance Fund	1	0	0	0	0	229
Foreign Banks										
Alternatifbank A.Ş.	ALFBTRIS	0124	www.abank.com.tr	Commercial Bank Of Qatar, Anadolu Endüstri Holding A.Ş., Anadolu Motor Üretim ve Pazarlama A.Ş.	73	-	-	-	-	1,413
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	-	-	-	-	277
Bank Mellat	BKMTTRIS	0094	www.mellatbank.com	Bank Mellat - Teheran	3	-	-	-	-	50
Bank of Tokyo-Mitsubishi UFJ Turkey A.Ş.	BOTKTRIS	0147	www.tu.bk.mufg.jp	Bank of Tokyo-Mitsubishi UFJ LTD.	1	-	-	-	-	50
Burgan Bank A.Ş.	TEKFTRIS	0125	www.burgan.com.tr	Burgan Bank S.A.K.	60	-	-	-	-	980
Citibank A.Ş.	CITITRIX	0092	www.citibank.com.tr	Citigroup Netherlands B.V.	8	-	-	-	-	478
Denizbank A.Ş.	DENITRIS	0134	www.denizbank.com	Sberbank of Russia and other shares belonging to the public	688	1	-	-	3	12,822
Deutsche Bank A.Ş.	BKTRTRIS	0115	www.db.com.tr	Deutsche Bank AG	1	-	-	-	-	110
Finans Bank A.Ş.	FNNBTRIS	0111	www.finansbank.com.tr	National Bank of Greece S.A. and others	673	1	-	-	-	13,967
Habib Bank Limited	HABBTRIS	0097	www.habibbank.com.tr	Habib Bank Limited Karachi - Pakistan	1	-	-	-	-	17
HSEC Bank A.Ş.	HSBCTRIS	0123	www.hsbc.com.tr	HSBC Bank PLC and others	311	4	-	-	-	6,148
ING Bank A.Ş.	INGBTRIS	0099	www.ingbank.com.tr	ING Bank N.V.	325	5	-	-	1	5,778
JPMorgan Chase Bank N.A.	CHASTRIS	0098	www.jpmorgan.com/pages/international/turkey	JPMorgan Chase Bank Co.	1	-	-	-	-	61
Odea Bank A.Ş.	ODEATRIS	0146	www.odeabank.com.tr	Bank Audi sal-Audi Saradar Group, Audi Saradar Private Bank	37	-	-	-	-	1,105
Société Générale (SA)	SOGETRIS	0122	www.sgcib.com.tr	Société Générale (SA) - Paris	16	-	-	-	-	278
The Royal Bank of Scotland Plc.	ABNATRIS	0088	www.rbsbank.com.tr	The Royal Bank of Scotland Plc.	1	-	-	-	-	90
Turkland Bank A.Ş.	TBNKTRIS	0108	www.tbank.com.tr	Bankmed Sal, Arap Bank PLC, Arab Bank Switzerland	27	-	-	-	-	535

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	40	0	0	0	2	5,246
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	BPTRTRIS	0142	www.bankpozitif.com.tr	Tarhish Hapoalim and Investment Ltd., C Factoring	1	-	-	-	1	129
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	-	-	-	-	20
GSD Yatırım Bankası A.Ş.	GSDBTRIS	0139	www.gsdbank.com.tr	GSD Holding A.Ş.	1	-	-	-	-	26
İller Bankası A.Ş.	-	0004	www.ilbank.gov.tr	Local and Provincial Administrations	19	-	-	-	-	2,624
İstanbul Takas ve Saklama Bankası A.Ş.	TVSBTRIS	0132	www.takasbank.com.tr	İstanbul Stock Exchange and others	1	-	-	-	-	238
Merrill Lynch Yatırım Bank A.Ş.	MLMBIE2XIST	0129	www.mlyb.com.tr	Bank of America Global Holdings, LP	1	-	-	-	-	42
Nurol Yatırım Bankası A.Ş.	NUROTRIS	0141	www.nurolbank.com.tr	Nurol Holding A.Ş., Nurol İnşaat ve Tic. A.Ş. and others	1	-	-	-	-	37
Standard Chartered Yatırım Bankası Türk A.Ş.	BSUTRIS	0121	www.standardchartered.com.tr	Standard Chartered Bank	1	-	-	-	-	32
Taib Yatırım Bank A.Ş.	TAIBTRIS	0116	www.yatirimbank.com.tr	Aksoy Holding A.Ş. and others	1	-	-	-	-	22
Türk Eximbank	TIKBTR2A	0016	www.eximbank.gov.tr	The Treasury	1	-	-	-	-	483
Türkiye Kalkınma Bankası A.Ş.	TKBNTR2A	0017	www.kalkinma.com.tr	The Treasury	1	-	-	-	1	654
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	-	-	-	-	316

* The deposit banks and development and investment banks are included. Figures provided as of December 31, 2013.

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. 2013			%	Dec. 2012			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	11,172	78,398	89,570	11.7	13,587	61,040	74,627	10.2
Fin.ass.where fair value cha. is refl.to I/S (Net)	5,348	3,063	8,411	1.1	5,432	1,472	6,904	0.9
Financial assets held for trading	5,147	3,063	8,210	1.1	5,047	1,472	6,518	0.9
Public sector debt securities	1,993	216	2,208	0.3	4,083	244	4,327	0.6
Securities representing a share in capital	61	0	61	0.0	27	0	27	0.0
Derivative financial assets held for trading	3,057	2,779	5,837	0.8	869	1,157	2,026	0.3
Other marketable securities	37	68	104	0.0	68	70	138	0.0
Fin.assets clas. as fair value change is refl.to I/S	201	0	201	0.0	386	0	386	0.1
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	201	0	201	0.0	386	0	386	0.1
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	6,444	14,568	21,012	2.7	6,362	13,357	19,719	2.7
Money Market Securities	7,511	194	7,705	1.0	8,040	111	8,151	1.1
Interbank money market placements	5	0	5	0.0	595	1	596	0.1
Istanbul Stock Exc. money market placements	843	194	1,037	0.1	1,251	110	1,361	0.2
Receiv. from reverse repurchase agreements	6,663	0	6,663	0.9	6,194	0	6,194	0.8
Financial Assets Available for Sale (Net)	75,309	17,021	92,330	12.0	97,551	21,613	119,165	16.3
Securities representing a share in capital	190	121	311	0.0	193	82	275	0.0
Public sector debt securities	73,372	14,306	87,679	11.4	95,420	19,009	114,429	15.7
Other marketable securities	1,747	2,593	4,341	0.6	1,939	2,522	4,461	0.6
Loans and Receivables	337,109	139,573	476,682	62.1	315,705	116,867	432,572	59.2
Loans and Receivables	334,329	139,448	473,777	61.7	312,712	116,806	429,518	58.8
Loans granted to the Banks risk group	3,126	2,493	5,619	0.7	2,544	2,521	5,065	0.7
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	331,204	136,954	468,158	61.0	310,169	114,285	424,453	58.1
Loans under follow-up	12,539	301	12,841	1.7	12,086	226	12,312	1.7
Specific provisions (-)	9,759	176	9,935	1.3	9,094	165	9,259	1.3
Factoring Receivables	146	18	164	0.0	161	97	258	0.0
Investments held to Maturity (Net)	34,659	7,419	42,078	5.5	34,303	4,863	39,167	5.4
Public sector debt securities	34,639	7,024	41,663	5.4	34,286	4,806	39,092	5.4
Other marketable securities	20	395	415	0.1	17	57	74	0.0
Investments and Associates (Net)	608	63	672	0.1	802	70	871	0.1
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	608	63	672	0.1	802	70	871	0.1
Financial investments and associates	269	63	333	0.0	394	70	463	0.1
Non-financial investments and associates	339	0	339	0.0	408	0	408	0.1
Subsidiaries (Net)	6,841	3,323	10,165	1.3	8,282	3,046	11,328	1.6
Financial subsidiaries	5,085	3,323	8,408	1.1	6,105	3,046	9,151	1.3
Non-financial subsidiaries	1,756	0	1,756	0.2	2,177	0	2,177	0.3
Joint Ventures (Business Partners) (Net)	103	38	142	0.0	124	42	166	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	103	38	142	0.0	124	42	166	0.0
Financial joint ventures	101	38	139	0.0	121	42	163	0.0
Non-financial joint ventures	3	0	3	0.0	3	0	3	0.0
Recivables From Leasing Transactions	9	17	26	0.0	2	17	19	0.0
Finance lease receivables	10	19	29	0.0	0	20	20	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 (-)	2	2	4	0.0	0	2	2	0.0
Derivative Financial Assets Held for Hedging	1,678	66	1,744	0.2	232	35	267	0.0
Fair value hedges	1,174	58	1,231	0.2	170	21	191	0.0
Cash flow hedges	504	8	512	0.1	63	14	76	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	5,320	8	5,329	0.7	5,828	9	5,837	0.8
Intangible Assets (Net)	1,574	3	1,577	0.2	1,565	4	1,569	0.2
Goodwill	697	0	697	0.1	835	0	835	0.1
Other	877	3	880	0.1	730	4	734	0.1
Real Estates for Investment Purpose (Net)	145	0	145	0.0	99	0	99	0.0
Assets for Tax	776	11	787	0.1	1,007	0	1,007	0.1
Current assets for tax	54	0	54	0.0	8	0	8	0.0
Deferred assets for tax	722	11	733	0.1	999	0	999	0.1
Prop.&Equ.for Sale p. and from Term.Op.(Net)	462	0	462	0.1	312	0	312	0.0
Other Assets	6,127	2,508	8,635	1.1	6,543	1,696	8,238	1.1
Total Assets	501,344	266,292	767,635	100.0	505,938	224,341	730,278	100.0

Liabilities

(USD Million)

	Dec. 2013			%	Dec. 2012			%
	TC	FC	Total		TC	FC	Total	
Deposits	271,433	171,354	442,787	57.7	286,938	146,240	433,177	59.3
Deposits held by the Banks risk group	7,350	8,064	15,414	2.0	8,402	5,711	14,113	1.9
Other	264,083	163,290	427,373	55.7	278,536	140,529	419,065	57.4
Derivative Finan. Liabilities Held for Trading	2,441	1,831	4,272	0.6	1,247	1,122	2,369	0.3
Funds Borrowed	8,004	84,954	92,958	12.1	6,588	66,168	72,755	10.0
Money Market Takings	31,634	23,562	55,196	7.2	26,637	18,413	45,050	6.2
Interbank money market takings	35	0	35	0.0	0	11	11	0.0
Istanbul Stock Exc. money market takings	43	0	43	0.0	74	0	74	0.0
Funds provided under repurchase agreements	31,557	23,562	55,119	7.2	26,563	18,402	44,965	6.2
Marketable Securities Issued (Net)	13,102	15,689	28,792	3.8	12,239	9,351	21,589	3.0
Bills	9,013	586	9,599	1.3	9,172	89	9,261	1.3
Asset backed securities	466	0	466	0.1	294	0	294	0.0
Bonds	3,623	15,104	18,727	2.4	2,773	9,262	12,035	1.6
Funds	4,256	212	4,468	0.6	4,903	189	5,092	0.7
Borrower funds	71	211	282	0.0	158	189	347	0.0
Others	4,185	1	4,186	0.5	4,745	0	4,745	0.6
Miscellaneous Payables	13,965	3,336	17,301	2.3	13,962	1,606	15,568	2.1
Other External Resources	6,294	3,917	10,211	1.3	7,903	3,678	11,580	1.6
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	50	21	71	0.0	48	17	65	0.0
Finance leasing payables	63	23	86	0.0	61	19	80	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	2	15	0.0	14	1	15	0.0
Derivative Finan. Liabilities Held for Hedging	60	270	330	0.0	926	420	1,346	0.2
Fair value hedges	7	102	109	0.0	399	68	467	0.1
Cash flow hedges	53	168	221	0.0	527	352	879	0.1
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	12,464	685	13,149	1.7	12,519	614	13,133	1.8
General provisions	6,605	537	7,142	0.9	5,924	462	6,386	0.9
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	1,757	3	1,761	0.2	1,944	3	1,947	0.3
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	4,101	145	4,246	0.6	4,650	149	4,799	0.7
Liabilities for Tax	1,252	11	1,263	0.2	2,457	10	2,467	0.3
Current liabilities for tax	1,188	11	1,199	0.2	2,363	10	2,373	0.3
Deferred liabilities for tax	64	0	64	0.0	94	0	94	0.0
Lia. for Pro. & Equ. for Sale p. and from Term.Op.(Net)	6	7	13	0.0	0	5	5	0.0
Subordinated Loans	215	9,821	10,037	1.3	0	7,878	7,878	1.1
Shareholders' Equity	86,443	345	86,788	11.3	95,778	2,424	98,202	13.4
Paid-in capital	25,372	0	25,372	3.3	28,176	0	28,176	3.9
Supplementary capital	7,026	288	7,314	1.0	13,878	2,385	16,264	2.2
Share premium	1,458	0	1,458	0.2	1,747	0	1,747	0.2
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	688	438	1,126	0.1	6,278	2,666	8,944	1.2
Revaluation changes of property and equip.	438	0	438	0.1	853	0	853	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.	68	0	68	0.0	69	0	69	0.0
Hedging funds (active part)	118	-149	-31	0.0	-288	-281	-568	-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	4,255	0	4,255	0.6	5,220	0	5,220	0.7
Profit reserves	50,863	56	50,920	6.6	50,573	39	50,612	6.9
Legal reserves	5,303	5	5,308	0.7	5,683	4	5,688	0.8
Status reserves	56	0	56	0.0	41	0	41	0.0
Extraordinary reserves	44,700	0	44,700	5.8	44,203	0	44,203	6.1
Other profit reserves	805	51	856	0.1	645	34	680	0.1
Profit or loss	3,182	0	3,182	0.4	3,150	0	3,150	0.4
Prior years income/loss	-7,902	0	-7,902	-1.0	-9,568	0	-9,568	-1.3
Current year income/loss	11,084	0	11,084	1.4	12,717	0	12,717	1.7
Total Liabilities	451,619	316,016	767,635	100.0	472,144	258,134	730,278	100.0

The Banking System in Turkey

Off Balance Sheet Commitments

(USD Million)

	Dec. 2013			Dec. 2012		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	59,635	81,598	141,233	52,763	67,847	120,610
Letters of guarantee	55,476	46,120	101,596	49,229	37,531	86,760
Bank acceptances	95	5,817	5,913	58	4,683	4,742
Letters of credit	18	23,602	23,621	63	20,797	20,860
Prefinancing given as guarantee	0	1	1	0	9	9
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	4,046	6,058	10,104	3,413	4,826	8,240
Commitments	180,507	66,302	246,809	502,521	97,615	600,137
Irrevocable commitments	133,056	36,461	169,518	127,514	28,672	156,186
Revocable commitments	47,451	29,841	77,291	375,008	68,943	443,951
Derivative Financial Instruments	162,572	338,198	500,770	102,155	240,571	342,726
Derivative finan. instruments held for hedging	18,461	28,139	46,600	20,102	26,615	46,717
Trading transactions	144,111	310,059	454,170	82,053	213,956	296,009
Custody and Pledged Securities	2,392,322	637,013	3,029,334	2,243,465	658,802	2,902,266
Items held in Custody	903,743	34,344	938,086	748,772	31,215	779,987
Pledged Items	1,067,411	412,118	1,479,528	1,170,347	510,252	1,680,599
Accepted independent guaran. and warran.	421,168	190,551	611,720	324,346	117,335	441,680
Total Off Balance Sheet Commitments	2,795,036	1,123,111	3,918,147	2,900,904	1,064,835	3,965,739

Income-Expenditure

(USD Million)

	Dec. 2013	Dec. 2012
Interest Income	50,571	60,259
Interest on loans	38,872	43,556
Interest received from reserve deposits	1	1
Interest received from banks	371	558
Interest received from money market transactions	392	615
Interest received from marketable securities portfolio	10,750	15,346
Other interest income	185	183
Interest Expenses	23,831	31,053
Interest on deposits	18,241	24,246
Interest on money market transactions	1,985	2,199
Interest on funds borrowed	1,854	3,060
Interest on securities issued	1,500	1,332
Other interest expenses	252	216
Net Interest Income/Expenses	26,740	29,206
Net Fees and Commissions Income/Expenses	7,102	7,158
Fees and commissions received	8,579	8,823
Fees and commissions paid	1,478	1,665
Dividend Income	616	706
Trading Profit/Loss (net)	219	768
Profit/loss on trading account securities	1,177	2,219
Profit/losses on derivative financial transactions	2,537	-3,720
Foreign exchange profit/loss	-3,496	2,269
Other Operating Income	3,210	3,096
Total Operating Income/Expenses	37,886	40,934
Provision for Loan Losses or other Receivables (-)	7,223	7,012
Specific provisions of banks loans and other receivables*	4,334	3,953
General provision expenses*	1,936	1,780
Other Operating Expenses (-)	17,263	17,634
Personnel Expenses*	7,474	7,572
Net Operating Profit/Loss	13,401	16,288
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	13,401	16,288
Provisions for Taxes on Income from Continuing Operations (±)	-2,902	-3,571
Net Profit/Loss from Continuing Operations	10,499	12,717
Net Profit/Loss Before Taxes from Terminated Operations	611	0
Provisions for Taxes on Income from Terminated Operations (±)	-26	0
Net Profit/Loss from Terminated Operations	585	0
Net Profit/Losses	11,084	12,717

* Used from information and disclosures related to income statement.

Ratios

(%)

	Dec. 2013	Dec. 2012
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	15.4	18.1
Shareholders' Equity / Total Assets	11.3	13.4
(Shareholders' Equity - Permanent Assets) / Total Assets	8.5	10.3
Net On Balance Sheet Position / Total Shareholders' Equity	-35.5	-17.1
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-1.2	1.7
Balance-Sheet Ratios		
TC Assets / Total Assets	65.3	69.3
TC Liabilities / Total Liabilities	58.8	64.7
FC Assets / FC Liabilities	84.3	86.9
TC Deposits / Total Deposits	61.3	66.2
TC Loans / Total Loans and Receivables	70.7	73.0
Total Deposits / Total Assets	57.7	59.3
Funds Borrowed / Total Assets	12.1	10.0
Assets Quality		
Financial Assets (net) / Total Assets	18.8	22.7
Total Loans and Receivables / Total Assets	62.1	59.2
Total Loans and Receivables / Total Deposits	107.7	99.9
Loans Under Follow-up (gross) / Total Loans and Receivables	2.7	2.8
Loans Under Follow-up (net) / Total Loans and Receivables	0.6	0.7
Specific Provisions / Loans Under Follow-up	77.4	75.2
Permanent Assets / Total Assets	2.8	3.2
Consumer Loans / Total Loans and Receivables	31.6	33.7
Liquidity		
Liquid Assets / Total Assets	28.5	31.3
Liquid Assets / Short-term Liabilities	54.1	56.6
TC Liquid Assets / Total Assets	13.8	17.9
Profitability		
Net Profit/Losses / Total Assets	1.4	1.7
Net Profit/Losses / Total Shareholders' Equity	12.8	13.0
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.7	2.2
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	2.9	3.5
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	59.1	61.7
Non-interest Income (net) / Total Assets	1.5	1.6
Other Operating Expenses / Total Assets	2.2	2.4
Personnel Expenses / Other Operating Expenses	43.3	42.9
Non-interest Income (net) / Other Operating Expenses	64.6	66.5

Deposit Banks

Assets

(USD Million)

	Dec. 2013			%	Dec. 2012			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	11,066	77,888	88,954	12.1	13,267	60,639	73,905	10.5
Fin.ass.where fair value cha. is refl.to I/S (Net)	5,246	3,009	8,255	1.1	4,342	1,433	5,775	0.8
Financial assets held for trading	5,045	3,009	8,054	1.1	3,957	1,433	5,389	0.8
Public sector debt securities	1,919	185	2,104	0.3	3,067	240	3,307	0.5
Securities representing a share in capital	61	0	61	0.0	27	0	27	0.0
Derivative financial assets held for trading	3,030	2,756	5,786	0.8	857	1,123	1,980	0.3
Other marketable securities	35	68	103	0.0	5	70	75	0.0
Fin.assets clas. as fair value change is refl.to I/S	201	0	201	0.0	386	0	386	0.1
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	201	0	201	0.0	386	0	386	0.1
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	3,436	13,236	16,672	2.3	3,006	12,182	15,188	2.2
Money Market Securities	7,418	194	7,612	1.0	7,725	111	7,836	1.1
Interbank money market placements	4	0	4	0.0	592	1	593	0.1
Istanbul Stock Exc. money market placements	843	194	1,037	0.1	1,023	110	1,133	0.2
Receiv. from reverse repurchase agreements	6,571	0	6,571	0.9	6,110	0	6,110	0.9
Financial Assets Available for Sale (Net)	73,525	16,825	90,350	12.3	95,671	21,326	116,997	16.7
Securities representing a share in capital	145	120	265	0.0	134	80	214	0.0
Public sector debt securities	71,903	14,134	86,037	11.7	93,746	18,816	112,563	16.1
Other marketable securities	1,477	2,571	4,048	0.6	1,791	2,429	4,220	0.6
Loans and Receivables	326,078	126,108	452,186	61.5	306,189	106,456	412,645	58.9
Loans and Receivables	323,365	125,983	449,348	61.2	303,241	106,395	409,636	58.5
Loans granted to the Banks risk group	1,983	2,364	4,347	0.6	1,613	2,418	4,032	0.6
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	321,382	123,619	445,001	60.6	301,627	103,977	405,604	57.9
Loans under follow-up	12,349	292	12,641	1.7	11,921	223	12,144	1.7
Specific provisions (-)	9,636	166	9,803	1.3	8,973	162	9,135	1.3
Factoring Receivables	144	18	162	0.0	161	97	258	0.0
Investments held to Maturity (Net)	34,442	7,398	41,840	5.7	34,141	4,840	38,981	5.6
Public sector debt securities	34,422	7,003	41,425	5.6	34,124	4,782	38,907	5.6
Other marketable securities	20	395	415	0.1	17	57	74	0.0
Investments and Associates (Net)	532	55	588	0.1	718	66	784	0.1
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	532	55	588	0.1	718	66	784	0.1
Financial investments and associates	199	55	254	0.0	315	66	382	0.1
Non-financial investments and associates	334	0	334	0.0	402	0	402	0.1
Subsidiaries (Net)	6,751	3,210	9,960	1.4	8,190	2,933	11,123	1.6
Financial subsidiaries	5,018	3,210	8,228	1.1	6,020	2,933	8,953	1.3
Non-financial subsidiaries	1,732	0	1,732	0.2	2,170	0	2,170	0.3
Joint Ventures (Business Partners) (Net)	103	38	142	0.0	124	42	166	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	103	38	142	0.0	124	42	166	0.0
Financial joint ventures	101	38	139	0.0	121	42	163	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	1,678	60	1,737	0.2	232	35	267	0.0
Fair value hedges	1,174	51	1,225	0.2	170	21	191	0.0
Cash flow hedges	504	8	512	0.1	63	14	76	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	5,135	8	5,143	0.7	5,695	9	5,704	0.8
Intangible Assets (Net)	1,544	3	1,547	0.2	1,545	4	1,549	0.2
Goodwill	697	0	697	0.1	835	0	835	0.1
Other	847	3	850	0.1	710	4	714	0.1
Real Estates for Investment Purpose (Net)	70	0	70	0.0	88	0	88	0.0
Assets for Tax	735	11	746	0.1	980	0	980	0.1
Current assets for tax	53	0	53	0.0	8	0	8	0.0
Deferred assets for tax	683	11	694	0.1	972	0	972	0.1
Prop.&Equ.for Sale p. and from Term.Op.(Net)	448	0	448	0.1	289	0	289	0.0
Other Assets	5,983	2,330	8,313	1.1	6,481	1,600	8,081	1.2
Total Assets	484,335	250,390	734,725	100.0	488,843	211,774	700,617	100.0

Liabilities

(USD Million)

	Dec. 2013			%	Dec. 2012			%
	TC	FC	Total		TC	FC	Total	
Deposits	271,433	171,354	442,787	60.3	286,938	146,240	433,177	61.8
Deposits held by the Banks risk group	7,350	8,064	15,414	2.1	8,402	5,711	14,113	2.0
Other	264,083	163,290	427,373	58.2	278,536	140,529	419,065	59.8
Derivative Finan. Liabilities Held for Trading	2,434	1,785	4,219	0.6	1,240	1,069	2,309	0.3
Funds Borrowed	7,622	69,541	77,163	10.5	6,476	53,969	60,445	8.6
Money Market Takings	30,338	23,439	53,777	7.3	25,312	18,273	43,585	6.2
Interbank money market takings	35	0	35	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	13	0	13	0.0	0	0	0	0.0
Funds provided under repurchase agreements	30,290	23,439	53,728	7.3	25,312	18,273	43,585	6.2
Marketable Securities Issued (Net)	12,118	14,190	26,308	3.6	11,342	8,003	19,345	2.8
Bills	8,195	463	8,658	1.2	8,416	0	8,416	1.2
Asset backed securities	466	0	466	0.1	294	0	294	0.0
Bonds	3,456	13,728	17,184	2.3	2,633	8,003	10,635	1.5
Funds	2,605	0	2,605	0.4	3,226	0	3,226	0.5
Borrower funds	12	0	12	0.0	15	0	15	0.0
Others	2,594	0	2,594	0.4	3,211	0	3,211	0.5
Miscellaneous Payables	12,823	2,937	15,760	2.1	12,909	1,348	14,257	2.0
Other External Resources	6,120	3,843	9,963	1.4	7,714	3,613	11,327	1.6
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	50	16	66	0.0	48	17	65	0.0
Finance leasing payables	63	17	80	0.0	61	19	80	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	14	1	14	0.0	14	1	15	0.0
Derivative Finan. Liabilities Held for Hedging	60	252	312	0.0	926	420	1,346	0.2
Fair value hedges	7	84	91	0.0	399	68	467	0.1
Cash flow hedges	53	168	221	0.0	527	352	879	0.1
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	12,064	684	12,748	1.7	12,155	613	12,768	1.8
General provisions	6,417	537	6,954	0.9	5,743	462	6,205	0.9
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	1,668	3	1,671	0.2	1,849	3	1,852	0.3
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	3,979	144	4,124	0.6	4,562	148	4,710	0.7
Liabilities for Tax	1,184	11	1,195	0.2	2,384	10	2,393	0.3
Current liabilities for tax	1,125	11	1,136	0.2	2,293	10	2,302	0.3
Deferred liabilities for tax	60	0	60	0.0	91	0	91	0.0
Lia. for Pro. & Equ. for Sale p. and from Term.Op.(Net)	6	7	13	0.0	0	5	5	0.0
Subordinated Loans	215	9,697	9,912	1.3	0	7,736	7,736	1.1
Shareholders' Equity	77,560	338	77,898	10.6	86,249	2,384	88,632	12.7
Paid-in capital	18,815	0	18,815	2.6	21,479	0	21,479	3.1
Supplementary capital	6,196	282	6,478	0.9	12,734	2,345	15,079	2.2
Share premium	1,448	0	1,448	0.2	1,735	0	1,735	0.2
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	685	432	1,117	0.2	6,208	2,625	8,833	1.3
Revaluation changes of property and equip.	430	0	430	0.1	813	0	813	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.	68	0	68	0.0	69	0	69	0.0
Hedging funds (active part)	118	-149	-31	0.0	-288	-281	-568	-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	3,446	0	3,446	0.5	4,198	0	4,198	0.6
Profit reserves	49,893	56	49,950	6.8	49,472	39	49,511	7.1
Legal reserves	4,878	5	4,884	0.7	5,214	4	5,219	0.7
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	44,225	0	44,225	6.0	43,629	0	43,629	6.2
Other profit reserves	790	51	841	0.1	629	34	663	0.1
Profit or loss	2,655	0	2,655	0.4	2,563	0	2,563	0.4
Prior years income/loss	-7,894	0	-7,894	-1.1	-9,554	0	-9,554	-1.4
Current year income/loss	10,549	0	10,549	1.4	12,117	0	12,117	1.7
Total Liabilities	436,632	298,093	734,725	100.0	456,918	243,699	700,617	100.0

Deposit Banks

Off Balance Sheet Commitments

(USD Million)

	Dec. 2013			Dec. 2012		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	55,615	79,949	135,564	48,778	66,286	115,064
Letters of guarantee	54,197	45,391	99,588	47,985	36,822	84,807
Bank acceptances	95	5,814	5,909	58	4,673	4,731
Letters of credit	18	23,281	23,299	61	20,350	20,411
Prefinancing given as guarantee	0	1	1	0	9	9
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	1,304	5,464	6,768	674	4,432	5,106
Commitments	172,763	62,638	235,401	492,779	94,776	587,555
Irrevocable commitments	129,849	35,430	165,279	123,011	28,171	151,182
Revocable commitments	42,914	27,208	70,122	369,768	66,605	436,373
Derivative Financial Instruments	161,154	332,310	493,464	100,267	233,768	334,034
Derivative finan. instruments held for hedging	18,461	25,934	44,394	20,102	26,615	46,717
Trading transactions	142,693	306,377	449,070	80,165	207,153	287,317
Custody and Pledged Securities	1,888,692	578,925	2,467,617	1,853,390	607,534	2,460,924
Items held in Custody	420,397	33,656	454,053	371,771	30,787	402,558
Pledged Items	1,052,821	377,447	1,430,268	1,158,396	477,134	1,635,530
Accepted independent guaran. and warran.	415,474	167,822	583,297	323,223	99,613	422,836
Total Off Balance Sheet Commitments	2,278,223	1,053,823	3,332,046	2,495,214	1,002,364	3,497,578

Income-Expenditure

(USD Million)

	Dec. 2013	Dec. 2012
Interest Income	49,178	58,729
Interest on loans	37,813	42,537
Interest received from reserve deposits	1	1
Interest received from banks	251	371
Interest received from money market transactions	371	588
Interest received from marketable securities portfolio	10,562	15,052
Other interest income	181	180
Interest Expenses	23,452	30,640
Interest on deposits	18,241	24,246
Interest on money market transactions	1,845	2,025
Interest on funds borrowed	1,789	2,971
Interest on securities issued	1,336	1,190
Other interest expenses	242	207
Net Interest Income/Expenses	25,726	28,089
Net Fees and Commissions Income/Expenses	7,017	7,085
Fees and commissions received	8,478	8,731
Fees and commissions paid	1,461	1,646
Dividend Income	598	682
Trading Profit/Loss (net)	258	813
Profit/loss on trading account securities	1,175	2,210
Profit/losses on derivative financial transactions	2,487	-3,698
Foreign exchange profit/loss	-3,403	2,302
Other Operating Income	3,034	2,945
Total Operating Income/Expenses	36,633	39,614
Provision for Loan Losses or other Receivables (-)	7,077	6,896
Specific provisions of banks loans and other receivables*	4,295	3,933
General provision expenses*	1,898	1,716
Other Operating Expenses (-)	16,814	17,168
Personnel Expenses*	7,217	7,302
Net Operating Profit/Loss	12,742	15,551
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	12,742	15,551
Provisions for Taxes on Income from Continuing Operations (±)	-2,779	-3,434
Net Profit/Loss from Continuing Operations	9,963	12,117
Net Profit/Loss Before Taxes from Terminated Operations	611	0
Provisions for Taxes on Income from Terminated Operations (±)	-26	0
Net Profit/Loss from Terminated Operations	585	0
Net Profit/Losses	10,549	12,117

* Used from information and disclosures related to income statement.

Ratios

(%)

	Dec. 2013	Dec. 2012
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	14.6	17.2
Shareholders' Equity / Total Assets	10.6	12.7
(Shareholders' Equity - Permanent Assets) / Total Assets	7.8	9.4
Net On Balance Sheet Position / Total Shareholders' Equity	-38.5	-18.2
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-1.3	1.9
Balance-Sheet Ratios		
TC Assets / Total Assets	65.9	69.8
TC Liabilities / Total Liabilities	59.4	65.2
FC Assets / FC Liabilities	84.0	86.9
TC Deposits / Total Deposits	61.3	66.2
TC Loans / Total Loans and Receivables	72.1	74.2
Total Deposits / Total Assets	60.3	61.8
Funds Borrowed / Total Assets	10.5	8.6
Assets Quality		
Financial Assets (net) / Total Assets	19.4	23.1
Total Loans and Receivables / Total Assets	61.5	58.9
Total Loans and Receivables / Total Deposits	102.1	95.3
Loans Under Follow-up (gross) / Total Loans and Receivables	2.8	2.9
Loans Under Follow-up (net) / Total Loans and Receivables	0.6	0.7
Specific Provisions / Loans Under Follow-up	77.5	75.2
Permanent Assets / Total Assets	2.8	3.2
Consumer Loans / Total Loans and Receivables	33.1	35.2
Liquidity		
Liquid Assets / Total Assets	28.8	31.4
Liquid Assets / Short-term Liabilities	53.2	55.3
TC Liquid Assets / Total Assets	13.7	17.7
Profitability		
Net Profit/Losses / Total Assets	1.4	1.7
Net Profit/Losses / Total Shareholders' Equity	13.5	13.7
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.7	2.2
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	2.9	3.4
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	58.5	61.0
Non-interest Income (net) / Total Assets	1.5	1.6
Other Operating Expenses / Total Assets	2.3	2.5
Personnel Expenses / Other Operating Expenses	42.9	42.5
Non-interest Income (net) / Other Operating Expenses	64.9	67.1

State-owned Banks

Assets

(USD Million)

	Dec. 2013			% Distr.	Dec. 2012			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	3,881	26,886	30,767	13.6	5,493	20,119	25,612	12.1
Fin.ass.where fair value cha. is refl.to I/S (Net)	316	179	494	0.2	27	162	190	0.1
Financial assets held for trading	316	179	494	0.2	27	162	190	0.1
Public sector debt securities	9	8	17	0.0	10	9	18	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	305	171	476	0.2	16	154	170	0.1
Other marketable securities	2	0	2	0.0	1	0	1	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	311	2,953	3,264	1.4	158	3,503	3,661	1.7
Money Market Securities	0	0	0	0.0	6	1	7	0.0
Interbank money market placements	0	0	0	0.0	6	1	7	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)	28,275	5,762	34,037	15.0	29,446	5,201	34,647	16.4
Securities representing a share in capital	90	115	205	0.1	84	74	158	0.1
Public sector debt securities	28,179	5,585	33,765	14.9	29,361	5,056	34,417	16.3
Other marketable securities	5	62	67	0.0	1	71	72	0.0
Loans and Receivables	101,183	31,491	132,674	58.5	91,935	23,644	115,579	54.7
Loans and Receivables	100,486	31,491	131,977	58.2	91,146	23,643	114,789	54.3
Loans granted to the Banks risk group	115	478	593	0.3	90	266	356	0.2
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	100,371	31,013	131,384	58.0	91,055	23,378	114,433	54.1
Loans under follow-up	3,837	10	3,846	1.7	3,783	9	3,793	1.8
Specific provisions (-)	3,139	10	3,149	1.4	2,994	9	3,003	1.4
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	15,807	2,930	18,738	8.3	22,151	3,144	25,295	12.0
Public sector debt securities	15,803	2,910	18,713	8.3	22,145	3,114	25,259	12.0
Other marketable securities	4	20	25	0.0	5	30	36	0.0
Investments and Associates (Net)	154	35	189	0.1	271	42	313	0.1
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	154	35	189	0.1	271	42	313	0.1
Financial investments and associates	143	35	178	0.1	257	42	299	0.1
Non-financial investments and associates	11	0	11	0.0	14	0	14	0.0
Subsidiaries (Net)	1,721	556	2,277	1.0	1,428	597	2,025	1.0
Financial subsidiaries	1,609	556	2,165	1.0	1,337	597	1,934	0.9
Non-financial subsidiaries	112	0	112	0.0	92	0	92	0.0
Joint Ventures (Business Partners) (Net)	0	38	38	0.0	0	42	42	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	38	38	0.0	0	42	42	0.0
Financial joint ventures	0	38	38	0.0	0	42	42	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)	1,564	4	1,568	0.7	1,789	5	1,794	0.8
Intangible Assets (Net)	133	2	136	0.1	98	4	102	0.0
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	133	2	136	0.1	98	4	102	0.0
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	181	0	181	0.1	320	0	320	0.2
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	181	0	181	0.1	319	0	319	0.2
Prop.&Equ.for Sale p. and from Term.Op.(Net)	51	0	51	0.0	39	0	39	0.0
Other Assets	1,560	729	2,289	1.0	1,581	162	1,743	0.8
Total Assets	155,137	71,566	226,704	100.0	154,741	56,628	211,369	100.0

Liabilities

(USD Million)

	Dec. 2013			%	Dec. 2012			%
	TC	FC	Total		TC	FC	Total	
Deposits	105,729	46,367	152,095	67.1	110,287	39,455	149,743	70.8
Deposits held by the Banks risk group	1,302	225	1,527	0.7	1,226	503	1,729	0.8
Other	104,426	46,142	150,568	66.4	109,062	38,952	148,014	70.0
Derivative Finan. Liabilities Held for Trading	61	79	140	0.1	26	146	172	0.1
Funds Borrowed	959	14,803	15,762	7.0	842	9,200	10,042	4.8
Money Market Takings	9,996	8,695	18,691	8.2	4,362	6,908	11,270	5.3
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	9,996	8,695	18,691	8.2	4,362	6,908	11,270	5.3
Marketable Securities Issued (Net)	2,787	3,637	6,424	2.8	2,349	1,259	3,608	1.7
Bills	2,678	0	2,678	1.2	2,191	0	2,191	1.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	109	3,637	3,746	1.7	158	1,259	1,417	0.7
Funds	2,604	0	2,604	1.1	3,224	0	3,224	1.5
Borrower funds	12	0	12	0.0	15	0	15	0.0
Others	2,593	0	2,593	1.1	3,209	0	3,209	1.5
Miscellaneous Payables	2,397	266	2,663	1.2	2,332	247	2,579	1.2
Other External Resources	1,312	829	2,141	0.9	1,530	591	2,121	1.0
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	3,662	33	3,695	1.6	3,609	30	3,640	1.7
General provisions	2,007	9	2,016	0.9	1,760	2	1,762	0.8
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	826	0	826	0.4	919	0	919	0.4
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	828	24	853	0.4	930	28	958	0.5
Liabilities for Tax	374	1	375	0.2	752	1	753	0.4
Current liabilities for tax	371	1	371	0.2	752	1	753	0.4
Deferred liabilities for tax	4	0	4	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	927	927	0.4	0	922	922	0.4
Shareholders' Equity	21,069	114	21,183	9.3	22,515	779	23,295	11.0
Paid-in capital	2,934	0	2,934	1.3	3,516	0	3,516	1.7
Supplementary capital	1,512	114	1,626	0.7	2,866	779	3,646	1.7
Share premium	340	0	340	0.1	407	0	407	0.2
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	287	114	400	0.2	1,374	779	2,154	1.0
Revaluation changes of property and equip.	21	0	21	0.0	23	0	23	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.	45	0	45	0.0	50	0	50	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	820	0	820	0.4	1,011	0	1,011	0.5
Profit reserves	12,950	0	12,950	5.7	12,271	0	12,271	5.8
Legal reserves	2,086	0	2,086	0.9	2,252	0	2,252	1.1
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	10,277	0	10,277	4.5	9,482	0	9,482	4.5
Other profit reserves	587	0	587	0.3	537	0	537	0.3
Profit or loss	3,674	0	3,674	1.6	3,862	0	3,862	1.8
Prior years income/loss	75	0	75	0.0	90	0	90	0.0
Current year income/loss	3,599	0	3,599	1.6	3,772	0	3,772	1.8
Total Liabilities	150,951	75,752	226,704	100.0	151,830	59,539	211,369	100.0

State-owned Banks

Off Balance Sheet Commitments

(USD Million)

	Dec. 2013			Dec. 2012		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	17,807	20,024	37,831	14,531	14,916	29,447
Letters of guarantee	17,486	11,511	28,997	14,308	8,144	22,452
Bank acceptances	80	2,467	2,547	31	1,627	1,659
Letters of credit	14	5,822	5,836	35	4,988	5,023
Prefinancing given as guarantee	0	1	1	0	2	2
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	227	223	450	157	155	311
Commitments	45,907	28,167	74,075	87,345	21,471	108,817
Irrevocable commitments	21,231	4,600	25,832	18,569	1,775	20,344
Revocable commitments	24,676	23,567	48,243	68,777	19,696	88,473
Derivative Financial Instruments	6,193	26,674	32,867	3,200	16,679	19,879
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	6,193	26,674	32,867	3,200	16,679	19,879
Custody and Pledged Securities	694,884	155,052	849,936	818,306	301,963	1,120,269
Items held in Custody	250,498	8,738	259,237	168,303	6,825	175,128
Pledged Items	297,272	64,475	361,748	516,374	233,046	749,420
Accepted independent guaran. and warran.	147,113	81,839	228,951	133,629	62,091	195,720
Total Off Balance Sheet Commitments	764,790	229,918	994,708	923,383	355,029	1,278,412

Income-Expenditure

(USD Million)

	Dec. 2013	Dec. 2012
Interest Income	15,394	18,316
Interest on loans	11,363	12,580
Interest received from reserve deposits	1	1
Interest received from banks	24	23
Interest received from money market transactions	1	5
Interest received from marketable securities portfolio	3,970	5,690
Other interest income	35	16
Interest Expenses	7,246	9,618
Interest on deposits	6,085	8,049
Interest on money market transactions	235	203
Interest on funds borrowed	534	1,047
Interest on securities issued	284	230
Other interest expenses	109	88
Net Interest Income/Expenses	8,147	8,698
Net Fees and Commissions Income/Expenses	1,209	1,158
Fees and commissions received	1,575	1,500
Fees and commissions paid	366	342
Dividend Income	222	123
Trading Profit/Loss (net)	131	472
Profit/loss on trading account securities	265	393
Profit/losses on derivative financial transactions	453	-156
Foreign exchange profit/loss	-588	236
Other Operating Income	1,185	795
Total Operating Income/Expenses	10,893	11,247
Provision for Loan Losses or other Receivables (-)	2,128	2,299
Specific provisions of banks loans and other receivables*	1,112	1,084
General provision expenses*	619	465
Other Operating Expenses (-)	4,199	4,043
Personnel Expenses*	1,858	1,756
Net Operating Profit/Loss	4,565	4,905
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	4,565	4,905
Provisions for Taxes on Income from Continuing Operations (±)	-967	-1,133
Net Profit/Loss from Continuing Operations	3,599	3,772
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	3,599	3,772

* Used from information and disclosures related to income statement.

Ratios

(%)

	Dec. 2013	Dec. 2012
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	13.5	17.2
Shareholders' Equity / Total Assets	9.3	11.0
(Shareholders' Equity - Permanent Assets) / Total Assets	7.2	8.6
Net On Balance Sheet Position / Total Shareholders' Equity	-12.5	-5.7
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-1.4	0.6
Balance-Sheet Ratios		
TC Assets / Total Assets	68.4	73.2
TC Liabilities / Total Liabilities	66.6	71.8
FC Assets / FC Liabilities	94.5	95.1
TC Deposits / Total Deposits	69.5	73.7
TC Loans / Total Loans and Receivables	76.3	79.5
Total Deposits / Total Assets	67.1	70.8
Funds Borrowed / Total Assets	7.0	4.8
Assets Quality		
Financial Assets (net) / Total Assets	23.5	28.4
Total Loans and Receivables / Total Assets	58.5	54.7
Total Loans and Receivables / Total Deposits	87.2	77.2
Loans Under Follow-up (gross) / Total Loans and Receivables	2.9	3.3
Loans Under Follow-up (net) / Total Loans and Receivables	0.5	0.7
Specific Provisions / Loans Under Follow-up	81.9	79.2
Permanent Assets / Total Assets	2.2	2.4
Consumer Loans / Total Loans and Receivables	32.1	34.4
Liquidity		
Liquid Assets / Total Assets	30.2	30.3
Liquid Assets / Short-term Liabilities	51.8	50.4
TC Liquid Assets / Total Assets	14.5	16.6
Profitability		
Net Profit/Losses / Total Assets	1.6	1.8
Net Profit/Losses / Total Shareholders' Equity	17.0	16.2
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.0	2.3
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	3.1	3.6
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	64.6	67.7
Non-interest Income (net) / Total Assets	1.2	1.2
Other Operating Expenses / Total Assets	1.9	1.9
Personnel Expenses / Other Operating Expenses	44.3	43.4
Non-interest Income (net) / Other Operating Expenses	65.4	63.0

Privately-owned Banks

Assets

(USD Million)

	Dec. 2013			% Distr.	Dec. 2012			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	5,473	38,604	44,077	11.3	5,907	32,282	38,189	9.8
Fin.ass.where fair value cha. is refl.to I/S (Net)	2,936	1,396	4,332	1.1	1,826	956	2,781	0.7
Financial assets held for trading	2,822	1,396	4,217	1.1	1,638	956	2,594	0.7
Public sector debt securities	810	169	978	0.3	1,023	214	1,238	0.3
Securities representing a share in capital	46	0	46	0.0	18	0	18	0.0
Derivative financial assets held for trading	1,964	1,199	3,163	0.8	594	713	1,306	0.3
Other marketable securities	3	28	31	0.0	3	28	31	0.0
Fin.assets clas. as fair value change is refl.to I/S	114	0	114	0.0	188	0	188	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	114	0	114	0.0	188	0	188	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	1,471	8,131	9,602	2.5	1,947	7,157	9,104	2.3
Money Market Securities	1,434	134	1,569	0.4	2,517	80	2,597	0.7
Interbank money market placements	0	0	0	0.0	186	0	186	0.0
Istanbul Stock Exc. money market placements	799	134	933	0.2	786	80	865	0.2
Receiv. from reverse repurchase agreements	636	0	636	0.2	1,546	0	1,546	0.4
Financial Assets Available for Sale (Net)	37,250	10,487	47,737	12.2	55,832	15,200	71,032	18.2
Securities representing a share in capital	45	4	49	0.0	39	6	45	0.0
Public sector debt securities	35,751	8,000	43,751	11.2	54,116	12,907	67,023	17.2
Other marketable securities	1,454	2,483	3,936	1.0	1,677	2,287	3,963	1.0
Loans and Receivables	167,073	79,773	246,846	63.3	162,360	72,623	234,983	60.1
Loans and Receivables	165,838	79,648	245,486	62.9	161,032	72,563	233,595	59.8
Loans granted to the Banks risk group	1,640	1,826	3,466	0.9	1,466	2,111	3,577	0.9
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	164,199	77,821	242,020	62.0	159,567	70,452	230,018	58.9
Loans under follow-up	5,338	272	5,610	1.4	5,062	200	5,262	1.3
Specific provisions (-)	4,103	147	4,250	1.1	3,734	140	3,875	1.0
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	15,489	4,103	19,592	5.0	11,716	1,610	13,326	3.4
Public sector debt securities	15,481	3,910	19,392	5.0	11,708	1,601	13,309	3.4
Other marketable securities	7	193	200	0.1	8	9	17	0.0
Investments and Associates (Net)	372	20	393	0.1	437	24	462	0.1
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	372	20	393	0.1	437	24	462	0.1
Financial investments and associates	56	20	76	0.0	58	24	82	0.0
Non-financial investments and associates	317	0	317	0.1	380	0	380	0.1
Subsidiaries (Net)	4,414	2,139	6,553	1.7	6,085	2,042	8,126	2.1
Financial subsidiaries	2,804	2,139	4,943	1.3	4,018	2,042	6,060	1.6
Non-financial subsidiaries	1,609	0	1,609	0.4	2,066	0	2,066	0.5
Joint Ventures (Business Partners) (Net)	9	0	9	0.0	11	0	11	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	9	0	9	0.0	11	0	11	0.0
Financial joint ventures	9	0	9	0.0	11	0	11	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	592	30	622	0.2	62	0	62	0.0
Fair value hedges	475	22	498	0.1	56	0	56	0.0
Cash flow hedges	117	7	124	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)	2,787	4	2,791	0.7	3,117	4	3,121	0.8
Intangible Assets (Net)	1,090	0	1,090	0.3	1,182	0	1,183	0.3
Goodwill	657	0	657	0.2	788	0	788	0.2
Other	433	0	433	0.1	395	0	395	0.1
Real Estates for Investment Purpose (Net)	70	0	70	0.0	88	0	88	0.0
Assets for Tax	375	11	386	0.1	546	0	546	0.1
Current assets for tax	5	0	5	0.0	1	0	1	0.0
Deferred assets for tax	370	11	381	0.1	545	0	545	0.1
Prop.&Equ.for Sale p. and from Term.Op.(Net)	217	0	217	0.1	240	0	240	0.1
Other Assets	3,337	995	4,332	1.1	3,742	1,139	4,881	1.2
Total Assets	244,390	145,828	390,218	100.0	257,615	133,117	390,732	100.0

Liabilities

(USD Million)

	Dec. 2013			%	Dec. 2012			%
	TC	FC	Total		TC	FC	Total	
Deposits	125,349	99,321	224,671	57.6	137,588	87,437	225,025	57.6
Deposits held by the Banks risk group	5,266	6,117	11,383	2.9	6,335	4,634	10,970	2.8
Other	120,084	93,204	213,288	54.7	131,252	82,803	214,055	54.8
Derivative Finan. Liabilities Held for Trading	1,589	747	2,336	0.6	933	645	1,578	0.4
Funds Borrowed	4,218	37,701	41,918	10.7	3,619	33,912	37,530	9.6
Money Market Takings	16,032	14,199	30,231	7.7	19,296	10,871	30,167	7.7
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	11	0	11	0.0	0	0	0	0.0
Funds provided under repurchase agreements	16,021	14,199	30,220	7.7	19,296	10,871	30,167	7.7
Marketable Securities Issued (Net)	7,359	9,711	17,071	4.4	6,826	6,019	12,845	3.3
Bills	3,995	463	4,457	1.1	4,154	0	4,154	1.1
Asset backed securities	199	0	199	0.1	294	0	294	0.1
Bonds	3,165	9,249	12,414	3.2	2,379	6,019	8,398	2.1
Funds	1	0	1	0.0	2	0	2	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	1	0	1	0.0	2	0	2	0.0
Miscellaneous Payables	8,725	1,450	10,176	2.6	8,976	939	9,915	2.5
Other External Resources	3,412	2,223	5,636	1.4	4,566	2,443	7,009	1.8
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	48	11	60	0.0	45	12	57	0.0
Finance leasing payables	62	12	74	0.0	59	13	72	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	13	1	14	0.0
Derivative Finan. Liabilities Held for Hedging	47	215	262	0.1	624	350	974	0.2
Fair value hedges	7	48	56	0.0	254	0	254	0.1
Cash flow hedges	40	167	207	0.1	370	350	720	0.2
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	6,715	511	7,226	1.9	7,021	476	7,496	1.9
General provisions	3,275	463	3,738	1.0	3,023	420	3,443	0.9
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	628	0	628	0.2	724	0	724	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	2,812	48	2,860	0.7	3,273	55	3,328	0.9
Liabilities for Tax	584	10	594	0.2	1,358	9	1,367	0.3
Current liabilities for tax	566	10	576	0.1	1,291	9	1,299	0.3
Deferred liabilities for tax	18	0	18	0.0	67	0	67	0.0
Lia. for Pro. & Equ. for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	5	5	0.0
Subordinated Loans	0	5,670	5,670	1.5	0	4,822	4,822	1.2
Shareholders' Equity	44,064	303	44,367	11.4	50,364	1,574	51,938	13.3
Paid-in capital	10,358	0	10,358	2.7	12,576	0	12,576	3.2
Supplementary capital	4,100	246	4,347	1.1	8,702	1,535	10,238	2.6
Share premium	1,061	0	1,061	0.3	1,272	0	1,272	0.3
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	476	396	872	0.2	4,320	1,815	6,135	1.6
Revaluation changes of property and equip.	251	0	251	0.1	613	0	613	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.	22	0	22	0.0	17	0	17	0.0
Hedging funds (active part)	51	-149	-99	0.0	-206	-280	-485	-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	2,239	0	2,239	0.6	2,687	0	2,687	0.7
Profit reserves	23,439	56	23,495	6.0	22,260	39	22,298	5.7
Legal reserves	2,391	5	2,396	0.6	2,531	4	2,536	0.6
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	20,856	0	20,856	5.3	19,644	0	19,644	5.0
Other profit reserves	192	51	243	0.1	85	34	119	0.0
Profit or loss	6,167	0	6,167	1.6	6,826	0	6,826	1.7
Prior years income/loss	-47	0	-47	0.0	-81	0	-81	0.0
Current year income/loss	6,214	0	6,214	1.6	6,907	0	6,907	1.8
Total Liabilities	218,144	172,073	390,218	100.0	241,216	149,515	390,732	100.0

Privately-owned Banks

Off Balance Sheet Commitments

(USD Million)

	Dec. 2013			Dec. 2012		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	29,243	46,107	75,350	26,733	40,079	66,812
Letters of guarantee	28,163	26,114	54,277	26,179	22,341	48,520
Bank acceptances	10	2,206	2,216	17	1,967	1,984
Letters of credit	2	14,314	14,316	25	12,875	12,901
Prefinancing given as guarantee	0	0	0	0	1	1
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	1,067	3,474	4,541	512	2,895	3,406
Commitments	89,130	23,014	112,144	341,790	64,177	405,967
Irrevocable commitments	74,694	20,485	95,179	70,825	17,964	88,789
Revocable commitments	14,437	2,529	16,966	270,966	46,213	317,178
Derivative Financial Instruments	95,985	198,316	294,300	62,994	150,131	213,125
Derivative finan. instruments held for hedging	11,519	17,503	29,023	13,109	19,635	32,745
Trading transactions	84,465	180,812	265,278	49,885	130,496	180,381
Custody and Pledged Securities	788,221	317,650	1,105,871	722,939	258,016	980,955
Items held in Custody	100,551	22,036	122,587	120,719	20,798	141,517
Pledged Items	547,336	263,587	810,923	475,618	207,786	683,405
Accepted independent guaran. and warran.	140,334	32,027	172,361	126,602	29,432	156,033
Total Off Balance Sheet Commitments	1,002,579	585,087	1,587,666	1,154,456	512,403	1,666,860

Income-Expenditure

(USD Million)

	Dec. 2013	Dec. 2012
Interest Income	25,293	30,799
Interest on loans	19,462	22,386
Interest received from reserve deposits	0	0
Interest received from banks	105	169
Interest received from money market transactions	74	135
Interest received from marketable securities portfolio	5,566	8,004
Other interest income	86	106
Interest Expenses	12,454	16,645
Interest on deposits	9,256	12,643
Interest on money market transactions	1,145	1,340
Interest on funds borrowed	1,086	1,737
Interest on securities issued	872	842
Other interest expenses	96	84
Net Interest Income/Expenses	12,839	14,154
Net Fees and Commissions Income/Expenses	4,534	4,532
Fees and commissions received	5,370	5,545
Fees and commissions paid	836	1,013
Dividend Income	320	382
Trading Profit/Loss (net)	574	882
Profit/loss on trading account securities	789	1,590
Profit/losses on derivative financial transactions	1,344	-2,078
Foreign exchange profit/loss	-1,559	1,370
Other Operating Income	1,265	1,474
Total Operating Income/Expenses	19,532	21,425
Provision for Loan Losses or other Receivables (-)	3,412	3,242
Specific provisions of banks loans and other receivables*	2,090	1,964
General provision expenses*	935	912
Other Operating Expenses (-)	8,889	9,384
Personnel Expenses*	3,757	3,943
Net Operating Profit/Loss	7,230	8,799
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	7,230	8,799
Provisions for Taxes on Income from Continuing Operations (±)	-1,566	-1,892
Net Profit/Loss from Continuing Operations	5,664	6,907
Net Profit/Loss Before Taxes from Terminated Operations	576	0
Provisions for Taxes on Income from Terminated Operations (±)	-26	0
Net Profit/Loss from Terminated Operations	550	0
Net Profit/Losses	6,214	6,907

* Used from information and disclosures related to income statement.

Ratios

(%)

	Dec. 2013	Dec. 2012
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	14.8	17.1
Shareholders' Equity / Total Assets	11.4	13.3
(Shareholders' Equity - Permanent Assets) / Total Assets	8.2	9.6
Net On Balance Sheet Position / Total Shareholders' Equity	-35.5	-11.7
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-1.1	3.2
Balance-Sheet Ratios		
TC Assets / Total Assets	62.6	65.9
TC Liabilities / Total Liabilities	55.9	61.7
FC Assets / FC Liabilities	84.7	89.0
TC Deposits / Total Deposits	55.8	61.1
TC Loans / Total Loans and Receivables	67.7	69.1
Total Deposits / Total Assets	57.6	57.6
Funds Borrowed / Total Assets	10.7	9.6
Assets Quality		
Financial Assets (net) / Total Assets	18.5	22.3
Total Loans and Receivables / Total Assets	63.3	60.1
Total Loans and Receivables / Total Deposits	109.9	104.4
Loans Under Follow-up (gross) / Total Loans and Receivables	2.3	2.2
Loans Under Follow-up (net) / Total Loans and Receivables	0.6	0.6
Specific Provisions / Loans Under Follow-up	75.8	73.6
Permanent Assets / Total Assets	3.2	3.7
Consumer Loans / Total Loans and Receivables	32.6	32.9
Liquidity		
Liquid Assets / Total Assets	27.5	31.7
Liquid Assets / Short-term Liabilities	52.9	57.1
TC Liquid Assets / Total Assets	12.4	17.4
Profitability		
Net Profit/Losses / Total Assets	1.6	1.8
Net Profit/Losses / Total Shareholders' Equity	14.0	13.3
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.9	2.3
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	2.8	3.1
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	55.0	56.9
Non-interest Income (net) / Total Assets	1.7	1.9
Other Operating Expenses / Total Assets	2.3	2.4
Personnel Expenses / Other Operating Expenses	42.3	42.0
Non-interest Income (net) / Other Operating Expenses	75.3	77.5

Banks Under the Deposit Insurance Fund

Assets

(USD Million)

	Dec. 2013			% Distr.	Dec. 2012			% 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)	53	0	53	13.8	38	0	38	8.4
Financial assets held for trading	53	0	53	13.8	38	0	38	8.4
Public sector debt securities	53	0	53	13.8	38	0	38	8.4
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	64	61	125	32.7	155	57	212	46.8
Money Market Securities	0	0	0	0.0	1	0	1	0.2
Interbank money market placements	0	0	0	0.0	1	0	1	0.2
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans and Receivables	1	0	1	0.2	1	0	1	0.2
Loans and Receivables	0	0	0	0.1	1	0	1	0.1
Loans granted to the Banks risk group	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.1	1	0	1	0.1
Loans under follow-up	21	3	24	6.2	18	4	23	5.0
Specific provisions (-)	21	3	24	6.1	18	4	22	4.9
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	164	0	164	43.0	140	0	140	31.0
Public sector debt securities	164	0	164	43.0	140	0	140	31.0
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)	23	0	23	6.1	29	0	29	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	5	0	5	1.4	6	0	6	1.3
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	5	0	5	1.4	6	0	6	1.3
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	7	4	11	2.9	23	3	26	5.8
Total Assets	317	65	383	100.0	393	61	454	100.0

Liabilities

(USD Million)

	Dec. 2013			% Distr.	Dec. 2012			% Distr.
	TC	FC	Total		TC	FC	Total	
Deposits	1	5	6	1.6	2	4	6	1.4
Deposits held by the Banks risk group	0	0	0	0.0	0	0	0	0.0
Other	1	5	6	1.6	2	4	6	1.4
Derivative Finan. Liabilities Held for Trading	0	0	0	0.0	0	0	0	0.0
Funds Borrowed	0	0	0	0.0	0	0	0	0.0
Money Market Takings	1	0	1	0.2	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	6	35	41	10.8	7	30	37	8.1
Other External Resources	1	0	1	0.3	2	0	2	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	20	24	44	11.5	34	27	61	13.4
General provisions	3	0	3	0.7	3	0	3	0.6
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	3	0	3	0.9	4	0	4	0.9
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	14	24	38	10.0	27	27	54	11.9
Liabilities for Tax	0	0	0	0.1	1	0	1	0.3
Current liabilities for tax	0	0	0	0.1	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	289	0	289	75.5	346	0	346	76.4
Paid-in capital	216	0	216	56.5	259	0	259	57.1
Supplementary capital	0	0	0	0.0	0	0	0	0.0
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	0	0	0	0.0	0	0	0	0.0
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est. for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv. & ass., subs. & joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val. inc. in pro. & equ. held for sale p. and term. ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	0	0	0	0.0	0	0	0	0.0
Profit reserves	8,265	0	8,265	2,160.0	9,926	0	9,926	2,188.6
Legal reserves	12	0	12	3.3	15	0	15	3.3
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	8,252	0	8,252	2,156.7	9,911	0	9,911	2,185.3
Other profit reserves	0	0	0	0.1	0	0	0	0.0
Profit or loss	-8,192	0	-8,192	-2,141.0	-9,839	0	-9,839	-2,169.4
Prior years income/loss	-8,209	0	-8,209	-2,145.5	-9,859	0	-9,859	-2,174.0
Current year income/loss	17	0	17	4.5	21	0	21	4.6
Total Liabilities	318	65	383	100.0	393	60	454	100.0

Banks Under the Deposit Insurance Fund

Off Balance Sheet Commitments

(USD Million)

	Dec. 2013			Dec. 2012		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	22	71	93	29	38	67
Letters of guarantee	22	71	93	29	38	67
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	2,356	0	2,356	2,709	0	2,709
Irrevocable commitments	2,356	0	2,356	2,709	0	2,709
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	272	45	317	478	88	566
Items held in Custody	5	1	6	6	1	8
Pledged Items	267	44	311	472	86	558
Accepted independent guaran. and warran.	0	0	0	0	0	1
Total Off Balance Sheet Commitments	2,650	117	2,767	3,216	126	3,342

Income-Expenditure

(USD Million)

	Dec. 2013	Dec. 2012
Interest Income	22	27
Interest on loans	1	1
Interest received from reserve deposits	0	0
Interest received from banks	11	19
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	10	8
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	22	27
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)	3	10
Profit/loss on trading account securities	2	10
Profit/losses on derivative financial transactions	0	0
Foreign exchange profit/loss	1	0
Other Operating Income	13	6
Total Operating Income/Expenses	40	45
Provision for Loan Losses or other Receivables (-)	6	1
Specific provisions of banks loans and other receivables*	4	1
General provision expenses*	0	0
Other Operating Expenses (-)	15	18
Personnel Expenses*	9	9
Net Operating Profit/Loss	19	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	19	26
Provisions for Taxes on Income from Continuing Operations (±)	-2	-5
Net Profit/Loss from Continuing Operations	17	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	17	21

* Used from information and disclosures related to income statement.

