



**The Quarterly Balance-Sheet of the Deposit Banks
in Istanbul Stock Exchange
June 2012**

Report Code : DE12

August 2012

Deposit Banks in ISE

Assets

(USD Million)

	June 2012			%	June 2011			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	10,405	33,147	43,552	8.5	31,173	22,453	53,626	10.6
Fin.ass.where fair value cha. is refl.to I/S (Net)	2,470	1,577	4,046	0.8	4,054	2,458	6,512	1.3
Financial assets held for trading	2,014	1,577	3,590	0.7	3,390	2,458	5,848	1.2
Public sector debt securities	1,077	519	1,596	0.3	2,398	1,421	3,819	0.8
Securities representing a share in capital	19	0	19	0.0	16	0	16	0.0
Derivative financial assets held for trading	881	1,053	1,934	0.4	943	1,036	1,979	0.4
Other marketable securities	36	4	40	0.0	33	1	34	0.0
Fin.assets clas. as fair value change is refl.to I/S	456	0	456	0.1	664	0	664	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	456	0	456	0.1	664	0	664	0.1
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	1,827	10,017	11,844	2.3	1,706	9,429	11,135	2.2
Money Market Securities	2,965	31	2,996	0.6	70	0	70	0.0
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	6	31	36	0.0	58	0	58	0.0
Receiv. from reverse repurchase agreements	2,959	0	2,959	0.6	12	0	12	0.0
Financial Assets Available for Sale (Net)	73,655	11,833	85,488	16.7	72,845	12,494	85,339	16.9
Securities representing a share in capital	42	16	58	0.0	64	20	84	0.0
Public sector debt securities	72,526	9,761	82,287	16.1	71,088	9,654	80,742	16.0
Other marketable securities	1,087	2,055	3,142	0.6	1,693	2,821	4,514	0.9
Loans and Receivables	218,860	92,305	311,165	60.9	199,054	92,310	291,364	57.7
Loans and Receivables	217,351	92,182	309,533	60.6	197,873	92,303	290,177	57.4
Loans granted to the Banks risk group	1,680	2,380	4,060	0.8	1,176	2,723	3,899	0.8
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	215,671	89,801	305,473	59.8	196,698	89,580	286,278	56.7
Loans under follow-up	8,427	263	8,690	1.7	8,874	64	8,938	1.8
Specific provisions (-)	6,918	139	7,057	1.4	7,693	58	7,751	1.5
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	21,450	8,415	29,865	5.8	25,136	8,643	33,778	6.7
Public sector debt securities	21,442	8,355	29,798	5.8	25,128	8,527	33,654	6.7
Other marketable securities	8	60	68	0.0	8	116	124	0.0
Investments and Associates (Net)	613	65	678	0.1	636	73	709	0.1
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	613	65	678	0.1	636	73	709	0.1
Financial investments and associates	222	65	287	0.1	213	73	286	0.1
Non-financial investments and associates	391	0	391	0.1	423	0	423	0.1
Subsidiaries (Net)	6,835	1,964	8,798	1.7	6,567	2,115	8,683	1.7
Financial subsidiaries	4,858	1,964	6,822	1.3	4,078	2,115	6,193	1.2
Non-financial subsidiaries	1,977	0	1,977	0.4	2,490	0	2,490	0.5
Joint Ventures (Business Partners) (Net)	14	0	14	0.0	19	0	19	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	14	0	14	0.0	19	0	19	0.0
Financial joint ventures	11	0	11	0.0	15	0	15	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	447	40	487	0.1	116	42	158	0.0
Fair value hedges	408	25	434	0.1	40	25	65	0.0
Cash flow hedges	39	15	54	0.0	77	17	93	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	4,579	4	4,583	0.9	4,974	4	4,978	1.0
Intangible Assets (Net)	1,280	0	1,280	0.3	1,312	0	1,312	0.3
Goodwill	775	0	775	0.2	867	0	867	0.2
Other	505	0	505	0.1	445	0	445	0.1
Real Estates for Investment Purpose (Net)	35	0	35	0.0	0	0	0	0.0
Assets for Tax	837	0	837	0.2	793	0	793	0.2
Current assets for tax	1	0	1	0.0	3	0	3	0.0
Deferred assets for tax	837	0	837	0.2	790	0	790	0.2
Prop.&Equ.for Sale p. and from Term.Op.(Net)	234	0	234	0.0	252	0	252	0.0
Other Assets	3,450	1,239	4,688	0.9	4,892	1,571	6,463	1.3
Total Assets	349,955	160,636	510,591	100.0	353,599	151,593	505,192	100.0

Liabilities

(USD Million)

