



The Banking System in Turkey Quarterly Statistics by "Banks and Groups" (Last vs.Previous Period)

March 2016

Report Code: DE08

June 2016





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Banks and Groups, as of March 31, 2016

Sector Total	47		
I. Deposit Banks	34	II. Development and Investment Banks	13
- State-owned Banks	3	Aktif Yatırım Bankası A.Ş.	
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.		BankPozitif Kredi ve Kalkınma Bankası A.Ş.	
Türkiye Halk Bankası A.Ş.		Diler Yatırım Bankası A.Ş.	
Türkiye Vakıflar Bankası T.A.O.		GSD Yatırım Bankası A.Ş.	
- Privately-owned Banks	9	İller Bankası A.Ş.	
Adabank A.Ş.		İstanbul Takas ve Saklama Bankası A.Ş.	
Akbank T.A.Ş.		Merrill Lynch Yatırım Bank A.Ş.	
Anadolubank A.Ş.		Nurol Yatırım Bankası A.Ş.	
Fibabanka A.Ş.		Pasha Yatırım Bankası A.Ş.	
Şekerbank T.A.Ş.		Standard Chartered Yatırım Bankası Türk A.Ş.	
Turkish Bank A.Ş.		Türk Eximbank	
Türk Ekonomi Bankası A.Ş.		Türkiye Kalkınma Bankası A.Ş.	
Türkiye İş Bankası A.Ş.		Türkiye Sınai Kalkınma Bankası A.Ş.	
Yapı ve Kredi Bankası A.Ş.			
- Banks Under the Deposit Insurance Fund	1		
Birleşik Fon Bankası A.Ş.			
- Foreign Banks	21		
Alternatifbank A.Ş.			
Arap Türk Bankası A.Ş.			
Bank Mellat			
Bank of Tokyo-Mitsubishi UFJ Turkey A.Ş.			
Burgan Bank A.Ş.			
Citibank A.Ş.			
Denizbank A.Ş.			
Deutsche Bank A.Ş.			
Finans Bank A.Ş.			
Habib Bank Limited			
HSBC Bank A.Ş.			
ICBC Turkey Bank A.Ş.			
ING Bank A.Ş.			
Intesa Sanpaolo S.p.A.			
JPMorgan Chase Bank N.A.			
Odea Bank A.Ş.			
Rabobank A.Ş.			
Société Générale (SA)			
The Royal Bank of Scotland Plc.			
Turkland Bank A.Ş.			
Türkiye Garanti Bankası A.Ş.			

Banking System in Turkey ¹

“March 2016”

In December, after the US Federal Reserve decision that increasing the policy rate, capital inflows to developing countries were strong due to decreasing uncertainty. While commodity prices remained at low levels in global markets, inflation and current account deficit recovered in Turkey. Growth rate of the Turkish economy was above expectations in the first quarter of the year. Slowdown in loan and asset growth continued in the banking sector.

1. General Outlook

- **Capital inflows to developing countries were strong:** US Federal Reserve increased policy rate by 25 basis points in the December 2015 Meeting. Weak growth in Europe and downward trend of oil prices on the global markets continued. Capital outflows from developing countries occurred in the second half of 2015, turned to inflows in the first quarter of 2016. Thus, emerging market currencies appreciated and foreign investors' purchases in the stock and bond markets increased.
- **Turkey's economy has grown over the expectations:** Increased household consumption and public expenditure have been effective on strong growth rate which was 4.8 percent on an annual basis in the first quarter of 2016. Annual consumer inflation declined to 7.5 percent as of March 2016 due to the fall in oil prices and the appreciation of the TL. Low oil prices are supporting the recovery in foreign trade and current account deficit.
- **CBRT lowered the upper band of the interest rate corridor:** Marginal Funding Rate has been reduced from 10.75 percent to 10.5 percent in The Monetary Policy Committee meeting in March 2016 thanks to of the recovery in the current account deficit and inflation. The weighted average cost of funding was 8.9 percent as end of the March 2016.

2. Developments in Banking Sector:

- Total assets increased by **13** percent in TL terms by March 2016 compared to the same period of 2015 and reached TL **2,284** billion (USD **809** billion). Total assets grew by **5** percent in dollar terms. The ratio of total assets to gdp is estimated **114** percent as of first quarter of 2016.
- Total loans increased by **15** percent on an annual basis and reached TL **1,486** billion (USD **526** billion) as of March 2016. The annual growth of loans was 6 percent in dollar terms. Slowdown in retail loans has continued in the first quarter of 2016. As of March, the annual growth of retail loans was **8** percent. The decline in retail loans was driven by decrease in consumer loans. Because of high NPL ratio in credit card which was **8.2** percent, NPL ratio in retail loans was **4.6** percent and surpassed the total credit.

¹Deposit banks and development and investment banks are included.

- Loans to deposits ratio was **115** percent by decreasing 1.5 points compared to the same period of last year. The same ratio was **104** percent in state-owned banks, **110** percent in private banks and **112** percent in foreign banks as of March 2016.²
- Non-performing loans increased annually by **21** percent as of March 2016. The ratio of non-performing loans (NPLs, gross) to loan stock increased by 0.4 point and reached to **3.1 percent**. Notably, provisions set aside for the NPLs were at the level of **77** percent.
- Total deposits was TL **1,291** billion (USD **457** billion) as of March 2016 with an increase of **15** percent compared to March 2015. Annual growth in deposits was **6** percent in dollar terms. FX deposits increased by **13** percent in dollar terms. The share of TL saving deposits in total deposits fell by 2 point to **56** percent compared to the same month of the previous year.
- Non-deposit funds increased by **9** percent annually. The share of non-deposit funds in total liabilities decreased by 1 point to **25** percent compared to the previous year. Syndication loans from foreign banks and issued securities had important role in the slowdown in non-deposit funds.
- The annual growth rate of shareholders' equity continued to accelerate to **16** percent and exceeded to the growth rate of the balance sheet. As of March 2016 shareholders' equity was TL **262** billion (USD **93** billion). Thus, the share of the shareholders' equity in total liabilities was **11.4** percent.
- In the first three months of the year, interest income and interest expenses of the sector increased by **25** and **28** percent. Thus, net interest income increased by **22** percent compared to the same period of 2015 in TL terms and **13** percent in dollar terms.
- By March 2016 the total profit volume of the sector rose by **26** percent compared to the same period of the last year and realized as **TL 8.1 billion**. Thus, the average return on equity was **11.2** percent, and the average return on assets was **1.3** percent. Improvement in interest margin was the main factor of relatively higher profitability.
- Net FX short position of the banking sector realized as **TL -1.9 billion**. The ratio of net FX position to shareholders' equity is **0.6** percent as of March 2016.
- Considering maturity, **50** percent of total assets and **76** percent of total liabilities had a maturity of less than 1 year. The assets and liabilities with a more than 5 year maturity have a **15** percent and **4** percent shares in total assets and in total liabilities, respectively.

3. Selected Issues

- As of March 2016, 47 banks were operating in Turkey. The number of branches decreased by 52 to **11,181** and the number of employees decreased by 836 to **200,381** respectively in the same period.

²The differences between the average ratio and subgroups ratios stemming from the development and investment banks.



- Also there are 6 participation banks in Turkey. The detailed information about participation banks is available <http://www.tkbb.org.tr/homepage> on The Participation Banks Association of Turkey.

The Banking System in Turkey

Assets

(USD Million)

	March 2016			%	March 2015			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Cash and Balances with the Central Bank	12,742	81,569	94,311	11.7	9,095	78,604	87,700	11.4
Fin.ass.where fair value cha. is refl.to I/S (Net)	4,634	2,773	7,406	0.9	5,721	2,194	7,915	1.0
Financial assets held for trading	4,545	2,773	7,318	0.9	5,606	2,194	7,799	1.0
Public sector debt securities	1,155	187	1,342	0.2	1,358	69	1,428	0.2
Securities representing a share in capital	39	0	39	0.0	26	0	26	0.0
Derivative financial assets held for trading	3,330	2,529	5,859	0.7	4,209	2,059	6,268	0.8
Other marketable securities	21	57	77	0.0	12	65	77	0.0
Fin.assets clas. as fair value change is refl.to I/S	88	0	88	0.0	116	0	116	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	88	0	88	0.0	116	0	116	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	4,804	17,622	22,427	2.8	7,176	14,363	21,539	2.8
Money Market Securities	2,376	1,425	3,801	0.5	7,405	81	7,486	1.0
Interbank money market placements	1	548	549	0.1	8	0	8	0.0
Istanbul Stock Exc. money market placements	604	160	764	0.1	342	81	423	0.1
Receiv. from reverse repurchase agreements	1,771	717	2,488	0.3	7,055	0	7,055	0.9
Financial Assets Available for Sale (Net)	64,641	22,787	87,427	10.8	69,399	20,112	89,511	11.6
Securities representing a share in capital	142	683	825	0.1	155	162	318	0.0
Public sector debt securities	63,730	18,430	82,160	10.2	67,888	16,010	83,898	10.9
Other marketable securities	768	3,674	4,442	0.5	1,355	3,940	5,295	0.7
Loans and Receivables	355,440	170,463	525,904	65.0	341,611	153,792	495,403	64.2
Loans and Receivables	351,668	170,435	522,103	64.6	338,278	153,654	491,932	63.8
Loans granted to the Banks risk group	2,779	3,334	6,113	0.8	3,101	2,358	5,460	0.7
Public sector debt securities	0	0	0	0.0	0	1	1	0.0
Other	348,889	167,101	515,990	63.8	335,177	151,294	486,471	63.1
Loans under follow-up	16,033	193	16,226	2.0	13,143	317	13,460	1.7
Specific provisions (-)	12,261	164	12,424	1.5	9,810	178	9,988	1.3
Factoring Receivables	176	12	188	0.0	109	7	116	0.0
Investments held to Maturity (Net)	20,841	10,114	30,955	3.8	21,402	9,969	31,371	4.1
Public sector debt securities	20,787	8,344	29,130	3.6	21,251	8,502	29,753	3.9
Other marketable securities	54	1,771	1,825	0.2	151	1,467	1,618	0.2
Investments and Associates (Net)	274	205	479	0.1	549	55	603	0.1
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	274	205	479	0.1	549	55	603	0.1
Financial investments and associates	250	205	455	0.1	273	55	327	0.0
Non-financial investments and associates	24	0	24	0.0	276	0	276	0.0
Subsidiaries (Net)	7,556	3,896	11,452	1.4	6,495	2,973	9,468	1.2
Financial subsidiaries	5,449	3,896	9,346	1.2	4,661	2,973	7,635	1.0
Non-financial subsidiaries	2,106	0	2,106	0.3	1,833	0	1,833	0.2
Joint Ventures (Business Partners) (Net)	42	41	83	0.0	80	29	109	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	42	41	83	0.0	80	29	109	0.0
Financial joint ventures	40	41	81	0.0	78	29	107	0.0
Non-financial joint ventures	2	0	2	0.0	2	0	2	0.0
Receivables From Leasing Transactions	1	6	7	0.0	5	12	17	0.0
Finance lease receivables	0	7	7	0.0	5	12	18	0.0
Operational leasing receivables	1	0	1	0.0	1	0	1	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	1	1	0.0	1	1	2	0.0
Derivative Financial Assets Held for Hedging	1,808	231	2,039	0.3	2,141	142	2,282	0.3
Fair value hedges	933	47	980	0.1	1,235	31	1,266	0.2
Cash flow hedges	875	185	1,059	0.1	906	111	1,016	0.1
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	8,565	10	8,576	1.1	6,622	9	6,631	0.9
Intangible Assets (Net)	1,506	1	1,508	0.2	1,529	1	1,530	0.2
Goodwill	496	0	496	0.1	568	0	568	0.1
Other	1,010	1	1,012	0.1	961	1	962	0.1
Real Estates for Investment Purpose (Net)	316	0	316	0.0	142	0	142	0.0
Assets for Tax	580	0	580	0.1	667	0	667	0.1
Current assets for tax	22	0	22	0.0	70	0	70	0.0
Deferred assets for tax	559	0	559	0.1	597	0	597	0.1
Prop.&Equ.for Sale p. and from Term.Op.(Net)	806	0	806	0.1	619	0	619	0.1
Other Assets	6,491	3,846	10,336	1.3	5,715	2,592	8,306	1.1
Total Assets	493,599	315,003	808,603	100.0	486,482	284,935	771,416	100.0

Liabilities

(USD Million)

	March 2016			% Distr.	March 2015			% Distr.
	TC	FC	Total		TC	FC	Total	
Deposits	255,708	201,177	456,885	56.5	251,081	178,783	429,864	55.7
Deposits held by the Banks risk group	8,683	9,747	18,429	2.3	7,241	8,093	15,334	2.0
Other	247,026	191,430	438,456	54.2	243,840	170,690	414,530	53.7
Derivative Finan. Liabilities Held for Trading	2,942	2,108	5,050	0.6	3,083	2,251	5,333	0.7
Funds Borrowed	4,018	98,772	102,790	12.7	5,857	91,349	97,206	12.6
Money Market Takings	41,866	15,704	57,570	7.1	35,070	21,955	57,026	7.4
Interbank money market takings	1,814	0	1,814	0.2	153	0	153	0.0
Istanbul Stock Exc. money market takings	64	0	64	0.0	66	0	66	0.0
Funds provided under repurchase agreements	39,989	15,704	55,693	6.9	34,851	21,955	56,806	7.4
Marketable Securities Issued (Net)	10,649	23,437	34,087	4.2	11,395	26,746	38,141	4.9
Bills	6,982	916	7,898	1.0	8,088	3,330	11,418	1.5
Asset backed securities	463	0	463	0.1	390	0	390	0.1
Bonds	3,204	22,521	25,725	3.2	2,916	23,416	26,332	3.4
Funds	4,464	191	4,655	0.6	4,356	105	4,461	0.6
Borrower funds	35	191	226	0.0	59	105	164	0.0
Others	4,429	0	4,429	0.5	4,297	0	4,297	0.6
Miscellaneous Payables	15,154	4,291	19,444	2.4	13,880	4,652	18,532	2.4
Other External Resources	5,711	2,548	8,259	1.0	5,602	2,670	8,272	1.1
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	34	4	38	0.0	48	9	57	0.0
Finance leasing payables	42	4	46	0.0	61	10	71	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	0	8	0.0	13	1	14	0.0
Derivative Finan. Liabilities Held for Hedging	309	413	722	0.1	250	335	585	0.1
Fair value hedges	82	274	356	0.0	29	214	243	0.0
Cash flow hedges	228	139	366	0.0	221	121	342	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	12,211	819	13,030	1.6	11,921	693	12,614	1.6
General provisions	7,345	661	8,006	1.0	6,972	565	7,536	1.0
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	1,738	7	1,746	0.2	1,682	8	1,691	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	3,128	150	3,278	0.4	3,267	120	3,387	0.4
Liabilities for Tax	2,003	40	2,043	0.3	1,292	16	1,308	0.2
Current liabilities for tax	1,894	19	1,914	0.2	1,181	16	1,197	0.2
Deferred liabilities for tax	109	21	130	0.0	111	0	111	0.0
Lia. for Pro.&Equ.for Sale p. and from Term.Op.(Net)	0	1	1	0.0	0	1	1	0.0
Subordinated Loans	467	10,987	11,453	1.4	500	11,157	11,657	1.5
Shareholders' Equity	91,383	1,190	92,573	11.4	85,079	1,280	86,359	11.2
Paid-in capital	23,333	0	23,333	2.9	23,361	0	23,361	3.0
Supplementary capital	10,296	1,120	11,416	1.4	9,201	1,228	10,429	1.4
Share premium	1,103	0	1,103	0.1	1,203	0	1,203	0.2
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	1,821	1,204	3,025	0.4	2,299	1,307	3,605	0.5
Revaluation changes of property and equip.	4,123	0	4,123	0.5	2,180	0	2,180	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.	52	0	52	0.0	56	0	56	0.0
Hedging funds (active part)	-6	-83	-90	0.0	-53	-79	-132	0.0
Val.inc.in pro.& equ.held for sale p.and term.ope.	21	0	21	0.0	0	0	0	0.0
Other capital reserves	3,182	0	3,182	0.4	3,516	0	3,516	0.5
Profit reserves	57,251	70	57,320	7.1	52,333	52	52,385	6.8
Legal reserves	5,082	5	5,086	0.6	5,033	4	5,037	0.7
Status reserves	81	0	81	0.0	69	0	69	0.0
Extraordinary reserves	51,148	2	51,150	6.3	46,496	1	46,496	6.0
Other profit reserves	940	63	1,003	0.1	736	47	783	0.1
Profit or loss	504	0	504	0.1	185	0	185	0.0
Prior years income/loss	-2,371	0	-2,371	-0.3	-2,287	0	-2,287	-0.3
Current year income/loss	2,875	0	2,875	0.4	2,472	0	2,472	0.3
Total Liabilities	446,920	361,683	808,603	100.0	429,413	342,003	771,416	100.0

The Banking System in Turkey

Off Balance Sheet Commitments

(USD Million)

	March 2016			March 2015		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	61,532	88,728	150,261	57,966	85,261	143,227
Letters of guarantee	57,379	53,971	111,350	54,112	51,118	105,230
Bank acceptances	415	5,415	5,830	131	6,029	6,160
Letters of credit	45	22,326	22,370	29	22,639	22,668
Prefinancing given as guarantee	0	1	1	0	1	1
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	3,693	7,016	10,710	3,694	5,474	9,168
Commitments	130,029	55,025	185,054	146,504	70,186	216,690
Irrevocable commitments	123,503	42,053	165,556	127,100	39,325	166,424
Revocable commitments	6,526	12,971	19,498	19,404	30,862	50,266
Derivative Financial Instruments	174,261	394,229	568,490	175,657	378,938	554,595
Derivative finan. instruments held for hedging	29,051	40,950	70,001	26,445	32,768	59,212
Trading transactions	145,210	353,278	498,488	149,213	346,170	495,383
Custody and Pledged Securities	2,881,619	728,885	3,610,504	2,472,727	670,422	3,143,149
Items held in Custody	1,089,766	37,929	1,127,695	882,535	37,506	920,041
Pledged Items	1,298,612	466,609	1,765,220	1,129,985	423,920	1,553,905
Accepted independent guaran. and warran.	493,242	224,347	717,589	460,207	208,996	669,203
Total Off Balance Sheet Commitments	3,247,442	1,266,866	4,514,308	2,852,855	1,204,806	4,057,661

Income-Expenditure

(USD Million)

	March 2016	March 2015
Interest Income	16,022	13,830
Interest on loans	12,952	11,210
Interest received from reserve deposits	120	12
Interest received from banks	150	177
Interest received from money market transactions	72	198
Interest received from marketable securities portfolio	2,667	2,175
Other interest income	62	58
Interest Expenses	8,643	7,280
Interest on deposits	6,364	5,297
Interest on money market transactions	620	591
Interest on funds borrowed	964	733
Interest on securities issued	572	564
Other interest expenses	123	94
Net Interest Income/Expenses	7,379	6,550
Net Fees and Commissions Income/Expenses	1,739	1,732
Fees and commissions received	2,202	2,153
Fees and commissions paid	463	421
Dividend Income	182	209
Trading Profit/Loss (net)	-451	-199
Profit/loss on trading account securities	91	312
Profit/losses on derivative financial transactions	-1,241	-906
Foreign exchange profit/loss	699	395
Other Operating Income	886	1,129
Total Operating Income/Expenses	9,735	9,421
Provision for Loan Losses or other Receivables (-)	1,983	1,970
Specific provisions of banks loans and other receivables*	1,544	1,292
General provision expenses*	194	541
Other Operating Expenses (-)	4,324	4,297
Personnel Expenses*	1,870	1,816
Net Operating Profit/Loss	3,428	3,155
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	134	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	3,562	3,155
Provisions for Taxes on Income from Continuing Operations (±)	-687	-683
Net Profit/Loss from Continuing Operations	2,875	2,472
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	2,875	2,472

* Used from information and disclosures related to income statement.

Ratios

(%)

	March 2016	March 2015
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	15.5	15.6
Shareholders' Equity / Total Assets	11.4	11.2
(Shareholders' Equity - Permanent Assets) / Total Assets	8.1	8.3
Net On Balance Sheet Position / Total Shareholders' Equity	-30.5	-42.3
Net On and Off Balance Sheet Position / Total Shareholders' Equity	4.1	-2.0
Balance-Sheet Ratios		
TC Assets / Total Assets	61.0	63.1
TC Liabilities / Total Liabilities	55.3	55.7
FC Assets / FC Liabilities	87.1	83.3
TC Deposits / Total Deposits	56.0	58.4
TC Loans / Total Loans and Receivables	67.6	69.0
Total Deposits / Total Assets	56.5	55.7
Funds Borrowed / Total Assets	12.7	12.6
Assets Quality		
Financial Assets (net) / Total Assets	15.8	17.0
Total Loans and Receivables / Total Assets	65.0	64.2
Total Loans and Receivables / Total Deposits	115.1	115.2
Loans Under Follow-up (gross) / Total Loans and Receivables	3.1	2.7
Loans Under Follow-up (net) / Total Loans and Receivables	0.7	0.7
Specific Provisions / Loans Under Follow-up	76.6	74.2
Permanent Assets / Total Assets	3.3	2.9
Consumer Loans / Total Loans and Receivables	25.4	27.4
Liquidity		
Liquid Assets / Total Assets	26.6	27.8
Liquid Assets / Short-term Liabilities	49.9	51.9
TC Liquid Assets / Total Assets	11.0	12.8
Profitability		
Net Profit/Losses / Total Assets	0.4	0.3
Net Profit/Losses / Total Shareholders' Equity	3.1	2.9
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.4	0.4
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	0.7	0.7
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	59.9	55.8
Non-interest Income (net) / Total Assets	0.3	0.4
Other Operating Expenses / Total Assets	0.5	0.6
Personnel Expenses / Other Operating Expenses	43.3	42.3
Non-interest Income (net) / Other Operating Expenses	54.5	66.8

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

Deposit Banks

Assets

(USD Million)

	March 2016			%	March 2015			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Cash and Balances with the Central Bank	12,634	80,946	93,580	12.2	9,035	78,031	87,067	11.8
Fin.ass.where fair value cha. is refl.to I/S (Net)	4,569	2,705	7,274	0.9	5,630	2,119	7,749	1.1
Financial assets held for trading	4,481	2,705	7,185	0.9	5,514	2,119	7,634	1.0
Public sector debt securities	1,103	187	1,290	0.2	1,278	69	1,348	0.2
Securities representing a share in capital	39	0	39	0.0	26	0	26	0.0
Derivative financial assets held for trading	3,318	2,461	5,780	0.8	4,200	1,985	6,184	0.8
Other marketable securities	21	57	77	0.0	10	65	75	0.0
Fin.assets clas. as fair value change is refl.to I/S	88	0	88	0.0	116	0	116	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	88	0	88	0.0	116	0	116	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	1,124	16,079	17,203	2.2	3,708	12,996	16,704	2.3
Money Market Securities	1,769	1,425	3,194	0.4	7,201	81	7,282	1.0
Interbank money market placements	0	548	548	0.1	8	0	8	0.0
Istanbul Stock Exc. money market placements	52	160	212	0.0	278	81	360	0.0
Receiv. from reverse repurchase agreements	1,717	717	2,434	0.3	6,914	0	6,914	0.9
Financial Assets Available for Sale (Net)	63,452	22,375	85,827	11.2	68,005	19,753	87,758	11.9
Securities representing a share in capital	112	679	791	0.1	126	160	286	0.0
Public sector debt securities	62,714	18,123	80,838	10.5	66,734	15,673	82,407	11.2
Other marketable securities	625	3,573	4,198	0.5	1,145	3,920	5,065	0.7
Loans and Receivables	345,683	150,621	496,304	64.5	332,054	137,775	469,828	63.7
Loans and Receivables	341,958	150,592	492,550	64.1	328,782	137,636	466,418	63.3
Loans granted to the Banks risk group	2,270	2,926	5,196	0.7	2,154	2,273	4,427	0.6
Public sector debt securities	0	0	0	0.0	0	1	1	0.0
Other	339,688	147,665	487,354	63.4	326,628	135,362	461,990	62.7
Loans under follow-up	15,863	192	16,055	2.1	12,943	316	13,259	1.8
Specific provisions (-)	12,137	163	12,300	1.6	9,671	177	9,849	1.3
Factoring Receivables	176	12	188	0.0	109	7	116	0.0
Investments held to Maturity (Net)	20,443	10,061	30,505	4.0	21,161	9,969	31,130	4.2
Public sector debt securities	20,395	8,290	28,685	3.7	21,096	8,502	29,598	4.0
Other marketable securities	48	1,771	1,819	0.2	65	1,467	1,532	0.2
Investments and Associates (Net)	212	195	407	0.1	483	45	528	0.1
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	212	195	407	0.1	483	45	528	0.1
Financial investments and associates	192	195	387	0.1	211	45	256	0.0
Non-financial investments and associates	20	0	20	0.0	272	0	272	0.0
Subsidiaries (Net)	7,438	3,896	11,334	1.5	6,399	2,910	9,309	1.3
Financial subsidiaries	5,402	3,896	9,298	1.2	4,611	2,910	7,521	1.0
Non-financial subsidiaries	2,036	0	2,036	0.3	1,788	0	1,788	0.2
Joint Ventures (Business Partners) (Net)	42	41	83	0.0	80	29	109	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	42	41	83	0.0	80	29	109	0.0
Financial joint ventures	40	41	81	0.0	78	29	107	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	1,808	183	1,990	0.3	2,072	128	2,200	0.3
Fair value hedges	933	7	940	0.1	1,166	17	1,184	0.2
Cash flow hedges	875	175	1,050	0.1	906	111	1,016	0.1
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	8,304	10	8,314	1.1	6,455	9	6,464	0.9
Intangible Assets (Net)	1,446	1	1,448	0.2	1,470	1	1,471	0.2
Goodwill	496	0	496	0.1	568	0	568	0.1
Other	950	1	952	0.1	902	1	903	0.1
Real Estates for Investment Purpose (Net)	264	0	264	0.0	56	0	56	0.0
Assets for Tax	539	0	539	0.1	627	0	627	0.1
Current assets for tax	22	0	22	0.0	68	0	68	0.0
Deferred assets for tax	517	0	517	0.1	559	0	559	0.1
Prop.&Equ.for Sale p. and from Term.Op.(Net)	806	0	806	0.1	619	0	619	0.1
Other Assets	6,223	3,464	9,687	1.3	5,546	2,431	7,977	1.1
Total Assets	476,932	292,015	768,947	100.0	470,710	266,285	736,995	100.0

