



**The Quarterly Balance-Sheet of the
Deposit Banks in Borsa Istanbul
September 2013**

Report Code : DU13

November 2013

Deposit Banks in Borsa İstanbul

Assets

(EUR Million)

	Sept. 2013			%	Sept. 2012			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	6,907	44,371	51,278	12.0	5,721	34,817	40,538	9.9
Fin.ass.where fair value cha. is refl.to I/S (Net)	2,676	1,253	3,929	0.9	2,698	939	3,637	0.9
Financial assets held for trading	2,501	1,253	3,755	0.9	2,372	939	3,311	0.8
Public sector debt securities	675	120	794	0.2	1,634	144	1,778	0.4
Securities representing a share in capital	53	0	53	0.0	14	0	14	0.0
Derivative financial assets held for trading	1,719	1,126	2,845	0.7	716	791	1,506	0.4
Other marketable securities	54	8	62	0.0	8	4	12	0.0
Fin.assets clas. as fair value change is refl.to I/S	174	0	174	0.0	326	0	326	0.1
Public sector debt securities	21	0	21	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	153	0	153	0.0	326	0	326	0.1
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	1,235	6,362	7,596	1.8	1,712	7,231	8,943	2.2
Money Market Securities	683	97	780	0.2	2,399	49	2,448	0.6
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	238	97	335	0.1	0	49	49	0.0
Receiv. from reverse repurchase agreements	445	0	445	0.1	2,399	0	2,399	0.6
Financial Assets Available for Sale (Net)	42,741	12,753	55,494	13.0	55,792	10,349	66,142	16.1
Securities representing a share in capital	60	8	67	0.0	36	13	49	0.0
Public sector debt securities	41,509	10,969	52,478	12.3	54,318	8,842	63,160	15.4
Other marketable securities	1,173	1,776	2,949	0.7	1,439	1,494	2,933	0.7
Loans and Receivables	191,989	77,364	269,353	63.1	178,849	72,426	251,275	61.1
Loans and Receivables	190,441	77,263	267,704	62.7	177,235	72,378	249,613	60.7
Loans granted to the Banks risk group	1,253	1,610	2,863	0.7	1,006	1,859	2,866	0.7
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	189,188	75,652	264,840	62.1	176,229	70,519	246,748	60.0
Loans under follow-up	7,469	210	7,680	1.8	7,393	146	7,539	1.8
Specific provisions (-)	5,921	109	6,030	1.4	5,779	98	5,877	1.4
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	17,845	1,217	19,062	4.5	15,965	4,655	20,621	5.0
Public sector debt securities	17,839	1,074	18,914	4.4	15,959	4,603	20,562	5.0
Other marketable securities	6	142	148	0.0	6	52	58	0.0
Investments and Associates (Net)	388	43	431	0.1	492	51	543	0.1
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	388	43	431	0.1	492	51	543	0.1
Financial investments and associates	132	43	175	0.0	185	51	236	0.1
Non-financial investments and associates	256	0	256	0.1	307	0	307	0.1
Subsidiaries (Net)	4,664	1,906	6,569	1.5	5,328	1,638	6,967	1.7
Financial subsidiaries	3,302	1,906	5,207	1.2	3,854	1,638	5,492	1.3
Non-financial subsidiaries	1,362	0	1,362	0.3	1,475	0	1,475	0.4
Joint Ventures (Business Partners) (Net)	80	0	80	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	80	0	80	0.0	11	0	11	0.0
Financial joint ventures	78	0	78	0.0	9	0	9	0.0
Non-financial joint ventures	2	0	2	0.0	2	0	2	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	672	26	699	0.2	236	37	273	0.1
Fair value hedges	543	25	569	0.1	209	26	235	0.1
Cash flow hedges	129	1	130	0.0	27	11	38	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	3,123	4	3,127	0.7	3,553	3	3,557	0.9
Intangible Assets (Net)	984	0	984	0.2	1,019	0	1,019	0.2
Goodwill	524	0	524	0.1	607	0	607	0.1
Other	460	0	460	0.1	413	0	413	0.1
Real Estates for Investment Purpose (Net)	55	0	55	0.0	68	0	68	0.0
Assets for Tax	416	0	416	0.1	710	1	711	0.2
Current assets for tax	15	0	15	0.0	2	1	3	0.0
Deferred assets for tax	401	0	401	0.1	708	0	708	0.2
Prop.&Equ.for Sale p. and from Term.Op.(Net)	156	0	156	0.0	184	0	184	0.0
Other Assets	4,568	2,090	6,658	1.6	2,870	1,310	4,180	1.0
Total Assets	279,182	147,485	426,667	100.0	277,608	133,508	411,116	100.0

Liabilities

(EUR Million)