Ratios

(%)

	Dec. 2013	Dec. 2012
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	36.4	38.3
Shareholders' Equity / Total Assets	75.5	76.4
(Shareholders' Equity - Permanent Assets) / Total Assets	69.3	70.0
Net On Balance Sheet Position / Total Shareholders' Equity	0.2	0.1
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.2	0.1
Balance-Sheet Ratios		
TC Assets / Total Assets	82.9	86.6
TC Liabilities / Total Liabilities	83.1	86.7
FC Assets / FC Liabilities	101.1	100.3
TC Deposits / Total Deposits	22.0	31.0
TC Loans / Total Loans and Receivables	100.0	100.0
Total Deposits / Total Assets	1.6	1.4
Funds Borrowed / Total Assets	0.0	0.0
Assets Quality		
Financial Assets (net) / Total Assets	56.7	39.4
Total Loans and Receivables / Total Assets	0.2	0.2
Total Loans and Receivables / Total Deposits	11.5	15.5
Loans Under Follow-up (gross) / Total Loans and Receivables	3,322.8	2,321.2
Loans Under Follow-up (net) / Total Loans and Receivables	46.9	42.7
Specific Provisions / Loans Under Follow-up	98.6	98.2
Permanent Assets / Total Assets	6.2	6.4
Consumer Loans / Total Loans and Receivables	53.1	57.3
Liquidity		
Liquid Assets / Total Assets	46.5	55.4
Liquid Assets / Short-term Liabilities	2,347.4	3,276.3
TC Liquid Assets / Total Assets	30.5	42.8
Profitability		
Net Profit/Losses / Total Assets	4.5	4.6
Net Profit/Losses / Total Shareholders' Equity	5.9	6.0
Profit/Losses Before Taxes after Continuing Operations / Total Assets	4.9	5.6
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	4.8	5.7
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	46.7	58.0
Non-interest Income (net) / Total Assets	4.5	3.8
Other Operating Expenses / Total Assets	3.9	3.9
Personnel Expenses / Other Operating Expenses	60.5	53.0
Non-interest Income (net) / Other Operating Expenses	113.8	98.8

Foreign Banks

Assets

(USD Million)

	Dec. 2013			% Distr.	Dec. 2012			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	1,712	12,398	14,110	12.0	1,866	8,237	10,103	10.3
Fin.ass.where fair value cha. is refl.to I/S (Net)	1,941	1,435	3,376	2.9	2,451	315	2,766	2.8
Financial assets held for trading	1,855	1,435	3,290	2.8	2,253	315	2,568	2.6
Public sector debt securities	1,048	9	1,057	0.9	1,996	17	2,013	2.1
Securities representing a share in capital	15	0	15	0.0	9	0	9	0.0
Derivative financial assets held for trading	761	1,386	2,147	1.8	247	256	503	0.5
Other marketable securities	30	40	70	0.1	1	42	43	0.0
Fin.assets clas. as fair value change is refl.to I/S	87	0	87	0.1	198	0	198	0.2
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	87	0	87	0.1	198	0	198	0.2
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	1,590	2,090	3,681	3.1	746	1,465	2,211	2.3
Money Market Securities	5,984	59	6,043	5.1	5,201	30	5,231	5.3
Interbank money market placements	4	0	4	0.0	400	0	400	0.4
Istanbul Stock Exc. money market placements	45	59	104	0.1	238	30	268	0.3
Receiv. from reverse repurchase agreements	5,935	0	5,935	5.1	4,564	0	4,564	4.7
Financial Assets Available for Sale (Net)	8,001	575	8,576	7.3	10,393	924	11,318	11.5
Securities representing a share in capital	10	0	10	0.0	11	0	11	0.0
Public sector debt securities	7,973	549	8,521	7.3	10,269	853	11,122	11.3
Other marketable securities	18	26	44	0.0	113	71	184	0.2
Loans and Receivables	57,822	14,844	72,666	61.9	51,893	10,189	62,083	63.3
Loans and Receivables	57,041	14,844	71,885	61.2	51,063	10,189	61,252	62.5
Loans granted to the Banks risk group	229	59	288	0.2	58	41	99	0.1
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	56,812	14,785	71,597	61.0	51,005	10,148	61,153	62.4
Loans under follow-up	3,154	7	3,161	2.7	3,058	9	3,066	3.1
Specific provisions (-)	2,373	7	2,380	2.0	2,227	8	2,235	2.3
Factoring Receivables	144	18	162	0.1	161	97	258	0.3
Investments held to Maturity (Net)	2,981	364	3,346	2.8	134	86	220	0.2
Public sector debt securities	2,973	183	3,156	2.7	131	68	198	0.2
Other marketable securities	8	182	190	0.2	4	18	22	0.0
Investments and Associates (Net)	6	0	6	0.0	9	0	9	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	6	0	6	0.0	9	0	9	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	6	0	6	0.0	9	0	9	0.0
Subsidiaries (Net)	616	514	1,131	1.0	677	294	971	1.0
Financial subsidiaries	605	514	1,119	1.0	665	294	960	1.0
Non-financial subsidiaries	11	0	11	0.0	12	0	12	0.0
Joint Ventures (Business Partners) (Net)	94	0	94	0.1	113	0	113	0.1
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	94	0	94	0.1	113	0	113	0.1
Financial joint ventures	91	0	91	0.1	110	0	110	0.1
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	1,086	30	1,115	0.9	170	35	205	0.2
Fair value hedges	698	29	727	0.6	114	21	135	0.1
Cash flow hedges	387	1	388	0.3	56	14	70	0.1
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	760	0	761	0.6	760	0	760	0.8
Intangible Assets (Net)	321	0	321	0.3	265	0	265	0.3
Goodwill	40	0	40	0.0	47	0	47	0.0
Other	281	0	281	0.2	218	0	218	0.2
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	174	0	174	0.1	108	0	108	0.1
Current assets for tax	47	0	47	0.0	7	0	7	0.0
Deferred assets for tax	127	0	127	0.1	101	0	101	0.1
Prop.&Equ.for Sale p. and from Term.Op.(Net)	179	0	179	0.2	10	0	10	0.0
Other Assets	1,079	602	1,681	1.4	1,136	294	1,430	1.5
Total Assets	84,490	32,931	117,421	100.0	76,094	21,968	98,063	100.0

Liabilities

(USD Million)

	Dec. 2013			%	Dec. 2012			%
	TC	FC	Total		TC	FC	Total	
Deposits	40,354	25,661	66,014	56.2	39,061	19,343	58,404	59.6
Deposits held by the Banks risk group	782	1,722	2,504	2.1	841	573	1,414	1.4
Other	39,572	23,939	63,511	54.1	38,220	18,769	56,989	58.1
Derivative Finan. Liabilities Held for Trading	784	958	1,743	1.5	281	277	558	0.6
Funds Borrowed	2,446	17,037	19,483	16.6	2,016	10,857	12,873	13.1
Money Market Takings	4,309	544	4,854	4.1	1,653	494	2,147	2.2
Interbank money market takings	35	0	35	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	3	0	3	0.0	0	0	0	0.0
Funds provided under repurchase agreements	4,272	544	4,816	4.1	1,653	494	2,147	2.2
Marketable Securities Issued (Net)	1,971	842	2,813	2.4	2,167	725	2,892	2.9
Bills	1,522	0	1,522	1.3	2,071	0	2,071	2.1
Asset backed securities	267	0	267	0.2	0	0	0	0.0
Bonds	182	842	1,024	0.9	95	725	820	0.8
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	1,696	1,185	2,881	2.5	1,595	132	1,727	1.8
Other External Resources	1,394	791	2,185	1.9	1,617	579	2,196	2.2
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	1	4	5	0.0	2	5	7	0.0
Finance leasing payables	1	4	5	0.0	2	5	7	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	13	36	49	0.0	302	70	372	0.4
Fair value hedges	0	35	35	0.0	145	68	213	0.2
Cash flow hedges	13	1	14	0.0	157	1	159	0.2
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	1,667	116	1,783	1.5	1,491	81	1,571	1.6
General provisions	1,132	65	1,197	1.0	957	40	997	1.0
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	210	3	213	0.2	202	3	205	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	324	48	372	0.3	332	38	370	0.4
Liabilities for Tax	225	0	225	0.2	272	0	272	0.3
Current liabilities for tax	188	0	188	0.2	249	0	249	0.3
Deferred liabilities for tax	37	0	37	0.0	24	0	24	0.0
Lia. for Pro. & Equ. for Sale p. and from Term.Op.(Net)	6	7	13	0.0	0	0	0	0.0
Subordinated Loans	215	3,100	3,315	2.8	0	1,991	1,991	2.0
Shareholders' Equity	12,137	-78	12,059	10.3	13,023	30	13,053	13.3
Paid-in capital	5,307	0	5,307	4.5	5,128	0	5,128	5.2
Supplementary capital	583	-78	505	0.4	1,166	30	1,196	1.2
Share premium	47	0	47	0.0	56	0	56	0.1
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	-78	-78	-156	-0.1	513	31	544	0.6
Revaluation changes of property and equip.	158	0	158	0.1	177	0	177	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.	1	0	1	0.0	2	0	2	0.0
Hedging funds (active part)	68	0	68	0.1	-82	-1	-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	387	0	387	0.3	500	0	500	0.5
Profit reserves	5,240	0	5,240	4.5	5,016	0	5,016	5.1
Legal reserves	389	0	389	0.3	416	0	416	0.4
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	4,840	0	4,840	4.1	4,593	0	4,593	4.7
Other profit reserves	11	0	11	0.0	7	0	7	0.0
Profit or loss	1,007	0	1,007	0.9	1,714	0	1,714	1.7
Prior years income/loss	288	0	288	0.2	297	0	297	0.3
Current year income/loss	719	0	719	0.6	1,417	0	1,417	1.4
Total Liabilities	67,218	50,203	117,421	100.0	63,478	34,584	98,063	100.0

Foreign Banks

Off Balance Sheet Commitments

(USD Million)

	Dec. 2013			Dec. 2012		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	8,544	13,747	22,291	7,486	11,252	18,738
Letters of guarantee	8,526	7,694	16,220	7,469	6,298	13,767
Bank acceptances	5	1,141	1,146	10	1,079	1,089
Letters of credit	3	3,144	3,147	1	2,486	2,487
Prefinancing given as guarantee	0	0	0	0	6	6
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	10	1,767	1,777	6	1,383	1,389
Commitments	35,369	11,457	46,825	60,934	9,128	70,063
Irrevocable commitments	31,567	10,345	41,912	30,909	8,432	39,340
Revocable commitments	3,801	1,112	4,913	30,026	697	30,722
Derivative Financial Instruments	58,976	107,321	166,297	34,072	66,958	101,030
Derivative finan. instruments held for hedging	6,941	8,430	15,372	6,993	6,980	13,972
Trading transactions	52,035	98,891	150,926	27,079	59,978	87,057
Custody and Pledged Securities	405,315	106,177	511,493	311,666	47,468	359,134
Items held in Custody	69,343	2,880	72,223	82,742	3,163	85,905
Pledged Items	207,945	49,341	257,286	165,932	36,215	202,147
Accepted independent guaran. and warran.	128,028	53,956	181,984	62,992	8,090	71,082
Total Off Balance Sheet Commitments	508,204	238,702	746,906	414,159	134,805	548,964

Income-Expenditure

(USD Million)

	Dec. 2013	Dec. 2012
Interest Income	8,469	9,587
Interest on loans	6,987	7,571
Interest received from reserve deposits	0	0
Interest received from banks	111	161
Interest received from money market transactions	296	448
Interest received from marketable securities portfolio	1,016	1,350
Other interest income	59	57
Interest Expenses	3,752	4,377
Interest on deposits	2,901	3,554
Interest on money market transactions	466	483
Interest on funds borrowed	168	186
Interest on securities issued	180	118
Other interest expenses	37	35
Net Interest Income/Expenses	4,717	5,210
Net Fees and Commissions Income/Expenses	1,273	1,394
Fees and commissions received	1,532	1,685
Fees and commissions paid	259	291
Dividend Income	57	177
Trading Profit/Loss (net)	-449	-551
Profit/loss on trading account securities	119	216
Profit/losses on derivative financial transactions	690	-1,464
Foreign exchange profit/loss	-1,257	697
Other Operating Income	571	669
Total Operating Income/Expenses	6,168	6,898
Provision for Loan Losses or other Receivables (-)	1,530	1,354
Specific provisions of banks loans and other receivables*	1,089	883
General provision expenses*	345	338
Other Operating Expenses (-)	3,710	3,723
Personnel Expenses*	1,593	1,594
Net Operating Profit/Loss	928	1,821
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	928	1,821
Provisions for Taxes on Income from Continuing Operations (±)	-244	-404
Net Profit/Loss from Continuing Operations	684	1,417
Net Profit/Loss Before Taxes from Terminated Operations	35	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	35	0
Net Profit/Losses	719	1,417

* Used from information and disclosures related to income statement.

Ratios

(%)

	Dec. 2013	Dec. 2012
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	15.4	17.6
Shareholders' Equity / Total Assets	10.3	13.3
(Shareholders' Equity - Permanent Assets) / Total Assets	7.5	10.3
Net On Balance Sheet Position / Total Shareholders' Equity	-96.0	-67.2
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-1.8	-0.9
Balance-Sheet Ratios		
TC Assets / Total Assets	72.0	77.6
TC Liabilities / Total Liabilities	57.2	64.7
FC Assets / FC Liabilities	65.6	63.5
TC Deposits / Total Deposits	61.1	66.9
TC Loans / Total Loans and Receivables	79.6	83.6
Total Deposits / Total Assets	56.2	59.6
Funds Borrowed / Total Assets	16.6	13.1
Assets Quality		
Financial Assets (net) / Total Assets	14.0	14.8
Total Loans and Receivables / Total Assets	61.9	63.3
Total Loans and Receivables / Total Deposits	110.1	106.3
Loans Under Follow-up (gross) / Total Loans and Receivables	4.4	4.9
Loans Under Follow-up (net) / Total Loans and Receivables	1.1	1.3
Specific Provisions / Loans Under Follow-up	75.3	72.9
Permanent Assets / Total Assets	2.8	3.0
Consumer Loans / Total Loans and Receivables	36.7	45.3
Liquidity		
Liquid Assets / Total Assets	30.5	32.3
Liquid Assets / Short-term Liabilities	56.5	59.2
TC Liquid Assets / Total Assets	16.4	21.1
Profitability		
Net Profit/Losses / Total Assets	0.6	1.4
Net Profit/Losses / Total Shareholders' Equity	6.0	10.9
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.8	1.9
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	3.1	4.4
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	58.8	62.7
Non-interest Income (net) / Total Assets	1.2	1.7
Other Operating Expenses / Total Assets	3.2	3.8
Personnel Expenses / Other Operating Expenses	42.9	42.8
Non-interest Income (net) / Other Operating Expenses	39.1	45.4

Development and Investment Banks

Assets

(USD Million)

	Dec. 2013			% Distr.	Dec. 2012			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	106	510	616	1.9	320	402	722	2.4
Fin.ass.where fair value cha. is refl.to I/S (Net)	103	53	156	0.5	1,090	39	1,129	3.8
Financial assets held for trading	103	53	156	0.5	1,090	39	1,129	3.8
Public sector debt securities	74	30	104	0.3	1,015	5	1,020	3.4
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	27	23	51	0.2	12	34	46	0.2
Other marketable securities	2	0	2	0.0	63	0	63	0.2
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	3,008	1,333	4,341	13.2	3,356	1,175	4,531	15.3
Money Market Securities	93	0	93	0.3	315	0	315	1.1
Interbank money market placements	1	0	1	0.0	3	0	3	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	228	0	228	0.8
Receiv. from reverse repurchase agreements	92	0	92	0.3	84	0	84	0.3
Financial Assets Available for Sale (Net)	1,784	196	1,980	6.0	1,880	288	2,168	7.3
Securities representing a share in capital	44	2	46	0.1	59	2	61	0.2
Public sector debt securities	1,469	172	1,642	5.0	1,673	193	1,866	6.3
Other marketable securities	271	22	293	0.9	148	93	241	0.8
Loans and Receivables	11,031	13,465	24,496	74.4	9,516	10,410	19,926	67.2
Loans and Receivables	10,964	13,465	24,429	74.2	9,471	10,410	19,882	67.0
Loans granted to the Banks risk group	1,142	130	1,272	3.9	930	103	1,033	3.5
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	9,822	13,335	23,157	70.4	8,541	10,307	18,849	63.5
Loans under follow-up	190	10	200	0.6	165	3	168	0.6
Specific provisions (-)	123	10	133	0.4	121	3	124	0.4
Factoring Receivables	2	0	2	0.0	0	0	0	0.0
Investments held to Maturity (Net)	217	21	238	0.7	162	24	186	0.6
Public sector debt securities	217	21	238	0.7	162	24	186	0.6
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	76	8	84	0.3	84	3	87	0.3
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	76	8	84	0.3	84	3	87	0.3
Financial investments and associates	71	8	79	0.2	79	3	82	0.3
Non-financial investments and associates	5	0	5	0.0	6	0	6	0.0
Subsidiaries (Net)	91	114	204	0.6	92	113	205	0.7
Financial subsidiaries	67	114	180	0.5	84	113	198	0.7
Non-financial subsidiaries	24	0	24	0.1	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	9	17	26	0.1	2	17	19	0.1
Finance lease receivables	10	19	29	0.1	0	20	20	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 (-)	2	2	4	0.0	0	2	2	0.0
Derivative Financial Assets Held for Hedging	0	6	6	0.0	0	0	0	0.0
Fair value hedges	0	6	6	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	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)	186	0	186	0.6	133	0	133	0.4
Intangible Assets (Net)	30	0	30	0.1	20	0	20	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	30	0	30	0.1	20	0	20	0.1
Real Estates for Investment Purpose (Net)	75	0	75	0.2	11	0	11	0.0
Assets for Tax	41	0	41	0.1	27	0	27	0.1
Current assets for tax	1	0	1	0.0	0	0	0	0.0
Deferred assets for tax	39	0	39	0.1	27	0	27	0.1
Prop.&Equ.for Sale p. and from Term.Op.(Net)	14	0	14	0.0	24	0	24	0.1
Other Assets	144	177	321	1.0	61	96	157	0.5
Total Assets	17,009	15,901	32,910	100.0	17,094	12,567	29,661	100.0

Liabilities

(USD Million)

	Dec. 2013			%	Dec. 2012			%
	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	7	47	54	0.2	8	53	61	0.2
Funds Borrowed	382	15,413	15,795	48.0	111	12,199	12,310	41.5
Money Market Takings	1,296	124	1,420	4.3	1,325	140	1,465	4.9
Interbank money market takings	0	0	0	0.0	0	11	11	0.0
Istanbul Stock Exc. money market takings	29	0	29	0.1	74	0	74	0.2
Funds provided under repurchase agreements	1,267	124	1,391	4.2	1,251	129	1,380	4.7
Marketable Securities Issued (Net)	985	1,499	2,484	7.5	897	1,348	2,245	7.6
Bills	818	123	941	2.9	756	89	845	2.8
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	167	1,376	1,543	4.7	141	1,259	1,400	4.7
Funds	1,651	212	1,863	5.7	1,677	189	1,866	6.3
Borrower funds	60	211	271	0.8	143	189	332	1.1
Others	1,591	1	1,592	4.8	1,534	0	1,534	5.2
Miscellaneous Payables	1,142	399	1,541	4.7	1,053	258	1,311	4.4
Other External Resources	174	74	248	0.8	189	65	253	0.9
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	5	5	0.0	0	0	0	0.0
Finance leasing payables	0	6	6	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	1	1	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	18	18	0.1	0	0	0	0.0
Fair value hedges	0	18	18	0.1	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	399	1	400	1.2	365	0	365	1.2
General provisions	188	0	188	0.6	181	0	181	0.6
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	90	0	90	0.3	95	0	95	0.3
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	122	1	123	0.4	88	0	89	0.3
Liabilities for Tax	68	0	68	0.2	73	0	73	0.2
Current liabilities for tax	64	0	64	0.2	70	0	70	0.2
Deferred liabilities for tax	4	0	4	0.0	3	0	3	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	125	125	0.4	0	142	142	0.5
Shareholders' Equity	8,883	6	8,889	27.0	9,529	41	9,569	32.3
Paid-in capital	6,556	0	6,556	19.9	6,697	0	6,697	22.6
Supplementary capital	830	6	836	2.5	1,144	41	1,185	4.0
Share premium	10	0	10	0.0	12	0	12	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	2	6	9	0.0	71	41	111	0.4
Revaluation changes of property and equip.	9	0	9	0.0	40	0	40	0.1
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est. for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv. & ass., subs. & joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	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	809	0	809	2.5	1,022	0	1,022	3.4
Profit reserves	970	0	970	2.9	1,101	0	1,101	3.7
Legal reserves	425	0	425	1.3	469	0	469	1.6
Status reserves	56	0	56	0.2	41	0	41	0.1
Extraordinary reserves	475	0	475	1.4	574	0	574	1.9
Other profit reserves	15	0	15	0.0	16	0	16	0.1
Profit or loss	527	0	527	1.6	586	0	586	2.0
Prior years income/loss	-8	0	-8	0.0	-14	0	-14	0.0
Current year income/loss	535	0	535	1.6	600	0	600	2.0
Total Liabilities	14,988	17,923	32,910	100.0	15,226	14,435	29,661	100.0

Development and Investment Banks

Off Balance Sheet Commitments

(USD Million)

	Dec. 2013			Dec. 2012		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	4,020	1,649	5,669	3,985	1,561	5,546
Letters of guarantee	1,279	729	2,008	1,244	709	1,953
Bank acceptances	0	4	4	0	10	10
Letters of credit	0	322	322	2	448	449
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	2,742	594	3,336	2,739	394	3,133
Commitments	7,745	3,664	11,408	9,743	2,839	12,582
Irrevocable commitments	3,208	1,031	4,238	4,503	501	5,004
Revocable commitments	4,537	2,633	7,170	5,240	2,338	7,578
Derivative Financial Instruments	1,418	5,888	7,306	1,888	6,803	8,692
Derivative finan. instruments held for hedging	0	2,205	2,205	0	0	0
Trading transactions	1,418	3,683	5,101	1,888	6,803	8,692
Custody and Pledged Securities	503,630	58,088	561,717	390,075	51,267	441,342
Items held in Custody	483,346	688	484,034	377,001	428	377,429
Pledged Items	14,590	34,671	49,261	11,951	33,118	45,069
Accepted independent guaran. and warran.	5,694	22,729	28,423	1,123	17,721	18,844
Total Off Balance Sheet Commitments	516,813	69,288	586,101	405,690	62,471	468,161

Income-Expenditure

(USD Million)

	Dec. 2013	Dec. 2012
Interest Income	1,392	1,530
Interest on loans	1,059	1,019
Interest received from reserve deposits	0	0
Interest received from banks	120	187
Interest received from money market transactions	21	26
Interest received from marketable securities portfolio	188	295
Other interest income	4	3
Interest Expenses	379	413
Interest on deposits	0	0
Interest on money market transactions	140	174
Interest on funds borrowed	65	89
Interest on securities issued	164	141
Other interest expenses	10	9
Net Interest Income/Expenses	1,014	1,117
Net Fees and Commissions Income/Expenses	85	73
Fees and commissions received	102	91
Fees and commissions paid	17	19
Dividend Income	18	24
Trading Profit/Loss (net)	-40	-45
Profit/loss on trading account securities	2	10
Profit/losses on derivative financial transactions	51	-21
Foreign exchange profit/loss	-93	-33
Other Operating Income	176	151
Total Operating Income/Expenses	1,253	1,320
Provision for Loan Losses or other Receivables (-)	146	116
Specific provisions of banks loans and other receivables*	39	20
General provision expenses*	38	64
Other Operating Expenses (-)	448	467
Personnel Expenses*	257	271
Net Operating Profit/Loss	658	737
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	658	737
Provisions for Taxes on Income from Continuing Operations (±)	-123	-137
Net Profit/Loss from Continuing Operations	535	600
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	535	600

* Used from information and disclosures related to income statement.

Ratios

(%)

	Dec. 2013	Dec. 2012
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	32.7	34.3
Shareholders' Equity / Total Assets	27.0	32.3
(Shareholders' Equity - Permanent Assets) / Total Assets	25.2	30.5
Net On Balance Sheet Position / Total Shareholders' Equity	-9.3	-6.5
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-0.6	0.0
Balance-Sheet Ratios		
TC Assets / Total Assets	51.7	57.6
TC Liabilities / Total Liabilities	45.5	51.3
FC Assets / FC Liabilities	88.7	87.1
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans and Receivables	45.0	47.8
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	48.0	41.5
Assets Quality		
Financial Assets (net) / Total Assets	7.2	11.7
Total Loans and Receivables / Total Assets	74.4	67.2
Total Loans and Receivables / Total Deposits	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	0.8	0.8
Loans Under Follow-up (net) / Total Loans and Receivables	0.3	0.2
Specific Provisions / Loans Under Follow-up	66.4	73.6
Permanent Assets / Total Assets	1.8	1.7
Consumer Loans / Total Loans and Receivables	3.3	2.3
Liquidity		
Liquid Assets / Total Assets	21.8	29.9
Liquid Assets / Short-term Liabilities	119.2	132.9
TC Liquid Assets / Total Assets	15.5	23.5
Profitability		
Net Profit/Losses / Total Assets	1.6	2.0
Net Profit/Losses / Total Shareholders' Equity	6.0	6.3
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.0	2.5
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	3.0	3.7
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	77.8	83.1
Non-interest Income (net) / Total Assets	0.7	0.7
Other Operating Expenses / Total Assets	1.4	1.6
Personnel Expenses / Other Operating Expenses	57.4	58.0
Non-interest Income (net) / Other Operating Expenses	53.3	43.5

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. 2013			%	Dec. 2012			%
	TC	FC	Total		Distr.	TC	FC	
Cash and Balances with the Central Bank	1,720	10,767	12,487	12.8	3,324	8,329	11,652	12.7
Fin.ass.where fair value cha. is refl.to I/S (Net)	143	70	213	0.2	10	73	82	0.1
Financial assets held for trading	143	70	213	0.2	10	73	82	0.1
Public sector debt securities	5	2	7	0.0	5	3	8	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	138	68	206	0.2	4	70	75	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	240	917	1,157	1.2	25	1,062	1,088	1.2
Money Market Securities	0	0	0	0.0	0	0	0	0.0
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	18,888	3,025	21,913	22.5	18,846	2,570	21,415	23.4
Securities representing a share in capital	61	109	170	0.2	80	66	146	0.2
Public sector debt securities	18,822	2,855	21,676	22.3	18,765	2,440	21,205	23.1
Other marketable securities	5	62	67	0.1	1	63	64	0.1
Loans and Receivables	42,442	9,684	52,125	53.5	35,994	4,187	40,181	43.9
Loans and Receivables	42,069	9,684	51,752	53.1	35,547	4,186	39,734	43.4
Loans granted to the Banks risk group	55	258	313	0.3	3	117	120	0.1
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	42,014	9,425	51,439	52.8	35,544	4,069	39,614	43.2
Loans under follow-up	1,125	10	1,135	1.2	1,148	9	1,157	1.3
Specific provisions (-)	752	10	762	0.8	701	9	710	0.8
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	4,943	2,408	7,351	7.5	12,956	2,377	15,332	16.7
Public sector debt securities	4,938	2,408	7,346	7.5	12,950	2,376	15,327	16.7
Other marketable securities	4	0	5	0.0	5	0	5	0.0
Investments and Associates (Net)	31	0	31	0.0	37	0	37	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	31	0	31	0.0	37	0	37	0.0
Financial investments and associates	28	0	28	0.0	33	0	33	0.0
Non-financial investments and associates	3	0	3	0.0	3	0	3	0.0
Subsidiaries (Net)	180	361	540	0.6	103	400	503	0.5
Financial subsidiaries	177	361	537	0.6	99	400	499	0.5
Non-financial subsidiaries	3	0	3	0.0	4	0	4	0.0
Joint Ventures (Business Partners) (Net)	0	38	38	0.0	0	42	42	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	38	38	0.0	0	42	42	0.0
Financial joint ventures	0	38	38	0.0	0	42	42	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)	489	3	493	0.5	520	4	524	0.6
Intangible Assets (Net)	61	2	63	0.1	31	4	35	0.0
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	61	2	63	0.1	31	4	35	0.0
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	157	0	157	0.2	126	0	126	0.1
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	157	0	157	0.2	126	0	126	0.1
Prop.&Equ.for Sale p. and from Term.Op.(Net)	49	0	49	0.1	37	0	37	0.0
Other Assets	452	343	796	0.8	547	20	567	0.6
Total Assets	69,795	27,619	97,414	100.0	72,556	19,067	91,622	100.0

Liabilities

(USD Million)

	Dec. 2013			%	Dec. 2012			%
	TC	FC	Total		TC	FC	Total	
Deposits	47,222	19,308	66,530	68.3	51,941	14,984	66,925	73.0
Deposits held by the Banks risk group	64	59	123	0.1	447	78	525	0.6
Other	47,158	19,249	66,407	68.2	51,494	14,907	66,401	72.5
Derivative Finan. Liabilities Held for Trading	9	17	26	0.0	22	9	31	0.0
Funds Borrowed	508	3,510	4,018	4.1	487	1,242	1,728	1.9
Money Market Takings	5,872	5,662	11,533	11.8	3,138	3,142	6,280	6.9
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	5,872	5,662	11,533	11.8	3,138	3,142	6,280	6.9
Marketable Securities Issued (Net)	1,238	0	1,238	1.3	1,094	0	1,094	1.2
Bills	1,128	0	1,128	1.2	993	0	993	1.1
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	109	0	109	0.1	101	0	101	0.1
Funds	1,895	0	1,895	1.9	2,415	0	2,415	2.6
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	1,895	0	1,895	1.9	2,415	0	2,415	2.6
Miscellaneous Payables	495	140	635	0.7	478	173	651	0.7
Other External Resources	666	214	880	0.9	664	198	863	0.9
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	1,849	9	1,858	1.9	1,686	3	1,689	1.8
General provisions	921	4	925	0.9	677	0	678	0.7
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	329	0	329	0.3	436	0	436	0.5
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	599	5	604	0.6	573	3	576	0.6
Liabilities for Tax	180	0	180	0.2	289	0	289	0.3
Current liabilities for tax	180	0	180	0.2	289	0	289	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	8,534	87	8,621	8.9	9,263	394	9,658	10.5
Paid-in capital	1,173	0	1,173	1.2	1,406	0	1,406	1.5
Supplementary capital	-132	87	-46	0.0	603	394	998	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	-388	87	-301	-0.3	269	394	663	0.7
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est. for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv. & ass., subs. & joint vent.	8	0	8	0.0	10	0	10	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	247	0	247	0.3	325	0	325	0.4
Profit reserves	5,855	0	5,855	6.0	5,673	0	5,673	6.2
Legal reserves	1,193	0	1,193	1.2	1,355	0	1,355	1.5
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	4,230	0	4,230	4.3	3,961	0	3,961	4.3
Other profit reserves	433	0	433	0.4	357	0	357	0.4
Profit or loss	1,638	0	1,638	1.7	1,581	0	1,581	1.7
Prior years income/loss	75	0	75	0.1	90	0	90	0.1
Current year income/loss	1,563	0	1,563	1.6	1,491	0	1,491	1.6
Total Liabilities	68,468	28,946	97,414	100.0	71,475	20,147	91,622	100.0

Türkiye Cumhuriyeti Ziraat Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2013			Dec. 2012		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	5,086	9,097	14,183	3,111	5,549	8,660
Letters of guarantee	5,045	6,002	11,046	3,074	3,726	6,800
Bank acceptances	32	1,108	1,140	3	537	540
Letters of credit	9	1,987	1,997	34	1,286	1,320
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	16,278	15,275	31,553	26,542	11,608	38,150
Irrevocable commitments	5,760	2,359	8,119	4,555	466	5,021
Revocable commitments	10,518	12,916	23,434	21,987	11,142	33,129
Derivative Financial Instruments	1,013	9,687	10,700	810	5,564	6,374
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	1,013	9,687	10,700	810	5,564	6,374
Custody and Pledged Securities	149,905	14,951	164,856	129,599	8,515	138,114
Items held in Custody	22,041	2,883	24,924	17,047	1,434	18,481
Pledged Items	127,858	11,812	139,670	112,548	6,751	119,299
Accepted independent guaran. and warran.	6	256	262	4	330	334
Total Off Balance Sheet Commitments	172,283	49,010	221,292	160,062	31,236	191,298

Income-Expenditure

(USD Million)

	Dec. 2013	Dec. 2012
Interest Income	6,745	8,332
Interest on loans	4,463	4,875
Interest received from reserve deposits	1	1
Interest received from banks	16	13
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	2,260	3,438
Other interest income	6	5
Interest Expenses	3,113	4,450
Interest on deposits	2,629	3,544
Interest on money market transactions	68	42
Interest on funds borrowed	319	777
Interest on securities issued	78	76
Other interest expenses	19	11
Net Interest Income/Expenses	3,633	3,882
Net Fees and Commissions Income/Expenses	450	423
Fees and commissions received	546	525
Fees and commissions paid	96	101
Dividend Income	151	55
Trading Profit/Loss (net)	-93	-29
Profit/loss on trading account securities	33	36
Profit/losses on derivative financial transactions	191	-26
Foreign exchange profit/loss	-317	-39
Other Operating Income	492	241
Total Operating Income/Expenses	4,632	4,573
Provision for Loan Losses or other Receivables (-)	858	1,010
Specific provisions of banks loans and other receivables*	316	455
General provision expenses*	358	128
Other Operating Expenses (-)	1,719	1,591
Personnel Expenses*	828	766
Net Operating Profit/Loss	2,055	1,972
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	2,055	1,972
Provisions for Taxes on Income from Continuing Operations (±)	-492	-481
Net Profit/Loss from Continuing Operations	1,563	1,491
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	1,563	1,491

* Used from information and disclosures related to income statement.

Ratios

(%)

	Dec. 2013	Dec. 2012
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	13.2	19.0
Shareholders' Equity / Total Assets	8.9	10.5
(Shareholders' Equity - Permanent Assets) / Total Assets	7.2	8.8
Net On Balance Sheet Position / Total Shareholders' Equity	-14.5	-7.7
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-2.7	1.3
Balance-Sheet Ratios		
TC Assets / Total Assets	71.6	79.2
TC Liabilities / Total Liabilities	70.3	78.0
FC Assets / FC Liabilities	95.4	94.6
TC Deposits / Total Deposits	71.0	77.6
TC Loans / Total Loans and Receivables	81.4	89.6
Total Deposits / Total Assets	68.3	73.0
Funds Borrowed / Total Assets	4.1	1.9
Assets Quality		
Financial Assets (net) / Total Assets	30.3	40.2
Total Loans and Receivables / Total Assets	53.5	43.9
Total Loans and Receivables / Total Deposits	78.3	60.0
Loans Under Follow-up (gross) / Total Loans and Receivables	2.2	2.9
Loans Under Follow-up (net) / Total Loans and Receivables	0.7	1.1
Specific Provisions / Loans Under Follow-up	67.1	61.3
Permanent Assets / Total Assets	1.6	1.8
Consumer Loans / Total Loans and Receivables	33.6	40.4
Liquidity		
Liquid Assets / Total Assets	36.7	37.4
Liquid Assets / Short-term Liabilities	57.3	57.0
TC Liquid Assets / Total Assets	21.5	24.2
Profitability		
Net Profit/Losses / Total Assets	1.6	1.6
Net Profit/Losses / Total Shareholders' Equity	18.1	15.4
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.1	2.2
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	3.4	3.7
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	71.6	74.9
Non-interest Income (net) / Total Assets	1.0	0.8
Other Operating Expenses / Total Assets	1.8	1.7
Personnel Expenses / Other Operating Expenses	48.2	48.1
Non-interest Income (net) / Other Operating Expenses	58.2	43.4

Türkiye Halk Bankası A.Ş.

Assets

(USD Million)

	Dec. 2013			% Distr.	Dec. 2012			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	1,315	8,062	9,377	14.3	904	6,121	7,025	11.5
Fin.ass.where fair value cha. is refl.to I/S (Net)	6	71	77	0.1	6	53	59	0.1
Financial assets held for trading	6	71	77	0.1	6	53	59	0.1
Public sector debt securities	4	6	9	0.0	5	6	11	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	66	66	0.1	0	47	47	0.1
Other marketable securities	2	0	2	0.0	1	0	1	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	52	816	868	1.3	116	1,357	1,474	2.4
Money Market Securities	0	0	0	0.0	6	1	7	0.0
Interbank money market placements	0	0	0	0.0	6	1	7	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)	3,495	983	4,478	6.8	4,823	461	5,284	8.7
Securities representing a share in capital	29	1	30	0.0	5	1	6	0.0
Public sector debt securities	3,466	982	4,448	6.8	4,818	460	5,279	8.7
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans and Receivables	28,192	11,636	39,827	60.6	27,043	10,026	37,069	60.9
Loans and Receivables	27,988	11,636	39,623	60.3	26,850	10,026	36,876	60.5
Loans granted to the Banks risk group	55	181	235	0.4	53	116	169	0.3
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	27,933	11,455	39,388	60.0	26,798	9,910	36,707	60.3
Loans under follow-up	1,054	0	1,054	1.6	1,102	0	1,102	1.8
Specific provisions (-)	850	0	850	1.3	909	0	909	1.5
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	8,350	501	8,850	13.5	6,833	736	7,569	12.4
Public sector debt securities	8,350	501	8,850	13.5	6,833	736	7,569	12.4
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	8	35	43	0.1	10	42	52	0.1
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	8	35	43	0.1	10	42	52	0.1
Financial investments and associates	5	35	40	0.1	6	42	49	0.1
Non-financial investments and associates	3	0	3	0.0	4	0	4	0.0
Subsidiaries (Net)	1,027	68	1,096	1.7	928	82	1,009	1.7
Financial subsidiaries	1,013	68	1,081	1.6	928	82	1,009	1.7
Non-financial subsidiaries	14	0	14	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)	501	0	501	0.8	632	0	632	1.0
Intangible Assets (Net)	21	0	21	0.0	21	0	21	0.0
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	21	0	21	0.0	21	0	21	0.0
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	0	0	0	0.0	126	0	126	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	126	0	126	0.2
Prop.&Equ.for Sale p. and from Term.Op.(Net)	2	0	2	0.0	2	0	2	0.0
Other Assets	529	19	548	0.8	552	33	585	1.0
Total Assets	43,498	22,191	65,689	100.0	42,002	18,913	60,915	100.0

Liabilities

(USD Million)

	Dec. 2013			%	Dec. 2012			%
	TC	FC	Total		TC	FC	Total	
Deposits	30,605	16,689	47,294	72.0	30,463	14,527	44,990	73.9
Deposits held by the Banks risk group	398	53	451	0.7	305	21	326	0.5
Other	30,207	16,636	46,843	71.3	30,158	14,506	44,664	73.3
Derivative Finan. Liabilities Held for Trading	0	21	21	0.0	0	28	29	0.0
Funds Borrowed	393	5,998	6,391	9.7	307	3,802	4,109	6.7
Money Market Takings	362	0	362	0.6	40	175	214	0.4
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	362	0	362	0.6	40	175	214	0.4
Marketable Securities Issued (Net)	444	1,511	1,955	3.0	389	757	1,147	1.9
Bills	444	0	444	0.7	389	0	389	0.6
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	1,511	1,511	2.3	0	757	757	1.2
Funds	699	0	699	1.1	792	0	792	1.3
Borrower funds	12	0	12	0.0	15	0	15	0.0
Others	687	0	687	1.0	777	0	777	1.3
Miscellaneous Payables	725	38	762	1.2	641	36	677	1.1
Other External Resources	448	132	580	0.9	624	91	714	1.2
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	890	2	892	1.4	1,018	10	1,028	1.7
General provisions	533	0	533	0.8	547	0	547	0.9
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	242	0	242	0.4	226	0	226	0.4
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	116	2	117	0.2	245	10	255	0.4
Liabilities for Tax	93	0	93	0.1	282	0	282	0.5
Current liabilities for tax	89	0	89	0.1	282	0	282	0.5
Deferred liabilities for tax	4	0	4	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	6,708	-68	6,640	10.1	6,907	25	6,932	11.4
Paid-in capital	587	0	587	0.9	703	0	703	1.2
Supplementary capital	1,026	-68	958	1.5	1,339	25	1,364	2.2
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	450	-68	382	0.6	649	25	675	1.1
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.	3	0	3	0.0	3	0	3	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	573	0	573	0.9	687	0	687	1.1
Profit reserves	3,804	0	3,804	5.8	3,405	0	3,405	5.6
Legal reserves	492	0	492	0.7	497	0	497	0.8
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	3,283	0	3,283	5.0	2,877	0	2,877	4.7
Other profit reserves	29	0	29	0.0	31	0	31	0.1
Profit or loss	1,291	0	1,291	2.0	1,460	0	1,460	2.4
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	1,291	0	1,291	2.0	1,460	0	1,460	2.4
Total Liabilities	41,368	24,320	65,689	100.0	41,463	19,451	60,915	100.0

Türkiye Halk Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2013			Dec. 2012		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	6,014	6,677	12,692	5,490	5,611	11,102
Letters of guarantee	5,744	3,807	9,551	5,315	3,231	8,546
Bank acceptances	42	870	913	17	648	666
Letters of credit	1	1,778	1,779	1	1,579	1,580
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	227	222	449	157	154	311
Commitments	8,379	532	8,912	41,554	803	42,357
Irrevocable commitments	8,379	532	8,912	7,161	803	7,964
Revocable commitments	0	0	0	34,394	0	34,394
Derivative Financial Instruments	2,384	7,429	9,813	611	4,795	5,406
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	2,384	7,429	9,813	611	4,795	5,406
Custody and Pledged Securities	150,785	34,045	184,831	396,182	209,193	605,375
Items held in Custody	63,461	5,121	68,582	58,560	4,473	63,033
Pledged Items	87,325	28,924	116,249	337,621	204,720	542,342
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	167,562	48,684	216,247	443,838	220,403	664,240

Income-Expenditure

(USD Million)

	Dec. 2013	Dec. 2012
Interest Income	4,321	5,058
Interest on loans	3,349	3,786
Interest received from reserve deposits	0	0
Interest received from banks	5	7
Interest received from money market transactions	1	4
Interest received from marketable securities portfolio	964	1,259
Other interest income	2	2
Interest Expenses	2,054	2,540
Interest on deposits	1,802	2,298
Interest on money market transactions	104	84
Interest on funds borrowed	40	76
Interest on securities issued	84	54
Other interest expenses	25	28
Net Interest Income/Expenses	2,267	2,518
Net Fees and Commissions Income/Expenses	437	483
Fees and commissions received	557	576
Fees and commissions paid	121	93
Dividend Income	46	36
Trading Profit/Loss (net)	115	312
Profit/loss on trading account securities	152	217
Profit/losses on derivative financial transactions	221	-117
Foreign exchange profit/loss	-258	212
Other Operating Income	360	203
Total Operating Income/Expenses	3,224	3,552
Provision for Loan Losses or other Receivables (-)	398	499
Specific provisions of banks loans and other receivables*	205	215
General provision expenses*	151	177
Other Operating Expenses (-)	1,246	1,180
Personnel Expenses*	509	474
Net Operating Profit/Loss	1,579	1,873
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	1,579	1,873
Provisions for Taxes on Income from Continuing Operations (±)	-288	-413
Net Profit/Loss from Continuing Operations	1,291	1,460
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	1,291	1,460

* Used from information and disclosures related to income statement.

Ratios

(%)

	Dec. 2013	Dec. 2012
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	13.9	16.2
Shareholders' Equity / Total Assets	10.1	11.4
(Shareholders' Equity - Permanent Assets) / Total Assets	7.3	8.2
Net On Balance Sheet Position / Total Shareholders' Equity	-29.2	-8.9
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-1.9	-2.9
Balance-Sheet Ratios		
TC Assets / Total Assets	66.2	69.0
TC Liabilities / Total Liabilities	63.0	68.1
FC Assets / FC Liabilities	91.2	97.2
TC Deposits / Total Deposits	64.7	67.7
TC Loans / Total Loans and Receivables	70.8	73.0
Total Deposits / Total Assets	72.0	73.9
Funds Borrowed / Total Assets	9.7	6.7
Assets Quality		
Financial Assets (net) / Total Assets	20.4	21.2
Total Loans and Receivables / Total Assets	60.6	60.9
Total Loans and Receivables / Total Deposits	84.2	82.4
Loans Under Follow-up (gross) / Total Loans and Receivables	2.6	3.0
Loans Under Follow-up (net) / Total Loans and Receivables	0.5	0.5
Specific Provisions / Loans Under Follow-up	80.6	82.5
Permanent Assets / Total Assets	2.8	3.1
Consumer Loans / Total Loans and Receivables	27.2	26.6
Liquidity		
Liquid Assets / Total Assets	22.5	22.7
Liquid Assets / Short-term Liabilities	40.8	39.8
TC Liquid Assets / Total Assets	7.4	9.6
Profitability		
Net Profit/Losses / Total Assets	2.0	2.4
Net Profit/Losses / Total Shareholders' Equity	19.4	21.1
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.4	3.1
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	3.1	3.8
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	64.0	64.8
Non-interest Income (net) / Total Assets	1.5	1.7
Other Operating Expenses / Total Assets	1.9	1.9
Personnel Expenses / Other Operating Expenses	40.8	40.2
Non-interest Income (net) / Other Operating Expenses	76.8	87.6

Türkiye Vakıflar Bankası T.A.O.

Assets

(USD Million)

	Dec. 2013			%	Dec. 2012			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	846	8,057	8,904	14.0	1,266	5,669	6,935	11.8
Fin.ass.where fair value cha. is refl.to I/S (Net)	167	37	205	0.3	12	37	48	0.1
Financial assets held for trading	167	37	205	0.3	12	37	48	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	167	37	205	0.3	12	37	48	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	19	1,220	1,239	1.9	17	1,083	1,100	1.9
Money Market Securities	0	0	0	0.0	0	0	0	0.0
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	5,892	1,754	7,646	12.0	5,777	2,170	7,948	13.5
Securities representing a share in capital	0	5	5	0.0	0	6	6	0.0
Public sector debt securities	5,892	1,749	7,641	12.0	5,777	2,156	7,933	13.5
Other marketable securities	0	0	0	0.0	0	8	8	0.0
Loans and Receivables	30,549	10,172	40,721	64.0	28,898	9,431	38,329	65.1
Loans and Receivables	30,429	10,172	40,601	63.8	28,748	9,431	38,179	64.9
Loans granted to the Banks risk group	5	39	45	0.1	35	33	68	0.1
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	30,424	10,132	40,556	63.8	28,713	9,398	38,112	64.8
Loans under follow-up	1,658	0	1,658	2.6	1,533	0	1,533	2.6
Specific provisions (-)	1,537	0	1,537	2.4	1,384	0	1,384	2.4
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	2,515	21	2,537	4.0	2,362	31	2,393	4.1
Public sector debt securities	2,515	1	2,516	4.0	2,362	1	2,363	4.0
Other marketable securities	0	20	20	0.0	0	30	30	0.1
Investments and Associates (Net)	115	0	115	0.2	224	0	224	0.4
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	115	0	115	0.2	224	0	224	0.4
Financial investments and associates	110	0	110	0.2	218	0	218	0.4
Non-financial investments and associates	5	0	5	0.0	6	0	6	0.0
Subsidiaries (Net)	514	127	641	1.0	398	116	513	0.9
Financial subsidiaries	419	127	546	0.9	310	116	426	0.7
Non-financial subsidiaries	95	0	95	0.1	88	0	88	0.1
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	573	1	574	0.9	637	1	638	1.1
Intangible Assets (Net)	51	0	51	0.1	46	0	46	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	51	0	51	0.1	46	0	46	0.1
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	24	0	24	0.0	67	0	67	0.1
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	24	0	24	0.0	67	0	67	0.1
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	578	367	945	1.5	482	110	591	1.0
Total Assets	41,845	21,756	63,601	100.0	40,184	18,649	58,832	100.0

Liabilities

(USD Million)

	Dec. 2013			%	Dec. 2012			%
	TC	FC	Total		TC	FC	Total	
Deposits	27,901	10,370	38,271	60.2	27,884	9,944	37,828	64.3
Deposits held by the Banks risk group	841	112	953	1.5	474	404	878	1.5
Other	27,061	10,258	37,318	58.7	27,409	9,540	36,949	62.8
Derivative Finan. Liabilities Held for Trading	52	42	94	0.1	4	108	112	0.2
Funds Borrowed	57	5,296	5,353	8.4	49	4,156	4,205	7.1
Money Market Takings	3,762	3,033	6,795	10.7	1,185	3,592	4,776	8.1
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	3,762	3,033	6,795	10.7	1,185	3,592	4,776	8.1
Marketable Securities Issued (Net)	1,106	2,126	3,232	5.1	866	501	1,367	2.3
Bills	1,106	0	1,106	1.7	808	0	808	1.4
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	2,126	2,126	3.3	58	501	559	0.9
Funds	11	0	11	0.0	18	0	18	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	11	0	11	0.0	18	0	18	0.0
Miscellaneous Payables	1,177	89	1,266	2.0	1,213	38	1,251	2.1
Other External Resources	199	484	682	1.1	242	301	544	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	922	23	945	1.5	906	18	923	1.6
General provisions	553	6	559	0.9	536	2	538	0.9
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	255	0	255	0.4	257	0	257	0.4
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	114	18	132	0.2	112	16	128	0.2
Liabilities for Tax	102	1	102	0.2	181	1	181	0.3
Current liabilities for tax	102	1	102	0.2	181	1	181	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	927	927	1.5	0	922	922	1.6
Shareholders' Equity	5,826	96	5,922	9.3	6,345	360	6,705	11.4
Paid-in capital	1,173	0	1,173	1.8	1,406	0	1,406	2.4
Supplementary capital	618	96	714	1.1	924	360	1,284	2.2
Share premium	340	0	340	0.5	407	0	407	0.7
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	224	96	320	0.5	456	360	816	1.4
Revaluation changes of property and equip.	21	0	21	0.0	23	0	23	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.	34	0	34	0.1	38	0	38	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	3,290	0	3,290	5.2	3,193	0	3,193	5.4
Legal reserves	401	0	401	0.6	400	0	400	0.7
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	2,764	0	2,764	4.3	2,644	0	2,644	4.5
Other profit reserves	125	0	125	0.2	149	0	149	0.3
Profit or loss	744	0	744	1.2	821	0	821	1.4
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	744	0	744	1.2	821	0	821	1.4
Total Liabilities	41,115	22,486	63,601	100.0	38,891	19,941	58,832	100.0

Türkiye Vakıflar Bankası T.A.O.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2013			Dec. 2012		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	6,707	4,250	10,956	5,930	3,756	9,685
Letters of guarantee	6,697	1,703	8,400	5,918	1,188	7,106
Bank acceptances	6	488	494	11	442	453
Letters of credit	4	2,057	2,061	0	2,123	2,123
Prefinancing given as guarantee	0	1	1	0	2	2
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	1	1	0	1	1
Commitments	21,250	12,360	33,610	19,249	9,060	28,309
Irrevocable commitments	7,092	1,709	8,801	6,853	506	7,359
Revocable commitments	14,157	10,651	24,809	12,396	8,554	20,950
Derivative Financial Instruments	2,796	9,558	12,354	1,780	6,320	8,099
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	2,796	9,558	12,354	1,780	6,320	8,099
Custody and Pledged Securities	394,193	106,056	500,249	292,526	84,254	376,780
Items held in Custody	164,997	734	165,731	92,696	918	93,614
Pledged Items	82,090	23,739	105,829	66,205	21,575	87,780
Accepted independent guaran. and warran.	147,107	81,582	228,689	133,625	61,761	195,386
Total Off Balance Sheet Commitments	424,945	132,223	557,169	319,484	103,390	422,874

Income-Expenditure

(USD Million)

	Dec. 2013	Dec. 2012
Interest Income	4,328	4,926
Interest on loans	3,550	3,919
Interest received from reserve deposits	0	0
Interest received from banks	3	3
Interest received from money market transactions	0	2
Interest received from marketable securities portfolio	747	993
Other interest income	27	10
Interest Expenses	2,080	2,628
Interest on deposits	1,654	2,208
Interest on money market transactions	63	77
Interest on funds borrowed	176	195
Interest on securities issued	122	100
Other interest expenses	65	49
Net Interest Income/Expenses	2,248	2,298
Net Fees and Commissions Income/Expenses	322	252
Fees and commissions received	472	399
Fees and commissions paid	150	147
Dividend Income	25	32
Trading Profit/Loss (net)	109	189
Profit/loss on trading account securities	81	140
Profit/losses on derivative financial transactions	41	-14
Foreign exchange profit/loss	-13	63
Other Operating Income	332	351
Total Operating Income/Expenses	3,037	3,123
Provision for Loan Losses or other Receivables (-)	872	790
Specific provisions of banks loans and other receivables*	591	414
General provision expenses*	110	160
Other Operating Expenses (-)	1,234	1,272
Personnel Expenses*	522	516
Net Operating Profit/Loss	931	1,061
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	931	1,061
Provisions for Taxes on Income from Continuing Operations (±)	-187	-239
Net Profit/Loss from Continuing Operations	744	821
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	744	821

* Used from information and disclosures related to income statement.

Ratios

(%)

	Dec. 2013	Dec. 2012
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	13.7	16.1
Shareholders' Equity / Total Assets	9.3	11.4
(Shareholders' Equity - Permanent Assets) / Total Assets	7.0	8.7
Net On Balance Sheet Position / Total Shareholders' Equity	9.3	0.5
Net On and Off Balance Sheet Position / Total Shareholders' Equity	1.2	3.4
Balance-Sheet Ratios		
TC Assets / Total Assets	65.8	68.3
TC Liabilities / Total Liabilities	64.6	66.1
FC Assets / FC Liabilities	96.8	93.5
TC Deposits / Total Deposits	72.9	73.7
TC Loans / Total Loans and Receivables	75.0	75.4
Total Deposits / Total Assets	60.2	64.3
Funds Borrowed / Total Assets	8.4	7.1
Assets Quality		
Financial Assets (net) / Total Assets	16.3	17.7
Total Loans and Receivables / Total Assets	64.0	65.1
Total Loans and Receivables / Total Deposits	106.4	101.3
Loans Under Follow-up (gross) / Total Loans and Receivables	4.1	4.0
Loans Under Follow-up (net) / Total Loans and Receivables	0.3	0.4
Specific Provisions / Loans Under Follow-up	92.8	90.3
Permanent Assets / Total Assets	2.4	2.7
Consumer Loans / Total Loans and Receivables	35.1	35.6
Liquidity		
Liquid Assets / Total Assets	28.3	27.2
Liquid Assets / Short-term Liabilities	53.4	49.5
TC Liquid Assets / Total Assets	10.9	12.0
Profitability		
Net Profit/Losses / Total Assets	1.2	1.4
Net Profit/Losses / Total Shareholders' Equity	12.6	12.3
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.5	1.8
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	2.6	3.2
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	54.6	60.3
Non-interest Income (net) / Total Assets	1.2	1.4
Other Operating Expenses / Total Assets	1.9	2.2
Personnel Expenses / Other Operating Expenses	42.3	40.6
Non-interest Income (net) / Other Operating Expenses	63.9	64.8

Privately-owned Banks

Adabank A.Ş.

Assets

(USD Million)

	Dec. 2013			% Distr.	Dec. 2012			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	0	0	0	1.7	0	0	1	1.9
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	22	0	22	92.1	26	0	26	92.2
Money Market Securities	0	0	0	0.4	0	0	0	0.0
Interbank money market placements	0	0	0	0.4	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	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	3	0	3	12.1	4	0	4	13.0
Specific provisions (-)	3	0	3	12.1	4	0	4	13.0
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	5.4	2	0	2	5.5
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	0.2	0	0	0	0.1
Total Assets	23	0	23	100.0	28	0	28	100.0

Liabilities

(USD Million)

	Dec. 2013			%	Dec. 2012			%
	TC	FC	Total		TC	FC	Total	
Deposits	3	0	3	12.9	4	0	4	12.9
Deposits held by the Banks risk group	3	0	3	12.7	4	0	4	12.7
Other	0	0	0	0.3	0	0	0	0.2
Derivative Finan. Liabilities Held for Trading	0	0	0	0.0	0	0	0	0.0
Funds Borrowed	0	0	0	0.0	0	0	0	0.0
Money Market Takings	0	0	0	0.0	0	0	0	0.0
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	0	0	0	0.0	0	0	0	0.0
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	0	0	0	0.0	0	0	0	0.0
Other External Resources	0	0	0	0.0	0	0	0	0.0
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	0	2.1	1	0	1	2.0
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	1.9	0	0	0	1.8
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	0	0	0	0.3	0	0	0	0.3
Liabilities for Tax	0	0	0	0.2	0	0	0	0.2
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	20	0	20	84.7	24	0	24	84.8
Paid-in capital	38	0	38	160.4	45	0	45	159.2
Supplementary capital	0	0	0	0.0	0	0	0	0.0
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	0	0	0	0.0	0	0	0	0.0
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est.for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv.&ass.,subs.& joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val.inc.in pro.& equ.held for sale p.and term.ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	0	0	0	0.0	0	0	0	0.0
Profit reserves	0	0	0	0.0	0	0	0	0.0
Legal reserves	0	0	0	0.0	0	0	0	0.0
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	0	0	0	0.0	0	0	0	0.0
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	-18	0	-18	-75.7	-21	0	-21	-74.4
Prior years income/loss	-18	0	-18	-75.0	-21	0	-21	-73.4
Current year income/loss	0	0	0	-0.7	0	0	0	-1.0
Total Liabilities	23	0	23	100.0	28	0	28	100.0

Adabank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2013			Dec. 2012		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	2	0	2	3	5	8
Letters of guarantee	2	0	2	3	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	2	0	2	3	5	8

Income-Expenditure

(USD Million)

	Dec. 2013	Dec. 2012
Interest Income	2	3
Interest on loans	0	0
Interest received from reserve deposits	0	0
Interest received from banks	2	3
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	0	0
Other interest income	0	0
Interest Expenses	0	0
Interest on deposits	0	0
Interest on money market transactions	0	0
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	2	3
Net Fees and Commissions Income/Expenses	0	0
Fees and commissions received	0	0
Fees and commissions paid	0	0
Dividend Income	0	0
Trading Profit/Loss (net)	0	0
Profit/loss on trading account securities	0	0
Profit/losses on derivative financial transactions	0	0
Foreign exchange profit/loss	0	0
Other Operating Income	0	0
Total Operating Income/Expenses	2	3
Provision for Loan Losses or other Receivables (-)	0	0
Specific provisions of banks loans and other receivables*	0	0
General provision expenses*	0	0
Other Operating Expenses (-)	2	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. 2013	Dec. 2012
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	200.4	162.3
Shareholders' Equity / Total Assets	84.7	84.8
(Shareholders' Equity - Permanent Assets) / Total Assets	79.3	79.2
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	99.9	99.5
TC Liabilities / Total Liabilities	99.8	99.9
FC Assets / FC Liabilities	68.8	349.2
TC Deposits / Total Deposits	98.8	99.0
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	5.5	5.6
Consumer Loans / Total Loans and Receivables	-	-
Liquidity		
Liquid Assets / Total Assets	94.4	94.3
Liquid Assets / Short-term Liabilities	723.4	727.7
TC Liquid Assets / Total Assets	94.3	93.8
Profitability		
Net Profit/Losses / Total Assets	-0.7	-1.0
Net Profit/Losses / Total Shareholders' Equity	-0.8	-1.2
Profit/Losses Before Taxes after Continuing Operations / Total Assets	-0.7	-1.0
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	6.9	9.0
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	92.1	96.2
Non-interest Income (net) / Total Assets	0.6	0.3
Other Operating Expenses / Total Assets	8.2	10.4
Personnel Expenses / Other Operating Expenses	42.8	39.9
Non-interest Income (net) / Other Operating Expenses	7.3	3.3

Akbank T.A.Ş.

Assets

(USD Million)

	Dec. 2013			%	Dec. 2012			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	439	8,115	8,554	9.9	1,889	7,484	9,374	10.7
Fin.ass.where fair value cha. is refl.to I/S (Net)	450	382	832	1.0	105	204	310	0.4
Financial assets held for trading	450	382	832	1.0	105	204	310	0.4
Public sector debt securities	2	1	3	0.0	4	2	5	0.0
Securities representing a share in capital	26	0	26	0.0	6	0	6	0.0
Derivative financial assets held for trading	422	381	803	0.9	96	203	299	0.3
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	0	2,321	2,321	2.7	2	1,516	1,518	1.7
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)	10,919	4,309	15,228	17.7	17,073	6,510	23,583	26.9
Securities representing a share in capital	5	0	5	0.0	4	0	4	0.0
Public sector debt securities	10,877	3,240	14,118	16.4	17,020	5,634	22,654	25.8
Other marketable securities	36	1,069	1,105	1.3	49	876	925	1.1
Loans and Receivables	35,575	16,376	51,951	60.2	33,070	16,242	49,312	56.2
Loans and Receivables	35,531	16,376	51,907	60.2	33,018	16,242	49,259	56.2
Loans granted to the Banks risk group	733	619	1,353	1.6	481	957	1,438	1.6
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	34,798	15,757	50,554	58.6	32,536	15,285	47,821	54.5
Loans under follow-up	787	0	787	0.9	627	0	627	0.7
Specific provisions (-)	743	0	743	0.9	575	0	575	0.7
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	3,388	2,316	5,705	6.6	2,046	0	2,046	2.3
Public sector debt securities	3,388	2,316	5,705	6.6	2,046	0	2,046	2.3
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	2	0	2	0.0	2	0	2	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	2	0	2	0.0	2	0	2	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	2	0	2	0.0	2	0	2	0.0
Subsidiaries (Net)	111	302	413	0.5	105	223	328	0.4
Financial subsidiaries	111	302	413	0.5	105	223	328	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	273	22	296	0.3	0	0	0	0.0
Fair value hedges	273	22	296	0.3	0	0	0	0.0
Cash flow hedges	0	0	0	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)	397	1	398	0.5	447	1	448	0.5
Intangible Assets (Net)	75	0	75	0.1	63	0	63	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	75	0	75	0.1	63	0	63	0.1
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	21	11	31	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	21	11	31	0.0	0	0	0	0.0
Prop.&Equ.for Sale p. and from Term.Op.(Net)	5	0	5	0.0	2	0	2	0.0
Other Assets	418	17	435	0.5	665	26	691	0.8
Total Assets	52,073	34,173	86,245	100.0	55,470	32,206	87,676	100.0

Liabilities

(USD Million)

	Dec. 2013			%	Dec. 2012			%
	TC	FC	Total		TC	FC	Total	
Deposits	26,554	22,862	49,416	57.3	28,813	19,626	48,439	55.2
Deposits held by the Banks risk group	1,277	707	1,984	2.3	1,444	1,072	2,516	2.9
Other	25,277	22,155	47,433	55.0	27,369	18,554	45,923	52.4
Derivative Finan. Liabilities Held for Trading	113	412	525	0.6	102	198	300	0.3
Funds Borrowed	140	8,365	8,504	9.9	146	7,752	7,897	9.0
Money Market Takings	1,492	9,022	10,514	12.2	4,756	6,334	11,090	12.6
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	1,492	9,022	10,514	12.2	4,756	6,334	11,090	12.6
Marketable Securities Issued (Net)	1,403	2,377	3,780	4.4	1,339	2,297	3,637	4.1
Bills	434	0	434	0.5	574	0	574	0.7
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	969	2,377	3,346	3.9	766	2,297	3,063	3.5
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	1,304	295	1,599	1.9	1,347	187	1,534	1.7
Other External Resources	555	89	643	0.7	769	69	838	1.0
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	46	0	46	0.1	44	0	44	0.0
Finance leasing payables	59	0	59	0.1	57	0	57	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	13	0	13	0.0
Derivative Finan. Liabilities Held for Hedging	0	30	30	0.0	297	73	371	0.4
Fair value hedges	0	30	30	0.0	176	0	176	0.2
Cash flow hedges	0	0	0	0.0	121	73	194	0.2
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	838	220	1,058	1.2	644	185	829	0.9
General provisions	586	213	798	0.9	479	185	663	0.8
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	51	0	51	0.1	56	0	56	0.1
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	201	7	208	0.2	109	0	110	0.1
Liabilities for Tax	110	5	115	0.1	367	3	370	0.4
Current liabilities for tax	110	5	115	0.1	326	3	329	0.4
Deferred liabilities for tax	0	0	0	0.0	41	0	41	0.0
Lia. for Pro. & Equ. for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	10,338	-322	10,017	11.6	12,120	207	12,327	14.1
Paid-in capital	1,878	0	1,878	2.2	2,250	0	2,250	2.6
Supplementary capital	1,118	-322	796	0.9	2,404	207	2,610	3.0
Share premium	798	0	798	0.9	956	0	956	1.1
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	-330	-306	-636	-0.7	705	238	943	1.1
Revaluation changes of property and equip.	22	0	22	0.0	26	0	26	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est. for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv. & ass., subs. & joint vent.	1	0	1	0.0	0	0	0	0.0
Hedging funds (active part)	-33	-15	-49	-0.1	-75	-31	-106	-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	660	0	660	0.8	791	0	791	0.9
Profit reserves	5,962	0	5,962	6.9	5,807	0	5,807	6.6
Legal reserves	572	0	572	0.7	665	0	665	0.8
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	5,341	0	5,341	6.2	5,088	0	5,088	5.8
Other profit reserves	49	0	49	0.1	55	0	55	0.1
Profit or loss	1,381	0	1,381	1.6	1,659	0	1,659	1.9
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	1,381	0	1,381	1.6	1,659	0	1,659	1.9
Total Liabilities	42,891	43,355	86,245	100.0	50,744	36,932	87,676	100.0

Akbank T.A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2013			Dec. 2012		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	6,124	8,173	14,298	3,706	6,883	10,589
Letters of guarantee	5,499	3,552	9,051	3,601	3,304	6,905
Bank acceptances	0	801	801	0	112	112
Letters of credit	1	2,915	2,915	10	2,594	2,604
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	625	906	1,531	95	872	967
Commitments	19,113	5,065	24,178	168,977	3,666	172,644
Irrevocable commitments	18,876	5,065	23,941	17,728	3,666	21,394
Revocable commitments	237	0	237	151,250	0	151,250
Derivative Financial Instruments	18,546	59,763	78,310	11,019	33,355	44,374
Derivative finan. instruments held for hedging	1,239	4,636	5,875	2,982	4,235	7,218
Trading transactions	17,307	55,127	72,434	8,037	29,120	37,157
Custody and Pledged Securities	215,428	52,126	267,554	181,311	47,563	228,874
Items held in Custody	20,753	3,238	23,991	16,975	2,044	19,018
Pledged Items	55,042	17,225	72,267	38,512	16,440	54,952
Accepted independent guaran. and warran.	139,633	31,664	171,297	125,824	29,079	154,903
Total Off Balance Sheet Commitments	259,212	125,128	384,340	365,014	91,467	456,480

Income-Expenditure

(USD Million)

	Dec. 2013	Dec. 2012
Interest Income	5,361	6,351
Interest on loans	3,803	4,045
Interest received from reserve deposits	0	0
Interest received from banks	3	4
Interest received from money market transactions	5	18
Interest received from marketable securities portfolio	1,543	2,282
Other interest income	8	2
Interest Expenses	2,463	3,425
Interest on deposits	1,849	2,648
Interest on money market transactions	124	174
Interest on funds borrowed	269	361
Interest on securities issued	208	226
Other interest expenses	13	16
Net Interest Income/Expenses	2,898	2,925
Net Fees and Commissions Income/Expenses	1,016	976
Fees and commissions received	1,149	1,155
Fees and commissions paid	133	179
Dividend Income	14	31
Trading Profit/Loss (net)	220	225
Profit/loss on trading account securities	302	706
Profit/losses on derivative financial transactions	377	-789
Foreign exchange profit/loss	-459	309
Other Operating Income	174	235
Total Operating Income/Expenses	4,321	4,393
Provision for Loan Losses or other Receivables (-)	894	623
Specific provisions of banks loans and other receivables*	501	370
General provision expenses*	245	218
Other Operating Expenses (-)	1,618	1,630
Personnel Expenses*	648	655
Net Operating Profit/Loss	1,809	2,139
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	1,809	2,139
Provisions for Taxes on Income from Continuing Operations (±)	-428	-480
Net Profit/Loss from Continuing Operations	1,381	1,659
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	1,381	1,659

* Used from information and disclosures related to income statement.

Ratios

(%)

	Dec. 2013	Dec. 2012
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	15.0	18.6
Shareholders' Equity / Total Assets	11.6	14.1
(Shareholders' Equity - Permanent Assets) / Total Assets	10.5	13.0
Net On Balance Sheet Position / Total Shareholders' Equity	-76.1	-26.2
Net On and Off Balance Sheet Position / Total Shareholders' Equity	1.2	3.7
Balance-Sheet Ratios		
TC Assets / Total Assets	60.4	63.3
TC Liabilities / Total Liabilities	49.7	57.9
FC Assets / FC Liabilities	78.8	87.2
TC Deposits / Total Deposits	53.7	59.5
TC Loans / Total Loans and Receivables	68.5	67.1
Total Deposits / Total Assets	57.3	55.2
Funds Borrowed / Total Assets	9.9	9.0
Assets Quality		
Financial Assets (net) / Total Assets	25.6	29.6
Total Loans and Receivables / Total Assets	60.2	56.2
Total Loans and Receivables / Total Deposits	105.1	101.8
Loans Under Follow-up (gross) / Total Loans and Receivables	1.5	1.3
Loans Under Follow-up (net) / Total Loans and Receivables	0.1	0.1
Specific Provisions / Loans Under Follow-up	94.5	91.7
Permanent Assets / Total Assets	1.1	1.0
Consumer Loans / Total Loans and Receivables	37.3	38.6
Liquidity		
Liquid Assets / Total Assets	31.2	39.7
Liquid Assets / Short-term Liabilities	65.4	71.2
TC Liquid Assets / Total Assets	13.7	21.8
Profitability		
Net Profit/Losses / Total Assets	1.6	1.9
Net Profit/Losses / Total Shareholders' Equity	13.8	13.5
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.1	2.4
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	2.8	2.9
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	55.5	58.2
Non-interest Income (net) / Total Assets	1.7	1.7
Other Operating Expenses / Total Assets	1.9	1.9
Personnel Expenses / Other Operating Expenses	40.0	40.2
Non-interest Income (net) / Other Operating Expenses	87.9	90.0

Anadolubank A.Ş.