Deposit Banks

March 2016

Liabilities

(USD Million)

	March 2016			% Distr.	March 2015			% Distr.
	TC	FC	Total		TC	FC	Total	
Deposits	255,708	201,177	456,885	59.4	251,081	178,783	429,864	58.3
Deposits held by the Banks risk group	8,683	9,747	18,429	2.4	7,241	8,093	15,334	2.1
Other	247,026	191,430	438,456	57.0	243,840	170,690	414,530	56.2
Derivative Finan. Liabilities Held for Trading	2,914	2,034	4,948	0.6	3,070	2,199	5,269	0.7
Funds Borrowed	3,700	78,439	82,139	10.7	5,621	74,199	79,821	10.8
Money Market Takings	40,706	15,573	56,279	7.3	34,084	21,849	55,932	7.6
Interbank money market takings	1,740	0	1,740	0.2	153	0	153	0.0
Istanbul Stock Exc. money market takings	64	0	64	0.0	57	0	57	0.0
Funds provided under repurchase agreements	38,902	15,573	54,475	7.1	33,874	21,849	55,723	7.6
Marketable Securities Issued (Net)	9,632	20,109	29,741	3.9	10,313	24,206	34,518	4.7
Bills	6,901	916	7,817	1.0	7,496	3,057	10,553	1.4
Asset backed securities	463	0	463	0.1	390	0	390	0.1
Bonds	2,268	19,193	21,461	2.8	2,426	21,149	23,575	3.2
Funds	2,817	0	2,817	0.4	2,823	0	2,823	0.4
Borrower funds	6	0	6	0.0	4	0	4	0.0
Others	2,811	0	2,811	0.4	2,819	0	2,819	0.4
Miscellaneous Payables	13,908	3,364	17,272	2.2	12,776	4,114	16,890	2.3
Other External Resources	5,582	2,498	8,080	1.1	5,428	2,646	8,073	1.1
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	34	1	35	0.0	48	5	54	0.0
Finance leasing payables	42	1	43	0.0	61	5	67	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	0	8	0.0	13	0	13	0.0
Derivative Finan. Liabilities Held for Hedging	250	413	663	0.1	250	334	583	0.1
Fair value hedges	22	274	296	0.0	29	213	242	0.0
Cash flow hedges	228	139	366	0.0	221	121	342	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	11,838	815	12,653	1.6	11,555	689	12,245	1.7
General provisions	7,185	661	7,846	1.0	6,804	565	7,368	1.0
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	1,663	4	1,667	0.2	1,609	5	1,614	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	2,990	150	3,140	0.4	3,143	120	3,263	0.4
Liabilities for Tax	1,920	40	1,960	0.3	1,236	16	1,253	0.2
Current liabilities for tax	1,814	19	1,833	0.2	1,126	16	1,142	0.2
Deferred liabilities for tax	106	21	127	0.0	110	0	110	0.0
Lia. for Pro.&Equ.for Sale p. and from Term.Op.(Net)	0	1	1	0.0	0	1	1	0.0
Subordinated Loans	467	10,884	11,351	1.5	500	11,048	11,549	1.6
Shareholders' Equity	82,943	1,180	84,123	10.9	76,858	1,263	78,120	10.6
Paid-in capital	17,089	0	17,089	2.2	17,241	0	17,241	2.3
Supplementary capital	9,656	1,110	10,766	1.4	8,496	1,211	9,707	1.3
Share premium	1,083	0	1,083	0.1	1,182	0	1,182	0.2
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	1,825	1,194	3,019	0.4	2,284	1,290	3,574	0.5
Revaluation changes of property and equip.	4,108	0	4,108	0.5	2,170	0	2,170	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.	52	0	52	0.0	56	0	56	0.0
Hedging funds (active part)	-6	-84	-90	0.0	-53	-79	-132	0.0
Val.inc.in pro.& equ.held for sale p.and term.ope.	21	0	21	0.0	0	0	0	0.0
Other capital reserves	2,572	0	2,572	0.3	2,858	0	2,858	0.4
Profit reserves	55,973	70	56,042	7.3	51,228	52	51,280	7.0
Legal reserves	4,677	5	4,681	0.6	4,634	4	4,638	0.6
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	50,366	2	50,368	6.6	45,869	1	45,870	6.2
Other profit reserves	930	63	993	0.1	725	47	772	0.1
Profit or loss	226	0	226	0.0	-107	0	-107	0.0
Prior years income/loss	-2,454	0	-2,454	-0.3	-2,414	0	-2,414	-0.3
Current year income/loss	2,680	0	2,680	0.3	2,307	0	2,307	0.3
Total Liabilities	432,420	336,527	768,947	100.0	415,644	321,351	736,995	100.0

Deposit Banks

Off Balance Sheet Commitments

(USD Million)

	March 2016			March 2015		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	58,440	86,814	145,254	54,592	83,668	138,260
Letters of guarantee	56,644	53,350	109,993	53,161	50,519	103,680
Bank acceptances	415	5,406	5,822	130	5,978	6,108
Letters of credit	45	21,993	22,038	29	22,374	22,403
Prefinancing given as guarantee	0	1	1	0	1	1
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	1,337	6,064	7,400	1,272	4,796	6,068
Commitments	122,619	48,889	171,508	140,577	64,888	205,465
Irrevocable commitments	119,319	40,243	159,562	124,250	38,434	162,684
Revocable commitments	3,300	8,646	11,946	16,327	26,455	42,782
Derivative Financial Instruments	171,297	380,856	552,153	173,439	370,075	543,514
Derivative finan. instruments held for hedging	27,869	34,791	62,660	25,635	28,825	54,459
Trading transactions	143,428	346,065	489,492	147,804	341,251	489,055
Custody and Pledged Securities	2,113,364	660,865	2,774,229	1,840,820	609,458	2,450,278
Items held in Custody	343,608	37,182	380,790	269,055	36,749	305,804
Pledged Items	1,281,101	426,242	1,707,343	1,116,288	389,193	1,505,480
Accepted independent guaran. and warran.	488,655	197,441	686,096	455,477	183,517	638,994
Total Off Balance Sheet Commitments	2,465,720	1,177,424	3,643,144	2,209,427	1,128,090	3,337,517

Income-Expenditure

(USD Million)

	March 2016	March 2015
Interest Income	15,537	13,428
Interest on loans	12,605	10,909
Interest received from reserve deposits	119	12
Interest received from banks	80	123
Interest received from money market transactions	54	191
Interest received from marketable securities portfolio	2,618	2,136
Other interest income	61	57
Interest Expenses	8,489	7,151
Interest on deposits	6,364	5,297
Interest on money market transactions	564	546
Interest on funds borrowed	938	714
Interest on securities issued	503	502
Other interest expenses	121	92
Net Interest Income/Expenses	7,048	6,277
Net Fees and Commissions Income/Expenses	1,715	1,713
Fees and commissions received	2,170	2,129
Fees and commissions paid	455	417
Dividend Income	177	204
Trading Profit/Loss (net)	-419	-200
Profit/loss on trading account securities	87	305
Profit/losses on derivative financial transactions	-1,114	-1,012
Foreign exchange profit/loss	608	506
Other Operating Income	844	1,080
Total Operating Income/Expenses	9,364	9,074
Provision for Loan Losses or other Receivables (-)	1,964	1,936
Specific provisions of banks loans and other receivables*	1,539	1,268
General provision expenses*	190	536
Other Operating Expenses (-)	4,206	4,177
Personnel Expenses*	1,805	1,750
Net Operating Profit/Loss	3,193	2,961
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	134	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	3,328	2,961
Provisions for Taxes on Income from Continuing Operations (±)	-648	-654
Net Profit/Loss from Continuing Operations	2,680	2,307
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	2,680	2,307

* Used from information and disclosures related to income statement.

Ratios

(%)

	March 2016	March 2015
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	14.9	14.9
Shareholders' Equity / Total Assets	10.9	10.6
(Shareholders' Equity - Permanent Assets) / Total Assets	7.5	7.6
Net On Balance Sheet Position / Total Shareholders' Equity	-31.9	-45.6
Net On and Off Balance Sheet Position / Total Shareholders' Equity	1.7	-2.3
Balance-Sheet Ratios		
TC Assets / Total Assets	62.0	63.9
TC Liabilities / Total Liabilities	56.2	56.4
FC Assets / FC Liabilities	86.8	82.9
TC Deposits / Total Deposits	56.0	58.4
TC Loans / Total Loans and Receivables	69.7	70.7
Total Deposits / Total Assets	59.4	58.3
Funds Borrowed / Total Assets	10.7	10.8
Assets Quality		
Financial Assets (net) / Total Assets	16.3	17.5
Total Loans and Receivables / Total Assets	64.5	63.7
Total Loans and Receivables / Total Deposits	108.6	109.3
Loans Under Follow-up (gross) / Total Loans and Receivables	3.2	2.8
Loans Under Follow-up (net) / Total Loans and Receivables	0.8	0.7
Specific Provisions / Loans Under Follow-up	76.6	74.3
Permanent Assets / Total Assets	3.4	3.0
Consumer Loans / Total Loans and Receivables	26.9	28.8
Liquidity		
Liquid Assets / Total Assets	26.9	28.0
Liquid Assets / Short-term Liabilities	48.6	50.7
TC Liquid Assets / Total Assets	10.9	12.7
Profitability		
Net Profit/Losses / Total Assets	0.3	0.3
Net Profit/Losses / Total Shareholders' Equity	3.2	3.0
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.4	0.4
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	0.7	0.7
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	58.8	55.2
Non-interest Income (net) / Total Assets	0.3	0.4
Other Operating Expenses / Total Assets	0.5	0.6
Personnel Expenses / Other Operating Expenses	42.9	41.9
Non-interest Income (net) / Other Operating Expenses	55.1	67.0

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

State-owned Banks

Assets

(USD Million)

	March 2016			%	March 2015			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Cash and Balances with the Central Bank	3,552	26,396	29,948	12.2	2,786	26,170	28,955	12.6
Fin.ass.where fair value cha. is refl.to I/S (Net)	539	505	1,044	0.4	399	174	573	0.2
Financial assets held for trading	539	505	1,044	0.4	399	174	573	0.2
Public sector debt securities	22	10	33	0.0	16	7	23	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	515	495	1,010	0.4	381	167	548	0.2
Other marketable securities	2	0	2	0.0	2	0	2	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	184	4,445	4,628	1.9	241	2,804	3,045	1.3
Money Market Securities	0	56	56	0.0	0	0	0	0.0
Interbank money market placements	0	56	56	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)	23,048	7,211	30,258	12.3	25,314	6,060	31,374	13.6
Securities representing a share in capital	61	227	288	0.1	75	135	210	0.1
Public sector debt securities	22,980	6,957	29,937	12.2	25,235	5,878	31,113	13.5
Other marketable securities	6	27	33	0.0	4	47	51	0.0
Loans and Receivables	116,761	43,073	159,835	64.9	107,804	37,439	145,243	63.2
Loans and Receivables	115,822	43,073	158,895	64.6	106,864	37,439	144,303	62.8
Loans granted to the Banks risk group	225	598	823	0.3	150	440	590	0.3
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	115,597	42,475	158,072	64.2	106,714	36,999	143,713	62.5
Loans under follow-up	4,441	6	4,447	1.8	4,114	3	4,117	1.8
Specific provisions (-)	3,502	6	3,507	1.4	3,174	3	3,177	1.4
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	9,412	2,486	11,897	4.8	10,194	2,566	12,760	5.5
Public sector debt securities	9,399	2,432	11,832	4.8	10,182	2,522	12,704	5.5
Other marketable securities	12	54	66	0.0	12	44	56	0.0
Investments and Associates (Net)	145	74	219	0.1	160	29	188	0.1
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	145	74	219	0.1	160	29	188	0.1
Financial investments and associates	137	74	211	0.1	151	29	179	0.1
Non-financial investments and associates	8	0	8	0.0	9	0	9	0.0
Subsidiaries (Net)	1,689	703	2,392	1.0	1,788	629	2,418	1.1
Financial subsidiaries	1,583	703	2,286	0.9	1,679	629	2,308	1.0
Non-financial subsidiaries	106	0	106	0.0	110	0	110	0.0
Joint Ventures (Business Partners) (Net)	0	41	41	0.0	0	29	29	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	41	41	0.0	0	29	29	0.0
Financial joint ventures	0	41	41	0.0	0	29	29	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)	2,942	6	2,948	1.2	2,539	3	2,542	1.1
Intangible Assets (Net)	178	1	179	0.1	137	1	138	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	178	1	179	0.1	137	1	138	0.1
Real Estates for Investment Purpose (Net)	129	0	129	0.1	0	0	0	0.0
Assets for Tax	23	0	23	0.0	72	0	72	0.0
Current assets for tax	0	0	0	0.0	1	0	1	0.0
Deferred assets for tax	23	0	23	0.0	72	0	72	0.0
Prop.&Equ.for Sale p. and from Term.Op.(Net)	454	0	454	0.2	367	0	367	0.2
Other Assets	1,635	401	2,036	0.8	1,479	752	2,231	1.0
Total Assets	160,690	85,400	246,090	100.0	153,281	76,655	229,936	100.0

State-owned Banks

March 2016

Liabilities

(USD Million)

	March 2016			% Distr.	March 2015			% Distr.
	TC	FC	Total		TC	FC	Total	
Deposits	101,157	52,198	153,355	62.3	96,528	44,692	141,219	61.4
Deposits held by the Banks risk group	1,305	215	1,519	0.6	931	111	1,043	0.5
Other	99,852	51,984	151,836	61.7	95,597	44,580	140,177	61.0
Derivative Finan. Liabilities Held for Trading	88	296	384	0.2	49	267	316	0.1
Funds Borrowed	742	19,292	20,034	8.1	1,023	16,742	17,765	7.7
Money Market Takings	18,630	6,213	24,842	10.1	15,483	9,436	24,918	10.8
Interbank money market takings	637	0	637	0.3	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	17,992	6,213	24,205	9.8	15,483	9,436	24,918	10.8
Marketable Securities Issued (Net)	2,349	5,714	8,063	3.3	2,163	6,808	8,971	3.9
Bills	2,349	86	2,435	1.0	2,163	393	2,557	1.1
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	5,628	5,628	2.3	0	6,414	6,414	2.8
Funds	2,817	0	2,817	1.1	2,823	0	2,823	1.2
Borrower funds	6	0	6	0.0	4	0	4	0.0
Others	2,811	0	2,811	1.1	2,819	0	2,819	1.2
Miscellaneous Payables	2,589	626	3,215	1.3	2,313	437	2,751	1.2
Other External Resources	1,325	879	2,204	0.9	1,165	928	2,093	0.9
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	1	0.0	0	0	1	0.0
Finance leasing payables	0	0	1	0.0	0	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	3,633	22	3,655	1.5	3,657	14	3,672	1.6
General provisions	2,152	8	2,161	0.9	2,136	8	2,144	0.9
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	777	0	777	0.3	768	0	768	0.3
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	704	14	718	0.3	753	7	759	0.3
Liabilities for Tax	672	22	694	0.3	329	1	330	0.1
Current liabilities for tax	650	1	651	0.3	328	1	329	0.1
Deferred liabilities for tax	22	21	43	0.0	1	0	1	0.0
Lia. for Pro.&Equ. for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	1,435	1,435	0.6	0	1,431	1,431	0.6
Shareholders' Equity	24,815	575	25,390	10.3	23,043	604	23,647	10.3
Paid-in capital	3,097	0	3,097	1.3	3,348	0	3,348	1.5
Supplementary capital	3,040	575	3,615	1.5	3,133	604	3,738	1.6
Share premium	256	0	256	0.1	277	0	277	0.1
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	396	575	970	0.4	910	604	1,514	0.7
Revaluation changes of property and equip.	1,966	0	1,966	0.8	1,496	0	1,496	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.	34	0	34	0.0	36	0	36	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	389	0	389	0.2	414	0	414	0.2
Profit reserves	14,980	0	14,980	6.1	13,295	0	13,295	5.8
Legal reserves	1,991	0	1,991	0.8	1,958	0	1,958	0.9
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	12,316	0	12,316	5.0	10,801	0	10,801	4.7
Other profit reserves	674	0	674	0.3	536	0	536	0.2
Profit or loss	3,697	0	3,697	1.5	3,266	0	3,266	1.4
Prior years income/loss	2,704	0	2,704	1.1	2,455	0	2,455	1.1
Current year income/loss	993	0	993	0.4	811	0	811	0.4
Total Liabilities	158,817	87,273	246,090	100.0	148,576	81,360	229,936	100.0

State-owned Banks

Off Balance Sheet Commitments

(USD Million)

	March 2016			March 2015		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	21,752	26,261	48,013	18,270	24,202	42,472
Letters of guarantee	21,114	17,341	38,455	17,940	14,757	32,697
Bank acceptances	390	2,880	3,271	104	3,298	3,402
Letters of credit	32	5,962	5,994	28	6,027	6,054
Prefinancing given as guarantee	0	1	1	0	1	1
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	216	77	293	198	120	318
Commitments	21,800	9,256	31,056	34,729	24,342	59,071
Irrevocable commitments	20,950	6,141	27,091	20,448	1,400	21,848
Revocable commitments	850	3,115	3,964	14,281	22,941	37,223
Derivative Financial Instruments	8,103	45,267	53,370	5,928	37,580	43,508
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	8,103	45,267	53,370	5,928	37,580	43,508
Custody and Pledged Securities	746,753	227,590	974,344	644,256	197,028	841,284
Items held in Custody	139,540	11,577	151,116	124,184	9,899	134,083
Pledged Items	387,190	96,309	483,499	331,088	83,174	414,262
Accepted independent guaran. and warran.	220,024	119,704	339,728	188,984	103,955	292,939
Total Off Balance Sheet Commitments	798,408	308,374	1,106,782	703,183	283,152	986,334

Income-Expenditure

(USD Million)

	March 2016	March 2015
Interest Income	5,065	4,204
Interest on loans	4,032	3,376
Interest received from reserve deposits	31	2
Interest received from banks	16	8
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	981	801
Other interest income	4	16
Interest Expenses	2,861	2,330
Interest on deposits	2,201	1,810
Interest on money market transactions	93	84
Interest on funds borrowed	390	284
Interest on securities issued	127	114
Other interest expenses	50	39
Net Interest Income/Expenses	2,204	1,874
Net Fees and Commissions Income/Expenses	314	323
Fees and commissions received	418	421
Fees and commissions paid	104	98
Dividend Income	15	27
Trading Profit/Loss (net)	14	28
Profit/loss on trading account securities	6	45
Profit/losses on derivative financial transactions	165	-861
Foreign exchange profit/loss	-157	843
Other Operating Income	288	321
Total Operating Income/Expenses	2,835	2,573
Provision for Loan Losses or other Receivables (-)	434	440
Specific provisions of banks loans and other receivables*	345	252
General provision expenses*	65	160
Other Operating Expenses (-)	1,145	1,074
Personnel Expenses*	488	462
Net Operating Profit/Loss	1,256	1,059
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	1,256	1,059
Provisions for Taxes on Income from Continuing Operations (±)	-262	-248
Net Profit/Loss from Continuing Operations	993	811
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	993	811

* Used from information and disclosures related to income statement.

Ratios

(%)

	March 2016	March 2015
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	14.0	15.0
Shareholders' Equity / Total Assets	10.3	10.3
(Shareholders' Equity - Permanent Assets) / Total Assets	7.4	7.4
Net On Balance Sheet Position / Total Shareholders' Equity	2.4	-9.0
Net On and Off Balance Sheet Position / Total Shareholders' Equity	4.6	2.7
Balance-Sheet Ratios		
TC Assets / Total Assets	65.3	66.7
TC Liabilities / Total Liabilities	64.5	64.6
FC Assets / FC Liabilities	97.9	94.2
TC Deposits / Total Deposits	66.0	68.4
TC Loans / Total Loans and Receivables	73.1	74.2
Total Deposits / Total Assets	62.3	61.4
Funds Borrowed / Total Assets	8.1	7.7
Assets Quality		
Financial Assets (net) / Total Assets	17.6	19.4
Total Loans and Receivables / Total Assets	64.9	63.2
Total Loans and Receivables / Total Deposits	104.2	102.8
Loans Under Follow-up (gross) / Total Loans and Receivables	2.8	2.8
Loans Under Follow-up (net) / Total Loans and Receivables	0.6	0.6
Specific Provisions / Loans Under Follow-up	78.9	77.2
Permanent Assets / Total Assets	2.9	2.9
Consumer Loans / Total Loans and Receivables	25.8	28.2
Liquidity		
Liquid Assets / Total Assets	26.8	27.8
Liquid Assets / Short-term Liabilities	46.0	46.4
TC Liquid Assets / Total Assets	11.1	12.5
Profitability		
Net Profit/Losses / Total Assets	0.4	0.4
Net Profit/Losses / Total Shareholders' Equity	3.9	3.4
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.5	0.5
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	0.8	0.7
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	65.6	63.0
Non-interest Income (net) / Total Assets	0.3	0.3
Other Operating Expenses / Total Assets	0.5	0.5
Personnel Expenses / Other Operating Expenses	42.6	43.0
Non-interest Income (net) / Other Operating Expenses	55.1	65.1

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

Privately-owned Banks

Assets

(USD Million)

	March 2016			%	March 2015			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Cash and Balances with the Central Bank	5,647	32,035	37,681	12.3	4,723	39,406	44,129	11.3
Fin.ass.where fair value cha. is refl.to I/S (Net)	1,704	1,261	2,965	1.0	2,803	1,347	4,149	1.1
Financial assets held for trading	1,700	1,261	2,961	1.0	2,719	1,347	4,065	1.0
Public sector debt securities	338	26	365	0.1	415	31	446	0.1
Securities representing a share in capital	28	0	28	0.0	26	0	26	0.0
Derivative financial assets held for trading	1,322	1,220	2,542	0.8	2,276	1,293	3,569	0.9
Other marketable securities	12	14	27	0.0	2	23	24	0.0
Fin.assets clas. as fair value change is refl.to I/S	4	0	4	0.0	84	0	84	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	4	0	4	0.0	84	0	84	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	114	3,490	3,604	1.2	1,399	7,982	9,381	2.4
Money Market Securities	7	600	607	0.2	2,656	60	2,716	0.7
Interbank money market placements	0	381	381	0.1	0	0	0	0.0
Istanbul Stock Exc. money market placements	7	102	109	0.0	278	60	338	0.1
Receiv. from reverse repurchase agreements	0	117	117	0.0	2,377	0	2,377	0.6
Financial Assets Available for Sale (Net)	27,346	12,787	40,133	13.2	35,979	12,366	48,344	12.4
Securities representing a share in capital	26	236	263	0.1	42	24	66	0.0
Public sector debt securities	26,936	9,604	36,540	12.0	34,813	8,501	43,313	11.1
Other marketable securities	384	2,947	3,330	1.1	1,124	3,841	4,965	1.3
Loans and Receivables	133,491	63,822	197,313	64.7	168,028	81,584	249,612	64.1
Loans and Receivables	132,172	63,794	195,966	64.2	166,692	81,445	248,137	63.8
Loans granted to the Banks risk group	1,733	895	2,628	0.9	1,965	1,736	3,701	1.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	130,439	62,899	193,337	63.4	164,727	79,709	244,437	62.8
Loans under follow-up	5,765	184	5,949	1.9	5,634	310	5,944	1.5
Specific provisions (-)	4,446	155	4,602	1.5	4,297	172	4,469	1.1
Factoring Receivables	4	0	4	0.0	0	0	0	0.0
Investments held to Maturity (Net)	4,445	3,572	8,017	2.6	8,191	6,803	14,994	3.9
Public sector debt securities	4,421	3,530	7,951	2.6	8,138	5,652	13,790	3.5
Other marketable securities	24	42	65	0.0	53	1,150	1,203	0.3
Investments and Associates (Net)	50	121	170	0.1	319	17	335	0.1
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	50	121	170	0.1	319	17	335	0.1
Financial investments and associates	44	121	165	0.1	60	17	77	0.0
Non-financial investments and associates	6	0	6	0.0	258	0	258	0.1
Subsidiaries (Net)	4,323	1,114	5,437	1.8	4,100	1,860	5,959	1.5
Financial subsidiaries	2,438	1,114	3,552	1.2	2,430	1,860	4,290	1.1
Non-financial subsidiaries	1,885	0	1,885	0.6	1,669	0	1,669	0.4
Joint Ventures (Business Partners) (Net)	7	0	7	0.0	8	0	8	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	7	0	7	0.0	8	0	8	0.0
Financial joint ventures	7	0	7	0.0	8	0	8	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	446	1	448	0.1	463	111	574	0.1
Fair value hedges	257	0	257	0.1	325	0	325	0.1
Cash flow hedges	189	1	190	0.1	139	111	249	0.1
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	3,278	4	3,282	1.1	2,901	5	2,906	0.7
Intangible Assets (Net)	933	0	934	0.3	1,051	0	1,051	0.3
Goodwill	496	0	496	0.2	536	0	536	0.1
Other	438	0	438	0.1	515	0	515	0.1
Real Estates for Investment Purpose (Net)	0	0	0	0.0	56	0	56	0.0
Assets for Tax	253	0	253	0.1	406	0	406	0.1
Current assets for tax	0	0	0	0.0	3	0	3	0.0
Deferred assets for tax	253	0	253	0.1	404	0	404	0.1
Prop.&Equ.for Sale p. and from Term.Op.(Net)	193	0	193	0.1	240	0	240	0.1
Other Assets	2,324	1,785	4,109	1.3	2,964	1,342	4,306	1.1
Total Assets	184,566	120,591	305,156	100.0	236,285	152,881	389,166	100.0

Privately-owned Banks

March 2016

Liabilities

(USD Million)