	Sept. 2013			%	Sept. 2012			%
	TC	FC	Total		TC	FC	Total	
Deposits	156,210	99,295	255,505	59.9	161,033	91,865	252,898	61.5
Deposits held by the Banks risk group	4,543	5,725	10,268	2.4	5,040	4,055	9,094	2.2
Other	151,668	93,570	245,237	57.5	155,993	87,810	243,803	59.3
Derivative Finan. Liabilities Held for Trading	1,270	813	2,084	0.5	882	785	1,666	0.4
Funds Borrowed	4,058	36,807	40,865	9.6	3,386	34,495	37,880	9.2
Money Market Takings	16,820	13,194	30,013	7.0	16,119	12,544	28,663	7.0
Interbank money market takings	529	0	529	0.1	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	23	0	23	0.0
Funds provided under repurchase agreements	16,290	13,194	29,484	6.9	16,096	12,544	28,640	7.0
Marketable Securities Issued (Net)	7,448	8,999	16,446	3.9	7,235	4,947	12,182	3.0
Bills	4,664	0	4,664	1.1	5,457	0	5,457	1.3
Asset backed securities	289	0	289	0.1	227	0	227	0.1
Bonds	2,495	8,999	11,494	2.7	1,551	4,947	6,498	1.6
Funds	531	0	531	0.1	611	0	611	0.1
Borrower funds	13	0	13	0.0	22	0	22	0.0
Others	518	0	518	0.1	590	0	590	0.1
Miscellaneous Payables	9,329	1,631	10,960	2.6	9,212	910	10,122	2.5
Other External Resources	5,125	3,303	8,428	2.0	1,802	2,163	3,965	1.0
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	29	10	39	0.0	35	13	48	0.0
Finance leasing payables	37	11	48	0.0	45	14	58	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	8	1	8	0.0	10	1	11	0.0
Derivative Finan. Liabilities Held for Hedging	67	188	255	0.1	504	340	844	0.2
Fair value hedges	5	47	52	0.0	213	55	268	0.1
Cash flow hedges	62	141	202	0.0	291	285	576	0.1
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	7,276	425	7,701	1.8	6,802	417	7,219	1.8
General provisions	3,809	366	4,175	1.0	3,205	350	3,555	0.9
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	960	0	960	0.2	883	0	883	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	2,506	60	2,566	0.6	2,713	67	2,781	0.7
Liabilities for Tax	656	10	666	0.2	1,313	1	1,315	0.3
Current liabilities for tax	644	10	654	0.2	1,304	1	1,306	0.3
Deferred liabilities for tax	12	0	12	0.0	9	0	9	0.0
Lia.for Pro.&Equ.for Sale p. and from Term.Op.(Net)	0	5	5	0.0	0	3	3	0.0
Subordinated Loans	0	6,051	6,051	1.4	0	3,216	3,216	0.8
Shareholders' Equity	46,696	421	47,117	11.0	49,821	662	50,483	12.3
Paid-in capital	10,275	0	10,275	2.4	12,182	0	12,182	3.0
Supplementary capital	4,676	381	5,057	1.2	7,476	633	8,109	2.0
Share premium	1,121	0	1,121	0.3	1,336	0	1,336	0.3
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	936	511	1,446	0.3	2,954	866	3,820	0.9
Revaluation changes of property and equip.	314	0	314	0.1	603	0	603	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.	62	0	62	0.0	45	0	45	0.0
Hedging funds (active part)	11	-130	-119	0.0	-134	-233	-367	-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	2,232	0	2,232	0.5	2,672	0	2,672	0.6
Profit reserves	26,234	40	26,274	6.2	24,668	29	24,698	6.0
Legal reserves	2,704	4	2,707	0.6	2,810	3	2,813	0.7
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	23,278	0	23,278	5.5	21,652	0	21,652	5.3
Other profit reserves	253	36	289	0.1	207	26	233	0.1
Profit or loss	5,511	0	5,511	1.3	5,494	0	5,494	1.3
Prior years income/loss	34	0	34	0.0	10	0	10	0.0
Current year income/loss	5,477	0	5,477	1.3	5,484	0	5,484	1.3
Total Liabilities	255,515	171,151	426,667	100.0	258,754	152,362	411,116	100.0

Deposit Banks in Borsa İstanbul

Off Balance Sheet Commitments

(EUR Million)

	Sept. 2013			Sept. 2012		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	32,907	46,071	78,978	31,804	40,700	72,505
Letters of guarantee	31,841	25,879	57,720	30,846	21,675	52,521
Bank acceptances	101	3,177	3,278	75	2,512	2,588
Letters of credit	13	14,086	14,099	46	13,799	13,845
Prefinancing given as guarantee	0	2	2	0	2	2
Endorsements	0	0	0	0	460	460
Other guarantees and warranties	952	2,926	3,878	837	2,251	3,088
Commitments	91,070	31,049	122,119	319,795	63,861	383,656
Irrevocable commitments	80,309	21,208	101,517	78,613	21,841	100,454
Revocable commitments	10,761	9,841	20,602	241,182	42,020	283,202
Derivative Financial Instruments	94,117	197,457	291,574	71,617	159,445	231,062
Derivative finan. instruments held for hedging	10,382	16,440	26,822	13,797	18,579	32,376
Trading transactions	83,736	181,017	264,752	57,820	140,866	198,687
Custody and Pledged Securities	1,291,698	493,805	1,785,503	1,101,530	409,769	1,511,299
Items held in Custody	254,861	20,884	275,745	216,636	20,673	237,308
Pledged Items	829,313	392,205	1,221,517	706,602	321,693	1,028,295
Accepted independent guaran. and warran.	207,524	80,717	288,241	178,292	67,404	245,696
Total Off Balance Sheet Commitments	1,509,793	768,381	2,278,174	1,524,746	673,775	2,198,521