Assets

(USD Million)

	Dec. 2013			% Distr.	Dec. 2012			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	104	299	403	11.5	80	292	372	10.5
Fin.ass.where fair value cha. is refl.to I/S (Net)	54	34	88	2.5	77	16	93	2.6
Financial assets held for trading	54	34	88	2.5	77	16	93	2.6
Public sector debt securities	35	0	35	1.0	74	0	74	2.1
Securities representing a share in capital	5	0	5	0.1	0	0	0	0.0
Derivative financial assets held for trading	14	16	30	0.9	3	5	8	0.2
Other marketable securities	0	17	17	0.5	0	12	12	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	5	61	67	1.9	12	78	90	2.6
Money Market Securities	70	0	70	2.0	45	0	45	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	70	0	70	2.0	45	0	45	1.3
Financial Assets Available for Sale (Net)	0	323	323	9.2	0	388	388	11.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	323	323	9.2	0	388	388	11.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans and Receivables	2,230	137	2,366	67.4	2,256	93	2,349	66.4
Loans and Receivables	2,230	137	2,366	67.4	2,256	93	2,349	66.4
Loans granted to the Banks risk group	6	1	7	0.2	2	1	3	0.1
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	2,223	136	2,360	67.2	2,254	92	2,346	66.3
Loans under follow-up	61	0	61	1.7	77	0	77	2.2
Specific provisions (-)	61	0	61	1.7	77	0	77	2.2
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	5	0	5	0.1	5	0	5	0.1
Public sector debt securities	5	0	5	0.1	5	0	5	0.1
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	15	75	90	2.6	18	67	85	2.4
Financial subsidiaries	15	75	90	2.6	18	67	85	2.4
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
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	0.4	13	0	13	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	4	0	4	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	4	0	4	0.1	0	0	0	0.0
Prop.&Equ.for Sale p. and from Term.Op.(Net)	4	0	4	0.1	3	0	3	0.1
Other Assets	73	6	79	2.3	87	5	93	2.6
Total Assets	2,578	935	3,513	100.0	2,599	940	3,539	100.0

Liabilities

(USD Million)

	Dec. 2013			%	Dec. 2012			%
	TC	FC	Total		TC	FC	Total	
Deposits	1,629	692	2,321	66.1	1,506	700	2,206	62.3
Deposits held by the Banks risk group	10	24	35	1.0	10	43	53	1.5
Other	1,619	667	2,286	65.1	1,495	657	2,153	60.8
Derivative Finan. Liabilities Held for Trading	11	5	16	0.4	3	0	3	0.1
Funds Borrowed	16	182	198	5.6	10	118	128	3.6
Money Market Takings	31	283	314	8.9	20	276	297	8.4
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	31	283	314	8.9	20	276	297	8.4
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	39	3	41	1.2	45	2	47	1.3
Other External Resources	71	6	77	2.2	120	8	128	3.6
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	45	0	45	1.3	46	0	46	1.3
General provisions	29	0	29	0.8	30	0	30	0.8
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	11	0	11	0.3	12	0	12	0.3
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	5	0	5	0.1	4	0	4	0.1
Liabilities for Tax	7	0	7	0.2	33	0	33	0.9
Current liabilities for tax	7	0	7	0.2	11	0	11	0.3
Deferred liabilities for tax	0	0	0	0.0	21	0	21	0.6
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	517	-23	494	14.1	547	106	652	18.4
Paid-in capital	282	0	282	8.0	338	0	338	9.5
Supplementary capital	0	-23	-23	-0.6	-21	106	85	2.4
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	0	-23	-23	-0.7	-21	106	85	2.4
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est. for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv. & ass., subs. & joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val. inc. in pro. & equ. held for sale p. and term. ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	0	0	0	0.0	0	0	0	0.0
Profit reserves	192	0	192	5.5	137	0	137	3.9
Legal reserves	19	0	19	0.5	18	0	18	0.5
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	173	0	173	4.9	119	0	119	3.4
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	43	0	43	1.2	93	0	93	2.6
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	43	0	43	1.2	93	0	93	2.6
Total Liabilities	2,365	1,148	3,513	100.0	2,329	1,210	3,539	100.0

Anadolubank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2013			Dec. 2012		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	547	285	832	563	352	915
Letters of guarantee	547	128	675	562	102	663
Bank acceptances	0	3	3	0	5	5
Letters of credit	0	96	96	0	154	154
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	58	58	1	92	93
Commitments	8,974	0	8,974	8,312	0	8,312
Irrevocable commitments	342	0	342	314	0	314
Revocable commitments	8,632	0	8,632	7,998	0	7,998
Derivative Financial Instruments	513	2,562	3,075	370	1,760	2,130
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	513	2,562	3,075	370	1,760	2,130
Custody and Pledged Securities	3,821	420	4,241	3,843	412	4,256
Items held in Custody	1,322	228	1,551	1,511	168	1,679
Pledged Items	2,499	192	2,690	2,332	244	2,577
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	13,855	3,267	17,122	13,088	2,525	15,613

Income-Expenditure

(USD Million)

	Dec. 2013	Dec. 2012
Interest Income	291	427
Interest on loans	254	356
Interest received from reserve deposits	0	0
Interest received from banks	0	1
Interest received from money market transactions	5	4
Interest received from marketable securities portfolio	29	63
Other interest income	2	2
Interest Expenses	127	196
Interest on deposits	117	160
Interest on money market transactions	3	4
Interest on funds borrowed	6	33
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	164	230
Net Fees and Commissions Income/Expenses	24	28
Fees and commissions received	30	35
Fees and commissions paid	6	7
Dividend Income	2	0
Trading Profit/Loss (net)	11	16
Profit/loss on trading account securities	32	16
Profit/losses on derivative financial transactions	16	29
Foreign exchange profit/loss	-37	-29
Other Operating Income	11	8
Total Operating Income/Expenses	212	283
Provision for Loan Losses or other Receivables (-)	36	43
Specific provisions of banks loans and other receivables*	30	34
General provision expenses*	4	9
Other Operating Expenses (-)	121	122
Personnel Expenses*	81	82
Net Operating Profit/Loss	55	119
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	55	119
Provisions for Taxes on Income from Continuing Operations (±)	-11	-25
Net Profit/Loss from Continuing Operations	43	93
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	43	93

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

Ratios

(%)

	Dec. 2013	Dec. 2012
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	15.2	19.6
Shareholders' Equity / Total Assets	14.1	18.4
(Shareholders' Equity - Permanent Assets) / Total Assets	11.0	15.5
Net On Balance Sheet Position / Total Shareholders' Equity	-1.0	-7.7
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-10.7	0.8
Balance-Sheet Ratios		
TC Assets / Total Assets	73.4	73.4
TC Liabilities / Total Liabilities	67.3	65.8
FC Assets / FC Liabilities	81.5	77.7
TC Deposits / Total Deposits	70.2	68.3
TC Loans / Total Loans and Receivables	94.2	96.0
Total Deposits / Total Assets	66.1	62.3
Funds Borrowed / Total Assets	5.6	3.6
Assets Quality		
Financial Assets (net) / Total Assets	11.8	13.7
Total Loans and Receivables / Total Assets	67.4	66.4
Total Loans and Receivables / Total Deposits	101.9	106.5
Loans Under Follow-up (gross) / Total Loans and Receivables	2.6	3.3
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	3.1	2.9
Consumer Loans / Total Loans and Receivables	12.0	17.0
Liquidity		
Liquid Assets / Total Assets	27.1	27.9
Liquid Assets / Short-term Liabilities	45.8	45.8
TC Liquid Assets / Total Assets	6.7	6.1
Profitability		
Net Profit/Losses / Total Assets	1.2	2.6
Net Profit/Losses / Total Shareholders' Equity	8.8	14.3
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.6	3.3
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	3.8	5.6
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	63.2	69.6
Non-interest Income (net) / Total Assets	1.4	1.5
Other Operating Expenses / Total Assets	3.4	3.4
Personnel Expenses / Other Operating Expenses	67.3	67.5
Non-interest Income (net) / Other Operating Expenses	39.6	43.1

Fibabanka A.Ş.

Assets

(USD Million)

	Dec. 2013			% Distr.	Dec. 2012			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	50	328	378	12.1	52	190	242	11.0
Fin.ass.where fair value cha. is refl.to I/S (Net)	31	5	35	1.1	22	2	25	1.1
Financial assets held for trading	31	5	35	1.1	22	2	25	1.1
Public sector debt securities	6	2	8	0.3	12	1	13	0.6
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	24	3	27	0.9	10	1	11	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	37	64	101	3.2	0	14	14	0.6
Money Market Securities	0	22	22	0.7	0	17	17	0.8
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	22	22	0.7	0	17	17	0.8
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	8	117	125	4.0	0	61	61	2.8
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	8	3	11	0.4	0	0	0	0.0
Other marketable securities	0	113	113	3.6	0	61	61	2.8
Loans and Receivables	1,667	765	2,431	77.7	1,242	570	1,812	82.6
Loans and Receivables	1,655	765	2,420	77.4	1,233	570	1,803	82.2
Loans granted to the Banks risk group	0	0	0	0.0	12	0	12	0.5
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	1,655	765	2,419	77.3	1,221	570	1,791	81.6
Loans under follow-up	28	0	28	0.9	17	0	17	0.8
Specific provisions (-)	16	0	16	0.5	8	0	8	0.4
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	3	0	3	0.1	0	0	0	0.0
Financial subsidiaries	3	0	3	0.1	0	0	0	0.0
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	15	0	15	0.5	9	0	9	0.4
Intangible Assets (Net)	3	0	3	0.1	3	0	3	0.2
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	3	0	3	0.1	3	0	3	0.2
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	6	0	6	0.2	3	0	3	0.1
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	6	0	6	0.2	3	0	3	0.1
Prop.&Equ.for Sale p. and from Term.Op.(Net)	1	0	1	0.0	4	0	4	0.2
Other Assets	6	3	8	0.3	3	2	5	0.2
Total Assets	1,826	1,302	3,128	100.0	1,338	856	2,194	100.0

Liabilities

(USD Million)

	Dec. 2013			%	Dec. 2012			%
	TC	FC	Total		TC	FC	Total	
Deposits	1,296	839	2,135	68.3	862	651	1,513	69.0
Deposits held by the Banks risk group	32	15	47	1.5	49	20	69	3.1
Other	1,264	824	2,087	66.7	813	631	1,444	65.8
Derivative Finan. Liabilities Held for Trading	35	3	38	1.2	7	1	8	0.4
Funds Borrowed	9	253	262	8.4	4	170	174	7.9
Money Market Takings	9	97	106	3.4	6	49	55	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	9	97	106	3.4	6	49	55	2.5
Marketable Securities Issued (Net)	139	0	139	4.5	125	0	125	5.7
Bills	51	0	51	1.6	68	0	68	3.1
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	88	0	88	2.8	57	0	57	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	24	1	25	0.8	4	1	5	0.2
Other External Resources	18	3	21	0.7	18	2	20	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	0	30	1.0	24	0	24	1.1
General provisions	25	0	25	0.8	20	0	20	0.9
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	2	0	2	0.1	1	0	1	0.0
Liabilities for Tax	8	0	8	0.3	6	0	6	0.3
Current liabilities for tax	8	0	8	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	129	129	4.1	0	50	50	2.3
Shareholders' Equity	244	-11	233	7.5	215	0	215	9.8
Paid-in capital	258	0	258	8.3	240	0	240	10.9
Supplementary capital	0	-11	-11	-0.4	15	0	15	0.7
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	0	-11	-11	-0.4	0	0	0	0.0
Revaluation changes of property and equip.	0	0	0	0.0	5	0	5	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	0	0	0	0.0	10	0	10	0.4
Profit reserves	0	0	0	0.0	0	0	0	0.0
Legal reserves	0	0	0	0.0	0	0	0	0.0
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	0	0	0	0.0	0	0	0	0.0
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	-14	0	-14	-0.4	-40	0	-40	-1.8
Prior years income/loss	-34	0	-34	-1.1	-66	0	-66	-3.0
Current year income/loss	21	0	21	0.7	26	0	26	1.2
Total Liabilities	1,813	1,315	3,128	100.0	1,270	924	2,194	100.0

Fibabanka A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2013			Dec. 2012		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	122	219	341	67	106	173
Letters of guarantee	122	83	205	66	61	127
Bank acceptances	0	43	43	1	14	15
Letters of credit	0	93	93	0	31	31
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	0	0	0	0	0
Commitments	5,697	176	5,873	4,987	105	5,092
Irrevocable commitments	251	176	427	173	65	238
Revocable commitments	5,447	0	5,447	4,815	40	4,854
Derivative Financial Instruments	1,229	2,307	3,536	600	1,654	2,254
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	1,229	2,307	3,536	600	1,654	2,254
Custody and Pledged Securities	16,219	9,950	26,169	10,410	6,177	16,587
Items held in Custody	102	38	140	119	36	155
Pledged Items	16,117	9,911	26,028	10,290	6,137	16,427
Accepted independent guaran. and warran.	0	0	0	2	4	5
Total Off Balance Sheet Commitments	23,268	12,651	35,919	16,065	8,042	24,107

Income-Expenditure

(USD Million)

	Dec. 2013	Dec. 2012
Interest Income	216	189
Interest on loans	207	186
Interest received from reserve deposits	0	0
Interest received from banks	3	0
Interest received from money market transactions	1	0
Interest received from marketable securities portfolio	5	2
Other interest income	0	0
Interest Expenses	125	115
Interest on deposits	103	102
Interest on money market transactions	11	7
Interest on funds borrowed	0	0
Interest on securities issued	10	5
Other interest expenses	1	0
Net Interest Income/Expenses	91	74
Net Fees and Commissions Income/Expenses	6	4
Fees and commissions received	9	5
Fees and commissions paid	3	1
Dividend Income	0	0
Trading Profit/Loss (net)	17	21
Profit/loss on trading account securities	0	3
Profit/losses on derivative financial transactions	17	19
Foreign exchange profit/loss	1	-1
Other Operating Income	5	3
Total Operating Income/Expenses	119	101
Provision for Loan Losses or other Receivables (-)	20	13
Specific provisions of banks loans and other receivables*	12	6
General provision expenses*	8	7
Other Operating Expenses (-)	72	54
Personnel Expenses*	40	31
Net Operating Profit/Loss	28	34
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	28	34
Provisions for Taxes on Income from Continuing Operations (±)	-7	-8
Net Profit/Loss from Continuing Operations	21	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	21	26

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

Ratios

(%)

	Dec. 2013	Dec. 2012
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	13.3	14.3
Shareholders' Equity / Total Assets	7.5	9.8
(Shareholders' Equity - Permanent Assets) / Total Assets	6.4	8.7
Net On Balance Sheet Position / Total Shareholders' Equity	137.1	85.0
Net On and Off Balance Sheet Position / Total Shareholders' Equity	1.4	0.0
Balance-Sheet Ratios		
TC Assets / Total Assets	58.4	61.0
TC Liabilities / Total Liabilities	57.9	57.9
FC Assets / FC Liabilities	99.0	92.7
TC Deposits / Total Deposits	60.7	57.0
TC Loans / Total Loans and Receivables	68.6	68.5
Total Deposits / Total Assets	68.3	69.0
Funds Borrowed / Total Assets	8.4	7.9
Assets Quality		
Financial Assets (net) / Total Assets	5.1	3.9
Total Loans and Receivables / Total Assets	77.7	82.6
Total Loans and Receivables / Total Deposits	113.9	119.8
Loans Under Follow-up (gross) / Total Loans and Receivables	1.2	0.9
Loans Under Follow-up (net) / Total Loans and Receivables	0.5	0.5
Specific Provisions / Loans Under Follow-up	58.0	47.1
Permanent Assets / Total Assets	1.1	1.1
Consumer Loans / Total Loans and Receivables	7.9	7.3
Liquidity		
Liquid Assets / Total Assets	21.1	16.3
Liquid Assets / Short-term Liabilities	40.7	38.2
TC Liquid Assets / Total Assets	4.0	3.4
Profitability		
Net Profit/Losses / Total Assets	0.7	1.2
Net Profit/Losses / Total Shareholders' Equity	8.8	11.9
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.9	1.5
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	2.5	3.1
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	66.0	66.7
Non-interest Income (net) / Total Assets	0.9	1.2
Other Operating Expenses / Total Assets	2.3	2.5
Personnel Expenses / Other Operating Expenses	55.5	57.7
Non-interest Income (net) / Other Operating Expenses	39.7	51.0

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Assets

(USD Million)

	Dec. 2013			% Distr.	Dec. 2012			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	167	912	1,079	12.3	125	711	835	10.2
Fin.ass.where fair value cha. is refl.to I/S (Net)	59	13	73	0.8	78	8	86	1.1
Financial assets held for trading	38	13	52	0.6	16	8	24	0.3
Public sector debt securities	2	1	4	0.0	5	1	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	36	12	48	0.5	11	6	18	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	21	0	21	0.2	63	0	63	0.8
Public sector debt securities	0	0	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	21	0	21	0.2	63	0	63	0.8
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	6	52	58	0.7	6	55	60	0.7
Money Market Securities	25	0	25	0.3	42	0	42	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	25	0	25	0.3	42	0	42	0.5
Financial Assets Available for Sale (Net)	219	0	219	2.5	570	6	577	7.1
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	215	0	215	2.5	566	6	573	7.0
Other marketable securities	3	0	3	0.0	4	0	4	0.0
Loans and Receivables	5,413	924	6,338	72.1	4,734	876	5,611	68.7
Loans and Receivables	5,288	898	6,185	70.4	4,648	876	5,524	67.6
Loans granted to the Banks risk group	46	126	172	2.0	21	102	123	1.5
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	5,242	772	6,013	68.4	4,627	774	5,402	66.1
Loans under follow-up	289	36	325	3.7	214	0	214	2.6
Specific provisions (-)	163	9	172	2.0	128	0	128	1.6
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	571	0	571	6.5	554	4	558	6.8
Public sector debt securities	571	0	571	6.5	554	0	554	6.8
Other marketable securities	0	0	0	0.0	0	4	4	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)	48	3	51	0.6	56	4	60	0.7
Financial subsidiaries	48	3	51	0.6	56	4	60	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)	263	0	263	3.0	228	0	228	2.8
Intangible Assets (Net)	21	0	21	0.2	14	0	14	0.2
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	21	0	21	0.2	14	0	14	0.2
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	0	0	0	0.0	0	0	0	0.0
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	0	0	0	0.0	0	0	0	0.0
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	53	38	90	1.0	74	20	94	1.1
Total Assets	6,847	1,943	8,789	100.0	6,484	1,683	8,167	100.0

Liabilities

(USD Million)

	Dec. 2013			%	Dec. 2012			%
	TC	FC	Total		TC	FC	Total	
Deposits	3,944	1,988	5,933	67.5	3,903	1,800	5,703	69.8
Deposits held by the Banks risk group	99	24	123	1.4	52	4	55	0.7
Other	3,845	1,964	5,809	66.1	3,852	1,796	5,648	69.2
Derivative Finan. Liabilities Held for Trading	17	4	22	0.2	6	3	9	0.1
Funds Borrowed	38	463	501	5.7	33	388	421	5.2
Money Market Takings	403	0	403	4.6	19	0	19	0.2
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	11	0	11	0.1	0	0	0	0.0
Funds provided under repurchase agreements	392	0	392	4.5	19	0	19	0.2
Marketable Securities Issued (Net)	434	0	434	4.9	536	0	536	6.6
Bills	235	0	235	2.7	0	0	0	0.0
Asset backed securities	199	0	199	2.3	294	0	294	3.6
Bonds	0	0	0	0.0	243	0	243	3.0
Funds	1	0	1	0.0	2	0	2	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	1	0	1	0.0	2	0	2	0.0
Miscellaneous Payables	43	39	82	0.9	91	16	107	1.3
Other External Resources	69	3	72	0.8	70	2	72	0.9
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	2	11	13	0.2	1	8	9	0.1
Finance leasing payables	3	12	14	0.2	1	9	10	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	1	1	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	140	0	140	1.6	189	0	189	2.3
General provisions	63	0	63	0.7	75	0	75	0.9
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	25	0	25	0.3	27	0	27	0.3
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	51	0	52	0.6	87	0	87	1.1
Liabilities for Tax	29	0	29	0.3	33	0	33	0.4
Current liabilities for tax	10	0	10	0.1	28	0	28	0.3
Deferred liabilities for tax	18	0	18	0.2	5	0	5	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	194	194	2.2	0	40	40	0.5
Shareholders' Equity	965	0	965	11.0	1,027	0	1,027	12.6
Paid-in capital	469	0	469	5.3	563	0	563	6.9
Supplementary capital	81	0	81	0.9	85	0	85	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	-2	0	-2	0.0	-2	0	-2	0.0
Revaluation changes of property and equip.	83	0	83	0.9	88	0	88	1.1
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est. for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv. & ass., subs. & joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val. inc. in pro. & equ. held for sale p. and term. ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	0	0	0	0.0	0	0	0	0.0
Profit reserves	316	0	316	3.6	243	0	243	3.0
Legal reserves	34	0	34	0.4	35	0	35	0.4
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	282	0	282	3.2	208	0	208	2.5
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	99	0	99	1.1	135	0	135	1.7
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	99	0	99	1.1	135	0	135	1.7
Total Liabilities	6,085	2,704	8,789	100.0	5,911	2,256	8,167	100.0

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Off Balance Sheet Commitments

(USD Million)

	Dec. 2013			Dec. 2012		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	1,935	962	2,897	1,713	925	2,638
Letters of guarantee	1,924	484	2,407	1,705	503	2,208
Bank acceptances	5	177	182	2	121	123
Letters of credit	0	249	249	0	231	231
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	6	53	59	6	69	75
Commitments	754	46	800	16,057	64	16,121
Irrevocable commitments	704	46	750	669	64	733
Revocable commitments	50	0	50	15,388	0	15,388
Derivative Financial Instruments	706	1,604	2,311	709	1,861	2,570
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	706	1,604	2,311	709	1,861	2,570
Custody and Pledged Securities	119,619	38,954	158,573	75,631	17,429	93,060
Items held in Custody	1,202	412	1,614	1,079	549	1,628
Pledged Items	118,402	38,537	156,939	74,531	16,878	91,409
Accepted independent guaran. and warran.	15	5	20	21	2	23
Total Off Balance Sheet Commitments	123,015	41,566	164,581	94,110	20,278	114,389

Income-Expenditure

(USD Million)

	Dec. 2013	Dec. 2012
Interest Income	740	974
Interest on loans	672	812
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	65	159
Other interest income	2	3
Interest Expenses	356	504
Interest on deposits	282	378
Interest on money market transactions	14	15
Interest on funds borrowed	22	50
Interest on securities issued	33	57
Other interest expenses	6	5
Net Interest Income/Expenses	383	470
Net Fees and Commissions Income/Expenses	106	112
Fees and commissions received	117	127
Fees and commissions paid	11	15
Dividend Income	1	0
Trading Profit/Loss (net)	0	14
Profit/loss on trading account securities	4	16
Profit/losses on derivative financial transactions	64	-6
Foreign exchange profit/loss	-68	4
Other Operating Income	78	110
Total Operating Income/Expenses	568	706
Provision for Loan Losses or other Receivables (-)	106	186
Specific provisions of banks loans and other receivables*	93	145
General provision expenses*	4	21
Other Operating Expenses (-)	339	345
Personnel Expenses*	132	138
Net Operating Profit/Loss	124	175
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	175
Provisions for Taxes on Income from Continuing Operations (±)	-25	-40
Net Profit/Loss from Continuing Operations	99	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	99	135

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

Ratios

(%)

	Dec. 2013	Dec. 2012
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	13.5	14.5
Shareholders' Equity / Total Assets	11.0	12.6
(Shareholders' Equity - Permanent Assets) / Total Assets	5.4	7.8
Net On Balance Sheet Position / Total Shareholders' Equity	-33.8	-23.7
Net On and Off Balance Sheet Position / Total Shareholders' Equity	3.1	0.4
Balance-Sheet Ratios		
TC Assets / Total Assets	77.9	79.4
TC Liabilities / Total Liabilities	69.2	72.4
FC Assets / FC Liabilities	71.8	74.6
TC Deposits / Total Deposits	66.5	68.4
TC Loans / Total Loans and Receivables	85.4	84.4
Total Deposits / Total Assets	67.5	69.8
Funds Borrowed / Total Assets	5.7	5.2
Assets Quality		
Financial Assets (net) / Total Assets	9.8	14.9
Total Loans and Receivables / Total Assets	72.1	68.7
Total Loans and Receivables / Total Deposits	106.8	98.4
Loans Under Follow-up (gross) / Total Loans and Receivables	5.1	3.8
Loans Under Follow-up (net) / Total Loans and Receivables	2.4	1.5
Specific Provisions / Loans Under Follow-up	53.1	59.7
Permanent Assets / Total Assets	5.6	4.8
Consumer Loans / Total Loans and Receivables	13.1	14.5
Liquidity		
Liquid Assets / Total Assets	16.5	19.6
Liquid Assets / Short-term Liabilities	31.3	35.7
TC Liquid Assets / Total Assets	5.4	10.1
Profitability		
Net Profit/Losses / Total Assets	1.1	1.7
Net Profit/Losses / Total Shareholders' Equity	10.2	13.2
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.4	2.1
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	3.3	4.0
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	51.2	46.1
Non-interest Income (net) / Total Assets	2.1	2.9
Other Operating Expenses / Total Assets	3.9	4.2
Personnel Expenses / Other Operating Expenses	38.9	40.0
Non-interest Income (net) / Other Operating Expenses	54.6	68.3

Tekstil Bankası A.Ş.

Assets

(USD Million)

	Dec. 2013			% Distr.	Dec. 2012			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	39	173	211	11.7	55	150	204	9.9
Fin.ass.where fair value cha. is refl.to I/S (Net)	5	2	7	0.4	0	2	2	0.1
Financial assets held for trading	5	2	7	0.4	0	2	2	0.1
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	5	1	7	0.4	0	2	2	0.1
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	20	15	36	2.0	4	62	66	3.2
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)	179	3	182	10.1	179	4	184	8.9
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	179	0	179	9.9	179	0	179	8.7
Other marketable securities	0	3	3	0.2	0	4	4	0.2
Loans and Receivables	1,044	279	1,324	73.3	1,164	333	1,497	72.4
Loans and Receivables	1,023	279	1,302	72.1	1,140	333	1,473	71.2
Loans granted to the Banks risk group	10	0	10	0.5	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	1,013	279	1,292	71.5	1,139	333	1,473	71.2
Loans under follow-up	84	0	84	4.7	76	0	76	3.7
Specific provisions (-)	63	0	63	3.5	52	0	52	2.5
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	7	0	7	0.4	9	0	9	0.4
Financial subsidiaries	7	0	7	0.4	9	0	9	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)	8	0	8	0.4	53	0	53	2.6
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	3	0	3	0.1	1	0	1	0.0
Current assets for tax	1	0	1	0.1	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	21	8	29	1.6	49	3	52	2.5
Total Assets	1,327	480	1,807	100.0	1,515	554	2,068	100.0

Liabilities

(USD Million)

	Dec. 2013			%	Dec. 2012			%
	TC	FC	Total		TC	FC	Total	
Deposits	588	597	1,186	65.6	849	679	1,528	73.9
Deposits held by the Banks risk group	7	22	29	1.6	16	18	34	1.7
Other	582	575	1,157	64.0	832	661	1,493	72.2
Derivative Finan. Liabilities Held for Trading	3	0	3	0.2	1	0	1	0.1
Funds Borrowed	19	141	160	8.9	19	121	140	6.8
Money Market Takings	121	0	121	6.7	6	0	6	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	121	0	121	6.7	6	0	6	0.3
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	6	1	6	0.3	5	0	5	0.3
Other External Resources	20	3	24	1.3	33	4	38	1.8
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	22	0	22	1.2	22	0	22	1.1
General provisions	11	0	11	0.6	14	0	14	0.7
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	4	0	4	0.2	4	0	4	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	7	0	7	0.4	4	0	4	0.2
Liabilities for Tax	3	0	3	0.2	6	0	6	0.3
Current liabilities for tax	3	0	3	0.2	6	0	6	0.3
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia.for Pro.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	282	0	282	15.6	322	0	322	15.6
Paid-in capital	197	0	197	10.9	236	0	236	11.4
Supplementary capital	16	0	16	0.9	28	0	28	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	10	0	10	0.5
Revaluation changes of property and equip.	16	0	16	0.9	19	0	19	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	48	0	48	2.7	43	0	43	2.1
Legal reserves	4	0	4	0.2	4	0	4	0.2
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	45	0	45	2.5	39	0	39	1.9
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	21	0	21	1.1	15	0	15	0.7
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	21	0	21	1.1	15	0	15	0.7
Total Liabilities	1,064	743	1,807	100.0	1,263	805	2,068	100.0

Tekstil Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2013			Dec. 2012		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	273	295	568	393	309	702
Letters of guarantee	273	165	438	393	171	564
Bank acceptances	0	1	1	0	1	1
Letters of credit	0	107	107	0	114	114
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	22	22	0	24	24
Commitments	101	41	142	186	21	207
Irrevocable commitments	101	41	142	186	21	207
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	228	522	750	186	631	818
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	228	522	750	186	631	818
Custody and Pledged Securities	1,409	480	1,889	1,669	580	2,249
Items held in Custody	56	15	71	90	33	122
Pledged Items	1,343	465	1,808	1,562	547	2,110
Accepted independent guaran. and warran.	10	0	10	17	0	17
Total Off Balance Sheet Commitments	2,012	1,337	3,349	2,435	1,541	3,976

Income-Expenditure

(USD Million)

	Dec. 2013	Dec. 2012
Interest Income	137	191
Interest on loans	121	169
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	15	21
Other interest income	0	0
Interest Expenses	71	106
Interest on deposits	61	95
Interest on money market transactions	5	5
Interest on funds borrowed	5	6
Interest on securities issued	0	0
Other interest expenses	1	0
Net Interest Income/Expenses	66	85
Net Fees and Commissions Income/Expenses	8	10
Fees and commissions received	9	11
Fees and commissions paid	2	2
Dividend Income	0	0
Trading Profit/Loss (net)	-5	-3
Profit/loss on trading account securities	1	3
Profit/losses on derivative financial transactions	36	-47
Foreign exchange profit/loss	-42	41
Other Operating Income	33	11
Total Operating Income/Expenses	102	102
Provision for Loan Losses or other Receivables (-)	27	23
Specific provisions of banks loans and other receivables*	24	20
General provision expenses*	0	2
Other Operating Expenses (-)	52	60
Personnel Expenses*	32	37
Net Operating Profit/Loss	22	19
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	22	19
Provisions for Taxes on Income from Continuing Operations (±)	-2	-4
Net Profit/Loss from Continuing Operations	21	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	21	15

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

Ratios

(%)

	Dec. 2013	Dec. 2012
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	17.4	16.5
Shareholders' Equity / Total Assets	15.6	15.6
(Shareholders' Equity - Permanent Assets) / Total Assets	13.5	11.4
Net On Balance Sheet Position / Total Shareholders' Equity	-54.7	-40.8
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-1.2	0.0
Balance-Sheet Ratios		
TC Assets / Total Assets	73.4	73.2
TC Liabilities / Total Liabilities	58.9	61.1
FC Assets / FC Liabilities	64.6	68.8
TC Deposits / Total Deposits	49.6	55.6
TC Loans / Total Loans and Receivables	78.9	77.7
Total Deposits / Total Assets	65.6	73.9
Funds Borrowed / Total Assets	8.9	6.8
Assets Quality		
Financial Assets (net) / Total Assets	10.5	9.0
Total Loans and Receivables / Total Assets	73.3	72.4
Total Loans and Receivables / Total Deposits	111.6	98.0
Loans Under Follow-up (gross) / Total Loans and Receivables	6.4	5.1
Loans Under Follow-up (net) / Total Loans and Receivables	1.6	1.6
Specific Provisions / Loans Under Follow-up	74.3	68.7
Permanent Assets / Total Assets	2.1	4.2
Consumer Loans / Total Loans and Receivables	13.1	13.4
Liquidity		
Liquid Assets / Total Assets	24.1	22.0
Liquid Assets / Short-term Liabilities	39.5	37.2
TC Liquid Assets / Total Assets	13.5	11.5
Profitability		
Net Profit/Losses / Total Assets	1.1	0.7
Net Profit/Losses / Total Shareholders' Equity	7.3	4.7
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.2	0.9
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	2.3	3.1
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	41.7	63.9
Non-interest Income (net) / Total Assets	2.0	0.8
Other Operating Expenses / Total Assets	2.9	2.9
Personnel Expenses / Other Operating Expenses	61.1	61.0
Non-interest Income (net) / Other Operating Expenses	67.9	28.5

Turkish Bank A.Ş.

Assets

(USD Million)

	Dec. 2013			%	Dec. 2012			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	9	47	57	10.7	5	29	34	6.4
Fin.ass.where fair value cha. is refl.to I/S (Net)	1	0	1	0.1	0	0	0	0.0
Financial assets held for trading	1	0	1	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	1	0	1	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	81	63	144	27.2	165	38	203	37.8
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)	47	0	47	8.9	41	0	41	7.6
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	23	0	23	4.3	41	0	41	7.6
Other marketable securities	24	0	24	4.6	0	0	0	0.0
Loans and Receivables	116	135	251	47.6	180	43	223	41.4
Loans and Receivables	116	135	251	47.5	178	43	220	41.0
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	116	135	251	47.5	178	43	220	41.0
Loans under follow-up	2	0	2	0.4	4	0	4	0.8
Specific provisions (-)	2	0	2	0.3	2	0	2	0.4
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	14	0	14	2.7	17	0	17	3.2
Financial subsidiaries	14	0	14	2.7	0	0	0	0.0
Non-financial subsidiaries	0	0	0	0.0	17	0	17	3.2
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)	5	0	5	0.9	5	0	5	0.9
Intangible Assets (Net)	1	0	1	0.1	0	0	0	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	1	0	1	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	0.0	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	8	0	8	1.6	13	0	13	2.5
Total Assets	282	246	528	100.0	428	110	538	100.0

Liabilities

(USD Million)

	Dec. 2013			%	Dec. 2012			%
	TC	FC	Total		TC	FC	Total	
Deposits	115	191	307	58.1	223	124	347	64.5
Deposits held by the Banks risk group	18	11	29	5.5	12	3	15	2.7
Other	97	181	278	52.6	212	121	332	61.8
Derivative Finan. Liabilities Held for Trading	0	0	0	0.0	0	0	0	0.0
Funds Borrowed	10	72	82	15.5	13	38	51	9.4
Money Market Takings	18	0	18	3.3	29	0	29	5.3
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	18	0	18	3.3	29	0	29	5.3
Marketable Securities Issued (Net)	28	0	28	5.3	0	0	0	0.0
Bills	28	0	28	5.3	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	1	1	2	0.4	1	1	1	0.3
Other External Resources	8	0	8	1.5	12	0	12	2.3
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	2	0	2	0.5	3	0	3	0.6
General provisions	2	0	2	0.4	2	0	2	0.4
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	0.0	1	0	1	0.1
Liabilities for Tax	1	0	1	0.1	1	0	1	0.2
Current liabilities for tax	1	0	1	0.1	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	81	0	81	15.3	93	0	93	17.3
Paid-in capital	77	0	77	14.7	89	0	89	16.5
Supplementary capital	0	0	0	0.0	0	0	0	0.1
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	0	0	0	0.0	0	0	0	0.1
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est.for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv.&ass.,subs.& joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val.inc.in pro.& equ.held for sale p.and term.ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	0	0	0	0.0	0	0	0	0.0
Profit reserves	3	0	3	0.7	3	0	3	0.6
Legal reserves	1	0	1	0.2	1	0	1	0.3
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	2	0	2	0.4	2	0	2	0.3
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	0	0	0	0.0	1	0	1	0.2
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	0	0	0	0.0	1	0	1	0.2
Total Liabilities	263	265	528	100.0	376	162	538	100.0

Turkish Bank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2013			Dec. 2012		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	22	21	43	13	34	47
Letters of guarantee	22	17	39	13	31	45
Bank acceptances	0	2	2	0	0	0
Letters of credit	0	1	1	0	3	3
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	0	0	0	0	0
Commitments	14	7	21	395	74	470
Irrevocable commitments	14	7	21	13	5	18
Revocable commitments	0	0	0	382	69	451
Derivative Financial Instruments	4	8	12	45	60	105
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	4	8	12	45	60	105
Custody and Pledged Securities	454	451	905	342	401	743
Items held in Custody	13	62	75	30	96	125
Pledged Items	440	389	829	312	306	618
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	494	486	980	796	570	1,366

Income-Expenditure

(USD Million)

	Dec. 2013	Dec. 2012
Interest Income	26	34
Interest on loans	20	26
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	3	4
Other interest income	0	0
Interest Expenses	13	18
Interest on deposits	10	17
Interest on money market transactions	1	0
Interest on funds borrowed	1	1
Interest on securities issued	1	0
Other interest expenses	0	0
Net Interest Income/Expenses	13	15
Net Fees and Commissions Income/Expenses	1	1
Fees and commissions received	1	2
Fees and commissions paid	1	1
Dividend Income	0	1
Trading Profit/Loss (net)	0	2
Profit/loss on trading account securities	0	0
Profit/losses on derivative financial transactions	2	5
Foreign exchange profit/loss	-3	-4
Other Operating Income	3	3
Total Operating Income/Expenses	17	23
Provision for Loan Losses or other Receivables (-)	1	2
Specific provisions of banks loans and other receivables*	1	1
General provision expenses*	0	1
Other Operating Expenses (-)	16	20
Personnel Expenses*	9	11
Net Operating Profit/Loss	0	1
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	0	1
Provisions for Taxes on Income from Continuing Operations (±)	0	0
Net Profit/Loss from Continuing Operations	0	1
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	0	1

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

Ratios

(%)

	Dec. 2013	Dec. 2012
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	19.8	31.2
Shareholders' Equity / Total Assets	15.3	17.3
(Shareholders' Equity - Permanent Assets) / Total Assets	11.4	12.6
Net On Balance Sheet Position / Total Shareholders' Equity	-2.2	-47.0
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.2	0.4
Balance-Sheet Ratios		
TC Assets / Total Assets	53.4	79.5
TC Liabilities / Total Liabilities	49.8	69.8
FC Assets / FC Liabilities	92.8	67.9
TC Deposits / Total Deposits	37.6	64.4
TC Loans / Total Loans and Receivables	46.3	80.8
Total Deposits / Total Assets	58.1	64.5
Funds Borrowed / Total Assets	15.5	9.4
Assets Quality		
Financial Assets (net) / Total Assets	9.0	7.6
Total Loans and Receivables / Total Assets	47.6	41.4
Total Loans and Receivables / Total Deposits	82.0	64.2
Loans Under Follow-up (gross) / Total Loans and Receivables	0.8	2.0
Loans Under Follow-up (net) / Total Loans and Receivables	0.2	1.0
Specific Provisions / Loans Under Follow-up	77.2	49.1
Permanent Assets / Total Assets	3.9	4.7
Consumer Loans / Total Loans and Receivables	1.5	2.0
Liquidity		
Liquid Assets / Total Assets	47.0	51.8
Liquid Assets / Short-term Liabilities	99.9	68.6
TC Liquid Assets / Total Assets	26.0	39.4
Profitability		
Net Profit/Losses / Total Assets	0.0	0.2
Net Profit/Losses / Total Shareholders' Equity	0.0	0.9
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.0	0.2
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	2.4	2.7
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	75.1	64.0
Non-interest Income (net) / Total Assets	0.7	1.4
Other Operating Expenses / Total Assets	3.0	3.6
Personnel Expenses / Other Operating Expenses	55.8	54.5
Non-interest Income (net) / Other Operating Expenses	22.6	37.1

Türk Ekonomi Bankası A.Ş.

Assets

(USD Million)

	Dec. 2013			%	Dec. 2012			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	297	2,901	3,197	12.8	433	2,071	2,503	10.2
Fin.ass.where fair value cha. is refl.to I/S (Net)	610	25	635	2.5	296	48	344	1.4
Financial assets held for trading	610	25	635	2.5	296	48	344	1.4
Public sector debt securities	302	5	307	1.2	240	13	254	1.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	308	20	328	1.3	55	35	90	0.4
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	35	117	152	0.6	248	151	399	1.6
Money Market Securities	0	0	0	0.0	957	0	957	3.9
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	957	0	957	3.9
Financial Assets Available for Sale (Net)	1,995	4	1,999	8.0	2,389	6	2,395	9.8
Securities representing a share in capital	9	0	9	0.0	10	3	13	0.1
Public sector debt securities	1,985	4	1,989	7.9	2,378	3	2,381	9.7
Other marketable securities	1	0	1	0.0	1	0	1	0.0
Loans and Receivables	14,573	3,327	17,900	71.4	13,615	3,085	16,700	68.2
Loans and Receivables	14,414	3,327	17,741	70.8	13,470	3,085	16,555	67.6
Loans granted to the Banks risk group	8	1	9	0.0	18	3	20	0.1
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	14,406	3,326	17,732	70.7	13,452	3,082	16,535	67.5
Loans under follow-up	407	0	407	1.6	362	0	362	1.5
Specific provisions (-)	248	0	248	1.0	217	0	217	0.9
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	138	0	138	0.5	0	0	0	0.0
Public sector debt securities	138	0	138	0.5	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)	50	29	79	0.3	60	34	94	0.4
Financial subsidiaries	50	29	79	0.3	60	34	94	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	53	0	53	0.2	9	0	9	0.0
Fair value hedges	27	0	27	0.1	3	0	3	0.0
Cash flow hedges	26	0	26	0.1	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)	151	0	151	0.6	139	0	139	0.6
Intangible Assets (Net)	222	0	222	0.9	249	0	249	1.0
Goodwill	198	0	198	0.8	237	0	237	1.0
Other	25	0	25	0.1	13	0	13	0.1
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	16	0	16	0.1	71	0	71	0.3
Current assets for tax	0	0	0	0.0	1	0	1	0.0
Deferred assets for tax	16	0	16	0.1	70	0	70	0.3
Prop.&Equ.for Sale p. and from Term.Op.(Net)	39	0	39	0.2	35	0	35	0.1
Other Assets	411	77	488	1.9	483	111	594	2.4
Total Assets	18,591	6,479	25,070	100.0	18,983	5,506	24,489	100.0

Liabilities

(USD Million)

	Dec. 2013			%	Dec. 2012			%
	TC	FC	Total		TC	FC	Total	
Deposits	11,234	4,861	16,095	64.2	11,745	4,416	16,160	66.0
Deposits held by the Banks risk group	611	267	878	3.5	268	156	424	1.7
Other	10,623	4,593	15,217	60.7	11,477	4,260	15,737	64.3
Derivative Finan. Liabilities Held for Trading	206	21	226	0.9	99	32	131	0.5
Funds Borrowed	250	2,939	3,189	12.7	154	2,759	2,913	11.9
Money Market Takings	499	0	499	2.0	23	0	23	0.1
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	499	0	499	2.0	23	0	23	0.1
Marketable Securities Issued (Net)	333	0	333	1.3	278	0	278	1.1
Bills	238	0	238	0.9	188	0	188	0.8
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	95	0	95	0.4	90	0	90	0.4
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	451	69	521	2.1	482	12	494	2.0
Other External Resources	428	1	428	1.7	649	1	650	2.7
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	33	0	33	0.1	95	0	95	0.4
Fair value hedges	7	0	7	0.0	27	0	27	0.1
Cash flow hedges	25	0	25	0.1	68	0	68	0.3
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	382	0	382	1.5	380	0	380	1.6
General provisions	252	0	252	1.0	228	0	228	0.9
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	82	0	82	0.3	99	0	99	0.4
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	47	0	47	0.2	52	0	52	0.2
Liabilities for Tax	49	0	49	0.2	77	0	77	0.3
Current liabilities for tax	49	0	49	0.2	77	0	77	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	835	835	3.3	0	584	584	2.4
Shareholders' Equity	2,481	0	2,481	9.9	2,701	2	2,703	11.0
Paid-in capital	1,035	0	1,035	4.1	1,240	0	1,240	5.1
Supplementary capital	339	0	339	1.4	440	2	442	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	-44	0	-44	-0.2	32	2	35	0.1
Revaluation changes of property and equip.	48	0	48	0.2	57	0	57	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)	15	0	15	0.1	-28	0	-28	-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	319	0	319	1.3	377	0	377	1.5
Profit reserves	852	0	852	3.4	742	0	742	3.0
Legal reserves	69	0	69	0.3	68	0	68	0.3
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	677	0	677	2.7	637	0	637	2.6
Other profit reserves	107	0	107	0.4	36	0	36	0.1
Profit or loss	256	0	256	1.0	279	0	279	1.1
Prior years income/loss	4	0	4	0.0	5	0	5	0.0
Current year income/loss	251	0	251	1.0	273	0	273	1.1
Total Liabilities	16,345	8,725	25,070	100.0	16,683	7,807	24,489	100.0

Türk Ekonomi Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2013			Dec. 2012		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	2,231	3,093	5,324	2,265	3,531	5,796
Letters of guarantee	1,836	1,861	3,696	1,915	1,847	3,762
Bank acceptances	0	127	127	0	508	508
Letters of credit	0	636	637	3	778	781
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	395	469	864	347	398	745
Commitments	4,763	612	5,375	4,569	969	5,538
Irrevocable commitments	4,763	612	5,375	4,569	969	5,538
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	12,499	15,767	28,266	9,299	13,978	23,277
Derivative finan. instruments held for hedging	1,966	154	2,120	2,181	404	2,585
Trading transactions	10,533	15,613	26,146	7,118	13,574	20,692
Custody and Pledged Securities	55,177	10,362	65,540	54,380	11,492	65,872
Items held in Custody	11,525	755	12,280	9,772	1,075	10,847
Pledged Items	43,593	9,589	53,182	44,532	10,398	54,931
Accepted independent guaran. and warran.	59	19	78	76	19	95
Total Off Balance Sheet Commitments	74,670	29,834	104,504	70,513	29,970	100,483

Income-Expenditure

(USD Million)

	Dec. 2013	Dec. 2012
Interest Income	1,886	2,216
Interest on loans	1,708	1,952
Interest received from reserve deposits	0	0
Interest received from banks	4	5
Interest received from money market transactions	5	28
Interest received from marketable securities portfolio	169	226
Other interest income	0	4
Interest Expenses	960	1,178
Interest on deposits	813	976
Interest on money market transactions	94	149
Interest on funds borrowed	22	24
Interest on securities issued	15	21
Other interest expenses	16	9
Net Interest Income/Expenses	926	1,038
Net Fees and Commissions Income/Expenses	304	302
Fees and commissions received	447	487
Fees and commissions paid	143	185
Dividend Income	2	10
Trading Profit/Loss (net)	34	-46
Profit/loss on trading account securities	20	17
Profit/losses on derivative financial transactions	215	-270
Foreign exchange profit/loss	-201	207
Other Operating Income	47	52
Total Operating Income/Expenses	1,312	1,356
Provision for Loan Losses or other Receivables (-)	185	154
Specific provisions of banks loans and other receivables*	123	74
General provision expenses*	62	79
Other Operating Expenses (-)	799	841
Personnel Expenses*	340	357
Net Operating Profit/Loss	328	360
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	328	360
Provisions for Taxes on Income from Continuing Operations (±)	-77	-87
Net Profit/Loss from Continuing Operations	251	273
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	251	273

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

Ratios

(%)

	Dec. 2013	Dec. 2012
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	14.2	15.2
Shareholders' Equity / Total Assets	9.9	11.0
(Shareholders' Equity - Permanent Assets) / Total Assets	7.3	8.3
Net On Balance Sheet Position / Total Shareholders' Equity	-42.9	-45.3
Net On and Off Balance Sheet Position / Total Shareholders' Equity	8.4	8.4
Balance-Sheet Ratios		
TC Assets / Total Assets	74.2	77.5
TC Liabilities / Total Liabilities	65.2	68.1
FC Assets / FC Liabilities	74.3	70.5
TC Deposits / Total Deposits	69.8	72.7
TC Loans / Total Loans and Receivables	81.4	81.5
Total Deposits / Total Assets	64.2	66.0
Funds Borrowed / Total Assets	12.7	11.9
Assets Quality		
Financial Assets (net) / Total Assets	11.3	11.2
Total Loans and Receivables / Total Assets	71.4	68.2
Total Loans and Receivables / Total Deposits	111.2	103.3
Loans Under Follow-up (gross) / Total Loans and Receivables	2.3	2.2
Loans Under Follow-up (net) / Total Loans and Receivables	0.9	0.9
Specific Provisions / Loans Under Follow-up	60.8	60.0
Permanent Assets / Total Assets	2.6	2.7
Consumer Loans / Total Loans and Receivables	31.9	31.5
Liquidity		
Liquid Assets / Total Assets	23.9	26.9
Liquid Assets / Short-term Liabilities	41.6	52.5
TC Liquid Assets / Total Assets	11.7	17.6
Profitability		
Net Profit/Losses / Total Assets	1.0	1.1
Net Profit/Losses / Total Shareholders' Equity	10.1	10.1
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.3	1.5
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	3.2	3.9
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	61.2	71.1
Non-interest Income (net) / Total Assets	1.5	1.3
Other Operating Expenses / Total Assets	3.2	3.4
Personnel Expenses / Other Operating Expenses	42.6	42.4
Non-interest Income (net) / Other Operating Expenses	48.4	37.8

Türkiye Garanti Bankası A.Ş.

Assets

(USD Million)

	Dec. 2013			% Distr.	Dec. 2012			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	1,292	9,283	10,575	11.4	728	8,336	9,064	10.1
Fin.ass.where fair value cha. is refl.to I/S (Net)	575	271	846	0.9	380	286	666	0.7
Financial assets held for trading	482	271	752	0.8	255	286	541	0.6
Public sector debt securities	42	145	187	0.2	73	131	204	0.2
Securities representing a share in capital	14	0	14	0.0	12	0	12	0.0
Derivative financial assets held for trading	423	115	538	0.6	168	142	310	0.3
Other marketable securities	2	10	12	0.0	2	12	15	0.0
Fin.assets clas. as fair value change is refl.to I/S	93	0	93	0.1	125	0	125	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	93	0	93	0.1	125	0	125	0.1
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	974	3,603	4,577	5.0	1,256	3,102	4,358	4.8
Money Market Securities	0	90	90	0.1	0	0	0	0.0
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	90	90	0.1	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	9,237	917	10,153	11.0	19,614	567	20,182	22.4
Securities representing a share in capital	15	4	19	0.0	14	3	17	0.0
Public sector debt securities	8,493	425	8,918	9.6	18,853	55	18,909	21.0
Other marketable securities	729	487	1,216	1.3	747	509	1,256	1.4
Loans and Receivables	34,489	21,215	55,704	60.3	32,420	19,236	51,656	57.3
Loans and Receivables	34,263	21,215	55,478	60.0	32,193	19,236	51,430	57.1
Loans granted to the Banks risk group	201	579	780	0.8	80	576	656	0.7
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	34,062	20,636	54,698	59.2	32,113	18,660	50,774	56.3
Loans under follow-up	1,192	0	1,192	1.3	1,189	0	1,189	1.3
Specific provisions (-)	965	0	965	1.0	963	0	963	1.1
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	6,159	406	6,564	7.1	517	251	768	0.9
Public sector debt securities	6,155	220	6,375	6.9	513	251	763	0.8
Other marketable securities	4	185	189	0.2	4	0	4	0.0
Investments and Associates (Net)	17	0	17	0.0	12	0	12	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	17	0	17	0.0	12	0	12	0.0
Financial investments and associates	16	0	16	0.0	10	0	10	0.0
Non-financial investments and associates	2	0	2	0.0	2	0	2	0.0
Subsidiaries (Net)	211	1,282	1,492	1.6	265	1,191	1,456	1.6
Financial subsidiaries	162	1,282	1,443	1.6	206	1,191	1,398	1.6
Non-financial subsidiaries	49	0	49	0.1	59	0	59	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
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	49	5	54	0.1	0	0	0	0.0
Fair value hedges	31	0	31	0.0	0	0	0	0.0
Cash flow hedges	18	5	23	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)	639	0	639	0.7	635	0	635	0.7
Intangible Assets (Net)	28	0	28	0.0	31	0	31	0.0
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	28	0	28	0.0	31	0	31	0.0
Real Estates for Investment Purpose (Net)	70	0	70	0.1	88	0	88	0.1
Assets for Tax	61	0	61	0.1	100	0	100	0.1
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	61	0	61	0.1	100	0	100	0.1
Prop.&Equ.for Sale p. and from Term.Op.(Net)	69	0	69	0.1	72	0	72	0.1
Other Assets	1,378	107	1,485	1.6	964	66	1,030	1.1
Total Assets	55,245	37,177	92,422	100.0	57,081	33,036	90,117	100.0

Liabilities

(USD Million)

	Dec. 2013			%	Dec. 2012			%
	TC	FC	Total		TC	FC	Total	
Deposits	28,002	21,976	49,978	54.1	28,127	21,087	49,214	54.6
Deposits held by the Banks risk group	402	202	604	0.7	367	94	461	0.5
Other	27,600	21,774	49,374	53.4	27,760	20,993	48,753	54.1
Derivative Finan. Liabilities Held for Trading	529	121	650	0.7	330	160	490	0.5
Funds Borrowed	2,451	11,385	13,837	15.0	2,355	9,840	12,195	13.5
Money Market Takings	5,362	1,483	6,846	7.4	6,878	716	7,594	8.4
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	5,362	1,483	6,846	7.4	6,878	716	7,594	8.4
Marketable Securities Issued (Net)	1,824	3,049	4,873	5.3	1,086	2,212	3,298	3.7
Bills	633	0	633	0.7	901	0	901	1.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	1,191	3,049	4,240	4.6	185	2,212	2,397	2.7
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	2,394	251	2,645	2.9	2,368	213	2,581	2.9
Other External Resources	1,070	280	1,351	1.5	924	191	1,115	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	18	18	0.0	0	0	0	0.0
Fair value hedges	0	18	18	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	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	1,381	28	1,409	1.5	1,260	21	1,281	1.4
General provisions	921	19	941	1.0	714	18	733	0.8
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	177	0	177	0.2	194	0	194	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	282	9	291	0.3	352	3	355	0.4
Liabilities for Tax	140	5	145	0.2	290	5	296	0.3
Current liabilities for tax	140	5	145	0.2	290	5	296	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	69	69	0.1	0	66	66	0.1
Shareholders' Equity	9,911	691	10,601	11.5	11,504	484	11,988	13.3
Paid-in capital	1,971	0	1,971	2.1	2,363	0	2,363	2.6
Supplementary capital	233	634	868	0.9	1,433	445	1,878	2.1
Share premium	6	0	6	0.0	7	0	7	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	-202	630	429	0.5	609	445	1,054	1.2
Revaluation changes of property and equip.	82	0	82	0.1	417	0	417	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.	1	0	1	0.0	1	0	1	0.0
Hedging funds (active part)	-15	4	-11	0.0	-36	0	-36	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	362	0	362	0.4	435	0	435	0.5
Profit reserves	6,295	56	6,352	6.9	5,981	39	6,020	6.7
Legal reserves	516	5	521	0.6	511	4	515	0.6
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	5,780	0	5,780	6.3	5,470	0	5,470	6.1
Other profit reserves	0	51	51	0.1	0	34	34	0.0
Profit or loss	1,411	0	1,411	1.5	1,727	0	1,727	1.9
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	1,411	0	1,411	1.5	1,727	0	1,727	1.9
Total Liabilities	53,065	39,357	92,422	100.0	55,123	34,994	90,117	100.0

Türkiye Garanti Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2013			Dec. 2012		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	4,675	10,881	15,556	3,921	8,836	12,757
Letters of guarantee	4,672	6,376	11,048	3,914	5,325	9,239
Bank acceptances	3	296	300	3	403	406
Letters of credit	0	4,171	4,171	4	3,071	3,075
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	38	38	0	37	37
Commitments	16,273	7,158	23,431	18,950	39,815	58,765
Irrevocable commitments	16,261	7,158	23,419	13,330	5,741	19,071
Revocable commitments	12	0	12	5,620	34,074	39,694
Derivative Financial Instruments	26,192	45,635	71,827	14,465	32,178	46,642
Derivative finan. instruments held for hedging	2,599	766	3,365	0	0	0
Trading transactions	23,593	44,869	68,462	14,465	32,178	46,642
Custody and Pledged Securities	223,171	152,881	376,051	236,819	134,559	371,378
Items held in Custody	16,488	10,010	26,498	36,579	10,037	46,616
Pledged Items	206,683	142,870	349,553	200,240	124,522	324,761
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	270,311	216,555	486,866	274,155	215,387	489,542

Income-Expenditure

(USD Million)

	Dec. 2013	Dec. 2012
Interest Income	5,981	7,128
Interest on loans	4,258	4,749
Interest received from reserve deposits	0	0
Interest received from banks	69	124
Interest received from money market transactions	1	2
Interest received from marketable securities portfolio	1,600	2,183
Other interest income	53	70
Interest Expenses	2,997	3,911
Interest on deposits	2,098	2,783
Interest on money market transactions	405	502
Interest on funds borrowed	263	443
Interest on securities issued	220	176
Other interest expenses	12	6
Net Interest Income/Expenses	2,983	3,217
Net Fees and Commissions Income/Expenses	1,228	1,129
Fees and commissions received	1,472	1,402
Fees and commissions paid	244	273
Dividend Income	26	1
Trading Profit/Loss (net)	139	346
Profit/loss on trading account securities	90	309
Profit/losses on derivative financial transactions	-56	-190
Foreign exchange profit/loss	105	227
Other Operating Income	215	168
Total Operating Income/Expenses	4,591	4,862
Provision for Loan Losses or other Receivables (-)	762	663
Specific provisions of banks loans and other receivables*	400	430
General provision expenses*	325	164
Other Operating Expenses (-)	1,974	1,992
Personnel Expenses*	782	844
Net Operating Profit/Loss	1,855	2,207
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	1,855	2,207
Provisions for Taxes on Income from Continuing Operations (±)	-444	-480
Net Profit/Loss from Continuing Operations	1,411	1,727
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	1,411	1,727

* Used from information and disclosures related to income statement.

Ratios

(%)

	Dec. 2013	Dec. 2012
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	14.4	18.2
Shareholders' Equity / Total Assets	11.5	13.3
(Shareholders' Equity - Permanent Assets) / Total Assets	8.8	10.6
Net On Balance Sheet Position / Total Shareholders' Equity	2.5	-1.0
Net On and Off Balance Sheet Position / Total Shareholders' Equity	1.2	1.4
Balance-Sheet Ratios		
TC Assets / Total Assets	59.8	63.3
TC Liabilities / Total Liabilities	57.4	61.2
FC Assets / FC Liabilities	94.5	94.4
TC Deposits / Total Deposits	56.0	57.2
TC Loans / Total Loans and Receivables	61.9	62.8
Total Deposits / Total Assets	54.1	54.6
Funds Borrowed / Total Assets	15.0	13.5
Assets Quality		
Financial Assets (net) / Total Assets	19.1	24.0
Total Loans and Receivables / Total Assets	60.3	57.3
Total Loans and Receivables / Total Deposits	111.5	105.0
Loans Under Follow-up (gross) / Total Loans and Receivables	2.1	2.3
Loans Under Follow-up (net) / Total Loans and Receivables	0.4	0.4
Specific Provisions / Loans Under Follow-up	81.0	80.9
Permanent Assets / Total Assets	2.7	2.7
Consumer Loans / Total Loans and Receivables	36.2	36.1
Liquidity		
Liquid Assets / Total Assets	28.4	38.0
Liquid Assets / Short-term Liabilities	57.2	64.5
TC Liquid Assets / Total Assets	13.1	24.4
Profitability		
Net Profit/Losses / Total Assets	1.5	1.9
Net Profit/Losses / Total Shareholders' Equity	13.3	14.4
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.0	2.4
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	2.8	3.1
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	56.3	57.3
Non-interest Income (net) / Total Assets	1.7	1.8
Other Operating Expenses / Total Assets	2.1	2.2
Personnel Expenses / Other Operating Expenses	39.6	42.4
Non-interest Income (net) / Other Operating Expenses	81.4	82.6

Türkiye İş Bankası A.Ş.

Assets

(USD Million)

	Dec. 2013			% Distr.	Dec. 2012			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	2,452	8,357	10,809	10.9	1,459	7,517	8,976	9.1
Fin.ass.where fair value cha. is refl.to I/S (Net)	431	604	1,034	1.0	505	267	773	0.8
Financial assets held for trading	431	604	1,034	1.0	505	267	773	0.8
Public sector debt securities	415	3	418	0.4	421	3	424	0.4
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	15	601	616	0.6	84	265	348	0.4
Other marketable securities	1	0	1	0.0	1	0	1	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	54	663	717	0.7	59	749	807	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)	10,302	3,004	13,306	13.5	11,256	3,565	14,822	15.0
Securities representing a share in capital	13	0	13	0.0	8	0	8	0.0
Public sector debt securities	10,284	2,416	12,700	12.9	11,237	2,830	14,066	14.3
Other marketable securities	5	588	594	0.6	11	736	747	0.8
Loans and Receivables	41,097	22,403	63,500	64.3	40,415	19,859	60,273	61.1
Loans and Receivables	40,892	22,403	63,295	64.1	40,175	19,859	60,034	60.8
Loans granted to the Banks risk group	346	368	714	0.7	486	301	787	0.8
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	40,545	22,036	62,581	63.3	39,689	19,557	59,247	60.0
Loans under follow-up	1,050	1	1,050	1.1	1,121	18	1,139	1.2
Specific provisions (-)	844	1	845	0.9	881	18	899	0.9
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	3,573	7	3,580	3.6	6,157	5	6,162	6.2
Public sector debt securities	3,569	0	3,569	3.6	6,153	0	6,153	6.2
Other marketable securities	4	7	11	0.0	4	5	9	0.0
Investments and Associates (Net)	349	0	349	0.4	418	0	418	0.4
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	349	0	349	0.4	418	0	418	0.4
Financial investments and associates	40	0	40	0.0	48	0	48	0.0
Non-financial investments and associates	309	0	309	0.3	371	0	371	0.4
Subsidiaries (Net)	3,098	195	3,294	3.3	3,710	204	3,913	4.0
Financial subsidiaries	1,539	195	1,734	1.8	1,720	204	1,924	1.9
Non-financial subsidiaries	1,559	0	1,559	1.6	1,989	0	1,989	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)	857	3	860	0.9	1,022	3	1,024	1.0
Intangible Assets (Net)	92	0	92	0.1	59	0	59	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	92	0	92	0.1	59	0	59	0.1
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	253	0	253	0.3	334	0	334	0.3
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	253	0	253	0.3	334	0	334	0.3
Prop.&Equ.for Sale p. and from Term.Op.(Net)	29	0	29	0.0	41	0	41	0.0
Other Assets	527	457	984	1.0	761	333	1,094	1.1
Total Assets	63,113	35,694	98,808	100.0	66,197	32,500	98,697	100.0

Liabilities

(USD Million)

	Dec. 2013			%	Dec. 2012			%
	TC	FC	Total		TC	FC	Total	
Deposits	31,187	25,598	56,785	57.5	36,560	22,724	59,284	60.1
Deposits held by the Banks risk group	926	887	1,813	1.8	1,188	985	2,173	2.2
Other	30,260	24,712	54,972	55.6	35,372	21,739	57,111	57.9
Derivative Finan. Liabilities Held for Trading	322	139	461	0.5	220	195	415	0.4
Funds Borrowed	775	6,699	7,474	7.6	500	5,546	6,046	6.1
Money Market Takings	7,981	1,837	9,818	9.9	5,850	1,755	7,605	7.7
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	7,981	1,837	9,818	9.9	5,850	1,755	7,605	7.7
Marketable Securities Issued (Net)	2,419	2,320	4,739	4.8	2,569	1,011	3,580	3.6
Bills	1,829	74	1,903	1.9	1,926	0	1,926	2.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	590	2,246	2,835	2.9	643	1,011	1,654	1.7
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	1,903	133	2,036	2.1	1,922	145	2,067	2.1
Other External Resources	636	1,499	2,135	2.2	988	1,584	2,572	2.6
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	2,732	11	2,742	2.8	3,017	9	3,027	3.1
General provisions	924	2	926	0.9	908	0	908	0.9
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	171	0	171	0.2	204	0	204	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	1,636	9	1,645	1.7	1,906	9	1,915	1.9
Liabilities for Tax	150	0	150	0.2	305	0	305	0.3
Current liabilities for tax	150	0	150	0.2	305	0	305	0.3
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia. for Pro. & Equ. for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	1,401	1,401	1.4	0	1,015	1,015	1.0
Shareholders' Equity	11,088	-20	11,068	11.2	12,533	248	12,781	12.9
Paid-in capital	2,112	0	2,112	2.1	2,532	0	2,532	2.6
Supplementary capital	1,725	-20	1,705	1.7	2,762	248	3,010	3.0
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	952	-20	932	0.9	1,836	248	2,084	2.1
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.	13	0	13	0.0	15	0	15	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	759	0	759	0.8	909	0	909	0.9
Profit reserves	5,766	0	5,766	5.8	5,377	0	5,377	5.4
Legal reserves	960	0	960	1.0	1,022	0	1,022	1.0
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	4,777	0	4,777	4.8	4,362	0	4,362	4.4
Other profit reserves	29	0	29	0.0	-8	0	-8	0.0
Profit or loss	1,485	0	1,485	1.5	1,862	0	1,862	1.9
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	1,485	0	1,485	1.5	1,862	0	1,862	1.9
Total Liabilities	59,191	39,617	98,808	100.0	64,464	34,233	98,697	100.0

Türkiye İş Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2013			Dec. 2012		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	7,256	10,587	17,843	7,036	9,065	16,101
Letters of guarantee	7,250	6,602	13,852	7,013	5,505	12,518
Bank acceptances	2	700	702	11	719	730
Letters of credit	0	3,014	3,014	0	2,579	2,579
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	4	271	275	12	262	274
Commitments	15,841	6,364	22,205	76,546	3,048	79,593
Irrevocable commitments	15,782	3,836	19,618	16,541	3,048	19,589
Revocable commitments	59	2,528	2,587	60,004	0	60,004
Derivative Financial Instruments	11,486	27,628	39,113	10,396	25,299	35,695
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	11,486	27,628	39,113	10,396	25,299	35,695
Custody and Pledged Securities	90,833	36,321	127,153	90,070	24,755	114,825
Items held in Custody	23,327	4,642	27,969	25,339	4,303	29,642
Pledged Items	67,506	31,678	99,184	64,731	20,452	85,183
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	125,415	80,899	206,314	184,048	62,167	246,215

Income-Expenditure

(USD Million)

	Dec. 2013	Dec. 2012
Interest Income	6,318	7,533
Interest on loans	4,872	5,449
Interest received from reserve deposits	0	0
Interest received from banks	4	7
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	1,423	2,053
Other interest income	20	24
Interest Expenses	3,194	4,198
Interest on deposits	2,279	3,077
Interest on money market transactions	159	146
Interest on funds borrowed	444	687
Interest on securities issued	274	247
Other interest expenses	38	41
Net Interest Income/Expenses	3,124	3,335
Net Fees and Commissions Income/Expenses	901	960
Fees and commissions received	1,010	1,079
Fees and commissions paid	109	119
Dividend Income	211	235
Trading Profit/Loss (net)	105	332
Profit/loss on trading account securities	73	347
Profit/losses on derivative financial transactions	-117	-272
Foreign exchange profit/loss	149	257
Other Operating Income	487	659
Total Operating Income/Expenses	4,828	5,521
Provision for Loan Losses or other Receivables (-)	689	680
Specific provisions of banks loans and other receivables*	391	338
General provision expenses*	181	210
Other Operating Expenses (-)	2,329	2,523
Personnel Expenses*	1,068	1,024
Net Operating Profit/Loss	1,810	2,318
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	1,810	2,318
Provisions for Taxes on Income from Continuing Operations (±)	-325	-456
Net Profit/Loss from Continuing Operations	1,485	1,862
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	1,485	1,862

* Used from information and disclosures related to income statement.