	March 2016			% Distr.	March 2015			% Distr.
	TC	FC	Total		TC	FC	Total	
Deposits	94,689	85,099	179,788	58.9	116,966	104,979	221,944	57.0
Deposits held by the Banks risk group	5,995	5,886	11,881	3.9	5,534	5,970	11,504	3.0
Other	88,693	79,213	167,906	55.0	111,432	99,009	210,441	54.1
Derivative Finan. Liabilities Held for Trading	1,176	954	2,129	0.7	2,048	1,231	3,280	0.8
Funds Borrowed	1,377	30,365	31,742	10.4	3,256	40,893	44,149	11.3
Money Market Takings	13,252	7,665	20,916	6.9	14,565	11,669	26,234	6.7
Interbank money market takings	1,103	0	1,103	0.4	153	0	153	0.0
Istanbul Stock Exc. money market takings	32	0	32	0.0	21	0	21	0.0
Funds provided under repurchase agreements	12,117	7,665	19,782	6.5	14,391	11,669	26,060	6.7
Marketable Securities Issued (Net)	4,978	8,989	13,967	4.6	6,503	15,768	22,271	5.7
Bills	3,634	505	4,139	1.4	4,055	2,286	6,340	1.6
Asset backed securities	268	0	268	0.1	174	0	174	0.0
Bonds	1,076	8,484	9,560	3.1	2,275	13,482	15,757	4.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	7,069	1,122	8,191	2.7	9,107	1,916	11,022	2.8
Other External Resources	2,174	413	2,587	0.8	3,072	1,295	4,367	1.1
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	21	0	21	0.0	36	1	37	0.0
Finance leasing payables	27	0	27	0.0	46	1	48	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	6	0	6	0.0	10	0	10	0.0
Derivative Finan. Liabilities Held for Hedging	120	173	293	0.1	189	257	446	0.1
Fair value hedges	3	96	98	0.0	26	139	165	0.0
Cash flow hedges	117	77	194	0.1	163	118	281	0.1
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	4,892	677	5,569	1.8	6,287	582	6,869	1.8
General provisions	2,658	589	3,247	1.1	3,454	516	3,970	1.0
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	485	2	487	0.2	663	3	665	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	1,749	87	1,836	0.6	2,170	64	2,234	0.6
Liabilities for Tax	776	7	783	0.3	703	15	718	0.2
Current liabilities for tax	757	7	764	0.3	639	15	654	0.2
Deferred liabilities for tax	19	0	19	0.0	64	0	64	0.0
Lia. for Pro.&Equ. for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	4,796	4,796	1.6	0	5,268	5,268	1.4
Shareholders' Equity	33,934	441	34,374	11.3	41,852	709	42,561	10.9
Paid-in capital	6,341	0	6,341	2.1	8,481	0	8,481	2.2
Supplementary capital	5,460	441	5,900	1.9	4,839	657	5,497	1.4
Share premium	823	0	823	0.3	867	0	867	0.2
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	1,374	498	1,872	0.6	1,358	734	2,092	0.5
Revaluation changes of property and equip.	1,499	0	1,499	0.5	511	0	511	0.1
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est. for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv.&ass.,subs.& joint vent.	17	0	17	0.0	19	0	19	0.0
Hedging funds (active part)	13	-58	-45	0.0	-53	-76	-129	0.0
Val.inc.in pro.& equ.held for sale p.and term.ope.	21	0	21	0.0	0	0	0	0.0
Other capital reserves	1,713	0	1,713	0.6	2,138	0	2,138	0.5
Profit reserves	20,967	0	20,967	6.9	26,045	52	26,096	6.7
Legal reserves	1,871	0	1,871	0.6	2,295	4	2,300	0.6
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	18,932	0	18,932	6.2	23,572	1	23,572	6.1
Other profit reserves	164	0	164	0.1	177	47	224	0.1
Profit or loss	1,166	0	1,166	0.4	2,487	0	2,487	0.6
Prior years income/loss	85	0	85	0.0	1,234	0	1,234	0.3
Current year income/loss	1,080	0	1,080	0.4	1,253	0	1,253	0.3
Total Liabilities	164,456	140,700	305,156	100.0	204,584	184,582	389,166	100.0

Privately-owned Banks

Off Balance Sheet Commitments

(USD Million)

	March 2016			March 2015		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	22,488	34,577	57,065	28,128	46,080	74,208
Letters of guarantee	21,360	21,530	42,890	27,050	28,010	55,060
Bank acceptances	7	1,252	1,259	13	1,788	1,801
Letters of credit	6	8,376	8,381	0	13,456	13,456
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	1,116	3,420	4,536	1,064	2,827	3,891
Commitments	52,767	22,929	75,697	70,161	27,457	97,618
Irrevocable commitments	52,172	17,937	70,109	69,754	24,805	94,559
Revocable commitments	596	4,992	5,588	407	2,652	3,059
Derivative Financial Instruments	73,086	171,980	245,066	115,250	234,081	349,330
Derivative finan. instruments held for hedging	15,228	17,375	32,602	16,752	18,644	35,395
Trading transactions	57,858	154,606	212,464	98,498	215,437	313,935
Custody and Pledged Securities	684,727	182,514	867,241	754,075	302,363	1,056,438
Items held in Custody	124,543	11,400	135,943	78,723	23,881	102,604
Pledged Items	419,162	137,011	556,172	537,881	244,918	782,799
Accepted independent guaran. and warran.	141,023	34,103	175,126	137,471	33,563	171,035
Total Off Balance Sheet Commitments	833,069	412,000	1,245,069	967,614	609,981	1,577,594

Income-Expenditure

(USD Million)

	March 2016	March 2015
Interest Income	6,038	6,770
Interest on loans	4,958	5,567
Interest received from reserve deposits	51	4
Interest received from banks	14	44
Interest received from money market transactions	6	37
Interest received from marketable securities portfolio	1,000	1,094
Other interest income	10	24
Interest Expenses	3,364	3,600
Interest on deposits	2,481	2,567
Interest on money market transactions	223	306
Interest on funds borrowed	377	367
Interest on securities issued	258	331
Other interest expenses	25	29
Net Interest Income/Expenses	2,673	3,170
Net Fees and Commissions Income/Expenses	811	1,056
Fees and commissions received	991	1,307
Fees and commissions paid	180	251
Dividend Income	144	120
Trading Profit/Loss (net)	-189	-55
Profit/loss on trading account securities	59	241
Profit/losses on derivative financial transactions	-654	-588
Foreign exchange profit/loss	406	291
Other Operating Income	301	565
Total Operating Income/Expenses	3,741	4,856
Provision for Loan Losses or other Receivables (-)	817	1,062
Specific provisions of banks loans and other receivables*	602	720
General provision expenses*	73	262
Other Operating Expenses (-)	1,640	2,201
Personnel Expenses*	710	901
Net Operating Profit/Loss	1,284	1,592
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	38	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	1,323	1,592
Provisions for Taxes on Income from Continuing Operations (±)	-242	-339
Net Profit/Loss from Continuing Operations	1,080	1,253
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	1,080	1,253

* Used from information and disclosures related to income statement.

Ratios

(%)

	March 2016	March 2015
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	14.8	14.4
Shareholders' Equity / Total Assets	11.3	10.9
(Shareholders' Equity - Permanent Assets) / Total Assets	7.5	7.9
Net On Balance Sheet Position / Total Shareholders' Equity	-37.0	-48.5
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-1.7	-4.3
Balance-Sheet Ratios		
TC Assets / Total Assets	60.5	60.7
TC Liabilities / Total Liabilities	53.9	52.6
FC Assets / FC Liabilities	85.7	82.8
TC Deposits / Total Deposits	52.7	52.7
TC Loans / Total Loans and Receivables	67.7	67.3
Total Deposits / Total Assets	58.9	57.0
Funds Borrowed / Total Assets	10.4	11.3
Assets Quality		
Financial Assets (net) / Total Assets	16.9	17.5
Total Loans and Receivables / Total Assets	64.7	64.1
Total Loans and Receivables / Total Deposits	109.7	112.5
Loans Under Follow-up (gross) / Total Loans and Receivables	3.0	2.4
Loans Under Follow-up (net) / Total Loans and Receivables	0.7	0.6
Specific Provisions / Loans Under Follow-up	77.3	75.2
Permanent Assets / Total Assets	3.7	3.1
Consumer Loans / Total Loans and Receivables	26.2	28.9
Liquidity		
Liquid Assets / Total Assets	27.9	27.9
Liquid Assets / Short-term Liabilities	51.0	53.2
TC Liquid Assets / Total Assets	11.4	12.2
Profitability		
Net Profit/Losses / Total Assets	0.4	0.3
Net Profit/Losses / Total Shareholders' Equity	3.1	2.9
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.4	0.4
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	0.7	0.6
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	55.4	50.5
Non-interest Income (net) / Total Assets	0.3	0.4
Other Operating Expenses / Total Assets	0.5	0.6
Personnel Expenses / Other Operating Expenses	43.3	40.9
Non-interest Income (net) / Other Operating Expenses	65.1	76.6

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

Banks Under the Deposit Insurance Fund

Assets

(USD Million)

	March 2016			%	March 2015			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
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)	11	0	11	1.0	30	0	30	3.7
Financial assets held for trading	11	0	11	1.0	30	0	30	3.7
Public sector debt securities	11	0	11	1.0	30	0	30	3.7
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	124	94	219	18.3	113	42	155	18.6
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	431	210	641	53.6	1	203	204	24.6
Loans and Receivables	431	210	641	53.6	1	203	204	24.6
Loans granted to the Banks risk group	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	431	210	641	53.6	1	203	204	24.6
Loans under follow-up	17	2	19	1.6	17	2	20	2.4
Specific provisions (-)	17	2	19	1.6	17	2	19	2.3
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	293	0	293	24.5	405	0	405	48.9
Public sector debt securities	293	0	293	24.5	405	0	405	48.9
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	0	0	0	0.0	0	0	0	0.0
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	17	0	17	1.4	19	0	19	2.3
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	0.5	6	0	6	0.7
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	5	0	5	0.5	6	0	6	0.7
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	6	3	9	0.7	6	3	9	1.1
Total Assets	888	308	1,196	100.0	581	247	829	100.0

Banks Under the Deposit Insurance Fund

March 2016

Liabilities

(USD Million)

	March 2016			%	March 2015			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Deposits	344	57	401	33.5	2	8	10	1.2
Deposits held by the Banks risk group	342	0	342	28.6	0	0	0	0.0
Other	1	57	59	4.9	2	8	10	1.2
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	1	0	1	0.0	1	0	1	0.1
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	1	0	1	0.0	1	0	1	0.1
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	6	10	15	1.3	6	10	16	1.9
Other External Resources	2	0	2	0.2	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	23	24	47	3.9	19	24	43	5.2
General provisions	8	0	8	0.7	4	0	4	0.5
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	3	0	3	0.3	3	0	3	0.4
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	12	24	36	3.0	11	24	36	4.3
Liabilities for Tax	2	0	2	0.1	2	0	2	0.2
Current liabilities for tax	2	0	2	0.1	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	304	208	512	42.8	322	202	524	63.2
Shareholders' Equity	216	0	216	18.0	231	0	231	27.9
Paid-in capital	163	0	163	13.6	176	0	176	21.3
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	6,211	0	6,211	519.5	6,723	0	6,723	811.4
Legal reserves	9	0	9	0.8	10	0	10	1.2
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	6,202	0	6,202	518.7	6,713	0	6,713	810.1
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	-6,159	0	-6,159	-515.1	-6,669	0	-6,669	-804.8
Prior years income/loss	-6,162	0	-6,162	-515.4	-6,669	0	-6,669	-804.8
Current year income/loss	3	0	3	0.3	0	0	0	0.0
Total Liabilities	896	299	1,196	100.0	584	244	829	100.0

Banks Under the Deposit Insurance Fund

Off Balance Sheet Commitments

(USD Million)

	March 2016			March 2015		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	13	37	49	27	43	70
Letters of guarantee	13	37	49	27	43	69
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	2,190	0	2,190	2,204	0	2,204
Irrevocable commitments	2,190	0	2,190	2,204	0	2,204
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	722	38	760	206	37	243
Items held in Custody	323	1	324	5	1	6
Pledged Items	399	37	435	201	36	237
Accepted independent guaran. and warran.	0	1	1	0	1	1
Total Off Balance Sheet Commitments	2,925	75	3,000	2,436	80	2,517

Income-Expenditure

(USD Million)

	March 2016	March 2015
Interest Income	26	16
Interest on loans	15	3
Interest received from reserve deposits	0	0
Interest received from banks	4	3
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	7	9
Other interest income	0	0
Interest Expenses	16	9
Interest on deposits	7	0
Interest on money market transactions	10	9
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	10	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	1
Profit/loss on trading account securities	0	0
Profit/losses on derivative financial transactions	0	0
Foreign exchange profit/loss	0	0
Other Operating Income	1	0
Total Operating Income/Expenses	11	8
Provision for Loan Losses or other Receivables (-)	2	3
Specific provisions of banks loans and other receivables*	0	0
General provision expenses*	2	2
Other Operating Expenses (-)	4	3
Personnel Expenses*	3	2
Net Operating Profit/Loss	4	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	4	1
Provisions for Taxes on Income from Continuing Operations (±)	-1	-1
Net Profit/Loss from Continuing Operations	3	0
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	3	0

* Used from information and disclosures related to income statement.

Ratios

(%)

	March 2016	March 2015
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	53.7	83.3
Shareholders' Equity / Total Assets	18.0	27.9
(Shareholders' Equity - Permanent Assets) / Total Assets	16.6	25.5
Net On Balance Sheet Position / Total Shareholders' Equity	3.9	1.4
Net On and Off Balance Sheet Position / Total Shareholders' Equity	3.9	1.4
Balance-Sheet Ratios		
TC Assets / Total Assets	74.3	70.1
TC Liabilities / Total Liabilities	75.0	70.5
FC Assets / FC Liabilities	102.8	101.3
TC Deposits / Total Deposits	85.7	16.2
TC Loans / Total Loans and Receivables	67.2	0.5
Total Deposits / Total Assets	33.5	1.2
Funds Borrowed / Total Assets	0.0	0.0
Assets Quality		
Financial Assets (net) / Total Assets	25.5	52.6
Total Loans and Receivables / Total Assets	53.6	24.6
Total Loans and Receivables / Total Deposits	159.8	2,075.3
Loans Under Follow-up (gross) / Total Loans and Receivables	2.9	9.7
Loans Under Follow-up (net) / Total Loans and Receivables	0.0	0.1
Specific Provisions / Loans Under Follow-up	98.9	98.8
Permanent Assets / Total Assets	1.5	2.4
Consumer Loans / Total Loans and Receivables	0.2	0.4
Liquidity		
Liquid Assets / Total Assets	19.2	22.3
Liquid Assets / Short-term Liabilities	79.7	1,685.5
TC Liquid Assets / Total Assets	11.3	17.3
Profitability		
Net Profit/Losses / Total Assets	0.3	0.0
Net Profit/Losses / Total Shareholders' Equity	1.4	0.1
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.4	0.2
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	0.8	0.7
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	88.3	81.0
Non-interest Income (net) / Total Assets	0.1	0.2
Other Operating Expenses / Total Assets	0.4	0.4
Personnel Expenses / Other Operating Expenses	60.0	58.6
Non-interest Income (net) / Other Operating Expenses	27.5	40.9

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

Foreign Banks

Assets

(USD Million)

	March 2016			% Distr.	March 2015			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	3,436	22,515	25,951	12.0	1,526	12,456	13,983	11.9
Fin.ass.where fair value cha. is refl.to I/S (Net)	2,314	939	3,253	1.5	2,398	599	2,997	2.6
Financial assets held for trading	2,230	939	3,169	1.5	2,366	599	2,965	2.5
Public sector debt securities	731	150	881	0.4	817	32	849	0.7
Securities representing a share in capital	11	0	11	0.0	0	0	0	0.0
Derivative financial assets held for trading	1,481	747	2,228	1.0	1,542	525	2,067	1.8
Other marketable securities	6	42	48	0.0	7	42	49	0.0
Fin.assets clas. as fair value change is refl.to I/S	85	0	85	0.0	32	0	32	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	85	0	85	0.0	32	0	32	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	702	8,051	8,753	4.0	1,956	2,168	4,124	3.5
Money Market Securities	1,762	769	2,531	1.2	4,545	21	4,567	3.9
Interbank money market placements	0	111	111	0.1	8	0	8	0.0
Istanbul Stock Exc. money market placements	45	58	103	0.0	0	21	21	0.0
Receiv. from reverse repurchase agreements	1,717	600	2,317	1.1	4,537	0	4,537	3.9
Financial Assets Available for Sale (Net)	13,058	2,378	15,436	7.1	6,712	1,327	8,039	6.9
Securities representing a share in capital	25	216	241	0.1	8	0	9	0.0
Public sector debt securities	12,799	1,562	14,361	6.6	6,686	1,295	7,981	6.8
Other marketable securities	235	600	835	0.4	18	32	49	0.0
Loans and Receivables	95,000	43,515	138,515	64.0	56,220	18,549	74,770	63.9
Loans and Receivables	93,534	43,514	137,048	63.3	55,226	18,549	73,775	63.0
Loans granted to the Banks risk group	311	1,433	1,745	0.8	40	97	137	0.1
Public sector debt securities	0	0	0	0.0	0	1	1	0.0
Other	93,222	42,081	135,303	62.5	55,186	18,451	73,637	62.9
Loans under follow-up	5,639	1	5,640	2.6	3,177	1	3,178	2.7
Specific provisions (-)	4,173	0	4,173	1.9	2,183	0	2,183	1.9
Factoring Receivables	172	12	184	0.1	109	7	116	0.1
Investments held to Maturity (Net)	6,294	4,004	10,297	4.8	2,371	600	2,971	2.5
Public sector debt securities	6,281	2,328	8,609	4.0	2,370	327	2,698	2.3
Other marketable securities	13	1,675	1,688	0.8	0	273	273	0.2
Investments and Associates (Net)	17	0	17	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	17	0	17	0.0	5	0	5	0.0
Financial investments and associates	12	0	12	0.0	0	0	0	0.0
Non-financial investments and associates	6	0	6	0.0	5	0	5	0.0
Subsidiaries (Net)	1,426	2,079	3,505	1.6	511	421	932	0.8
Financial subsidiaries	1,381	2,079	3,460	1.6	502	421	923	0.8
Non-financial subsidiaries	45	0	45	0.0	9	0	9	0.0
Joint Ventures (Business Partners) (Net)	35	0	35	0.0	72	0	72	0.1
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	35	0	35	0.0	72	0	72	0.1
Financial joint ventures	33	0	33	0.0	70	0	70	0.1
Non-financial joint ventures	2	0	2	0.0	2	0	2	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	1,362	181	1,543	0.7	1,609	17	1,626	1.4
Fair value hedges	676	7	683	0.3	842	17	859	0.7
Cash flow hedges	686	174	860	0.4	767	0	767	0.7
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	2,067	0	2,067	1.0	997	0	997	0.9
Intangible Assets (Net)	335	0	335	0.2	282	0	282	0.2
Goodwill	0	0	0	0.0	32	0	32	0.0
Other	335	0	335	0.2	250	0	250	0.2
Real Estates for Investment Purpose (Net)	135	0	135	0.1	0	0	0	0.0
Assets for Tax	257	0	257	0.1	143	0	143	0.1
Current assets for tax	21	0	21	0.0	65	0	65	0.1
Deferred assets for tax	236	0	236	0.1	78	0	78	0.1
Prop.&Equ.for Sale p. and from Term.Op.(Net)	158	0	158	0.1	12	0	12	0.0
Other Assets	2,258	1,275	3,533	1.6	1,097	334	1,431	1.2
Total Assets	130,788	85,717	216,505	100.0	80,564	36,501	117,065	100.0

Foreign Banks

March 2016

Liabilities

(USD Million)

	March 2016			% Distr.	March 2015			% Distr.
	TC	FC	Total		TC	FC	Total	
Deposits	59,519	63,822	123,341	57.0	37,586	29,104	66,690	57.0
Deposits held by the Banks risk group	1,040	3,646	4,686	2.2	776	2,012	2,788	2.4
Other	58,479	60,176	118,655	54.8	36,810	27,093	63,903	54.6
Derivative Finan. Liabilities Held for Trading	1,650	784	2,435	1.1	973	701	1,673	1.4
Funds Borrowed	1,581	28,782	30,363	14.0	1,343	16,565	17,908	15.3
Money Market Takings	8,825	1,695	10,520	4.9	4,035	744	4,780	4.1
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	32	0	32	0.0	35	0	35	0.0
Funds provided under repurchase agreements	8,793	1,695	10,488	4.8	4,000	744	4,744	4.1
Marketable Securities Issued (Net)	2,305	5,406	7,711	3.6	1,646	1,630	3,277	2.8
Bills	918	325	1,243	0.6	1,278	379	1,657	1.4
Asset backed securities	195	0	195	0.1	217	0	217	0.2
Bonds	1,192	5,081	6,273	2.9	151	1,252	1,403	1.2
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	4,245	1,605	5,850	2.7	1,350	1,751	3,101	2.6
Other External Resources	2,080	1,206	3,286	1.5	1,189	423	1,612	1.4
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	13	0	13	0.0	12	4	16	0.0
Finance leasing payables	15	0	15	0.0	14	4	18	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	2	0	2	0.0	3	0	3	0.0
Derivative Finan. Liabilities Held for Hedging	130	240	370	0.2	61	77	137	0.1
Fair value hedges	19	178	198	0.1	3	74	77	0.1
Cash flow hedges	111	62	172	0.1	58	3	60	0.1
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	3,290	91	3,381	1.6	1,592	68	1,661	1.4
General provisions	2,367	64	2,431	1.1	1,209	41	1,250	1.1
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	398	2	399	0.2	174	2	177	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	526	25	551	0.3	209	25	234	0.2
Liabilities for Tax	470	11	482	0.2	203	0	203	0.2
Current liabilities for tax	405	11	416	0.2	158	0	158	0.1
Deferred liabilities for tax	65	0	65	0.0	45	0	45	0.0
Lia. for Pro.&Equ.for Sale p. and from Term.Op.(Net)	0	1	1	0.0	0	1	1	0.0
Subordinated Loans	163	4,446	4,608	2.1	179	4,147	4,326	3.7
Shareholders' Equity	23,979	165	24,143	11.2	11,733	-51	11,682	10.0
Paid-in capital	7,487	0	7,487	3.5	5,236	0	5,236	4.5
Supplementary capital	1,156	95	1,251	0.6	523	-51	473	0.4
Share premium	4	0	4	0.0	38	0	38	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	55	121	176	0.1	16	-48	-32	0.0
Revaluation changes of property and equip.	643	0	643	0.3	163	0	163	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.	2	0	2	0.0	1	0	1	0.0
Hedging funds (active part)	-19	-26	-45	0.0	0	-2	-3	0.0
Val.inc.in pro.& equ.held for sale p.and term.ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	470	0	470	0.2	305	0	305	0.3
Profit reserves	13,813	70	13,883	6.4	5,166	0	5,166	4.4
Legal reserves	806	5	810	0.4	371	0	371	0.3
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	12,916	2	12,918	6.0	4,783	0	4,783	4.1
Other profit reserves	92	63	155	0.1	12	0	12	0.0
Profit or loss	1,522	0	1,522	0.7	808	0	808	0.7
Prior years income/loss	920	0	920	0.4	566	0	566	0.5
Current year income/loss	603	0	603	0.3	243	0	243	0.2
Total Liabilities	108,250	108,255	216,505	100.0	61,901	55,165	117,065	100.0

Foreign Banks

Off Balance Sheet Commitments

(USD Million)

	March 2016			March 2015		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	14,187	25,939	40,126	8,167	13,343	21,510
Letters of guarantee	14,157	14,442	28,599	8,144	7,710	15,853
Bank acceptances	18	1,275	1,292	13	893	906
Letters of credit	7	7,656	7,663	1	2,891	2,892
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	5	2,567	2,571	10	1,849	1,859
Commitments	45,862	16,704	62,566	33,483	13,090	46,573
Irrevocable commitments	44,007	16,165	60,172	31,845	12,228	44,073
Revocable commitments	1,855	539	2,394	1,638	861	2,500
Derivative Financial Instruments	90,108	163,609	253,717	52,261	98,415	150,676
Derivative finan. instruments held for hedging	12,641	17,416	30,058	8,883	10,181	19,064
Trading transactions	77,467	146,192	223,659	43,378	88,234	131,612
Custody and Pledged Securities	681,162	250,723	931,885	442,283	110,030	552,313
Items held in Custody	79,203	14,204	93,407	66,143	2,968	69,111
Pledged Items	474,351	192,885	667,237	247,118	61,065	308,183
Accepted independent guaran. and warran.	127,608	43,633	171,241	129,021	45,998	175,019
Total Off Balance Sheet Commitments	831,319	456,975	1,288,294	536,195	234,877	771,072

Income-Expenditure

(USD Million)

	March 2016	March 2015
Interest Income	4,408	2,438
Interest on loans	3,599	1,963
Interest received from reserve deposits	37	5
Interest received from banks	46	68
Interest received from money market transactions	48	153
Interest received from marketable securities portfolio	630	231
Other interest income	47	17
Interest Expenses	2,248	1,211
Interest on deposits	1,675	920
Interest on money market transactions	238	147
Interest on funds borrowed	171	63
Interest on securities issued	118	58
Other interest expenses	46	25
Net Interest Income/Expenses	2,160	1,226
Net Fees and Commissions Income/Expenses	589	333
Fees and commissions received	760	401
Fees and commissions paid	171	68
Dividend Income	18	58
Trading Profit/Loss (net)	-244	-174
Profit/loss on trading account securities	22	19
Profit/losses on derivative financial transactions	-625	437
Foreign exchange profit/loss	359	-629
Other Operating Income	254	194
Total Operating Income/Expenses	2,777	1,638
Provision for Loan Losses or other Receivables (-)	711	431
Specific provisions of banks loans and other receivables*	593	297
General provision expenses*	51	111
Other Operating Expenses (-)	1,416	898
Personnel Expenses*	604	385
Net Operating Profit/Loss	649	309
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	96	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	745	309
Provisions for Taxes on Income from Continuing Operations (±)	-143	-66
Net Profit/Loss from Continuing Operations	603	243
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	603	243

* Used from information and disclosures related to income statement.