	June 2012			%	June 2011			%
	TC	FC	Total		TC	FC	Total	
Deposits	194,180	121,474	315,655	61.8	193,804	104,325	298,129	59.0
Deposits held by the Banks risk group	6,274	6,312	12,586	2.5	6,299	5,433	11,731	2.3
Other	187,907	115,162	303,068	59.4	187,505	98,893	286,398	56.7
Derivative Finan. Liabilities Held for Trading	1,146	927	2,074	0.4	1,117	943	2,059	0.4
Funds Borrowed	5,144	44,616	49,760	9.7	6,650	45,197	51,847	10.3
Money Market Takings	21,620	14,410	36,030	7.1	40,267	13,502	53,769	10.6
Interbank money market takings	0	120	120	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	83	0	83	0.0	73	0	73	0.0
Funds provided under repurchase agreements	21,537	14,290	35,827	7.0	40,194	13,502	53,696	10.6
Marketable Securities Issued (Net)	9,153	4,360	13,513	2.6	4,945	3,285	8,230	1.6
Bills	6,710	0	6,710	1.3	4,128	0	4,128	0.8
Asset backed securities	357	0	357	0.1	0	0	0	0.0
Bonds	2,086	4,360	6,446	1.3	817	3,285	4,102	0.8
Funds	789	0	789	0.2	818	0	818	0.2
Borrower funds	40	0	40	0.0	26	0	26	0.0
Others	749	0	749	0.1	793	0	793	0.2
Miscellaneous Payables	10,858	1,042	11,900	2.3	10,255	777	11,032	2.2
Other External Resources	2,066	3,016	5,082	1.0	4,821	2,382	7,203	1.4
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	46	16	63	0.0	49	17	66	0.0
Finance leasing payables	59	18	76	0.0	60	18	78	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 (-)	12	1	14	0.0	11	1	12	0.0
Derivative Finan. Liabilities Held for Hedging	404	408	812	0.2	251	143	394	0.1
Fair value hedges	163	71	234	0.0	103	16	119	0.0
Cash flow hedges	240	338	578	0.1	147	127	274	0.1
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	8,097	526	8,623	1.7	7,309	485	7,794	1.5
General provisions	3,806	448	4,254	0.8	2,827	403	3,230	0.6
Restructuring reserves	0	0	0	0.0	3	0	3	0.0
Reserves for employee benefit	1,071	0	1,071	0.2	1,008	0	1,008	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	3,220	78	3,298	0.6	3,471	82	3,553	0.7
Liabilities for Tax	1,460	3	1,463	0.3	983	7	990	0.2
Current liabilities for tax	1,444	3	1,446	0.3	947	7	954	0.2
Deferred liabilities for tax	16	0	16	0.0	36	0	36	0.0
Lia.for Pro.&Equ.for Sale p. and from Term.Op.(Net)	0	4	4	0.0	1	3	4	0.0
Subordinated Loans	0	3,951	3,951	0.8	0	3,699	3,699	0.7
Shareholders' Equity	60,521	352	60,872	11.9	58,904	253	59,157	11.7
Paid-in capital	15,567	0	15,567	3.0	17,180	0	17,180	3.4
Supplementary capital	8,683	314	8,997	1.8	9,015	226	9,242	1.8
Share premium	1,707	0	1,707	0.3	1,909	0	1,909	0.4
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	2,844	587	3,432	0.7	2,931	316	3,247	0.6
Revaluation changes of property and equip.	771	0	771	0.2	528	0	528	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.	57	0	57	0.0	64	0	64	0.0
Hedging funds (active part)	-112	-273	-385	-0.1	-143	-90	-232	0.0
Val.inc.in pro.& equ.held for sale p.and term.o.p.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	3,415	0	3,415	0.7	3,726	0	3,726	0.7
Profit reserves	31,522	37	31,559	6.2	27,593	27	27,620	5.5
Legal reserves	3,591	4	3,595	0.7	3,464	4	3,468	0.7
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	27,668	0	27,668	5.4	23,896	0	23,896	4.7
Other profit reserves	263	33	296	0.1	232	23	255	0.1
Profit or loss	4,749	0	4,749	0.9	5,116	0	5,116	1.0
Prior years income/loss	13	0	13	0.0	18	0	18	0.0
Current year income/loss	4,735	0	4,735	0.9	5,097	0	5,097	1.0
Total Liabilities	315,485	195,106	510,591	100.0	330,174	175,018	505,192	100.0

Deposit Banks in ISE

Off Balance Sheet Commitments

(USD Million)

	June 2012			June 2011		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	39,435	51,893	91,328	37,022	44,974	81,996
Letters of guarantee	38,160	27,553	65,713	34,863	24,038	58,901
Bank acceptances	107	3,323	3,431	15	1,915	1,930
Letters of credit	47	17,731	17,779	1,022	17,212	18,234
Prefinancing given as guarantee	0	4	4	0	6	6
Endorsements	0	459	459	0	52	52
Other guarantees and warranties	1,121	2,823	3,944	1,123	1,751	2,874
Commitments	280,882	80,314	361,195	110,979	23,711	134,690
Irrevocable commitments	99,738	29,188	128,926	92,805	23,676	116,481
Revocable commitments	181,143	51,126	232,269	18,173	35	18,209
Derivative Financial Instruments	98,261	204,861	303,122	91,624	174,393	266,017
Derivative finan. instruments held for hedging	16,495	23,385	39,881	8,514	16,167	24,681
Trading transactions	81,765	181,476	263,241	83,110	158,225	241,336
Custody and Pledged Securities	1,250,116	476,875	1,726,990	944,795	349,057	1,293,852
Items held in Custody	262,885	28,865	291,750	268,866	26,905	295,770
Pledged Items	785,072	364,832	1,149,904	672,557	321,307	993,864
Accepted independent guaran. and warran.	202,158	83,178	285,336	3,372	845	4,218
Total Off Balance Sheet Commitments	1,668,693	813,943	2,482,636	1,184,420	592,135	1,776,555