Ratios

(%)

	Dec. 2013	Dec. 2012
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	14.4	16.3
Shareholders' Equity / Total Assets	11.2	12.9
(Shareholders' Equity - Permanent Assets) / Total Assets	6.3	7.2
Net On Balance Sheet Position / Total Shareholders' Equity	-19.2	2.7
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-8.7	2.4
Balance-Sheet Ratios		
TC Assets / Total Assets	63.9	67.1
TC Liabilities / Total Liabilities	59.9	65.3
FC Assets / FC Liabilities	90.1	94.9
TC Deposits / Total Deposits	54.9	61.7
TC Loans / Total Loans and Receivables	64.7	67.1
Total Deposits / Total Assets	57.5	60.1
Funds Borrowed / Total Assets	7.6	6.1
Assets Quality		
Financial Assets (net) / Total Assets	18.1	22.0
Total Loans and Receivables / Total Assets	64.3	61.1
Total Loans and Receivables / Total Deposits	111.8	101.7
Loans Under Follow-up (gross) / Total Loans and Receivables	1.7	1.9
Loans Under Follow-up (net) / Total Loans and Receivables	0.3	0.4
Specific Provisions / Loans Under Follow-up	80.4	78.9
Permanent Assets / Total Assets	4.9	5.8
Consumer Loans / Total Loans and Receivables	28.3	28.2
Liquidity		
Liquid Assets / Total Assets	26.2	25.7
Liquid Assets / Short-term Liabilities	46.0	46.2
TC Liquid Assets / Total Assets	13.4	13.5
Profitability		
Net Profit/Losses / Total Assets	1.5	1.9
Net Profit/Losses / Total Shareholders' Equity	13.4	14.6
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.8	2.3
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	2.8	3.0
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	56.6	54.3
Non-interest Income (net) / Total Assets	1.7	2.2
Other Operating Expenses / Total Assets	2.4	2.6
Personnel Expenses / Other Operating Expenses	45.9	40.6
Non-interest Income (net) / Other Operating Expenses	73.2	86.7

Yapı ve Kredi Bankası A.Ş.

Assets

(USD Million)

	Dec. 2013			% Distr.	Dec. 2012			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	625	8,189	8,814	12.6	912	5,319	6,231	9.1
Fin.ass.where fair value cha. is refl.to I/S (Net)	721	61	782	1.1	354	119	473	0.7
Financial assets held for trading	721	61	782	1.1	354	119	473	0.7
Public sector debt securities	5	12	17	0.0	192	62	254	0.4
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	715	49	764	1.1	162	52	214	0.3
Other marketable securities	0	1	1	0.0	0	4	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	238	1,171	1,409	2.0	167	1,363	1,531	2.2
Money Market Securities	1,338	23	1,361	1.9	1,473	63	1,536	2.2
Interbank money market placements	0	0	0	0.0	186	0	186	0.3
Istanbul Stock Exc. money market placements	799	23	821	1.2	786	63	848	1.2
Receiv. from reverse repurchase agreements	540	0	540	0.8	502	0	502	0.7
Financial Assets Available for Sale (Net)	4,344	1,810	6,155	8.8	4,356	4,005	8,360	12.2
Securities representing a share in capital	3	0	3	0.0	3	0	3	0.0
Public sector debt securities	3,686	1,588	5,275	7.5	3,488	3,904	7,392	10.8
Other marketable securities	655	222	877	1.3	865	101	966	1.4
Loans and Receivables	30,868	14,212	45,080	64.5	30,880	11,745	42,625	62.0
Loans and Receivables	30,428	14,113	44,542	63.7	30,392	11,684	42,076	61.2
Loans granted to the Banks risk group	289	133	422	0.6	339	172	511	0.7
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	30,139	13,980	44,119	63.1	30,053	11,513	41,565	60.5
Loans under follow-up	1,435	235	1,670	2.4	1,239	182	1,421	2.1
Specific provisions (-)	995	137	1,131	1.6	751	122	873	1.3
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	1,656	1,374	3,029	4.3	1,849	1,350	3,199	4.7
Public sector debt securities	1,656	1,374	3,029	4.3	1,849	1,350	3,199	4.7
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	2	20	22	0.0	3	24	27	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	2	20	22	0.0	3	24	27	0.0
Financial investments and associates	0	20	20	0.0	0	24	24	0.0
Non-financial investments and associates	2	0	2	0.0	3	0	3	0.0
Subsidiaries (Net)	857	253	1,110	1.6	1,831	318	2,149	3.1
Financial subsidiaries	856	253	1,109	1.6	1,829	318	2,148	3.1
Non-financial subsidiaries	1	0	1	0.0	1	0	1	0.0
Joint Ventures (Business Partners) (Net)	9	0	9	0.0	11	0	11	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	9	0	9	0.0	11	0	11	0.0
Financial joint ventures	9	0	9	0.0	11	0	11	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	217	2	220	0.3	53	0	53	0.1
Fair value hedges	144	0	144	0.2	53	0	53	0.1
Cash flow hedges	73	2	75	0.1	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	439	0	439	0.6	554	0	554	0.8
Intangible Assets (Net)	646	0	646	0.9	748	0	748	1.1
Goodwill	460	0	460	0.7	551	0	551	0.8
Other	186	0	186	0.3	197	0	197	0.3
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	12	0	12	0.0	30	0	30	0.0
Current assets for tax	3	0	3	0.0	0	0	0	0.0
Deferred assets for tax	8	0	8	0.0	30	0	30	0.0
Prop.&Equ.for Sale p. and from Term.Op.(Net)	71	0	71	0.1	74	0	74	0.1
Other Assets	443	282	725	1.0	566	567	1,133	1.6
Total Assets	42,485	27,399	69,884	100.0	43,861	24,873	68,733	100.0

Liabilities

(USD Million)

	Dec. 2013			%	Dec. 2012			%
	TC	FC	Total		TC	FC	Total	
Deposits	20,796	19,717	40,512	58.0	23,313	14,966	38,279	55.7
Deposits held by the Banks risk group	1,880	3,958	5,838	8.4	2,722	2,198	4,920	7.2
Other	18,916	15,759	34,674	49.6	20,591	12,767	33,358	48.5
Derivative Finan. Liabilities Held for Trading	355	41	396	0.6	161	48	209	0.3
Funds Borrowed	510	7,201	7,711	11.0	359	6,628	6,987	10.2
Money Market Takings	117	1,476	1,593	2.3	963	1,698	2,661	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	117	1,476	1,593	2.3	963	1,698	2,661	3.9
Marketable Securities Issued (Net)	779	1,965	2,744	3.9	811	498	1,309	1.9
Bills	547	388	935	1.3	415	0	415	0.6
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	232	1,577	1,809	2.6	396	498	894	1.3
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	2,562	657	3,218	4.6	2,678	348	3,025	4.4
Other External Resources	538	339	877	1.3	903	578	1,482	2.2
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	4	4	0.0
Finance leasing payables	0	0	0	0.0	0	4	4	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	14	167	181	0.3	232	277	509	0.7
Fair value hedges	0	0	0	0.0	51	0	51	0.1
Cash flow hedges	14	167	181	0.3	181	277	458	0.7
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	1,143	252	1,395	2.0	1,372	259	1,631	2.4
General provisions	461	229	690	1.0	517	217	734	1.1
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	102	0	102	0.1	120	0	120	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	581	23	603	0.9	734	42	777	1.1
Liabilities for Tax	88	0	88	0.1	230	0	230	0.3
Current liabilities for tax	88	0	88	0.1	230	0	230	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	3,042	3,042	4.4	0	2,923	2,923	4.3
Shareholders' Equity	8,137	-13	8,125	11.6	8,960	526	9,486	13.8
Paid-in capital	2,040	0	2,040	2.9	2,445	0	2,445	3.6
Supplementary capital	589	-13	577	0.8	1,552	526	2,078	3.0
Share premium	255	0	255	0.4	306	0	306	0.4
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	102	126	228	0.3	1,147	775	1,922	2.8
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est. for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv. & ass., subs. & joint vent.	7	0	7	0.0	0	0	0	0.0
Hedging funds (active part)	84	-138	-54	-0.1	-67	-249	-315	-0.5
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	140	0	140	0.2	165	0	165	0.2
Profit reserves	4,004	0	4,004	5.7	3,886	0	3,886	5.7
Legal reserves	218	0	218	0.3	202	0	202	0.3
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	3,779	0	3,779	5.4	3,683	0	3,683	5.4
Other profit reserves	7	0	7	0.0	1	0	1	0.0
Profit or loss	1,503	0	1,503	2.2	1,076	0	1,076	1.6
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	1,503	0	1,503	2.2	1,076	0	1,076	1.6
Total Liabilities	35,040	34,845	69,884	100.0	39,980	28,753	68,733	100.0

Yapı ve Kredi Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2013			Dec. 2012		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	6,055	11,591	17,646	6,400	9,556	15,956
Letters of guarantee	6,017	6,846	12,863	6,341	5,198	11,539
Bank acceptances	0	56	56	0	68	68
Letters of credit	1	3,031	3,032	8	3,149	3,156
Prefinancing given as guarantee	0	0	0	0	1	1
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	37	1,658	1,695	51	1,140	1,191
Commitments	17,600	3,545	21,145	42,349	15,963	58,312
Irrevocable commitments	17,600	3,545	21,145	16,840	3,933	20,773
Revocable commitments	0	0	0	25,509	12,030	37,539
Derivative Financial Instruments	24,581	42,520	67,101	14,992	38,186	53,178
Derivative finan. instruments held for hedging	5,716	11,947	17,663	7,946	14,996	22,942
Trading transactions	18,866	30,572	49,438	7,046	23,190	30,236
Custody and Pledged Securities	62,089	15,707	77,796	64,973	14,172	79,145
Items held in Custody	25,761	2,637	28,398	29,078	2,300	31,378
Pledged Items	35,712	12,730	48,442	35,238	11,544	46,782
Accepted independent guaran. and warran.	616	340	956	657	328	985
Total Off Balance Sheet Commitments	110,325	73,362	183,688	128,714	77,877	206,591

Income-Expenditure

(USD Million)

	Dec. 2013	Dec. 2012
Interest Income	4,335	5,273
Interest on loans	3,547	4,269
Interest received from reserve deposits	0	0
Interest received from banks	16	19
Interest received from money market transactions	57	81
Interest received from marketable securities portfolio	713	903
Other interest income	1	0
Interest Expenses	2,146	2,746
Interest on deposits	1,644	2,238
Interest on money market transactions	329	312
Interest on funds borrowed	54	86
Interest on securities issued	111	105
Other interest expenses	8	5
Net Interest Income/Expenses	2,189	2,527
Net Fees and Commissions Income/Expenses	942	991
Fees and commissions received	1,125	1,218
Fees and commissions paid	184	228
Dividend Income	62	103
Trading Profit/Loss (net)	54	-22
Profit/loss on trading account securities	267	172
Profit/losses on derivative financial transactions	790	-534
Foreign exchange profit/loss	-1,003	340
Other Operating Income	212	190
Total Operating Income/Expenses	3,460	3,789
Provision for Loan Losses or other Receivables (-)	693	728
Specific provisions of banks loans and other receivables*	515	443
General provision expenses*	106	187
Other Operating Expenses (-)	1,567	1,684
Personnel Expenses*	624	696
Net Operating Profit/Loss	1,200	1,378
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	1,200	1,378
Provisions for Taxes on Income from Continuing Operations (±)	-247	-301
Net Profit/Loss from Continuing Operations	953	1,076
Net Profit/Loss Before Taxes from Terminated Operations	576	0
Provisions for Taxes on Income from Terminated Operations (±)	-26	0
Net Profit/Loss from Terminated Operations	550	0
Net Profit/Losses	1,503	1,076

* Used from information and disclosures related to income statement.

Ratios

(%)

	Dec. 2013	Dec. 2012
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	16.0	16.3
Shareholders' Equity / Total Assets	11.6	13.8
(Shareholders' Equity - Permanent Assets) / Total Assets	7.6	7.8
Net On Balance Sheet Position / Total Shareholders' Equity	-62.1	-14.2
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.7	5.0
Balance-Sheet Ratios		
TC Assets / Total Assets	60.8	63.8
TC Liabilities / Total Liabilities	50.1	58.2
FC Assets / FC Liabilities	78.6	86.5
TC Deposits / Total Deposits	51.3	60.9
TC Loans / Total Loans and Receivables	68.5	72.4
Total Deposits / Total Assets	58.0	55.7
Funds Borrowed / Total Assets	11.0	10.2
Assets Quality		
Financial Assets (net) / Total Assets	14.6	17.6
Total Loans and Receivables / Total Assets	64.5	62.0
Total Loans and Receivables / Total Deposits	111.3	111.4
Loans Under Follow-up (gross) / Total Loans and Receivables	3.7	3.3
Loans Under Follow-up (net) / Total Loans and Receivables	1.2	1.3
Specific Provisions / Loans Under Follow-up	67.7	61.4
Permanent Assets / Total Assets	4.1	6.0
Consumer Loans / Total Loans and Receivables	34.9	36.9
Liquidity		
Liquid Assets / Total Assets	26.5	26.4
Liquid Assets / Short-term Liabilities	52.3	51.5
TC Liquid Assets / Total Assets	10.4	10.6
Profitability		
Net Profit/Losses / Total Assets	2.2	1.6
Net Profit/Losses / Total Shareholders' Equity	18.5	11.3
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.7	2.0
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	2.4	3.0
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	48.4	55.0
Non-interest Income (net) / Total Assets	1.8	1.8
Other Operating Expenses / Total Assets	2.2	2.4
Personnel Expenses / Other Operating Expenses	39.8	41.3
Non-interest Income (net) / Other Operating Expenses	81.1	75.0

Banks Under the Deposit Insurance Fund

Birleşik Fon Bankası A.Ş.

Assets

(USD Million)

	Dec. 2013			% Distr.	Dec. 2012			% 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)	53	0	53	13.8	38	0	38	8.4
Financial assets held for trading	53	0	53	13.8	38	0	38	8.4
Public sector debt securities	53	0	53	13.8	38	0	38	8.4
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	64	61	125	32.7	155	57	212	46.8
Money Market Securities	0	0	0	0.0	1	0	1	0.2
Interbank money market placements	0	0	0	0.0	1	0	1	0.2
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans and Receivables	1	0	1	0.2	1	0	1	0.2
Loans and Receivables	0	0	0	0.1	1	0	1	0.1
Loans granted to the Banks risk group	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.1	1	0	1	0.1
Loans under follow-up	21	3	24	6.2	18	4	23	5.0
Specific provisions (-)	21	3	24	6.1	18	4	22	4.9
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	164	0	164	43.0	140	0	140	31.0
Public sector debt securities	164	0	164	43.0	140	0	140	31.0
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)	23	0	23	6.1	29	0	29	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	5	0	5	1.4	6	0	6	1.3
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	5	0	5	1.4	6	0	6	1.3
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	7	4	11	2.9	23	3	26	5.8
Total Assets	317	65	383	100.0	393	61	454	100.0

Liabilities

(USD Million)

	Dec. 2013			% Distr.	Dec. 2012			% Distr.
	TC	FC	Total		TC	FC	Total	
Deposits	1	5	6	1.6	2	4	6	1.4
Deposits held by the Banks risk group	0	0	0	0.0	0	0	0	0.0
Other	1	5	6	1.6	2	4	6	1.4
Derivative Finan. Liabilities Held for Trading	0	0	0	0.0	0	0	0	0.0
Funds Borrowed	0	0	0	0.0	0	0	0	0.0
Money Market Takings	1	0	1	0.2	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	6	35	41	10.8	7	30	37	8.1
Other External Resources	1	0	1	0.3	2	0	2	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	20	24	44	11.5	34	27	61	13.4
General provisions	3	0	3	0.7	3	0	3	0.6
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	3	0	3	0.9	4	0	4	0.9
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	14	24	38	10.0	27	27	54	11.9
Liabilities for Tax	0	0	0	0.1	1	0	1	0.3
Current liabilities for tax	0	0	0	0.1	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	289	0	289	75.5	346	0	346	76.4
Paid-in capital	216	0	216	56.5	259	0	259	57.1
Supplementary capital	0	0	0	0.0	0	0	0	0.0
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	0	0	0	0.0	0	0	0	0.0
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est.for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv.&ass.,subs.& joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val.inc.in pro.& equ.held for sale p.and term.ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	0	0	0	0.0	0	0	0	0.0
Profit reserves	8,265	0	8,265	2,160.0	9,926	0	9,926	2,188.6
Legal reserves	12	0	12	3.3	15	0	15	3.3
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	8,252	0	8,252	2,156.7	9,911	0	9,911	2,185.3
Other profit reserves	0	0	0	0.1	0	0	0	0.0
Profit or loss	-8,192	0	-8,192	-2,141.0	-9,839	0	-9,839	-2,169.4
Prior years income/loss	-8,209	0	-8,209	-2,145.5	-9,859	0	-9,859	-2,174.0
Current year income/loss	17	0	17	4.5	21	0	21	4.6
Total Liabilities	318	65	383	100.0	393	60	454	100.0

Birleşik Fon Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2013			Dec. 2012		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	22	71	93	29	38	67
Letters of guarantee	22	71	93	29	38	67
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	2,356	0	2,356	2,709	0	2,709
Irrevocable commitments	2,356	0	2,356	2,709	0	2,709
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	272	45	317	478	88	566
Items held in Custody	5	1	6	6	1	8
Pledged Items	267	44	311	472	86	558
Accepted independent guaran. and warran.	0	0	0	0	0	1
Total Off Balance Sheet Commitments	2,650	117	2,767	3,216	126	3,342

Income-Expenditure

(USD Million)

	Dec. 2013	Dec. 2012
Interest Income	22	27
Interest on loans	1	1
Interest received from reserve deposits	0	0
Interest received from banks	11	19
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	10	8
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	22	27
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)	3	10
Profit/loss on trading account securities	2	10
Profit/losses on derivative financial transactions	0	0
Foreign exchange profit/loss	1	0
Other Operating Income	13	6
Total Operating Income/Expenses	40	45
Provision for Loan Losses or other Receivables (-)	6	1
Specific provisions of banks loans and other receivables*	4	1
General provision expenses*	0	0
Other Operating Expenses (-)	15	18
Personnel Expenses*	9	9
Net Operating Profit/Loss	19	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	19	26
Provisions for Taxes on Income from Continuing Operations (±)	-2	-5
Net Profit/Loss from Continuing Operations	17	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	17	21

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

Ratios

(%)

	Dec. 2013	Dec. 2012
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	36.4	38.3
Shareholders' Equity / Total Assets	75.5	76.4
(Shareholders' Equity - Permanent Assets) / Total Assets	69.3	70.0
Net On Balance Sheet Position / Total Shareholders' Equity	0.2	0.1
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.2	0.1
Balance-Sheet Ratios		
TC Assets / Total Assets	82.9	86.6
TC Liabilities / Total Liabilities	83.1	86.7
FC Assets / FC Liabilities	101.1	100.3
TC Deposits / Total Deposits	22.0	31.0
TC Loans / Total Loans and Receivables	100.0	100.0
Total Deposits / Total Assets	1.6	1.4
Funds Borrowed / Total Assets	0.0	0.0
Assets Quality		
Financial Assets (net) / Total Assets	56.7	39.4
Total Loans and Receivables / Total Assets	0.2	0.2
Total Loans and Receivables / Total Deposits	11.5	15.5
Loans Under Follow-up (gross) / Total Loans and Receivables	3,322.8	2,321.2
Loans Under Follow-up (net) / Total Loans and Receivables	46.9	42.7
Specific Provisions / Loans Under Follow-up	98.6	98.2
Permanent Assets / Total Assets	6.2	6.4
Consumer Loans / Total Loans and Receivables	53.1	57.3
Liquidity		
Liquid Assets / Total Assets	46.5	55.4
Liquid Assets / Short-term Liabilities	2,347.4	3,276.3
TC Liquid Assets / Total Assets	30.5	42.8
Profitability		
Net Profit/Losses / Total Assets	4.5	4.6
Net Profit/Losses / Total Shareholders' Equity	5.9	6.0
Profit/Losses Before Taxes after Continuing Operations / Total Assets	4.9	5.6
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	4.8	5.7
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	46.7	58.0
Non-interest Income (net) / Total Assets	4.5	3.8
Other Operating Expenses / Total Assets	3.9	3.9
Personnel Expenses / Other Operating Expenses	60.5	53.0
Non-interest Income (net) / Other Operating Expenses	113.8	98.8

Foreign Banks

Alternatifbank A.Ş.

Assets

(USD Million)

	Dec. 2013			% Distr.	Dec. 2012			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	157	427	584	12.0	170	183	353	7.9
Fin.ass.where fair value cha. is refl.to I/S (Net)	7	66	73	1.5	7	3	10	0.2
Financial assets held for trading	7	66	73	1.5	7	3	10	0.2
Public sector debt securities	2	0	2	0.0	3	0	3	0.1
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	5	66	71	1.5	4	3	7	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	102	38	140	2.9	0	31	31	0.7
Money Market Securities	0	0	0	0.0	0	0	0	0.0
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	155	10	165	3.4	353	88	441	9.8
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	155	10	165	3.4	353	88	441	9.8
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans and Receivables	2,392	619	3,012	61.8	2,385	541	2,926	65.3
Loans and Receivables	2,358	619	2,977	61.1	2,330	541	2,871	64.0
Loans granted to the Banks risk group	1	0	1	0.0	27	0	27	0.6
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	2,357	619	2,976	61.1	2,303	541	2,844	63.4
Loans under follow-up	108	0	108	2.2	132	0	132	2.9
Specific provisions (-)	74	0	74	1.5	77	0	77	1.7
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	707	0	707	14.5	588	0	588	13.1
Public sector debt securities	707	0	707	14.5	588	0	588	13.1
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	69	0	69	1.4	14	0	14	0.3
Financial subsidiaries	69	0	69	1.4	14	0	14	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	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	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	0.3	12	0	12	0.3
Intangible Assets (Net)	10	0	10	0.2	11	0	11	0.2
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	10	0	10	0.2	11	0	11	0.2
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	3	0	3	0.1	7	0	7	0.2
Current assets for tax	3	0	3	0.1	0	0	0	0.0
Deferred assets for tax	0	0	0	0.0	7	0	7	0.2
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	9	0	9	0.2
Other Assets	74	22	97	2.0	75	6	81	1.8
Total Assets	3,690	1,183	4,873	100.0	3,631	852	4,483	100.0

Liabilities

(USD Million)

	Dec. 2013			%	Dec. 2012			%
	TC	FC	Total		TC	FC	Total	
Deposits	1,590	756	2,346	48.1	1,684	665	2,349	52.4
Deposits held by the Banks risk group	240	69	309	6.3	204	42	246	5.5
Other	1,350	687	2,037	41.8	1,480	624	2,104	46.9
Derivative Finan. Liabilities Held for Trading	19	30	49	1.0	4	8	12	0.3
Funds Borrowed	24	841	865	17.7	26	552	578	12.9
Money Market Takings	777	9	786	16.1	746	42	788	17.6
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	777	9	786	16.1	746	42	788	17.6
Marketable Securities Issued (Net)	112	0	112	2.3	82	0	82	1.8
Bills	112	0	112	2.3	82	0	82	1.8
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	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	147	17	165	3.4	33	15	48	1.1
Other External Resources	51	0	51	1.1	78	3	81	1.8
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	55	0	55	1.1	65	0	65	1.4
General provisions	35	0	35	0.7	37	0	37	0.8
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	4	0	4	0.1	4	0	4	0.1
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	16	0	16	0.3	23	0	24	0.5
Liabilities for Tax	11	0	11	0.2	11	0	11	0.2
Current liabilities for tax	7	0	7	0.2	11	0	11	0.2
Deferred liabilities for tax	3	0	3	0.1	0	0	0	0.0
Lia.for Pro.&Equ.for Sale p. and from Term.Op.(Net)	0	7	7	0.1	0	5	5	0.1
Subordinated Loans	0	147	147	3.0	0	145	145	3.2
Shareholders' Equity	279	0	279	5.7	318	2	320	7.1
Paid-in capital	197	0	197	4.0	236	0	236	5.3
Supplementary capital	-19	0	-19	-0.4	4	2	5	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	-19	0	-19	-0.4	4	2	5	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	58	0	58	1.2	40	0	40	0.9
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	52	0	52	1.1	35	0	35	0.8
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	44	0	44	0.9	38	0	38	0.9
Prior years income/loss	8	0	8	0.2	0	0	0	0.0
Current year income/loss	36	0	36	0.7	38	0	38	0.9
Total Liabilities	3,066	1,807	4,873	100.0	3,045	1,438	4,483	100.0

Alternatifbank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2013			Dec. 2012		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	618	487	1,105	653	477	1,130
Letters of guarantee	617	318	935	653	290	943
Bank acceptances	0	27	27	0	16	16
Letters of credit	0	143	143	1	171	172
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	404	31	435	462	452	914
Irrevocable commitments	404	31	435	462	452	914
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	2,610	4,023	6,633	911	1,170	2,081
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	2,610	4,023	6,633	911	1,170	2,081
Custody and Pledged Securities	7,370	1,257	8,627	3,490	476	3,965
Items held in Custody	164	175	340	148	158	307
Pledged Items	7,201	1,082	8,283	3,337	317	3,654
Accepted independent guaran. and warran.	5	0	5	4	0	4
Total Off Balance Sheet Commitments	11,001	5,799	16,799	5,516	2,574	8,091

Income-Expenditure

(USD Million)

	Dec. 2013	Dec. 2012
Interest Income	369	482
Interest on loans	286	374
Interest received from reserve deposits	0	0
Interest received from banks	0	0
Interest received from money market transactions	0	1
Interest received from marketable securities portfolio	82	107
Other interest income	1	0
Interest Expenses	177	247
Interest on deposits	112	170
Interest on money market transactions	22	25
Interest on funds borrowed	32	46
Interest on securities issued	9	5
Other interest expenses	1	1
Net Interest Income/Expenses	193	235
Net Fees and Commissions Income/Expenses	18	20
Fees and commissions received	21	23
Fees and commissions paid	3	3
Dividend Income	0	0
Trading Profit/Loss (net)	-13	-3
Profit/loss on trading account securities	-18	0
Profit/losses on derivative financial transactions	48	-22
Foreign exchange profit/loss	-43	20
Other Operating Income	41	35
Total Operating Income/Expenses	239	287
Provision for Loan Losses or other Receivables (-)	79	127
Specific provisions of banks loans and other receivables*	67	105
General provision expenses*	4	13
Other Operating Expenses (-)	115	111
Personnel Expenses*	65	67
Net Operating Profit/Loss	45	49
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	45	49
Provisions for Taxes on Income from Continuing Operations (±)	-9	-11
Net Profit/Loss from Continuing Operations	36	38
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	36	38

* Used from information and disclosures related to income statement.

Ratios

(%)

	Dec. 2013	Dec. 2012
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	14.7	14.3
Shareholders' Equity / Total Assets	5.7	7.1
(Shareholders' Equity - Permanent Assets) / Total Assets	3.1	4.9
Net On Balance Sheet Position / Total Shareholders' Equity	-65.9	-67.0
Net On and Off Balance Sheet Position / Total Shareholders' Equity	3.8	0.4
Balance-Sheet Ratios		
TC Assets / Total Assets	75.7	81.0
TC Liabilities / Total Liabilities	62.9	67.9
FC Assets / FC Liabilities	65.4	59.2
TC Deposits / Total Deposits	67.8	71.7
TC Loans / Total Loans and Receivables	79.4	81.5
Total Deposits / Total Assets	48.1	52.4
Funds Borrowed / Total Assets	17.7	12.9
Assets Quality		
Financial Assets (net) / Total Assets	19.4	23.2
Total Loans and Receivables / Total Assets	61.8	65.3
Total Loans and Receivables / Total Deposits	128.4	124.5
Loans Under Follow-up (gross) / Total Loans and Receivables	3.6	4.5
Loans Under Follow-up (net) / Total Loans and Receivables	1.1	1.9
Specific Provisions / Loans Under Follow-up	68.4	58.4
Permanent Assets / Total Assets	2.6	2.2
Consumer Loans / Total Loans and Receivables	5.6	3.9
Liquidity		
Liquid Assets / Total Assets	19.7	18.6
Liquid Assets / Short-term Liabilities	36.0	29.9
TC Liquid Assets / Total Assets	8.6	11.8
Profitability		
Net Profit/Losses / Total Assets	0.7	0.9
Net Profit/Losses / Total Shareholders' Equity	12.8	12.0
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.9	1.1
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	2.6	2.9
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	52.6	45.4
Non-interest Income (net) / Total Assets	0.9	1.2
Other Operating Expenses / Total Assets	2.4	2.5
Personnel Expenses / Other Operating Expenses	56.7	60.2
Non-interest Income (net) / Other Operating Expenses	39.8	47.0

Arap Türk Bankası A.Ş.

Assets

(USD Million)

	Dec. 2013			% Distr.	Dec. 2012			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	1	184	185	11.8	20	96	117	7.5
Fin.ass.where fair value cha. is refl.to I/S (Net)	0	40	40	2.5	68	40	108	7.0
Financial assets held for trading	0	40	40	2.5	68	40	108	7.0
Public sector debt securities	0	0	0	0.0	68	0	68	4.4
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	40	40	2.5	0	40	40	2.6
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	9	507	515	32.8	34	414	448	29.0
Money Market Securities	15	0	15	1.0	335	0	335	21.7
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	15	0	15	1.0	335	0	335	21.7
Financial Assets Available for Sale (Net)	0	0	1	0.0	0	0	1	0.0
Securities representing a share in capital	0	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	252	427	680	43.2	167	247	414	26.8
Loans and Receivables	252	427	679	43.2	167	247	414	26.8
Loans granted to the Banks risk group	9	30	39	2.5	0	20	20	1.3
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	243	397	640	40.7	167	227	394	25.5
Loans under follow-up	4	0	4	0.3	5	0	5	0.3
Specific provisions (-)	4	0	4	0.3	5	0	5	0.3
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	31	58	89	5.6	15	61	76	4.9
Public sector debt securities	23	47	70	4.4	11	47	58	3.7
Other marketable securities	8	11	19	1.2	3	15	18	1.2
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)	29	0	29	1.8	23	0	23	1.5
Financial subsidiaries	29	0	29	1.8	23	0	23	1.5
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
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)	10	0	10	0.6	13	0	13	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	7	1	8	0.5	6	2	9	0.6
Total Assets	356	1,217	1,573	100.0	684	862	1,546	100.0

Liabilities

(USD Million)

	Dec. 2013			%	Dec. 2012			%
	TC	FC	Total		TC	FC	Total	
Deposits	16	1,245	1,261	80.2	316	263	579	37.5
Deposits held by the Banks risk group	4	882	885	56.3	302	72	373	24.2
Other	12	364	376	23.9	15	191	206	13.3
Derivative Finan. Liabilities Held for Trading	0	0	0	0.0	2	0	2	0.1
Funds Borrowed	2	50	52	3.3	2	705	707	45.7
Money Market Takings	17	0	17	1.1	0	0	0	0.0
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	17	0	17	1.1	0	0	0	0.0
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	0	0	1	0.0	0	1	1	0.1
Other External Resources	7	2	9	0.5	7	2	9	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	13	0	13	0.9	14	0	14	0.9
General provisions	10	0	10	0.6	7	0	7	0.4
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	4	0	4	0.2	4	0	4	0.3
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	0	0	0	0.0	3	0	3	0.2
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	217	0	217	13.8	232	0	232	15.0
Paid-in capital	113	0	113	7.2	135	0	135	8.7
Supplementary capital	4	0	4	0.2	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	4	0	4	0.2	5	0	5	0.3
Profit reserves	4	0	4	0.3	3	0	3	0.2
Legal reserves	4	0	4	0.3	3	0	3	0.2
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	0	0	0	0.0	0	0	0	0.0
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	96	0	96	6.1	89	0	89	5.7
Prior years income/loss	73	0	73	4.6	56	0	56	3.6
Current year income/loss	23	0	23	1.5	33	0	33	2.1
Total Liabilities	275	1,298	1,573	100.0	575	971	1,546	100.0

Arap Türk Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2013			Dec. 2012		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	100	1,018	1,118	71	813	885
Letters of guarantee	99	741	840	68	634	702
Bank acceptances	0	55	55	3	36	39
Letters of credit	0	223	223	0	144	144
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	0	0	0	79	76	154
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	0	0	0	79	76	154
Custody and Pledged Securities	167	130	297	137	121	258
Items held in Custody	154	67	222	119	66	185
Pledged Items	13	62	75	17	55	73
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	269	1,148	1,417	290	1,010	1,300

Income-Expenditure

(USD Million)

	Dec. 2013	Dec. 2012
Interest Income	49	67
Interest on loans	27	29
Interest received from reserve deposits	0	0
Interest received from banks	12	11
Interest received from money market transactions	2	12
Interest received from marketable securities portfolio	7	15
Other interest income	0	0
Interest Expenses	11	17
Interest on deposits	4	11
Interest on money market transactions	7	3
Interest on funds borrowed	0	2
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	37	50
Net Fees and Commissions Income/Expenses	16	22
Fees and commissions received	17	22
Fees and commissions paid	0	1
Dividend Income	2	1
Trading Profit/Loss (net)	-1	-2
Profit/loss on trading account securities	0	0
Profit/losses on derivative financial transactions	-1	-3
Foreign exchange profit/loss	0	2
Other Operating Income	3	2
Total Operating Income/Expenses	58	74
Provision for Loan Losses or other Receivables (-)	5	3
Specific provisions of banks loans and other receivables*	0	1
General provision expenses*	4	1
Other Operating Expenses (-)	25	30
Personnel Expenses*	17	20
Net Operating Profit/Loss	29	41
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	29	41
Provisions for Taxes on Income from Continuing Operations (±)	-6	-8
Net Profit/Loss from Continuing Operations	23	33
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	23	33

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

Ratios

(%)

	Dec. 2013	Dec. 2012
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	14.7	22.8
Shareholders' Equity / Total Assets	13.8	15.0
(Shareholders' Equity - Permanent Assets) / Total Assets	11.3	12.6
Net On Balance Sheet Position / Total Shareholders' Equity	0.2	-32.5
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.2	0.1
Balance-Sheet Ratios		
TC Assets / Total Assets	22.6	44.3
TC Liabilities / Total Liabilities	17.5	37.2
FC Assets / FC Liabilities	93.8	88.8
TC Deposits / Total Deposits	1.3	54.6
TC Loans / Total Loans and Receivables	37.1	40.4
Total Deposits / Total Assets	80.2	37.5
Funds Borrowed / Total Assets	3.3	45.7
Assets Quality		
Financial Assets (net) / Total Assets	8.2	12.0
Total Loans and Receivables / Total Assets	43.2	26.8
Total Loans and Receivables / Total Deposits	53.9	71.5
Loans Under Follow-up (gross) / Total Loans and Receivables	0.6	1.2
Loans Under Follow-up (net) / Total Loans and Receivables	0.0	0.0
Specific Provisions / Loans Under Follow-up	96.7	96.5
Permanent Assets / Total Assets	2.5	2.4
Consumer Loans / Total Loans and Receivables	0.0	0.1
Liquidity		
Liquid Assets / Total Assets	48.0	65.2
Liquid Assets / Short-term Liabilities	125.7	141.6
TC Liquid Assets / Total Assets	1.6	29.6
Profitability		
Net Profit/Losses / Total Assets	1.5	2.1
Net Profit/Losses / Total Shareholders' Equity	10.7	14.2
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.8	2.7
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	2.4	3.2
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	63.4	66.7
Non-interest Income (net) / Total Assets	1.4	1.5
Other Operating Expenses / Total Assets	1.6	1.9
Personnel Expenses / Other Operating Expenses	68.7	66.9
Non-interest Income (net) / Other Operating Expenses	85.5	78.4

Bank Mellat

Assets

(USD Million)

	Dec. 2013			%	Dec. 2012			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	1	30	32	20.1	3	27	31	13.3
Fin.ass.where fair value cha. is refl.to I/S (Net)	0	0	0	0.0	0	0	0	0.0
Financial assets held for trading	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	20	16	36	22.7	37	60	97	42.2
Money Market Securities	4	0	4	2.5	38	0	38	16.6
Interbank money market placements	4	0	4	2.5	38	0	38	16.6
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	51	20	70	44.8	25	16	41	18.1
Securities representing a share in capital	0	0	0	0.3	0	0	0	0.0
Public sector debt securities	50	0	50	32.0	25	0	25	10.8
Other marketable securities	0	20	20	12.5	1	16	17	7.3
Loans and Receivables	8	3	11	6.9	11	6	17	7.3
Loans and Receivables	6	3	8	5.2	8	6	13	5.9
Loans granted to the Banks risk group	0	0	0	0.0	1	1	2	0.8
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	6	3	8	5.2	7	5	12	5.1
Loans under follow-up	4	0	4	2.3	4	0	4	1.9
Specific provisions (-)	1	0	1	0.6	1	0	1	0.5
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	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)	4	0	4	2.5	5	0	5	2.1
Intangible Assets (Net)	0	0	0	0.1	0	0	0	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.1	0	0	0	0.1
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	0	0	0	0.2	0	0	0	0.1
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	0	0	0	0.2	0	0	0	0.1
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	0	0	0	0.2	1	0	1	0.3
Total Assets	89	68	157	100.0	120	109	230	100.0

Liabilities

(USD Million)

	Dec. 2013			%	Dec. 2012			%
	TC	FC	Total		TC	FC	Total	
Deposits	7	57	65	41.0	22	96	118	51.4
Deposits held by the Banks risk group	5	20	25	16.1	10	75	85	37.0
Other	3	37	39	25.0	12	21	33	14.4
Derivative Finan. Liabilities Held for Trading	0	0	0	0.0	0	0	0	0.0
Funds Borrowed	0	0	0	0.0	0	0	0	0.0
Money Market Takings	0	0	0	0.0	0	0	0	0.0
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	0	0	0	0.0	0	0	0	0.0
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	0	1	1	0.4	1	4	4	1.8
Other External Resources	1	0	1	0.7	1	0	1	0.4
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	1	1	2	1.2	1	1	2	0.9
General provisions	0	1	1	0.7	0	1	1	0.5
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	1	0	1	0.3	0	0	0	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	0	0	0	0.1	0	0	0	0.1
Liabilities for Tax	0	0	0	0.2	1	0	1	0.4
Current liabilities for tax	0	0	0	0.2	1	0	1	0.4
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia. for Pro. & Equ. for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	89	0	89	56.5	104	0	104	45.1
Paid-in capital	74	0	74	46.8	88	0	88	38.5
Supplementary capital	-1	0	-1	-0.4	0	0	0	0.1
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	-1	0	-1	-0.4	0	0	0	0.1
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est. for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv. & ass., subs. & joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val. inc. in pro. & equ. held for sale p. and term. ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	0	0	0	0.0	0	0	0	0.0
Profit reserves	1	0	1	0.4	1	0	1	0.3
Legal reserves	0	0	0	0.0	0	0	0	0.0
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	1	0	1	0.4	1	0	1	0.3
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	15	0	15	9.7	14	0	14	6.3
Prior years income/loss	12	0	12	7.6	0	0	0	0.0
Current year income/loss	3	0	3	2.1	14	0	14	6.3
Total Liabilities	98	59	157	100.0	129	101	230	100.0

Bank Mellat

Off Balance Sheet Commitments

(USD Million)

	Dec. 2013			Dec. 2012		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	1	1	2	1	8	9
Letters of guarantee	1	1	2	1	8	9
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	17	17	33	12	23	35
Items held in Custody	0	0	0	0	0	0
Pledged Items	10	17	27	11	23	33
Accepted independent guaran. and warran.	7	0	7	2	0	2
Total Off Balance Sheet Commitments	18	18	36	13	31	44

Income-Expenditure

(USD Million)

	Dec. 2013	Dec. 2012
Interest Income	7	43
Interest on loans	1	11
Interest received from reserve deposits	0	0
Interest received from banks	1	23
Interest received from money market transactions	1	4
Interest received from marketable securities portfolio	4	4
Other interest income	0	0
Interest Expenses	0	24
Interest on deposits	0	22
Interest on money market transactions	0	2
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	6	19
Net Fees and Commissions Income/Expenses	1	5
Fees and commissions received	1	5
Fees and commissions paid	0	0
Dividend Income	0	0
Trading Profit/Loss (net)	1	0
Profit/loss on trading account securities	0	0
Profit/losses on derivative financial transactions	0	0
Foreign exchange profit/loss	1	0
Other Operating Income	0	2
Total Operating Income/Expenses	9	26
Provision for Loan Losses or other Receivables (-)	0	0
Specific provisions of banks loans and other receivables*	0	0
General provision expenses*	0	0
Other Operating Expenses (-)	5	8
Personnel Expenses*	3	4
Net Operating Profit/Loss	4	18
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	4	18
Provisions for Taxes on Income from Continuing Operations (±)	-1	-3
Net Profit/Loss from Continuing Operations	3	14
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	3	14

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

Ratios

(%)

	Dec. 2013	Dec. 2012
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	67.8	55.2
Shareholders' Equity / Total Assets	56.5	45.1
(Shareholders' Equity - Permanent Assets) / Total Assets	52.1	41.5
Net On Balance Sheet Position / Total Shareholders' Equity	11.3	9.3
Net On and Off Balance Sheet Position / Total Shareholders' Equity	11.3	9.3
Balance-Sheet Ratios		
TC Assets / Total Assets	56.7	52.4
TC Liabilities / Total Liabilities	62.5	56.0
FC Assets / FC Liabilities	115.2	108.2
TC Deposits / Total Deposits	11.4	18.7
TC Loans / Total Loans and Receivables	77.0	66.2
Total Deposits / Total Assets	41.0	51.4
Funds Borrowed / Total Assets	0.0	0.0
Assets Quality		
Financial Assets (net) / Total Assets	44.8	18.1
Total Loans and Receivables / Total Assets	6.9	7.3
Total Loans and Receivables / Total Deposits	16.8	14.1
Loans Under Follow-up (gross) / Total Loans and Receivables	33.7	25.8
Loans Under Follow-up (net) / Total Loans and Receivables	24.9	19.1
Specific Provisions / Loans Under Follow-up	26.2	26.1
Permanent Assets / Total Assets	4.3	3.6
Consumer Loans / Total Loans and Receivables	1.4	1.7
Liquidity		
Liquid Assets / Total Assets	90.1	90.1
Liquid Assets / Short-term Liabilities	237.0	222.2
TC Liquid Assets / Total Assets	48.5	45.0
Profitability		
Net Profit/Losses / Total Assets	2.1	6.3
Net Profit/Losses / Total Shareholders' Equity	3.7	13.9
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.5	7.7
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	4.0	8.2
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	70.7	71.5
Non-interest Income (net) / Total Assets	1.6	3.2
Other Operating Expenses / Total Assets	3.1	3.7
Personnel Expenses / Other Operating Expenses	60.6	43.4
Non-interest Income (net) / Other Operating Expenses	53.6	88.2

Bank of Tokyo-Mitsubishi UFJ Turkey A.Ş.

Assets

(USD Million)

	Dec. 2013			% Distr.	Dec. 2012			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	0	0	0	0.1	-	-	-	-
Fin.ass.where fair value cha. is refl.to I/S (Net)	0	0	0	0.0	-	-	-	-
Financial assets held for trading	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	-	-	-	-
Derivative financial assets held for trading	0	0	0	0.0	-	-	-	-
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	236	50	286	88.2	-	-	-	-
Money Market Securities	0	0	0	0.0	-	-	-	-
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	0	0	0	0.0	-	-	-	-
Financial Assets Available for Sale (Net)	0	0	0	0.0	-	-	-	-
Securities representing a share in capital	0	0	0	0.0	-	-	-	-
Public sector debt securities	0	0	0	0.0	-	-	-	-
Other marketable securities	0	0	0	0.0	-	-	-	-
Loans and Receivables	1	5	6	1.9	-	-	-	-
Loans and Receivables	1	5	6	1.9	-	-	-	-
Loans granted to the Banks risk group	0	0	0	0.0	-	-	-	-
Public sector debt securities	0	0	0	0.0	-	-	-	-
Other	1	5	6	1.9	-	-	-	-
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	-	-	-	-
Receivables 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)	5	0	5	1.4	-	-	-	-
Intangible Assets (Net)	26	0	26	7.9	-	-	-	-
Goodwill	0	0	0	0.0	-	-	-	-
Other	26	0	26	7.9	-	-	-	-
Real Estates for Investment Purpose (Net)	0	0	0	0.0	-	-	-	-
Assets for Tax	2	0	2	0.5	-	-	-	-
Current assets for tax	2	0	2	0.5	-	-	-	-
Deferred assets for tax	0	0	0	0.0	-	-	-	-
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	-	-	-	-
Other Assets	0	0	0	0.0	-	-	-	-
Total Assets	269	55	325	100.0	-	-	-	-

Liabilities

(USD Million)

	Dec. 2013			% Distr.	Dec. 2012			% Distr.
	TC	FC	Total		TC	FC	Total	
Deposits	0	0	0	0.0	-	-	-	-
Deposits held by the Banks risk group	0	0	0	0.0	-	-	-	-
Other	0	0	0	0.0	-	-	-	-
Derivative Finan. Liabilities Held for Trading	0	0	0	0.0	-	-	-	-
Funds Borrowed	0	55	55	17.1	-	-	-	-
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	12	0	12	3.8	-	-	-	-
Other External Resources	0	0	0	0.0	-	-	-	-
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	1	0	1	0.3	-	-	-	-
General provisions	0	0	0	0.0	-	-	-	-
Restructuring reserves	0	0	0	0.0	-	-	-	-
Reserves for employee benefit	1	0	1	0.3	-	-	-	-
Insurance technical reserves (Net)	0	0	0	0.0	-	-	-	-
Other provisions	0	0	0	0.0	-	-	-	-
Liabilities for Tax	6	0	6	1.9	-	-	-	-
Current liabilities for tax	5	0	5	1.7	-	-	-	-
Deferred liabilities for tax	1	0	1	0.2	-	-	-	-
Lia.for Pro.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	-	-	-	-
Subordinated Loans	0	0	0	0.0	-	-	-	-
Shareholders' Equity	250	0	250	76.9	-	-	-	-
Paid-in capital	248	0	248	76.3	-	-	-	-
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	2	0	2	0.6	-	-	-	-
Prior years income/loss	0	0	0	0.0	-	-	-	-
Current year income/loss	2	0	2	0.6	-	-	-	-
Total Liabilities	269	55	325	100.0	-	-	-	-

Bank of Tokyo-Mitsubishi UFJ Turkey A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2013			Dec. 2012		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	0	0	0	-	-	-
Letters of guarantee	0	0	0	-	-	-
Bank acceptances	0	0	0	-	-	-
Letters of credit	0	0	0	-	-	-
Prefinancing given as guarantee	0	0	0	-	-	-
Endorsements	0	0	0	-	-	-
Other guarantees and warranties	0	0	0	-	-	-
Commitments	0	1	1	-	-	-
Irrevocable commitments	0	1	1	-	-	-
Revocable commitments	0	0	0	-	-	-
Derivative Financial Instruments	0	0	0	-	-	-
Derivative finan. instruments held for hedging	0	0	0	-	-	-
Trading transactions	0	0	0	-	-	-
Custody and Pledged Securities	0	0	0	-	-	-
Items held in Custody	0	0	0	-	-	-
Pledged Items	0	0	0	-	-	-
Accepted independent guaran. and warran.	0	0	0	-	-	-
Total Off Balance Sheet Commitments	0	1	1	-	-	-

Income-Expenditure

(USD Million)

	Dec. 2013	Dec. 2012
Interest Income	16	-
Interest on loans	0	-
Interest received from reserve deposits	0	-
Interest received from banks	16	-
Interest received from money market transactions	0	-
Interest received from marketable securities portfolio	0	-
Other interest income	0	-
Interest Expenses	0	-
Interest on deposits	0	-
Interest on money market transactions	0	-
Interest on funds borrowed	0	-
Interest on securities issued	0	-
Other interest expenses	0	-
Net Interest Income/Expenses	16	-
Net Fees and Commissions Income/Expenses	0	-
Fees and commissions received	0	-
Fees and commissions paid	0	-
Dividend Income	0	-
Trading Profit/Loss (net)	0	-
Profit/loss on trading account securities	0	-
Profit/losses on derivative financial transactions	0	-
Foreign exchange profit/loss	0	-
Other Operating Income	0	-
Total Operating Income/Expenses	16	-
Provision for Loan Losses or other Receivables (-)	0	-
Specific provisions of banks loans and other receivables*	0	-
General provision expenses*	0	-
Other Operating Expenses (-)	13	-
Personnel Expenses*	3	-
Net Operating Profit/Loss	3	-
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	3	-
Provisions for Taxes on Income from Continuing Operations (±)	-1	-
Net Profit/Loss from Continuing Operations	2	-
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	2	-

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

Ratios

(%)

	Dec. 2013	Dec. 2012
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	204.2	-
Shareholders' Equity / Total Assets	76.9	-
(Shareholders' Equity - Permanent Assets) / Total Assets	67.6	-
Net On Balance Sheet Position / Total Shareholders' Equity	0.0	-
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.3	-
Balance-Sheet Ratios		
TC Assets / Total Assets	82.9	-
TC Liabilities / Total Liabilities	82.9	-
FC Assets / FC Liabilities	100.1	-
TC Deposits / Total Deposits	100.0	-
TC Loans / Total Loans and Receivables	16.2	-
Total Deposits / Total Assets	0.0	-
Funds Borrowed / Total Assets	17.1	-
Assets Quality		
Financial Assets (net) / Total Assets	0.0	-
Total Loans and Receivables / Total Assets	1.9	-
Total Loans and Receivables / Total Deposits	4,949.2	-
Loans Under Follow-up (gross) / Total Loans and Receivables	0.0	-
Loans Under Follow-up (net) / Total Loans and Receivables	0.0	-
Specific Provisions / Loans Under Follow-up	-	-
Permanent Assets / Total Assets	9.3	-
Consumer Loans / Total Loans and Receivables	0.0	-
Liquidity		
Liquid Assets / Total Assets	88.3	-
Liquid Assets / Short-term Liabilities	571.7	-
TC Liquid Assets / Total Assets	72.8	-
Profitability		
Net Profit/Losses / Total Assets	0.6	-
Net Profit/Losses / Total Shareholders' Equity	0.8	-
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.9	-
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	4.9	-
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	101.5	-
Non-interest Income (net) / Total Assets	-0.1	-
Other Operating Expenses / Total Assets	3.9	-
Personnel Expenses / Other Operating Expenses	23.3	-
Non-interest Income (net) / Other Operating Expenses	-1.8	-

Burgan Bank A.Ş.

Assets

(USD Million)

	Dec. 2013			% Distr.	Dec. 2012			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	78	167	244	7.6	114	90	204	8.2
Fin.ass.where fair value cha. is refl.to I/S (Net)	77	37	114	3.6	43	8	51	2.0
Financial assets held for trading	77	37	114	3.6	43	8	51	2.0
Public sector debt securities	38	0	38	1.2	40	0	40	1.6
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	39	37	76	2.4	3	8	11	0.4
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	10	19	29	0.9	65	55	120	4.8
Money Market Securities	0	0	0	0.0	75	0	75	3.0
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	75	0	75	3.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	403	0	403	12.6	204	0	204	8.2
Securities representing a share in capital	3	0	3	0.1	3	0	3	0.1
Public sector debt securities	400	0	400	12.5	201	0	201	8.1
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans and Receivables	1,204	945	2,149	67.2	1,159	476	1,634	65.4
Loans and Receivables	1,180	945	2,124	66.4	1,124	476	1,600	64.0
Loans granted to the Banks risk group	8	6	14	0.4	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	1,172	938	2,110	66.0	1,124	476	1,600	64.0
Loans under follow-up	51	0	51	1.6	93	0	93	3.7
Specific provisions (-)	26	0	26	0.8	59	0	59	2.4
Factoring Receivables	84	2	86	2.7	73	5	79	3.1
Investments held to Maturity (Net)	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	47	0	47	1.5	50	0	50	2.0
Financial subsidiaries	47	0	47	1.5	50	0	50	2.0
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	11	0	11	0.4	14	0	14	0.6
Intangible Assets (Net)	11	0	11	0.3	13	0	13	0.5
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	11	0	11	0.3	13	0	13	0.5
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	9	0	9	0.3	4	0	4	0.2
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	9	0	9	0.3	4	0	4	0.2
Prop.&Equ.for Sale p. and from Term.Op.(Net)	6	0	6	0.2	7	0	7	0.3
Other Assets	26	62	88	2.7	35	9	44	1.8
Total Assets	1,966	1,232	3,197	100.0	1,855	644	2,499	100.0

Liabilities

(USD Million)

	Dec. 2013			%	Dec. 2012			%
	TC	FC	Total		TC	FC	Total	
Deposits	646	963	1,609	50.3	1,084	753	1,836	73.5
Deposits held by the Banks risk group	6	8	14	0.4	29	16	44	1.8
Other	640	955	1,595	49.9	1,055	737	1,792	71.7
Derivative Finan. Liabilities Held for Trading	8	51	60	1.9	5	7	12	0.5
Funds Borrowed	28	605	633	19.8	24	90	114	4.6
Money Market Takings	346	0	346	10.8	49	0	49	2.0
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	346	0	346	10.8	49	0	49	2.0
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	21	10	31	1.0	19	6	25	1.0
Other External Resources	31	2	32	1.0	50	1	52	2.1
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	27	27	55	1.7	30	12	42	1.7
General provisions	15	7	23	0.7	15	6	21	0.8
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	8	0	8	0.2	10	0	10	0.4
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	5	20	25	0.8	4	7	11	0.4
Liabilities for Tax	6	0	6	0.2	7	0	7	0.3
Current liabilities for tax	6	0	6	0.2	7	0	7	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	150	150	4.7	0	0	0	0.0
Shareholders' Equity	275	0	275	8.6	361	0	361	14.4
Paid-in capital	268	0	268	8.4	321	0	321	12.8
Supplementary capital	-1	0	-1	0.0	8	0	8	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	-2	0	-2	-0.1	6	0	6	0.2
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	-1	0	-1	0.0	0	0	0	0.0
Profit reserves	28	0	28	0.9	33	0	33	1.3
Legal reserves	5	0	5	0.2	6	0	6	0.3
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	23	0	23	0.7	27	0	27	1.1
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	-19	0	-19	-0.6	-1	0	-1	0.0
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	-19	0	-19	-0.6	-1	0	-1	0.0
Total Liabilities	1,388	1,809	3,197	100.0	1,629	869	2,499	100.0

Burgan Bank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2013			Dec. 2012		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	269	287	557	257	338	595
Letters of guarantee	269	93	362	257	91	348
Bank acceptances	0	42	42	0	53	54
Letters of credit	0	121	121	0	65	65
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	32	32	0	129	129
Commitments	204	8	211	230	55	284
Irrevocable commitments	204	8	211	230	55	284
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	1,486	3,890	5,376	749	1,841	2,591
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	1,486	3,890	5,376	749	1,841	2,591
Custody and Pledged Securities	6,450	4,391	10,842	5,818	4,267	10,086
Items held in Custody	781	116	897	903	127	1,031
Pledged Items	5,669	4,275	9,944	4,915	4,139	9,054
Accepted independent guaran. and warran.	0	0	0	0	1	1
Total Off Balance Sheet Commitments	8,410	8,576	16,986	7,055	6,501	13,556

Income-Expenditure

(USD Million)

	Dec. 2013	Dec. 2012
Interest Income	193	278
Interest on loans	149	200
Interest received from reserve deposits	0	0
Interest received from banks	0	18
Interest received from money market transactions	1	4
Interest received from marketable securities portfolio	29	37
Other interest income	13	18
Interest Expenses	115	178
Interest on deposits	79	123
Interest on money market transactions	9	29
Interest on funds borrowed	11	13
Interest on securities issued	0	0
Other interest expenses	16	13
Net Interest Income/Expenses	78	100
Net Fees and Commissions Income/Expenses	7	13
Fees and commissions received	9	16
Fees and commissions paid	2	3
Dividend Income	9	10
Trading Profit/Loss (net)	12	13
Profit/loss on trading account securities	2	5
Profit/losses on derivative financial transactions	11	4
Foreign exchange profit/loss	-1	4
Other Operating Income	4	6
Total Operating Income/Expenses	109	141
Provision for Loan Losses or other Receivables (-)	47	48
Specific provisions of banks loans and other receivables*	27	17
General provision expenses*	4	5
Other Operating Expenses (-)	86	89
Personnel Expenses*	44	46
Net Operating Profit/Loss	-23	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	-23	4
Provisions for Taxes on Income from Continuing Operations (±)	4	-4
Net Profit/Loss from Continuing Operations	-19	-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	-19	-1

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

Ratios

(%)

	Dec. 2013	Dec. 2012
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	15.0	16.5
Shareholders' Equity / Total Assets	8.6	14.4
(Shareholders' Equity - Permanent Assets) / Total Assets	5.5	9.7
Net On Balance Sheet Position / Total Shareholders' Equity	-80.5	0.9
Net On and Off Balance Sheet Position / Total Shareholders' Equity	1.5	0.9
Balance-Sheet Ratios		
TC Assets / Total Assets	61.5	74.2
TC Liabilities / Total Liabilities	43.4	65.2
FC Assets / FC Liabilities	68.1	74.0
TC Deposits / Total Deposits	40.2	59.0
TC Loans / Total Loans and Receivables	56.0	70.9
Total Deposits / Total Assets	50.3	73.5
Funds Borrowed / Total Assets	19.8	4.6
Assets Quality		
Financial Assets (net) / Total Assets	16.2	10.2
Total Loans and Receivables / Total Assets	67.2	65.4
Total Loans and Receivables / Total Deposits	133.5	89.0
Loans Under Follow-up (gross) / Total Loans and Receivables	2.4	5.7
Loans Under Follow-up (net) / Total Loans and Receivables	1.1	2.1
Specific Provisions / Loans Under Follow-up	51.5	62.8
Permanent Assets / Total Assets	3.1	4.7
Consumer Loans / Total Loans and Receivables	1.7	1.8
Liquidity		
Liquid Assets / Total Assets	24.7	26.2
Liquid Assets / Short-term Liabilities	55.2	58.6
TC Liquid Assets / Total Assets	17.7	20.0
Profitability		
Net Profit/Losses / Total Assets	-0.6	0.0
Net Profit/Losses / Total Shareholders' Equity	-7.0	-0.2
Profit/Losses Before Taxes after Continuing Operations / Total Assets	-0.7	0.1
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	1.6	3.3
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	46.9	58.7
Non-interest Income (net) / Total Assets	1.0	1.7
Other Operating Expenses / Total Assets	2.7	3.6
Personnel Expenses / Other Operating Expenses	51.7	51.9
Non-interest Income (net) / Other Operating Expenses	36.5	46.2

Citibank A.Ş.

Assets

(USD Million)

	Dec. 2013			% Distr.	Dec. 2012			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	15	277	292	9.6	76	327	403	9.6
Fin.ass.where fair value cha. is refl.to I/S (Net)	107	3	109	3.6	400	10	411	9.8
Financial assets held for trading	107	3	109	3.6	400	10	411	9.8
Public sector debt securities	86	0	86	2.8	394	1	395	9.5
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	20	3	23	0.8	7	9	15	0.4
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	0	76	76	2.5	94	13	107	2.6
Money Market Securities	1,117	0	1,117	36.8	1,238	0	1,238	29.6
Interbank money market placements	0	0	0	0.0	28	0	28	0.7
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	1,117	0	1,117	36.8	1,209	0	1,209	29.0
Financial Assets Available for Sale (Net)	429	0	429	14.1	138	0	138	3.3
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	429	0	429	14.1	138	0	138	3.3
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans and Receivables	617	288	905	29.8	1,311	370	1,680	40.3
Loans and Receivables	609	288	897	29.6	1,298	370	1,667	39.9
Loans granted to the Banks risk group	5	0	5	0.2	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	604	288	892	29.4	1,297	370	1,667	39.9
Loans under follow-up	52	0	52	1.7	138	0	138	3.3
Specific provisions (-)	44	0	44	1.5	125	0	125	3.0
Factoring Receivables	38	11	50	1.6	41	87	127	3.0
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)	4	0	4	0.1	10	0	10	0.2
Intangible Assets (Net)	1	0	1	0.0	3	0	3	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	1	0	1	0.0	3	0	3	0.1
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	12	0	12	0.4	9	0	9	0.2
Current assets for tax	5	0	5	0.2	0	0	0	0.0
Deferred assets for tax	8	0	8	0.3	9	0	9	0.2
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	26	14	40	1.3	41	7	48	1.2
Total Assets	2,368	669	3,037	100.0	3,361	813	4,174	100.0

Liabilities

(USD Million)

	Dec. 2013			%	Dec. 2012			%
	TC	FC	Total		TC	FC	Total	
Deposits	1,049	836	1,885	62.1	1,670	1,240	2,909	69.7
Deposits held by the Banks risk group	90	24	113	3.7	117	36	153	3.7
Other	959	812	1,771	58.3	1,553	1,204	2,756	66.0
Derivative Finan. Liabilities Held for Trading	21	3	23	0.8	7	9	16	0.4
Funds Borrowed	22	402	424	14.0	74	352	425	10.2
Money Market Takings	104	0	104	3.4	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	104	0	104	3.4	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	2	2	0.1	117	4	122	2.9
Other External Resources	53	7	60	2.0	69	4	73	1.8
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	21	0	21	0.7	42	0	42	1.0
General provisions	10	0	10	0.3	26	0	26	0.6
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	9	0	9	0.3	13	0	13	0.3
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	2	0	2	0.1	3	0	3	0.1
Liabilities for Tax	4	0	4	0.1	9	0	9	0.2
Current liabilities for tax	4	0	4	0.1	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	0	0	0.0	0	0	0	0.0
Shareholders' Equity	514	0	514	16.9	578	0	578	13.9
Paid-in capital	16	0	16	0.5	19	0	19	0.5
Supplementary capital	105	0	105	3.5	139	0	139	3.3
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	-10	0	-10	-0.3	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	115	0	115	3.8	138	0	138	3.3
Profit reserves	351	0	351	11.6	370	0	370	8.9
Legal reserves	5	0	5	0.2	6	0	6	0.1
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	346	0	346	11.4	365	0	365	8.7
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	43	0	43	1.4	50	0	50	1.2
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	43	0	43	1.4	50	0	50	1.2
Total Liabilities	1,788	1,249	3,037	100.0	2,565	1,609	4,174	100.0

Citibank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2013			Dec. 2012		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	220	531	751	200	478	678
Letters of guarantee	220	444	664	200	347	546
Bank acceptances	0	7	7	0	56	56
Letters of credit	0	53	53	0	43	43
Prefinancing given as guarantee	0	0	0	0	6	6
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	27	27	0	27	27
Commitments	1,271	1,669	2,941	2,153	1,076	3,228
Irrevocable commitments	1,271	1,669	2,941	2,153	1,076	3,228
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	642	890	1,532	1,032	1,809	2,841
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	642	890	1,532	1,032	1,809	2,841
Custody and Pledged Securities	26,441	1,030	27,470	32,354	1,844	34,197
Items held in Custody	26,349	67	26,416	32,261	180	32,441
Pledged Items	88	931	1,018	90	994	1,085
Accepted independent guaran. and warran.	4	32	36	2	669	672
Total Off Balance Sheet Commitments	28,574	4,119	32,694	35,738	5,207	40,945

Income-Expenditure

(USD Million)

	Dec. 2013	Dec. 2012
Interest Income	213	412
Interest on loans	55	201
Interest received from reserve deposits	0	0
Interest received from banks	16	16
Interest received from money market transactions	94	114
Interest received from marketable securities portfolio	43	77
Other interest income	4	5
Interest Expenses	51	155
Interest on deposits	39	134
Interest on money market transactions	6	5
Interest on funds borrowed	6	16
Interest on securities issued	0	0
Other interest expenses	1	0
Net Interest Income/Expenses	162	257
Net Fees and Commissions Income/Expenses	22	64
Fees and commissions received	39	86
Fees and commissions paid	17	21
Dividend Income	0	0
Trading Profit/Loss (net)	-68	-11
Profit/loss on trading account securities	8	41
Profit/losses on derivative financial transactions	0	8
Foreign exchange profit/loss	-77	-60
Other Operating Income	30	84
Total Operating Income/Expenses	146	394
Provision for Loan Losses or other Receivables (-)	3	32
Specific provisions of banks loans and other receivables*	3	28
General provision expenses*	0	4
Other Operating Expenses (-)	126	298
Personnel Expenses*	38	110
Net Operating Profit/Loss	17	63
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	17	63
Provisions for Taxes on Income from Continuing Operations (±)	-13	-13
Net Profit/Loss from Continuing Operations	4	50
Net Profit/Loss Before Taxes from Terminated Operations	38	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	38	0
Net Profit/Losses	43	50

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

Ratios

(%)

	Dec. 2013	Dec. 2012
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	25.2	18.5
Shareholders' Equity / Total Assets	16.9	13.9
(Shareholders' Equity - Permanent Assets) / Total Assets	16.5	13.2
Net On Balance Sheet Position / Total Shareholders' Equity	-80.3	-93.6
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-1.6	-8.5
Balance-Sheet Ratios		
TC Assets / Total Assets	78.0	80.5
TC Liabilities / Total Liabilities	58.9	61.5
FC Assets / FC Liabilities	53.6	50.6
TC Deposits / Total Deposits	55.7	57.4
TC Loans / Total Loans and Receivables	68.1	78.0
Total Deposits / Total Assets	62.1	69.7
Funds Borrowed / Total Assets	14.0	10.2
Assets Quality		
Financial Assets (net) / Total Assets	17.7	13.2
Total Loans and Receivables / Total Assets	29.8	40.3
Total Loans and Receivables / Total Deposits	48.0	57.8
Loans Under Follow-up (gross) / Total Loans and Receivables	5.8	8.2
Loans Under Follow-up (net) / Total Loans and Receivables	0.9	0.8
Specific Provisions / Loans Under Follow-up	84.8	90.6
Permanent Assets / Total Assets	0.5	0.6
Consumer Loans / Total Loans and Receivables	0.0	40.3
Liquidity		
Liquid Assets / Total Assets	66.6	55.0
Liquid Assets / Short-term Liabilities	102.9	80.5
TC Liquid Assets / Total Assets	54.9	46.6
Profitability		
Net Profit/Losses / Total Assets	1.4	1.2
Net Profit/Losses / Total Shareholders' Equity	8.3	8.7
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.6	1.5
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	5.2	5.5
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	109.2	58.0
Non-interest Income (net) / Total Assets	-0.5	3.3
Other Operating Expenses / Total Assets	4.2	7.1
Personnel Expenses / Other Operating Expenses	30.1	36.7
Non-interest Income (net) / Other Operating Expenses	-12.6	46.0

Denizbank A.Ş.