Ratios

(%)

	March 2016	March 2015
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	15.9	15.6
Shareholders' Equity / Total Assets	11.2	10.0
(Shareholders' Equity - Permanent Assets) / Total Assets	7.6	7.2
Net On Balance Sheet Position / Total Shareholders' Equity	-61.1	-110.3
Net On and Off Balance Sheet Position / Total Shareholders' Equity	3.5	-5.4
Balance-Sheet Ratios		
TC Assets / Total Assets	60.4	68.8
TC Liabilities / Total Liabilities	50.0	52.9
FC Assets / FC Liabilities	79.2	66.2
TC Deposits / Total Deposits	48.3	56.4
TC Loans / Total Loans and Receivables	68.6	75.2
Total Deposits / Total Assets	57.0	57.0
Funds Borrowed / Total Assets	14.0	15.3
Assets Quality		
Financial Assets (net) / Total Assets	14.1	13.4
Total Loans and Receivables / Total Assets	64.0	63.9
Total Loans and Receivables / Total Deposits	112.3	112.1
Loans Under Follow-up (gross) / Total Loans and Receivables	4.1	4.3
Loans Under Follow-up (net) / Total Loans and Receivables	1.1	1.3
Specific Provisions / Loans Under Follow-up	74.0	68.7
Permanent Assets / Total Assets	3.5	2.8
Consumer Loans / Total Loans and Receivables	29.0	29.9
Liquidity		
Liquid Assets / Total Assets	25.8	28.8
Liquid Assets / Short-term Liabilities	48.4	52.0
TC Liquid Assets / Total Assets	9.8	14.6
Profitability		
Net Profit/Losses / Total Assets	0.3	0.2
Net Profit/Losses / Total Shareholders' Equity	2.5	2.1
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.3	0.3
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	0.7	0.8
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	56.5	56.8
Non-interest Income (net) / Total Assets	0.3	0.4
Other Operating Expenses / Total Assets	0.7	0.8
Personnel Expenses / Other Operating Expenses	42.7	42.9
Non-interest Income (net) / Other Operating Expenses	43.5	45.8

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

Development and Investment Banks

Assets

(USD Million)

	March 2016			%	March 2015			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Cash and Balances with the Central Bank	108	623	731	1.8	60	573	633	1.8
Fin.ass.where fair value cha. is refl.to I/S (Net)	65	68	132	0.3	91	74	166	0.5
Financial assets held for trading	64	68	132	0.3	91	74	166	0.5
Public sector debt securities	52	0	52	0.1	80	0	80	0.2
Securities representing a share in capital	1	0	1	0.0	0	0	0	0.0
Derivative financial assets held for trading	12	68	80	0.2	10	74	84	0.2
Other marketable securities	0	0	0	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	3,680	1,543	5,223	13.2	3,468	1,367	4,835	14.0
Money Market Securities	607	0	607	1.5	204	0	204	0.6
Interbank money market placements	1	0	1	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	552	0	552	1.4	63	0	63	0.2
Receiv. from reverse repurchase agreements	54	0	54	0.1	141	0	141	0.4
Financial Assets Available for Sale (Net)	1,189	411	1,600	4.0	1,394	359	1,753	5.1
Securities representing a share in capital	30	4	34	0.1	29	3	32	0.1
Public sector debt securities	1,015	307	1,322	3.3	1,154	337	1,491	4.3
Other marketable securities	143	101	244	0.6	210	20	230	0.7
Loans and Receivables	9,757	19,843	29,600	74.6	9,557	16,018	25,575	74.3
Loans and Receivables	9,710	19,843	29,553	74.5	9,496	16,018	25,513	74.1
Loans granted to the Banks risk group	509	408	917	2.3	947	85	1,032	3.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	9,201	19,435	28,636	72.2	8,548	15,933	24,481	71.1
Loans under follow-up	170	0	171	0.4	200	1	201	0.6
Specific provisions (-)	124	0	124	0.3	139	1	139	0.4
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	398	53	451	1.1	241	0	241	0.7
Public sector debt securities	392	53	445	1.1	155	0	155	0.5
Other marketable securities	6	0	6	0.0	86	0	86	0.2
Investments and Associates (Net)	62	10	72	0.2	65	9	75	0.2
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	62	10	72	0.2	65	9	75	0.2
Financial investments and associates	58	10	68	0.2	62	9	71	0.2
Non-financial investments and associates	4	0	4	0.0	4	0	4	0.0
Subsidiaries (Net)	118	0	118	0.3	96	63	159	0.5
Financial subsidiaries	48	0	48	0.1	51	63	114	0.3
Non-financial subsidiaries	70	0	70	0.2	45	0	45	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	1	6	7	0.0	5	12	17	0.0
Finance lease receivables	0	7	7	0.0	5	12	18	0.1
Operational leasing receivables	1	0	1	0.0	1	0	1	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	1	1	0.0	1	1	2	0.0
Derivative Financial Assets Held for Hedging	0	49	49	0.1	68	14	82	0.2
Fair value hedges	0	39	40	0.1	68	14	82	0.2
Cash flow hedges	0	9	9	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)	262	0	262	0.7	167	0	167	0.5
Intangible Assets (Net)	60	0	60	0.2	59	0	59	0.2
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	60	0	60	0.2	59	0	59	0.2
Real Estates for Investment Purpose (Net)	53	0	53	0.1	86	0	86	0.3
Assets for Tax	42	0	42	0.1	40	0	40	0.1
Current assets for tax	0	0	0	0.0	2	0	2	0.0
Deferred assets for tax	42	0	42	0.1	38	0	38	0.1
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	268	382	650	1.6	168	161	329	1.0
Total Assets	16,668	22,988	39,655	100.0	15,771	18,650	34,421	100.0

Development and Investment Banks

March 2016

Liabilities

(USD Million)

	March 2016			% Distr.	March 2015			% Distr.
	TC	FC	Total		TC	FC	Total	
Deposits	0	0	0	0.0	0	0	0	0.0
Deposits held by the Banks risk group	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Trading	27	74	102	0.3	13	52	65	0.2
Funds Borrowed	318	20,333	20,651	52.1	235	17,149	17,385	50.5
Money Market Takings	1,160	132	1,291	3.3	986	107	1,093	3.2
Interbank money market takings	73	0	73	0.2	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	10	0	10	0.0
Funds provided under repurchase agreements	1,087	132	1,218	3.1	977	107	1,084	3.1
Marketable Securities Issued (Net)	1,017	3,329	4,346	11.0	1,082	2,540	3,622	10.5
Bills	81	0	81	0.2	592	273	865	2.5
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	936	3,329	4,264	10.8	490	2,268	2,758	8.0
Funds	1,647	191	1,838	4.6	1,533	105	1,638	4.8
Borrower funds	29	191	220	0.6	55	105	160	0.5
Others	1,617	0	1,618	4.1	1,478	0	1,478	4.3
Miscellaneous Payables	1,245	927	2,173	5.5	1,104	538	1,642	4.8
Other External Resources	129	50	180	0.5	174	25	199	0.6
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	3	3	0.0	0	4	4	0.0
Finance leasing payables	0	3	3	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	1	1	0.0
Derivative Finan. Liabilities Held for Hedging	60	0	60	0.2	0	1	2	0.0
Fair value hedges	60	0	60	0.2	0	1	2	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	373	4	377	1.0	365	4	369	1.1
General provisions	160	0	160	0.4	168	0	168	0.5
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	75	4	79	0.2	74	3	77	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	138	0	138	0.3	124	0	124	0.4
Liabilities for Tax	83	0	83	0.2	55	0	55	0.2
Current liabilities for tax	81	0	81	0.2	55	0	55	0.2
Deferred liabilities for tax	2	0	2	0.0	1	0	1	0.0
Lia. for Pro.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	103	103	0.3	0	109	109	0.3
Shareholders' Equity	8,440	10	8,450	21.3	8,222	17	8,239	23.9
Paid-in capital	6,245	0	6,245	15.7	6,120	0	6,120	17.8
Supplementary capital	640	10	650	1.6	704	17	721	2.1
Share premium	19	0	19	0.0	21	0	21	0.1
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	-4	10	6	0.0	15	17	32	0.1
Revaluation changes of property and equip.	15	0	15	0.0	10	0	10	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	609	0	609	1.5	659	0	659	1.9
Profit reserves	1,278	0	1,278	3.2	1,105	0	1,105	3.2
Legal reserves	405	0	405	1.0	398	0	398	1.2
Status reserves	81	0	81	0.2	69	0	69	0.2
Extraordinary reserves	781	0	781	2.0	626	0	626	1.8
Other profit reserves	10	0	10	0.0	11	0	11	0.0
Profit or loss	278	0	278	0.7	292	0	292	0.8
Prior years income/loss	82	0	82	0.2	128	0	128	0.4
Current year income/loss	195	0	195	0.5	165	0	165	0.5
Total Liabilities	14,500	25,155	39,655	100.0	13,769	20,652	34,421	100.0

Development and Investment Banks

Off Balance Sheet Commitments

(USD Million)

	March 2016			March 2015		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	3,092	1,915	5,007	3,375	1,593	4,967
Letters of guarantee	736	621	1,357	951	599	1,550
Bank acceptances	0	9	9	1	51	52
Letters of credit	0	332	332	0	265	265
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	2,357	953	3,309	2,422	678	3,100
Commitments	7,410	6,136	13,546	5,927	5,298	11,225
Irrevocable commitments	4,184	1,811	5,994	2,849	891	3,740
Revocable commitments	3,226	4,325	7,551	3,078	4,407	7,484
Derivative Financial Instruments	2,965	13,373	16,337	2,219	8,862	11,081
Derivative finan. instruments held for hedging	1,182	6,159	7,341	810	3,943	4,753
Trading transactions	1,783	7,213	8,996	1,409	4,919	6,328
Custody and Pledged Securities	768,255	68,019	836,274	631,907	60,964	692,871
Items held in Custody	746,158	747	746,905	613,480	757	614,237
Pledged Items	17,510	40,367	57,877	13,698	34,727	48,425
Accepted independent guaran. and warran.	4,587	26,906	31,492	4,729	25,479	30,209
Total Off Balance Sheet Commitments	781,722	89,442	871,164	643,428	76,716	720,144

Income-Expenditure

(USD Million)

	March 2016	March 2015
Interest Income	485	402
Interest on loans	347	301
Interest received from reserve deposits	1	0
Interest received from banks	70	54
Interest received from money market transactions	18	7
Interest received from marketable securities portfolio	49	39
Other interest income	1	1
Interest Expenses	154	129
Interest on deposits	0	0
Interest on money market transactions	56	45
Interest on funds borrowed	26	19
Interest on securities issued	69	62
Other interest expenses	3	2
Net Interest Income/Expenses	331	273
Net Fees and Commissions Income/Expenses	24	19
Fees and commissions received	32	24
Fees and commissions paid	8	4
Dividend Income	5	5
Trading Profit/Loss (net)	-31	1
Profit/loss on trading account securities	4	7
Profit/losses on derivative financial transactions	-127	106
Foreign exchange profit/loss	91	-111
Other Operating Income	42	49
Total Operating Income/Expenses	372	348
Provision for Loan Losses or other Receivables (-)	19	34
Specific provisions of banks loans and other receivables*	5	24
General provision expenses*	4	5
Other Operating Expenses (-)	118	120
Personnel Expenses*	65	66
Net Operating Profit/Loss	235	194
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	235	194
Provisions for Taxes on Income from Continuing Operations (±)	-39	-29
Net Profit/Loss from Continuing Operations	195	165
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	195	165

* Used from information and disclosures related to income statement.

Ratios

(%)

	March 2016	March 2015
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	27.8	31.3
Shareholders' Equity / Total Assets	21.3	23.9
(Shareholders' Equity - Permanent Assets) / Total Assets	19.9	22.4
Net On Balance Sheet Position / Total Shareholders' Equity	-16.3	-10.5
Net On and Off Balance Sheet Position / Total Shareholders' Equity	27.4	0.8
Balance-Sheet Ratios		
TC Assets / Total Assets	42.0	45.8
TC Liabilities / Total Liabilities	36.6	40.0
FC Assets / FC Liabilities	91.4	90.3
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans and Receivables	33.0	37.4
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	52.1	50.5
Assets Quality		
Financial Assets (net) / Total Assets	5.6	6.5
Total Loans and Receivables / Total Assets	74.6	74.3
Total Loans and Receivables / Total Deposits	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	0.6	0.8
Loans Under Follow-up (net) / Total Loans and Receivables	0.2	0.2
Specific Provisions / Loans Under Follow-up	72.7	69.2
Permanent Assets / Total Assets	1.4	1.5
Consumer Loans / Total Loans and Receivables	1.8	2.1
Liquidity		
Liquid Assets / Total Assets	20.9	22.1
Liquid Assets / Short-term Liabilities	147.8	147.5
TC Liquid Assets / Total Assets	14.2	15.2
Profitability		
Net Profit/Losses / Total Assets	0.5	0.5
Net Profit/Losses / Total Shareholders' Equity	2.3	2.0
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.6	0.6
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	0.8	0.7
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	87.8	71.8
Non-interest Income (net) / Total Assets	0.1	0.2
Other Operating Expenses / Total Assets	0.3	0.3
Personnel Expenses / Other Operating Expenses	55.4	54.8
Non-interest Income (net) / Other Operating Expenses	34.1	62.0

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

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Assets

(USD Million)

	March 2016			%	March 2015			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Cash and Balances with the Central Bank	0	0	0	1.5	0	0	0	1.5
Fin.ass.where fair value cha. is refl.to I/S (Net)	0	0	0	0.0	0	0	0	0.0
Financial assets held for trading	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	18	0	18	91.9	18	0	18	91.7
Money Market Securities	0	0	0	0.4	0	0	0	0.4
Interbank money market placements	0	0	0	0.4	0	0	0	0.4
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans and Receivables	0	0	0	0.0	0	0	0	0.0
Loans and Receivables	0	0	0	0.0	0	0	0	0.0
Loans granted to the Banks risk group	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Loans under follow-up	2	0	2	11.2	2	0	2	11.7
Specific provisions (-)	2	0	2	11.2	2	0	2	11.7
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)	1	0	1	4.4	1	0	1	4.9
Intangible Assets (Net)	0	0	0	0.0	0	0	0	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.1
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	0	0	0	0.6	0	0	0	0.5
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	0	0	0	0.6	0	0	0	0.5
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	0	0	0	1.1	0	0	0	0.9
Total Assets	19	0	19	100.0	20	0	20	100.0

Liabilities

(USD Million)

	March 2016			% Distr.	March 2015			% Distr.
	TC	FC	Total		TC	FC	Total	
Deposits	2	0	2	11.8	2	0	2	12.5
Deposits held by the Banks risk group	2	0	2	11.6	2	0	2	12.2
Other	0	0	0	0.1	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	1	0	1	3.4	0	0	0	2.5
General provisions	0	0	0	0.0	0	0	0	0.0
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	0	0	0	2.3	0	0	0	2.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	0	0	0	1.2	0	0	0	0.3
Liabilities for Tax	0	0	0	0.4	0	0	0	0.2
Current liabilities for tax	0	0	0	0.4	0	0	0	0.2
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia. for Pro.&Equ. for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	16	0	16	84.4	17	0	17	84.7
Paid-in capital	28	0	28	148.8	31	0	31	155.5
Supplementary capital	0	0	0	0.0	0	0	0	0.0
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	0	0	0	0.0	0	0	0	0.0
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est. for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv.&ass.,subs.& joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val.inc.in pro.& equ.held for sale p.and term.ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	0	0	0	0.0	0	0	0	0.0
Profit reserves	0	0	0	0.0	0	0	0	0.0
Legal reserves	0	0	0	0.0	0	0	0	0.0
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	0	0	0	0.0	0	0	0	0.0
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	-12	0	-12	-64.4	-14	0	-14	-70.8
Prior years income/loss	-12	0	-12	-64.9	-14	0	-14	-71.0
Current year income/loss	0	0	0	0.5	0	0	0	0.2
Total Liabilities	19	0	19	100.0	20	0	20	100.0

Adabank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	March 2016			March 2015		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	2	0	2	2	0	2
Letters of guarantee	2	0	2	2	0	2
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	0	0	0	0	0
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	0	0	0	0	0
Commitments	0	0	0	0	0	0
Irrevocable commitments	0	0	0	0	0	0
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	0	0	0	0	0	0
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	0	0	0	0	0	0
Custody and Pledged Securities	0	0	0	0	0	0
Items held in Custody	0	0	0	0	0	0
Pledged Items	0	0	0	0	0	0
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	2	0	2	2	0	2

Income-Expenditure

(USD Million)

	March 2016	March 2015
Interest Income	1	0
Interest on loans	0	0
Interest received from reserve deposits	0	0
Interest received from banks	1	0
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	0	0
Other interest income	0	0
Interest Expenses	0	0
Interest on deposits	0	0
Interest on money market transactions	0	0
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	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	0
Total Operating Income/Expenses	1	0
Provision for Loan Losses or other Receivables (-)	0	0
Specific provisions of banks loans and other receivables*	0	0
General provision expenses*	0	0
Other Operating Expenses (-)	0	0
Personnel Expenses*	0	0
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

(%)

	March 2016	March 2015
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	199.8	203.8
Shareholders' Equity / Total Assets	84.4	84.7
(Shareholders' Equity - Permanent Assets) / Total Assets	79.8	79.7
Net On Balance Sheet Position / Total Shareholders' Equity	0.0	0.0
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.0	0.0
Balance-Sheet Ratios		
TC Assets / Total Assets	99.9	99.9
TC Liabilities / Total Liabilities	99.9	99.9
FC Assets / FC Liabilities	79.5	75.3
TC Deposits / Total Deposits	98.8	98.9
TC Loans / Total Loans and Receivables	-	-
Total Deposits / Total Assets	11.8	12.5
Funds Borrowed / Total Assets	0.0	0.0
Assets Quality		
Financial Assets (net) / Total Assets	0.0	0.0
Total Loans and Receivables / Total Assets	0.0	0.0
Total Loans and Receivables / Total Deposits	0.0	0.0
Loans Under Follow-up (gross) / Total Loans and Receivables	-	-
Loans Under Follow-up (net) / Total Loans and Receivables	-	-
Specific Provisions / Loans Under Follow-up	100.0	100.0
Permanent Assets / Total Assets	4.5	5.0
Consumer Loans / Total Loans and Receivables	-	-
Liquidity		
Liquid Assets / Total Assets	93.8	93.6
Liquid Assets / Short-term Liabilities	774.7	739.3
TC Liquid Assets / Total Assets	93.6	93.5
Profitability		
Net Profit/Losses / Total Assets	0.5	0.2
Net Profit/Losses / Total Shareholders' Equity	0.6	0.3
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.6	0.3
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	2.8	2.3
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	88.3	92.0
Non-interest Income (net) / Total Assets	0.4	0.2
Other Operating Expenses / Total Assets	2.6	2.2
Personnel Expenses / Other Operating Expenses	30.7	37.1
Non-interest Income (net) / Other Operating Expenses	14.0	8.3

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

Akbank T.A.Ş.

Assets

(USD Million)

	March 2016			% Distr.	March 2015			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	850	10,478	11,327	13.3	842	8,386	9,228	11.0
Fin.ass.where fair value cha. is refl.to I/S (Net)	589	642	1,231	1.4	419	406	825	1.0
Financial assets held for trading	589	642	1,231	1.4	419	406	825	1.0
Public sector debt securities	0	0	0	0.0	1	1	2	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	586	642	1,228	1.4	418	405	823	1.0
Other marketable securities	3	0	3	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	0	1,882	1,882	2.2	356	1,906	2,263	2.7
Money Market Securities	0	0	0	0.0	1,856	0	1,856	2.2
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	1,856	0	1,856	2.2
Financial Assets Available for Sale (Net)	7,332	7,503	14,835	17.4	6,590	7,739	14,329	17.1
Securities representing a share in capital	4	41	46	0.1	5	0	5	0.0
Public sector debt securities	7,264	5,543	12,808	15.0	6,546	5,088	11,634	13.9
Other marketable securities	63	1,918	1,981	2.3	39	2,651	2,690	3.2
Loans and Receivables	33,493	17,003	50,496	59.2	33,248	16,497	49,745	59.3
Loans and Receivables	33,441	17,003	50,444	59.1	33,190	16,497	49,687	59.2
Loans granted to the Banks risk group	904	463	1,366	1.6	664	430	1,094	1.3
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	32,537	16,541	49,078	57.5	32,526	16,067	48,593	57.9
Loans under follow-up	1,132	0	1,132	1.3	922	0	922	1.1
Specific provisions (-)	1,080	0	1,080	1.3	864	0	864	1.0
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	1,851	1,910	3,761	4.4	2,050	2,032	4,082	4.9
Public sector debt securities	1,851	1,910	3,761	4.4	2,050	2,032	4,082	4.9
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	1	0	1	0.0	2	0	2	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	1	0	1	0.0	2	0	2	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	1	0	1	0.0	2	0	2	0.0
Subsidiaries (Net)	123	358	481	0.6	110	236	345	0.4
Financial subsidiaries	123	358	481	0.6	110	236	345	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	193	1	194	0.2	211	0	211	0.3
Fair value hedges	193	0	193	0.2	211	0	211	0.3
Cash flow hedges	0	1	1	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)	269	1	269	0.3	318	1	319	0.4
Intangible Assets (Net)	78	0	78	0.1	91	0	91	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	78	0	78	0.1	91	0	91	0.1
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	5	0	5	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	5	0	5	0.0	0	0	0	0.0
Prop.&Equ.for Sale p. and from Term.Op.(Net)	65	0	65	0.1	61	0	61	0.1
Other Assets	348	353	701	0.8	335	180	515	0.6
Total Assets	45,196	40,131	85,327	100.0	46,488	37,382	83,871	100.0

Liabilities

(USD Million)

	March 2016			% Distr.	March 2015			% Distr.
	TC	FC	Total		TC	FC	Total	
Deposits	25,051	24,676	49,728	58.3	24,245	21,405	45,650	54.4
Deposits held by the Banks risk group	1,138	715	1,853	2.2	966	711	1,676	2.0
Other	23,914	23,961	47,874	56.1	23,280	20,694	43,974	52.4
Derivative Finan. Liabilities Held for Trading	318	378	695	0.8	130	452	582	0.7
Funds Borrowed	62	7,956	8,019	9.4	105	8,701	8,806	10.5
Money Market Takings	4,263	5,492	9,755	11.4	2,062	8,722	10,784	12.9
Interbank money market takings	824	0	824	1.0	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	3,439	5,492	8,931	10.5	2,062	8,722	10,784	12.9
Marketable Securities Issued (Net)	1,122	2,628	3,750	4.4	1,148	3,884	5,031	6.0
Bills	568	135	703	0.8	578	451	1,029	1.2
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	554	2,493	3,046	3.6	569	3,433	4,002	4.8
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	1,313	379	1,692	2.0	1,209	316	1,526	1.8
Other External Resources	482	44	527	0.6	549	83	632	0.8
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	18	0	18	0.0	36	0	36	0.0
Finance leasing payables	22	0	22	0.0	46	0	46	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 (-)	5	0	5	0.0	10	0	10	0.0
Derivative Finan. Liabilities Held for Hedging	0	96	96	0.1	0	70	70	0.1
Fair value hedges	0	96	96	0.1	0	70	70	0.1
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	888	250	1,137	1.3	821	238	1,058	1.3
General provisions	670	248	918	1.1	622	236	858	1.0
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	67	0	67	0.1	49	0	49	0.1
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	151	2	153	0.2	150	1	152	0.2
Liabilities for Tax	175	4	178	0.2	142	3	145	0.2
Current liabilities for tax	175	4	178	0.2	113	3	117	0.1
Deferred liabilities for tax	0	0	0	0.0	28	0	28	0.0
Lia. for Pro.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	9,850	-118	9,733	11.4	9,649	-99	9,550	11.4
Paid-in capital	1,416	0	1,416	1.7	1,531	0	1,531	1.8
Supplementary capital	941	-118	823	1.0	1,041	-99	941	1.1
Share premium	602	0	602	0.7	650	0	650	0.8
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	-145	-110	-255	-0.3	-146	-88	-234	-0.3
Revaluation changes of property and equip.	17	0	17	0.0	18	0	18	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est.for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv.&ass.,subs.& joint vent.	2	0	2	0.0	2	0	2	0.0
Hedging funds (active part)	-12	-8	-20	0.0	-20	-11	-31	0.0
Val.inc.in pro.& equ.held for sale p.and term.ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	478	0	478	0.6	536	0	536	0.6
Profit reserves	7,137	0	7,137	8.4	6,798	0	6,798	8.1
Legal reserves	468	0	468	0.5	491	0	491	0.6
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	6,626	0	6,626	7.8	6,265	0	6,265	7.5
Other profit reserves	43	0	43	0.1	43	0	43	0.1
Profit or loss	357	0	357	0.4	280	0	280	0.3
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	357	0	357	0.4	280	0	280	0.3
Total Liabilities	43,542	41,785	85,327	100.0	40,096	43,775	83,871	100.0

Akbank T.A.Ş.