Income-Expenditure

(USD Million)

	June 2012	June 2011
Interest Income	22,165	17,881
Interest on loans	16,113	12,505
Interest received from reserve deposits	0	0
Interest received from banks	93	93
Interest received from money market transactions	105	7
Interest received from marketable securities portfolio	5,779	5,202
Other interest income	75	74
Interest Expenses	12,366	9,562
Interest on deposits	9,677	7,488
Interest on money market transactions	824	797
Interest on funds borrowed	1,282	1,055
Interest on securities issued	481	152
Other interest expenses	101	69
Net Interest Income/Expenses	9,799	8,319
Net Fees and Commissions Income/Expenses	2,846	2,935
Fees and commissions received	3,561	3,481
Fees and commissions paid	714	546
Dividend Income	583	540
Trading Profit/Loss (net)	-14	328
Profit/loss on trading account securities	489	531
Profit/losses on derivative financial transactions	-2,143	234
Foreign exchange profit/loss	1,641	-437
Other Operating Income	1,110	2,063
Total Operating Income/Expenses	14,325	14,185
Provision for Loan Losses or other Receivables (-)	2,232	1,783
Specific provisions of banks loans and other receivables*	1,213	822
General provision expenses*	646	646
Other Operating Expenses (-)	6,126	6,039
Personnel Expenses*	2,731	2,698
Net Operating Profit/Loss	5,967	6,362
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	5,967	6,362
Provisions for Taxes on Income from Continuing Operations (±)	-1,231	-1,265
Net Profit/Loss from Continuing Operations	4,735	5,097
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	4,735	5,097

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

Ratios

(%)

	June 2012	June 2011
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	15.1	15.8
Shareholders' Equity / Total Assets	11.9	11.7
(Shareholders' Equity - Permanent Assets) / Total Assets	8.5	8.3
Net On Balance Sheet Position / Total Shareholders' Equity	-38.2	-20.5
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-0.7	0.6
Balance-Sheet Ratios		
TC Assets / Total Assets	68.5	70.0
TC Liabilities / Total Liabilities	61.8	65.4
FC Assets / FC Liabilities	82.3	86.6
TC Deposits / Total Deposits	61.5	65.0
TC Loans / Total Loans and Receivables	70.3	68.3
Total Deposits / Total Assets	61.8	59.0
Funds Borrowed / Total Assets	9.7	10.3
Assets Quality		
Financial Assets (net) / Total Assets	23.5	24.9
Total Loans and Receivables / Total Assets	60.9	57.7
Total Loans and Receivables / Total Deposits	98.6	97.7
Loans Under Follow-up (gross) / Total Loans and Receivables	2.8	3.1
Loans Under Follow-up (net) / Total Loans and Receivables	0.5	0.4
Specific Provisions / Loans Under Follow-up	81.2	86.7
Permanent Assets / Total Assets	3.4	3.4
Consumer Loans / Total Loans and Receivables	33.9	33.5
Liquidity		
Liquid Assets / Total Assets	29.0	31.0
Liquid Assets / Short-term Liabilities	50.3	54.3
TC Liquid Assets / Total Assets	17.9	21.7
Profitability		
Net Profit/Losses / Total Assets	0.9	1.0
Net Profit/Losses / Total Shareholders' Equity	7.8	8.6
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.2	1.3
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	1.7	1.5
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	59.9	52.8
Non-interest Income (net) / Total Assets	0.9	1.2
Other Operating Expenses / Total Assets	1.2	1.2
Personnel Expenses / Other Operating Expenses	44.6	44.7
Non-interest Income (net) / Other Operating Expenses	73.9	97.1

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

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 / (Amount subject to credit risk + Amount Subject to Market Risk + Amount subject to operational risk) (Capital Adequacy Ratio): Prepared in the "Financial Position" section of the Communique-Financial statements and related explanation and footnotes of the banks that is disclosed to the public-

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

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

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

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

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

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

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

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

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

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

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

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

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

3. Exchange Rates (USD/TRY)

Year	Period	USD /TRY	Year	Period	USD /TRY
2012	June	1.8065	2011	June	1.6157

4. This report is prepared from the year-end audited and non-consolidated "The Common Data Set" of banks (deposit banks in İstanbul Stock Exchange(İSE) 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 figures are prepared using the data from the "Related Explanation and Footnotes". The differences between some figures of "Financial Tables" and the figures from "Footnotes" are due to the differences in the tables of some banks.

6. Whilst every effort has been made to ensure that the information contained in this report is correct, the Banks Association of Turkey can not accept any responsibility for any errors or omissions or for any consequences resulting therefrom.