Assets

(USD Million)

	Dec. 2013			% Distr.	Dec. 2012			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	597	3,523	4,120	14.8	408	2,529	2,937	11.8
Fin.ass.where fair value cha. is refl.to I/S (Net)	111	453	563	2.0	453	75	529	2.1
Financial assets held for trading	111	453	563	2.0	453	75	529	2.1
Public sector debt securities	2	2	4	0.0	427	5	431	1.7
Securities representing a share in capital	15	0	15	0.1	9	0	9	0.0
Derivative financial assets held for trading	68	451	519	1.9	17	69	86	0.3
Other marketable securities	26	0	26	0.1	1	2	2	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	100	56	156	0.6	91	113	204	0.8
Money Market Securities	606	0	606	2.2	288	0	288	1.2
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	606	0	606	2.2	288	0	288	1.2
Financial Assets Available for Sale (Net)	1,652	41	1,693	6.1	3,460	173	3,633	14.6
Securities representing a share in capital	2	0	2	0.0	2	0	2	0.0
Public sector debt securities	1,649	41	1,690	6.1	3,458	173	3,631	14.6
Other marketable securities	2	0	2	0.0	0	0	0	0.0
Loans and Receivables	15,025	3,112	18,136	65.0	12,652	3,206	15,859	63.8
Loans and Receivables	14,846	3,112	17,958	64.4	12,378	3,206	15,585	62.7
Loans granted to the Banks risk group	150	8	158	0.6	3	3	6	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	14,696	3,104	17,800	63.8	12,375	3,204	15,579	62.7
Loans under follow-up	647	0	647	2.3	659	0	659	2.7
Specific provisions (-)	469	0	469	1.7	385	0	385	1.5
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	1,013	128	1,142	4.1	80	4	83	0.3
Public sector debt securities	1,013	126	1,139	4.1	80	0	80	0.3
Other marketable securities	0	3	3	0.0	0	4	4	0.0
Investments and Associates (Net)	4	0	4	0.0	5	0	5	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	4	0	4	0.0	5	0	5	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	4	0	4	0.0	5	0	5	0.0
Subsidiaries (Net)	220	514	735	2.6	264	294	558	2.2
Financial subsidiaries	218	514	732	2.6	261	294	555	2.2
Non-financial subsidiaries	3	0	3	0.0	3	0	3	0.0
Joint Ventures (Business Partners) (Net)	1	0	1	0.0	2	0	2	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	1	0	1	0.0	2	0	2	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	1	0	1	0.0	2	0	2	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	0	0	0	0.0	26	14	39	0.2
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	26	14	39	0.2
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	185	0	185	0.7	198	0	198	0.8
Intangible Assets (Net)	73	0	73	0.3	52	0	52	0.2
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	73	0	73	0.3	52	0	52	0.2
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	48	0	48	0.2	45	0	45	0.2
Current assets for tax	15	0	15	0.1	0	0	0	0.0
Deferred assets for tax	33	0	33	0.1	45	0	45	0.2
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	331	101	432	1.5	355	78	433	1.7
Total Assets	19,966	7,929	27,895	100.0	18,377	6,487	24,864	100.0

Liabilities

(USD Million)

	Dec. 2013			%	Dec. 2012			%
	TC	FC	Total		TC	FC	Total	
Deposits	10,036	6,690	16,726	60.0	10,068	4,950	15,018	60.4
Deposits held by the Banks risk group	74	329	403	1.4	91	167	258	1.0
Other	9,962	6,360	16,322	58.5	9,977	4,783	14,761	59.4
Derivative Finan. Liabilities Held for Trading	123	124	247	0.9	10	96	106	0.4
Funds Borrowed	449	3,833	4,282	15.4	209	2,828	3,036	12.2
Money Market Takings	327	0	327	1.2	973	0	973	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	327	0	327	1.2	973	0	973	3.9
Marketable Securities Issued (Net)	644	0	644	2.3	434	0	434	1.7
Bills	285	0	285	1.0	339	0	339	1.4
Asset backed securities	267	0	267	1.0	0	0	0	0.0
Bonds	92	0	92	0.3	95	0	95	0.4
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	458	206	665	2.4	365	40	404	1.6
Other External Resources	372	702	1,074	3.8	506	485	992	4.0
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	2	2	0.0	0	3	4	0.0
Finance leasing payables	0	2	2	0.0	0	3	4	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	51	1	52	0.2
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	51	1	52	0.2
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	444	21	465	1.7	397	21	418	1.7
General provisions	332	0	332	1.2	250	0	250	1.0
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	37	0	37	0.1	37	0	37	0.1
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	75	21	96	0.3	110	21	131	0.5
Liabilities for Tax	52	0	52	0.2	98	0	98	0.4
Current liabilities for tax	52	0	52	0.2	98	0	98	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	1,105	1,105	4.0	0	499	499	2.0
Shareholders' Equity	2,321	-14	2,307	8.3	2,816	14	2,829	11.4
Paid-in capital	336	0	336	1.2	403	0	403	1.6
Supplementary capital	128	-14	114	0.4	447	14	461	1.9
Share premium	46	0	46	0.2	55	0	55	0.2
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	-144	-14	-158	-0.6	139	15	153	0.6
Revaluation changes of property and equip.	144	0	144	0.5	172	0	172	0.7
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est. for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv. & ass., subs. & joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	-7	0	-7	0.0	-26	-1	-27	-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	89	0	89	0.3	106	0	106	0.4
Profit reserves	1,637	0	1,637	5.9	1,501	0	1,501	6.0
Legal reserves	67	0	67	0.2	81	0	81	0.3
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	1,562	0	1,562	5.6	1,415	0	1,415	5.7
Other profit reserves	8	0	8	0.0	6	0	6	0.0
Profit or loss	220	0	220	0.8	465	0	465	1.9
Prior years income/loss	7	0	7	0.0	8	0	8	0.0
Current year income/loss	213	0	213	0.8	457	0	457	1.8
Total Liabilities	15,226	12,669	27,895	100.0	15,926	8,937	24,864	100.0

Denizbank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2013			Dec. 2012		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	3,112	5,490	8,602	2,939	3,871	6,810
Letters of guarantee	3,107	3,351	6,457	2,934	2,677	5,610
Bank acceptances	1	65	65	5	178	183
Letters of credit	1	1,274	1,275	0	843	843
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	3	801	804	0	173	174
Commitments	7,238	1,927	9,165	5,975	1,513	7,488
Irrevocable commitments	6,710	1,927	8,637	5,308	1,513	6,821
Revocable commitments	528	0	528	667	0	667
Derivative Financial Instruments	9,018	28,175	37,192	5,394	19,782	25,176
Derivative finan. instruments held for hedging	0	0	0	377	449	826
Trading transactions	9,018	28,175	37,192	5,017	19,333	24,350
Custody and Pledged Securities	79,984	22,204	102,188	71,817	17,459	89,276
Items held in Custody	8,589	588	9,177	11,296	536	11,832
Pledged Items	71,230	20,557	91,787	60,365	16,760	77,125
Accepted independent guaran. and warran.	165	1,058	1,223	156	163	319
Total Off Balance Sheet Commitments	99,352	57,795	157,147	86,126	42,626	128,751

Income-Expenditure

(USD Million)

	Dec. 2013	Dec. 2012
Interest Income	2,119	2,304
Interest on loans	1,793	1,865
Interest received from reserve deposits	0	0
Interest received from banks	3	2
Interest received from money market transactions	3	36
Interest received from marketable securities portfolio	302	388
Other interest income	18	13
Interest Expenses	942	1,099
Interest on deposits	753	923
Interest on money market transactions	116	111
Interest on funds borrowed	20	29
Interest on securities issued	44	29
Other interest expenses	9	6
Net Interest Income/Expenses	1,178	1,205
Net Fees and Commissions Income/Expenses	276	254
Fees and commissions received	391	387
Fees and commissions paid	115	133
Dividend Income	25	147
Trading Profit/Loss (net)	-91	-31
Profit/loss on trading account securities	61	108
Profit/losses on derivative financial transactions	512	-519
Foreign exchange profit/loss	-664	380
Other Operating Income	211	133
Total Operating Income/Expenses	1,599	1,709
Provision for Loan Losses or other Receivables (-)	455	375
Specific provisions of banks loans and other receivables*	294	245
General provision expenses*	123	86
Other Operating Expenses (-)	856	775
Personnel Expenses*	389	365
Net Operating Profit/Loss	288	559
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	288	559
Provisions for Taxes on Income from Continuing Operations (±)	-75	-101
Net Profit/Loss from Continuing Operations	213	457
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	213	457

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

Ratios

(%)

	Dec. 2013	Dec. 2012
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	12.8	14.6
Shareholders' Equity / Total Assets	8.3	11.4
(Shareholders' Equity - Permanent Assets) / Total Assets	4.1	7.0
Net On Balance Sheet Position / Total Shareholders' Equity	-158.5	-52.4
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-1.9	5.6
Balance-Sheet Ratios		
TC Assets / Total Assets	71.6	73.9
TC Liabilities / Total Liabilities	54.6	64.1
FC Assets / FC Liabilities	62.6	72.6
TC Deposits / Total Deposits	60.0	67.0
TC Loans / Total Loans and Receivables	82.8	79.8
Total Deposits / Total Assets	60.0	60.4
Funds Borrowed / Total Assets	15.4	12.2
Assets Quality		
Financial Assets (net) / Total Assets	12.2	17.2
Total Loans and Receivables / Total Assets	65.0	63.8
Total Loans and Receivables / Total Deposits	108.4	105.6
Loans Under Follow-up (gross) / Total Loans and Receivables	3.6	4.2
Loans Under Follow-up (net) / Total Loans and Receivables	1.0	1.7
Specific Provisions / Loans Under Follow-up	72.4	58.4
Permanent Assets / Total Assets	4.2	4.4
Consumer Loans / Total Loans and Receivables	37.0	35.6
Liquidity		
Liquid Assets / Total Assets	25.6	30.5
Liquid Assets / Short-term Liabilities	45.6	56.2
TC Liquid Assets / Total Assets	11.0	18.9
Profitability		
Net Profit/Losses / Total Assets	0.8	1.8
Net Profit/Losses / Total Shareholders' Equity	9.2	16.2
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.0	2.2
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	3.2	3.9
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	55.3	56.2
Non-interest Income (net) / Total Assets	1.5	2.0
Other Operating Expenses / Total Assets	3.1	3.1
Personnel Expenses / Other Operating Expenses	45.5	47.1
Non-interest Income (net) / Other Operating Expenses	49.3	65.0

Deutsche Bank A.Ş.

Assets

(USD Million)

	Dec. 2013			% Distr.	Dec. 2012			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	14	93	107	9.7	24	67	91	12.5
Fin.ass.where fair value cha. is refl.to I/S (Net)	374	9	383	34.6	348	0	348	47.7
Financial assets held for trading	374	9	383	34.6	348	0	348	47.7
Public sector debt securities	374	0	374	33.8	348	0	348	47.7
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	9	9	0.8	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	144	2	147	13.3	22	2	23	3.2
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	231	193	424	38.3	148	67	215	29.4
Loans and Receivables	231	193	424	38.3	148	67	215	29.4
Loans granted to the Banks risk group	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	231	193	424	38.3	148	67	215	29.4
Loans under follow-up	0	0	0	0.0	0	0	0	0.0
Specific provisions (-)	0	0	0	0.0	0	0	0	0.0
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	0	0	0	0.0	0	0	0	0.0
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	1	0	1	0.1	2	0	2	0.3
Intangible Assets (Net)	13	0	13	1.1	19	0	19	2.6
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	13	0	13	1.1	19	0	19	2.6
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	1	0	1	0.1	0	0	0	0.0
Current assets for tax	1	0	1	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	5	26	31	2.8	6	24	31	4.2
Total Assets	783	324	1,108	100.0	569	160	730	100.0

Liabilities

(USD Million)

	Dec. 2013			%	Dec. 2012			%
	TC	FC	Total		TC	FC	Total	
Deposits	255	24	278	25.1	181	61	242	33.2
Deposits held by the Banks risk group	121	0	121	11.0	72	0	72	9.9
Other	133	24	157	14.2	109	61	170	23.3
Derivative Finan. Liabilities Held for Trading	0	9	9	0.8	0	1	1	0.1
Funds Borrowed	189	315	504	45.5	0	132	133	18.2
Money Market Takings	88	0	88	7.9	34	0	34	4.6
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	88	0	88	7.9	34	0	34	4.6
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	1	0	1	0.1	1	0	1	0.2
Other External Resources	0	1	2	0.2	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	12	9	22	1.9	11	11	22	3.0
General provisions	7	0	7	0.6	5	0	5	0.6
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	5	3	9	0.8	6	3	9	1.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	0	6	6	0.5	0	8	9	1.2
Liabilities for Tax	4	0	4	0.4	7	0	7	1.0
Current liabilities for tax	3	0	3	0.2	5	0	5	0.6
Deferred liabilities for tax	1	0	1	0.1	3	0	3	0.4
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	200	0	200	18.1	290	0	290	39.7
Paid-in capital	63	0	63	5.7	76	0	76	10.4
Supplementary capital	15	0	15	1.4	18	0	18	2.5
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	0	0	0	0.0	0	0	0	0.0
Revaluation changes of property and equip.	0	0	0	0.0	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	15	0	15	1.4	18	0	18	2.5
Profit reserves	121	0	121	10.9	137	0	137	18.8
Legal reserves	27	0	27	2.4	25	0	25	3.4
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	94	0	94	8.5	112	0	112	15.4
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	1	0	1	0.1	59	0	59	8.0
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	1	0	1	0.1	59	0	59	8.0
Total Liabilities	750	358	1,108	100.0	524	206	730	100.0

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Off Balance Sheet Commitments

(USD Million)

	Dec. 2013			Dec. 2012		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	11	77	88	13	162	175
Letters of guarantee	11	73	84	13	121	133
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	3	3	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	1	1	0	33	33
Commitments	868	1,002	1,871	471	646	1,118
Irrevocable commitments	759	636	1,396	422	215	637
Revocable commitments	109	366	475	49	431	481
Derivative Financial Instruments	337	591	928	208	412	620
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	337	591	928	208	412	620
Custody and Pledged Securities	21,286	14	21,300	23,235	13	23,248
Items held in Custody	21,286	14	21,300	23,235	13	23,248
Pledged Items	0	0	0	0	0	0
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	22,502	1,684	24,187	23,928	1,233	25,161

Income-Expenditure

(USD Million)

	Dec. 2013	Dec. 2012
Interest Income	75	170
Interest on loans	18	16
Interest received from reserve deposits	0	0
Interest received from banks	4	6
Interest received from money market transactions	13	20
Interest received from marketable securities portfolio	40	128
Other interest income	0	0
Interest Expenses	13	29
Interest on deposits	3	7
Interest on money market transactions	3	1
Interest on funds borrowed	6	21
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	62	141
Net Fees and Commissions Income/Expenses	26	25
Fees and commissions received	32	31
Fees and commissions paid	6	5
Dividend Income	0	0
Trading Profit/Loss (net)	-47	-48
Profit/loss on trading account securities	-26	-21
Profit/losses on derivative financial transactions	64	-30
Foreign exchange profit/loss	-85	3
Other Operating Income	8	4
Total Operating Income/Expenses	49	122
Provision for Loan Losses or other Receivables (-)	5	1
Specific provisions of banks loans and other receivables*	0	0
General provision expenses*	3	0
Other Operating Expenses (-)	42	48
Personnel Expenses*	12	14
Net Operating Profit/Loss	2	73
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	73
Provisions for Taxes on Income from Continuing Operations (±)	-1	-15
Net Profit/Loss from Continuing Operations	1	59
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	59

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

Ratios

(%)

	Dec. 2013	Dec. 2012
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	24.8	49.4
Shareholders' Equity / Total Assets	18.1	39.7
(Shareholders' Equity - Permanent Assets) / Total Assets	16.8	36.8
Net On Balance Sheet Position / Total Shareholders' Equity	10.0	4.0
Net On and Off Balance Sheet Position / Total Shareholders' Equity	17.1	2.6
Balance-Sheet Ratios		
TC Assets / Total Assets	70.7	78.0
TC Liabilities / Total Liabilities	67.7	71.8
FC Assets / FC Liabilities	90.5	77.9
TC Deposits / Total Deposits	91.5	74.7
TC Loans / Total Loans and Receivables	54.4	69.0
Total Deposits / Total Assets	25.1	33.2
Funds Borrowed / Total Assets	45.5	18.2
Assets Quality		
Financial Assets (net) / Total Assets	34.6	47.7
Total Loans and Receivables / Total Assets	38.3	29.4
Total Loans and Receivables / Total Deposits	152.5	88.7
Loans Under Follow-up (gross) / Total Loans and Receivables	0.0	0.0
Loans Under Follow-up (net) / Total Loans and Receivables	0.0	0.0
Specific Provisions / Loans Under Follow-up	-	-
Permanent Assets / Total Assets	1.3	2.9
Consumer Loans / Total Loans and Receivables	0.0	0.0
Liquidity		
Liquid Assets / Total Assets	57.5	63.5
Liquid Assets / Short-term Liabilities	85.5	163.1
TC Liquid Assets / Total Assets	48.1	54.0
Profitability		
Net Profit/Losses / Total Assets	0.1	8.0
Net Profit/Losses / Total Shareholders' Equity	0.5	20.2
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.2	10.1
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	5.6	19.3
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	126.6	115.3
Non-interest Income (net) / Total Assets	-1.2	-2.6
Other Operating Expenses / Total Assets	3.8	6.5
Personnel Expenses / Other Operating Expenses	28.5	29.4
Non-interest Income (net) / Other Operating Expenses	-30.9	-39.3

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Assets

(USD Million)

	Dec. 2013			% Distr.	Dec. 2012			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	417	3,436	3,853	12.4	577	2,421	2,997	9.8
Fin.ass.where fair value cha. is refl.to I/S (Net)	646	119	765	2.5	439	76	516	1.7
Financial assets held for trading	559	119	678	2.2	241	76	318	1.0
Public sector debt securities	76	1	77	0.2	39	2	41	0.1
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	483	118	602	1.9	202	75	277	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	87	0	87	0.3	198	0	198	0.6
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	87	0	87	0.3	198	0	198	0.6
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	2	141	144	0.5	2	61	62	0.2
Money Market Securities	0	0	0	0.0	1,005	0	1,005	3.3
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	0	0	0	0.0	1,005	0	1,005	3.3
Financial Assets Available for Sale (Net)	2,192	504	2,696	8.7	3,337	735	4,071	13.3
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	2,175	497	2,672	8.6	3,224	680	3,904	12.8
Other marketable securities	16	7	23	0.1	113	55	168	0.5
Loans and Receivables	17,887	2,168	20,055	64.7	18,572	1,928	20,500	67.0
Loans and Receivables	17,648	2,168	19,816	64.0	18,360	1,928	20,287	66.3
Loans granted to the Banks risk group	52	0	52	0.2	37	0	37	0.1
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	17,596	2,168	19,764	63.8	18,323	1,928	20,251	66.2
Loans under follow-up	1,392	0	1,392	4.5	1,414	0	1,414	4.6
Specific provisions (-)	1,153	0	1,153	3.7	1,201	0	1,201	3.9
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	1,149	178	1,326	4.3	0	0	0	0.0
Public sector debt securities	1,149	10	1,158	3.7	0	0	0	0.0
Other marketable securities	0	168	168	0.5	0	0	0	0.0
Investments and Associates (Net)	2	0	2	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	2	0	2	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	2	0	2	0.0	4	0	4	0.0
Subsidiaries (Net)	199	0	199	0.6	277	0	277	0.9
Financial subsidiaries	190	0	190	0.6	268	0	268	0.9
Non-financial subsidiaries	8	0	8	0.0	8	0	8	0.0
Joint Ventures (Business Partners) (Net)	93	0	93	0.3	111	0	111	0.4
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	93	0	93	0.3	111	0	111	0.4
Financial joint ventures	91	0	91	0.3	110	0	110	0.4
Non-financial joint ventures	1	0	1	0.0	2	0	2	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	876	29	905	2.9	114	21	135	0.4
Fair value hedges	698	29	727	2.3	114	21	135	0.4
Cash flow hedges	178	0	178	0.6	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)	244	0	244	0.8	237	0	237	0.8
Intangible Assets (Net)	93	0	93	0.3	95	0	95	0.3
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	93	0	93	0.3	95	0	95	0.3
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	37	0	37	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	37	0	37	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	362	212	574	1.9	433	160	593	1.9
Total Assets	24,197	6,787	30,985	100.0	25,203	5,401	30,604	100.0

Liabilities

(USD Million)

	Dec. 2013			%	Dec. 2012			%
	TC	FC	Total		TC	FC	Total	
Deposits	12,384	5,604	17,988	58.1	12,780	5,740	18,520	60.5
Deposits held by the Banks risk group	108	77	186	0.6	147	95	242	0.8
Other	12,275	5,527	17,802	57.5	12,634	5,645	18,278	59.7
Derivative Finan. Liabilities Held for Trading	522	89	611	2.0	207	60	267	0.9
Funds Borrowed	52	1,521	1,573	5.1	42	1,386	1,428	4.7
Money Market Takings	1,202	536	1,738	5.6	478	494	972	3.2
Interbank money market takings	23	0	23	0.1	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	1,179	536	1,715	5.5	478	494	972	3.2
Marketable Securities Issued (Net)	1,015	842	1,857	6.0	1,569	725	2,294	7.5
Bills	966	0	966	3.1	1,569	0	1,569	5.1
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	49	842	891	2.9	0	725	725	2.4
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	658	931	1,589	5.1	642	64	705	2.3
Other External Resources	402	32	435	1.4	505	29	534	1.7
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	1	1	1	0.0	1	0	1	0.0
Finance leasing payables	1	1	2	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	4	35	39	0.1	164	68	232	0.8
Fair value hedges	0	35	35	0.1	145	68	213	0.7
Cash flow hedges	4	0	4	0.0	19	0	19	0.1
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	560	40	600	1.9	514	29	543	1.8
General provisions	343	40	383	1.2	318	29	347	1.1
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	98	0	98	0.3	84	0	84	0.3
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	119	0	119	0.4	112	0	112	0.4
Liabilities for Tax	48	0	48	0.2	69	0	69	0.2
Current liabilities for tax	48	0	48	0.2	48	0	48	0.2
Deferred liabilities for tax	0	0	0	0.0	21	0	21	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	916	916	3.0	0	917	917	3.0
Shareholders' Equity	3,654	-64	3,590	11.6	4,105	16	4,121	13.5
Paid-in capital	1,267	0	1,267	4.1	1,443	0	1,443	4.7
Supplementary capital	163	-64	99	0.3	335	16	351	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	132	-64	68	0.2	339	16	355	1.2
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est. for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv. & ass., subs. & joint vent.	1	0	1	0.0	2	0	2	0.0
Hedging funds (active part)	45	0	45	0.1	-6	0	-6	0.0
Val. inc. in pro. & equ. held for sale p. and term. ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	-15	0	-15	0.0	0	0	0	0.0
Profit reserves	1,879	0	1,879	6.1	1,819	0	1,819	5.9
Legal reserves	154	0	154	0.5	160	0	160	0.5
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	1,725	0	1,725	5.6	1,660	0	1,660	5.4
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	345	0	345	1.1	508	0	508	1.7
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	345	0	345	1.1	508	0	508	1.7
Total Liabilities	20,502	10,483	30,985	100.0	21,076	9,528	30,604	100.0

Finans Bank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2013			Dec. 2012		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	1,957	1,384	3,341	2,070	1,507	3,578
Letters of guarantee	1,954	834	2,788	2,069	862	2,931
Bank acceptances	4	283	286	2	306	307
Letters of credit	0	258	258	0	326	326
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	9	9	0	14	14
Commitments	11,775	796	12,571	14,078	736	14,815
Irrevocable commitments	11,724	353	12,077	14,078	736	14,815
Revocable commitments	51	444	495	0	0	0
Derivative Financial Instruments	19,314	27,210	46,525	17,297	21,003	38,300
Derivative finan. instruments held for hedging	4,839	6,429	11,268	4,773	5,399	10,172
Trading transactions	14,475	20,782	35,257	12,524	15,604	28,128
Custody and Pledged Securities	146,805	31,125	177,930	77,730	12,198	89,928
Items held in Custody	3,405	509	3,915	3,511	831	4,342
Pledged Items	82,759	11,433	94,192	74,219	11,367	85,586
Accepted independent guaran. and warran.	60,640	19,183	79,823	0	0	0
Total Off Balance Sheet Commitments	179,851	60,516	240,368	111,175	35,445	146,620

Income-Expenditure

(USD Million)

	Dec. 2013	Dec. 2012
Interest Income	2,661	3,137
Interest on loans	2,421	2,800
Interest received from reserve deposits	0	0
Interest received from banks	0	1
Interest received from money market transactions	4	14
Interest received from marketable securities portfolio	236	321
Other interest income	1	1
Interest Expenses	1,177	1,518
Interest on deposits	932	1,300
Interest on money market transactions	72	77
Interest on funds borrowed	47	59
Interest on securities issued	119	79
Other interest expenses	7	3
Net Interest Income/Expenses	1,485	1,619
Net Fees and Commissions Income/Expenses	484	579
Fees and commissions received	550	653
Fees and commissions paid	66	74
Dividend Income	6	5
Trading Profit/Loss (net)	-101	-196
Profit/loss on trading account securities	76	46
Profit/losses on derivative financial transactions	-129	-241
Foreign exchange profit/loss	-48	-1
Other Operating Income	151	205
Total Operating Income/Expenses	2,024	2,211
Provision for Loan Losses or other Receivables (-)	507	543
Specific provisions of banks loans and other receivables*	410	390
General provision expenses*	93	122
Other Operating Expenses (-)	1,077	1,012
Personnel Expenses*	425	423
Net Operating Profit/Loss	440	657
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	440	657
Provisions for Taxes on Income from Continuing Operations (±)	-95	-149
Net Profit/Loss from Continuing Operations	345	508
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	345	508

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

Ratios

(%)

	Dec. 2013	Dec. 2012
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	17.0	18.8
Shareholders' Equity / Total Assets	11.6	13.5
(Shareholders' Equity - Permanent Assets) / Total Assets	8.8	10.4
Net On Balance Sheet Position / Total Shareholders' Equity	-76.2	-80.8
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-1.6	-6.0
Balance-Sheet Ratios		
TC Assets / Total Assets	78.1	82.4
TC Liabilities / Total Liabilities	66.2	68.9
FC Assets / FC Liabilities	64.7	56.7
TC Deposits / Total Deposits	68.8	69.0
TC Loans / Total Loans and Receivables	89.2	90.6
Total Deposits / Total Assets	58.1	60.5
Funds Borrowed / Total Assets	5.1	4.7
Assets Quality		
Financial Assets (net) / Total Assets	18.4	15.4
Total Loans and Receivables / Total Assets	64.7	67.0
Total Loans and Receivables / Total Deposits	111.5	110.7
Loans Under Follow-up (gross) / Total Loans and Receivables	6.9	6.9
Loans Under Follow-up (net) / Total Loans and Receivables	1.2	1.0
Specific Provisions / Loans Under Follow-up	82.8	85.0
Permanent Assets / Total Assets	2.8	3.1
Consumer Loans / Total Loans and Receivables	53.9	62.3
Liquidity		
Liquid Assets / Total Assets	24.1	28.3
Liquid Assets / Short-term Liabilities	46.6	51.3
TC Liquid Assets / Total Assets	10.5	17.5
Profitability		
Net Profit/Losses / Total Assets	1.1	1.7
Net Profit/Losses / Total Shareholders' Equity	9.6	12.3
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.4	2.1
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	3.5	4.0
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	53.1	55.5
Non-interest Income (net) / Total Assets	1.7	1.9
Other Operating Expenses / Total Assets	3.5	3.3
Personnel Expenses / Other Operating Expenses	39.4	41.8
Non-interest Income (net) / Other Operating Expenses	50.1	58.6

Habib Bank Limited

Assets

(USD Million)

	Dec. 2013			% Distr.	Dec. 2012			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	0	2	2	4.5	0	1	1	2.3
Fin.ass.where fair value cha. is refl.to I/S (Net)	0	0	0	0.0	1	0	1	2.0
Financial assets held for trading	0	0	0	0.0	1	0	1	2.0
Public sector debt securities	0	0	0	0.0	1	0	1	2.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	0	0	0.0	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	6	12	18	41.9	10	10	20	47.3
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	3.4	2	0	2	3.7
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	1	0	1	3.4	2	0	2	3.7
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans and Receivables	17	4	21	47.5	14	3	18	42.2
Loans and Receivables	17	4	21	47.5	14	3	18	42.2
Loans granted to the Banks risk group	0	1	1	2.3	0	1	1	2.4
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	17	3	20	45.2	14	2	17	39.8
Loans under follow-up	2	0	2	5.1	3	0	3	6.6
Specific provisions (-)	2	0	2	5.1	3	0	3	6.6
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	0	0	0	0.0	0	0	0	0.0
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	1	0	1	1.1	1	0	1	1.4
Intangible Assets (Net)	0	0	0	0.1	0	0	0	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.1	0	0	0	0.1
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	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	1.4	0	0	0	0.8
Total Assets	26	18	44	100.0	28	14	42	100.0

Liabilities

(USD Million)

	Dec. 2013			%	Dec. 2012			%
	TC	FC	Total		TC	FC	Total	
Deposits	1	5	6	12.7	1	5	6	13.6
Deposits held by the Banks risk group	0	0	0	0.3	0	0	0	0.8
Other	1	5	5	12.3	1	4	5	12.8
Derivative Finan. Liabilities Held for Trading	0	0	0	0.0	0	0	0	0.0
Funds Borrowed	0	14	14	32.1	0	9	9	21.3
Money Market Takings	0	0	0	0.0	0	0	0	0.0
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	0	0	0	0.0	0	0	0	0.0
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	0	0	1	1.4	0	0	1	1.9
Other External Resources	1	0	1	1.5	1	0	1	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	0	0	0	1.0	0	0	0	0.9
General provisions	0	0	0	0.6	0	0	0	0.7
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	0	0	0	0.1	0	0	0	0.1
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	0	0	0	0.3	0	0	0	0.1
Liabilities for Tax	0	0	0	0.3	0	0	0	0.2
Current liabilities for tax	0	0	0	0.3	0	0	0	0.2
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia. for Pro. & Equ. for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	22	0	22	51.1	25	0	25	60.6
Paid-in capital	14	0	14	32.2	17	0	17	40.4
Supplementary capital	0	0	0	0.0	0	0	0	0.0
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	0	0	0	0.0	0	0	0	0.0
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est. for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv. & ass., subs. & joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val. inc. in pro. & equ. held for sale p. and term. ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	0	0	0	0.0	0	0	0	0.0
Profit reserves	0	0	0	0.0	0	0	0	0.0
Legal reserves	0	0	0	0.0	0	0	0	0.0
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	0	0	0	0.0	0	0	0	0.0
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	8	0	8	18.8	8	0	8	20.2
Prior years income/loss	7	0	7	16.1	7	0	7	17.7
Current year income/loss	1	0	1	2.7	1	0	1	2.4
Total Liabilities	25	19	44	100.0	28	14	42	100.0

Habib Bank Limited

Off Balance Sheet Commitments

(USD Million)

	Dec. 2013			Dec. 2012		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	0	4	5	0	13	13
Letters of guarantee	0	1	2	0	3	3
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	3	3	0	10	10
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	25	0	25	14	0	14
Irrevocable commitments	0	0	0	0	0	0
Revocable commitments	25	0	25	14	0	14
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	13	14	2	28	30
Items held in Custody	2	13	14	2	28	30
Pledged Items	0	0	0	0	0	0
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	27	17	44	16	41	57

Income-Expenditure

(USD Million)

	Dec. 2013	Dec. 2012
Interest Income	2	3
Interest on loans	1	2
Interest received from reserve deposits	0	0
Interest received from banks	1	1
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	0	0
Other interest income	0	0
Interest Expenses	0	0
Interest on deposits	0	0
Interest on money market transactions	0	0
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	2	3
Net Fees and Commissions Income/Expenses	0	0
Fees and commissions received	0	0
Fees and commissions paid	0	0
Dividend Income	0	0
Trading Profit/Loss (net)	1	0
Profit/loss on trading account securities	0	0
Profit/losses on derivative financial transactions	0	0
Foreign exchange profit/loss	1	0
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 (-)	1	2
Personnel Expenses*	1	1
Net Operating Profit/Loss	2	1
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	2	1
Provisions for Taxes on Income from Continuing Operations (±)	0	0
Net Profit/Loss from Continuing Operations	1	1
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	1	1

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

Ratios

(%)

	Dec. 2013	Dec. 2012
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	60.8	59.6
Shareholders' Equity / Total Assets	51.1	60.6
(Shareholders' Equity - Permanent Assets) / Total Assets	49.8	59.0
Net On Balance Sheet Position / Total Shareholders' Equity	12.5	15.1
Net On and Off Balance Sheet Position / Total Shareholders' Equity	12.5	15.1
Balance-Sheet Ratios		
TC Assets / Total Assets	59.1	65.9
TC Liabilities / Total Liabilities	56.6	66.3
FC Assets / FC Liabilities	94.1	101.4
TC Deposits / Total Deposits	17.2	17.5
TC Loans / Total Loans and Receivables	80.0	80.2
Total Deposits / Total Assets	12.7	13.6
Funds Borrowed / Total Assets	32.1	21.3
Assets Quality		
Financial Assets (net) / Total Assets	3.4	5.7
Total Loans and Receivables / Total Assets	47.5	42.2
Total Loans and Receivables / Total Deposits	375.3	310.1
Loans Under Follow-up (gross) / Total Loans and Receivables	10.8	15.6
Loans Under Follow-up (net) / Total Loans and Receivables	0.0	0.0
Specific Provisions / Loans Under Follow-up	100.0	100.0
Permanent Assets / Total Assets	1.3	1.6
Consumer Loans / Total Loans and Receivables	1.5	2.2
Liquidity		
Liquid Assets / Total Assets	49.8	55.3
Liquid Assets / Short-term Liabilities	353.5	474.0
TC Liquid Assets / Total Assets	18.5	29.5
Profitability		
Net Profit/Losses / Total Assets	2.7	2.4
Net Profit/Losses / Total Shareholders' Equity	5.4	4.0
Profit/Losses Before Taxes after Continuing Operations / Total Assets	3.6	3.2
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	4.7	6.6
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	68.3	89.2
Non-interest Income (net) / Total Assets	2.2	0.4
Other Operating Expenses / Total Assets	3.3	3.6
Personnel Expenses / Other Operating Expenses	50.2	51.5
Non-interest Income (net) / Other Operating Expenses	66.5	10.1

HSBC Bank A.Ş.

Assets

(USD Million)

	Dec. 2013			% Distr.	Dec. 2012			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	138	1,598	1,736	10.2	166	1,269	1,435	10.1
Fin.ass.where fair value cha. is refl.to I/S (Net)	275	633	908	5.3	419	77	496	3.5
Financial assets held for trading	275	633	908	5.3	419	77	496	3.5
Public sector debt securities	238	4	243	1.4	415	6	421	3.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	31	629	660	3.9	4	71	75	0.5
Other marketable securities	5	0	5	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	236	542	778	4.6	160	346	506	3.6
Money Market Securities	3,127	59	3,186	18.7	1,112	30	1,142	8.0
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	59	59	0.3	0	30	30	0.2
Receiv. from reverse repurchase agreements	3,127	0	3,127	18.4	1,112	0	1,112	7.8
Financial Assets Available for Sale (Net)	1,056	0	1,056	6.2	1,699	0	1,699	11.9
Securities representing a share in capital	2	0	2	0.0	2	0	2	0.0
Public sector debt securities	1,054	0	1,054	6.2	1,696	0	1,696	11.9
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans and Receivables	6,890	2,074	8,964	52.7	7,306	1,370	8,676	61.0
Loans and Receivables	6,724	2,074	8,799	51.7	7,157	1,370	8,527	59.9
Loans granted to the Banks risk group	1	6	7	0.0	0	7	7	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	6,723	2,069	8,792	51.7	7,157	1,363	8,520	59.9
Loans under follow-up	560	7	566	3.3	412	8	421	3.0
Specific provisions (-)	394	7	401	2.4	263	8	272	1.9
Factoring Receivables	22	4	26	0.2	46	6	52	0.4
Investments held to Maturity (Net)	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	16	0	16	0.1	20	0	20	0.1
Financial subsidiaries	16	0	16	0.1	20	0	20	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)	61	0	61	0.4	78	0	78	0.5
Intangible Assets (Net)	49	0	49	0.3	52	0	52	0.4
Goodwill	39	0	39	0.2	47	0	47	0.3
Other	10	0	10	0.1	5	0	5	0.0
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	21	0	21	0.1	17	0	17	0.1
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	21	0	21	0.1	17	0	17	0.1
Prop.&Equ.for Sale p. and from Term.Op.(Net)	2	0	2	0.0	3	0	3	0.0
Other Assets	92	110	201	1.2	52	4	56	0.4
Total Assets	11,985	5,021	17,006	100.0	11,130	3,102	14,232	100.0

Liabilities

(USD Million)

	Dec. 2013			%	Dec. 2012			%
	TC	FC	Total		TC	FC	Total	
Deposits	4,850	3,416	8,265	48.6	4,440	3,552	7,992	56.2
Deposits held by the Banks risk group	39	0	39	0.2	37	1	38	0.3
Other	4,810	3,416	8,226	48.4	4,404	3,550	7,954	55.9
Derivative Finan. Liabilities Held for Trading	7	607	614	3.6	42	63	105	0.7
Funds Borrowed	1,352	3,180	4,532	26.6	1,180	2,025	3,205	22.5
Money Market Takings	951	0	951	5.6	0	0	0	0.0
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	951	0	951	5.6	0	0	0	0.0
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	248	4	252	1.5	295	5	300	2.1
Other External Resources	240	21	261	1.5	179	43	222	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	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	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	211	1	212	1.2	180	1	181	1.3
General provisions	163	0	163	1.0	140	0	140	1.0
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	14	0	14	0.1	15	0	15	0.1
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	34	1	35	0.2	25	1	26	0.2
Liabilities for Tax	21	0	21	0.1	36	0	36	0.3
Current liabilities for tax	21	0	21	0.1	36	0	36	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	482	482	2.8	0	475	475	3.3
Shareholders' Equity	1,415	0	1,415	8.3	1,716	0	1,716	12.1
Paid-in capital	306	0	306	1.8	367	0	367	2.6
Supplementary capital	115	0	115	0.7	174	0	174	1.2
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	-13	0	-13	-0.1	20	0	20	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	128	0	128	0.8	153	0	153	1.1
Profit reserves	980	0	980	5.8	1,074	0	1,074	7.5
Legal reserves	84	0	84	0.5	99	0	99	0.7
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	897	0	897	5.3	975	0	975	6.8
Other profit reserves	-1	0	-1	0.0	0	0	0	0.0
Profit or loss	14	0	14	0.1	102	0	102	0.7
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	14	0	14	0.1	102	0	102	0.7
Total Liabilities	9,295	7,711	17,006	100.0	8,069	6,163	14,232	100.0

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Off Balance Sheet Commitments

(USD Million)

	Dec. 2013			Dec. 2012		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	200	1,512	1,711	195	1,229	1,424
Letters of guarantee	199	336	535	194	272	467
Bank acceptances	0	569	569	0	391	391
Letters of credit	1	363	364	0	361	362
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	243	243	0	205	205
Commitments	6,636	4,403	11,039	17,204	4,185	21,390
Irrevocable commitments	6,636	4,403	11,039	5,526	4,185	9,712
Revocable commitments	0	0	0	11,678	0	11,678
Derivative Financial Instruments	18,058	30,233	48,291	5,836	14,498	20,334
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	18,058	30,233	48,291	5,836	14,498	20,334
Custody and Pledged Securities	22,273	32,762	55,035	12,524	876	13,400
Items held in Custody	7,734	717	8,452	10,472	859	11,331
Pledged Items	6,602	5,486	12,088	2,052	17	2,069
Accepted independent guaran. and warran.	7,937	26,559	34,495	0	0	0
Total Off Balance Sheet Commitments	47,167	68,909	116,076	35,759	20,789	56,548

Income-Expenditure

(USD Million)

	Dec. 2013	Dec. 2012
Interest Income	1,063	1,391
Interest on loans	835	1,036
Interest received from reserve deposits	0	0
Interest received from banks	24	35
Interest received from money market transactions	68	141
Interest received from marketable securities portfolio	116	159
Other interest income	20	19
Interest Expenses	453	620
Interest on deposits	299	424
Interest on money market transactions	138	175
Interest on funds borrowed	15	18
Interest on securities issued	0	0
Other interest expenses	2	3
Net Interest Income/Expenses	609	771
Net Fees and Commissions Income/Expenses	271	267
Fees and commissions received	297	297
Fees and commissions paid	26	29
Dividend Income	9	4
Trading Profit/Loss (net)	-41	-142
Profit/loss on trading account securities	2	23
Profit/losses on derivative financial transactions	-32	-171
Foreign exchange profit/loss	-11	5
Other Operating Income	23	44
Total Operating Income/Expenses	872	945
Provision for Loan Losses or other Receivables (-)	236	155
Specific provisions of banks loans and other receivables*	177	110
General provision expenses*	46	36
Other Operating Expenses (-)	605	655
Personnel Expenses*	277	282
Net Operating Profit/Loss	31	135
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	135
Provisions for Taxes on Income from Continuing Operations (±)	-17	-33
Net Profit/Loss from Continuing Operations	14	102
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	14	102

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

Ratios

(%)

	Dec. 2013	Dec. 2012
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	14.9	17.1
Shareholders' Equity / Total Assets	8.3	12.1
(Shareholders' Equity - Permanent Assets) / Total Assets	6.6	9.9
Net On Balance Sheet Position / Total Shareholders' Equity	-132.8	-150.4
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.3	-1.0
Balance-Sheet Ratios		
TC Assets / Total Assets	70.5	78.2
TC Liabilities / Total Liabilities	54.7	56.7
FC Assets / FC Liabilities	65.1	50.3
TC Deposits / Total Deposits	58.7	55.6
TC Loans / Total Loans and Receivables	76.9	84.2
Total Deposits / Total Assets	48.6	56.2
Funds Borrowed / Total Assets	26.6	22.5
Assets Quality		
Financial Assets (net) / Total Assets	11.5	15.4
Total Loans and Receivables / Total Assets	52.7	61.0
Total Loans and Receivables / Total Deposits	108.4	108.6
Loans Under Follow-up (gross) / Total Loans and Receivables	6.3	4.8
Loans Under Follow-up (net) / Total Loans and Receivables	1.8	1.7
Specific Provisions / Loans Under Follow-up	70.8	64.6
Permanent Assets / Total Assets	1.7	2.1
Consumer Loans / Total Loans and Receivables	48.8	55.5
Liquidity		
Liquid Assets / Total Assets	45.1	37.1
Liquid Assets / Short-term Liabilities	78.3	67.1
TC Liquid Assets / Total Assets	28.4	25.0
Profitability		
Net Profit/Losses / Total Assets	0.1	0.7
Net Profit/Losses / Total Shareholders' Equity	1.0	5.9
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.2	0.9
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	2.5	4.6
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	49.6	70.0
Non-interest Income (net) / Total Assets	1.5	1.2
Other Operating Expenses / Total Assets	3.6	4.6
Personnel Expenses / Other Operating Expenses	45.7	43.1
Non-interest Income (net) / Other Operating Expenses	43.3	26.5

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Assets

(USD Million)

	Dec. 2013			% Distr.	Dec. 2012			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	171	1,421	1,592	10.2	259	1,119	1,378	9.8
Fin.ass.where fair value cha. is refl.to I/S (Net)	112	28	140	0.9	110	10	120	0.9
Financial assets held for trading	112	28	140	0.9	110	10	120	0.9
Public sector debt securities	6	1	8	0.0	99	3	102	0.7
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	106	26	132	0.8	12	7	19	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	441	93	534	3.4	79	68	147	1.0
Money Market Securities	78	0	78	0.5	191	0	191	1.4
Interbank money market placements	0	0	0	0.0	28	0	28	0.2
Istanbul Stock Exc. money market placements	45	0	45	0.3	163	0	163	1.2
Receiv. from reverse repurchase agreements	33	0	33	0.2	0	0	0	0.0
Financial Assets Available for Sale (Net)	1,311	0	1,311	8.4	1,237	0	1,237	8.8
Securities representing a share in capital	3	0	3	0.0	3	0	3	0.0
Public sector debt securities	1,309	0	1,309	8.3	1,234	0	1,234	8.7
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans and Receivables	8,862	2,629	11,491	73.3	8,667	1,933	10,600	75.0
Loans and Receivables	8,767	2,629	11,396	72.7	8,549	1,933	10,482	74.2
Loans granted to the Banks risk group	3	7	9	0.1	9	10	19	0.1
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	8,764	2,622	11,386	72.6	8,540	1,923	10,463	74.1
Loans under follow-up	268	0	268	1.7	256	0	256	1.8
Specific provisions (-)	172	0	172	1.1	138	0	138	1.0
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	0	0	0	0.0	0	21	21	0.2
Public sector debt securities	0	0	0	0.0	0	21	21	0.1
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	37	0	37	0.2	44	0	44	0.3
Financial subsidiaries	37	0	37	0.2	44	0	44	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	210	1	210	1.3	30	0	30	0.2
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	210	1	210	1.3	30	0	30	0.2
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	151	0	151	1.0	168	0	168	1.2
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	9	0	9	0.1	15	0	15	0.1
Current assets for tax	9	0	9	0.1	0	0	0	0.0
Deferred assets for tax	0	0	0	0.0	15	0	15	0.1
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	112	1	114	0.7	167	1	168	1.2
Total Assets	11,503	4,173	15,675	100.0	10,977	3,152	14,129	100.0

Liabilities

(USD Million)

	Dec. 2013			%	Dec. 2012			%
	TC	FC	Total		TC	FC	Total	
Deposits	5,867	2,190	8,057	51.4	6,298	1,820	8,118	57.5
Deposits held by the Banks risk group	30	83	112	0.7	8	37	45	0.3
Other	5,837	2,107	7,945	50.7	6,291	1,783	8,073	57.1
Derivative Finan. Liabilities Held for Trading	60	14	74	0.5	7	24	31	0.2
Funds Borrowed	92	4,653	4,745	30.3	348	2,991	3,339	23.6
Money Market Takings	192	0	192	1.2	1	0	1	0.0
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	3	0	3	0.0	0	0	0	0.0
Funds provided under repurchase agreements	189	0	189	1.2	1	0	1	0.0
Marketable Securities Issued (Net)	200	0	200	1.3	163	0	163	1.2
Bills	159	0	159	1.0	163	0	163	1.2
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	41	0	41	0.3	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	137	10	147	0.9	145	7	152	1.1
Other External Resources	164	7	170	1.1	250	8	258	1.8
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	1	1	0.0	0	2	2	0.0
Finance leasing payables	0	1	1	0.0	0	2	2	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	10	1	11	0.1	87	0	87	0.6
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	10	1	11	0.1	87	0	87	0.6
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	217	0	217	1.4	215	0	215	1.5
General provisions	165	0	165	1.0	164	0	164	1.2
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	15	0	15	0.1	15	0	15	0.1
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	37	0	37	0.2	36	0	36	0.3
Liabilities for Tax	54	0	54	0.3	33	0	33	0.2
Current liabilities for tax	22	0	22	0.1	33	0	33	0.2
Deferred liabilities for tax	32	0	32	0.2	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	215	0	215	1.4	0	0	0	0.0
Shareholders' Equity	1,592	0	1,592	10.2	1,728	0	1,728	12.2
Paid-in capital	1,308	0	1,308	8.3	1,567	0	1,567	11.1
Supplementary capital	35	0	36	0.2	-47	0	-47	-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	-1	0	-1	0.0	4	0	4	0.0
Revaluation changes of property and equip.	7	0	7	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)	29	0	30	0.2	-51	0	-51	-0.4
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	167	0	167	1.1	66	0	66	0.5
Legal reserves	36	0	36	0.2	36	0	36	0.3
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	131	0	131	0.8	30	0	30	0.2
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	82	0	82	0.5	142	0	142	1.0
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	82	0	82	0.5	142	0	142	1.0
Total Liabilities	8,799	6,876	15,675	100.0	9,277	4,852	14,129	100.0

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Off Balance Sheet Commitments

(USD Million)

	Dec. 2013			Dec. 2012		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	1,226	2,192	3,418	1,219	2,106	3,325
Letters of guarantee	1,219	1,040	2,259	1,214	858	2,072
Bank acceptances	0	68	68	0	44	44
Letters of credit	0	499	499	0	462	463
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	7	585	592	5	742	747
Commitments	3,031	298	3,329	17,332	508	17,839
Irrevocable commitments	3,031	298	3,329	2,971	508	3,479
Revocable commitments	0	0	0	14,360	0	14,360
Derivative Financial Instruments	4,270	7,203	11,473	2,679	4,706	7,385
Derivative finan. instruments held for hedging	2,102	2,001	4,103	1,843	1,132	2,975
Trading transactions	2,168	5,202	7,370	837	3,574	4,411
Custody and Pledged Securities	76,022	9,339	85,362	83,575	9,824	93,399
Items held in Custody	549	511	1,060	641	461	1,102
Pledged Items	16,203	1,702	17,906	20,102	2,120	22,222
Accepted independent guaran. and warran.	59,270	7,125	66,395	62,832	7,244	70,076
Total Off Balance Sheet Commitments	84,548	19,033	103,582	104,805	17,144	121,949

Income-Expenditure

(USD Million)

	Dec. 2013	Dec. 2012
Interest Income	1,124	1,352
Interest on loans	1,028	1,213
Interest received from reserve deposits	0	0
Interest received from banks	4	11
Interest received from money market transactions	6	9
Interest received from marketable securities portfolio	86	119
Other interest income	0	0
Interest Expenses	469	595
Interest on deposits	375	515
Interest on money market transactions	73	58
Interest on funds borrowed	12	12
Interest on securities issued	8	11
Other interest expenses	1	0
Net Interest Income/Expenses	655	757
Net Fees and Commissions Income/Expenses	109	107
Fees and commissions received	129	128
Fees and commissions paid	19	21
Dividend Income	6	10
Trading Profit/Loss (net)	-82	-93
Profit/loss on trading account securities	-8	0
Profit/losses on derivative financial transactions	213	-186
Foreign exchange profit/loss	-288	93
Other Operating Income	73	160
Total Operating Income/Expenses	761	940
Provision for Loan Losses or other Receivables (-)	138	143
Specific provisions of banks loans and other receivables*	100	69
General provision expenses*	28	65
Other Operating Expenses (-)	513	598
Personnel Expenses*	220	238
Net Operating Profit/Loss	109	198
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	109	198
Provisions for Taxes on Income from Continuing Operations (±)	-27	-57
Net Profit/Loss from Continuing Operations	82	142
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	82	142

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

Ratios

(%)

	Dec. 2013	Dec. 2012
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	12.6	14.3
Shareholders' Equity / Total Assets	10.2	12.2
(Shareholders' Equity - Permanent Assets) / Total Assets	8.3	9.8
Net On Balance Sheet Position / Total Shareholders' Equity	-104.1	-59.0
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.0	0.0
Balance-Sheet Ratios		
TC Assets / Total Assets	73.4	77.7
TC Liabilities / Total Liabilities	56.1	65.7
FC Assets / FC Liabilities	60.7	65.0
TC Deposits / Total Deposits	72.8	77.6
TC Loans / Total Loans and Receivables	77.1	81.8
Total Deposits / Total Assets	51.4	57.5
Funds Borrowed / Total Assets	30.3	23.6
Assets Quality		
Financial Assets (net) / Total Assets	10.6	10.0
Total Loans and Receivables / Total Assets	73.3	75.0
Total Loans and Receivables / Total Deposits	142.6	130.6
Loans Under Follow-up (gross) / Total Loans and Receivables	2.3	2.4
Loans Under Follow-up (net) / Total Loans and Receivables	0.8	1.1
Specific Provisions / Loans Under Follow-up	64.4	53.8
Permanent Assets / Total Assets	1.9	2.4
Consumer Loans / Total Loans and Receivables	36.2	37.1
Liquidity		
Liquid Assets / Total Assets	23.3	21.7
Liquid Assets / Short-term Liabilities	46.6	37.0
TC Liquid Assets / Total Assets	13.5	13.3
Profitability		
Net Profit/Losses / Total Assets	0.5	1.0
Net Profit/Losses / Total Shareholders' Equity	5.2	8.2
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.7	1.4
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	3.5	4.9
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	72.9	73.2
Non-interest Income (net) / Total Assets	0.7	1.3
Other Operating Expenses / Total Assets	3.3	4.2
Personnel Expenses / Other Operating Expenses	42.8	39.8
Non-interest Income (net) / Other Operating Expenses	20.7	30.6

JPMorgan Chase Bank N.A.

Assets

(USD Million)

	Dec. 2013			% Distr.	Dec. 2012			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	0	33	33	21.5	2	0	2	0.8
Fin.ass.where fair value cha. is refl.to I/S (Net)	4	1	4	2.8	79	0	79	32.9
Financial assets held for trading	4	1	4	2.8	79	0	79	32.9
Public sector debt securities	4	0	4	2.3	79	0	79	32.9
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	1	1	0.6	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	113	113	73.2	0	157	157	65.1
Money Market Securities	0	0	0	0.0	0	0	0	0.0
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans and Receivables	0	0	0	0.0	0	0	0	0.0
Loans and Receivables	0	0	0	0.0	0	0	0	0.0
Loans granted to the Banks risk group	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Loans under follow-up	0	0	0	0.0	0	0	0	0.0
Specific provisions (-)	0	0	0	0.0	0	0	0	0.0
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	0	0	0	0.0	0	0	0	0.0
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	1	0	1	0.7	1	0	1	0.4
Intangible Assets (Net)	1	0	1	0.8	0	0	0	0.2
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	1	0	1	0.8	0	0	0	0.2
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	1	0	1	0.6	0	0	0	0.0
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	1	0	1	0.6	0	0	0	0.0
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	0	0	1	0.3	1	1	1	0.6
Total Assets	7	148	155	100.0	84	158	241	100.0

Liabilities

(USD Million)

	Dec. 2013			%	Dec. 2012			%
	TC	FC	Total		TC	FC	Total	
Deposits	4	0	4	2.7	77	0	77	31.8
Deposits held by the Banks risk group	3	0	3	2.2	2	0	2	0.8
Other	1	0	1	0.5	75	0	75	31.0
Derivative Finan. Liabilities Held for Trading	0	2	2	1.1	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	0.0
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	5	0	5	3.4	6	0	6	2.7
General provisions	1	0	1	0.7	2	0	2	0.7
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	4	0	4	2.4	5	0	5	1.9
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	0	0	0	0.3	0	0	0	0.1
Liabilities for Tax	1	0	1	0.3	1	0	1	0.4
Current liabilities for tax	1	0	1	0.3	1	0	1	0.4
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia. for Pro. & Equ. for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	143	0	143	92.5	157	0	157	65.1
Paid-in capital	47	0	47	30.3	56	0	56	23.3
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	0.0	0	0	0	0.0
Legal reserves	0	0	0	0.0	0	0	0	0.0
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	0	0	0	0.0	0	0	0	0.0
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	96	0	96	62.2	101	0	101	41.8
Prior years income/loss	84	0	84	54.3	74	0	74	30.5
Current year income/loss	12	0	12	7.9	27	0	27	11.3
Total Liabilities	153	2	155	100.0	241	0	241	100.0

JPMorgan Chase Bank N.A.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2013			Dec. 2012		
	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	2	0	2	38	0	38
Irrevocable commitments	2	0	2	38	0	38
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	354	354	708	173	177	349
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	354	354	708	173	177	349
Custody and Pledged Securities	1	0	1	2	0	2
Items held in Custody	1	0	1	2	0	2
Pledged Items	0	0	0	0	0	0
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	357	354	711	212	177	388

Income-Expenditure

(USD Million)

	Dec. 2013	Dec. 2012
Interest Income	19	76
Interest on loans	0	0
Interest received from reserve deposits	0	0
Interest received from banks	12	8
Interest received from money market transactions	0	12
Interest received from marketable securities portfolio	7	55
Other interest income	0	0
Interest Expenses	3	12
Interest on deposits	2	2
Interest on money market transactions	0	0
Interest on funds borrowed	1	0
Interest on securities issued	0	0
Other interest expenses	0	10
Net Interest Income/Expenses	17	64
Net Fees and Commissions Income/Expenses	3	7
Fees and commissions received	3	7
Fees and commissions paid	0	0
Dividend Income	0	0
Trading Profit/Loss (net)	12	-14
Profit/loss on trading account securities	17	7
Profit/losses on derivative financial transactions	24	-64
Foreign exchange profit/loss	-29	43
Other Operating Income	0	0
Total Operating Income/Expenses	32	58
Provision for Loan Losses or other Receivables (-)	0	3
Specific provisions of banks loans and other receivables*	0	0
General provision expenses*	0	2
Other Operating Expenses (-)	18	20
Personnel Expenses*	6	6
Net Operating Profit/Loss	14	34
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	14	34
Provisions for Taxes on Income from Continuing Operations (±)	-2	-7
Net Profit/Loss from Continuing Operations	12	27
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	12	27

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

Ratios

(%)

	Dec. 2013	Dec. 2012
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	104.8	117.5
Shareholders' Equity / Total Assets	92.5	65.1
(Shareholders' Equity - Permanent Assets) / Total Assets	91.0	64.5
Net On Balance Sheet Position / Total Shareholders' Equity	102.5	100.4
Net On and Off Balance Sheet Position / Total Shareholders' Equity	17.7	9.1
Balance-Sheet Ratios		
TC Assets / Total Assets	4.6	34.6
TC Liabilities / Total Liabilities	98.9	100.0
FC Assets / FC Liabilities	8,913.2	934,730.0
TC Deposits / Total Deposits	100.0	100.0
TC Loans / Total Loans and Receivables	-	-
Total Deposits / Total Assets	2.7	31.8
Funds Borrowed / Total Assets	0.0	0.0
Assets Quality		
Financial Assets (net) / Total Assets	2.8	32.9
Total Loans and Receivables / Total Assets	0.0	0.0
Total Loans and Receivables / Total Deposits	0.0	0.0
Loans Under Follow-up (gross) / Total Loans and Receivables	-	-
Loans Under Follow-up (net) / Total Loans and Receivables	-	-
Specific Provisions / Loans Under Follow-up	-	-
Permanent Assets / Total Assets	1.5	0.6
Consumer Loans / Total Loans and Receivables	-	-
Liquidity		
Liquid Assets / Total Assets	97.6	98.8
Liquid Assets / Short-term Liabilities	2,575.7	310.9
TC Liquid Assets / Total Assets	2.4	33.7
Profitability		
Net Profit/Losses / Total Assets	7.9	11.3
Net Profit/Losses / Total Shareholders' Equity	8.5	17.3
Profit/Losses Before Taxes after Continuing Operations / Total Assets	9.3	14.2
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	10.9	26.6
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	52.7	111.2
Non-interest Income (net) / Total Assets	9.8	-2.7
Other Operating Expenses / Total Assets	11.3	8.4
Personnel Expenses / Other Operating Expenses	34.6	29.5
Non-interest Income (net) / Other Operating Expenses	86.6	-32.0

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Assets

(USD Million)

	Dec. 2013			% Distr.	Dec. 2012			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	53	781	834	11.0	153	78	231	11.3
Fin.ass.where fair value cha. is refl.to I/S (Net)	2	45	47	0.6	2	2	3	0.2
Financial assets held for trading	2	45	47	0.6	2	2	3	0.2
Public sector debt securities	1	0	1	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	1	45	46	0.6	2	2	3	0.2
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	242	298	540	7.1	137	81	218	10.7
Money Market Securities	216	0	216	2.9	526	0	526	25.7
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	216	0	216	2.9	526	0	526	25.7
Financial Assets Available for Sale (Net)	442	0	442	5.9	44	0	44	2.1
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	442	0	442	5.9	44	0	44	2.1
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans and Receivables	3,271	2,054	5,325	70.4	609	365	974	47.7
Loans and Receivables	3,254	2,054	5,307	70.2	609	365	974	47.7
Loans granted to the Banks risk group	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	3,254	2,054	5,307	70.2	609	365	974	47.7
Loans under follow-up	22	0	22	0.3	0	0	0	0.0
Specific provisions (-)	4	0	4	0.1	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)	49	0	49	0.6	23	0	23	1.1
Intangible Assets (Net)	23	0	23	0.3	10	0	10	0.5
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	23	0	23	0.3	10	0	10	0.5
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	14	0	14	0.2	4	0	4	0.2
Current assets for tax	6	0	6	0.1	3	0	3	0.1
Deferred assets for tax	9	0	9	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	23	48	71	0.9	10	1	11	0.5
Total Assets	4,335	3,227	7,562	100.0	1,518	526	2,044	100.0

Liabilities

(USD Million)

	Dec. 2013			%	Dec. 2012			%
	TC	FC	Total		TC	FC	Total	
Deposits	2,761	3,046	5,807	76.8	1,205	211	1,416	69.3
Deposits held by the Banks risk group	28	134	161	2.1	5	0	5	0.3
Other	2,733	2,913	5,646	74.7	1,200	211	1,411	69.0
Derivative Finan. Liabilities Held for Trading	20	28	49	0.6	0	2	2	0.1
Funds Borrowed	1	547	548	7.2	0	203	203	9.9
Money Market Takings	104	0	104	1.4	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	104	0	104	1.4	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	0.0	1	0	1	0.0
Other External Resources	54	7	60	0.8	9	3	12	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	40	16	56	0.7	15	4	19	0.9
General provisions	26	16	43	0.6	6	4	10	0.5
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	1	0	1	0.0	0	0	0	0.0
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	12	0	12	0.2	8	0	8	0.4
Liabilities for Tax	11	0	11	0.2	2	0	2	0.1
Current liabilities for tax	11	0	11	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	300	300	4.0	0	100	100	4.9
Shareholders' Equity	625	0	625	8.3	289	0	289	14.1
Paid-in capital	702	0	702	9.3	300	0	300	14.7
Supplementary capital	-4	0	-4	-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	-4	0	-4	-0.1	0	0	0	0.0
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est. for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv. & ass., subs. & joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val. inc. in pro. & equ. held for sale p. and term. ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	0	0	0	0.0	0	0	0	0.0
Profit reserves	0	0	0	0.0	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	-73	0	-73	-1.0	-11	0	-11	-0.5
Prior years income/loss	-9	0	-9	-0.1	0	0	0	0.0
Current year income/loss	-64	0	-64	-0.9	-11	0	-11	-0.5
Total Liabilities	3,617	3,945	7,562	100.0	1,521	523	2,044	100.0

Odea Bank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2013			Dec. 2012		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	292	146	439	35	16	51
Letters of guarantee	292	57	349	35	8	43
Bank acceptances	0	21	21	0	0	0
Letters of credit	0	69	69	0	8	8
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	0	0	0	0	0
Commitments	389	619	1,008	17	24	41
Irrevocable commitments	389	619	1,008	17	24	41
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	1,890	3,298	5,188	230	490	721
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	1,890	3,298	5,188	230	490	721
Custody and Pledged Securities	4,384	2,515	6,899	150	0	150
Items held in Custody	74	68	141	0	0	0
Pledged Items	4,310	2,448	6,758	150	0	150
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	6,954	6,580	13,534	432	530	962

Income-Expenditure

(USD Million)

	Dec. 2013	Dec. 2012
Interest Income	316	25
Interest on loans	246	6
Interest received from reserve deposits	0	0
Interest received from banks	7	18
Interest received from money market transactions	37	1
Interest received from marketable securities portfolio	26	0
Other interest income	0	0
Interest Expenses	251	7
Interest on deposits	235	7
Interest on money market transactions	12	0
Interest on funds borrowed	5	0
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	65	18
Net Fees and Commissions Income/Expenses	3	3
Fees and commissions received	7	3
Fees and commissions paid	3	0
Dividend Income	0	0
Trading Profit/Loss (net)	20	14
Profit/loss on trading account securities	1	0
Profit/losses on derivative financial transactions	-5	2
Foreign exchange profit/loss	25	12
Other Operating Income	1	0
Total Operating Income/Expenses	89	35
Provision for Loan Losses or other Receivables (-)	39	10
Specific provisions of banks loans and other receivables*	4	0
General provision expenses*	34	10
Other Operating Expenses (-)	122	35
Personnel Expenses*	44	15
Net Operating Profit/Loss	-72	-11
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	-72	-11
Provisions for Taxes on Income from Continuing Operations (±)	8	0
Net Profit/Loss from Continuing Operations	-64	-11
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	-64	-11

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

Ratios

(%)

	Dec. 2013	Dec. 2012
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	15.6	36.4
Shareholders' Equity / Total Assets	8.3	14.1
(Shareholders' Equity - Permanent Assets) / Total Assets	7.1	12.5
Net On Balance Sheet Position / Total Shareholders' Equity	-37.6	48.7
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-29.4	-5.0
Balance-Sheet Ratios		
TC Assets / Total Assets	57.3	74.3
TC Liabilities / Total Liabilities	47.8	74.4
FC Assets / FC Liabilities	81.8	100.5
TC Deposits / Total Deposits	47.5	85.1
TC Loans / Total Loans and Receivables	61.4	62.5
Total Deposits / Total Assets	76.8	69.3
Funds Borrowed / Total Assets	7.2	9.9
Assets Quality		
Financial Assets (net) / Total Assets	6.5	2.3
Total Loans and Receivables / Total Assets	70.4	47.7
Total Loans and Receivables / Total Deposits	91.7	68.8
Loans Under Follow-up (gross) / Total Loans and Receivables	0.4	0.0
Loans Under Follow-up (net) / Total Loans and Receivables	0.3	0.0
Specific Provisions / Loans Under Follow-up	19.0	-
Permanent Assets / Total Assets	1.2	1.6
Consumer Loans / Total Loans and Receivables	6.6	0.3
Liquidity		
Liquid Assets / Total Assets	27.5	50.0
Liquid Assets / Short-term Liabilities	51.5	197.5
TC Liquid Assets / Total Assets	12.6	42.1
Profitability		
Net Profit/Losses / Total Assets	-0.9	-0.5
Net Profit/Losses / Total Shareholders' Equity	-10.3	-3.8
Profit/Losses Before Taxes after Continuing Operations / Total Assets	-0.9	-0.5
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	0.8	0.9
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	68.2	51.2
Non-interest Income (net) / Total Assets	0.3	0.8
Other Operating Expenses / Total Assets	1.6	1.7
Personnel Expenses / Other Operating Expenses	35.9	43.5
Non-interest Income (net) / Other Operating Expenses	19.8	47.9

Société Générale (SA)

Assets

(USD Million)

	Dec. 2013			% Distr.	Dec. 2012			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	2	139	141	23.8	6	16	22	6.6
Fin.ass.where fair value cha. is refl.to I/S (Net)	117	0	117	19.9	26	0	26	7.8
Financial assets held for trading	117	0	117	19.9	26	0	26	7.8
Public sector debt securities	117	0	117	19.8	26	0	26	7.8
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	0	1	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	0	4	0.7	1	0	2	0.5
Money Market Securities	80	0	80	13.5	44	0	44	13.1
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	80	0	80	13.5	44	0	44	13.1
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	29	30	5.2	218	5	222	66.6
Loans and Receivables	1	29	30	5.2	210	5	215	64.4
Loans granted to the Banks risk group	0	1	1	0.2	3	0	3	1.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	1	28	29	4.9	207	5	212	63.4
Loans under follow-up	0	0	0	0.0	20	0	20	6.0
Specific provisions (-)	0	0	0	0.0	13	0	13	3.9
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	34	0	34	5.8	0	0	0	0.0
Public sector debt securities	34	0	34	5.8	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	1	0	1	0.4
Intangible Assets (Net)	1	0	1	0.1	8	0	8	2.3
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	1	0	1	0.1	8	0	8	2.3
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	3	0	3	0.5	4	0	4	1.1
Current assets for tax	2	0	2	0.3	1	0	1	0.4
Deferred assets for tax	1	0	1	0.2	2	0	2	0.7
Prop.&Equ.for Sale p. and from Term.Op.(Net)	171	0	171	28.9	0	0	0	0.0
Other Assets	7	2	9	1.6	3	3	6	1.6
Total Assets	420	170	591	100.0	311	23	334	100.0

Liabilities

(USD Million)

	Dec. 2013			%	Dec. 2012			%
	TC	FC	Total		TC	FC	Total	
Deposits	1	108	109	18.4	1	71	72	21.4
Deposits held by the Banks risk group	1	63	64	10.8	0	71	71	21.4
Other	0	45	45	7.6	0	0	0	0.1
Derivative Finan. Liabilities Held for Trading	0	1	1	0.2	0	1	1	0.2
Funds Borrowed	221	171	392	66.4	118	61	179	53.5
Money Market Takings	15	0	15	2.6	0	0	0	0.0
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	15	0	15	2.6	0	0	0	0.0
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	1	0	1	0.1	1	0	1	0.4
Other External Resources	1	0	1	0.2	8	0	8	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	9	0	9	1.6	9	0	9	2.7
General provisions	6	0	6	1.0	6	0	6	1.9
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	2	0	2	0.4	1	0	1	0.3
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	1	0	1	0.2	2	0	2	0.5
Liabilities for Tax	1	0	1	0.2	1	0	1	0.3
Current liabilities for tax	1	0	1	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)	6	0	6	1.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	56	0	56	9.4	63	0	63	19.0
Paid-in capital	63	0	63	10.7	76	0	76	22.7
Supplementary capital	12	0	12	2.1	11	0	11	3.3
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	0	0	0	0.0	0	0	0	0.0
Revaluation changes of property and equip.	4	0	4	0.6	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	9	0	9	1.5	11	0	11	3.3
Profit reserves	0	0	0	0.0	0	0	0	0.0
Legal reserves	0	0	0	0.0	0	0	0	0.0
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	0	0	0	0.0	0	0	0	0.0
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	-20	0	-20	-3.4	-23	0	-23	-7.0
Prior years income/loss	-23	0	-23	-3.9	-28	0	-28	-8.2
Current year income/loss	3	0	3	0.5	4	0	4	1.3
Total Liabilities	311	280	591	100.0	202	132	334	100.0

Société Générale (SA)

Off Balance Sheet Commitments

(USD Million)

	Dec. 2013			Dec. 2012		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	2	70	72	0	101	102
Letters of guarantee	2	47	49	0	44	45
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	23	23	0	52	52
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	5	5
Commitments	167	167	334	37	30	67
Irrevocable commitments	167	167	334	37	30	67
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	111	110	221	114	113	227
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	111	110	221	114	113	227
Custody and Pledged Securities	96	0	96	114	0	114
Items held in Custody	0	0	0	0	0	0
Pledged Items	96	0	96	114	0	114
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	376	347	723	265	244	509

Income-Expenditure

(USD Million)

	Dec. 2013	Dec. 2012
Interest Income	27	63
Interest on loans	1	42
Interest received from reserve deposits	0	0
Interest received from banks	9	5
Interest received from money market transactions	12	8
Interest received from marketable securities portfolio	6	8
Other interest income	0	0
Interest Expenses	3	13
Interest on deposits	0	2
Interest on money market transactions	2	12
Interest on funds borrowed	1	0
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	24	50
Net Fees and Commissions Income/Expenses	0	-1
Fees and commissions received	1	2
Fees and commissions paid	0	2
Dividend Income	0	0
Trading Profit/Loss (net)	-16	-17
Profit/loss on trading account securities	-1	-1
Profit/losses on derivative financial transactions	-111	-225
Foreign exchange profit/loss	96	209
Other Operating Income	9	15
Total Operating Income/Expenses	18	47
Provision for Loan Losses or other Receivables (-)	1	12
Specific provisions of banks loans and other receivables*	0	10
General provision expenses*	0	2
Other Operating Expenses (-)	10	28
Personnel Expenses*	7	14
Net Operating Profit/Loss	7	6
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	7	6
Provisions for Taxes on Income from Continuing Operations (±)	-1	-2
Net Profit/Loss from Continuing Operations	6	4
Net Profit/Loss Before Taxes from Terminated Operations	-3	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	-3	0
Net Profit/Losses	3	4

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

Ratios

(%)

	Dec. 2013	Dec. 2012
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	16.5	17.8
Shareholders' Equity / Total Assets	9.4	19.0
(Shareholders' Equity - Permanent Assets) / Total Assets	-19.7	14.1
Net On Balance Sheet Position / Total Shareholders' Equity	-197.0	-170.7
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-22.0	7.6
Balance-Sheet Ratios		
TC Assets / Total Assets	71.2	93.0
TC Liabilities / Total Liabilities	52.6	60.4
FC Assets / FC Liabilities	60.8	17.7
TC Deposits / Total Deposits	0.5	0.9
TC Loans / Total Loans and Receivables	4.8	97.8
Total Deposits / Total Assets	18.4	21.4
Funds Borrowed / Total Assets	66.4	53.5
Assets Quality		
Financial Assets (net) / Total Assets	25.7	7.8
Total Loans and Receivables / Total Assets	5.2	66.6
Total Loans and Receivables / Total Deposits	28.0	310.4
Loans Under Follow-up (gross) / Total Loans and Receivables	0.0	9.1
Loans Under Follow-up (net) / Total Loans and Receivables	0.0	3.3
Specific Provisions / Loans Under Follow-up	-	63.9
Permanent Assets / Total Assets	29.1	4.9
Consumer Loans / Total Loans and Receivables	0.0	93.0
Liquidity		
Liquid Assets / Total Assets	57.9	28.0
Liquid Assets / Short-term Liabilities	120.0	166.7
TC Liquid Assets / Total Assets	34.3	23.2
Profitability		
Net Profit/Losses / Total Assets	0.5	1.3
Net Profit/Losses / Total Shareholders' Equity	5.2	6.6
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.2	1.9
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	4.1	12.1
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	135.5	86.7
Non-interest Income (net) / Total Assets	-1.1	-1.0
Other Operating Expenses / Total Assets	1.7	8.4
Personnel Expenses / Other Operating Expenses	66.8	48.6
Non-interest Income (net) / Other Operating Expenses	-62.7	-12.1

The Royal Bank of Scotland Plc.