Off Balance Sheet Commitments

(USD Million)

	March 2016			March 2015		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	4,747	6,608	11,356	5,605	7,303	12,908
Letters of guarantee	4,123	3,631	7,754	5,047	3,817	8,864
Bank acceptances	0	688	688	0	597	597
Letters of credit	0	1,580	1,580	0	2,180	2,180
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	624	710	1,334	559	709	1,268
Commitments	13,765	6,085	19,850	16,031	5,026	21,057
Irrevocable commitments	13,599	6,085	19,683	15,865	5,026	20,891
Revocable commitments	167	0	167	166	0	166
Derivative Financial Instruments	17,698	71,102	88,799	16,103	59,158	75,261
Derivative finan. instruments held for hedging	435	5,470	5,904	612	4,088	4,699
Trading transactions	17,263	65,632	82,895	15,492	55,070	70,562
Custody and Pledged Securities	223,564	55,847	279,411	215,016	54,151	269,167
Items held in Custody	9,714	3,791	13,505	11,772	4,671	16,443
Pledged Items	74,457	18,230	92,688	66,443	16,223	82,666
Accepted independent guaran. and warran.	139,392	33,825	173,217	136,801	33,257	170,058
Total Off Balance Sheet Commitments	259,775	139,641	399,416	252,755	125,638	378,393

Income-Expenditure

(USD Million)

	March 2016	March 2015
Interest Income	1,550	1,371
Interest on loans	1,197	1,064
Interest received from reserve deposits	17	0
Interest received from banks	4	4
Interest received from money market transactions	0	18
Interest received from marketable securities portfolio	330	281
Other interest income	3	3
Interest Expenses	865	691
Interest on deposits	661	523
Interest on money market transactions	39	35
Interest on funds borrowed	97	67
Interest on securities issued	62	59
Other interest expenses	7	6
Net Interest Income/Expenses	685	680
Net Fees and Commissions Income/Expenses	210	197
Fees and commissions received	250	236
Fees and commissions paid	40	39
Dividend Income	8	5
Trading Profit/Loss (net)	15	36
Profit/loss on trading account securities	9	64
Profit/losses on derivative financial transactions	-35	62
Foreign exchange profit/loss	41	-90
Other Operating Income	100	100
Total Operating Income/Expenses	1,018	1,018
Provision for Loan Losses or other Receivables (-)	213	256
Specific provisions of banks loans and other receivables*	164	185
General provision expenses*	17	46
Other Operating Expenses (-)	358	400
Personnel Expenses*	147	158
Net Operating Profit/Loss	447	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	447	362
Provisions for Taxes on Income from Continuing Operations (±)	-91	-82
Net Profit/Loss from Continuing Operations	357	280
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	357	280

* Used from information and disclosures related to income statement.

Ratios

(%)

	March 2016	March 2015
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	14.8	14.3
Shareholders' Equity / Total Assets	11.4	11.4
(Shareholders' Equity - Permanent Assets) / Total Assets	10.3	10.3
Net On Balance Sheet Position / Total Shareholders' Equity	-5.7	-46.4
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-0.9	0.6
Balance-Sheet Ratios		
TC Assets / Total Assets	53.0	55.4
TC Liabilities / Total Liabilities	51.0	47.8
FC Assets / FC Liabilities	96.0	85.4
TC Deposits / Total Deposits	50.4	53.1
TC Loans / Total Loans and Receivables	66.3	66.8
Total Deposits / Total Assets	58.3	54.4
Funds Borrowed / Total Assets	9.4	10.5
Assets Quality		
Financial Assets (net) / Total Assets	23.5	23.2
Total Loans and Receivables / Total Assets	59.2	59.3
Total Loans and Receivables / Total Deposits	101.5	109.0
Loans Under Follow-up (gross) / Total Loans and Receivables	2.2	1.9
Loans Under Follow-up (net) / Total Loans and Receivables	0.1	0.1
Specific Provisions / Loans Under Follow-up	95.4	93.7
Permanent Assets / Total Assets	1.1	1.0
Consumer Loans / Total Loans and Receivables	27.4	31.6
Liquidity		
Liquid Assets / Total Assets	34.3	34.0
Liquid Assets / Short-term Liabilities	62.0	67.3
TC Liquid Assets / Total Assets	10.3	12.0
Profitability		
Net Profit/Losses / Total Assets	0.4	0.3
Net Profit/Losses / Total Shareholders' Equity	3.7	2.9
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.5	0.4
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	0.6	0.6
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	51.2	48.7
Non-interest Income (net) / Total Assets	0.4	0.4
Other Operating Expenses / Total Assets	0.4	0.5
Personnel Expenses / Other Operating Expenses	40.9	39.5
Non-interest Income (net) / Other Operating Expenses	93.0	84.4

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

Aktif Yatırım Bankası A.Ş.

Assets

(USD Million)

	March 2016			%	March 2015			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Cash and Balances with the Central Bank	58	309	367	13.1	41	270	312	12.3
Fin.ass.where fair value cha. is refl.to I/S (Net)	1	1	2	0.1	2	0	2	0.1
Financial assets held for trading	1	1	2	0.1	2	0	2	0.1
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	1	0	1	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	1	1	0.0	0	0	1	0.0
Other marketable securities	0	0	0	0.0	1	0	1	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	13	78	92	3.3	37	40	77	3.0
Money Market Securities	0	0	0	0.0	11	0	11	0.5
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	11	0	11	0.5
Financial Assets Available for Sale (Net)	304	89	393	14.1	211	14	225	8.9
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	273	11	284	10.2	186	14	200	7.9
Other marketable securities	31	78	109	3.9	26	0	26	1.0
Loans and Receivables	1,214	434	1,648	59.0	1,491	89	1,580	62.4
Loans and Receivables	1,206	434	1,640	58.8	1,471	89	1,559	61.5
Loans granted to the Banks risk group	393	324	718	25.7	799	34	833	32.9
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	813	110	923	33.1	672	55	726	28.7
Loans under follow-up	32	0	32	1.2	50	0	50	2.0
Specific provisions (-)	25	0	25	0.9	29	0	29	1.1
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	3	0	3	0.1	104	0	104	4.1
Public sector debt securities	0	0	0	0.0	21	0	21	0.8
Other marketable securities	3	0	3	0.1	83	0	83	3.3
Investments and Associates (Net)	0	4	4	0.1	0	4	4	0.2
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	4	4	0.1	0	4	4	0.2
Financial investments and associates	0	4	4	0.1	0	4	4	0.2
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	69	0	69	2.5	42	0	42	1.6
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	69	0	69	2.5	42	0	42	1.6
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)	80	0	80	2.9	61	0	61	2.4
Intangible Assets (Net)	24	0	24	0.9	21	0	21	0.8
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	24	0	24	0.9	21	0	21	0.8
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	0	0	0	0.0	1	0	1	0.0
Current assets for tax	0	0	0	0.0	1	0	1	0.0
Deferred assets for tax	0	0	0	0.0	0	0	0	0.0
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	106	4	110	3.9	88	5	93	3.7
Total Assets	1,871	920	2,791	100.0	2,112	423	2,534	100.0

Liabilities

(USD Million)

	March 2016			% Distr.	March 2015			% Distr.
	TC	FC	Total		TC	FC	Total	
Deposits	0	0	0	0.0	0	0	0	0.0
Deposits held by the Banks risk group	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Trading	1	0	2	0.1	0	1	1	0.0
Funds Borrowed	64	760	824	29.5	66	688	754	29.7
Money Market Takings	184	52	236	8.4	85	11	96	3.8
Interbank money market takings	16	0	16	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	168	52	220	7.9	85	11	96	3.8
Marketable Securities Issued (Net)	861	181	1,042	37.3	847	273	1,120	44.2
Bills	29	0	29	1.0	530	273	803	31.7
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	832	181	1,013	36.3	316	0	316	12.5
Funds	25	125	150	5.4	47	76	123	4.9
Borrower funds	25	125	150	5.4	47	76	123	4.9
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	55	68	123	4.4	36	0	36	1.4
Other External Resources	7	5	12	0.4	7	7	14	0.5
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	3	3	0.1	0	4	4	0.2
Finance leasing payables	0	3	3	0.1	0	4	4	0.2
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	1	1	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	43	0	43	1.5	41	0	41	1.6
General provisions	28	0	28	1.0	37	0	37	1.5
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	12	0	12	0.4	0	0	0	0.0
Liabilities for Tax	11	0	11	0.4	5	0	5	0.2
Current liabilities for tax	10	0	10	0.4	4	0	4	0.2
Deferred liabilities for tax	1	0	1	0.0	1	0	1	0.0
Lia. for Pro.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	347	0	346	12.4	340	1	341	13.4
Paid-in capital	305	0	305	10.9	267	0	267	10.5
Supplementary capital	-3	0	-3	-0.1	-2	1	-1	0.0
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	-2	0	-3	-0.1	-1	1	-1	0.0
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est.for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv.&ass.,subs.& joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val.inc.in pro.& equ.held for sale p.and term.ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	0	0	0	0.0	0	0	0	0.0
Profit reserves	36	0	36	1.3	40	0	40	1.6
Legal reserves	8	0	8	0.3	6	0	6	0.2
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	27	0	27	1.0	34	0	34	1.3
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	8	0	8	0.3	35	0	35	1.4
Prior years income/loss	0	0	0	0.0	31	0	31	1.2
Current year income/loss	8	0	8	0.3	4	0	4	0.2
Total Liabilities	1,597	1,194	2,791	100.0	1,474	1,060	2,534	100.0

Aktif Yatırım Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	March 2016			March 2015		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	121	123	244	193	177	370
Letters of guarantee	114	114	228	189	160	348
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	9	9	0	17	17
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	7	0	7	4	0	4
Commitments	3,210	229	3,440	2,920	309	3,230
Irrevocable commitments	1,023	229	1,253	959	309	1,268
Revocable commitments	2,187	0	2,187	1,961	0	1,961
Derivative Financial Instruments	268	371	639	177	361	538
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	268	371	639	177	361	538
Custody and Pledged Securities	12,034	1,538	13,572	12,120	1,365	13,486
Items held in Custody	10,294	291	10,585	11,114	293	11,407
Pledged Items	1,740	1,247	2,987	1,007	1,072	2,079
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	15,634	2,261	17,895	15,410	2,212	17,622

Income-Expenditure

(USD Million)

	March 2016	March 2015
Interest Income	66	58
Interest on loans	57	50
Interest received from reserve deposits	0	0
Interest received from banks	0	1
Interest received from money market transactions	0	1
Interest received from marketable securities portfolio	8	6
Other interest income	0	0
Interest Expenses	35	33
Interest on deposits	0	0
Interest on money market transactions	7	6
Interest on funds borrowed	4	2
Interest on securities issued	25	25
Other interest expenses	0	0
Net Interest Income/Expenses	31	26
Net Fees and Commissions Income/Expenses	9	5
Fees and commissions received	13	8
Fees and commissions paid	4	2
Dividend Income	0	0
Trading Profit/Loss (net)	-3	2
Profit/loss on trading account securities	1	3
Profit/losses on derivative financial transactions	-4	-1
Foreign exchange profit/loss	0	0
Other Operating Income	8	7
Total Operating Income/Expenses	44	39
Provision for Loan Losses or other Receivables (-)	9	4
Specific provisions of banks loans and other receivables*	3	3
General provision expenses*	0	1
Other Operating Expenses (-)	25	30
Personnel Expenses*	9	13
Net Operating Profit/Loss	10	5
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	10	5
Provisions for Taxes on Income from Continuing Operations (±)	-2	-1
Net Profit/Loss from Continuing Operations	8	4
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	8	4

* Used from information and disclosures related to income statement.

Ratios

(%)

	March 2016	March 2015
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	13.2	14.2
Shareholders' Equity / Total Assets	12.4	13.4
(Shareholders' Equity - Permanent Assets) / Total Assets	5.8	7.6
Net On Balance Sheet Position / Total Shareholders' Equity	-4.0	-22.6
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.5	1.0
Balance-Sheet Ratios		
TC Assets / Total Assets	67.0	83.3
TC Liabilities / Total Liabilities	57.2	58.2
FC Assets / FC Liabilities	77.1	39.9
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans and Receivables	73.7	94.4
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	29.5	29.7
Assets Quality		
Financial Assets (net) / Total Assets	14.3	13.1
Total Loans and Receivables / Total Assets	59.0	62.4
Total Loans and Receivables / Total Deposits	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	1.9	3.2
Loans Under Follow-up (net) / Total Loans and Receivables	0.4	1.3
Specific Provisions / Loans Under Follow-up	77.3	58.1
Permanent Assets / Total Assets	6.6	5.9
Consumer Loans / Total Loans and Receivables	30.0	29.1
Liquidity		
Liquid Assets / Total Assets	30.6	24.8
Liquid Assets / Short-term Liabilities	83.3	70.3
TC Liquid Assets / Total Assets	13.5	11.9
Profitability		
Net Profit/Losses / Total Assets	0.3	0.2
Net Profit/Losses / Total Shareholders' Equity	2.4	1.2
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.4	0.2
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	1.0	0.9
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	62.5	57.7
Non-interest Income (net) / Total Assets	0.5	0.5
Other Operating Expenses / Total Assets	0.9	1.2
Personnel Expenses / Other Operating Expenses	36.8	43.0
Non-interest Income (net) / Other Operating Expenses	54.2	45.2

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

Alternatifbank A.Ş.

Assets

(USD Million)

	March 2016			%	March 2015			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Cash and Balances with the Central Bank	149	330	479	10.6	34	546	580	12.9
Fin.ass.where fair value cha. is refl.to I/S (Net)	12	0	12	0.3	5	16	21	0.5
Financial assets held for trading	12	0	12	0.3	5	16	21	0.5
Public sector debt securities	2	0	2	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	10	0	10	0.2	5	16	21	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	0	18	19	0.4	52	58	110	2.4
Money Market Securities	620	0	620	13.7	230	0	230	5.1
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	620	0	620	13.7	230	0	230	5.1
Financial Assets Available for Sale (Net)	120	160	280	6.2	272	52	324	7.2
Securities representing a share in capital	2	0	2	0.0	0	0	0	0.0
Public sector debt securities	117	112	228	5.0	272	52	324	7.2
Other marketable securities	2	49	50	1.1	0	0	0	0.0
Loans and Receivables	1,531	1,404	2,935	64.7	2,187	911	3,098	68.7
Loans and Receivables	1,449	1,404	2,853	62.9	2,124	911	3,035	67.3
Loans granted to the Banks risk group	0	92	92	2.0	1	50	51	1.1
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	1,449	1,312	2,760	60.9	2,123	861	2,984	66.2
Loans under follow-up	190	0	190	4.2	162	0	162	3.6
Specific provisions (-)	108	0	108	2.4	99	0	99	2.2
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	59	0	59	1.3	56	0	56	1.2
Financial subsidiaries	59	0	59	1.3	56	0	56	1.2
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)	9	0	9	0.2	10	0	10	0.2
Intangible Assets (Net)	11	0	11	0.2	8	0	8	0.2
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	11	0	11	0.2	8	0	8	0.2
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	5	0	5	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	5	0	5	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	82	22	104	2.3	62	10	72	1.6
Total Assets	2,598	1,935	4,533	100.0	2,916	1,594	4,510	100.0

Liabilities

(USD Million)

	March 2016			% Distr.	March 2015			% Distr.
	TC	FC	Total		TC	FC	Total	
Deposits	1,097	1,199	2,296	50.7	1,586	820	2,407	53.4
Deposits held by the Banks risk group	94	212	305	6.7	181	97	278	6.2
Other	1,004	987	1,991	43.9	1,405	724	2,129	47.2
Derivative Finan. Liabilities Held for Trading	0	25	25	0.6	4	9	13	0.3
Funds Borrowed	8	1,149	1,157	25.5	12	879	890	19.7
Money Market Takings	93	20	113	2.5	209	43	251	5.6
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	93	20	113	2.5	209	43	251	5.6
Marketable Securities Issued (Net)	0	250	250	5.5	0	250	250	5.5
Bills	0	250	250	5.5	0	250	250	5.5
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	84	29	113	2.5	44	38	82	1.8
Other External Resources	48	0	48	1.1	50	3	53	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	1	0	1	0.0	3	0	3	0.1
Fair value hedges	1	0	1	0.0	3	0	3	0.1
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	50	0	50	1.1	41	0	41	0.9
General provisions	31	0	31	0.7	25	0	25	0.6
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	3	0	3	0.1	2	0	2	0.1
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	16	0	16	0.4	14	0	14	0.3
Liabilities for Tax	7	0	7	0.2	9	0	9	0.2
Current liabilities for tax	7	0	7	0.2	8	0	8	0.2
Deferred liabilities for tax	0	0	0	0.0	1	0	1	0.0
Lia. for Pro.&Equ.for Sale p. and from Term.Op.(Net)	0	1	1	0.0	0	1	1	0.0
Subordinated Loans	0	127	127	2.8	0	139	139	3.1
Shareholders' Equity	345	-1	343	7.6	371	0	370	8.2
Paid-in capital	219	0	219	4.8	237	0	237	5.3
Supplementary capital	-4	-1	-6	-0.1	-3	0	-3	-0.1
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	-4	-1	-5	-0.1	-3	0	-3	-0.1
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est.for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv.&ass.,subs.& joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val.inc.in pro.& equ.held for sale p.and term.ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	-1	0	-1	0.0	0	0	0	0.0
Profit reserves	143	0	143	3.2	130	0	130	2.9
Legal reserves	9	0	9	0.2	9	0	9	0.2
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	134	0	134	3.0	121	0	121	2.7
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	-14	0	-14	-0.3	6	0	6	0.1
Prior years income/loss	0	0	0	0.0	2	0	2	0.1
Current year income/loss	-14	0	-14	-0.3	4	0	4	0.1
Total Liabilities	1,733	2,800	4,533	100.0	2,328	2,182	4,510	100.0

Alternatifbank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	March 2016			March 2015		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	384	597	981	469	422	891
Letters of guarantee	384	311	695	469	238	707
Bank acceptances	0	7	7	0	14	14
Letters of credit	0	91	91	0	165	165
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	188	188	0	5	5
Commitments	344	138	483	517	252	769
Irrevocable commitments	344	138	483	517	252	769
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	1,638	3,186	4,825	1,460	1,363	2,823
Derivative finan. instruments held for hedging	78	0	78	84	0	84
Trading transactions	1,561	3,186	4,747	1,376	1,363	2,739
Custody and Pledged Securities	12,338	5,061	17,399	11,796	3,202	14,998
Items held in Custody	199	199	398	174	235	409
Pledged Items	12,135	4,862	16,996	11,619	2,968	14,586
Accepted independent guaran. and warran.	4	0	4	3	0	3
Total Off Balance Sheet Commitments	14,704	8,983	23,687	14,242	5,240	19,481

Income-Expenditure

(USD Million)

	March 2016	March 2015
Interest Income	96	95
Interest on loans	73	85
Interest received from reserve deposits	1	0
Interest received from banks	3	1
Interest received from money market transactions	13	2
Interest received from marketable securities portfolio	6	7
Other interest income	1	0
Interest Expenses	62	51
Interest on deposits	47	39
Interest on money market transactions	10	6
Interest on funds borrowed	2	3
Interest on securities issued	2	3
Other interest expenses	1	1
Net Interest Income/Expenses	34	43
Net Fees and Commissions Income/Expenses	1	4
Fees and commissions received	5	5
Fees and commissions paid	3	1
Dividend Income	0	0
Trading Profit/Loss (net)	-7	-1
Profit/loss on trading account securities	0	2
Profit/losses on derivative financial transactions	-36	5
Foreign exchange profit/loss	29	-8
Other Operating Income	5	10
Total Operating Income/Expenses	33	56
Provision for Loan Losses or other Receivables (-)	24	19
Specific provisions of banks loans and other receivables*	20	16
General provision expenses*	0	1
Other Operating Expenses (-)	27	31
Personnel Expenses*	16	15
Net Operating Profit/Loss	-18	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	-18	6
Provisions for Taxes on Income from Continuing Operations (±)	4	-2
Net Profit/Loss from Continuing Operations	-14	4
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	-14	4

* Used from information and disclosures related to income statement.

Ratios

(%)

	March 2016	March 2015
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	13.8	14.3
Shareholders' Equity / Total Assets	7.6	8.2
(Shareholders' Equity - Permanent Assets) / Total Assets	4.0	5.2
Net On Balance Sheet Position / Total Shareholders' Equity	-159.8	-51.5
Net On and Off Balance Sheet Position / Total Shareholders' Equity	4.7	2.4
Balance-Sheet Ratios		
TC Assets / Total Assets	57.3	64.7
TC Liabilities / Total Liabilities	38.2	51.6
FC Assets / FC Liabilities	69.1	73.0
TC Deposits / Total Deposits	47.8	65.9
TC Loans / Total Loans and Receivables	52.2	70.6
Total Deposits / Total Assets	50.7	53.4
Funds Borrowed / Total Assets	25.5	19.7
Assets Quality		
Financial Assets (net) / Total Assets	6.5	7.7
Total Loans and Receivables / Total Assets	64.7	68.7
Total Loans and Receivables / Total Deposits	127.8	128.7
Loans Under Follow-up (gross) / Total Loans and Receivables	6.5	5.2
Loans Under Follow-up (net) / Total Loans and Receivables	2.8	2.0
Specific Provisions / Loans Under Follow-up	56.9	61.2
Permanent Assets / Total Assets	3.6	3.0
Consumer Loans / Total Loans and Receivables	2.7	4.1
Liquidity		
Liquid Assets / Total Assets	31.1	28.1
Liquid Assets / Short-term Liabilities	76.7	60.8
TC Liquid Assets / Total Assets	19.9	13.1
Profitability		
Net Profit/Losses / Total Assets	-0.3	0.1
Net Profit/Losses / Total Shareholders' Equity	-4.1	1.0
Profit/Losses Before Taxes after Continuing Operations / Total Assets	-0.4	0.1
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	0.3	0.6
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	42.1	50.3
Non-interest Income (net) / Total Assets	0.0	0.3
Other Operating Expenses / Total Assets	0.6	0.7
Personnel Expenses / Other Operating Expenses	60.3	48.1
Non-interest Income (net) / Other Operating Expenses	-3.2	38.7

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

Anadolubank A.Ş.

Assets

(USD Million)

	March 2016			%	March 2015			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Cash and Balances with the Central Bank	49	414	463	12.4	66	431	496	12.8
Fin.ass.where fair value cha. is refl.to I/S (Net)	73	40	113	3.0	50	48	98	2.5
Financial assets held for trading	73	40	113	3.0	50	48	98	2.5
Public sector debt securities	67	0	67	1.8	35	0	35	0.9
Securities representing a share in capital	3	0	3	0.1	4	0	4	0.1
Derivative financial assets held for trading	3	26	29	0.8	11	36	47	1.2
Other marketable securities	0	14	14	0.4	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	13	45	58	1.6	0	30	30	0.8
Money Market Securities	0	117	117	3.1	80	0	80	2.1
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	117	117	3.1	80	0	80	2.1
Financial Assets Available for Sale (Net)	118	233	351	9.4	101	0	101	2.6
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	118	233	351	9.4	101	0	101	2.6
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans and Receivables	2,138	320	2,458	65.8	2,191	356	2,547	65.8
Loans and Receivables	2,116	320	2,435	65.2	2,168	356	2,523	65.2
Loans granted to the Banks risk group	3	0	3	0.1	7	0	7	0.2
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	2,113	320	2,433	65.1	2,161	356	2,516	65.0
Loans under follow-up	96	0	96	2.6	79	0	79	2.0
Specific provisions (-)	73	0	73	2.0	56	0	56	1.4
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	0	0	0	0.0	0	345	345	8.9
Public sector debt securities	0	0	0	0.0	0	345	345	8.9
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)	18	53	70	1.9	12	57	69	1.8
Financial subsidiaries	18	53	70	1.9	12	57	69	1.8
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	46	0	46	1.2	46	0	46	1.2
Intangible Assets (Net)	2	0	2	0.0	1	0	1	0.0
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	2	0	2	0.0	1	0	1	0.0
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	0	0	0	0.0	0	0	0	0.0
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	0	0	0	0.0	0	0	0	0.0
Prop.&Equ.for Sale p. and from Term.Op.(Net)	6	0	6	0.2	6	0	6	0.1
Other Assets	49	2	51	1.4	50	2	52	1.3
Total Assets	2,511	1,224	3,736	100.0	2,603	1,269	3,871	100.0

Liabilities

(USD Million)

	March 2016			% Distr.	March 2015			% Distr.
	TC	FC	Total		TC	FC	Total	
Deposits	1,512	1,036	2,547	68.2	1,541	975	2,515	65.0
Deposits held by the Banks risk group	11	33	43	1.2	11	8	19	0.5
Other	1,501	1,003	2,504	67.0	1,529	966	2,496	64.5
Derivative Finan. Liabilities Held for Trading	7	0	7	0.2	13	0	13	0.3
Funds Borrowed	10	205	215	5.7	12	255	267	6.9
Money Market Takings	101	193	294	7.9	112	333	445	11.5
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	101	193	294	7.9	112	333	445	11.5
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	20	23	42	1.1	29	2	31	0.8
Other External Resources	63	4	66	1.8	66	4	69	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	37	0	37	1.0	39	0	39	1.0
General provisions	24	0	24	0.6	23	0	23	0.6
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	6	0	6	0.2	8	0	8	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	7	0	7	0.2	8	0	8	0.2
Liabilities for Tax	21	0	21	0.6	12	0	12	0.3
Current liabilities for tax	16	0	16	0.4	6	0	6	0.2
Deferred liabilities for tax	5	0	5	0.1	6	0	6	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	503	4	507	13.6	486	-6	480	12.4
Paid-in capital	212	0	212	5.7	230	0	230	5.9
Supplementary capital	-7	4	-3	-0.1	-1	-6	-7	-0.2
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	-7	4	-3	-0.1	-1	-6	-8	-0.2
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est.for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv.&ass.,subs.& joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val.inc.in pro.& equ.held for sale p.and term.ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	0	0	0	0.0	0	0	0	0.0
Profit reserves	228	0	228	6.1	246	0	246	6.4
Legal reserves	18	0	18	0.5	20	0	20	0.5
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	209	0	209	5.6	226	0	226	5.8
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	69	0	69	1.9	11	0	11	0.3
Prior years income/loss	51	0	51	1.4	0	0	0	0.0
Current year income/loss	18	0	18	0.5	11	0	11	0.3
Total Liabilities	2,272	1,464	3,736	100.0	2,310	1,562	3,871	100.0

Anadolubank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	March 2016			March 2015		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	440	306	745	524	326	850
Letters of guarantee	440	153	593	523	165	688
Bank acceptances	0	7	7	0	2	2
Letters of credit	0	95	95	0	103	103
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	51	51	0	56	57
Commitments	164	0	164	237	0	237
Irrevocable commitments	164	0	164	237	0	237
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	207	1,334	1,541	313	1,432	1,745
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	207	1,334	1,541	313	1,432	1,745
Custody and Pledged Securities	20,465	775	21,240	4,037	260	4,297
Items held in Custody	684	57	741	835	83	918
Pledged Items	19,780	719	20,499	3,202	177	3,379
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	21,275	2,415	23,689	5,111	2,018	7,128

Income-Expenditure

(USD Million)

	March 2016	March 2015
Interest Income	93	82
Interest on loans	77	72
Interest received from reserve deposits	1	0
Interest received from banks	0	0
Interest received from money market transactions	4	3
Interest received from marketable securities portfolio	9	6
Other interest income	1	1
Interest Expenses	53	45
Interest on deposits	49	41
Interest on money market transactions	1	2
Interest on funds borrowed	2	2
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	40	37
Net Fees and Commissions Income/Expenses	6	7
Fees and commissions received	8	8
Fees and commissions paid	1	1
Dividend Income	0	0
Trading Profit/Loss (net)	10	1
Profit/loss on trading account securities	11	-1
Profit/losses on derivative financial transactions	-5	2
Foreign exchange profit/loss	5	-1
Other Operating Income	5	5
Total Operating Income/Expenses	62	50
Provision for Loan Losses or other Receivables (-)	13	10
Specific provisions of banks loans and other receivables*	10	9
General provision expenses*	2	1
Other Operating Expenses (-)	26	26
Personnel Expenses*	16	16
Net Operating Profit/Loss	23	14
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	23	14
Provisions for Taxes on Income from Continuing Operations (±)	-5	-3
Net Profit/Loss from Continuing Operations	18	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	18	11

* Used from information and disclosures related to income statement.