Income-Expenditure

(EUR Million)

	Sept. 2013	Sept. 2012
Interest Income	21,950	26,028
Interest on loans	17,322	19,428
Interest received from reserve deposits	0	0
Interest received from banks	59	105
Interest received from money market transactions	46	118
Interest received from marketable securities portfolio	4,446	6,296
Other interest income	76	80
Interest Expenses	10,244	14,362
Interest on deposits	7,846	11,363
Interest on money market transactions	842	976
Interest on funds borrowed	765	1,316
Interest on securities issued	671	607
Other interest expenses	120	100
Net Interest Income/Expenses	11,706	11,667
Net Fees and Commissions Income/Expenses	3,493	3,398
Fees and commissions received	4,208	4,252
Fees and commissions paid	714	854
Dividend Income	303	463
Trading Profit/Loss (net)	591	293
Profit/loss on trading account securities	735	934
Profit/losses on derivative financial transactions	972	-2,124
Foreign exchange profit/loss	-1,116	1,483
Other Operating Income	1,286	1,226
Total Operating Income/Expenses	17,379	17,047
Provision for Loan Losses or other Receivables (-)	3,444	2,712
Specific provisions of banks loans and other receivables*	2,093	1,519
General provision expenses*	924	731
Other Operating Expenses (-)	7,468	7,368
Personnel Expenses*	3,136	3,209
Net Operating Profit/Loss	6,466	6,967
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	6,466	6,967
Provisions for Taxes on Income from Continuing Operations (±)	-1,419	-1,483
Net Profit/Loss from Continuing Operations	5,047	5,484
Net Profit/Loss Before Taxes from Terminated Operations	451	0
Provisions for Taxes on Income from Terminated Operations (±)	-21	0
Net Profit/Loss from Terminated Operations	430	0
Net Profit/Losses	5,477	5,484

* Used from "Information related to other operational expenses" table of the "information and disclosures related to income statement".

Ratios

(%)

	Sept. 2013	Sept. 2012
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	15.0	15.3
Shareholders' Equity / Total Assets	11.0	12.3
(Shareholders' Equity - Permanent Assets) / Total Assets	8.0	8.9
Net On Balance Sheet Position / Total Shareholders' Equity	-27.5	-19.0
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.0	1.5
Balance-Sheet Ratios		
TC Assets / Total Assets	65.4	67.5
TC Liabilities / Total Liabilities	59.9	62.9
FC Assets / FC Liabilities	86.2	87.6
TC Deposits / Total Deposits	61.1	63.7
TC Loans / Total Loans and Receivables	71.3	71.2
Total Deposits / Total Assets	59.9	61.5
Funds Borrowed / Total Assets	9.6	9.2
Assets Quality		
Financial Assets (net) / Total Assets	18.6	22.1
Total Loans and Receivables / Total Assets	63.1	61.1
Total Loans and Receivables / Total Deposits	105.4	99.4
Loans Under Follow-up (gross) / Total Loans and Receivables	2.9	3.0
Loans Under Follow-up (net) / Total Loans and Receivables	0.6	0.7
Specific Provisions / Loans Under Follow-up	78.5	78.0
Permanent Assets / Total Assets	3.0	3.4
Consumer Loans / Total Loans and Receivables	34.2	34.5
Liquidity		
Liquid Assets / Total Assets	27.9	29.6
Liquid Assets / Short-term Liabilities	51.8	53.0
TC Liquid Assets / Total Assets	12.7	16.6
Profitability		
Net Profit/Losses / Total Assets	1.3	1.3
Net Profit/Losses / Total Shareholders' Equity	11.6	10.9
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.5	1.7
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	2.3	2.5
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	55.3	59.5
Non-interest Income (net) / Total Assets	1.3	1.3
Other Operating Expenses / Total Assets	1.8	1.8
Personnel Expenses / Other Operating Expenses	42.0	43.6
Non-interest Income (net) / Other Operating Expenses	76.0	73.0

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



Deposit Banks in Borsa İstanbul

1. Akbank T.A.Ş.
2. Alternatifbank A.Ş.
3. Denizbank A.Ş.
4. Finansbank A.Ş.
5. Şekerbank T.A.Ş.
6. Tekstil Bankası A.Ş.
7. Türk Ekonomi Bankası A.Ş.
8. Türkiye Garanti Bankası A.Ş.
9. Türkiye Halk Bankası A.Ş.
10. Türkiye İş Bankası A.Ş.
11. Türkiye Vakıflar Bankası T.A.O.
12. Yapı ve Kredi Bankası A.Ş.

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 (EUR/TRY)

Year	Period	EUR/TRY	Year	Period	EUR/TRY
2013	September	2.7502	2012	September	2.3085

4. This report is prepared from the year-end audited and non-consolidated "The Common Data Set" of banks (deposit banks in Borsa İstanbul) 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.