Assets

(USD Million)

	Dec. 2013			% Distr.	Dec. 2012			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	47	124	170	13.0	5	81	86	14.9
Fin.ass.where fair value cha. is refl.to I/S (Net)	110	1	112	8.5	62	16	78	13.7
Financial assets held for trading	110	1	112	8.5	62	16	78	13.7
Public sector debt securities	104	0	104	7.9	61	0	61	10.7
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	6	1	8	0.6	1	16	17	3.0
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	30	30	2.3	0	16	16	2.9
Money Market Securities	709	0	709	54.1	163	0	163	28.5
Interbank money market placements	0	0	0	0.0	163	0	163	28.5
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	709	0	709	54.1	0	0	0	0.0
Financial Assets Available for Sale (Net)	71	0	71	5.4	91	0	91	15.8
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	71	0	71	5.4	91	0	91	15.8
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans and Receivables	128	77	205	15.6	73	52	125	21.8
Loans and Receivables	128	76	205	15.6	73	52	125	21.8
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	128	76	205	15.6	73	52	125	21.8
Loans under follow-up	11	1	12	0.9	15	1	15	2.6
Specific provisions (-)	11	0	12	0.9	15	0	15	2.6
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	0	0	0	0.0	0	0	0	0.0
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	2	0	2	0.1	3	0	3	0.5
Intangible Assets (Net)	1	0	1	0.1	1	0	1	0.2
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	1	0	1	0.1	1	0	1	0.2
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	8	0	8	0.6	6	0	6	1.1
Current assets for tax	4	0	4	0.3	2	0	2	0.3
Deferred assets for tax	3	0	3	0.3	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	0	2	2	0.2	0	4	4	0.7
Total Assets	1,076	234	1,310	100.0	405	168	573	100.0

Liabilities

(USD Million)

	Dec. 2013			%	Dec. 2012			%
	TC	FC	Total		TC	FC	Total	
Deposits	114	163	277	21.1	139	124	264	46.0
Deposits held by the Banks risk group	17	33	50	3.8	12	4	16	2.9
Other	97	131	227	17.3	127	120	247	43.2
Derivative Finan. Liabilities Held for Trading	3	1	4	0.3	1	16	17	3.0
Funds Borrowed	1	759	761	58.1	0	3	3	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	1	0	2	0.1	2	0	2	0.3
Other External Resources	1	9	10	0.8	2	3	6	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	25	0	25	1.9	25	0	25	4.3
General provisions	4	0	4	0.3	5	0	5	0.8
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	4	0	4	0.3	5	0	5	0.9
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	17	0	17	1.3	15	0	15	2.6
Liabilities for Tax	1	0	1	0.1	1	0	1	0.2
Current liabilities for tax	1	0	1	0.1	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	231	0	231	17.6	256	0	256	44.7
Paid-in capital	51	0	51	3.9	61	0	61	10.6
Supplementary capital	33	0	33	2.6	41	0	41	7.1
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	1	0	1	0.1
Revaluation changes of property and equip.	3	0	3	0.2	3	0	3	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	31	0	31	2.4	37	0	37	6.5
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	147	0	147	11.2	155	0	155	27.0
Prior years income/loss	129	0	129	9.9	131	0	131	22.9
Current year income/loss	18	0	18	1.3	24	0	24	4.2
Total Liabilities	377	933	1,310	100.0	427	147	573	100.0

The Royal Bank of Scotland Plc.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2013			Dec. 2012		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	35	257	293	46	439	485
Letters of guarantee	35	217	253	46	285	331
Bank acceptances	0	2	2	0	13	13
Letters of credit	0	38	38	0	133	133
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	8	8
Commitments	296	523	818	285	315	600
Irrevocable commitments	149	220	369	53	50	103
Revocable commitments	147	302	449	232	265	497
Derivative Financial Instruments	875	1,302	2,177	281	2,024	2,305
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	875	1,302	2,177	281	2,024	2,305
Custody and Pledged Securities	34	6	40	50	23	73
Items held in Custody	34	6	40	50	23	73
Pledged Items	0	0	0	0	0	0
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	1,239	2,088	3,327	661	2,802	3,463

Income-Expenditure

(USD Million)

	Dec. 2013	Dec. 2012
Interest Income	83	103
Interest on loans	15	20
Interest received from reserve deposits	0	0
Interest received from banks	1	1
Interest received from money market transactions	55	69
Interest received from marketable securities portfolio	12	13
Other interest income	0	0
Interest Expenses	11	20
Interest on deposits	4	5
Interest on money market transactions	3	2
Interest on funds borrowed	4	12
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	71	83
Net Fees and Commissions Income/Expenses	25	30
Fees and commissions received	25	30
Fees and commissions paid	0	1
Dividend Income	0	0
Trading Profit/Loss (net)	-38	-29
Profit/loss on trading account securities	2	5
Profit/losses on derivative financial transactions	94	-39
Foreign exchange profit/loss	-134	5
Other Operating Income	5	7
Total Operating Income/Expenses	63	91
Provision for Loan Losses or other Receivables (-)	4	11
Specific provisions of banks loans and other receivables*	0	0
General provision expenses*	0	1
Other Operating Expenses (-)	37	50
Personnel Expenses*	14	20
Net Operating Profit/Loss	22	30
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	22	30
Provisions for Taxes on Income from Continuing Operations (±)	-4	-6
Net Profit/Loss from Continuing Operations	18	24
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	18	24

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

Ratios

(%)

	Dec. 2013	Dec. 2012
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	35.1	49.6
Shareholders' Equity / Total Assets	17.6	44.7
(Shareholders' Equity - Permanent Assets) / Total Assets	17.4	44.0
Net On Balance Sheet Position / Total Shareholders' Equity	-292.9	15.9
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.0	0.6
Balance-Sheet Ratios		
TC Assets / Total Assets	82.2	70.7
TC Liabilities / Total Liabilities	28.8	74.4
FC Assets / FC Liabilities	25.1	114.5
TC Deposits / Total Deposits	41.1	52.8
TC Loans / Total Loans and Receivables	62.6	58.5
Total Deposits / Total Assets	21.1	46.0
Funds Borrowed / Total Assets	58.1	0.5
Assets Quality		
Financial Assets (net) / Total Assets	14.0	29.5
Total Loans and Receivables / Total Assets	15.6	21.8
Total Loans and Receivables / Total Deposits	74.0	47.4
Loans Under Follow-up (gross) / Total Loans and Receivables	5.9	12.1
Loans Under Follow-up (net) / Total Loans and Receivables	0.1	0.3
Specific Provisions / Loans Under Follow-up	97.6	97.6
Permanent Assets / Total Assets	0.2	0.7
Consumer Loans / Total Loans and Receivables	0.2	0.5
Liquidity		
Liquid Assets / Total Assets	83.4	75.7
Liquid Assets / Short-term Liabilities	107.1	164.5
TC Liquid Assets / Total Assets	71.6	56.1
Profitability		
Net Profit/Losses / Total Assets	1.3	4.2
Net Profit/Losses / Total Shareholders' Equity	7.6	9.3
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.7	5.2
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	5.4	14.4
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	113.0	90.9
Non-interest Income (net) / Total Assets	-0.6	1.4
Other Operating Expenses / Total Assets	2.8	8.8
Personnel Expenses / Other Operating Expenses	37.6	40.3
Non-interest Income (net) / Other Operating Expenses	-22.5	15.6

Turkland Bank A.Ş.

Assets

(USD Million)

	Dec. 2013			% Distr.	Dec. 2012			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	20	163	183	9.5	51	112	163	9.8
Fin.ass.where fair value cha. is refl.to I/S (Net)	0	0	0	0.0	0	0	0	0.0
Financial assets held for trading	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	38	97	134	7.0	0	55	55	3.3
Money Market Securities	33	0	33	1.7	86	0	86	5.1
Interbank money market placements	0	0	0	0.0	41	0	41	2.4
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	33	0	33	1.7	45	0	45	2.7
Financial Assets Available for Sale (Net)	237	0	237	12.3	157	0	157	9.4
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	237	0	237	12.3	157	0	157	9.4
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans and Receivables	1,035	217	1,252	64.9	985	150	1,135	68.0
Loans and Receivables	1,020	217	1,237	64.1	966	150	1,116	66.9
Loans granted to the Banks risk group	0	0	0	0.0	4	0	4	0.2
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	1,020	217	1,237	64.1	962	150	1,112	66.6
Loans under follow-up	33	0	33	1.7	39	0	39	2.3
Specific provisions (-)	17	0	17	0.9	20	0	20	1.2
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	46	0	46	2.4	40	0	40	2.4
Public sector debt securities	46	0	46	2.4	40	0	40	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)	17	0	17	0.9	6	0	6	0.4
Intangible Assets (Net)	10	0	10	0.5	1	0	1	0.0
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	10	0	10	0.5	1	0	1	0.0
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	5	0	5	0.2	2	0	2	0.1
Current assets for tax	1	0	1	0.1	0	0	0	0.0
Deferred assets for tax	4	0	4	0.2	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	12	0	12	0.6	25	0	25	1.5
Total Assets	1,453	477	1,930	100.0	1,352	317	1,669	100.0

Liabilities

(USD Million)

	Dec. 2013			%	Dec. 2012			%
	TC	FC	Total		TC	FC	Total	
Deposits	774	557	1,332	69.0	768	441	1,209	72.5
Deposits held by the Banks risk group	16	0	16	0.8	1	0	1	0.1
Other	758	557	1,316	68.2	768	441	1,208	72.4
Derivative Finan. Liabilities Held for Trading	0	0	0	0.0	0	0	0	0.0
Funds Borrowed	13	89	102	5.3	14	61	75	4.5
Money Market Takings	185	0	185	9.6	118	0	118	7.1
Interbank money market takings	12	0	12	0.6	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	174	0	174	9.0	118	0	118	7.1
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	9	3	12	0.6	6	1	7	0.4
Other External Resources	17	1	18	0.9	28	1	29	1.7
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	23	0	23	1.2	20	0	21	1.2
General provisions	14	0	14	0.7	12	0	12	0.7
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	4	0	4	0.2	4	0	4	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	5	0	5	0.3	4	0	4	0.3
Liabilities for Tax	4	0	4	0.2	4	0	4	0.3
Current liabilities for tax	4	0	4	0.2	4	0	4	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	253	0	253	13.1	206	0	206	12.4
Paid-in capital	235	0	235	12.2	169	0	169	10.1
Supplementary capital	-3	0	-3	-0.2	19	0	19	1.2
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	-15	0	-15	-0.8	5	0	5	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	12	0	12	0.6	14	0	14	0.9
Profit reserves	15	0	15	0.8	11	0	11	0.7
Legal reserves	1	0	1	0.0	1	0	1	0.0
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	11	0	11	0.6	9	0	9	0.5
Other profit reserves	3	0	3	0.2	2	0	2	0.1
Profit or loss	7	0	7	0.4	7	0	7	0.4
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	7	0	7	0.4	7	0	7	0.4
Total Liabilities	1,279	651	1,930	100.0	1,165	503	1,669	100.0

Turkland Bank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2013			Dec. 2012		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	500	289	789	439	168	607
Letters of guarantee	500	142	642	439	89	528
Bank acceptances	0	4	4	0	3	3
Letters of credit	0	75	75	0	29	29
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	68	69	0	47	47
Commitments	3,061	12	3,073	3,094	36	3,130
Irrevocable commitments	119	12	132	69	36	105
Revocable commitments	2,942	0	2,942	3,025	0	3,025
Derivative Financial Instruments	13	40	54	0	26	26
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	13	40	54	0	26	26
Custody and Pledged Securities	13,984	1,375	15,359	4,147	779	4,926
Items held in Custody	221	27	248	249	39	288
Pledged Items	13,764	1,348	15,111	3,898	740	4,638
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	17,558	1,717	19,275	7,680	1,009	8,689

Income-Expenditure

(USD Million)

	Dec. 2013	Dec. 2012
Interest Income	132	148
Interest on loans	111	129
Interest received from reserve deposits	0	0
Interest received from banks	0	0
Interest received from money market transactions	0	2
Interest received from marketable securities portfolio	20	17
Other interest income	1	0
Interest Expenses	75	86
Interest on deposits	64	78
Interest on money market transactions	3	4
Interest on funds borrowed	8	4
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	57	62
Net Fees and Commissions Income/Expenses	10	12
Fees and commissions received	11	13
Fees and commissions paid	1	1
Dividend Income	0	0
Trading Profit/Loss (net)	3	2
Profit/loss on trading account securities	3	2
Profit/losses on derivative financial transactions	0	-1
Foreign exchange profit/loss	-1	1
Other Operating Income	11	5
Total Operating Income/Expenses	81	82
Provision for Loan Losses or other Receivables (-)	13	17
Specific provisions of banks loans and other receivables*	7	12
General provision expenses*	4	4
Other Operating Expenses (-)	59	55
Personnel Expenses*	29	29
Net Operating Profit/Loss	9	10
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	9	10
Provisions for Taxes on Income from Continuing Operations (±)	-3	-3
Net Profit/Loss from Continuing Operations	7	7
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	7	7

* Used from information and disclosures related to income statement.

Ratios

(%)

	Dec. 2013	Dec. 2012
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	15.9	15.2
Shareholders' Equity / Total Assets	13.1	12.4
(Shareholders' Equity - Permanent Assets) / Total Assets	10.9	10.8
Net On Balance Sheet Position / Total Shareholders' Equity	4.7	-1.1
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-0.4	0.1
Balance-Sheet Ratios		
TC Assets / Total Assets	75.3	81.0
TC Liabilities / Total Liabilities	66.3	69.8
FC Assets / FC Liabilities	73.3	62.9
TC Deposits / Total Deposits	58.1	63.6
TC Loans / Total Loans and Receivables	82.7	86.8
Total Deposits / Total Assets	69.0	72.5
Funds Borrowed / Total Assets	5.3	4.5
Assets Quality		
Financial Assets (net) / Total Assets	14.7	11.8
Total Loans and Receivables / Total Assets	64.9	68.0
Total Loans and Receivables / Total Deposits	94.0	93.8
Loans Under Follow-up (gross) / Total Loans and Receivables	2.6	3.4
Loans Under Follow-up (net) / Total Loans and Receivables	1.3	1.6
Specific Provisions / Loans Under Follow-up	52.1	51.7
Permanent Assets / Total Assets	2.2	1.5
Consumer Loans / Total Loans and Receivables	2.6	1.9
Liquidity		
Liquid Assets / Total Assets	30.5	27.6
Liquid Assets / Short-term Liabilities	49.5	51.9
TC Liquid Assets / Total Assets	17.0	17.6
Profitability		
Net Profit/Losses / Total Assets	0.4	0.4
Net Profit/Losses / Total Shareholders' Equity	2.7	3.5
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.5	0.6
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	2.5	3.0
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	60.3	61.3
Non-interest Income (net) / Total Assets	1.3	1.2
Other Operating Expenses / Total Assets	3.1	3.3
Personnel Expenses / Other Operating Expenses	48.6	52.9
Non-interest Income (net) / Other Operating Expenses	42.1	36.2

Development and Investment Banks

Aktif Yatırım Bankası A.Ş.

Assets

(USD Million)

	Dec. 2013			% Distr.	Dec. 2012			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	43	150	193	8.1	191	97	288	14.5
Fin.ass.where fair value cha. is refl.to I/S (Net)	3	0	3	0.1	0	2	3	0.1
Financial assets held for trading	3	0	3	0.1	0	2	3	0.1
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	1	0	1	0.0	0	2	2	0.1
Other marketable securities	2	0	2	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	13	23	36	1.5	4	5	9	0.5
Money Market Securities	0	0	0	0.0	0	0	0	0.0
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	287	16	303	12.6	303	19	322	16.2
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	280	16	296	12.4	299	0	299	15.1
Other marketable securities	6	0	6	0.3	4	19	23	1.1
Loans and Receivables	1,624	75	1,699	70.9	1,177	155	1,332	67.2
Loans and Receivables	1,608	75	1,683	70.2	1,177	155	1,332	67.2
Loans granted to the Banks risk group	821	44	865	36.1	694	24	717	36.2
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	787	31	818	34.2	484	131	614	31.0
Loans under follow-up	41	0	41	1.7	9	0	9	0.5
Specific provisions (-)	25	0	25	1.1	9	0	9	0.5
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	3	3	0.1	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	3	3	0.1	0	0	0	0.0
Financial investments and associates	0	3	3	0.1	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	22	0	22	0.9	0	0	0	0.0
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	22	0	22	0.9	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	1	1	0.0
Finance lease receivables	0	1	1	0.0	0	1	1	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	61	0	61	2.5	4	0	4	0.2
Intangible Assets (Net)	22	0	22	0.9	11	0	11	0.6
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	22	0	22	0.9	11	0	11	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	51	1	52	2.2	9	0	9	0.5
Total Assets	2,127	269	2,396	100.0	1,702	278	1,980	100.0

Liabilities

(USD Million)

	Dec. 2013			%	Dec. 2012			%
	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	0	2	2	0.1
Funds Borrowed	125	384	510	21.3	76	219	295	14.9
Money Market Takings	245	8	253	10.5	218	7	224	11.3
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	245	8	253	10.5	218	7	224	11.3
Marketable Securities Issued (Net)	818	123	941	39.3	756	89	845	42.7
Bills	818	123	941	39.3	756	89	845	42.7
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	51	166	217	9.1	132	162	295	14.9
Borrower funds	51	166	217	9.1	132	162	295	14.9
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	7	2	10	0.4	7	7	14	0.7
Other External Resources	14	1	15	0.6	11	5	16	0.8
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	5	5	0.2	0	0	0	0.0
Finance leasing payables	0	6	6	0.2	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	1	1	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	2.7	46	0	46	2.3
General provisions	40	0	40	1.7	24	0	24	1.2
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	10	0	10	0.4	9	0	9	0.4
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	15	0	15	0.6	14	0	14	0.7
Liabilities for Tax	9	0	9	0.4	8	0	8	0.4
Current liabilities for tax	9	0	9	0.4	8	0	8	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	372	-1	371	15.5	234	1	235	11.9
Paid-in capital	327	0	327	13.7	129	0	129	6.5
Supplementary capital	-5	-1	-6	-0.2	18	1	20	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	-5	-1	-6	-0.2	3	1	5	0.2
Revaluation changes of property and equip.	0	0	0	0.0	14	0	14	0.7
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est. for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv. & ass., subs. & joint vent.	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	1	0	1	0.0
Profit reserves	5	0	5	0.2	40	0	40	2.0
Legal reserves	5	0	5	0.2	4	0	4	0.2
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	0	0	0	0.0	36	0	36	1.8
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	44	0	44	1.8	46	0	46	2.3
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	44	0	44	1.8	46	0	46	2.3
Total Liabilities	1,707	689	2,396	100.0	1,489	491	1,980	100.0

Aktif Yatırım Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2013			Dec. 2012		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	246	220	466	354	285	639
Letters of guarantee	241	186	428	348	231	579
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	22	22	0	45	45
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	5	11	16	6	8	14
Commitments	3,464	169	3,633	3,056	91	3,148
Irrevocable commitments	853	169	1,022	775	91	866
Revocable commitments	2,611	0	2,611	2,281	0	2,281
Derivative Financial Instruments	155	159	313	5	658	663
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	155	159	313	5	658	663
Custody and Pledged Securities	13,936	955	14,891	15,349	1,143	16,492
Items held in Custody	13,148	132	13,279	14,591	101	14,692
Pledged Items	788	824	1,612	758	1,043	1,800
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	17,801	1,503	19,305	18,763	2,178	20,941

Income-Expenditure

(USD Million)

	Dec. 2013	Dec. 2012
Interest Income	243	187
Interest on loans	221	161
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	21	24
Other interest income	0	0
Interest Expenses	112	106
Interest on deposits	0	0
Interest on money market transactions	14	13
Interest on funds borrowed	15	12
Interest on securities issued	77	80
Other interest expenses	6	1
Net Interest Income/Expenses	131	81
Net Fees and Commissions Income/Expenses	37	24
Fees and commissions received	46	30
Fees and commissions paid	9	7
Dividend Income	0	0
Trading Profit/Loss (net)	-5	1
Profit/loss on trading account securities	0	1
Profit/losses on derivative financial transactions	-7	-3
Foreign exchange profit/loss	2	4
Other Operating Income	13	20
Total Operating Income/Expenses	175	126
Provision for Loan Losses or other Receivables (-)	42	14
Specific provisions of banks loans and other receivables*	19	5
General provision expenses*	20	9
Other Operating Expenses (-)	71	53
Personnel Expenses*	39	31
Net Operating Profit/Loss	62	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	62	59
Provisions for Taxes on Income from Continuing Operations (±)	-18	-13
Net Profit/Loss from Continuing Operations	44	46
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	44	46

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

Ratios

(%)

	Dec. 2013	Dec. 2012
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	13.2	12.3
Shareholders' Equity / Total Assets	15.5	11.9
(Shareholders' Equity - Permanent Assets) / Total Assets	10.3	11.1
Net On Balance Sheet Position / Total Shareholders' Equity	-37.1	0.9
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-4.1	0.0
Balance-Sheet Ratios		
TC Assets / Total Assets	88.8	85.9
TC Liabilities / Total Liabilities	71.3	75.2
FC Assets / FC Liabilities	39.0	56.7
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans and Receivables	95.6	88.4
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	21.3	14.9
Assets Quality		
Financial Assets (net) / Total Assets	12.8	16.4
Total Loans and Receivables / Total Assets	70.9	67.2
Total Loans and Receivables / Total Deposits	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	2.4	0.7
Loans Under Follow-up (net) / Total Loans and Receivables	0.9	0.0
Specific Provisions / Loans Under Follow-up	61.6	100.0
Permanent Assets / Total Assets	5.2	0.8
Consumer Loans / Total Loans and Receivables	42.4	27.2
Liquidity		
Liquid Assets / Total Assets	22.3	31.4
Liquid Assets / Short-term Liabilities	43.3	68.4
TC Liquid Assets / Total Assets	14.4	25.2
Profitability		
Net Profit/Losses / Total Assets	1.8	2.3
Net Profit/Losses / Total Shareholders' Equity	11.9	19.7
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.6	3.0
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	4.7	3.8
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	63.8	60.6
Non-interest Income (net) / Total Assets	1.9	2.3
Other Operating Expenses / Total Assets	3.0	2.7
Personnel Expenses / Other Operating Expenses	55.4	59.4
Non-interest Income (net) / Other Operating Expenses	62.7	85.4

BankPozitif Kredi ve Kalkınma Bankası A.Ş.

Assets

(USD Million)

	Dec. 2013			% Distr.	Dec. 2012			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	12	62	74	7.0	5	52	56	5.6
Fin.ass.where fair value cha. is refl.to I/S (Net)	1	2	3	0.3	8	4	12	1.2
Financial assets held for trading	1	2	3	0.3	8	4	12	1.2
Public sector debt securities	1	0	1	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	0.2	7	4	11	1.1
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	1	2	2	0.2	0	2	2	0.2
Money Market Securities	0	0	0	0.0	5	0	5	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	5	0	5	0.5
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	130	2	131	12.5	128	2	130	12.8
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	130	0	130	12.3	128	0	128	12.6
Other marketable securities	0	2	2	0.1	0	2	2	0.2
Loans and Receivables	286	399	685	65.1	333	306	638	62.9
Loans and Receivables	273	399	672	63.9	316	306	622	61.3
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	273	399	672	63.9	316	306	622	61.3
Loans under follow-up	18	0	18	1.7	22	0	22	2.1
Specific provisions (-)	5	0	5	0.5	5	0	5	0.5
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	2	114	116	11.0	2	113	116	11.4
Financial subsidiaries	0	114	114	10.8	0	113	113	11.2
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	14	14	1.3	0	11	11	1.1
Finance lease receivables	0	16	16	1.5	0	13	13	1.3
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	2	2	0.2	0	2	2	0.2
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	1	0	1	0.1	1	0	1	0.1
Intangible Assets (Net)	2	0	2	0.2	2	0	2	0.2
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	2	0	2	0.2	2	0	2	0.2
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	1	0	1	0.1	0	0	0	0.0
Current assets for tax	1	0	1	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)	13	0	13	1.2	24	0	24	2.3
Other Assets	5	5	10	1.0	4	13	18	1.7
Total Assets	453	599	1,053	100.0	513	502	1,015	100.0

Liabilities

(USD Million)

	Dec. 2013			%	Dec. 2012			%
	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	2	10	12	1.1	0	18	19	1.8
Funds Borrowed	19	393	412	39.1	0	483	483	47.6
Money Market Takings	75	0	75	7.1	51	0	51	5.0
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	4	0	4	0.4	0	0	0	0.0
Funds provided under repurchase agreements	71	0	71	6.7	51	0	51	5.0
Marketable Securities Issued (Net)	119	153	272	25.9	141	0	141	13.9
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	119	153	272	25.9	141	0	141	13.9
Funds	3	9	13	1.2	5	1	6	0.6
Borrower funds	3	9	13	1.2	5	1	6	0.6
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	11	7	18	1.7	9	16	26	2.5
Other External Resources	0	0	1	0.0	1	0	1	0.1
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	13	0	13	1.3	11	0	11	1.1
General provisions	10	0	10	1.0	8	0	8	0.7
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	0	0	0	0.0	3	0	3	0.3
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	3	0	3	0.3	1	0	1	0.1
Liabilities for Tax	5	0	5	0.5	4	0	4	0.4
Current liabilities for tax	1	0	1	0.1	2	0	2	0.2
Deferred liabilities for tax	4	0	4	0.4	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	232	0	232	22.0	274	0	274	27.0
Paid-in capital	158	0	158	15.0	190	0	190	18.7
Supplementary capital	19	0	19	1.8	25	0	25	2.4
Share premium	9	0	9	0.9	11	0	11	1.1
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	1	0	1	0.1	3	0	3	0.3
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	9	0	9	0.8	10	0	10	1.0
Profit reserves	43	0	43	4.1	47	0	47	4.6
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	36	0	36	3.4	39	0	39	3.9
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	11	0	11	1.0	13	0	13	1.3
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	11	0	11	1.0	13	0	13	1.3
Total Liabilities	480	573	1,053	100.0	496	519	1,015	100.0

BankPozitif Kredi ve Kalkınma Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2013			Dec. 2012		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	181	267	448	81	202	283
Letters of guarantee	181	169	350	79	154	233
Bank acceptances	0	4	4	0	7	7
Letters of credit	0	85	85	2	39	41
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	9	9	0	3	3
Commitments	7	12	19	635	5	640
Irrevocable commitments	7	12	19	0	5	5
Revocable commitments	0	0	0	635	0	635
Derivative Financial Instruments	166	509	675	212	585	797
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	166	509	675	212	585	797
Custody and Pledged Securities	605	1,538	2,143	787	1,522	2,309
Items held in Custody	40	235	275	69	179	247
Pledged Items	565	1,303	1,868	718	1,343	2,061
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	959	2,326	3,285	1,714	2,314	4,029

Income-Expenditure

(USD Million)

	Dec. 2013	Dec. 2012
Interest Income	66	84
Interest on loans	55	69
Interest received from reserve deposits	0	0
Interest received from banks	1	1
Interest received from money market transactions	2	3
Interest received from marketable securities portfolio	7	11
Other interest income	1	0
Interest Expenses	40	50
Interest on deposits	0	0
Interest on money market transactions	18	33
Interest on funds borrowed	3	6
Interest on securities issued	19	10
Other interest expenses	1	1
Net Interest Income/Expenses	26	34
Net Fees and Commissions Income/Expenses	4	4
Fees and commissions received	5	5
Fees and commissions paid	1	1
Dividend Income	0	0
Trading Profit/Loss (net)	4	6
Profit/loss on trading account securities	1	2
Profit/losses on derivative financial transactions	-20	-2
Foreign exchange profit/loss	23	6
Other Operating Income	9	4
Total Operating Income/Expenses	44	49
Provision for Loan Losses or other Receivables (-)	7	9
Specific provisions of banks loans and other receivables*	3	9
General provision expenses*	4	0
Other Operating Expenses (-)	23	24
Personnel Expenses*	10	11
Net Operating Profit/Loss	14	16
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	14	16
Provisions for Taxes on Income from Continuing Operations (±)	-3	-3
Net Profit/Loss from Continuing Operations	11	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	11	13

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

Ratios

(%)

	Dec. 2013	Dec. 2012
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	21.1	26.3
Shareholders' Equity / Total Assets	22.0	27.0
(Shareholders' Equity - Permanent Assets) / Total Assets	8.2	11.3
Net On Balance Sheet Position / Total Shareholders' Equity	50.5	33.7
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-0.2	-6.9
Balance-Sheet Ratios		
TC Assets / Total Assets	43.1	50.5
TC Liabilities / Total Liabilities	45.6	48.8
FC Assets / FC Liabilities	104.7	96.8
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans and Receivables	41.7	52.1
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	39.1	47.6
Assets Quality		
Financial Assets (net) / Total Assets	12.7	14.0
Total Loans and Receivables / Total Assets	65.1	62.9
Total Loans and Receivables / Total Deposits	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	2.6	3.4
Loans Under Follow-up (net) / Total Loans and Receivables	1.9	2.6
Specific Provisions / Loans Under Follow-up	27.3	22.4
Permanent Assets / Total Assets	13.8	15.7
Consumer Loans / Total Loans and Receivables	11.4	12.8
Liquidity		
Liquid Assets / Total Assets	20.0	20.2
Liquid Assets / Short-term Liabilities	116.5	239.8
TC Liquid Assets / Total Assets	13.6	14.4
Profitability		
Net Profit/Losses / Total Assets	1.0	1.3
Net Profit/Losses / Total Shareholders' Equity	4.7	4.7
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.3	1.6
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	2.2	2.5
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	52.0	51.6
Non-interest Income (net) / Total Assets	1.7	1.5
Other Operating Expenses / Total Assets	2.2	2.4
Personnel Expenses / Other Operating Expenses	43.4	46.2
Non-interest Income (net) / Other Operating Expenses	77.3	62.3

Diler Yatırım Bankası A.Ş.

Assets

(USD Million)

	Dec. 2013			% Distr.	Dec. 2012			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	0	0	1	1.1	0	0	1	0.9
Fin.ass.where fair value cha. is refl.to I/S (Net)	0	0	0	0.1	0	0	0	0.0
Financial assets held for trading	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.1	0	0	0	0.0
Public sector debt securities	0	0	0	0.1	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
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	13	15	22.9	7	5	12	19.0
Money Market Securities	0	0	0	0.0	0	0	0	0.0
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	2	0	2	2.9	1	0	1	1.6
Securities representing a share in capital	0	0	0	0.1	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	2	0	2	2.8	1	0	1	1.6
Loans and Receivables	41	5	46	72.0	44	5	49	77.4
Loans and Receivables	41	5	46	72.0	44	5	49	77.4
Loans granted to the Banks risk group	28	0	28	43.6	25	0	25	38.9
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	13	5	18	28.4	19	5	24	38.4
Loans under follow-up	1	0	1	2.2	2	0	2	2.7
Specific provisions (-)	1	0	1	2.2	2	0	2	2.7
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	0	0	0	0.0	0	0	0	0.0
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	0	0	0	0.1	0	0	0	0.1
Intangible Assets (Net)	0	0	0	0.0	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	0	0	0	0.8	1	0	1	0.9
Total Assets	45	18	64	100.0	52	11	64	100.0

Liabilities

(USD Million)

	Dec. 2013			%	Dec. 2012			%
	TC	FC	Total		TC	FC	Total	
Deposits	0	0	0	0.0	0	0	0	0.0
Deposits held by the Banks risk group	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Trading	0	0	0	0.0	0	0	0	0.0
Funds Borrowed	0	0	0	0.0	0	0	0	0.0
Money Market Takings	0	0	0	0.0	0	0	0	0.0
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	0	0	0	0.0	0	0	0	0.0
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	17	17	26.6	0	11	11	16.6
Borrower funds	0	17	17	26.6	0	11	11	16.6
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	0	0	0	0.0	0	0	0	0.0
Other External Resources	0	0	0	0.0	0	0	0	0.0
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	1	0	1	0.9	1	0	1	1.4
General provisions	0	0	0	0.5	1	0	1	1.0
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	1.0	1	0	1	0.8
Current liabilities for tax	1	0	1	1.0	1	0	1	0.8
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia. for Pro. & Equ. for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	45	0	45	71.5	52	0	52	81.0
Paid-in capital	28	0	28	44.3	34	0	34	53.1
Supplementary capital	1	0	1	1.8	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	1.8	1	0	1	2.1
Profit reserves	14	0	14	21.6	15	0	15	22.9
Legal reserves	1	0	1	1.3	1	0	1	1.4
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	13	0	13	20.3	14	0	14	21.6
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	2	0	2	3.8	2	0	2	2.9
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	2	0	2	3.8	2	0	2	2.9
Total Liabilities	47	17	64	100.0	53	11	64	100.0

Diler Yatırım Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2013			Dec. 2012		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	60	4	64	60	1	61
Letters of guarantee	60	2	62	60	1	61
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	2	2	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	2	2	0	0	0
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	0	2	2	0	0	0
Custody and Pledged Securities	6	0	6	7	0	7
Items held in Custody	0	0	0	0	0	0
Pledged Items	6	0	6	7	0	7
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	66	6	72	67	1	68

Income-Expenditure

(USD Million)

	Dec. 2013	Dec. 2012
Interest Income	4	6
Interest on loans	3	5
Interest received from reserve deposits	0	0
Interest received from banks	0	1
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	0	0
Other interest income	0	0
Interest Expenses	0	0
Interest on deposits	0	0
Interest on money market transactions	0	0
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	4	6
Net Fees and Commissions Income/Expenses	0	0
Fees and commissions received	0	0
Fees and commissions paid	0	0
Dividend Income	0	0
Trading Profit/Loss (net)	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	5	6
Provision for Loan Losses or other Receivables (-)	0	2
Specific provisions of banks loans and other receivables*	0	2
General provision expenses*	0	0
Other Operating Expenses (-)	2	2
Personnel Expenses*	1	1
Net Operating Profit/Loss	3	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	3	2
Provisions for Taxes on Income from Continuing Operations (±)	-1	0
Net Profit/Loss from Continuing Operations	2	2
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	2	2

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

Ratios

(%)

	Dec. 2013	Dec. 2012
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	46.9	56.3
Shareholders' Equity / Total Assets	71.5	81.0
(Shareholders' Equity - Permanent Assets) / Total Assets	71.4	80.9
Net On Balance Sheet Position / Total Shareholders' Equity	3.4	1.2
Net On and Off Balance Sheet Position / Total Shareholders' Equity	3.4	1.2
Balance-Sheet Ratios		
TC Assets / Total Assets	71.0	82.4
TC Liabilities / Total Liabilities	73.4	83.4
FC Assets / FC Liabilities	109.1	106.1
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans and Receivables	89.5	88.9
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	0.0	0.0
Assets Quality		
Financial Assets (net) / Total Assets	3.0	1.6
Total Loans and Receivables / Total Assets	72.0	77.4
Total Loans and Receivables / Total Deposits	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	3.1	3.5
Loans Under Follow-up (net) / Total Loans and Receivables	0.0	0.0
Specific Provisions / Loans Under Follow-up	100.0	100.0
Permanent Assets / Total Assets	0.1	0.1
Consumer Loans / Total Loans and Receivables	0.0	0.0
Liquidity		
Liquid Assets / Total Assets	27.0	21.5
Liquid Assets / Short-term Liabilities	101.7	129.2
TC Liquid Assets / Total Assets	5.6	12.5
Profitability		
Net Profit/Losses / Total Assets	3.8	2.9
Net Profit/Losses / Total Shareholders' Equity	5.4	3.6
Profit/Losses Before Taxes after Continuing Operations / Total Assets	4.7	3.7
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	6.4	6.5
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	83.1	67.4
Non-interest Income (net) / Total Assets	1.3	0.5
Other Operating Expenses / Total Assets	3.1	3.3
Personnel Expenses / Other Operating Expenses	52.4	52.1
Non-interest Income (net) / Other Operating Expenses	42.8	14.8

GSD Yatırım Bankası A.Ş.

Assets

(USD Million)

	Dec. 2013			% Distr.	Dec. 2012			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	0	0	1	0.9	0	0	0	0.3
Fin.ass.where fair value cha. is refl.to I/S (Net)	0	0	0	0.3	0	0	0	0.0
Financial assets held for trading	0	0	0	0.3	0	0	0	0.0
Public sector debt securities	0	0	0	0.2	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	0	0	0.1	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	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	0.1	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	0.1	0	0	0	0.0
Loans and Receivables	58	0	58	94.7	59	0	59	93.6
Loans and Receivables	58	0	58	94.4	58	0	58	92.8
Loans granted to the Banks risk group	1	0	1	1.2	4	0	4	5.9
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	57	0	57	93.2	54	0	54	87.0
Loans under follow-up	5	0	5	7.5	6	0	6	9.2
Specific provisions (-)	4	0	4	7.1	5	0	5	8.4
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	0.0
Intangible Assets (Net)	0	0	0	0.1	0	0	0	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.1	0	0	0	0.1
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	0	0	0	0.1	0	0	0	0.2
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	0	0	0	0.1	0	0	0	0.2
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	2	0	2	3.7	4	0	4	5.8
Total Assets	61	1	61	100.0	62	0	63	100.0

Liabilities

(USD Million)

	Dec. 2013			%	Dec. 2012			%
	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	11	2	13	21.8	4	5	9	14.5
Money Market Takings	0	0	0	0.1	0	0	0	0.0
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	0	0	0	0.1	0	0	0	0.0
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	2	1	3	5.7	2	1	3	4.6
Borrower funds	2	1	3	5.7	2	1	3	4.6
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	0	0	0	0.0	0	0	0	0.1
Other External Resources	2	0	2	3.9	4	0	4	5.8
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	1	0	1	2.2	1	0	1	1.8
General provisions	1	0	1	1.5	1	0	1	1.0
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	0	0	0	0.5	0	0	0	0.6
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	0	0	0	0.2	0	0	0	0.2
Liabilities for Tax	0	0	0	0.7	0	0	0	0.4
Current liabilities for tax	0	0	0	0.7	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	40	0	40	65.6	45	0	45	72.7
Paid-in capital	23	0	23	38.2	28	0	28	45.0
Supplementary capital	1	0	1	2.1	2	0	2	2.4
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	0	0	0	0.0	0	0	0	0.0
Revaluation changes of property and equip.	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	2	0	2	2.4
Profit reserves	13	0	13	21.5	12	0	12	19.8
Legal reserves	1	0	1	2.4	2	0	2	2.5
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	12	0	12	18.8	11	0	11	16.9
Other profit reserves	0	0	0	0.3	0	0	0	0.3
Profit or loss	2	0	2	3.9	3	0	3	5.5
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	2	0	2	3.9	3	0	3	5.5
Total Liabilities	58	3	61	100.0	56	6	63	100.0

GSD Yatırım Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2013			Dec. 2012		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	208	23	231	67	0	67
Letters of guarantee	208	23	231	67	0	67
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	79	26	105	34	2	36
Irrevocable commitments	0	0	0	0	0	0
Revocable commitments	79	26	105	34	2	36
Derivative Financial Instruments	2	2	4	6	6	12
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	2	2	4	6	6	12
Custody and Pledged Securities	885	87	972	679	38	717
Items held in Custody	1	0	1	0	0	0
Pledged Items	98	11	109	118	15	133
Accepted independent guaran. and warran.	786	76	862	561	23	583
Total Off Balance Sheet Commitments	1,173	139	1,312	786	46	832

Income-Expenditure

(USD Million)

	Dec. 2013	Dec. 2012
Interest Income	6	10
Interest on loans	6	10
Interest received from reserve deposits	0	0
Interest received from banks	0	0
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	0	0
Other interest income	0	0
Interest Expenses	1	2
Interest on deposits	0	0
Interest on money market transactions	0	1
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	0	1
Net Interest Income/Expenses	5	8
Net Fees and Commissions Income/Expenses	2	1
Fees and commissions received	2	1
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	-1
Foreign exchange profit/loss	0	0
Other Operating Income	1	1
Total Operating Income/Expenses	7	8
Provision for Loan Losses or other Receivables (-)	1	0
Specific provisions of banks loans and other receivables*	0	0
General provision expenses*	0	0
Other Operating Expenses (-)	4	4
Personnel Expenses*	2	2
Net Operating Profit/Loss	3	4
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	3	4
Provisions for Taxes on Income from Continuing Operations (±)	-1	-1
Net Profit/Loss from Continuing Operations	2	3
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	2	3

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

Ratios

(%)

	Dec. 2013	Dec. 2012
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	22.1	42.7
Shareholders' Equity / Total Assets	65.6	72.7
(Shareholders' Equity - Permanent Assets) / Total Assets	65.2	71.8
Net On Balance Sheet Position / Total Shareholders' Equity	-5.0	-12.8
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.0	0.1
Balance-Sheet Ratios		
TC Assets / Total Assets	99.1	99.7
TC Liabilities / Total Liabilities	95.1	90.1
FC Assets / FC Liabilities	17.4	3.2
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	21.8	14.5
Assets Quality		
Financial Assets (net) / Total Assets	0.4	0.0
Total Loans and Receivables / Total Assets	94.7	93.6
Total Loans and Receivables / Total Deposits	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	7.9	9.9
Loans Under Follow-up (net) / Total Loans and Receivables	0.4	0.9
Specific Provisions / Loans Under Follow-up	95.2	91.2
Permanent Assets / Total Assets	0.5	0.9
Consumer Loans / Total Loans and Receivables	0.0	0.0
Liquidity		
Liquid Assets / Total Assets	1.4	0.4
Liquid Assets / Short-term Liabilities	5.8	1.8
TC Liquid Assets / Total Assets	0.5	0.0
Profitability		
Net Profit/Losses / Total Assets	3.9	5.5
Net Profit/Losses / Total Shareholders' Equity	5.9	7.6
Profit/Losses Before Taxes after Continuing Operations / Total Assets	5.0	6.9
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	7.9	12.1
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	67.1	89.2
Non-interest Income (net) / Total Assets	3.5	1.0
Other Operating Expenses / Total Assets	5.7	6.3
Personnel Expenses / Other Operating Expenses	52.9	53.8
Non-interest Income (net) / Other Operating Expenses	61.4	16.2

İller Bankası A.Ş.

Assets

(USD Million)

	Dec. 2013			% Distr.	Dec. 2012			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	0	0	0	0.0	0	0	0	0.0
Fin.ass.where fair value cha. is refl.to I/S (Net)	0	0	0	0.0	6	0	6	0.1
Financial assets held for trading	0	0	0	0.0	6	0	6	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	0.0
Other marketable securities	0	0	0	0.0	6	0	6	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	1,374	7	1,380	20.0	1,954	7	1,961	27.6
Money Market Securities	0	0	0	0.0	0	0	0	0.0
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans and Receivables	5,079	253	5,332	77.2	4,810	225	5,035	70.8
Loans and Receivables	5,079	253	5,332	77.2	4,810	225	5,035	70.8
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	5,079	253	5,332	77.2	4,810	225	5,035	70.8
Loans under follow-up	0	0	0	0.0	0	0	0	0.0
Specific provisions (-)	0	0	0	0.0	0	0	0	0.0
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	0	0	0	0.0	0	0	0	0.0
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Recivables From Leasing Transactions	1	0	1	0.0	2	0	2	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	1	0	1	0.0	2	0	2	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	72	0	72	1.0	72	0	72	1.0
Intangible Assets (Net)	3	0	3	0.0	5	0	5	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	3	0	3	0.0	5	0	5	0.1
Real Estates for Investment Purpose (Net)	74	0	74	1.1	10	0	10	0.1
Assets for Tax	20	0	20	0.3	12	0	12	0.2
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	20	0	20	0.3	12	0	12	0.2
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	22	0	22	0.3	9	1	9	0.1
Total Assets	6,647	260	6,907	100.0	6,879	232	7,112	100.0

Liabilities

(USD Million)

	Dec. 2013			%	Dec. 2012			%
	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	259	259	3.8	0	232	232	3.3
Money Market Takings	0	0	0	0.0	0	0	0	0.0
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	0	0	0	0.0	0	0	0	0.0
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	1,579	1	1,581	22.9	1,508	0	1,508	21.2
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	1,579	1	1,581	22.9	1,508	0	1,508	21.2
Miscellaneous Payables	51	0	51	0.7	26	0	27	0.4
Other External Resources	94	0	94	1.4	15	0	15	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	104	0	104	1.5	64	0	64	0.9
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	38	0	38	0.6	41	0	41	0.6
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	66	0	66	0.9	23	0	23	0.3
Liabilities for Tax	34	0	34	0.5	31	0	31	0.4
Current liabilities for tax	34	0	34	0.5	31	0	31	0.4
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia.for Pro.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	4,784	0	4,784	69.3	5,235	0	5,235	73.6
Paid-in capital	4,003	0	4,003	58.0	4,351	0	4,351	61.2
Supplementary capital	416	0	416	6.0	498	0	498	7.0
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.	4	0	4	0.1	5	0	5	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	411	0	411	6.0	493	0	493	6.9
Profit reserves	202	0	202	2.9	217	0	217	3.1
Legal reserves	182	0	182	2.6	210	0	210	3.0
Status reserves	20	0	20	0.3	7	0	7	0.1
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	163	0	163	2.4	169	0	169	2.4
Prior years income/loss	9	0	9	0.1	5	0	5	0.1
Current year income/loss	154	0	154	2.2	164	0	164	2.3
Total Liabilities	6,646	260	6,907	100.0	6,879	233	7,112	100.0

İller Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2013			Dec. 2012		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	284	1	285	447	2	449
Letters of guarantee	284	1	285	447	2	449
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	2,243	525	2,768	3,162	383	3,545
Irrevocable commitments	2,243	525	2,768	3,162	383	3,545
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	1,581	191	1,773	1,080	3	1,083
Items held in Custody	1,395	189	1,584	998	0	998
Pledged Items	186	3	188	82	3	85
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	4,108	718	4,826	4,689	388	5,077

Income-Expenditure

(USD Million)

	Dec. 2013	Dec. 2012
Interest Income	322	364
Interest on loans	261	245
Interest received from reserve deposits	0	0
Interest received from banks	61	119
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	322	364
Net Fees and Commissions Income/Expenses	6	7
Fees and commissions received	6	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	79	36
Total Operating Income/Expenses	407	408
Provision for Loan Losses or other Receivables (-)	46	23
Specific provisions of banks loans and other receivables*	0	0
General provision expenses*	0	0
Other Operating Expenses (-)	154	164
Personnel Expenses*	92	98
Net Operating Profit/Loss	207	222
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	207	222
Provisions for Taxes on Income from Continuing Operations (±)	-53	-58
Net Profit/Loss from Continuing Operations	154	164
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	154	164

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

Ratios

(%)

	Dec. 2013	Dec. 2012
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	59.9	62.5
Shareholders' Equity / Total Assets	69.3	73.6
(Shareholders' Equity - Permanent Assets) / Total Assets	68.2	72.5
Net On Balance Sheet Position / Total Shareholders' Equity	0.0	0.0
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.0	0.0
Balance-Sheet Ratios		
TC Assets / Total Assets	96.2	96.7
TC Liabilities / Total Liabilities	96.2	96.7
FC Assets / FC Liabilities	99.8	99.9
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans and Receivables	95.3	95.5
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	3.8	3.3
Assets Quality		
Financial Assets (net) / Total Assets	0.0	0.1
Total Loans and Receivables / Total Assets	77.2	70.8
Total Loans and Receivables / Total Deposits	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	0.0	0.0
Loans Under Follow-up (net) / Total Loans and Receivables	0.0	0.0
Specific Provisions / Loans Under Follow-up	100.0	100.0
Permanent Assets / Total Assets	1.1	1.1
Consumer Loans / Total Loans and Receivables	0.2	0.2
Liquidity		
Liquid Assets / Total Assets	20.0	27.7
Liquid Assets / Short-term Liabilities	130.4	178.9
TC Liquid Assets / Total Assets	19.9	27.6
Profitability		
Net Profit/Losses / Total Assets	2.2	2.3
Net Profit/Losses / Total Shareholders' Equity	3.2	3.1
Profit/Losses Before Taxes after Continuing Operations / Total Assets	3.0	3.1
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	4.7	5.1
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	79.1	89.3
Non-interest Income (net) / Total Assets	1.2	0.6
Other Operating Expenses / Total Assets	2.2	2.3
Personnel Expenses / Other Operating Expenses	59.5	59.6
Non-interest Income (net) / Other Operating Expenses	55.4	26.6

İstanbul Takas ve Saklama Bankası A.Ş.

Assets

(USD Million)

	Dec. 2013			% Distr.	Dec. 2012			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	23	138	161	6.1	70	115	185	9.0
Fin.ass.where fair value cha. is refl.to I/S (Net)	1	0	1	0.0	2	0	2	0.1
Financial assets held for trading	1	0	1	0.0	2	0	2	0.1
Public sector debt securities	1	0	1	0.0	2	0	2	0.1
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	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	1,398	800	2,198	83.7	1,161	634	1,795	86.9
Money Market Securities	8	0	8	0.3	8	0	8	0.4
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	8	0	8	0.3	8	0	8	0.4
Financial Assets Available for Sale (Net)	1	0	1	0.0	1	0	1	0.0
Securities representing a share in capital	1	0	1	0.0	1	0	1	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans and Receivables	133	0	133	5.0	60	0	60	2.9
Loans and Receivables	133	0	133	5.0	60	0	60	2.9
Loans granted to the Banks risk group	104	0	104	4.0	52	0	52	2.5
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	28	0	28	1.1	8	0	8	0.4
Loans under follow-up	1	0	1	0.0	1	0	1	0.0
Specific provisions (-)	1	0	1	0.0	1	0	1	0.0
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	113	0	113	4.3	0	0	0	0.0
Public sector debt securities	113	0	113	4.3	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	2	0	2	0.1	3	0	3	0.1
Financial subsidiaries	2	0	2	0.1	3	0	3	0.1
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
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)	7	0	7	0.3	7	0	7	0.3
Intangible Assets (Net)	0	0	0	0.0	1	0	1	0.0
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	1	0	1	0.0
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	1	0	1	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	1	0	1	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	3	0	3	0.1	3	0	3	0.1
Total Assets	1,688	938	2,627	100.0	1,316	749	2,065	100.0

Liabilities

(USD Million)

	Dec. 2013			%	Dec. 2012			%
	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	216	739	954	36.3	0	596	596	28.8
Money Market Takings	98	0	98	3.7	0	0	0	0.0
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	98	0	98	3.7	0	0	0	0.0
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	1,018	199	1,216	46.3	957	153	1,110	53.7
Other External Resources	59	0	59	2.2	152	0	152	7.4
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	18	0	18	0.7	18	0	18	0.9
General provisions	11	0	11	0.4	11	0	11	0.5
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	3	0	3	0.1	3	0	3	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	3	0	3	0.1	3	0	3	0.2
Liabilities for Tax	4	0	4	0.2	3	0	3	0.2
Current liabilities for tax	4	0	4	0.2	3	0	3	0.2
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia.for Pro.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	277	0	277	10.6	187	0	187	9.0
Paid-in capital	197	0	197	7.5	34	0	34	1.6
Supplementary capital	2	0	2	0.1	54	0	54	2.6
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	0	0	0	0.0	0	0	0	0.0
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est.for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv.&ass.,subs.& joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val.inc.in pro.& equ.held for sale p.and term.ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	2	0	2	0.1	54	0	54	2.6
Profit reserves	39	0	39	1.5	66	0	66	3.2
Legal reserves	11	0	11	0.4	13	0	13	0.6
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	26	0	26	1.0	51	0	51	2.5
Other profit reserves	2	0	2	0.1	2	0	2	0.1
Profit or loss	39	0	39	1.5	32	0	32	1.6
Prior years income/loss	1	0	1	0.0	1	0	1	0.1
Current year income/loss	38	0	38	1.5	31	0	31	1.5
Total Liabilities	1,689	938	2,627	100.0	1,316	749	2,065	100.0

İstanbul Takas ve Saklama Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2013			Dec. 2012		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	2,737	0	2,737	2,730	0	2,730
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	2,737	0	2,737	2,730	0	2,730
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	474,725	488	475,213	367,921	499	368,420
Items held in Custody	468,001	0	468,001	360,602	0	360,602
Pledged Items	6,724	488	7,212	7,318	499	7,817
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	477,462	488	477,950	370,651	499	371,150

Income-Expenditure

(USD Million)

	Dec. 2013	Dec. 2012
Interest Income	58	50
Interest on loans	6	6
Interest received from reserve deposits	0	0
Interest received from banks	49	43
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	3	1
Other interest income	0	0
Interest Expenses	15	8
Interest on deposits	0	0
Interest on money market transactions	15	8
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	43	43
Net Fees and Commissions Income/Expenses	28	25
Fees and commissions received	30	30
Fees and commissions paid	2	5
Dividend Income	3	3
Trading Profit/Loss (net)	0	0
Profit/loss on trading account securities	0	0
Profit/losses on derivative financial transactions	0	0
Foreign exchange profit/loss	0	0
Other Operating Income	0	0
Total Operating Income/Expenses	74	70
Provision for Loan Losses or other Receivables (-)	1	5
Specific provisions of banks loans and other receivables*	0	0
General provision expenses*	1	5
Other Operating Expenses (-)	25	26
Personnel Expenses*	15	15
Net Operating Profit/Loss	48	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	48	39
Provisions for Taxes on Income from Continuing Operations (±)	-9	-8
Net Profit/Loss from Continuing Operations	38	31
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	38	31

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

Ratios

(%)

	Dec. 2013	Dec. 2012
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	25.8	14.9
Shareholders' Equity / Total Assets	10.6	9.0
(Shareholders' Equity - Permanent Assets) / Total Assets	10.2	8.5
Net On Balance Sheet Position / Total Shareholders' Equity	0.2	0.1
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.2	0.1
Balance-Sheet Ratios		
TC Assets / Total Assets	64.3	63.7
TC Liabilities / Total Liabilities	64.3	63.7
FC Assets / FC Liabilities	100.1	100.0
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	36.3	28.8
Assets Quality		
Financial Assets (net) / Total Assets	4.3	0.1
Total Loans and Receivables / Total Assets	5.0	2.9
Total Loans and Receivables / Total Deposits	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	0.6	1.5
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	0.4	0.5
Consumer Loans / Total Loans and Receivables	0.0	0.0
Liquidity		
Liquid Assets / Total Assets	90.1	96.4
Liquid Assets / Short-term Liabilities	102.3	107.6
TC Liquid Assets / Total Assets	54.4	60.1
Profitability		
Net Profit/Losses / Total Assets	1.5	1.5
Net Profit/Losses / Total Shareholders' Equity	13.9	16.6
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.8	1.9
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	1.6	2.1
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	57.6	60.9
Non-interest Income (net) / Total Assets	1.2	1.3
Other Operating Expenses / Total Assets	1.0	1.2
Personnel Expenses / Other Operating Expenses	58.1	59.1
Non-interest Income (net) / Other Operating Expenses	125.4	106.2

Merrill Lynch Yatırım Bank A.Ş.

Assets

(USD Million)

	Dec. 2013			% Distr.	Dec. 2012			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	5	14	19	11.7	38	63	101	9.4
Fin.ass.where fair value cha. is refl.to I/S (Net)	45	0	45	27.2	795	4	799	74.7
Financial assets held for trading	45	0	45	27.2	795	4	799	74.7
Public sector debt securities	45	0	45	27.2	739	0	739	69.1
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	0	0	0.1	0	4	4	0.3
Other marketable securities	0	0	0	0.0	56	0	56	5.3
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	38	38	22.7	0	92	92	8.6
Money Market Securities	0	0	0	0.0	0	0	0	0.0
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans and Receivables	0	15	15	9.0	0	15	15	1.4
Loans and Receivables	0	15	15	9.0	0	15	15	1.4
Loans granted to the Banks risk group	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	0	15	15	9.0	0	15	15	1.4
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)	1	0	1	0.9	2	0	2	0.2
Financial subsidiaries	1	0	1	0.9	2	0	2	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)	0	0	0	0.2	0	0	0	0.0
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	3	0	3	2.1	4	0	4	0.4
Current assets for tax	0	0	0	0.1	0	0	0	0.0
Deferred assets for tax	3	0	3	2.0	4	0	4	0.4
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	3	40	44	26.1	2	53	56	5.2
Total Assets	60	107	167	100.0	842	227	1,069	100.0

Liabilities

(USD Million)

	Dec. 2013			%	Dec. 2012			%
	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	12	12	1.1
Funds Borrowed	0	105	105	63.2	0	578	578	54.0
Money Market Takings	0	0	0	0.0	404	0	404	37.8
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	404	0	404	37.8
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	2	0	2	1.4	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	9	0	9	5.5	15	0	15	1.4
General provisions	1	0	1	0.6	2	0	2	0.2
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	8	0	8	4.8	6	0	6	0.6
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	0	0	0	0.2	7	0	8	0.7
Liabilities for Tax	0	0	0	0.3	2	0	2	0.2
Current liabilities for tax	0	0	0	0.3	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	49	0	49	29.6	58	0	58	5.4
Paid-in capital	23	0	23	14.1	28	0	28	2.6
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	25	0	25	14.8	9	0	9	0.9
Legal reserves	1	0	1	0.7	0	0	0	0.0
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	24	0	24	14.1	9	0	9	0.8
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	1	0	1	0.7	20	0	20	1.9
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	1	0	1	0.7	20	0	20	1.9
Total Liabilities	61	106	167	100.0	480	589	1,069	100.0

Merrill Lynch Yatırım Bank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2013			Dec. 2012		
	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	10	10	556	0	556
Irrevocable commitments	0	10	10	556	0	556
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	55	55	110	1,037	1,017	2,054
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	55	55	110	1,037	1,017	2,054
Custody and Pledged Securities	0	5	5	0	5	5
Items held in Custody	0	0	0	0	0	0
Pledged Items	0	0	0	0	0	0
Accepted independent guaran. and warran.	0	5	5	0	5	5
Total Off Balance Sheet Commitments	55	70	125	1,594	1,022	2,616

Income-Expenditure

(USD Million)

	Dec. 2013	Dec. 2012
Interest Income	26	67
Interest on loans	0	0
Interest received from reserve deposits	0	0
Interest received from banks	0	3
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	24	62
Other interest income	1	2
Interest Expenses	11	23
Interest on deposits	0	0
Interest on money market transactions	1	2
Interest on funds borrowed	11	20
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	15	44
Net Fees and Commissions Income/Expenses	0	0
Fees and commissions received	0	0
Fees and commissions paid	0	0
Dividend Income	0	6
Trading Profit/Loss (net)	-8	-21
Profit/loss on trading account securities	-1	4
Profit/losses on derivative financial transactions	3	-26
Foreign exchange profit/loss	-10	1
Other Operating Income	15	15
Total Operating Income/Expenses	21	44
Provision for Loan Losses or other Receivables (-)	0	1
Specific provisions of banks loans and other receivables*	0	0
General provision expenses*	0	1
Other Operating Expenses (-)	20	18
Personnel Expenses*	13	11
Net Operating Profit/Loss	1	25
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	1	25
Provisions for Taxes on Income from Continuing Operations (±)	0	-4
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. 2013	Dec. 2012
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	43.3	27.9
Shareholders' Equity / Total Assets	29.6	5.4
(Shareholders' Equity - Permanent Assets) / Total Assets	28.4	5.2
Net On Balance Sheet Position / Total Shareholders' Equity	3.1	-613.4
Net On and Off Balance Sheet Position / Total Shareholders' Equity	4.8	3.0
Balance-Sheet Ratios		
TC Assets / Total Assets	35.7	78.8
TC Liabilities / Total Liabilities	36.7	44.9
FC Assets / FC Liabilities	101.5	38.5
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans and Receivables	0.0	0.0
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	63.2	54.0
Assets Quality		
Financial Assets (net) / Total Assets	27.2	74.7
Total Loans and Receivables / Total Assets	9.0	1.4
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	1.2	0.2
Consumer Loans / Total Loans and Receivables	0.0	0.0
Liquidity		
Liquid Assets / Total Assets	61.6	92.8
Liquid Assets / Short-term Liabilities	3,624.2	195.9
TC Liquid Assets / Total Assets	30.4	77.9
Profitability		
Net Profit/Losses / Total Assets	0.7	1.9
Net Profit/Losses / Total Shareholders' Equity	2.3	35.4
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.8	2.3
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	8.7	4.1
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	68.1	100.8
Non-interest Income (net) / Total Assets	4.1	0.0
Other Operating Expenses / Total Assets	12.0	1.7
Personnel Expenses / Other Operating Expenses	64.0	61.0
Non-interest Income (net) / Other Operating Expenses	34.1	-1.9

Nurol Yatırım Bankası A.Ş.