Ratios

(%)

	March 2016	March 2015
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	15.3	13.8
Shareholders' Equity / Total Assets	13.6	12.4
(Shareholders' Equity - Permanent Assets) / Total Assets	9.6	8.6
Net On Balance Sheet Position / Total Shareholders' Equity	-6.6	-14.7
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-5.0	-14.0
Balance-Sheet Ratios		
TC Assets / Total Assets	67.2	67.2
TC Liabilities / Total Liabilities	60.8	59.7
FC Assets / FC Liabilities	83.6	81.2
TC Deposits / Total Deposits	59.3	61.3
TC Loans / Total Loans and Receivables	87.0	86.0
Total Deposits / Total Assets	68.2	65.0
Funds Borrowed / Total Assets	5.7	6.9
Assets Quality		
Financial Assets (net) / Total Assets	12.4	14.1
Total Loans and Receivables / Total Assets	65.8	65.8
Total Loans and Receivables / Total Deposits	96.5	101.2
Loans Under Follow-up (gross) / Total Loans and Receivables	3.9	3.1
Loans Under Follow-up (net) / Total Loans and Receivables	0.9	0.9
Specific Provisions / Loans Under Follow-up	76.3	70.4
Permanent Assets / Total Assets	3.9	3.8
Consumer Loans / Total Loans and Receivables	4.0	6.0
Liquidity		
Liquid Assets / Total Assets	29.5	20.8
Liquid Assets / Short-term Liabilities	51.5	36.7
TC Liquid Assets / Total Assets	6.8	7.7
Profitability		
Net Profit/Losses / Total Assets	0.5	0.3
Net Profit/Losses / Total Shareholders' Equity	3.6	2.3
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.6	0.4
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	0.8	0.7
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	47.9	56.8
Non-interest Income (net) / Total Assets	0.6	0.3
Other Operating Expenses / Total Assets	0.7	0.7
Personnel Expenses / Other Operating Expenses	61.5	61.9
Non-interest Income (net) / Other Operating Expenses	85.0	48.8

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

Arap Türk Bankası A.Ş.

Assets

(USD Million)

	March 2016			%	March 2015			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Cash and Balances with the Central Bank	4	343	347	24.0	2	215	217	14.9
Fin.ass.where fair value cha. is refl.to I/S (Net)	3	170	174	12.0	20	58	78	5.4
Financial assets held for trading	3	170	174	12.0	20	58	78	5.4
Public sector debt securities	3	130	133	9.2	16	15	32	2.2
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	41	41	2.8	4	42	46	3.2
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	1	277	278	19.2	12	565	577	39.6
Money Market Securities	0	0	0	0.0	6	0	6	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	0	0	0	0.0	6	0	6	0.4
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	234	285	519	35.8	224	257	481	33.0
Loans and Receivables	234	285	518	35.8	223	257	480	33.0
Loans granted to the Banks risk group	0	79	79	5.4	0	1	1	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	234	206	440	30.4	223	256	479	32.9
Loans under follow-up	5	0	5	0.3	7	0	7	0.5
Specific provisions (-)	4	0	4	0.3	6	0	6	0.4
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	8	80	87	6.0	2	49	51	3.5
Public sector debt securities	0	61	61	4.2	2	38	40	2.8
Other marketable securities	8	19	27	1.8	0	11	11	0.8
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	25	0	25	1.7	25	0	25	1.7
Financial subsidiaries	25	0	25	1.7	25	0	25	1.7
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)	7	0	7	0.5	8	0	8	0.5
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	5	5	10	0.7
Total Assets	292	1,156	1,448	100.0	306	1,150	1,456	100.0

Liabilities

(USD Million)

	March 2016			%	March 2015			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Deposits	30	1,168	1,198	82.7	15	1,202	1,216	83.6
Deposits held by the Banks risk group	10	896	907	62.6	0	781	781	53.6
Other	20	272	291	20.1	15	421	436	29.9
Derivative Finan. Liabilities Held for Trading	0	0	0	0.0	0	0	0	0.0
Funds Borrowed	1	0	1	0.1	3	0	3	0.2
Money Market Takings	1	0	1	0.1	1	0	1	0.1
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	1	0	1	0.1	1	0	1	0.1
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	0	0	0	0.0	0	0	0	0.0
Other External Resources	6	3	9	0.6	4	3	7	0.5
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	16	0	16	1.1	15	1	16	1.1
General provisions	8	0	8	0.5	8	0	8	0.5
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	3	0	3	0.2	4	0	4	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	5	0	5	0.4	4	1	4	0.3
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	218	0	218	15.1	209	0	209	14.4
Paid-in capital	156	0	156	10.8	168	0	168	11.6
Supplementary capital	-1	0	-1	-0.1	-1	0	-1	0.0
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	0	0	0	0.0	0	0	0	0.0
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est.for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv.&ass.,subs.& joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val.inc.in pro.& equ.held for sale p.and term.ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	-1	0	-1	-0.1	-1	0	-1	0.0
Profit reserves	7	0	7	0.5	6	0	6	0.4
Legal reserves	7	0	7	0.5	6	0	6	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	57	0	57	3.9	36	0	36	2.4
Prior years income/loss	51	0	51	3.6	30	0	30	2.1
Current year income/loss	5	0	5	0.4	6	0	6	0.4
Total Liabilities	276	1,172	1,448	100.0	250	1,206	1,456	100.0

Arap Türk Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	March 2016			March 2015		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	65	710	775	66	866	931
Letters of guarantee	64	562	626	66	630	695
Bank acceptances	0	0	0	0	1	1
Letters of credit	0	78	78	0	139	139
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	1	69	70	0	97	97
Commitments	2	0	3	3	0	3
Irrevocable commitments	2	0	3	3	0	3
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	0	0	0	0	71	71
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	0	0	0	0	71	71
Custody and Pledged Securities	145	92	237	119	124	242
Items held in Custody	105	2	107	84	5	89
Pledged Items	40	90	130	35	118	153
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	212	802	1,014	187	1,060	1,247

Income-Expenditure

(USD Million)

	March 2016	March 2015
Interest Income	19	13
Interest on loans	10	8
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	7	2
Other interest income	0	0
Interest Expenses	3	3
Interest on deposits	3	3
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	17	10
Net Fees and Commissions Income/Expenses	3	5
Fees and commissions received	4	5
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	-2	-1
Foreign exchange profit/loss	2	0
Other Operating Income	0	0
Total Operating Income/Expenses	20	14
Provision for Loan Losses or other Receivables (-)	6	1
Specific provisions of banks loans and other receivables*	0	1
General provision expenses*	1	0
Other Operating Expenses (-)	6	6
Personnel Expenses*	5	4
Net Operating Profit/Loss	7	7
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	7	7
Provisions for Taxes on Income from Continuing Operations (±)	-2	-2
Net Profit/Loss from Continuing Operations	5	6
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	5	6

* Used from information and disclosures related to income statement.

Ratios

(%)

	March 2016	March 2015
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	19.7	15.9
Shareholders' Equity / Total Assets	15.1	14.4
(Shareholders' Equity - Permanent Assets) / Total Assets	12.8	12.0
Net On Balance Sheet Position / Total Shareholders' Equity	0.9	0.0
Net On and Off Balance Sheet Position / Total Shareholders' Equity	1.0	-0.1
Balance-Sheet Ratios		
TC Assets / Total Assets	20.1	21.0
TC Liabilities / Total Liabilities	19.0	17.2
FC Assets / FC Liabilities	98.6	95.4
TC Deposits / Total Deposits	2.5	1.2
TC Loans / Total Loans and Receivables	45.2	46.6
Total Deposits / Total Assets	82.7	83.6
Funds Borrowed / Total Assets	0.1	0.2
Assets Quality		
Financial Assets (net) / Total Assets	18.1	8.9
Total Loans and Receivables / Total Assets	35.8	33.0
Total Loans and Receivables / Total Deposits	43.3	39.5
Loans Under Follow-up (gross) / Total Loans and Receivables	0.9	1.4
Loans Under Follow-up (net) / Total Loans and Receivables	0.1	0.2
Specific Provisions / Loans Under Follow-up	84.8	85.0
Permanent Assets / Total Assets	2.3	2.4
Consumer Loans / Total Loans and Receivables	0.1	0.1
Liquidity		
Liquid Assets / Total Assets	55.2	60.4
Liquid Assets / Short-term Liabilities	153.1	124.8
TC Liquid Assets / Total Assets	0.6	2.7
Profitability		
Net Profit/Losses / Total Assets	0.4	0.4
Net Profit/Losses / Total Shareholders' Equity	2.5	2.7
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.5	0.5
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	1.1	0.6
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	82.7	66.5
Non-interest Income (net) / Total Assets	0.2	0.3
Other Operating Expenses / Total Assets	0.4	0.4
Personnel Expenses / Other Operating Expenses	70.4	67.4
Non-interest Income (net) / Other Operating Expenses	53.3	68.2

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

Bank Mellat

Assets

(USD Million)

	March 2016			%	March 2015			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Cash and Balances with the Central Bank	1	14	15	12.7	1	20	22	17.3
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	19	22	40	33.9	13	25	37	29.8
Money Market Securities	0	0	0	0.0	8	0	8	6.4
Interbank money market placements	0	0	0	0.0	8	0	8	6.4
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)	56	0	56	46.7	50	0	50	40.0
Securities representing a share in capital	0	0	0	0.2	0	0	0	0.3
Public sector debt securities	49	0	49	41.3	45	0	45	36.0
Other marketable securities	6	0	6	5.2	5	0	5	3.7
Loans and Receivables	4	0	4	3.5	3	0	4	3.0
Loans and Receivables	2	0	3	2.2	2	0	2	1.6
Loans granted to the Banks risk group	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	2	0	3	2.2	2	0	2	1.5
Loans under follow-up	3	0	3	2.3	3	0	3	2.3
Specific provisions (-)	1	0	1	1.0	1	0	1	0.9
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	0	0	0	0.0	0	0	0	0.0
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	3	0	3	2.5	3	0	3	2.6
Intangible Assets (Net)	0	0	0	0.1	0	0	0	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.1	0	0	0	0.1
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	0	0	0	0.2	0	0	0	0.2
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	0	0	0	0.2	0	0	0	0.2
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	0	0	0	0.4	0	1	1	0.8
Total Assets	83	36	119	100.0	79	46	125	100.0

Liabilities

(USD Million)

	March 2016			% Distr.	March 2015			% Distr.
	TC	FC	Total		TC	FC	Total	
Deposits	12	29	41	34.3	6	39	45	36.2
Deposits held by the Banks risk group	9	19	28	23.1	4	25	29	23.1
Other	3	10	13	11.1	2	14	16	13.1
Derivative Finan. Liabilities Held for Trading	0	0	0	0.0	0	0	0	0.0
Funds Borrowed	0	0	0	0.0	0	0	0	0.0
Money Market Takings	0	0	0	0.0	0	0	0	0.0
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	0	0	0	0.0	0	0	0	0.0
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	1	0	1	1.0	0	1	1	0.7
Other External Resources	0	0	0	0.3	0	0	0	0.2
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	1	1	2	1.3	1	1	1	1.2
General provisions	0	1	1	0.7	0	1	1	0.7
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	1	0	1	0.5	0	0	0	0.4
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	0	0	0	0.0	0	0	0	0.1
Liabilities for Tax	0	0	0	0.3	0	0	0	0.3
Current liabilities for tax	0	0	0	0.3	0	0	0	0.3
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia. for Pro.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	75	0	75	62.8	77	0	77	61.4
Paid-in capital	56	0	56	46.6	60	0	60	48.2
Supplementary capital	0	0	0	-0.2	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	-0.1	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	-0.1	0	0	0	0.0
Profit reserves	1	0	1	0.4	1	0	1	0.4
Legal reserves	0	0	0	0.0	0	0	0	0.0
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	1	0	1	0.4	1	0	1	0.4
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	19	0	19	16.0	16	0	16	12.9
Prior years income/loss	18	0	18	15.1	15	0	15	12.1
Current year income/loss	1	0	1	0.9	1	0	1	0.8
Total Liabilities	90	29	119	100.0	84	40	125	100.0

Bank Mellat

Off Balance Sheet Commitments

(USD Million)

	March 2016			March 2015		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	1	1	2	3	1	4
Letters of guarantee	1	0	2	3	1	4
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	29	370	399	28	350	378
Items held in Custody	0	0	0	0	0	0
Pledged Items	7	59	66	6	54	60
Accepted independent guaran. and warran.	23	311	333	22	296	318
Total Off Balance Sheet Commitments	31	370	401	31	351	382

Income-Expenditure

(USD Million)

	March 2016	March 2015
Interest Income	2	2
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	1	1
Other interest income	0	0
Interest Expenses	0	0
Interest on deposits	0	0
Interest on money market transactions	0	0
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	2	2
Net Fees and Commissions Income/Expenses	0	0
Fees and commissions received	0	0
Fees and commissions paid	0	0
Dividend Income	0	0
Trading Profit/Loss (net)	0	0
Profit/loss on trading account securities	0	0
Profit/losses on derivative financial transactions	0	0
Foreign exchange profit/loss	0	0
Other Operating Income	0	0
Total Operating Income/Expenses	2	2
Provision for Loan Losses or other Receivables (-)	0	0
Specific provisions of banks loans and other receivables*	0	0
General provision expenses*	0	0
Other Operating Expenses (-)	1	1
Personnel Expenses*	0	1
Net Operating Profit/Loss	1	1
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	1	1
Provisions for Taxes on Income from Continuing Operations (±)	0	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

(%)

	March 2016	March 2015
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	105.5	103.6
Shareholders' Equity / Total Assets	62.8	61.4
(Shareholders' Equity - Permanent Assets) / Total Assets	58.9	57.4
Net On Balance Sheet Position / Total Shareholders' Equity	9.9	8.0
Net On and Off Balance Sheet Position / Total Shareholders' Equity	9.9	8.0
Balance-Sheet Ratios		
TC Assets / Total Assets	69.6	63.3
TC Liabilities / Total Liabilities	75.2	67.7
FC Assets / FC Liabilities	123.0	113.6
TC Deposits / Total Deposits	30.0	13.6
TC Loans / Total Loans and Receivables	90.3	91.8
Total Deposits / Total Assets	34.3	36.2
Funds Borrowed / Total Assets	0.0	0.0
Assets Quality		
Financial Assets (net) / Total Assets	46.7	40.0
Total Loans and Receivables / Total Assets	3.5	3.0
Total Loans and Receivables / Total Deposits	10.2	8.2
Loans Under Follow-up (gross) / Total Loans and Receivables	65.7	79.3
Loans Under Follow-up (net) / Total Loans and Receivables	37.9	47.5
Specific Provisions / Loans Under Follow-up	42.3	40.1
Permanent Assets / Total Assets	3.9	4.0
Consumer Loans / Total Loans and Receivables	2.8	2.5
Liquidity		
Liquid Assets / Total Assets	93.3	93.5
Liquid Assets / Short-term Liabilities	294.4	310.1
TC Liquid Assets / Total Assets	63.2	57.4
Profitability		
Net Profit/Losses / Total Assets	0.9	0.8
Net Profit/Losses / Total Shareholders' Equity	1.5	1.3
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.2	1.0
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	1.8	1.2
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	95.5	73.4
Non-interest Income (net) / Total Assets	0.1	0.4
Other Operating Expenses / Total Assets	0.6	0.6
Personnel Expenses / Other Operating Expenses	63.1	68.2
Non-interest Income (net) / Other Operating Expenses	8.4	74.3

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

Bank of Tokyo-Mitsubishi UFJ Turkey A.Ş.

Assets

(USD Million)

	March 2016			%	March 2015			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Cash and Balances with the Central Bank	1	536	537	23.2	2	241	243	18.5
Fin.ass.where fair value cha. is refl.to I/S (Net)	6	1	7	0.3	0	18	18	1.4
Financial assets held for trading	6	1	7	0.3	0	18	18	1.4
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	6	1	7	0.3	0	18	18	1.4
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	167	259	426	18.4	250	337	586	44.8
Money Market Securities	0	0	0	0.0	0	0	0	0.0
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans and Receivables	568	761	1,329	57.3	202	241	442	33.8
Loans and Receivables	568	761	1,329	57.3	202	241	442	33.8
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	568	761	1,329	57.3	202	241	442	33.8
Loans under follow-up	0	0	0	0.0	0	0	0	0.0
Specific provisions (-)	0	0	0	0.0	0	0	0	0.0
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	0	0	0	0.0	0	0	0	0.0
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	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	0.2
Intangible Assets (Net)	11	0	11	0.5	17	0	17	1.3
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	11	0	11	0.5	17	0	17	1.3
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	5	0	5	0.2	0	0	0	0.0
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	5	0	5	0.2	0	0	0	0.0
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	1	0	1	0.1	1	0	1	0.1
Total Assets	762	1,556	2,318	100.0	473	837	1,310	100.0

Liabilities

(USD Million)

	March 2016			%	March 2015			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Deposits	31	727	758	32.7	16	97	113	8.6
Deposits held by the Banks risk group	0	698	698	30.1	0	88	88	6.7
Other	31	30	60	2.6	16	9	25	1.9
Derivative Finan. Liabilities Held for Trading	0	31	31	1.3	5	1	6	0.4
Funds Borrowed	1	1,299	1,299	56.0	1	978	979	74.7
Money Market Takings	0	0	0	0.0	0	0	0	0.0
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	0	0	0	0.0	0	0	0	0.0
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	2	18	20	0.9	0	0	0	0.0
Other External Resources	0	0	0	0.0	0	0	0	0.0
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	5	0	5	0.2	3	0	3	0.3
General provisions	4	0	4	0.2	3	0	3	0.2
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	1	0	1	0.0	1	0	1	0.1
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	0	0	0	0.0	0	0	0	0.0
Liabilities for Tax	7	0	7	0.3	2	0	2	0.2
Current liabilities for tax	7	0	7	0.3	0	0	0	0.0
Deferred liabilities for tax	0	0	0	0.0	2	0	2	0.1
Lia. for Pro.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	197	0	197	8.5	207	0	207	15.8
Paid-in capital	187	0	187	8.1	202	0	202	15.4
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	10	0	10	0.4	5	0	5	0.4
Prior years income/loss	7	0	7	0.3	2	0	2	0.2
Current year income/loss	3	0	3	0.1	3	0	3	0.2
Total Liabilities	243	2,075	2,318	100.0	235	1,076	1,310	100.0

Bank of Tokyo-Mitsubishi UFJ Turkey A.Ş.

Off Balance Sheet Commitments

(USD Million)

	March 2016			March 2015		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	3	41	44	2	23	25
Letters of guarantee	3	40	43	2	22	24
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	1	1	0	1	1
Commitments	4	9	14	0	2	2
Irrevocable commitments	4	9	14	0	2	2
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	768	1,189	1,957	374	745	1,119
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	768	1,189	1,957	374	745	1,119
Custody and Pledged Securities	0	158	158	0	153	153
Items held in Custody	0	0	0	0	0	0
Pledged Items	0	0	0	0	0	0
Accepted independent guaran. and warran.	0	158	158	0	153	153
Total Off Balance Sheet Commitments	776	1,397	2,173	377	923	1,299

Income-Expenditure

(USD Million)

	March 2016	March 2015
Interest Income	21	10
Interest on loans	15	5
Interest received from reserve deposits	0	0
Interest received from banks	5	5
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	0	0
Other interest income	0	0
Interest Expenses	3	1
Interest on deposits	1	1
Interest on money market transactions	1	1
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	19	9
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)	-11	-2
Profit/loss on trading account securities	0	0
Profit/losses on derivative financial transactions	-32	21
Foreign exchange profit/loss	22	-23
Other Operating Income	1	1
Total Operating Income/Expenses	9	7
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	4
Personnel Expenses*	2	1
Net Operating Profit/Loss	4	3
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	4	3
Provisions for Taxes on Income from Continuing Operations (±)	0	-1
Net Profit/Loss from Continuing Operations	3	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	3	3

* Used from information and disclosures related to income statement.

Ratios

(%)

	March 2016	March 2015
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	13.5	21.0
Shareholders' Equity / Total Assets	8.5	15.8
(Shareholders' Equity - Permanent Assets) / Total Assets	7.9	14.3
Net On Balance Sheet Position / Total Shareholders' Equity	-204.6	-117.6
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-1.2	0.2
Balance-Sheet Ratios		
TC Assets / Total Assets	32.9	36.1
TC Liabilities / Total Liabilities	10.5	17.9
FC Assets / FC Liabilities	75.0	77.8
TC Deposits / Total Deposits	4.0	14.4
TC Loans / Total Loans and Receivables	42.8	45.6
Total Deposits / Total Assets	32.7	8.6
Funds Borrowed / Total Assets	56.0	74.7
Assets Quality		
Financial Assets (net) / Total Assets	0.3	1.4
Total Loans and Receivables / Total Assets	57.3	33.8
Total Loans and Receivables / Total Deposits	175.3	391.0
Loans Under Follow-up (gross) / Total Loans and Receivables	0.0	0.0
Loans Under Follow-up (net) / Total Loans and Receivables	0.0	0.0
Specific Provisions / Loans Under Follow-up	-	-
Permanent Assets / Total Assets	0.6	1.5
Consumer Loans / Total Loans and Receivables	0.0	0.0
Liquidity		
Liquid Assets / Total Assets	41.8	64.7
Liquid Assets / Short-term Liabilities	88.2	134.0
TC Liquid Assets / Total Assets	7.5	19.2
Profitability		
Net Profit/Losses / Total Assets	0.1	0.2
Net Profit/Losses / Total Shareholders' Equity	1.6	1.2
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.2	0.2
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	0.8	0.7
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	204.1	119.3
Non-interest Income (net) / Total Assets	-0.4	-0.1
Other Operating Expenses / Total Assets	0.2	0.3
Personnel Expenses / Other Operating Expenses	37.4	35.5
Non-interest Income (net) / Other Operating Expenses	-177.7	-33.9

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

BankPozitif Kredi ve Kalkınma Bankası A.Ş.