Assets

(USD Million)

	Dec. 2013			% Distr.	Dec. 2012			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	2	3	4	2.2	1	3	4	2.6
Fin.ass.where fair value cha. is refl.to I/S (Net)	3	0	3	1.7	5	0	5	3.2
Financial assets held for trading	3	0	3	1.7	5	0	5	3.2
Public sector debt securities	3	0	3	1.6	5	0	5	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	27	1	28	13.6	3	5	7	5.2
Money Market Securities	9	0	9	4.4	0	0	0	0.0
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	9	0	9	4.4	0	0	0	0.0
Financial Assets Available for Sale (Net)	39	0	39	19.1	32	0	32	22.9
Securities representing a share in capital	12	0	12	6.0	28	0	28	20.0
Public sector debt securities	24	0	24	11.9	1	0	1	0.8
Other marketable securities	2	0	2	1.2	3	0	3	2.1
Loans and Receivables	77	26	103	50.7	76	8	85	60.6
Loans and Receivables	77	26	103	50.7	76	8	85	60.5
Loans granted to the Banks risk group	50	6	55	27.3	39	6	45	32.3
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	27	20	48	23.4	38	2	39	28.2
Loans under follow-up	0	0	0	0.1	0	0	0	0.2
Specific provisions (-)	0	0	0	0.1	0	0	0	0.1
Factoring Receivables	2	0	2	0.9	0	0	0	0.0
Investments held to Maturity (Net)	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	0	0	0	0.0	0	0	0	0.0
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Recivables From Leasing Transactions	7	1	8	4.1	0	0	0	0.0
Finance lease receivables	10	1	11	5.2	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 (-)	2	0	2	1.2	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)	0	0	0	0.1	0	0	0	0.3
Intangible Assets (Net)	1	0	1	0.3	0	0	0	0.3
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	1	0	1	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	0.1	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	1	5	6	2.9	2	5	7	4.8
Total Assets	168	35	203	100.0	119	21	140	100.0

Liabilities

(USD Million)

	Dec. 2013			%	Dec. 2012			%
	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	11	26	37	18.0	18	12	30	21.1
Money Market Takings	58	0	58	28.5	28	0	28	20.4
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	23	0	23	11.6	28	0	28	19.8
Funds provided under repurchase agreements	34	0	34	17.0	1	0	1	0.5
Marketable Securities Issued (Net)	48	0	48	23.6	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	48	0	48	23.6	0	0	0	0.0
Funds	2	15	17	8.5	3	9	12	8.7
Borrower funds	2	15	17	8.5	3	9	12	8.7
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	0	0	1	0.4	3	2	5	3.6
Other External Resources	1	0	1	0.5	1	0	1	0.4
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	3	0	3	1.4	3	0	3	2.4
General provisions	2	0	2	0.8	2	0	2	1.3
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	0	0	0	0.2	1	0	1	0.5
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	1	0	1	0.4	1	0	1	0.5
Liabilities for Tax	1	0	1	0.3	2	0	2	1.1
Current liabilities for tax	0	0	0	0.2	0	0	0	0.3
Deferred liabilities for tax	0	0	0	0.1	1	0	1	0.8
Lia.for Pro.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	38	0	38	18.8	59	0	59	42.2
Paid-in capital	21	0	21	10.4	25	0	25	18.1
Supplementary capital	13	0	13	6.6	29	0	29	20.8
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	10	0	10	5.1	25	0	25	18.2
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	3	0	3	1.5	4	0	4	2.6
Profit reserves	1	0	1	0.3	1	0	1	0.4
Legal reserves	1	0	1	0.3	1	0	1	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	3	0	3	1.5	4	0	4	2.9
Prior years income/loss	3	0	3	1.6	2	0	2	1.6
Current year income/loss	0	0	0	-0.1	2	0	2	1.3
Total Liabilities	162	41	203	100.0	117	23	140	100.0

Nurol Yatırım Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2013			Dec. 2012		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	67	109	176	82	136	218
Letters of guarantee	67	106	173	82	124	206
Bank acceptances	0	0	0	0	3	3
Letters of credit	0	3	3	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	1,087	0	1,087	1,157	0	1,157
Irrevocable commitments	0	0	0	0	0	0
Revocable commitments	1,086	0	1,086	1,157	0	1,157
Derivative Financial Instruments	25	25	50	3	3	5
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	25	25	50	3	3	5
Custody and Pledged Securities	89	19	108	73	57	130
Items held in Custody	34	12	46	30	0	30
Pledged Items	54	6	60	44	57	100
Accepted independent guaran. and warran.	0	1	1	0	0	0
Total Off Balance Sheet Commitments	1,267	153	1,420	1,315	196	1,511

Income-Expenditure

(USD Million)

	Dec. 2013	Dec. 2012
Interest Income	15	11
Interest on loans	12	9
Interest received from reserve deposits	0	0
Interest received from banks	0	0
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	2	1
Other interest income	1	0
Interest Expenses	9	4
Interest on deposits	0	0
Interest on money market transactions	2	4
Interest on funds borrowed	2	0
Interest on securities issued	5	0
Other interest expenses	0	0
Net Interest Income/Expenses	6	6
Net Fees and Commissions Income/Expenses	1	2
Fees and commissions received	2	2
Fees and commissions paid	1	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	-1	0
Foreign exchange profit/loss	1	1
Other Operating Income	1	1
Total Operating Income/Expenses	8	10
Provision for Loan Losses or other Receivables (-)	1	1
Specific provisions of banks loans and other receivables*	0	0
General provision expenses*	0	1
Other Operating Expenses (-)	8	7
Personnel Expenses*	4	3
Net Operating Profit/Loss	0	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	0	2
Provisions for Taxes on Income from Continuing Operations (±)	0	-1
Net Profit/Loss from Continuing Operations	0	2
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	0	2

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

Ratios

(%)

	Dec. 2013	Dec. 2012
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	14.2	19.0
Shareholders' Equity / Total Assets	18.8	42.2
(Shareholders' Equity - Permanent Assets) / Total Assets	18.3	41.5
Net On Balance Sheet Position / Total Shareholders' Equity	-16.2	-2.4
Net On and Off Balance Sheet Position / Total Shareholders' Equity	2.3	2.1
Balance-Sheet Ratios		
TC Assets / Total Assets	82.7	84.8
TC Liabilities / Total Liabilities	79.6	83.8
FC Assets / FC Liabilities	85.1	93.7
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans and Receivables	74.8	90.1
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	18.0	21.1
Assets Quality		
Financial Assets (net) / Total Assets	20.7	26.1
Total Loans and Receivables / Total Assets	50.7	60.6
Total Loans and Receivables / Total Deposits	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	0.3	0.3
Loans Under Follow-up (net) / Total Loans and Receivables	0.1	0.1
Specific Provisions / Loans Under Follow-up	70.1	60.6
Permanent Assets / Total Assets	0.4	0.7
Consumer Loans / Total Loans and Receivables	0.1	0.3
Liquidity		
Liquid Assets / Total Assets	40.9	33.9
Liquid Assets / Short-term Liabilities	91.9	77.9
TC Liquid Assets / Total Assets	39.1	28.4
Profitability		
Net Profit/Losses / Total Assets	-0.1	1.3
Net Profit/Losses / Total Shareholders' Equity	-0.7	3.1
Profit/Losses Before Taxes after Continuing Operations / Total Assets	-0.2	1.7
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	3.0	4.5
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	77.2	64.1
Non-interest Income (net) / Total Assets	0.8	2.5
Other Operating Expenses / Total Assets	3.9	4.9
Personnel Expenses / Other Operating Expenses	52.6	41.2
Non-interest Income (net) / Other Operating Expenses	21.2	51.3

Standard Chartered Yatırım Bankası Türk A.Ş.

Assets

(USD Million)

	Dec. 2013			% Distr.	Dec. 2012			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	0	0	0	0.2	0	0	0	0.4
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	24	0	24	70.1	35	0	35	91.0
Money Market Securities	1	0	1	2.9	0	0	0	0.2
Interbank money market placements	1	0	1	2.7	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.2	0	0	0	0.2
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans and Receivables	0	0	0	0.0	0	0	0	0.0
Loans and Receivables	0	0	0	0.0	0	0	0	0.0
Loans granted to the Banks risk group	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Loans under follow-up	2	0	2	6.8	3	0	3	7.3
Specific provisions (-)	2	0	2	6.8	3	0	3	7.3
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)	2	0	2	5.4	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)	0	0	0	0.0	1	0	1	2.2
Assets for Tax	1	0	1	2.1	1	0	1	2.3
Current assets for tax	0	0	0	0.0	0	0	0	0.2
Deferred assets for tax	1	0	1	2.1	1	0	1	2.1
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	7	0	7	19.3	0	0	0	0.1
Total Assets	34	0	34	100.0	38	0	38	100.0

Liabilities

(USD Million)

	Dec. 2013			%	Dec. 2012			%
	TC	FC	Total		TC	FC	Total	
Deposits	0	0	0	0.0	0	0	0	0.0
Deposits held by the Banks risk group	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Trading	0	0	0	0.0	0	0	0	0.0
Funds Borrowed	0	0	0	0.0	0	0	0	0.0
Money Market Takings	0	0	0	0.0	0	0	0	0.0
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	0	0	0	0.0	0	0	0	0.0
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	0	0	0	0.1	0	0	0	0.2
Other External Resources	0	0	0	0.8	0	0	0	0.0
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	3	0	3	9.6	3	0	3	8.6
General provisions	0	0	0	0.9	0	0	0	0.9
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	3	0	3	8.7	3	0	3	7.6
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	0	0	0	0.0	0	0	0	0.0
Liabilities for Tax	0	0	0	1.1	0	0	0	0.3
Current liabilities for tax	0	0	0	1.1	0	0	0	0.3
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia.for Pro.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	30	0	30	88.3	35	0	35	91.0
Paid-in capital	19	0	19	54.7	23	0	23	58.7
Supplementary capital	3	0	3	9.1	4	0	4	9.7
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	0	0	0	0.0	0	0	0	0.0
Revaluation changes of property and equip.	0	0	0	1.0	0	0	0	1.1
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est.for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv.&ass.,subs.& joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val.inc.in pro.& equ.held for sale p.and term.ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	3	0	3	8.1	3	0	3	8.6
Profit reserves	18	0	18	53.5	22	0	22	57.3
Legal reserves	1	0	1	2.8	1	0	1	3.0
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	17	0	17	50.7	21	0	21	54.3
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	-10	0	-10	-29.0	-13	0	-13	-34.7
Prior years income/loss	-11	0	-11	-32.4	-11	0	-11	-28.2
Current year income/loss	1	0	1	3.3	-3	0	-3	-6.5
Total Liabilities	34	0	34	100.0	38	0	38	100.0

Standard Chartered Yatırım Bankası Türk A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2013			Dec. 2012		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	0	0	0	0	0	0
Letters of guarantee	0	0	0	0	0	0
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	0	0	0	0	0
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	0	0	0	0	0
Commitments	0	0	0	0	0	0
Irrevocable commitments	0	0	0	0	0	0
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	0	0	0	0	0	0
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	0	0	0	0	0	0
Custody and Pledged Securities	0	0	0	0	0	0
Items held in Custody	0	0	0	0	0	0
Pledged Items	0	0	0	0	0	0
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	0	0	0	0	0	0

Income-Expenditure

(USD Million)

	Dec. 2013	Dec. 2012
Interest Income	1	3
Interest on loans	0	0
Interest received from reserve deposits	0	0
Interest received from banks	1	2
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	0	0
Other interest income	0	0
Interest Expenses	0	0
Interest on deposits	0	0
Interest on money market transactions	0	0
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	1	3
Net Fees and Commissions Income/Expenses	0	2
Fees and commissions received	0	2
Fees and commissions paid	0	0
Dividend Income	0	0
Trading Profit/Loss (net)	0	0
Profit/loss on trading account securities	0	0
Profit/losses on derivative financial transactions	0	0
Foreign exchange profit/loss	0	0
Other Operating Income	7	1
Total Operating Income/Expenses	8	5
Provision for Loan Losses or other Receivables (-)	0	0
Specific provisions of banks loans and other receivables*	0	0
General provision expenses*	0	0
Other Operating Expenses (-)	7	8
Personnel Expenses*	5	3
Net Operating Profit/Loss	1	-3
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	1	-3
Provisions for Taxes on Income from Continuing Operations (±)	0	0
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. 2013	Dec. 2012
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	136.3	122.3
Shareholders' Equity / Total Assets	88.3	91.0
(Shareholders' Equity - Permanent Assets) / Total Assets	82.9	87.3
Net On Balance Sheet Position / Total Shareholders' Equity	0.3	0.1
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.3	0.1
Balance-Sheet Ratios		
TC Assets / Total Assets	99.7	99.9
TC Liabilities / Total Liabilities	100.0	100.0
FC Assets / FC Liabilities	19,200.0	638.5
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	0.0	0.0
Assets Quality		
Financial Assets (net) / Total Assets	0.0	0.0
Total Loans and Receivables / Total Assets	0.0	0.0
Total Loans and Receivables / Total Deposits	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	166,066.7	17,179.3
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	5.5	3.7
Consumer Loans / Total Loans and Receivables	100.0	100.0
Liquidity		
Liquid Assets / Total Assets	73.2	91.5
Liquid Assets / Short-term Liabilities	13,684.9	46,379.3
TC Liquid Assets / Total Assets	72.9	91.4
Profitability		
Net Profit/Losses / Total Assets	3.3	-6.5
Net Profit/Losses / Total Shareholders' Equity	3.8	-7.2
Profit/Losses Before Taxes after Continuing Operations / Total Assets	4.0	-7.3
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	4.3	6.5
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	17.4	51.0
Non-interest Income (net) / Total Assets	20.3	6.3
Other Operating Expenses / Total Assets	20.6	20.1
Personnel Expenses / Other Operating Expenses	65.0	44.1
Non-interest Income (net) / Other Operating Expenses	98.7	31.2

Taib Yatırım Bank A.Ş.

Assets

(USD Million)

	Dec. 2013			% Distr.	Dec. 2012			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	0	0	0	0.3	0	0	0	0.8
Fin.ass.where fair value cha. is refl.to I/S (Net)	0	0	0	0.0	1	0	1	8.2
Financial assets held for trading	0	0	0	0.0	1	0	1	8.2
Public sector debt securities	0	0	0	0.0	1	0	1	8.2
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	0	2	6.9	0	2	2	14.0
Money Market Securities	7	0	7	31.8	3	0	3	30.1
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	7	0	7	31.8	3	0	3	30.1
Financial Assets Available for Sale (Net)	0	0	0	0.6	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	0.6	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans and Receivables	13	0	13	53.3	0	0	0	3.9
Loans and Receivables	13	0	13	53.3	0	0	0	3.9
Loans granted to the Banks risk group	0	0	0	0.0	0	0	0	3.9
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	13	0	13	53.3	0	0	0	0.0
Loans under follow-up	0	0	0	0.0	0	0	0	0.3
Specific provisions (-)	0	0	0	0.0	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)	0	0	0	0.0	4	0	4	41.1
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	0	0	0	0.0	4	0	4	41.1
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	0	0	0	0.2	0	0	0	0.4
Intangible Assets (Net)	0	0	0	0.1	0	0	0	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.1	0	0	0	0.1
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	1	0	1	6.2	0	0	0	0.1
Current assets for tax	0	0	0	0.3	0	0	0	0.1
Deferred assets for tax	1	0	1	5.9	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	0.7	0	0	0	1.4
Total Assets	23	0	23	100.0	9	2	11	100.0

Liabilities

(USD Million)

	Dec. 2013			%	Dec. 2012			%
	TC	FC	Total		TC	FC	Total	
Deposits	0	0	0	0.0	0	0	0	0.0
Deposits held by the Banks risk group	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Trading	0	0	0	0.0	0	0	0	0.0
Funds Borrowed	0	0	0	0.0	1	0	1	8.1
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	0.6	0	0	0	0.0
Borrower funds	0	0	0	0.6	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	0	0	0	0.5	0	0	0	1.2
Other External Resources	0	0	0	0.2	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	0	1.1	0	0	1	4.9
General provisions	0	0	0	0.6	0	0	0	0.9
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	0	0	0	0.3	0	0	0	1.5
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	0	0	0	0.2	0	0	0	2.5
Liabilities for Tax	0	0	0	0.3	0	0	0	1.1
Current liabilities for tax	0	0	0	0.3	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	23	0	23	97.2	9	0	9	84.7
Paid-in capital	38	0	38	159.8	21	0	21	191.9
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	0.6	0	0	0	1.7
Legal reserves	0	0	0	0.1	0	0	0	0.2
Status reserves	0	0	0	0.6	0	0	0	1.5
Extraordinary reserves	0	0	0	0.0	0	0	0	0.0
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	-15	0	-15	-63.2	-12	0	-12	-108.9
Prior years income/loss	-11	0	-11	-45.1	-11	0	-11	-101.2
Current year income/loss	-4	0	-4	-18.1	-1	0	-1	-7.7
Total Liabilities	23	0	23	100.0	11	0	11	100.0

Taib Yatırım Bank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2013			Dec. 2012		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	0	1	1	0	0	0
Letters of guarantee	0	1	1	0	0	0
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	0	0	0	0	0
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	0	0	0	0	0
Commitments	0	0	0	0	0	1
Irrevocable commitments	0	0	0	0	0	1
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	6	4	10	0	0	0
Items held in Custody	0	0	0	0	0	0
Pledged Items	6	4	10	0	0	0
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	6	5	11	1	0	1

Income-Expenditure

(USD Million)

	Dec. 2013	Dec. 2012
Interest Income	1	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	1	0
Net Fees and Commissions Income/Expenses	0	0
Fees and commissions received	0	0
Fees and commissions paid	0	0
Dividend Income	0	0
Trading Profit/Loss (net)	0	0
Profit/loss on trading account securities	0	0
Profit/losses on derivative financial transactions	0	0
Foreign exchange profit/loss	0	0
Other Operating Income	0	2
Total Operating Income/Expenses	1	2
Provision for Loan Losses or other Receivables (-)	4	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	-6	-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	-6	-1
Provisions for Taxes on Income from Continuing Operations (±)	1	0
Net Profit/Loss from Continuing Operations	-4	-1
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	-4	-1

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

Ratios

(%)

	Dec. 2013	Dec. 2012
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	256.7	130.9
Shareholders' Equity / Total Assets	97.2	84.7
(Shareholders' Equity - Permanent Assets) / Total Assets	97.0	43.2
Net On Balance Sheet Position / Total Shareholders' Equity	0.3	14.4
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.3	21.0
Balance-Sheet Ratios		
TC Assets / Total Assets	99.1	85.4
TC Liabilities / Total Liabilities	99.4	97.7
FC Assets / FC Liabilities	151.8	623.6
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	8.1
Assets Quality		
Financial Assets (net) / Total Assets	0.6	8.2
Total Loans and Receivables / Total Assets	53.3	3.9
Total Loans and Receivables / Total Deposits	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	0.0	8.0
Loans Under Follow-up (net) / Total Loans and Receivables	0.0	0.0
Specific Provisions / Loans Under Follow-up	-	100.0
Permanent Assets / Total Assets	0.3	41.5
Consumer Loans / Total Loans and Receivables	0.0	0.0
Liquidity		
Liquid Assets / Total Assets	39.5	53.1
Liquid Assets / Short-term Liabilities	2,479.2	2,302.9
TC Liquid Assets / Total Assets	38.6	38.8
Profitability		
Net Profit/Losses / Total Assets	-18.1	-7.7
Net Profit/Losses / Total Shareholders' Equity	-18.7	-9.1
Profit/Losses Before Taxes after Continuing Operations / Total Assets	-24.0	-7.7
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	2.4	0.3
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	86.5	1.3
Non-interest Income (net) / Total Assets	0.4	19.8
Other Operating Expenses / Total Assets	10.7	27.5
Personnel Expenses / Other Operating Expenses	48.4	41.6
Non-interest Income (net) / Other Operating Expenses	3.5	72.0

Türk Eximbank

Assets

(USD Million)

	Dec. 2013			% Distr.	Dec. 2012			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	0	0	0	0.0	0	11	11	0.1
Fin.ass.where fair value cha. is refl.to I/S (Net)	46	35	81	0.7	268	19	288	3.3
Financial assets held for trading	46	35	81	0.7	268	19	288	3.3
Public sector debt securities	23	30	53	0.5	267	5	272	3.1
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	22	5	28	0.2	1	15	16	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	92	387	478	4.1	67	383	449	5.2
Money Market Securities	0	0	0	0.0	223	0	223	2.6
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	223	0	223	2.6
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	8	0	8	0.1	11	0	11	0.1
Securities representing a share in capital	8	0	8	0.1	11	0	11	0.1
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans and Receivables	2,500	8,313	10,813	92.8	1,795	5,716	7,511	86.3
Loans and Receivables	2,500	8,313	10,813	92.8	1,795	5,716	7,511	86.3
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	2,500	8,313	10,813	92.8	1,795	5,716	7,511	86.3
Loans under follow-up	55	0	55	0.5	63	0	63	0.7
Specific provisions (-)	55	0	55	0.5	63	0	63	0.7
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	91	21	112	1.0	145	24	169	1.9
Public sector debt securities	91	21	112	1.0	145	24	169	1.9
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	6	6	0.1	0	0	0	0.0
Fair value hedges	0	6	6	0.1	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	8	0	8	0.1	11	0	11	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)	1	0	1	0.0	0	0	0	0.0
Other Assets	34	103	137	1.2	15	13	28	0.3
Total Assets	2,780	8,866	11,646	100.0	2,536	6,166	8,702	100.0

Liabilities

(USD Million)

	Dec. 2013			%	Dec. 2012			%
	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	21	22	0.2	6	11	16	0.2
Funds Borrowed	0	8,040	8,040	69.0	0	5,032	5,032	57.8
Money Market Takings	77	0	77	0.7	6	0	6	0.1
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	77	0	77	0.7	6	0	6	0.1
Marketable Securities Issued (Net)	0	1,223	1,223	10.5	0	1,259	1,259	14.5
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	1,223	1,223	10.5	0	1,259	1,259	14.5
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	16	188	204	1.7	11	60	71	0.8
Other External Resources	1	72	74	0.6	3	60	63	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	18	18	0.2	0	0	0	0.0
Fair value hedges	0	18	18	0.2	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	81	0	81	0.7	93	0	93	1.1
General provisions	61	0	61	0.5	73	0	73	0.8
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	10	0	10	0.1	12	0	12	0.1
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	10	0	10	0.1	8	0	8	0.1
Liabilities for Tax	2	0	2	0.0	2	0	2	0.0
Current liabilities for tax	2	0	2	0.0	2	0	2	0.0
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia. for Pro. & Equ. for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	75	75	0.6	0	92	92	1.1
Shareholders' Equity	1,832	0	1,832	15.7	2,068	0	2,068	23.8
Paid-in capital	1,033	0	1,033	8.9	1,125	0	1,125	12.9
Supplementary capital	285	0	285	2.4	343	0	343	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	4	0	4	0.0	6	0	6	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	281	0	281	2.4	337	0	337	3.9
Profit reserves	398	0	398	3.4	475	0	475	5.5
Legal reserves	126	0	126	1.1	144	0	144	1.7
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	262	0	262	2.2	318	0	318	3.7
Other profit reserves	11	0	11	0.1	13	0	13	0.1
Profit or loss	115	0	115	1.0	124	0	124	1.4
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	115	0	115	1.0	124	0	124	1.4
Total Liabilities	2,009	9,637	11,646	100.0	2,188	6,514	8,702	100.0

Türk Eximbank

Off Balance Sheet Commitments

(USD Million)

	Dec. 2013			Dec. 2012		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	0	572	572	0	384	384
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	572	572	0	384	384
Commitments	528	1,626	2,155	689	1,036	1,726
Irrevocable commitments	0	137	137	0	0	0
Revocable commitments	528	1,490	2,018	689	1,036	1,726
Derivative Financial Instruments	771	3,303	4,074	481	2,933	3,414
Derivative finan. instruments held for hedging	0	2,205	2,205	0	0	0
Trading transactions	771	1,098	1,869	481	2,933	3,414
Custody and Pledged Securities	57	5,467	5,523	38	4,178	4,215
Items held in Custody	0	0	0	0	0	0
Pledged Items	11	93	104	13	102	115
Accepted independent guaran. and warran.	46	5,373	5,420	25	4,076	4,101
Total Off Balance Sheet Commitments	1,356	10,969	12,325	1,209	8,531	9,739

Income-Expenditure

(USD Million)

	Dec. 2013	Dec. 2012
Interest Income	283	323
Interest on loans	256	263
Interest received from reserve deposits	0	0
Interest received from banks	4	13
Interest received from money market transactions	6	7
Interest received from marketable securities portfolio	16	40
Other interest income	1	0
Interest Expenses	103	100
Interest on deposits	0	0
Interest on money market transactions	38	45
Interest on funds borrowed	0	0
Interest on securities issued	62	51
Other interest expenses	2	4
Net Interest Income/Expenses	180	223
Net Fees and Commissions Income/Expenses	-1	-1
Fees and commissions received	2	3
Fees and commissions paid	3	3
Dividend Income	0	0
Trading Profit/Loss (net)	-22	-33
Profit/loss on trading account securities	1	4
Profit/losses on derivative financial transactions	80	6
Foreign exchange profit/loss	-103	-43
Other Operating Income	41	50
Total Operating Income/Expenses	198	238
Provision for Loan Losses or other Receivables (-)	17	35
Specific provisions of banks loans and other receivables*	2	0
General provision expenses*	0	34
Other Operating Expenses (-)	66	79
Personnel Expenses*	31	42
Net Operating Profit/Loss	115	124
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	115	124
Provisions for Taxes on Income from Continuing Operations (±)	0	0
Net Profit/Loss from Continuing Operations	115	124
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	115	124

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

Ratios

(%)

	Dec. 2013	Dec. 2012
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	26.2	25.1
Shareholders' Equity / Total Assets	15.7	23.8
(Shareholders' Equity - Permanent Assets) / Total Assets	15.6	23.6
Net On Balance Sheet Position / Total Shareholders' Equity	-42.1	-16.9
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-0.9	-1.4
Balance-Sheet Ratios		
TC Assets / Total Assets	23.9	29.1
TC Liabilities / Total Liabilities	17.2	25.1
FC Assets / FC Liabilities	92.0	94.7
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans and Receivables	23.1	23.9
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	69.0	57.8
Assets Quality		
Financial Assets (net) / Total Assets	1.8	5.4
Total Loans and Receivables / Total Assets	92.8	86.3
Total Loans and Receivables / Total Deposits	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	0.5	0.8
Loans Under Follow-up (net) / Total Loans and Receivables	0.0	0.0
Specific Provisions / Loans Under Follow-up	100.0	100.0
Permanent Assets / Total Assets	0.1	0.1
Consumer Loans / Total Loans and Receivables	0.0	0.0
Liquidity		
Liquid Assets / Total Assets	4.9	11.3
Liquid Assets / Short-term Liabilities	504.6	80.0
TC Liquid Assets / Total Assets	1.2	6.5
Profitability		
Net Profit/Losses / Total Assets	1.0	1.4
Net Profit/Losses / Total Shareholders' Equity	6.3	6.0
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.0	1.4
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	1.5	2.6
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	89.8	93.3
Non-interest Income (net) / Total Assets	0.2	0.2
Other Operating Expenses / Total Assets	0.6	0.9
Personnel Expenses / Other Operating Expenses	47.0	53.3
Non-interest Income (net) / Other Operating Expenses	27.2	19.9

Türkiye Kalkınma Bankası A.Ş.

Assets

(USD Million)

	Dec. 2013			%	Dec. 2012			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	1	0	1	0.0	0	0	0	0.0
Fin.ass.where fair value cha. is refl.to I/S (Net)	1	0	1	0.0	1	0	1	0.0
Financial assets held for trading	1	0	1	0.0	1	0	1	0.0
Public sector debt securities	1	0	1	0.0	1	0	1	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	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	77	59	136	8.1	125	22	147	9.1
Money Market Securities	68	0	68	4.1	76	0	76	4.7
Interbank money market placements	0	0	0	0.0	3	0	3	0.2
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	68	0	68	4.1	73	0	73	4.5
Financial Assets Available for Sale (Net)	103	1	104	6.2	51	0	51	3.2
Securities representing a share in capital	4	0	4	0.2	1	0	1	0.0
Public sector debt securities	98	0	98	5.9	48	0	49	3.0
Other marketable securities	2	1	3	0.2	2	0	2	0.1
Loans and Receivables	133	1,162	1,295	77.6	167	1,101	1,268	78.5
Loans and Receivables	95	1,162	1,257	75.3	140	1,101	1,241	76.9
Loans granted to the Banks risk group	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	95	1,162	1,257	75.3	140	1,101	1,241	76.9
Loans under follow-up	59	0	59	3.5	55	0	55	3.4
Specific provisions (-)	21	0	21	1.2	28	0	28	1.7
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	14	0	14	0.8	17	0	17	1.0
Public sector debt securities	14	0	14	0.8	17	0	17	1.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	4	5	8	0.5	4	3	7	0.5
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	4	5	8	0.5	4	3	7	0.5
Financial investments and associates	0	5	5	0.3	0	3	3	0.2
Non-financial investments and associates	4	0	4	0.2	4	0	4	0.3
Subsidiaries (Net)	0	0	0	0.0	4	0	4	0.2
Financial subsidiaries	0	0	0	0.0	4	0	4	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)	30	0	30	1.8	30	0	30	1.9
Intangible Assets (Net)	1	0	1	0.0	0	0	0	0.0
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	1	0	1	0.0	0	0	0	0.0
Real Estates for Investment Purpose (Net)	1	0	1	0.0	1	0	1	0.0
Assets for Tax	3	0	3	0.2	4	0	4	0.2
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	3	0	3	0.2	4	0	4	0.2
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	6	1	7	0.4	7	1	8	0.5
Total Assets	441	1,228	1,669	100.0	487	1,127	1,615	100.0

Liabilities

(USD Million)

	Dec. 2013			%	Dec. 2012			%
	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	1	0	1	0.0
Funds Borrowed	0	1,239	1,239	74.2	0	1,182	1,182	73.2
Money Market Takings	104	0	104	6.2	46	0	46	2.8
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	46	0	46	2.8
Funds provided under repurchase agreements	104	0	104	6.2	0	0	0	0.0
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	11	0	12	0.7	26	0	27	1.6
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	11	0	12	0.7	26	0	27	1.6
Miscellaneous Payables	1	0	2	0.1	2	1	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	26	0	26	1.5	27	0	27	1.7
General provisions	13	0	13	0.8	13	0	13	0.8
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	13	0	13	0.8	14	0	14	0.9
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	0	0	0	0.0	0	0	0	0.0
Liabilities for Tax	1	0	1	0.1	3	0	3	0.2
Current liabilities for tax	1	0	1	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	284	0	284	17.0	325	0	325	20.1
Paid-in capital	75	0	75	4.5	90	0	90	5.6
Supplementary capital	99	0	99	5.9	119	0	119	7.3
Share premium	1	0	1	0.0	1	0	1	0.1
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	1	0	1	0.1	2	0	2	0.1
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	97	0	97	5.8	116	0	116	7.2
Profit reserves	93	0	93	5.5	91	0	91	5.7
Legal reserves	15	0	15	0.9	17	0	17	1.0
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	77	0	77	4.6	74	0	74	4.6
Other profit reserves	1	0	1	0.0	0	0	0	0.0
Profit or loss	17	0	17	1.0	25	0	25	1.5
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	17	0	17	1.0	25	0	25	1.5
Total Liabilities	430	1,240	1,669	100.0	431	1,183	1,615	100.0

Türkiye Kalkınma Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2013			Dec. 2012		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	0	6	6	0	32	32
Letters of guarantee	0	0	0	0	0	0
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	6	6	0	32	32
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	61	416	477	26	396	423
Irrevocable commitments	0	7	7	0	9	9
Revocable commitments	61	409	470	26	387	414
Derivative Financial Instruments	0	0	0	49	49	98
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	0	0	0	49	49	98
Custody and Pledged Securities	736	4,584	5,320	1,107	4,141	5,248
Items held in Custody	1	0	1	1	0	1
Pledged Items	735	4,583	5,318	1,105	4,140	5,245
Accepted independent guaran. and warran.	1	1	1	1	1	2
Total Off Balance Sheet Commitments	797	5,005	5,803	1,182	4,619	5,801

Income-Expenditure

(USD Million)

	Dec. 2013	Dec. 2012
Interest Income	68	94
Interest on loans	52	62
Interest received from reserve deposits	0	0
Interest received from banks	3	4
Interest received from money market transactions	6	12
Interest received from marketable securities portfolio	7	16
Other interest income	0	0
Interest Expenses	16	30
Interest on deposits	0	0
Interest on money market transactions	11	16
Interest on funds borrowed	4	12
Interest on securities issued	0	0
Other interest expenses	1	2
Net Interest Income/Expenses	52	64
Net Fees and Commissions Income/Expenses	2	3
Fees and commissions received	3	4
Fees and commissions paid	0	1
Dividend Income	0	0
Trading Profit/Loss (net)	-1	1
Profit/loss on trading account securities	0	-1
Profit/losses on derivative financial transactions	0	-1
Foreign exchange profit/loss	-2	2
Other Operating Income	6	11
Total Operating Income/Expenses	59	78
Provision for Loan Losses or other Receivables (-)	4	9
Specific provisions of banks loans and other receivables*	2	5
General provision expenses*	2	4
Other Operating Expenses (-)	32	39
Personnel Expenses*	23	27
Net Operating Profit/Loss	22	31
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	22	31
Provisions for Taxes on Income from Continuing Operations (±)	-5	-6
Net Profit/Loss from Continuing Operations	17	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	17	25

* Used from information and disclosures related to income statement.

Ratios

(%)

	Dec. 2013	Dec. 2012
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	21.4	25.2
Shareholders' Equity / Total Assets	17.0	20.1
(Shareholders' Equity - Permanent Assets) / Total Assets	12.4	15.8
Net On Balance Sheet Position / Total Shareholders' Equity	-4.0	-17.2
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-4.0	-3.0
Balance-Sheet Ratios		
TC Assets / Total Assets	26.4	30.2
TC Liabilities / Total Liabilities	25.7	26.7
FC Assets / FC Liabilities	99.1	95.3
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans and Receivables	10.3	13.2
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	74.2	73.2
Assets Quality		
Financial Assets (net) / Total Assets	7.1	4.3
Total Loans and Receivables / Total Assets	77.6	78.5
Total Loans and Receivables / Total Deposits	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	4.5	4.3
Loans Under Follow-up (net) / Total Loans and Receivables	2.9	2.1
Specific Provisions / Loans Under Follow-up	35.5	50.6
Permanent Assets / Total Assets	4.6	4.3
Consumer Loans / Total Loans and Receivables	0.2	0.2
Liquidity		
Liquid Assets / Total Assets	18.6	17.0
Liquid Assets / Short-term Liabilities	283.0	232.0
TC Liquid Assets / Total Assets	14.9	15.6
Profitability		
Net Profit/Losses / Total Assets	1.0	1.5
Net Profit/Losses / Total Shareholders' Equity	6.1	7.6
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.3	1.9
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	3.0	3.7
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	85.3	75.6
Non-interest Income (net) / Total Assets	0.4	0.9
Other Operating Expenses / Total Assets	1.9	2.4
Personnel Expenses / Other Operating Expenses	71.8	69.3
Non-interest Income (net) / Other Operating Expenses	20.7	37.5

Türkiye Sınai Kalkınma Bankası A.Ş.

Assets

(USD Million)

	Dec. 2013			% Distr.	Dec. 2012			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	20	142	162	2.7	14	60	75	1.3
Fin.ass.where fair value cha. is refl.to I/S (Net)	3	16	19	0.3	4	10	14	0.2
Financial assets held for trading	3	16	19	0.3	4	10	14	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	3	16	19	0.3	3	10	13	0.2
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	0	3	3	0.1	1	20	21	0.4
Money Market Securities	0	0	0	0.0	0	0	0	0.0
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	1,215	177	1,392	23.0	1,353	267	1,620	28.0
Securities representing a share in capital	19	1	21	0.3	19	2	21	0.4
Public sector debt securities	937	156	1,093	18.0	1,197	193	1,390	24.0
Other marketable securities	258	20	278	4.6	138	73	210	3.6
Loans and Receivables	1,088	3,217	4,305	71.0	995	2,879	3,874	66.9
Loans and Receivables	1,088	3,217	4,305	71.0	995	2,879	3,874	66.9
Loans granted to the Banks risk group	139	80	219	3.6	117	73	190	3.3
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	950	3,137	4,087	67.4	878	2,806	3,684	63.6
Loans under follow-up	7	10	17	0.3	5	3	8	0.1
Specific provisions (-)	7	10	17	0.3	5	3	8	0.1
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	72	0	72	1.2	79	0	79	1.4
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	72	0	72	1.2	79	0	79	1.4
Financial investments and associates	71	0	71	1.2	79	0	79	1.4
Non-financial investments and associates	1	0	1	0.0	1	0	1	0.0
Subsidiaries (Net)	63	0	63	1.0	77	0	77	1.3
Financial subsidiaries	63	0	63	1.0	76	0	76	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	2	2	0.0	0	5	5	0.1
Finance lease receivables	0	2	2	0.0	0	5	5	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	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	3	0	3	0.1	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	7	0	7	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	7	0	7	0.1	3	0	3	0.0
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	9	21	30	0.5	7	9	16	0.3
Total Assets	2,481	3,580	6,060	100.0	2,539	3,250	5,788	100.0

Liabilities

(USD Million)

	Dec. 2013			%	Dec. 2012			%
	TC	FC	Total		TC	FC	Total	
Deposits	0	0	0	0.0	0	0	0	0.0
Deposits held by the Banks risk group	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Trading	3	16	19	0.3	1	11	12	0.2
Funds Borrowed	0	4,226	4,226	69.7	12	3,861	3,873	66.9
Money Market Takings	640	116	755	12.5	572	134	706	12.2
Interbank money market takings	0	0	0	0.0	0	11	11	0.2
Istanbul Stock Exc. money market takings	2	0	2	0.0	0	0	0	0.0
Funds provided under repurchase agreements	638	116	753	12.4	572	123	695	12.0
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	2	3	0.0	1	4	5	0.1
Borrower funds	0	2	3	0.0	1	4	5	0.1
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	34	2	36	0.6	37	18	56	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	76	1	77	1.3	81	0	81	1.4
General provisions	49	0	49	0.8	47	0	47	0.8
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	3	0	3	0.1	4	0	4	0.1
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	24	1	24	0.4	30	0	30	0.5
Liabilities for Tax	10	0	10	0.2	18	0	18	0.3
Current liabilities for tax	10	0	10	0.2	18	0	18	0.3
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia. for Pro. & Equ. for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	50	50	0.8	0	50	50	0.9
Shareholders' Equity	877	7	885	14.6	948	39	987	17.1
Paid-in capital	610	0	610	10.1	619	0	619	10.7
Supplementary capital	-5	7	2	0.0	51	39	90	1.6
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	-10	7	-2	0.0	31	39	70	1.2
Revaluation changes of property and equip.	4	0	4	0.1	20	0	20	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	119	0	119	2.0	105	0	105	1.8
Legal reserves	73	0	73	1.2	69	0	69	1.2
Status reserves	36	0	36	0.6	34	0	34	0.6
Extraordinary reserves	9	0	9	0.1	1	0	1	0.0
Other profit reserves	2	0	2	0.0	2	0	2	0.0
Profit or loss	153	0	153	2.5	173	0	173	3.0
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	153	0	153	2.5	173	0	173	3.0
Total Liabilities	1,641	4,420	6,060	100.0	1,672	4,117	5,788	100.0

Türkiye Sınai Kalkınma Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2013			Dec. 2012		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	237	445	682	164	519	682
Letters of guarantee	237	239	477	161	196	358
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	206	206	0	322	322
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	0	0	2	0	2
Commitments	274	880	1,154	426	925	1,351
Irrevocable commitments	104	171	275	9	12	21
Revocable commitments	171	709	880	417	912	1,330
Derivative Financial Instruments	244	1,833	2,078	95	1,553	1,648
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	244	1,833	2,078	95	1,553	1,648
Custody and Pledged Securities	11,004	44,749	55,753	3,034	39,681	42,715
Items held in Custody	726	120	847	709	149	858
Pledged Items	5,417	27,356	32,773	1,789	25,915	27,704
Accepted independent guaran. and warran.	4,861	17,273	22,134	536	13,617	14,154
Total Off Balance Sheet Commitments	11,760	47,907	59,667	3,720	42,677	46,396

Income-Expenditure

(USD Million)

	Dec. 2013	Dec. 2012
Interest Income	299	332
Interest on loans	185	188
Interest received from reserve deposits	0	0
Interest received from banks	0	0
Interest received from money market transactions	7	4
Interest received from marketable securities portfolio	107	139
Other interest income	0	1
Interest Expenses	71	89
Interest on deposits	0	0
Interest on money market transactions	39	51
Interest on funds borrowed	32	38
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	228	242
Net Fees and Commissions Income/Expenses	5	7
Fees and commissions received	5	7
Fees and commissions paid	0	1
Dividend Income	14	16
Trading Profit/Loss (net)	-6	0
Profit/loss on trading account securities	2	-1
Profit/losses on derivative financial transactions	-4	5
Foreign exchange profit/loss	-4	-4
Other Operating Income	4	11
Total Operating Income/Expenses	245	275
Provision for Loan Losses or other Receivables (-)	23	19
Specific provisions of banks loans and other receivables*	12	0
General provision expenses*	10	11
Other Operating Expenses (-)	34	41
Personnel Expenses*	22	25
Net Operating Profit/Loss	188	215
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	188	215
Provisions for Taxes on Income from Continuing Operations (±)	-35	-42
Net Profit/Loss from Continuing Operations	153	173
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	153	173

* Used from information and disclosures related to income statement.

Ratios

(%)

	Dec. 2013	Dec. 2012
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	18.2	20.4
Shareholders' Equity / Total Assets	14.6	17.1
(Shareholders' Equity - Permanent Assets) / Total Assets	12.3	14.3
Net On Balance Sheet Position / Total Shareholders' Equity	-2.2	4.7
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-1.4	5.0
Balance-Sheet Ratios		
TC Assets / Total Assets	40.9	43.9
TC Liabilities / Total Liabilities	27.1	28.9
FC Assets / FC Liabilities	81.0	78.9
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans and Receivables	25.3	25.7
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	69.7	66.9
Assets Quality		
Financial Assets (net) / Total Assets	23.3	28.2
Total Loans and Receivables / Total Assets	71.0	66.9
Total Loans and Receivables / Total Deposits	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	0.4	0.2
Loans Under Follow-up (net) / Total Loans and Receivables	0.0	0.0
Specific Provisions / Loans Under Follow-up	100.0	100.0
Permanent Assets / Total Assets	2.3	2.8
Consumer Loans / Total Loans and Receivables	0.0	0.0
Liquidity		
Liquid Assets / Total Assets	26.0	29.9
Liquid Assets / Short-term Liabilities	176.6	219.5
TC Liquid Assets / Total Assets	20.4	23.7
Profitability		
Net Profit/Losses / Total Assets	2.5	3.0
Net Profit/Losses / Total Shareholders' Equity	17.3	17.5
Profit/Losses Before Taxes after Continuing Operations / Total Assets	3.1	3.7
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	3.6	4.2
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	88.2	87.9
Non-interest Income (net) / Total Assets	0.3	0.6
Other Operating Expenses / Total Assets	0.6	0.7
Personnel Expenses / Other Operating Expenses	63.7	60.4
Non-interest Income (net) / Other Operating Expenses	49.2	81.3

Appendix

Table 1 Turkish Banks - Ranked by Total Assets, as of December 31, 2013

(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 Employees
1	Türkiye İş Bankası A.Ş.	Privately-owned Deposit B.	1924	98,808	63,500	56,785	11,068	2,112	1,485	206,314	1,309	24,129
2	Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	State-owned Deposit B.	1863	97,414	52,125	66,530	8,621	1,173	1,563	221,292	1,661	24,725
3	Türkiye Garanti Bankası A.Ş.	Privately-owned Deposit B.	1946	92,422	55,704	49,978	10,601	1,971	1,411	486,866	998	18,737
4	Akbank T.A.Ş.	Privately-owned Deposit B.	1948	86,245	51,951	49,416	10,017	1,878	1,381	384,340	986	16,249
5	Yapı ve Kredi Bankası A.Ş.	Privately-owned Deposit B.	1944	69,884	45,080	40,512	8,125	2,040	1,503	183,688	949	15,683
6	Türkiye Halk Bankası A.Ş.	State-owned Deposit B.	1938	65,689	39,827	47,294	6,640	587	1,291	216,247	877	14,798
7	Türkiye Vakıflar Bankası T.A.O.	State-owned Deposit B.	1954	63,601	40,721	38,271	5,922	1,173	744	557,169	859	14,943
8	Finans Bank A.Ş.	Foreign B.	1987	30,985	20,055	17,988	3,590	1,267	345	240,368	674	13,967
9	Denizbank A.Ş.	Foreign B.	1997	27,895	18,136	16,726	2,307	336	213	157,147	689	12,822
10	Türk Ekonomi Bankası A.Ş.	Privately-owned Deposit B.	1927	25,070	17,900	16,095	2,481	1,035	251	104,504	544	10,001
11	HSBC Bank A.Ş.	Foreign B.	1990	17,006	8,964	8,265	1,415	306	14	116,076	315	6,148
12	ING Bank A.Ş.	Foreign B.	1984	15,675	11,491	8,057	1,592	1,308	82	103,582	330	5,778
13	Türk Eximbank	Dev't and Inv't B.	1987	11,646	10,813	0	1,832	1,033	115	12,325	1	483
14	Şekerbank T.A.Ş.	Privately-owned Deposit B.	1953	8,789	6,338	5,933	965	469	99	164,581	312	4,150
15	Odea Bank A.Ş.	Foreign B.	2012	7,562	5,325	5,807	625	702	-64	13,534	37	1,105
16	İller Bankası A.Ş.	Dev't and Inv't B.	1933	6,907	5,332	0	4,784	4,003	154	4,826	19	2,624
17	Türkiye Sınai Kalkınma Bankası A.Ş.	Dev't and Inv't B.	1950	6,060	4,305	0	885	610	153	59,667	3	316
18	Alternatifbank A.Ş.	Foreign B.	1992	4,873	3,012	2,346	279	197	36	16,799	73	1,413
19	Anadolubank A.Ş.	Privately-owned Deposit B.	1996	3,513	2,366	2,321	494	282	43	17,122	115	2,111
20	Burgan Bank A.Ş.	Foreign B.	1992	3,197	2,149	1,609	275	268	-19	16,986	60	980
21	Fibabanka A.Ş.	Privately-owned Deposit B.	1984	3,128	2,431	2,135	233	258	21	35,919	62	1,152
22	Citibank A.Ş.	Foreign B.	1980	3,037	905	1,885	514	16	43	32,694	8	478
23	İstanbul Takas ve Saklama Bankası A.Ş.	Dev't and Inv't B.	1995	2,627	133	0	277	197	38	477,950	1	238
24	Aktif Yatırım Bankası A.Ş.	Dev't and Inv't B.	1999	2,396	1,699	0	371	327	44	19,305	8	623

	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
25	Turkland Bank A.Ş.	Foreign B.	1991	1,930	1,252	1,332	253	235	7	19,275	27	535
26	Tekstil Bankası A.Ş.	Privately-owned Deposit B.	1986	1,807	1,324	1,186	282	197	21	3,349	44	853
27	Türkiye Kalkınma Bankası A.Ş.	Dev't and Inv't B.	1975	1,669	1,295	0	284	75	17	5,803	1	654
28	Arap Türk Bankası A.Ş.	Foreign B.	1977	1,573	680	1,261	217	113	23	1,417	7	277
29	The Royal Bank of Scotland Plc.	Foreign B.	1921	1,310	205	277	231	51	18	3,327	1	90
30	Deutsche Bank A.Ş.	Foreign B.	1988	1,108	424	278	200	63	1	24,187	1	110
31	BankPozitif Kredi ve Kalkınma Bankası A.Ş.	Dev't and Inv't B.	1999	1,053	685	0	232	158	11	3,285	1	129
32	Société Générale (SA)	Foreign B.	1989	591	30	109	56	63	3	723	16	278
33	Turkish Bank A.Ş.	Privately-owned Deposit B.	1982	528	251	307	81	77	0	980	19	269
34	Birleşik Fon Bankası A.Ş.	B. Under the Dep. Ins.Fund	1958	383	1	6	289	216	17	2,767	1	229
35	Bank of Tokyo-Mitsubishi UFJ Turkey A.Ş.	Foreign B.	2013	325	6	0	250	248	2	1	1	50
36	Nurul Yatırım Bankası A.Ş.	Dev't and Inv't B.	1999	203	103	0	38	21	0	1,420	1	37
37	Merrill Lynch Yatırım Bank A.Ş.	Dev't and Inv't B.	1992	167	15	0	49	23	1	125	1	42
38	Bank Mellat	Foreign B.	1982	157	11	65	89	74	3	36	3	50
39	JPMorgan Chase Bank N.A.	Foreign B.	1984	155	0	4	143	47	12	711	1	61
40	Diler Yatırım Bankası A.Ş.	Dev't and Inv't B.	1998	64	46	0	45	28	2	72	1	20
41	GSD Yatırım Bankası A.Ş.	Dev't and Inv't B.	1998	61	58	0	40	23	2	1,312	1	26
42	Habib Bank Limited	Foreign B.	1983	44	21	6	22	14	1	44	1	17
43	Standard Chartered Yatırım Bankası Türk A.Ş.	Dev't and Inv't B.	1990	34	0	0	30	19	1	0	1	32
44	Taib Yatırım Bank A.Ş.	Dev't and Inv't B.	1987	23	13	0	23	38	-4	11	1	22
45	Adabank A.Ş.	Privately-owned Deposit B.	1985	23	0	3	20	38	0	2	1	31
	Total			767,635	476,682	442,787	86,788	25,372	11,084	3,918,147	11,021	197,465

* 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, 2013

	No. of Banks	No. of Branches	No. of Employees		No. of Banks	No. of Branches	No. of Employees
Sector Total	45	11,021	197,465				
Deposit Banks	32	10,981	192,219				
State-owned Banks	3	3,397	54,466				
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.		1,661	24,725				
Türkiye Halk Bankası A.Ş.		877	14,798				
Türkiye Vakıflar Bankası T.A.O.		859	14,943				
Privately-owned Banks	11	5,339	93,365				
Adabank A.Ş.		1	31				
Akbank T.A.Ş.		986	16,249				
Anadolubank A.Ş.		115	2,111				
				<i>Privately-owned Deposit Banks continued...</i>			
Fibabanka A.Ş.		62	1,152				
Şekerbank T.A.Ş.		312	4,150				
Tekstil Bankası A.Ş.		44	853				
Turkish Bank A.Ş.		19	269				
Türk Ekonomi Bankası A.Ş.		544	10,001				
Türkiye Garanti Bankası A.Ş.		998	18,737				
Türkiye İş Bankası A.Ş.		1,309	24,129				
Yapı ve Kredi Bankası A.Ş.		949	15,683				
Banks Under Depo. Insurance Fund	1	1	229				
Birleşik Fon Bankası A.Ş.		1	229				

	No. of Banks	No. of Branches	No. of Employees
Development and Investment Banks	13	40	5,246
Aktif Yatırım Bankası A.Ş.		8	623
BankPozitif Kredi ve Kalkınma Bankası A.Ş.		1	129
Diler Yatırım Bankası A.Ş.		1	20
GSD Yatırım Bankası A.Ş.		1	26
İller Bankası A.Ş.		19	2,624
İstanbul Takas ve Saklama Bankası A.Ş.		1	238
Merrill Lynch Yatırım Bank A.Ş.		1	42
Nurol Yatırım Bankası A.Ş.		1	37
Standard Chartered Yatırım Bankası Türk A.Ş.		1	32
Taib Yatırımbank A.Ş.		1	22
Türk Eximbank		1	483
Türkiye Kalkınma Bankası A.Ş.		1	654
Türkiye Sınai Kalkınma Bankası A.Ş.		3	316

	No. of Banks	No. of Branches	No. of Employees
Foreign Banks	17	2,244	44,159
Alternatifbank A.Ş.		73	1,413
Arap Türk Bankası A.Ş.		7	277
Bank Mellat		3	50
Bank of Tokyo-Mitsubishi UFJ Turkey A.Ş.		1	50
Burgan Bank A.Ş.		60	980
Citibank A.Ş.		8	478
Denizbank A.Ş.		689	12,822
Deutsche Bank A.Ş.		1	110
Finans Bank A.Ş.		674	13,967
Habib Bank Limited		1	17
HSBC Bank A.Ş.		315	6,148
ING Bank A.Ş.		330	5,778
JPMorgan Chase Bank N.A.		1	61
Odea Bank A.Ş.		37	1,105
Société Générale (SA)		16	278
The Royal Bank of Scotland Plc.		1	90
Turkland Bank A.Ş.		27	535

Table 3 Presentation of Assets and Liabilities According to their Outstanding Maturities, as of December 31, 2013
(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	46,389	37,729	2,572	2,840	41	0	0	89,570
Due from banks	6,389	10,272	1,685	704	854	1,108	0	21,012
Financial assets where fair value change is reflected to income statement	40	1,841	1,070	2,697	2,672	836	46	9,202
Money market placements	0	7,705	0	0	0	0	0	7,705
Marketable securities available for sale	259	2,257	4,215	17,437	34,668	33,243	252	92,330
Loans	8,054	60,731	43,866	124,039	176,057	60,722	3,111	476,580
Investments held to maturity	0	571	3,012	8,330	12,031	18,133	0	42,078
Other assets	3,198	2,634	235	126	881	149	21,933	29,158
Total assets	64,328	123,741	56,656	156,173	227,204	114,191	25,342	767,635
Liabilities								
Interbank deposits	4,208	15,482	5,143	1,102	150	0	0	26,086
Other deposits	76,079	233,456	78,181	28,390	586	9	0	416,701
Funds provided from other financial instruments	2	8,092	10,169	44,956	21,613	14,307	13	99,152
Money market takings	0	41,116	4,204	4,875	2,754	2,248	0	55,196
Marketable securities issued	0	2,307	4,103	6,498	11,801	5,484	0	30,192
Miscellaneous payables	2,737	12,726	786	191	282	0	609	17,331
Other liabilities	4,252	4,101	1,858	3,787	6,429	3,951	98,600	122,977
Total liabilities	87,277	317,280	104,445	89,797	43,615	25,999	99,222	767,635
Liquidity Gap	-22,949	-193,539	-47,789	66,376	183,588	88,192	-73,880	0

Table 4 Interest Rate Sensitivity of Assets, Liabilities and Off Balance Sheet Items, as of December 31, 2013
(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	55	0	0	0	0	89,515	89,570
Due from banks	10,547	2,536	891	215	0	5,443	19,632
Financial assets where fair value change is reflected to income statement	1,656	1,392	2,284	842	355	2,672	9,202
Money market placements	7,705	0	0	0	0	0	7,705
Financial assets available for sale	19,183	14,974	23,507	16,898	16,915	854	92,330
Loans	124,957	75,507	101,412	123,096	41,834	4,441	471,248
Investments held to maturity	11,651	6,529	10,587	5,873	7,215	222	42,078
Other assets	684	337	183	78	11	27,670	28,963
Total assets	176,438	101,276	138,864	147,002	66,330	130,817	760,729
Liabilities							
Interbank deposits	15,632	5,282	1,111	13	0	4,047	26,086
Other deposits	233,463	78,014	28,347	533	3	76,340	416,701
Money market takings	41,236	4,354	5,054	2,489	2,042	20	55,196
Miscellaneous payables	2,050	16	420	1	0	14,792	17,280
Marketable securities issued	3,108	4,226	7,771	10,261	4,690	136	30,192
Funds provided from other financial institutions	19,512	33,583	32,827	5,696	5,591	103	97,312
Other liabilities	1,471	3,150	4,214	2,770	869	105,488	117,962
Total liabilities	316,473	128,625	79,744	21,765	13,196	200,926	760,729
On balance sheet interest sensitivity gap-Long	2,799	1,803	59,359	125,280	53,635	476	243,352
On balance sheet interest sensitivity gap-Short	-142,833	-29,152	-239	-42	-501	-70,585	-243,352
Off balance sheet interest sensitivity gap-Long	11,279	21,565	6,903	2,927	740	1,926	45,340
Off balance sheet interest sensitivity gap-Short	-3,149	-2,966	-8,755	-21,654	-4,369	-1,940	-42,832
Total position	-131,904	-8,750	57,268	106,511	49,506	-70,123	2,508

Table 5 Information on Currency Risk, as of December 31, 2013
(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	27,795	35,960	14,643	78,398
Due from banks	4,462	9,388	719	14,568
Financial assets where fair value change is reflected to income statement	431	1,045	39	1,516
Money market placements	59	135	0	194
Financial assets available for sale	3,910	13,103	7	17,020
Loans	53,633	102,957	1,914	158,503
Invest. and associates, subsidiaries and joint ventures (bus. partners)	2,733	507	82	3,322
Investments held to maturity	2,015	5,401	3	7,419
Derivative financial assets held for hedging	1	43	0	44
Property and equipment	2	2	2	6
Intangible assets	1	1	1	2
Other assets	1,090	1,268	101	2,460
Total Assets	96,132	169,810	17,510	283,452
Liabilities				
Interbank deposits	5,734	9,868	1,848	17,450
Foreign currency deposits	63,788	78,963	10,031	152,783
Money market takings	2,061	21,404	97	23,562
Funds provided from other financial institutions	34,029	54,536	718	89,282
Marketable securities issued	224	16,501	365	17,090
Miscellaneous payables	2,076	1,334	118	3,528
Derivative financial liabilities held for hedging	55	166	0	222
Other liabilities	2,551	6,603	1,189	10,343
Total Liabilities	110,518	189,375	14,366	314,260
Net On Balance Sheet Position	-14,386	-19,566	3,144	-30,808
Net Off Balance Sheet Position	15,197	18,343	-3,770	29,770
Financial derivative assets	44,518	95,944	9,731	150,194
Financial derivative liabilities	29,321	77,602	13,501	120,423
Non-cash loans	22,583	45,133	3,016	70,731

Table 6 Saving Deposits, as of December 31, 2013 (USD Million)

Number of Saving Deposit Accounts

Range of Accounts (TRY)	Terms	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	64	34	0	10	107	50,311,654	37,999,593	217,993	10,245,062	98,774,302
		0	1	0	0	2	236,433	1,373,371	0	272,947	1,882,751
	Total	64	35	0	10	109	50,548,087	39,372,964	217,993	10,518,009	100,657,053
51-250	Demand Time	137	156	0	30	323	2,787,639	2,330,316	475	525,177	5,643,607
		5	10	0	3	18	80,700	150,444	0	61,695	292,839
	Total	142	166	0	34	341	2,868,339	2,480,760	475	586,872	5,936,446
251-1,000	Demand Time	612	668	0	160	1,441	2,903,726	2,592,122	372	569,284	6,065,504
		41	50	0	15	106	138,107	185,391	0	58,234	381,732
	Total	654	718	0	175	1,547	3,041,833	2,777,513	372	627,518	6,447,236
1,001-5,000	Demand Time	1,495	1,752	0	364	3,612	1,775,617	1,594,563	201	355,607	3,725,988
		606	700	0	186	1,491	541,445	581,406	0	149,791	1,272,642
	Total	2,101	2,452	0	550	5,103	2,317,062	2,175,969	201	505,398	4,998,630
5,001-25,000	Demand Time	2,240	2,730	0	453	5,424	557,752	556,194	36	98,910	1,212,892
		4,890	5,356	0	1,696	11,941	932,634	887,412	0	283,356	2,103,402
	Total	7,130	8,086	0	2,149	17,365	1,490,386	1,443,606	36	382,266	3,316,294
25,001-100,000	Demand Time	1,629	2,203	0	379	4,211	100,293	104,822	5	17,111	222,231
		12,349	13,503	0	5,788	31,640	551,638	570,011	0	232,800	1,354,449
	Total	13,978	15,706	0	6,167	35,852	651,931	674,833	5	249,911	1,576,680
100,001+	Demand Time	1,209	1,903	0	501	3,613	14,730	17,687	2	4,252	36,671
		27,709	47,863	0	15,862	91,433	193,252	291,271	0	100,388	584,911
	Total	28,918	49,766	0	16,363	95,047	207,982	308,958	2	104,640	621,582
Total	Demand Time	7,387	9,446	1	1,897	18,731	58,451,411	45,195,297	219,084	11,815,403	115,681,195
		45,600	67,482	0	23,550	136,632	2,674,209	4,039,306	0	1,159,211	7,872,726
	Total	52,987	76,928	1	25,447	155,363	61,125,620	49,234,603	219,084	12,974,614	123,553,921

Table 7 Number of Deposit Accounts, as of December 31, 2013

Banks	Saving Deposits	Public Sector Deposits	Commercial Deposits	Interbank Deposits	Foreign Currency Deposits	Other Institutions Deposits	Precious Metals Deposits	Total
Deposit Banks	123,553,921	438,919	10,126,168	19,625	12,682,879	705,464	2,199,778	149,726,754
State-owned Banks	61,125,620	354,080	2,792,424	1,871	4,612,047	504,469	865,790	70,256,301
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	43,638,420	194,025	749,384	970	2,605,416	243,602	295,540	47,727,357
Türkiye Halk Bankası A.Ş.	8,316,575	60,183	1,375,791	312	1,023,063	112,052	353,686	11,241,662
Türkiye Vakıflar Bankası T.A.O.	9,170,625	99,872	667,249	589	983,568	148,815	216,564	11,287,282
Privately-owned Banks	49,234,603	67,571	5,098,820	13,231	5,631,035	161,185	1,057,876	61,264,321
Adabank A.Ş.	48	0	15	0	18	0	0	81
Akbank T.A.Ş.	17,572,431	28,022	1,071,315	5,213	923,055	35,529	253,588	19,889,153
Anadolubank A.Ş.	167,327	36	51,163	58	24,841	599	1,330	245,354
Fibabanka A.Ş.	42,709	14	7,421	9	8,924	111	78	59,266
Şekerbank T.A.Ş.	304,843	694	62,535	107	57,223	23,862	31,647	480,911
Tekstil Bankası A.Ş.	64,610	32	6,583	10	12,802	551	0	84,588
Türkbank A.Ş.	5,683	50	1,244	45	4,240	162	236	11,660
Türk Ekonomi Bankası A.Ş.	5,650,189	5,502	961,566	4,207	1,372,010	8,059	84,357	8,085,890
Türkiye Garanti Bankası A.Ş.	5,140,175	4,553	501,044	818	523,358	15,214	149,606	6,334,768
Türkiye İş Bankası A.Ş.	17,415,438	28,074	1,907,013	2,413	2,345,464	66,296	470,307	22,235,005
Yapı ve Kredi Bankası A.Ş.	2,871,150	594	528,921	351	359,100	10,802	66,727	3,837,645

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	219,084	38	112,240	47	14,451	43	204	346,107
Birleşik Fon Bankası A.Ş.	219,084	38	112,240	47	14,451	43	204	346,107
Foreign Banks	12,974,614	17,230	2,122,684	4,476	2,425,346	39,767	275,908	17,860,025
Alternatifbank A.Ş.	95,872	307	51,356	28	54,545	513	1,550	204,171
Arap Türk Bankası A.Ş.	1,074	0	1,012	107	3,584	19	0	5,796
Bank Mellat	132	0	970	53	1,571	6	0	2,732
Bank of Tokyo-Mitsubishi UFJ Turkey A.Ş.	0	0	8	0	0	0	0	8
Burgan Bank A.Ş.	29,412	188	20,479	52	25,813	685	0	76,629
Citibank A.Ş.	2	54	3,474	1,281	3,617	710	0	9,138
Denizbank A.Ş.	1,388,775	7,230	1,366,942	1,403	1,292,346	14,394	98,232	4,169,322
Deutsche Bank A.Ş.	0	0	217	66	188	55	0	526
Finans Bank A.Ş.	1,830,234	971	202,914	479	109,281	2,437	167,322	2,313,638
Habib Bank Limited	216	0	242	26	775	0	0	1,259
HSBC Bank A.Ş.	2,728,219	2,651	132,171	569	566,388	2,633	6,183	3,438,814
ING Bank A.Ş.	6,859,082	5,819	334,121	292	356,286	18,062	2,621	7,576,283
JPMorgan Chase Bank N.A.	0	0	8	10	0	0	0	18
Odea Bank A.Ş.	29,735	8	3,539	48	4,554	138	0	38,022
Société Générale (SA)	0	0	42	6	15	0	0	63
The Royal Bank of Scotland Plc.	0	0	350	37	325	1	0	713
Turkland Bank A.Ş.	11,861	2	4,839	19	6,058	114	0	22,893

Table 8 Maturity Structure of Deposits, as of December 31, 2013
(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	28,731	0	18,104	81,581	10,372	5,190	8,053	66	152,095
Saving Deposits	7,387	0	1,385	39,531	3,152	689	783	60	52,987
Public Sector Deposits	6,041	0	1,929	8,173	669	474	199	0	17,483
Commercial Deposits	3,967	0	4,391	13,074	1,122	477	141	0	23,172
Interbank Deposits	1,765	0	5,538	1,772	845	258	304	0	10,481
Foreign Currency Deposits	5,186	0	3,929	15,040	4,145	2,475	6,561	6	37,343
Other Institutions Deposits	2,143	0	932	3,847	439	817	65	0	8,243
Precious Metals Deposits	2,242	0	0	144	0	0	0	0	2,386
Privately-owned Banks	40,651	14	33,152	119,279	12,935	11,144	7,405	90	224,671
Saving Deposits	9,446	0	9,361	53,175	2,700	944	1,248	54	76,928
Public Sector Deposits	1,437	0	130	119	172	1,923	2	0	3,783
Commercial Deposits	10,742	0	7,439	14,350	1,237	660	286	0	34,712
Interbank Deposits	1,518	4	2,880	5,192	1,212	527	341	0	11,674
Foreign Currency Deposits	13,272	10	12,787	42,991	6,663	5,997	5,284	36	87,039
Other Institutions Deposits	301	0	500	3,306	909	941	104	0	6,060
Precious Metals Deposits	3,936	0	57	147	43	153	139	0	4,474
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	5	0	0	0	0	0	0	0	5
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	10,900	0	14,207	34,462	2,847	1,991	1,590	18	66,014
Saving Deposits	1,897	0	5,293	16,280	1,021	383	558	14	25,447
Public Sector Deposits	459	0	3	40	3	648	1	0	1,153
Commercial Deposits	2,378	0	3,901	4,803	218	148	192	0	11,640
Interbank Deposits	925	0	1,313	647	595	182	268	0	3,931
Foreign Currency Deposits	4,481	0	3,435	11,803	932	563	559	3	21,775
Other Institutions Deposits	107	0	226	773	65	59	3	0	1,233
Precious Metals Deposits	652	0	36	117	12	8	9	0	835
Total	80,287	14	65,463	235,322	26,153	18,324	17,048	174	442,787
Saving Deposits	18,731	0	16,039	108,986	6,873	2,016	2,590	129	155,363
Public Sector Deposits	7,937	0	2,062	8,331	844	3,044	202	0	22,420
Commercial Deposits	17,088	0	15,730	32,226	2,578	1,284	619	0	69,525
Interbank Deposits	4,208	4	9,731	7,611	2,653	967	913	0	26,086
Foreign Currency Deposits	22,943	10	20,151	69,834	11,739	9,036	12,404	45	146,162
Other Institutions Deposits	2,552	0	1,657	7,926	1,412	1,817	172	0	15,535
Precious Metals Deposits	6,830	0	93	408	56	161	148	0	7,696

Table 9 Classification of Deposits, as of December 31, 2013
(USD Million)

Banks	Saving Deposits	Public Sector Deposits	Commercial Deposits	Interbank Deposits	Foreign Currency Deposits	Other Institutions Deposits	Precious Metals Deposits	Total
Sector Total	155,363	22,420	69,525	26,086	146,162	15,535	7,696	442,787
State-owned Deposit Banks	52,987	17,483	23,172	10,481	37,343	8,243	2,386	152,095
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	29,191	7,689	5,990	3,826	15,849	3,043	942	66,530
Türkiye Halk Bankası A.Ş.	13,988	4,190	9,028	4,702	12,922	1,518	947	47,294
Türkiye Vakıflar Bankası T.A.O.	9,808	5,605	8,154	1,954	8,572	3,682	497	38,271
Privately-owned Deposit Banks	76,928	3,783	34,712	11,674	87,039	6,060	4,474	224,671
Adabank A.Ş.	0	0	3	0	0	0	0	3
Akbank T.A.Ş.	15,996	423	7,783	5,376	18,069	941	829	49,416
Anadolubank A.Ş.	1,108	20	399	127	566	85	15	2,321
Fibabanka A.Ş.	819	2	389	103	740	80	1	2,135
Şekerbank T.A.Ş.	2,236	25	1,115	335	1,689	368	165	5,933
Tekstil Bankası A.Ş.	401	5	163	0	597	19	0	1,186
Turkish Bank A.Ş.	79	1	20	78	126	1	1	307
Türk Ekonomi Bankası A.Ş.	5,766	281	3,457	697	4,480	1,098	315	16,095
Türkiye Garanti Bankası A.Ş.	18,075	934	7,947	2,301	18,936	710	1,075	49,978
Türkiye İş Bankası A.Ş.	21,299	538	7,167	1,868	22,819	1,576	1,519	56,785
Yapı ve Kredi Bankası A.Ş.	11,149	1,554	6,269	788	19,017	1,182	553	40,512

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	1	0	1	0	5	0	0	6
Birleşik Fon Bankası A.Ş.	1	0	1	0	5	0	0	6
Foreign Banks	25,447	1,153	11,640	3,931	21,775	1,233	835	66,014
Alternatifbank A.Ş.	797	13	732	109	643	44	7	2,346
Arap Türk Bankası A.Ş.	3	0	10	1,082	166	1	0	1,261
Bank Mellat	0	0	1	28	35	0	0	65
Bank of Tokyo-Mitsubishi UFJ Turkey A	0	0	0	0	0	0	0	0
Burgan Bank A.Ş.	380	17	201	78	909	25	0	1,609
Citibank A.Ş.	0	9	776	221	755	123	0	1,885
Denizbank A.Ş.	6,388	165	3,035	612	5,886	377	262	16,726
Deutsche Bank A.Ş.	0	0	49	195	24	11	0	278
Finans Bank A.Ş.	7,581	802	3,442	630	4,777	392	365	17,988
Habib Bank Limited	0	0	1	0	5	0	0	6
HSBC Bank A.Ş.	3,314	45	1,246	315	3,131	20	194	8,265
ING Bank A.Ş.	4,723	94	965	333	1,858	77	7	8,057
JPMorgan Chase Bank N.A.	0	0	0	4	0	0	0	4
Odeabank A.Ş.	1,837	4	778	156	2,913	119	0	5,807
Société Générale (SA)	0	0	0	109	0	0	0	109
The Royal Bank of Scotland Plc.	0	0	106	38	133	0	0	277
Turkland Bank A.Ş.	425	3	297	21	542	45	0	1,332

Table 10 Number of Deposit Accounts by Geographical Regions and Provinces, as of December 31, 2013

Regions and Provinces*	Saving Deposits	Public Sector Deposits	Commercial Deposits	Interbank Deposits	Foreign Currency Deposits	Other Institutions Deposits	Precious Metals Deposits	Total
Istanbul	25,318,758	35,548	2,354,929	11,113	3,947,203	119,148	498,237	32,284,936
West Marmara	6,364,432	26,622	543,696	436	414,992	49,613	108,926	7,508,717
Balıkesir	2,131,438	8,782	172,771	140	165,002	14,477	38,770	2,531,380
Çanakkale	1,031,910	5,348	86,812	56	48,286	8,109	17,637	1,198,158
Edirne	869,695	4,306	87,817	58	55,112	9,711	15,871	1,042,570
Kırklareli	693,220	2,886	61,782	47	44,379	6,399	13,138	821,851
Tekirdağ	1,638,169	5,300	134,514	135	102,213	10,917	23,510	1,914,758
Aegean	19,603,914	63,480	1,610,653	1,522	1,768,422	101,543	339,538	23,489,072
Afyonkarahisar	1,062,498	6,432	80,357	84	96,792	6,682	19,127	1,271,972
Aydın	1,923,599	5,894	177,807	109	204,568	10,503	35,229	2,357,709
Denizli	1,776,909	6,600	147,523	127	164,905	7,934	34,818	2,138,816
İzmir	8,824,216	22,172	715,218	825	805,093	47,707	148,036	10,563,267
Kütahya	1,087,206	5,036	61,065	40	69,531	5,747	19,644	1,248,269
Manisa	2,385,652	8,971	206,623	136	124,481	10,321	34,156	2,770,340
Muğla	1,918,475	5,873	177,877	165	231,094	9,584	36,482	2,379,550
Uşak	625,359	2,502	44,183	36	71,958	3,065	12,046	759,149
East Marmara	11,548,027	37,784	929,991	1,011	980,388	66,597	224,736	13,788,534
Bilecik	516,830	2,422	25,756	20	19,661	3,042	9,459	577,190
Bolu	521,937	3,384	41,864	36	40,085	3,981	9,990	621,277
Bursa	4,100,184	8,627	373,189	413	394,216	24,829	80,955	4,982,413
Düzce	534,073	2,348	44,496	30	41,270	3,222	7,671	633,110
Eskişehir	1,567,304	5,019	98,610	86	116,702	8,440	31,442	1,827,603
Kocaeli (İzmit)	2,674,297	7,236	191,355	304	225,316	13,032	55,314	3,166,854
Sakarya (Adapazarı)	1,267,814	7,367	130,782	94	107,593	6,979	23,407	1,544,036
Yalova	365,588	1,381	23,939	28	35,545	3,072	6,498	436,051
West Anatolia	14,968,359	39,855	1,056,943	1,504	1,535,930	104,374	286,103	17,993,068
Ankara	11,807,749	26,435	777,562	1,321	1,248,073	86,121	231,476	14,178,737
Karaman	392,747	1,769	30,513	12	39,480	2,073	6,761	473,355
Konya	2,767,863	11,651	248,868	171	248,377	16,180	47,866	3,340,976

Regions and Provinces*	Saving Deposits	Public Sector Deposits	Commercial Deposits	Interbank Deposits	Foreign Currency Deposits	Other Institutions Deposits	Precious Metals Deposits	Total
Mediterranean	14,787,064	48,499	1,288,144	1,201	1,465,920	73,540	232,441	17,896,809
Adana	3,298,082	8,667	272,761	331	264,865	14,834	46,607	3,906,147
Antalya	4,083,522	11,580	421,330	333	574,154	19,744	77,633	5,188,296
Burdur	593,277	2,484	39,335	29	34,525	3,687	9,334	682,671
Hatay (Antakya)	1,873,743	6,887	140,411	125	185,464	8,958	24,519	2,240,107
Isparta	916,201	4,015	55,842	40	69,385	4,814	14,958	1,065,255
İçel (Mersin)	2,490,590	6,993	234,793	206	207,975	12,747	34,133	2,987,437
Kahramanmaraş	1,007,970	5,667	77,596	109	102,142	5,631	16,219	1,215,334
Osmaniye	523,679	2,206	46,076	28	27,410	3,125	9,038	611,562
Mid-Anatolia	5,697,031	30,927	431,911	294	688,188	34,256	95,569	6,978,176
Aksaray	490,078	2,099	36,953	19	82,479	2,618	7,749	621,995
Kayseri	1,804,576	7,412	141,546	160	249,476	8,627	32,680	2,244,477
Kırıkkale	446,119	2,298	29,834	10	26,423	1,846	7,454	513,984
Kırşehir	415,767	2,616	24,949	6	59,265	2,301	6,057	510,961
Nevşehir	470,803	2,654	39,880	27	70,268	3,013	8,596	595,241
Niğde	424,174	2,227	37,145	15	26,613	3,595	5,598	499,367
Sivas	974,856	7,112	62,853	38	92,573	8,782	16,286	1,162,500
Yozgat	670,658	4,509	58,751	19	81,091	3,474	11,149	829,651
West Black Sea	7,431,214	47,994	614,368	390	538,851	59,007	131,889	8,823,713
Amasya	594,628	4,459	52,971	16	31,769	5,406	9,824	699,073
Bartın	350,257	1,689	23,120	16	27,194	2,465	5,865	410,606
Çankırı	307,400	3,506	20,720	16	18,326	3,393	5,611	358,972
Çorum	835,509	12,353	72,762	51	78,770	8,265	14,742	1,022,452
Karabük	438,982	1,982	30,383	27	23,475	4,397	9,048	508,294
Kastamonu	694,499	5,209	50,590	41	32,730	4,881	12,142	800,092
Samsun	1,885,216	6,292	185,801	113	151,630	12,437	33,582	2,275,071
Sinop	345,916	3,177	25,424	20	24,981	4,430	7,760	411,708
Tokat	834,461	4,409	78,466	42	54,008	4,621	14,527	990,534
Zonguldak	1,144,346	4,918	74,131	48	95,968	8,712	18,788	1,346,911
East Black Sea	4,872,531	23,055	380,468	238	366,537	27,487	70,558	5,740,874
Artvin	397,650	2,315	38,720	21	20,481	2,175	7,908	469,270
Giresun	827,329	5,101	55,541	36	57,740	3,604	11,573	960,924
Gümüşhane	191,085	1,970	12,617	8	16,538	1,905	3,488	227,611
Ordu	1,137,605	4,970	86,627	44	85,061	6,555	16,257	1,337,119
Rize	837,857	2,961	74,567	36	43,670	5,465	11,064	975,620
Trabzon	1,481,005	5,738	112,396	93	143,047	7,783	20,268	1,770,330

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	2,767,820	25,336	155,293	112	152,429	19,902	38,951	3,159,843
Ağrı	405,196	2,523	19,414	19	18,023	1,663	5,459	452,297
Ardahan	175,266	2,449	10,295	4	6,528	1,896	2,406	198,844
Bayburt	124,371	1,426	7,747	5	11,586	1,368	1,720	148,223
Erzincan	459,978	5,736	22,973	13	27,383	4,584	6,118	526,785
Erzurum	1,010,192	8,599	59,290	43	53,280	7,193	14,952	1,153,549
Iğdır	202,422	1,545	12,902	9	17,986	971	3,429	239,264
Kars	390,395	3,058	22,672	19	17,643	2,227	4,867	440,881
Middle East Anatolia	3,732,527	23,361	213,892	150	232,826	20,570	65,994	4,289,320
Bingöl	250,522	1,853	11,371	4	19,146	1,166	4,253	288,315
Bitlis	295,848	2,051	20,508	10	9,286	1,768	5,843	335,314
Elazığ	725,650	5,352	42,980	48	65,509	4,023	11,947	855,509
Hakkari	232,396	1,580	8,716	1	8,386	1,022	5,912	258,013
Malatya	978,518	4,109	64,881	46	65,034	6,149	18,124	1,136,861
Muş	292,080	2,594	15,698	8	14,343	1,409	4,507	330,639
Tunceli	186,213	1,592	6,100	6	16,155	1,076	2,984	214,126
Van	771,300	4,230	43,638	27	34,967	3,957	12,424	870,543
South-East Anatolia	6,252,925	36,376	523,137	455	448,708	28,754	105,844	7,396,199
Adıyaman	525,891	3,179	38,369	18	30,169	3,152	10,143	610,921
Batman	410,995	2,592	27,243	20	27,053	1,525	6,154	475,582
Diyarbakır	1,224,787	5,209	87,499	51	77,176	5,629	20,832	1,421,183
Gaziantep	1,821,593	6,847	184,988	284	179,150	6,842	29,147	2,228,851
Kilis	137,479	1,170	9,203	4	7,460	894	2,238	158,448
Mardin	515,867	4,713	46,201	20	37,471	2,853	9,056	616,181
Siirt	277,747	4,145	12,952	12	10,603	1,751	4,251	311,461
Şanlıurfa	1,027,142	5,459	100,583	42	59,672	4,680	16,177	1,213,755
Şırnak	311,424	3,062	16,099	4	19,954	1,428	7,846	359,817
Turkish Republic of Northern Cyprus	207,685	82	18,536	139	98,509	530	992	326,473
Foreign Countries	1,634	0	4,207	1,060	43,976	143	0	51,020
Total	123,553,921	438,919	10,126,168	19,625	12,682,879	705,464	2,199,778	149,726,754

* 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, 2013
(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	62,647	2,288	36,794	17,278	72,253	7,114	2,530	200,902
West Marmara	6,068	354	738	0	2,031	178	269	9,638
Balikesir	2,193	74	263	0	964	50	100	3,643
Çanakkale	827	100	105	0	145	31	51	1,258
Edirne	811	42	93	0	295	30	33	1,304
Kırklareli	752	45	77	0	195	15	27	1,111
Tekirdağ	1,485	94	201	0	432	52	58	2,322
Aegean	23,309	1,149	4,272	0	10,988	630	989	41,338
Afyonkarahisar	631	88	131	0	527	23	50	1,449
Aydın	2,159	111	239	0	835	45	83	3,471
Denizli	2,013	88	393	0	1,173	42	98	3,807
İzmir	12,802	533	2,629	0	5,980	380	465	22,790
Kütahya	387	66	103	0	309	20	59	944
Manisa	1,636	91	332	0	404	53	82	2,599
Muğla	3,052	115	354	0	1,158	53	116	4,848
Uşak	628	57	91	0	602	14	36	1,429
East Marmara	10,866	993	3,749	53	5,625	582	695	22,562
Bilecik	198	33	34	0	61	9	19	353
Bolu	356	25	66	0	108	11	25	592
Bursa	4,820	202	1,340	0	2,647	247	283	9,538
Düzce	261	37	64	0	127	10	18	517
Eskişehir	1,539	286	632	0	689	59	96	3,301
Kocaeli (İzmit)	2,482	295	1,368	53	1,399	185	168	5,951
Sakarya (Adapazarı)	792	77	187	0	399	29	68	1,552
Yalova	417	39	57	0	195	31	19	758
West Anatolia	18,949	13,006	13,786	1,570	18,301	5,213	993	71,820
Ankara	16,931	12,701	13,022	1,570	16,668	5,119	805	66,817
Karaman	249	67	48	0	252	15	24	654
Konya	1,769	238	716	0	1,382	79	165	4,349

Regions and Provinces*	Saving Deposits	Public Sector Deposits	Commercial Deposits	Interbank Deposits	Foreign Currency Deposits	Other Institutions Deposits	Precious Metals Deposits	Total
Mediterranean	15,573	946	2,960	0	8,582	523	734	29,319
Adana	3,952	155	860	0	1,458	155	152	6,732
Antalya	5,469	244	966	0	3,909	118	258	10,964
Burdur	345	35	52	0	173	12	30	646
Hatay (Antakya)	1,628	168	382	0	1,225	52	67	3,523
Isparta	653	41	107	0	314	23	50	1,188
İçel (Mersin)	2,764	175	379	0	950	103	105	4,475
Kahramanmaraş	497	97	169	0	499	48	52	1,363
Osmaniye	265	32	45	0	53	12	21	429
Mid-Anatolia	3,520	577	962	0	4,047	167	299	9,571
Aksaray	312	70	59	0	558	11	28	1,038
Kayseri	1,302	167	557	0	1,777	88	100	3,991
Kırıkkale	213	45	35	0	59	12	23	387
Kırşehir	250	38	36	0	314	6	20	663
Nevşehir	268	34	62	0	429	8	25	825
Niğde	257	49	53	0	113	15	19	507
Sivas	626	112	108	0	451	19	55	1,370
Yozgat	292	62	52	0	346	9	29	790
West Black Sea	5,159	547	964	1	2,450	274	383	9,778
Amasya	272	36	54	0	131	10	28	532
Bartın	315	30	23	0	163	5	13	550
Çankırı	145	41	30	0	53	7	17	293
Çorum	500	62	148	0	314	21	52	1,096
Karabük	281	52	46	0	84	10	20	492
Kastamonu	392	51	60	0	83	16	37	639
Samsun	1,472	111	380	0	702	38	106	2,808
Sinop	269	64	29	0	134	13	18	526
Tokat	365	28	98	0	140	16	43	690
Zonguldak	1,149	72	96	0	646	139	50	2,151
East Black Sea	2,884	301	490	0	1,286	109	216	5,286
Artvin	191	29	40	0	49	4	21	335
Giresun	524	60	58	0	267	27	29	965
Gümüşhane	78	29	15	0	39	4	9	175
Ordu	664	45	101	0	211	21	46	1,088
Rize	316	67	72	0	113	26	40	633
Trabzon	1,111	71	203	0	606	28	71	2,089

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	1,010	490	282	0	418	67	111	2,377
Ağrı	108	109	38	0	23	7	18	304
Ardahan	64	21	14	0	11	2	5	117
Bayburt	33	20	9	0	32	4	5	102
Erzincan	225	46	32	0	146	7	15	472
Erzurum	307	209	122	0	108	36	43	825
Iğdır	104	35	19	0	75	3	10	246
Kars	168	51	48	0	23	7	14	311
Middle East Anatolia	1,726	651	470	0	794	100	193	3,934
Bingöl	82	59	23	0	38	7	13	221
Bitlis	69	68	45	0	10	5	13	210
Elazığ	423	85	104	0	253	24	44	932
Hakkari	54	138	16	0	4	5	11	228
Malatya	584	82	108	0	353	25	57	1,209
Muş	72	66	29	0	24	6	14	212
Tunceli	157	47	13	0	79	9	8	312
Van	284	106	133	0	34	19	34	609
South-East Anatolia	2,964	1,111	1,247	0	1,702	237	277	7,539
Adıyaman	218	76	56	0	91	9	27	477
Batman	150	126	46	0	36	9	21	387
Diyarbakır	624	210	239	0	136	77	63	1,348
Gaziantep	1,206	169	600	0	1,178	84	74	3,310
Kilis	46	31	19	0	25	5	6	132
Mardin	197	97	78	0	106	12	25	515
Siirt	75	113	19	0	10	12	10	239
Şanlıurfa	363	167	151	0	85	27	36	828
Şırnak	83	123	40	0	38	3	14	302
Turkish Republic of Northern Cyprus Foreign Countries	564	6	152	12	618	63	6	1,421
	125	0	2,659	7,172	17,067	278	0	27,302
Total	155,363	22,420	69,525	26,086	146,162	15,535	7,696	442,787

* 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, 2013

(USD Million)

Regions and Provinces*	Specialized Loans							Non-specialized Loans	Total***
	Agriculture	Real Estate	Vocational	Maritime	Tourism	Other			
Istanbul	279	0	384	0	41	513	186,148	187,365	
West Marmara	1,206	0	252	0	2	52	11,293	12,805	
Balıkesir	347	0	60	0	0	18	3,727	4,152	
Çanakkale	191	0	48	0	2	4	1,427	1,673	
Edirne	235	0	39	0	0	1	1,422	1,697	
Kırklareli	164	0	37	0	0	10	1,168	1,380	
Tekirdağ	268	0	69	0	0	19	3,549	3,904	
Aegean	2,348	0	776	0	5	351	46,124	49,605	
Afyonkarahisar	177	0	46	0	0	30	1,553	1,806	
Aydın	372	0	67	0	0	34	3,378	3,851	
Denizli	234	0	89	0	1	59	5,551	5,935	
İzmir	746	0	288	0	2	129	25,525	26,689	
Kütahya	90	0	37	0	0	7	1,243	1,376	
Manisa	440	0	168	0	0	21	3,936	4,565	
Muğla	188	0	64	0	2	57	3,886	4,197	
Uşak	102	0	18	0	0	14	1,052	1,185	
East Marmara	1,042	0	444	0	28	252	33,199	34,965	
Bilecik	47	0	14	0	0	5	660	726	
Bolu	94	0	23	0	28	14	868	1,027	
Bursa	431	0	239	0	0	124	13,025	13,819	
Düzce	56	0	21	0	0	9	873	958	
Eskişehir	143	0	36	0	0	16	3,352	3,547	
Kocaeli (İzmit)	85	0	65	0	0	64	11,082	11,295	
Sakarya (Adapazarı)	160	0	41	0	0	11	2,656	2,868	
Yalova	25	0	6	0	0	9	685	725	
West Anatolia	1,082	0	520	0	6	225	57,739	59,572	
Ankara	420	0	395	0	5	177	50,456	51,452	
Karaman	89	0	7	0	0	2	578	676	
Konya	573	0	118	0	1	46	6,705	7,444	

Regions and Provinces*	Specialized Loans							Non-specialized Loans	Total***
	Agriculture	Real Estate	Vocational	Maritime	Tourism	Other			
Mediterranean	2,203	0	804	0	47	340	39,999	43,394	
Adana	614	0	141	0	0	25	8,701	9,481	
Antalya	514	0	250	0	44	220	14,791	15,820	
Burdur	120	0	20	0	0	2	640	782	
Hatay (Antakya)	238	0	161	0	1	16	5,375	5,791	
Isparta	129	0	21	0	0	12	1,007	1,170	
İçel (Mersin)	398	0	94	0	1	11	5,873	6,377	
Kahramanmaraş	101	0	61	0	0	51	2,727	2,940	
Osmaniye	89	0	56	0	1	2	886	1,034	
Mid-Anatolia	1,042	0	260	0	11	116	10,509	11,937	
Aksaray	147	0	40	0	0	12	601	799	
Kayseri	227	0	59	0	0	48	5,270	5,604	
Kırıkkale	55	0	16	0	0	3	617	691	
Kırşehir	90	0	22	0	11	5	557	685	
Nevşehir	80	0	21	0	0	13	742	856	
Niğde	108	0	21	0	0	11	679	820	
Sivas	165	0	28	0	0	17	1,314	1,524	
Yozgat	169	0	52	0	0	9	730	960	
West Black Sea	926	0	454	0	0	154	12,437	13,970	
Amasya	129	0	29	0	0	10	871	1,039	
Bartın	10	0	7	0	0	5	468	491	
Çankırı	70	0	25	0	0	6	389	489	
Çorum	161	0	54	0	0	23	1,493	1,730	
Karabük	16	0	19	0	0	2	905	943	
Kastamonu	113	0	53	0	0	4	860	1,030	
Samsun	215	0	187	0	0	31	3,981	4,415	
Sinop	35	0	22	0	0	25	505	587	
Tokat	146	0	41	0	0	20	1,263	1,470	
Zonguldak	29	0	17	0	0	26	1,702	1,774	
East Black Sea	296	0	173	0	1	105	7,076	7,651	
Artvin	25	0	19	0	0	2	481	527	
Giresun	47	0	28	0	0	12	1,010	1,097	
Gümüşhane	37	0	8	0	0	3	216	265	
Ordu	103	0	48	0	0	24	1,569	1,745	
Rize	30	0	22	0	0	28	1,128	1,206	
Trabzon	54	0	49	0	1	36	2,671	2,811	

Regions and Provinces*	Specialized Loans						Non-specialized Loans		Total***
	Agriculture	Real Estate	Vocational	Maritime	Tourism	Other			
North East Anatolia	520	0	74	0	0	30	3,338	3,962	
Ağrı	44	0	8	0	0	7	382	441	
Ardahan	67	0	4	0	0	2	151	225	
Bayburt	24	0	5	0	0	2	102	133	
Erzincan	47	0	6	0	0	10	409	472	
Erzurum	166	0	35	0	0	1	1,603	1,805	
İğdır	38	0	7	0	0	2	277	325	
Kars	134	0	9	0	0	5	413	561	
Middle East Anatolia	455	0	159	0	0	66	4,864	5,545	
Bingöl	18	0	3	0	0	5	265	291	
Bitlis	75	0	37	0	0	5	365	482	
Elazığ	68	0	10	0	0	6	1,176	1,260	
Hakkari	8	0	7	0	0	1	181	197	
Malatya	151	0	25	0	0	25	1,560	1,762	
Muş	55	0	22	0	0	5	234	316	
Tunceli	25	0	4	0	0	2	187	218	
Van	54	0	51	0	0	16	896	1,018	
South-East Anatolia	1,033	0	597	0	1	159	17,324	19,114	
Adıyaman	70	0	45	0	0	42	819	975	
Batman	38	0	15	0	0	8	532	593	
Diyarbakır	180	0	45	0	0	33	2,405	2,663	
Gaziantep	239	0	172	0	1	40	9,979	10,430	
Kilis	49	0	3	0	0	4	152	208	
Mardin	127	0	52	0	0	8	998	1,185	
Siirt	24	0	12	0	0	3	264	303	
Şanlıurfa	287	0	238	0	0	12	1,813	2,350	
Şırnak	19	0	14	0	0	10	363	406	
İller Bankası A.Ş.**	0	0	0	0	0	5,323	9	5,332	
Turkish Republic of Northern Cyprus	32	0	0	0	6	0	1,106	1,145	
Foreign Countries	0	0	0	0	0	0	17,617	17,617	
Total****	12,463	0	4,898	0	148	7,687	448,781	473,978	

* 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, 2013
(USD Million)

	Specialized Loans								Non-specialized Loans	Total*
	Agriculture	Real Estate	Vocational	Maritime	Tourism	Other	Total			
Sector Total	12,463	0	4,898	0	148	7,687	25,197	448,781	473,978	
Deposit Banks	12,463	0	4,898	0	0	2,292	19,654	429,895	449,549	
State-owned Banks	10,562	0	4,898	0	0	2,292	17,752	114,224	131,977	
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	10,562	0	0	0	0	0	10,562	41,191	51,752	
Türkiye Halk Bankası A.Ş.	0	0	4,898	0	0	2,289	7,187	32,437	39,623	
Türkiye Vakıflar Bankası T.A.O.	0	0	0	0	0	4	4	40,597	40,601	
Privately-owned Banks	613	0	0	0	0	0	613	244,987	245,600	
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	
Akbank T.A.Ş.	0	0	0	0	0	0	0	51,907	51,907	
Anadolubank A.Ş.	50	0	0	0	0	0	50	2,316	2,366	
Fibabanka A.Ş.	0	0	0	0	0	0	0	2,420	2,420	
Şekerbank T.A.Ş.	552	0	0	0	0	0	552	5,654	6,206	
Tekstil Bankası A.Ş.	11	0	0	0	0	0	11	1,291	1,302	
Turkish Bank A.Ş.	0	0	0	0	0	0	0	251	251	
Türk Ekonomi Bankası A.Ş.	0	0	0	0	0	0	0	17,741	17,741	
Türkiye Garanti Bankası A.Ş.	0	0	0	0	0	0	0	55,571	55,571	
Türkiye İş Bankası A.Ş.	0	0	0	0	0	0	0	63,295	63,295	
Yapı ve Kredi Bankası A.Ş.	0	0	0	0	0	0	0	44,542	44,542	
Banks Under Depo. Insurance Fund	0	0	0	0	0	0	0	0	0	
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	

	Specialized Loans										Non-specialized Loans	Total*	
	Specialized Loans												
	Agriculture	Real Estate	Vocational	Maritime	Tourism	Other	Total						
Foreign Banks	1,288	0	0	0	0	0	0	0	0	0	1,288	70,684	71,972
Alternatifbank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	2,977	2,977
Arap Türk Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	679	679
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	8	8
Bank of Tokyo-Mitsubishi UFJ Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	6	6
Burgan Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	2,124	2,124
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	897	897
Denizbank A.Ş.	1,288	0	0	0	0	0	0	0	0	0	1,288	16,670	17,958
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	424	424
Finans Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	19,903	19,903
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	21	21
HSBC Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	8,799	8,799
ING Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	11,396	11,396
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0
Odea Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	5,307	5,307
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	30	30
The Royal Bank of Scotland Plc.	0	0	0	0	0	0	0	0	0	0	0	205	205
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	1,237	1,237
Development and Investment Banks	0	0	0	0	148	5,395	0	0	0	0	5,544	18,885	24,429
Aktif Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	1,683	1,683
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	672	672
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	46	46
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	58	58
İller Bankası A.Ş.	0	0	0	0	0	5,323	0	0	0	0	5,323	9	5,332
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	133	133
Merrill Lynch Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	15	15
Nurul Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	103	103
Standard Chartered Yatırım Bankası Türk A	0	0	0	0	0	0	0	0	0	0	0	0	0
Taib Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	13	13
Türk Eximbank	0	0	0	0	38	68	0	0	0	0	106	10,707	10,813
Türkiye Kalkınma Bankası A.Ş.	0	0	0	0	111	4	0	0	0	0	114	1,143	1,257
Türkiye Sınai Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	4,305	4,305

* 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, 2013
(USD Million)

	Current Period					
	TC	(%)	FC	(%)	Total	(%)
Agricultural						
Farming and Raising livestock	407	0.7	500	0.6	907	0.6
Forestry	321	0.5	449	0.6	770	0.5
Fishing	76	0.1	40	0.0	116	0.1
	10	0.0	11	0.0	21	0.0
Manufacturing	19,080	32.1	36,710	45.0	55,791	39.6
Mining	1,008	1.7	1,425	1.7	2,433	1.7
Production	12,392	20.8	28,182	34.5	40,575	28.8
Electric, gas and water	5,680	9.6	7,103	8.7	12,783	9.1
Construction	12,422	20.9	14,077	17.3	26,499	18.8
Services	25,477	42.8	24,555	30.1	50,032	35.5
Wholesale and retail trade	11,782	19.8	11,160	13.7	22,942	16.3
Hotel, food and beverage services	518	0.9	459	0.6	977	0.7
Transportation and telecommunication	1,887	3.2	3,217	3.9	5,103	3.6
Financial Institutions	8,117	13.6	6,450	7.9	14,567	10.3
Real estate and renting services	1,533	2.6	1,261	1.5	2,794	2.0
Self-employment services	696	1.2	398	0.5	1,094	0.8
Education services	111	0.2	58	0.1	169	0.1
Health and social services	832	1.4	1,552	1.9	2,384	1.7
Other	2,083	3.5	5,752	7.0	7,835	5.6
Total	59,469	100.0	81,594	100.0	141,063	100.0

Table 15 Capital Structure by Groups, as of December 31, 2013

(%)

	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	15.4	23.2	23.7	23.7	24.1	55.1	53.2	51.6	51.4	51.6	29.6	23.6	24.8	25.0	24.3
Deposit Banks	19.4	25.3	24.4	24.5	24.1	41.7	48.7	49.9	49.2	51.6	39.0	26.0	25.7	26.2	24.3
State-owned Banks	19.9	22.4	21.2	22.4	21.5	80.1	77.6	78.8	77.6	78.5	0.0	0.0	0.0	0.0	0.0
Privately-owned Banks	29.5	33.8	33.5	32.9	32.9	50.0	47.5	47.6	48.1	48.1	20.5	18.8	18.9	19.1	19.0
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	1.7	1.2	1.5	1.4	1.6	98.2	98.7	98.3	98.5	98.3
Development and Investment Banks	3.9	4.2	7.7	7.3	-	93.5	92.8	88.6	90.6	-	2.7	3.0	3.7	2.1	-

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, 2013
(%)

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	95.7	94.9	100.0
State-owned Banks	30.9	29.3	34.3	29.5	27.8	34.3
Türkiye Cumhuriyeti Ziraat Bankası	13.3	11.5	15.0	12.7	10.9	15.0
Türkiye Halk Bankası A.Ş.	8.9	8.8	10.7	8.6	8.4	10.7
Türkiye Vakıflar Bankası T.A.O.	8.7	9.0	8.6	8.3	8.5	8.6
Privately-owned Banks	53.1	54.6	50.7	50.8	51.8	50.7
Adabank A.Ş.	0.0	0.0	0.0	0.0	0.0	0.0
Akbank T.A.Ş.	11.7	11.5	11.2	11.2	10.9	11.2
Anadolubank A.Ş.	0.5	0.5	0.5	0.5	0.5	0.5
Fibabanka A.Ş.	0.4	0.5	0.5	0.4	0.5	0.5
Şekerbank T.A.Ş.	1.2	1.4	1.3	1.1	1.3	1.3
Tekstil Bankası A.Ş.	0.2	0.3	0.3	0.2	0.3	0.3
Türkish Bank A.Ş.	0.1	0.1	0.1	0.1	0.1	0.1
Türk Ekonomi Bankası A.Ş.	3.4	4.0	3.6	3.3	3.8	3.6
Türkiye Garanti Bankası A.Ş.	12.6	12.3	11.3	12.0	11.7	11.3
Türkiye İş Bankası A.Ş.	13.4	14.0	12.8	12.9	13.3	12.8
Yapı ve Kredi Bankası A.Ş.	9.5	10.0	9.1	9.1	9.5	9.1
Banks Under Depo. Ins. Fund	0.1	0.0	0.0	0.0	0.0	0.0
Birleşik Fon Bankası A.Ş.	0.1	0.0	0.0	0.0	0.0	0.0
Banks						
Foreign Banks	16.0	16.1	14.9	15.3	15.2	14.9
Alternatifbank A.Ş.	0.7	0.7	0.5	0.6	0.6	0.5
Arap Türk Bankası A.Ş.	0.2	0.2	0.3	0.2	0.1	0.3
Bank Mellat	0.0	0.0	0.0	0.0	0.0	0.0
Bank of Tokyo-Mitsubishi UFJ Turkey A.Ş.	0.0	0.0	0.0	0.0	0.0	0.0
Burgan Bank A.Ş.	0.4	0.5	0.4	0.4	0.5	0.4
Citibank A.Ş.	0.4	0.2	0.4	0.4	0.2	0.4
Denizbank A.Ş.	3.8	4.0	3.8	3.6	3.8	3.8
Deutsche Bank A.Ş.	0.2	0.1	0.1	0.1	0.1	0.1
Finans Bank A.Ş.	4.2	4.4	4.1	4.0	4.2	4.1
Habib Bank Limited	0.0	0.0	0.0	0.0	0.0	0.0
HSBC Bank A.Ş.	2.3	2.0	1.9	2.2	1.9	1.9
JPMorgan Chase Bank N.A.	0.0	0.0	0.0	0.0	0.0	0.0
ING Bank A.Ş.	2.1	2.5	1.8	2.0	2.4	1.8
Odea Bank A.Ş.	1.0	1.2	1.3	1.0	1.1	1.3
Société Générale (SA)	0.1	0.0	0.0	0.1	0.0	0.0
The Royal Bank of Scotland Plc.	0.2	0.0	0.1	0.2	0.0	0.1
Turkland Bank A.Ş.	0.3	0.3	0.3	0.3	0.3	0.3
Development and Investment Banks	100.0	100.0	-	4.3	5.1	-
Aktif Yatırım Bankası A.Ş.	7.3	6.9	-	0.3	0.4	-
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	3.2	2.8	-	0.1	0.1	-
Diler Yatırım Bankası A.Ş.	0.2	0.2	-	0.0	0.0	-
GSD Yatırım Bankası A.Ş.	0.2	0.2	-	0.0	0.0	-
İller Bankası A.Ş.	21.0	21.8	-	0.9	1.1	-
İstanbul Takas ve Saklama Bankası A.Ş.	8.0	0.5	-	0.3	0.0	-
Merrill Lynch Yatırım Bank A.Ş.	0.5	0.1	-	0.0	0.0	-
Nurol Yatırım Bankası A.Ş.	0.6	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.	0.1	0.1	-	0.0	0.0	-
Türk Eximbank	35.4	44.1	-	1.5	2.3	-
Türkiye Kalkınma Bankası A.Ş.	5.1	5.3	-	0.2	0.3	-
Türkiye Sınai Kalkınma Bankası A.Ş.	18.4	17.6	-	0.8	0.9	-

Table 17 Bank Employees by Gender and Education, as of December 31, 2013

Banks	Primary School		High School		University Graduates		Post-Graduates		Total	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Sector Total	1,289	264	21,781	12,307	67,965	81,922	5,888	6,049	96,923	100,542
Deposit Banks	1,022	247	21,196	12,151	65,863	80,702	5,352	5,686	93,433	98,786
State-owned Banks	341	11	5,685	2,562	22,576	19,540	1,859	1,892	30,461	24,005
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	87	4	2,785	896	11,216	7,699	1,039	999	15,127	9,598
Türkiye Halk Bankası A.Ş.	59	3	1,915	881	5,937	5,049	473	481	8,384	6,414
Türkiye Vakıflar Bankası T.A.O.	195	4	985	785	5,423	6,792	347	412	6,950	7,993
Privately-owned Banks	357	25	9,368	5,261	30,650	43,058	2,208	2,438	42,583	50,782
Adabank A.Ş.	1	0	5	4	8	12	1	0	15	16
Akbank T.A.Ş.	66	0	1,605	276	5,659	7,594	504	545	7,834	8,415
Anadolubank A.Ş.	4	1	271	116	839	772	45	63	1,159	952
Fibabanka A.Ş.	9	2	131	54	414	453	45	44	599	553
Şekerbank T.A.Ş.	30	4	279	228	1,548	1,898	80	83	1,937	2,213
Tekstil Bankası A.Ş.	28	3	99	37	258	370	26	32	411	442
Türkbank A.Ş.	18	0	30	26	66	100	20	9	134	135
Türk Ekonomi Bankası A.Ş.	30	7	1,117	611	3,240	4,436	299	261	4,686	5,315
Türkiye Garanti Bankası A.Ş.	55	3	1,895	753	5,749	9,399	390	493	8,089	10,648
Türkiye İş Bankası A.Ş.	101	1	2,822	1,852	8,490	9,943	436	484	11,849	12,280
Yapı ve Kredi Bankası A.Ş.	15	4	1,114	1,304	4,379	8,081	362	424	5,870	9,813
Banks Under Depo. Insurance Fund	14	4	78	30	51	44	5	3	148	81
Birleşik Fon Bankası A.Ş.	14	4	78	30	51	44	5	3	148	81
Total	197,465	192,219	54,466	24,725	14,798	14,943	93,365	81	229	229

Banks	Primary School		High School		University Graduates		Post-Graduates		Total		
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	
Foreign Banks	310	207	6,065	4,298	12,586	18,060	1,280	1,353	20,241	23,918	44,159
Alternatifbank A.Ş.	16	3	144	82	486	557	68	57	714	699	1,413
Arap Türk Bankası A.Ş.	13	2	53	22	88	71	15	13	169	108	277
Bank Mellat	3	0	9	0	28	7	3	0	43	7	50
Bank of Tokyo-Mitsubishi UFJ Turkey A.Ş.	1	0	3	1	11	18	14	2	29	21	50
Burgan Bank A.Ş.	9	0	47	52	343	443	47	39	446	534	980
Citibank A.Ş.	0	0	30	11	154	192	42	49	226	252	478
Denizbank A.Ş.	155	192	1,855	1,057	3,840	5,163	247	313	6,097	6,725	12,822
Deutsche Bank A.Ş.	1	0	2	0	33	37	24	13	60	50	110
Finans Bank A.Ş.	70	5	2,724	2,334	3,324	4,847	292	371	6,410	7,557	13,967
Habib Bank Limited	2	0	4	0	3	5	2	1	11	6	17
HSBC Bank A.Ş.	0	0	559	385	1,752	3,067	179	206	2,490	3,658	6,148
ING Bank A.Ş.	20	0	435	257	1,890	2,797	195	184	2,540	3,238	5,778
JPMorgan Chase Bank N.A.	3	1	4	3	15	19	11	5	33	28	61
Odea Bank A.Ş.	7	4	69	28	351	509	76	61	503	602	1,105
Société Générale (SA)	7	0	41	27	95	82	15	11	158	120	278
The Royal Bank of Scotland Plc.	0	0	4	0	28	27	21	10	53	37	90
Turkland Bank A.Ş.	3	0	82	39	145	219	29	18	259	276	535
Development and Investment Banks	267	17	585	156	2,102	1,220	536	363	3,490	1,756	5,246
Aktif Yatırım Bankası A.Ş.	4	0	82	49	257	132	62	37	405	218	623
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	2	0	4	7	53	50	9	4	68	61	129
Diler Yatırım Bankası A.Ş.	0	0	5	0	5	8	1	1	11	9	20
GSD Yatırım Bankası A.Ş.	0	0	4	1	12	9	0	0	16	10	26
İller Bankası A.Ş.	172	11	332	58	1,170	503	244	134	1,918	706	2,624
İstanbul Takas ve Saklama Bankası A.Ş.	3	1	27	3	86	61	31	26	147	91	238
Merrill Lynch Yatırım Bank A.Ş.	0	0	1	0	13	10	8	10	22	20	42
Nurul Yatırım Bankası A.Ş.	1	1	3	1	17	8	3	3	24	13	37
Standard Chartered Yatırım Bankası Türk A.Ş.	1	0	1	3	2	15	5	5	9	23	32
Taib Yatırım Bank A.Ş.	0	0	0	1	9	9	2	1	11	11	22
Türk Eximbank	28	2	44	8	160	133	56	52	288	195	483
Türkiye Kalkınma Bankası A.Ş.	40	0	60	20	240	182	72	40	412	242	654
Türkiye Sınai Kalkınma Bankası A.Ş.	16	2	22	5	78	100	43	50	159	157	316

Table 18 Bank Employees by Geographical Regions and Provinces, as of December 31, 2013

Regions and Provinces	No. of Employees	Regions and Provinces	No. of Employees	Regions and Provinces	No. of Employees
Istanbul	84,970	Mediterranean	16,761	North East Anatolia	2,803
West Marmara	5,914	Adana	4,235	Ağrı	247
Balıkesir	2,015	Antalya	5,982	Ardahan	118
Çanakkale	869	Burdur	415	Bayburt	92
Edirne	823	Hatay (Antakya)	1,598	Erzincan	266
Kırklareli	618	Isparta	649	Erzurum	1,664
Tekirdağ	1,589	İçel (Mersin)	2,561	İğdir	151
		Kahramanmaraş	897	Kars	265
		Osmaniye	424		
Aegean	21,071	Mid-Anatolia	5,439	Middle East Anatolia	2,754
Afyonkarahisar	893	Aksaray	380	Bingöl	131
Aydın	1,820	Kayseri	2,301	Bitlis	215
Denizli	1,887	Kırkkale	318	Elazığ	667
İzmir	11,229	Kırşehir	310	Hakkari	119
Kütahya	654	Nevşehir	419	Malatya	760
Manisa	1,890	Niğde	344	Muş	146
Muğla	2,154	Sivas	835	Tunceli	130
Uşak	544	Yozgat	532	Van	586
East Marmara	16,346	West Anatolia	23,140	South-East Anatolia	6,368
Bilecik	316	Ankara	19,830	Adıyaman	424
Bolu	445	Karaman	290	Batman	306
Bursa	5,712	Konya	3,020	Diyarbakır	1,362
Düzce	416			Gaziantep	2,457
Eskişehir	1,611	West Black Sea	7,208	Kilis	95
Kocaeli (İzmit)	6,245	Amasya	445	Mardin	488
Sakarya (Adapazarı)	1,275	Bartın	257	Siirt	156
Yalova	326	Çankırı	240	Şanlıurfa	866
		Çorum	748	Şırnak	214
		Karabük	339		
East Black Sea	3,961	Kastamonu	573	Turkish Republic of Northern Cyprus	473
Artvin	312	Samsun	2,697	Foreign Countries	257
Giresun	563	Sinop	278		
Gümüşhane	158	Tokat	679		
Ordu	818	Zonguldak	952		
Rize	516				
Trabzon	1,594			Total	197,465

* 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, 2013

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	10,116	640,742	545,377	Mediterranean	4,429	298,774	272,361	North East Anatolia	586	36,559	36,449
West Marmara	2,007	104,058	99,539	Adana	874	63,182	57,751	Ağrı	72	3,939	4,068
Balıkesir	664	37,144	35,705	Antalya	1,694	107,715	93,172	Ardahan	30	2,867	2,748
Çanakkale	289	17,149	16,517	Burdur	121	8,226	7,885	Bayburt	24	1,738	1,708
Edirne	257	13,348	12,533	Hatay (Antakya)	461	30,594	29,318	Erzincan	94	4,932	4,892
Kırklareli	208	10,463	9,984	Isparta	203	13,591	12,792	Erzurum	255	14,078	14,130
Tekirdağ	589	25,954	24,800	İçel (Mersin)	671	48,608	44,841	İğdir	38	4,171	4,216
Aegean	5,982	366,023	338,819	Kahramanmaraş	270	17,614	17,712	Kars	73	4,834	4,687
Afyonkarahisar	248	15,196	15,021	Osmaniye	135	9,244	8,890	Middle East Anatolia	817	49,307	48,818
Aydın	618	34,971	33,252	Mid-Anatolia	1,389	95,920	92,361	Bingöl	44	2,970	3,054
Denizli	459	31,114	29,085	Aksaray	119	7,851	7,877	Bitlis	57	3,652	3,675
İzmir	2,786	172,367	155,973	Kayseri	533	38,706	36,576	Elazığ	152	10,806	11,030
Kütahya	222	15,827	15,196	Kırıkkale	110	6,328	6,048	Hakkari	55	1,994	1,896
Manisa	571	33,531	33,418	Kırşehir	74	4,838	4,822	Malatya	243	14,894	14,570
Muğla	933	52,631	46,906	Nevşehir	133	10,230	9,311	Muş	54	4,137	3,982
Uşak	145	10,386	9,968	Niğde	97	6,528	6,604	Tunceli	40	1,621	1,563
East Marmara	4,158	221,074	208,671	Sivas	197	12,982	12,778	Van	172	9,233	9,048
Bilecik	113	8,671	8,437	Yozgat	126	8,457	8,345	South-East Anatolia	1,569	102,683	97,621
Bolu	168	10,132	9,669	West Anatolia	4,181	265,311	240,640	Adıyaman	116	7,977	8,076
Bursa	1,507	78,886	75,198	Ankara	3,430	203,292	180,730	Batman	87	6,946	6,823
Düzce	149	12,221	11,875	Karaman	81	7,352	7,309	Diyarbakır	307	18,573	16,945
Eskişehir	496	25,952	23,831	Konya	670	54,667	52,601	Gaziantep	521	37,001	34,474
Kocaeli (İzmit)	1,126	49,206	46,419	West Black Sea	1,817	131,973	128,922	Kilis	29	2,769	2,665
Sakarya (Adapazarı)	459	27,952	25,732	Amasya	129	18,331	16,472	Mardin	124	8,187	8,045
Yalova	140	8,054	7,510	Bartın	73	5,094	5,154	Siirt	54	3,767	3,564
East Black Sea	1,048	108,886	103,289	Çankırı	65	4,029	3,969	Şanlıurfa	255	14,889	14,420
Artvin	94	5,964	6,065	Çorum	189	13,698	13,525	Şimşak	76	2,574	2,609
Giresun	160	36,060	30,471	Karabük	129	7,291	7,077	Turkish Republic of Northern Cyprus	199	22,046	19,080
Gümüşhane	49	14,287	12,714	Kastamonu	142	9,163	8,901	Foreign Countries	5	158	62
Ordu	214	17,094	17,588	Samsun	528	39,097	37,772	Total	38,303	2,443,514	2,232,009
Rize	175	10,237	10,623	Sinop	77	5,009	5,234				
Trabzon	356	25,244	25,828	Tokat	187	13,524	13,725				
				Zonguldak	298	16,737	17,093				

* 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, 2013

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	Selim Yakar 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	Ismail Hasan Akçakayalioğlu	Yusuf Ziya Aslan	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. No 13/42 6 th Floor 123022 Moscow Russian Federation	7-495-7251020	7-495-7251025
Denizbank AG (AC)	Banking	1996	2002	Sergey Gorkov	Ahmet Mesut Ersoy	Thomas Klestil Platz 1 A 1030 Vienna Austria	43-1-5051052020	43-1-5051052029
Euro Deniz International Banking Unit Ltd. (AC)	Banking	1996	2002	-	Olca Yilmazer Seral	14. Şerif Arzık Sok. Lefkoşa K.K.T.C.	392-2283153	392-2272542
ING Bank A.Ş.								
ING European Financial Services Plc. (AC)	Finance	1994	1994	John T. Mc Carthy	-	Block 4, Dundrum Town Centre Sandyford Road, Dundrum, Dublin 16 Ireland	353-1-6384083	353-1-6384080

Banks	Field of Activity	Date of Establis	Date of Particip.	Chairman of the Board	General Manager	Address	Phone	Fax
Şekerbank T.A.Ş.								
Şekerbank International Banking Unit Ltd. (AC)	Banking	1994	1994	Hasan Basri Göktan	-	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
Zahlunsdienste Gmbh Der Şekerbank T.A.Ş. (AC)	Financial Services	2011	2011	-	Yusuf Baylan	Komödienstr.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 Arıfioğlu	Klokhov Street No 132 480057 Almaty Kazakhstan	772- 725 060 80	772- 725 060 82
Turkmen Turkish Joint Stock Commercial Bank	Banking	1993	1993	Begenç Aknammedov	Ertan Aydın	Mahdumguly Avenue 111/2 74400 Ashgabat Turkmenistan	993-12-938359	993-12-938347
Uzbekistan Turkish Bank	Banking	1993	1993	Ilyos Amonov	Ercan Bulut	Bunyodkor Kochasi No 15/B 100043 Tashkent Uzbekistan	998-71-2738324	998-71-2739051
ZiraatBank BH 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
Ziraat Bank International AG (AC)	Banking	2001	2001	Muharrem Karslı	Ayten Türkmen, İsmail Eroğlu, Ali Kıvanç Ünal	Am Hauptbahnhof 16 60329 Frankfurt Am Main Germany	49-69-298050	49-69-280122
Ziraat Bank (Moscow) CJSC (AC)	Banking	1993	1993	Mehmet Cengiz Gögebakan	Avni Demirci	Mosalarکو Plaza One, Markskistkaya 109147 Moscow Russian Federation	7-495-2326737	7-495-2326736
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	31-20-5039010	31-20-5039020

Banks	Field of Activity	Date of Establis	Date of Particip.	Chairman of the Board	General Manager	Address	Phone	Fax
Türkiye Garanti Bankası A.Ş.								
Domenia Credit IFN SA (AC)	Mortgage	2003	2010	Ufuk Tandoğan	Bogdan Dobre	Fabrica De Glucoza Street, No 5,	40-21-3878107	40-21-3878001
G Netherlands BV (AC)	Financial Institution	2007	2010	Marcus P. Padberg	-	Keizersgracht 569 - 575 1017 DR Amsterdam The Netherlands	31-20- 5539700	31-20- 5539990
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)	Financial Institution	2007	2010	Marcus P. Padberg	-	Keizersgracht 569 - 575 1017 DR Amsterdam The Netherlands	31-20- 5539700	31-20- 5539990
Garanti Bank SA (AC)	Banking	2009	2010	Sait Ergun Özen	Ufuk Tandoğan	Fabrica De Glucoza Street, No 5, Novoparc 3 Building, Corp F, Floor 4,	40-21-2089260	40-21-2089286
Motoractive IFN SA (AC)	Leasing	1998	2010	Ufuk Tandoğan	Okan Murat Yurtsever	Fabrica De Glucoza Street, No 5, Novoparc 3 Building, Corp F, Floor 4, District 2, Bucharest, 020331, Romania	40-21-3878107	40-21-3878001
Ralf IFN SA (AC)	Financing Institution	1997	2010	Ufuk Tandoğan	Bogdan Dobre	Fabrica De Glucoza Street, No 5, Novoparc 3 Building, Corp F, Floor 4, District 2, Bucharest, 020331, Romania	40-21-3878107	40-21-3878001
Türkiye Halk Bankası A.Ş.								
Demir - Halk Bank (Nederland) N.V.	Banking	1992	1992	Hanno Riedlin	Kayhan Acardağ	Parklaan 8 3016 BB Rotterdam, The	31-10-4369151	31-10-4369252
Halk Banka A.D. Skopje (AC)	Banking	1993	2011	Mehmet Hakan Atilla	Necdet Palakçı	Sv. Kiri i Metodij No. 54, BB 1000 Skopje / Macedonia	389-02-3250 972	389-02-3250 801
Türkiye İş Bankası A.Ş.								
İşbank AG (AC)	Banking	1992	1992	Adnan Bali	N. Burak Seyrek	Rossmarkt 9 60311 Frankfurt Main Germany	49-69-29901103	49-69-29901116
Closed Joint Stock Company İşbank (AC)	Banking	1994	2011	Adnan Bali	Aziz Ferit Eraslan	13D Namestina Str. 117420 Moscow Russian Federation	74- 95-232 1234	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	-	Centre Etoile 11/13 Boulevard de la Foire L 1528 Luxembourg, Grand Duchy of Luxembourg	352-26059271 - 9588	352-24609500
Türkiye Vakıflar Bankası T.A.O. Kıbrıs Vakıflar Bankası Ltd.	Banking	1982	1989	Osman Bayhanlı	M. Cengiz Erçağ (Vekil)	66 Atatürk Cad. P.O.Box. 212 Lefkoşa	392-2285871	392-2275169
World Vakıf UBB. Ltd. (in liquidation)	In liquidation	1993	1993	-	-	35, Vakıflar Pasajı Po. Box 293 Lefkoşa K.K.T.C.	392-2288710	-
Vakıfbank International A.G.(AC)	Banking	1999	1999	Mehmet Emin Özcan (Gözetim Kur. Başkanı)	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
Stichting Custody Services YKB (AC)	Custody Services	2001	2001	-	-	Rembrandt Tower Amstelplein 1 1096 HA Amsterdam, The Netherlands	31-20-3445555	31-20-6631331
Yapı Kredi Bank Azerbaycan Closed Joint Stock Company (AC)	Banking	1998	1998	Hüseyin Faik Açıkalin	Altan Şentürk	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 Açıkalin	Semih Ulugöl	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 Açıkalin	-	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 Açıkalin	Boğaçhan Güller	1 Building 2, Goncharnaya Naberezhnaya 115172 Moscow Russian Federation	74-95-2349889	74-95-9561972
Yapı Kredi Invest Limited Liability Company	Portfolio Management	2007	2007	Altan Şentürk (Yönetim Kurulu Başkan Vekili)	-	Yasamal District Cafer Cabbarlı Str. 32/12 AZ 1085 Baku Azerbaijan	99-412-4977795	99-412-4970276

AC : Affiliated Company

Table 21 Branches and Representative Offices of Turkish Banks Abroad, as of December 31, 2013

Country	City	Banks	Address	Phone	Fax
Bulgaria	Plovdiv	T.C.Ziraat Bankası (B)*	4 Tsubridod 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 Slivnitsa 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	T.C.Ziraat Bankası (B)*	Luka Asafiani Str. No:1/C (Rustaveli Avenue No:25/C) Batum Georgia	995-42 2227501	
Georgia	Tbilisi	Türkiye İş Bankası (B)	L. Asatiani Cad./Rustaveli Cad. No 1/25 Batum Georgia	995-42-2242950	995-42-2242954
	Berlin	T.C.Ziraat Bankası (B)	David Agmashenebel Avenue No 61 PO Box 0102 Tbilisi Georgia	995-32-2943704	995-32-2943834
	Dusseldorf	Tekstil Bankası (R)	Bastian Str. 3. 13357 Berlin Deutschland	49-30-46601609	49-30-46601619
	Athens	Türkiye Garanti Bankası (R)	Heinrich-Heine Allee 1 40213 Düsseldorf Deutschland	49-211-86222301	49-211-86222350
Greece	Komotini	T.C.Ziraat Bankası (B)	Ermou 2 5th Floor 10563 Athens Greece	30-210-3223038	30-210-3221796
	Rhodes	T.C.Ziraat Bankası (B)	Platia Irtinis 17 & Papaflesa 1 T.K. 69100 Komotini Greece	30-253-1085930	30-253-1085927
Iran	Xanthi	T.C.Ziraat Bankası (B)	Grigoriou Lampraki 16 & Amerikis Tk 85100 Rhodes Greece	30-224-1043702	30-224-1073029
	Tehran	T.C.Ziraat Bankası (R)	M. Karaoli 68 67100 Xanthi Greece	30-254-1069420	30-254-1066641
	Arbil	Türkiye Halk Bankası (R)	Africa Blvd. Anahita Tower No:184 Suit 604 6th Floor, Tehran Iran	98-21-88783417/18	98-21-88783526
	Arbil	T.C.Ziraat Bankası (B)	3rd Floor Building 114, Ghaem Magham Farahani Ave. Tehran Iran	98-21-88304715	98-21-88301000
Iraq	Arbil	T.C.Ziraat Bankası (B)	Gulan District 100. Str. No 159/735 Erbil Iraq	964-662-649968	-
	Arbil	Türkiye İş Bankası (B)	Gulan Street UB Plaza Bakhtiary 48640 Erbil Iraq	964-66-2100546	212-3160377
	Arbil	Türkiye Vakıflar Bankası (B)	Gulan Street Star Tower, Arbil Iraq	964 224 62 37	-
	Baghdad	T.C.Ziraat Bankası (B)	Weziriyeh Area 301St. District No 19 Baghdad Iraq	964-790-4181390	-
Kingdom of Bahrain	Manama	Türkiye İş Bankası (B)	Weziriyeh Area 301St. District, Str. No4, No 7 Baghdad Iraq	964-770-9194450	-
	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
	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)	Almoayyed Tower, 33rd Floor, Suite 3302, Al Seef District, P.O. Box 11378 Manama Bahrain	973-17-537711	973-17-535463
	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, P.O. 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 (B)	Rruga UCK No 43 Phristine Kosova	381-38-245245	381-38-245442
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.	392-6300300	392-6300320
		Türkiye Halk Bankası (B)	İsmet İnönü Bulvarı Hasiipoğlu 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 Rızki Cad. No 222 Merkez Kyrenia T.R.N.C.	392-8159988	392-8159979
		ING Bank (B)*	Ziya Rızki Cad. No 167 Kyrenia 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 Kyrenia T.R.N.C.	392-8156382 / 83	392-8156335
		T.C.Ziraat Bankası (B)	Dr. Bekir Paşaoğlu İş Merkezi, No 5-6 Karaoğlanoğlu Kyrenia T.R.N.C.	392-8223632 / 34	392-8223633

Country	City	Banks	Address	Phone	Fax
	Kyrenia	Türkiye Garanti Bankası (B)	Atatürk Cad. No 56 Kyrenia T.R.N.C.	392-6505330	392-6505350
		Türkiye Garanti Bankası (B)	Mele Adanır Cad. No 18/A Kyrenia T.R.N.C.	392-6505300	392-6505320
		Türkiye Halk Bankası (B)	Yukarı Girne Mah. Hakkı Borataş Cad. Kyrenia T.R.N.C.	392-8160230-32	392-8160234
		Türkiye İş Bankası (B)	Bedrettin Demirel Cad. No 29 Kyrenia T.R.N.C.	392-8161203	392-8161207
		Türkiye İş Bankası (B)	Ziya Rızki Cad. No 119 Kyrenia T.R.N.C.	392-8153313	392-8151090
		ING Bank (B)	Piyale Paşa Mah. Alemdar Sok. No 1/B Morphou T.R.N.C.	392-7147020	392-7147024
		T.C.Ziraat Bankası (B)	Ecevit Cad. No 231 Morphou T.R.N.C.	392-7142148	392-7142763
		Türkiye Garanti Bankası (B)	Ecevit Caddesi No: 29 / A Morphou T.R.N.C.	392-6603000	392-6603020
		Türkiye İş Bankası (B)	Ecevit Cad. No 24/B Morphou T.R.N.C.	392-7146860	392-7146859
		Türkiye İş Bankası (B)	Orta Doğu Teknik Üniversitesi, Kuzey Kıbrıs Kampüsü, Kalkanlı Morphou T.R.N.C.	392-6611951	392-6611954
	Nicosia	Türkiye İş Bankası (B)	Lefke Avrupa Üniversitesi Kampüsü, Gemikonağı - Lefke Morphou T.R.N.C.	392-6602037	392-6602040
		HSBC Bank (B)	Yenişehir Atatürk Cad. No 19 Nicosia T.R.N.C.	392-2270300	212-3706514
		HSBC Bank (B)	İsmet İnönü Sok. No 11/A Yenikent Nicosia T.R.N.C.	392-2241040	392-2241045
		ING Bank (B)	Gazeteci Kemal Aşık Cad. No 70 Nicosia T.R.N.C.	392-2285510	392-2286815
		Türk Ekonomi Bankası (B)	Mehmet Akif Cad. No 86 Köşklüçiftlik Nicosia T.R.N.C.	392-2292040	392-2290762
		Türk Ekonomi Bankası (B)	Girne Cad. No 20 Lefkoşa K.K.T.C.	392-2280255	392-2280302
		T.C.Ziraat Bankası (B)	Girne Kapı Cad. İbrahimpaşa Sok. No. 105 Nicosia T.R.N.C.	392-2283050	392-2282401
		T.C.Ziraat Bankası (B)	Yakın Doğu Üniversitesi Kampüsü, İç Mimarlık Fakültesi Altı Nicosia T.R.N.C.	392-2241315-16	392-2241317
		T.C.Ziraat Bankası (B)	Günaydın Sok. No 1 Gönyeli Nicosia T.R.N.C.	392-2240516	392-2240724
		Türkiye Garanti Bankası (B)	Bedreddin Demirel Cad. No 114 Nicosia T.R.N.C.	392-6005300	392-6005320
	New York	Türkiye Garanti Bankası (B)	Düzyol Sokak No 12/B Gönyeli Nicosia T.R.N.C.	392-6803000	392-6803020
		Türkiye Halk Bankası (B)	Köşklü Çiftlik Mah. Osmanpaşa Cad. Ümit Apt. No 1 Nicosia T.R.N.C.	392-2288546	392-2282900
		Türkiye Halk Bankası (B)*	28'inci Mknz. P. Tüm.K.İği. Paşaköy Nicosia T.R.N.C.	392-2369151 / 52	392-2369153
		Türkiye İş Bankası (B)	Girne Cad. No 9 Nicosia T.R.N.C.	392-2283133	392-2278315
		Türkiye İş Bankası (B)	Kemal Aşık Cad. No 56/A Küçükkaymaklı Nicosia T.R.N.C.	392-2270415	392-2277602
		Türkiye İş Bankası (B)	Şehit Mustafa Mehmet Sokak No 10 Taşköy Nicosia T.R.N.C.	392-2256801	392-2256535
		Türkiye İş Bankası (B)	Ulusalrarası Kıbrıs Üniversitesi Haspolat Kampusu Haspolat Nicosia T.R.N.C.	392-6711111	392-6711137
		Türkiye İş Bankası (B)	Yakın Doğu Üniversitesi Kampüsü, Dikmen Nicosia T.R.N.C.	392-2231354	392-2231638
		Türkiye İş Bankası (B)	Cebeci Sokak. No 19 Yenikent Gönyeli T.R.N.C.	392-2231702	392-2236707
		T.C.Ziraat Bankası (B)	122 East 42nd Str. Suite 310 N.Y. 10168 U.S.A.	1-212-5575612	1-212-4908076
U.S.A.	London	Türkiye Vakıflar Bankası (B)	23rd Floor, 680 Fifth Avenue New York, N.Y. 10019 U.S.A.	1-212-6219400	1-212-7078745
		T.C.Ziraat Bankası (B)	Basildon House 7/11 Moorgate / London EC2R 6 DB England	44-20-76004985	44-20-76004987
		Türkiye Garanti Bankası (R)	Fifth Floor 192 Sloane Street London SW1X 9QX England	44-20-77612500	44-20-72459239
		Türkiye Halk Bankası (R)	48 Dover Street, Floor 1, London, W1S 4FF England		
United Kingdom		Türkiye İş Bankası (B)	London Branch 8 Princes Street London EC2R 8HL England	44-20-76067151	44-20-77262566

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

Table 22 Representative Offices in Turkey, as of December, 31 2013

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 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
BSI SA	Switzerland	Süzer Plaza Asker Ocağı Cad. No:6 Kat:21 Daire:2101 Elmadağ-Şişli / İstanbul	(212) 244 90 42	-
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.	Büyükdere Cad. Maya Akar Center No:100/1-2 Esentepe/İstanbul	212-336 05 13	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 Caddebostan 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	Levent Mah. Meltem Sok. No:10 İş Kuleleri, Kule 2, Kat:21 Beşiktaş 34330/ İstanbul	212-385 06 00	212-385 06 49
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				
Korea Exchange Bank	The Republic of Korea	Büyükdere Caddesi No:100-102 Maya Akar Center Kat:14 Daire:52 34393 Esentepe Şişli/İstanbul	212-356 80 40 212-356 80 41	-
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 Bank Ltd.	Japan	4. Levent Büyükdere Cad. Tekfen Tower No 209 Kat 8 Şişli İstanbul	212-371 84 74	-
Natixis Sa	France	Yapı Kredi Plaza B Blok Kat:6 34330 4. Levent İstanbul	212-581 03 72 212-281 07 35	212-281 08 65
Near East Bank Limited	T.R.N.C.	Windowist Tower Eski Büyükdere Cad. No:26 Ofis No:712 34467 Maslak Sarıyer İstanbul	212-999 43 90	212-999 43 93
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
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	212-381 75 00	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 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
The Export-Import Bank Of Korea	The Republic of Korea	Maslak Mah. Büyükdere Cad. No:237 Noramin İş Merkezi Daire No:58(303) Sarıyer/İstanbul	531-665 45 07	-
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
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

Glossary

1. Terms used in Financial Statements

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

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

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

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

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

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

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

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

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

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

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

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

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

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

2. Formulas Used in the Calculation of Ratios

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

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

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

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

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

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

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

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

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

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

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

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

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

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

3. Exchange Rates (TRY/ US Dollar)

Year	Period	TRY/US Dollar	Year	Period	TRY/US Dollar
2012	December	1.7776	2013	December	2.1304

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 99.46 percent shares of Taib Yatırım Bank A.Ş. were decided to be sold to Aksoy Holding A.Ş. on the date of 20 June 2013. Taib Yatırım Bank A.Ş. was transferred from "Foreign Development and Investment Banks" group to "Privately-owned Development and Investment Banks" group on the actual share transfer date of 2 August 2013.

8. The shares of Alternatifbank A.Ş. were decided to be sold to Commercial Bank of Qatar in 1 July 2013. Alternatifbank A.Ş. was transferred from "Privately-owned Deposit Banks" group to "Foreign Deposit Banks" group on the actual share transfer date of 18 July 2013.

9. The BRBS has decided "Portigon A.G.İstanbul Branch to finish operations and to start liquidation according to Banks Act Article 20 with the Resolution Nr. 5471, dated 12 August 2013. Liquidation process was started in 15 November 2013.

10. "Bank of Tokyo- Mitsubishi UFJ Turkey A.Ş." was founded according to the resolution Nr: 5108 of BRBS, dated 20 December 2012, which was published in the Official Gazette 22 December 2012, Nr:28505. Bank of Tokyo- Mitsubishi UFJ Turkey A.Ş. took permission to make banking operations in the "foreign banks founded in Turkey" group, with the resolution Nr: 5520 of BRBS, dated 19 September 2013, which was published in Official Gazette 24 September 2013, Nr:28775.

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