Assets

(USD Million)

	March 2016			%	March 2015			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Cash and Balances with the Central Bank	2	44	45	8.0	4	55	59	7.7
Fin.ass.where fair value cha. is refl.to I/S (Net)	3	2	4	0.7	2	3	5	0.7
Financial assets held for trading	3	2	4	0.7	2	3	5	0.7
Public sector debt securities	2	0	2	0.4	1	0	1	0.1
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	2	2	0.3	2	3	4	0.6
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	0	7	7	1.2	29	7	36	4.7
Money Market Securities	3	0	3	0.5	0	0	0	0.0
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	3	0	3	0.5	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	23	0	23	4.0	36	0	36	4.7
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	23	0	23	4.0	36	0	36	4.7
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans and Receivables	158	275	433	76.2	209	292	501	65.5
Loans and Receivables	143	275	418	73.5	195	292	487	63.6
Loans granted to the Banks risk group	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	142	275	418	73.5	195	292	487	63.6
Loans under follow-up	24	0	24	4.3	26	0	26	3.4
Specific provisions (-)	9	0	9	1.7	12	0	12	1.5
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	2	0	2	0.4	3	0	3	0.4
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	2	0	2	0.4	3	0	3	0.4
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	1	0	1	0.3	2	63	65	8.4
Financial subsidiaries	0	0	0	0.0	0	63	63	8.2
Non-financial subsidiaries	1	0	1	0.3	2	0	2	0.2
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	6	6	1.1	0	11	11	1.5
Finance lease receivables	0	7	7	1.2	0	12	12	1.6
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	1	1	0.1	0	1	1	0.1
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	1	0	1	0.1	1	0	1	0.1
Intangible Assets (Net)	3	0	3	0.5	4	0	4	0.5
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	3	0	3	0.5	4	0	4	0.5
Real Estates for Investment Purpose (Net)	20	0	20	3.6	21	0	21	2.8
Assets for Tax	4	0	4	0.8	5	0	5	0.6
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	4	0	4	0.8	5	0	5	0.6
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	2	13	15	2.7	2	16	18	2.4
Total Assets	222	346	568	100.0	319	447	766	100.0

Liabilities

(USD Million)

	March 2016			%	March 2015			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Deposits	0	0	0	0.0	0	0	0	0.0
Deposits held by the Banks risk group	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Trading	1	6	7	1.2	2	15	17	2.2
Funds Borrowed	0	218	218	38.4	12	256	268	35.0
Money Market Takings	5	0	5	0.8	11	0	11	1.4
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	0	5	0.8	11	0	11	1.4
Marketable Securities Issued (Net)	43	149	191	33.7	124	150	274	35.8
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	43	149	191	33.7	124	150	274	35.8
Funds	1	8	9	1.6	1	7	8	1.0
Borrower funds	1	8	9	1.6	1	7	8	1.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	4	7	11	2.0	6	8	14	1.9
Other External Resources	1	0	1	0.2	1	0	1	0.1
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	7	0	7	1.2	9	0	9	1.1
General provisions	5	0	5	0.9	6	0	6	0.8
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	1	0	1	0.1	0	0	0	0.1
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	1	0	1	0.2	2	0	2	0.3
Liabilities for Tax	1	0	1	0.1	1	0	1	0.1
Current liabilities for tax	1	0	1	0.1	1	0	1	0.1
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia. for Pro.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	117	0	117	20.6	164	0	164	21.4
Paid-in capital	119	0	119	21.0	129	0	129	16.9
Supplementary capital	15	0	15	2.6	16	0	16	2.1
Share premium	7	0	7	1.3	8	0	8	1.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	1	0	1	0.2	1	0	1	0.1
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est.for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv.&ass.,subs.& joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val.inc.in pro.& equ.held for sale p.and term.ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	7	0	7	1.2	7	0	7	0.9
Profit reserves	40	0	40	7.1	44	0	44	5.7
Legal reserves	6	0	6	1.0	6	0	6	0.8
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	35	0	35	6.1	38	0	38	4.9
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	-57	0	-57	-10.1	-25	0	-25	-3.3
Prior years income/loss	-57	0	-57	-10.0	-25	0	-25	-3.3
Current year income/loss	0	0	0	-0.1	0	0	0	0.0
Total Liabilities	180	389	568	100.0	329	437	766	100.0

BankPozitif Kredi ve Kalkınma Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	March 2016			March 2015		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	78	148	225	126	186	312
Letters of guarantee	78	110	188	126	142	268
Bank acceptances	0	0	0	0	1	1
Letters of credit	0	32	32	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	5	5	0	10	10
Commitments	0	16	16	26	42	67
Irrevocable commitments	0	16	16	25	42	66
Revocable commitments	0	0	0	1	0	1
Derivative Financial Instruments	59	184	243	142	254	395
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	59	184	243	142	254	395
Custody and Pledged Securities	423	1,637	2,060	434	1,674	2,108
Items held in Custody	24	204	229	28	202	230
Pledged Items	398	1,433	1,831	406	1,472	1,878
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	560	1,984	2,544	727	2,155	2,883

Income-Expenditure

(USD Million)

	March 2016	March 2015
Interest Income	11	12
Interest on loans	9	11
Interest received from reserve deposits	0	0
Interest received from banks	0	1
Interest received from money market transactions	1	0
Interest received from marketable securities portfolio	1	1
Other interest income	0	0
Interest Expenses	6	8
Interest on deposits	0	0
Interest on money market transactions	2	2
Interest on funds borrowed	0	0
Interest on securities issued	4	5
Other interest expenses	0	0
Net Interest Income/Expenses	5	5
Net Fees and Commissions Income/Expenses	1	0
Fees and commissions received	1	1
Fees and commissions paid	0	0
Dividend Income	0	0
Trading Profit/Loss (net)	0	2
Profit/loss on trading account securities	0	0
Profit/losses on derivative financial transactions	0	-13
Foreign exchange profit/loss	0	14
Other Operating Income	1	1
Total Operating Income/Expenses	7	8
Provision for Loan Losses or other Receivables (-)	1	3
Specific provisions of banks loans and other receivables*	1	3
General provision expenses*	0	0
Other Operating Expenses (-)	5	5
Personnel Expenses*	2	2
Net Operating Profit/Loss	1	0
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	1	0
Provisions for Taxes on Income from Continuing Operations (±)	-1	1
Net Profit/Loss from Continuing Operations	0	0
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	0	0

* Used from information and disclosures related to income statement.

Ratios

(%)

	March 2016	March 2015
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	19.3	18.8
Shareholders' Equity / Total Assets	20.6	21.4
(Shareholders' Equity - Permanent Assets) / Total Assets	17.1	10.4
Net On Balance Sheet Position / Total Shareholders' Equity	-9.9	49.3
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.1	1.2
Balance-Sheet Ratios		
TC Assets / Total Assets	39.1	41.6
TC Liabilities / Total Liabilities	31.6	43.0
FC Assets / FC Liabilities	89.1	102.4
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans and Receivables	36.4	41.7
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	38.4	35.0
Assets Quality		
Financial Assets (net) / Total Assets	5.2	5.7
Total Loans and Receivables / Total Assets	76.2	65.5
Total Loans and Receivables / Total Deposits	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	5.6	5.1
Loans Under Follow-up (net) / Total Loans and Receivables	3.5	2.8
Specific Provisions / Loans Under Follow-up	38.8	44.7
Permanent Assets / Total Assets	3.6	11.0
Consumer Loans / Total Loans and Receivables	7.3	10.1
Liquidity		
Liquid Assets / Total Assets	14.4	17.8
Liquid Assets / Short-term Liabilities	220.3	168.6
TC Liquid Assets / Total Assets	5.3	9.3
Profitability		
Net Profit/Losses / Total Assets	-0.1	0.0
Net Profit/Losses / Total Shareholders' Equity	-0.4	0.2
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.1	-0.1
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	0.7	0.3
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	57.5	25.8
Non-interest Income (net) / Total Assets	0.3	0.4
Other Operating Expenses / Total Assets	0.9	0.6
Personnel Expenses / Other Operating Expenses	46.4	48.4
Non-interest Income (net) / Other Operating Expenses	35.9	59.4

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

Birleşik Fon Bankası A.Ş.

Assets

(USD Million)

	March 2016			%	March 2015			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
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)	11	0	11	1.0	30	0	30	3.7
Financial assets held for trading	11	0	11	1.0	30	0	30	3.7
Public sector debt securities	11	0	11	1.0	30	0	30	3.7
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	124	94	219	18.3	113	42	155	18.6
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	431	210	641	53.6	1	203	204	24.6
Loans and Receivables	431	210	641	53.6	1	203	204	24.6
Loans granted to the Banks risk group	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	431	210	641	53.6	1	203	204	24.6
Loans under follow-up	17	2	19	1.6	17	2	20	2.4
Specific provisions (-)	17	2	19	1.6	17	2	19	2.3
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	293	0	293	24.5	405	0	405	48.9
Public sector debt securities	293	0	293	24.5	405	0	405	48.9
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	0	0	0	0.0	0	0	0	0.0
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	17	0	17	1.4	19	0	19	2.3
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	0.5	6	0	6	0.7
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	5	0	5	0.5	6	0	6	0.7
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	6	3	9	0.7	6	3	9	1.1
Total Assets	888	308	1,196	100.0	581	247	829	100.0

Liabilities

(USD Million)

	March 2016			% Distr.	March 2015			% Distr.
	TC	FC	Total		TC	FC	Total	
Deposits	344	57	401	33.5	2	8	10	1.2
Deposits held by the Banks risk group	342	0	342	28.6	0	0	0	0.0
Other	1	57	59	4.9	2	8	10	1.2
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	1	0	1	0.0	1	0	1	0.1
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	1	0	1	0.0	1	0	1	0.1
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	6	10	15	1.3	6	10	16	1.9
Other External Resources	2	0	2	0.2	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	23	24	47	3.9	19	24	43	5.2
General provisions	8	0	8	0.7	4	0	4	0.5
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	3	0	3	0.3	3	0	3	0.4
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	12	24	36	3.0	11	24	36	4.3
Liabilities for Tax	2	0	2	0.1	2	0	2	0.2
Current liabilities for tax	2	0	2	0.1	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	304	208	512	42.8	322	202	524	63.2
Shareholders' Equity	216	0	216	18.0	231	0	231	27.9
Paid-in capital	163	0	163	13.6	176	0	176	21.3
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	6,211	0	6,211	519.5	6,723	0	6,723	811.4
Legal reserves	9	0	9	0.8	10	0	10	1.2
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	6,202	0	6,202	518.7	6,713	0	6,713	810.1
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	-6,159	0	-6,159	-515.1	-6,669	0	-6,669	-804.8
Prior years income/loss	-6,162	0	-6,162	-515.4	-6,669	0	-6,669	-804.8
Current year income/loss	3	0	3	0.3	0	0	0	0.0
Total Liabilities	896	299	1,196	100.0	584	244	829	100.0

Birleşik Fon Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	March 2016			March 2015		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	13	37	49	27	43	70
Letters of guarantee	13	37	49	27	43	69
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	2,190	0	2,190	2,204	0	2,204
Irrevocable commitments	2,190	0	2,190	2,204	0	2,204
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	722	38	760	206	37	243
Items held in Custody	323	1	324	5	1	6
Pledged Items	399	37	435	201	36	237
Accepted independent guaran. and warran.	0	1	1	0	1	1
Total Off Balance Sheet Commitments	2,925	75	3,000	2,436	80	2,517

Income-Expenditure

(USD Million)

	March 2016	March 2015
Interest Income	26	16
Interest on loans	15	3
Interest received from reserve deposits	0	0
Interest received from banks	4	3
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	7	9
Other interest income	0	0
Interest Expenses	16	9
Interest on deposits	7	0
Interest on money market transactions	10	9
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	10	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	1
Profit/loss on trading account securities	0	0
Profit/losses on derivative financial transactions	0	0
Foreign exchange profit/loss	0	0
Other Operating Income	1	0
Total Operating Income/Expenses	11	8
Provision for Loan Losses or other Receivables (-)	2	3
Specific provisions of banks loans and other receivables*	0	0
General provision expenses*	2	2
Other Operating Expenses (-)	4	3
Personnel Expenses*	3	2
Net Operating Profit/Loss	4	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	4	1
Provisions for Taxes on Income from Continuing Operations (±)	-1	-1
Net Profit/Loss from Continuing Operations	3	0
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	3	0

* Used from information and disclosures related to income statement.

Ratios

(%)

	March 2016	March 2015
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	53.7	83.3
Shareholders' Equity / Total Assets	18.0	27.9
(Shareholders' Equity - Permanent Assets) / Total Assets	16.6	25.5
Net On Balance Sheet Position / Total Shareholders' Equity	3.9	1.4
Net On and Off Balance Sheet Position / Total Shareholders' Equity	3.9	1.4
Balance-Sheet Ratios		
TC Assets / Total Assets	74.3	70.1
TC Liabilities / Total Liabilities	75.0	70.5
FC Assets / FC Liabilities	102.8	101.3
TC Deposits / Total Deposits	85.7	16.2
TC Loans / Total Loans and Receivables	67.2	0.5
Total Deposits / Total Assets	33.5	1.2
Funds Borrowed / Total Assets	0.0	0.0
Assets Quality		
Financial Assets (net) / Total Assets	25.5	52.6
Total Loans and Receivables / Total Assets	53.6	24.6
Total Loans and Receivables / Total Deposits	159.8	2,075.3
Loans Under Follow-up (gross) / Total Loans and Receivables	2.9	9.7
Loans Under Follow-up (net) / Total Loans and Receivables	0.0	0.1
Specific Provisions / Loans Under Follow-up	98.9	98.8
Permanent Assets / Total Assets	1.5	2.4
Consumer Loans / Total Loans and Receivables	0.2	0.4
Liquidity		
Liquid Assets / Total Assets	19.2	22.3
Liquid Assets / Short-term Liabilities	79.7	1,685.5
TC Liquid Assets / Total Assets	11.3	17.3
Profitability		
Net Profit/Losses / Total Assets	0.3	0.0
Net Profit/Losses / Total Shareholders' Equity	1.4	0.1
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.4	0.2
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	0.8	0.7
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	88.3	81.0
Non-interest Income (net) / Total Assets	0.1	0.2
Other Operating Expenses / Total Assets	0.4	0.4
Personnel Expenses / Other Operating Expenses	60.0	58.6
Non-interest Income (net) / Other Operating Expenses	27.5	40.9

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

Burgan Bank A.Ş.

Assets

(USD Million)

	March 2016			%	March 2015			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Cash and Balances with the Central Bank	40	349	389	9.8	91	241	332	9.6
Fin.ass.where fair value cha. is refl.to I/S (Net)	27	18	45	1.1	30	24	53	1.6
Financial assets held for trading	27	18	45	1.1	30	24	53	1.6
Public sector debt securities	7	1	7	0.2	6	0	6	0.2
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	20	17	36	0.9	23	24	46	1.3
Other marketable securities	1	1	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	11	192	203	5.1	72	39	111	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)	61	100	161	4.1	106	18	123	3.6
Securities representing a share in capital	2	0	2	0.1	3	0	3	0.1
Public sector debt securities	57	77	134	3.4	103	0	103	3.0
Other marketable securities	1	23	25	0.6	0	18	18	0.5
Loans and Receivables	1,447	1,558	3,005	75.7	1,346	1,318	2,664	77.5
Loans and Receivables	1,410	1,558	2,968	74.8	1,318	1,318	2,637	76.7
Loans granted to the Banks risk group	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	1,410	1,558	2,968	74.8	1,318	1,318	2,637	76.7
Loans under follow-up	86	0	86	2.2	59	0	59	1.7
Specific provisions (-)	48	0	48	1.2	31	0	31	0.9
Factoring Receivables	0	0	1	0.0	4	0	5	0.1
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)	80	0	80	2.0	77	0	77	2.2
Financial subsidiaries	80	0	80	2.0	77	0	77	2.2
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	9	0	9	0.2	2	0	2	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	9	0	9	0.2	2	0	2	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	20	0	20	0.5	15	0	15	0.4
Intangible Assets (Net)	14	0	14	0.4	16	0	16	0.5
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	14	0	14	0.4	16	0	16	0.5
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	1	0	1	0.0	4	0	4	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	4	0	4	0.1
Prop.&Equ.for Sale p. and from Term.Op.(Net)	7	0	7	0.2	4	0	4	0.1
Other Assets	25	6	31	0.8	28	5	33	1.0
Total Assets	1,743	2,224	3,967	100.0	1,795	1,645	3,440	100.0

Liabilities

(USD Million)

	March 2016			%	March 2015			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Deposits	773	1,633	2,407	60.7	832	1,285	2,117	61.6
Deposits held by the Banks risk group	5	34	38	1.0	12	36	48	1.4
Other	769	1,600	2,369	59.7	820	1,250	2,070	60.2
Derivative Finan. Liabilities Held for Trading	22	15	37	0.9	9	22	32	0.9
Funds Borrowed	12	626	638	16.1	17	592	609	17.7
Money Market Takings	49	32	81	2.0	51	0	51	1.5
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	49	32	81	2.0	51	0	51	1.5
Marketable Securities Issued (Net)	26	0	26	0.7	0	0	0	0.0
Bills	26	0	26	0.7	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	11	17	27	0.7	18	13	31	0.9
Other External Resources	28	1	30	0.7	34	2	37	1.1
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	4	1	5	0.1	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	4	1	5	0.1	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	25	23	48	1.2	21	23	44	1.3
General provisions	15	15	30	0.7	13	10	23	0.7
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	6	0	6	0.1	6	0	6	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	4	8	12	0.3	3	13	15	0.4
Liabilities for Tax	9	0	9	0.2	6	0	6	0.2
Current liabilities for tax	9	0	9	0.2	6	0	6	0.2
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia. for Pro.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	300	300	7.6	0	150	150	4.4
Shareholders' Equity	359	1	360	9.1	362	0	362	10.5
Paid-in capital	319	0	319	8.0	344	0	344	10.0
Supplementary capital	6	1	6	0.2	4	0	4	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	1	1	0.0	0	0	0	0.0
Revaluation changes of property and equip.	5	0	5	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)	1	-1	1	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	-1	0	-1	0.0
Profit reserves	33	0	33	0.8	10	0	10	0.3
Legal reserves	7	0	7	0.2	4	0	4	0.1
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	26	0	26	0.7	5	0	5	0.2
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	2	0	2	0.1	4	0	4	0.1
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	2	0	2	0.1	4	0	4	0.1
Total Liabilities	1,319	2,649	3,967	100.0	1,352	2,088	3,440	100.0

Burgan Bank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	March 2016			March 2015		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	245	331	575	195	280	475
Letters of guarantee	243	215	459	194	162	356
Bank acceptances	1	42	43	1	26	27
Letters of credit	0	70	70	0	77	77
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	3	3	0	15	15
Commitments	270	160	430	248	104	352
Irrevocable commitments	270	160	430	248	104	352
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	2,157	4,665	6,822	1,090	3,134	4,224
Derivative finan. instruments held for hedging	88	324	412	49	50	99
Trading transactions	2,069	4,341	6,410	1,041	3,084	4,125
Custody and Pledged Securities	9,092	4,900	13,992	8,057	4,625	12,682
Items held in Custody	468	39	506	597	86	684
Pledged Items	8,624	4,856	13,481	7,458	4,535	11,993
Accepted independent guaran. and warran.	0	4	5	1	4	5
Total Off Balance Sheet Commitments	11,764	10,055	21,820	9,590	8,143	17,733

Income-Expenditure

(USD Million)

	March 2016	March 2015
Interest Income	95	71
Interest on loans	68	58
Interest received from reserve deposits	1	0
Interest received from banks	0	0
Interest received from money market transactions	1	1
Interest received from marketable securities portfolio	4	4
Other interest income	21	8
Interest Expenses	63	44
Interest on deposits	33	26
Interest on money market transactions	6	5
Interest on funds borrowed	1	1
Interest on securities issued	0	0
Other interest expenses	23	11
Net Interest Income/Expenses	31	27
Net Fees and Commissions Income/Expenses	1	2
Fees and commissions received	2	3
Fees and commissions paid	1	1
Dividend Income	0	0
Trading Profit/Loss (net)	2	1
Profit/loss on trading account securities	2	1
Profit/losses on derivative financial transactions	-1	-4
Foreign exchange profit/loss	0	4
Other Operating Income	1	1
Total Operating Income/Expenses	35	31
Provision for Loan Losses or other Receivables (-)	8	5
Specific provisions of banks loans and other receivables*	5	6
General provision expenses*	2	-1
Other Operating Expenses (-)	23	22
Personnel Expenses*	12	11
Net Operating Profit/Loss	4	4
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	-1	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	0
Net Profit/Loss from Continuing Operations	2	4
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	2	4

* Used from information and disclosures related to income statement.

Ratios

(%)

	March 2016	March 2015
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	18.9	17.0
Shareholders' Equity / Total Assets	9.1	10.5
(Shareholders' Equity - Permanent Assets) / Total Assets	5.1	6.4
Net On Balance Sheet Position / Total Shareholders' Equity	-30.9	-39.3
Net On and Off Balance Sheet Position / Total Shareholders' Equity	3.1	-1.3
Balance-Sheet Ratios		
TC Assets / Total Assets	43.9	52.2
TC Liabilities / Total Liabilities	33.2	39.3
FC Assets / FC Liabilities	84.0	78.8
TC Deposits / Total Deposits	32.1	39.3
TC Loans / Total Loans and Receivables	48.2	50.5
Total Deposits / Total Assets	60.7	61.6
Funds Borrowed / Total Assets	16.1	17.7
Assets Quality		
Financial Assets (net) / Total Assets	5.4	5.2
Total Loans and Receivables / Total Assets	75.7	77.5
Total Loans and Receivables / Total Deposits	124.9	125.8
Loans Under Follow-up (gross) / Total Loans and Receivables	2.8	2.2
Loans Under Follow-up (net) / Total Loans and Receivables	1.2	1.0
Specific Provisions / Loans Under Follow-up	56.3	52.9
Permanent Assets / Total Assets	4.0	4.1
Consumer Loans / Total Loans and Receivables	1.9	1.8
Liquidity		
Liquid Assets / Total Assets	20.1	18.0
Liquid Assets / Short-term Liabilities	43.6	46.5
TC Liquid Assets / Total Assets	3.5	8.7
Profitability		
Net Profit/Losses / Total Assets	0.1	0.1
Net Profit/Losses / Total Shareholders' Equity	0.6	1.0
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.1	0.1
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	0.7	0.6
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	75.0	66.8
Non-interest Income (net) / Total Assets	0.1	0.1
Other Operating Expenses / Total Assets	0.6	0.6
Personnel Expenses / Other Operating Expenses	50.3	51.9
Non-interest Income (net) / Other Operating Expenses	17.1	18.6

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

Citibank A.Ş.

Assets

(USD Million)

	March 2016			%	March 2015			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Cash and Balances with the Central Bank	173	545	718	23.3	15	288	303	9.2
Fin.ass.where fair value cha. is refl.to I/S (Net)	133	4	137	4.4	56	4	60	1.8
Financial assets held for trading	133	4	137	4.4	56	4	60	1.8
Public sector debt securities	110	0	110	3.6	28	0	28	0.9
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	24	4	27	0.9	28	4	32	1.0
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	331	19	350	11.3	326	1	327	10.0
Money Market Securities	0	0	0	0.0	1,156	0	1,156	35.1
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	1,156	0	1,156	35.1
Financial Assets Available for Sale (Net)	366	0	366	11.8	175	0	175	5.3
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	366	0	366	11.8	175	0	175	5.3
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans and Receivables	1,130	346	1,476	47.8	862	329	1,191	36.2
Loans and Receivables	1,123	346	1,469	47.6	859	329	1,188	36.1
Loans granted to the Banks risk group	4	0	4	0.1	3	0	3	0.1
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	1,120	346	1,466	47.5	856	329	1,185	36.0
Loans under follow-up	33	0	33	1.1	34	0	34	1.0
Specific provisions (-)	27	0	27	0.9	31	0	31	0.9
Factoring Receivables	0	0	0	0.0	43	0	43	1.3
Investments held to Maturity (Net)	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	0	0	0	0.0	0	0	0	0.0
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	3	0	3	0.1	3	0	3	0.1
Intangible Assets (Net)	2	0	2	0.1	1	0	1	0.0
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	2	0	2	0.1	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	5	0	5	0.2
Current assets for tax	0	0	0	0.0	3	0	3	0.1
Deferred assets for tax	4	0	4	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	18	14	32	1.0	18	7	25	0.8
Total Assets	2,160	927	3,088	100.0	2,660	629	3,290	100.0

Liabilities

(USD Million)

	March 2016			% Distr.	March 2015			% Distr.
	TC	FC	Total		TC	FC	Total	
Deposits	1,540	802	2,341	75.8	1,300	729	2,030	61.7
Deposits held by the Banks risk group	124	66	190	6.2	94	68	162	4.9
Other	1,415	736	2,151	69.7	1,207	661	1,868	56.8
Derivative Finan. Liabilities Held for Trading	16	2	18	0.6	23	11	34	1.0
Funds Borrowed	72	0	72	2.3	20	574	595	18.1
Money Market Takings	115	0	115	3.7	91	0	91	2.8
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	115	0	115	3.7	91	0	91	2.8
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	1	0	1	0.0	1	13	14	0.4
Other External Resources	17	20	37	1.2	31	3	34	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	22	0	22	0.7	18	0	18	0.5
General provisions	13	0	13	0.4	11	0	11	0.3
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	5	0	5	0.2	5	0	5	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	4	0	4	0.1	2	0	2	0.1
Liabilities for Tax	10	0	10	0.3	3	0	3	0.1
Current liabilities for tax	10	0	10	0.3	3	0	3	0.1
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia. for Pro.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	471	0	471	15.2	471	0	471	14.3
Paid-in capital	12	0	12	0.4	13	0	13	0.4
Supplementary capital	84	0	84	2.7	90	0	90	2.7
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	-3	0	-3	-0.1	-4	0	-4	-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	87	0	87	2.8	94	0	94	2.9
Profit reserves	290	0	290	9.4	346	0	346	10.5
Legal reserves	6	0	6	0.2	7	0	7	0.2
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	284	0	284	9.2	339	0	339	10.3
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	84	0	84	2.7	22	0	22	0.7
Prior years income/loss	61	0	61	2.0	0	0	0	0.0
Current year income/loss	24	0	24	0.8	22	0	22	0.7
Total Liabilities	2,264	823	3,088	100.0	1,958	1,331	3,290	100.0

Citibank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	March 2016			March 2015		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	222	545	766	178	573	751
Letters of guarantee	222	411	633	178	421	599
Bank acceptances	0	6	6	0	5	5
Letters of credit	0	118	118	0	121	121
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	9	9	0	26	26
Commitments	1,196	2,046	3,243	1,145	1,143	2,288
Irrevocable commitments	1,196	2,046	3,242	1,144	1,143	2,287
Revocable commitments	0	0	0	1	0	1
Derivative Financial Instruments	1,191	1,501	2,692	918	1,122	2,040
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	1,191	1,501	2,692	918	1,122	2,040
Custody and Pledged Securities	20,175	810	20,985	22,467	970	23,437
Items held in Custody	20,137	43	20,180	22,401	60	22,460
Pledged Items	36	727	763	64	880	943
Accepted independent guaran. and warran.	2	41	42	3	31	34
Total Off Balance Sheet Commitments	22,784	4,902	27,686	24,707	3,809	28,516

Income-Expenditure

(USD Million)

	March 2016	March 2015
Interest Income	57	73
Interest on loans	32	23
Interest received from reserve deposits	2	1
Interest received from banks	12	9
Interest received from money market transactions	0	35
Interest received from marketable securities portfolio	10	4
Other interest income	0	1
Interest Expenses	30	24
Interest on deposits	27	22
Interest on money market transactions	2	1
Interest on funds borrowed	2	1
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	27	49
Net Fees and Commissions Income/Expenses	8	7
Fees and commissions received	11	10
Fees and commissions paid	3	3
Dividend Income	0	0
Trading Profit/Loss (net)	11	-12
Profit/loss on trading account securities	4	5
Profit/losses on derivative financial transactions	4	0
Foreign exchange profit/loss	3	-17
Other Operating Income	14	8
Total Operating Income/Expenses	60	51
Provision for Loan Losses or other Receivables (-)	3	1
Specific provisions of banks loans and other receivables*	1	0
General provision expenses*	2	1
Other Operating Expenses (-)	27	21
Personnel Expenses*	10	9
Net Operating Profit/Loss	30	29
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	30	29
Provisions for Taxes on Income from Continuing Operations (±)	-6	-8
Net Profit/Loss from Continuing Operations	24	22
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	24	22

* Used from information and disclosures related to income statement.

Ratios

(%)

	March 2016	March 2015
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	18.4	20.5
Shareholders' Equity / Total Assets	15.2	14.3
(Shareholders' Equity - Permanent Assets) / Total Assets	14.9	14.1
Net On Balance Sheet Position / Total Shareholders' Equity	61.1	-122.1
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-0.9	0.4
Balance-Sheet Ratios		
TC Assets / Total Assets	70.0	80.9
TC Liabilities / Total Liabilities	73.3	59.5
FC Assets / FC Liabilities	112.6	47.3
TC Deposits / Total Deposits	65.8	64.1
TC Loans / Total Loans and Receivables	76.6	72.4
Total Deposits / Total Assets	75.8	61.7
Funds Borrowed / Total Assets	2.3	18.1
Assets Quality		
Financial Assets (net) / Total Assets	16.3	7.1
Total Loans and Receivables / Total Assets	47.8	36.2
Total Loans and Receivables / Total Deposits	63.0	58.7
Loans Under Follow-up (gross) / Total Loans and Receivables	2.2	2.9
Loans Under Follow-up (net) / Total Loans and Receivables	0.4	0.3
Specific Provisions / Loans Under Follow-up	80.1	90.6
Permanent Assets / Total Assets	0.4	0.2
Consumer Loans / Total Loans and Receivables	0.0	0.0
Liquidity		
Liquid Assets / Total Assets	50.9	61.4
Liquid Assets / Short-term Liabilities	64.4	89.2
TC Liquid Assets / Total Assets	32.5	52.5
Profitability		
Net Profit/Losses / Total Assets	0.8	0.7
Net Profit/Losses / Total Shareholders' Equity	5.1	4.6
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.0	0.9
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	0.8	1.5
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	43.2	95.1
Non-interest Income (net) / Total Assets	1.1	0.1
Other Operating Expenses / Total Assets	0.9	0.6
Personnel Expenses / Other Operating Expenses	35.4	43.0
Non-interest Income (net) / Other Operating Expenses	121.9	11.5

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

Denizbank A.Ş.

Assets

(USD Million)

	March 2016			%	March 2015			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Cash and Balances with the Central Bank	1,013	3,514	4,527	14.7	435	3,431	3,867	13.8
Fin.ass.where fair value cha. is refl.to I/S (Net)	248	133	382	1.2	387	165	552	2.0
Financial assets held for trading	248	133	382	1.2	387	165	552	2.0
Public sector debt securities	5	3	8	0.0	36	3	39	0.1
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	240	131	371	1.2	351	162	513	1.8
Other marketable securities	3	0	3	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	5	618	623	2.0	6	451	457	1.6
Money Market Securities	0	0	0	0.0	0	0	0	0.0
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	2,214	590	2,804	9.1	2,718	316	3,034	10.8
Securities representing a share in capital	1	39	40	0.1	2	0	2	0.0
Public sector debt securities	2,213	478	2,691	8.7	2,716	316	3,032	10.8
Other marketable securities	0	73	73	0.2	0	0	0	0.0
Loans and Receivables	15,756	3,272	19,028	61.8	14,486	3,219	17,705	63.0
Loans and Receivables	15,494	3,272	18,766	61.0	14,253	3,219	17,473	62.1
Loans granted to the Banks risk group	100	3	102	0.3	6	3	8	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	15,395	3,269	18,664	60.7	14,248	3,216	17,464	62.1
Loans under follow-up	1,022	0	1,022	3.3	752	0	752	2.7
Specific provisions (-)	761	0	761	2.5	519	0	519	1.8
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	1,032	124	1,156	3.8	1,044	125	1,169	4.2
Public sector debt securities	1,032	124	1,156	3.8	1,044	124	1,168	4.2
Other marketable securities	0	0	0	0.0	0	2	2	0.0
Investments and Associates (Net)	3	0	3	0.0	3	0	3	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	3	0	3	0.0	3	0	3	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	3	0	3	0.0	3	0	3	0.0
Subsidiaries (Net)	260	1,202	1,462	4.8	174	421	595	2.1
Financial subsidiaries	258	1,202	1,460	4.7	172	421	593	2.1
Non-financial subsidiaries	2	0	2	0.0	2	0	2	0.0
Joint Ventures (Business Partners) (Net)	1	0	1	0.0	1	0	1	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	1	0	1	0.0	1	0	1	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	1	0	1	0.0	1	0	1	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	138	0	138	0.4	154	0	154	0.5
Intangible Assets (Net)	60	0	60	0.2	57	0	57	0.2
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	60	0	60	0.2	56	0	56	0.2
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	26	0	26	0.1	27	0	27	0.1
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	26	0	26	0.1	27	0	27	0.1
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	346	212	558	1.8	325	174	499	1.8
Total Assets	21,101	9,665	30,766	100.0	19,817	8,303	28,120	100.0

Liabilities

(USD Million)

	March 2016			% Distr.	March 2015			% Distr.
	TC	FC	Total		TC	FC	Total	
Deposits	9,380	8,497	17,877	58.1	9,877	7,137	17,014	60.5
Deposits held by the Banks risk group	111	431	542	1.8	246	470	716	2.5
Other	9,269	8,066	17,335	56.3	9,631	6,667	16,297	58.0
Derivative Finan. Liabilities Held for Trading	78	200	278	0.9	87	134	222	0.8
Funds Borrowed	61	3,668	3,729	12.1	292	2,727	3,019	10.7
Money Market Takings	2,011	0	2,011	6.5	1,693	0	1,693	6.0
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	2,011	0	2,011	6.5	1,693	0	1,693	6.0
Marketable Securities Issued (Net)	402	0	402	1.3	594	0	594	2.1
Bills	202	0	202	0.7	307	0	307	1.1
Asset backed securities	195	0	195	0.6	217	0	217	0.8
Bonds	5	0	5	0.0	71	0	71	0.3
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	398	134	531	1.7	353	268	621	2.2
Other External Resources	367	276	642	2.1	343	284	627	2.2
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	9	0	9	0.0	11	3	15	0.1
Finance leasing payables	10	0	10	0.0	14	3	17	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 (-)	2	0	2	0.0	3	0	3	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	439	4	443	1.4	391	5	397	1.4
General provisions	361	0	361	1.2	332	0	332	1.2
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	35	0	35	0.1	37	0	37	0.1
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	43	4	47	0.2	22	5	28	0.1
Liabilities for Tax	69	0	69	0.2	46	0	46	0.2
Current liabilities for tax	69	0	69	0.2	46	0	46	0.2
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia. for Pro.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	1,670	1,670	5.4	0	1,658	1,658	5.9
Shareholders' Equity	3,076	28	3,104	10.1	2,226	-10	2,216	7.9
Paid-in capital	643	0	643	2.1	274	0	274	1.0
Supplementary capital	-128	28	-100	-0.3	175	-10	164	0.6
Share premium	0	0	0	0.0	38	0	38	0.1
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	-131	28	-102	-0.3	-76	-10	-86	-0.3
Revaluation changes of property and equip.	43	0	43	0.1	144	0	144	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)	-48	0	-48	-0.2	-3	0	-3	0.0
Val.inc.in pro.& equ.held for sale p.and term.ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	8	0	8	0.0	73	0	73	0.3
Profit reserves	1,905	0	1,905	6.2	1,700	0	1,700	6.0
Legal reserves	64	0	64	0.2	55	0	55	0.2
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	1,768	0	1,768	5.7	1,637	0	1,637	5.8
Other profit reserves	73	0	73	0.2	8	0	8	0.0
Profit or loss	657	0	657	2.1	77	0	77	0.3
Prior years income/loss	551	0	551	1.8	5	0	5	0.0
Current year income/loss	106	0	106	0.3	72	0	72	0.3
Total Liabilities	16,289	14,477	30,766	100.0	15,914	12,206	28,120	100.0

Denizbank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	March 2016			March 2015		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	3,149	5,238	8,387	3,056	5,444	8,501
Letters of guarantee	3,143	3,719	6,863	3,048	3,541	6,589
Bank acceptances	3	79	81	5	50	55
Letters of credit	3	816	819	1	986	986
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	1	624	625	3	868	871
Commitments	8,733	1,591	10,323	10,295	1,606	11,901
Irrevocable commitments	7,494	1,591	9,084	9,028	1,606	10,635
Revocable commitments	1,239	0	1,239	1,266	0	1,266
Derivative Financial Instruments	7,789	21,585	29,374	6,126	20,929	27,055
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	7,789	21,585	29,374	6,126	20,929	27,055
Custody and Pledged Securities	116,533	25,718	142,251	93,407	25,747	119,154
Items held in Custody	21,706	572	22,278	13,137	632	13,769
Pledged Items	94,685	24,885	119,570	80,108	24,795	104,903
Accepted independent guaran. and warran.	142	262	404	162	320	482
Total Off Balance Sheet Commitments	136,204	54,132	190,336	112,883	53,727	166,611

Income-Expenditure

(USD Million)

	March 2016	March 2015
Interest Income	718	588
Interest on loans	588	493
Interest received from reserve deposits	4	1
Interest received from banks	0	1
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	119	87
Other interest income	6	5
Interest Expenses	369	323
Interest on deposits	264	239
Interest on money market transactions	45	45
Interest on funds borrowed	42	21
Interest on securities issued	11	13
Other interest expenses	8	5
Net Interest Income/Expenses	348	265
Net Fees and Commissions Income/Expenses	98	95
Fees and commissions received	129	121
Fees and commissions paid	31	26
Dividend Income	0	21
Trading Profit/Loss (net)	-60	-9
Profit/loss on trading account securities	-3	7
Profit/losses on derivative financial transactions	-228	135
Foreign exchange profit/loss	171	-151
Other Operating Income	49	69
Total Operating Income/Expenses	436	442
Provision for Loan Losses or other Receivables (-)	141	130
Specific provisions of banks loans and other receivables*	103	92
General provision expenses*	12	18
Other Operating Expenses (-)	218	223
Personnel Expenses*	102	104
Net Operating Profit/Loss	78	89
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	46	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	124	89
Provisions for Taxes on Income from Continuing Operations (±)	-19	-18
Net Profit/Loss from Continuing Operations	106	72
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	106	72

* Used from information and disclosures related to income statement.

Ratios

(%)

	March 2016	March 2015
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	16.8	13.5
Shareholders' Equity / Total Assets	10.1	7.9
(Shareholders' Equity - Permanent Assets) / Total Assets	3.8	4.2
Net On Balance Sheet Position / Total Shareholders' Equity	-113.8	-125.3
Net On and Off Balance Sheet Position / Total Shareholders' Equity	5.6	-27.7
Balance-Sheet Ratios		
TC Assets / Total Assets	68.6	70.5
TC Liabilities / Total Liabilities	52.9	56.6
FC Assets / FC Liabilities	66.8	68.0
TC Deposits / Total Deposits	52.5	58.1
TC Loans / Total Loans and Receivables	82.8	81.8
Total Deposits / Total Assets	58.1	60.5
Funds Borrowed / Total Assets	12.1	10.7
Assets Quality		
Financial Assets (net) / Total Assets	14.1	16.9
Total Loans and Receivables / Total Assets	61.8	63.0
Total Loans and Receivables / Total Deposits	106.4	104.1
Loans Under Follow-up (gross) / Total Loans and Receivables	5.4	4.2
Loans Under Follow-up (net) / Total Loans and Receivables	1.4	1.3
Specific Provisions / Loans Under Follow-up	74.4	69.1
Permanent Assets / Total Assets	6.3	3.7
Consumer Loans / Total Loans and Receivables	31.1	33.4
Liquidity		
Liquid Assets / Total Assets	27.1	28.1
Liquid Assets / Short-term Liabilities	47.5	47.4
TC Liquid Assets / Total Assets	11.3	12.6
Profitability		
Net Profit/Losses / Total Assets	0.3	0.3
Net Profit/Losses / Total Shareholders' Equity	3.4	3.2
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.4	0.3
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	0.8	0.6
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	56.3	39.1
Non-interest Income (net) / Total Assets	0.3	0.6
Other Operating Expenses / Total Assets	0.7	0.8
Personnel Expenses / Other Operating Expenses	46.9	46.8
Non-interest Income (net) / Other Operating Expenses	40.4	79.3

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

Deutsche Bank A.Ş.

Assets

(USD Million)

	March 2016			%	March 2015			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Cash and Balances with the Central Bank	2	143	146	13.8	6	129	136	14.8
Fin.ass.where fair value cha. is refl.to I/S (Net)	189	7	196	18.6	304	6	310	33.9
Financial assets held for trading	189	7	196	18.6	304	6	310	33.9
Public sector debt securities	189	0	189	18.0	304	0	304	33.2
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	7	7	0.6	0	6	6	0.6
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	46	1	47	4.5	7	3	9	1.0
Money Market Securities	0	0	0	0.0	0	0	0	0.0
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	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	414	222	635	60.4	227	188	415	45.3
Loans and Receivables	414	222	635	60.4	227	188	415	45.3
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	414	222	635	60.4	227	188	415	45.3
Loans under follow-up	0	0	0	0.0	0	0	0	0.0
Specific provisions (-)	0	0	0	0.0	0	0	0	0.0
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	0	0	0	0.0	0	0	0	0.0
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	1	0	1	0.1	1	0	1	0.1
Intangible Assets (Net)	4	0	4	0.4	7	0	7	0.8
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	4	0	4	0.4	7	0	7	0.8
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	0	0	0	0.0	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	6	17	23	2.2	5	33	38	4.1
Total Assets	662	390	1,052	100.0	556	359	915	100.0

Liabilities

(USD Million)

	March 2016			% Distr.	March 2015			% Distr.
	TC	FC	Total		TC	FC	Total	
Deposits	133	156	289	27.4	128	41	169	18.5
Deposits held by the Banks risk group	70	0	70	6.6	28	0	28	3.0
Other	63	156	219	20.8	100	41	141	15.4
Derivative Finan. Liabilities Held for Trading	0	8	8	0.7	0	5	5	0.5
Funds Borrowed	163	371	533	50.7	175	331	506	55.4
Money Market Takings	6	0	6	0.6	15	0	15	1.6
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	6	0	6	0.6	15	0	15	1.6
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	22	2	24	2.3	26	0	26	2.8
Other External Resources	0	0	1	0.1	0	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	8	7	15	1.4	8	8	16	1.7
General provisions	6	0	6	0.6	6	0	6	0.6
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	2	1	3	0.3	1	2	4	0.4
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	0	6	6	0.6	1	6	6	0.7
Liabilities for Tax	7	0	7	0.6	3	0	3	0.3
Current liabilities for tax	7	0	7	0.6	3	0	3	0.3
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia. for Pro.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	170	0	170	16.1	174	0	174	19.1
Paid-in capital	48	0	48	4.5	52	0	52	5.6
Supplementary capital	11	0	11	1.1	12	0	12	1.3
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	11	0	11	1.1	12	0	12	1.3
Profit reserves	99	0	99	9.4	104	0	104	11.4
Legal reserves	27	0	27	2.5	26	0	26	2.8
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	72	0	72	6.9	78	0	78	8.5
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	12	0	12	1.1	7	0	7	0.7
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	12	0	12	1.1	7	0	7	0.7
Total Liabilities	509	544	1,052	100.0	529	386	915	100.0

Deutsche Bank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	March 2016			March 2015		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	19	83	101	30	72	103
Letters of guarantee	19	72	91	30	65	95
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	11	11	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	5	5
Commitments	393	140	533	768	574	1,342
Irrevocable commitments	393	140	533	594	226	820
Revocable commitments	0	0	0	174	349	522
Derivative Financial Instruments	338	678	1,016	238	596	834
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	338	678	1,016	238	596	834
Custody and Pledged Securities	15,724	10	15,734	18,604	13	18,617
Items held in Custody	15,724	10	15,734	18,604	13	18,617
Pledged Items	0	0	0	0	0	0
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	16,473	911	17,384	19,640	1,256	20,896

Income-Expenditure

(USD Million)

	March 2016	March 2015
Interest Income	20	22
Interest on loans	13	6
Interest received from reserve deposits	0	0
Interest received from banks	1	1
Interest received from money market transactions	0	10
Interest received from marketable securities portfolio	5	5
Other interest income	0	0
Interest Expenses	7	8
Interest on deposits	1	2
Interest on money market transactions	5	6
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	13	13
Net Fees and Commissions Income/Expenses	3	6
Fees and commissions received	5	7
Fees and commissions paid	1	1
Dividend Income	0	0
Trading Profit/Loss (net)	7	-4
Profit/loss on trading account securities	8	0
Profit/losses on derivative financial transactions	6	-3
Foreign exchange profit/loss	-7	0
Other Operating Income	1	3
Total Operating Income/Expenses	25	18
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 (-)	10	9
Personnel Expenses*	3	3
Net Operating Profit/Loss	15	8
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	15	8
Provisions for Taxes on Income from Continuing Operations (±)	-3	-1
Net Profit/Loss from Continuing Operations	12	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	12	7

* Used from information and disclosures related to income statement.

Ratios

(%)

	March 2016	March 2015
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	17.5	25.0
Shareholders' Equity / Total Assets	16.1	19.1
(Shareholders' Equity - Permanent Assets) / Total Assets	15.6	18.2
Net On Balance Sheet Position / Total Shareholders' Equity	-55.3	30.4
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-1.9	12.4
Balance-Sheet Ratios		
TC Assets / Total Assets	62.9	60.8
TC Liabilities / Total Liabilities	48.3	57.8
FC Assets / FC Liabilities	71.7	93.0
TC Deposits / Total Deposits	45.9	75.6
TC Loans / Total Loans and Receivables	65.1	54.7
Total Deposits / Total Assets	27.4	18.5
Funds Borrowed / Total Assets	50.7	55.4
Assets Quality		
Financial Assets (net) / Total Assets	18.6	33.9
Total Loans and Receivables / Total Assets	60.4	45.3
Total Loans and Receivables / Total Deposits	220.1	245.3
Loans Under Follow-up (gross) / Total Loans and Receivables	0.0	0.0
Loans Under Follow-up (net) / Total Loans and Receivables	0.0	0.0
Specific Provisions / Loans Under Follow-up	-	-
Permanent Assets / Total Assets	0.5	0.9
Consumer Loans / Total Loans and Receivables	0.0	0.0
Liquidity		
Liquid Assets / Total Assets	36.9	49.7
Liquid Assets / Short-term Liabilities	78.8	96.6
TC Liquid Assets / Total Assets	22.5	34.6
Profitability		
Net Profit/Losses / Total Assets	1.1	0.7
Net Profit/Losses / Total Shareholders' Equity	7.0	3.9
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.4	0.9
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	1.2	1.4
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	53.3	74.2
Non-interest Income (net) / Total Assets	1.1	0.5
Other Operating Expenses / Total Assets	0.9	1.0
Personnel Expenses / Other Operating Expenses	33.4	31.3
Non-interest Income (net) / Other Operating Expenses	120.9	49.1

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

Diler Yatırım Bankası A.Ş.

Assets

(USD Million)

	March 2016			%	March 2015			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Cash and Balances with the Central Bank	0	0	0	0.6	0	0	0	0.1
Fin.ass.where fair value cha. is refl.to I/S (Net)	0	0	0	0.1	0	0	0	0.1
Financial assets held for trading	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.1	0	0	0	0.1
Public sector debt securities	0	0	0	0.1	0	0	0	0.1
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	1	2	3	6.7	9	4	13	29.8
Money Market Securities	0	0	0	0.0	2	0	2	4.3
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	2	0	2	4.3
Financial Assets Available for Sale (Net)	1	0	1	1.8	1	0	1	1.9
Securities representing a share in capital	0	0	0	0.1	0	0	0	0.1
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	1	0	1	1.7	1	0	1	1.8
Loans and Receivables	37	0	37	88.4	27	0	27	61.6
Loans and Receivables	37	0	37	88.4	27	0	27	61.6
Loans granted to the Banks risk group	24	0	24	58.0	15	0	15	33.9
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	13	0	13	30.4	12	0	12	27.7
Loans under follow-up	1	0	1	2.2	1	0	1	2.6
Specific provisions (-)	1	0	1	2.2	1	0	1	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)	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	0.2
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	1	0	1	2.1	1	0	1	1.9
Total Assets	40	2	42	100.0	40	4	44	100.0

Liabilities

(USD Million)

	March 2016			%	March 2015			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Deposits	0	0	0	0.0	0	0	0	0.0
Deposits held by the Banks risk group	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Trading	0	0	0	0.0	0	0	0	0.0
Funds Borrowed	0	0	0	0.0	0	0	0	0.0
Money Market Takings	0	0	0	0.0	0	0	0	0.0
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	0	0	0	0.0	0	0	0	0.0
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	1	1	1.9	0	3	3	6.1
Borrower funds	0	1	1	1.9	0	3	3	6.1
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	0.1	0	0	0	0.1
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	1	0	1	1.5	1	0	1	1.4
General provisions	0	0	0	1.0	0	0	0	0.5
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	0	0	0	0.5	0	0	0	0.8
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	2.2	1	0	1	1.8
Current liabilities for tax	1	0	1	2.2	1	0	1	1.8
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	40	0	40	94.3	40	0	40	90.6
Paid-in capital	21	0	21	50.5	23	0	23	52.1
Supplementary capital	1	0	1	2.0	1	0	1	2.1
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	0	0	0	0.0	0	0	0	0.0
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est.for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv.&ass.,subs.& joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val.inc.in pro.& equ.held for sale p.and term.ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	1	0	1	2.0	1	0	1	2.1
Profit reserves	14	0	14	33.6	13	0	13	29.9
Legal reserves	1	0	1	1.9	1	0	1	1.7
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	13	0	13	31.7	12	0	12	28.2
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	3	0	3	8.2	3	0	3	6.5
Prior years income/loss	3	0	3	6.3	2	0	2	4.8
Current year income/loss	1	0	1	2.0	1	0	1	1.7
Total Liabilities	41	1	42	100.0	41	3	44	100.0

Diler Yatırım Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	March 2016			March 2015		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	38	6	44	37	15	52
Letters of guarantee	38	2	40	37	10	47
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	0	0	0	0	0
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	5	5	0	5	5
Commitments	4	5	9	8	8	16
Irrevocable commitments	4	5	9	8	8	16
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	5	0	5	5	0	5
Items held in Custody	0	0	0	0	0	0
Pledged Items	4	0	4	5	0	5
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	47	11	58	50	23	73

Income-Expenditure

(USD Million)

	March 2016	March 2015
Interest Income	1	1
Interest on loans	1	1
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	1
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	1
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 (-)	0	0
Personnel Expenses*	0	0
Net Operating Profit/Loss	1	1
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	1	1
Provisions for Taxes on Income from Continuing Operations (±)	0	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

(%)

	March 2016	March 2015
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	55.4	58.6
Shareholders' Equity / Total Assets	94.3	90.6
(Shareholders' Equity - Permanent Assets) / Total Assets	94.2	90.5
Net On Balance Sheet Position / Total Shareholders' Equity	2.8	2.5
Net On and Off Balance Sheet Position / Total Shareholders' Equity	4.1	2.5
Balance-Sheet Ratios		
TC Assets / Total Assets	95.5	91.7
TC Liabilities / Total Liabilities	98.2	93.9
FC Assets / FC Liabilities	243.5	136.7
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	2.0	2.0
Total Loans and Receivables / Total Assets	88.4	61.6
Total Loans and Receivables / Total Deposits	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	2.5	4.2
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	0.1	0.1
Consumer Loans / Total Loans and Receivables	0.0	0.0
Liquidity		
Liquid Assets / Total Assets	9.3	36.3
Liquid Assets / Short-term Liabilities	480.7	591.1
TC Liquid Assets / Total Assets	4.8	28.0
Profitability		
Net Profit/Losses / Total Assets	2.0	1.7
Net Profit/Losses / Total Shareholders' Equity	2.1	1.9
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.5	2.1
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	3.2	2.3
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	88.1	75.4
Non-interest Income (net) / Total Assets	0.4	0.8
Other Operating Expenses / Total Assets	0.9	0.9
Personnel Expenses / Other Operating Expenses	46.1	53.7
Non-interest Income (net) / Other Operating Expenses	46.1	82.8

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

Fibabanka A.Ş.

Assets

(USD Million)

	March 2016			% Distr.	March 2015			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	14	537	551	12.8	30	396	426	12.4
Fin.ass.where fair value cha. is refl.to I/S (Net)	72	2	74	1.7	22	3	26	0.7
Financial assets held for trading	72	2	74	1.7	22	3	26	0.7
Public sector debt securities	6	1	7	0.2	6	1	7	0.2
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	58	1	58	1.4	16	2	18	0.5
Other marketable securities	9	0	9	0.2	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	48	48	1.1	100	21	121	3.5
Money Market Securities	0	102	102	2.4	0	39	39	1.1
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	102	102	2.4	0	39	39	1.1
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	27	172	199	4.6	23	163	186	5.4
Securities representing a share in capital	0	1	1	0.0	0	0	0	0.0
Public sector debt securities	27	0	27	0.6	23	0	23	0.7
Other marketable securities	0	171	171	4.0	0	163	163	4.8
Loans and Receivables	2,172	1,026	3,199	74.6	1,728	794	2,521	73.6
Loans and Receivables	2,143	1,026	3,170	73.9	1,703	794	2,497	72.9
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	2,143	1,026	3,170	73.9	1,703	794	2,497	72.9
Loans under follow-up	64	0	64	1.5	51	0	51	1.5
Specific provisions (-)	35	0	35	0.8	27	0	27	0.8
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	2	0	2	0.0	2	0	2	0.1
Financial subsidiaries	2	0	2	0.0	2	0	2	0.1
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	67	0	67	1.6	77	0	77	2.2
Intangible Assets (Net)	2	0	2	0.0	2	0	2	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	2	0	2	0.0	2	0	2	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)	1	0	1	0.0	0	0	0	0.0
Other Assets	37	5	43	1.0	24	3	27	0.8
Total Assets	2,395	1,892	4,287	100.0	2,007	1,420	3,427	100.0

Liabilities

(USD Million)

	March 2016			% Distr.	March 2015			% Distr.
	TC	FC	Total		TC	FC	Total	
Deposits	1,402	1,296	2,698	62.9	1,038	1,122	2,159	63.0
Deposits held by the Banks risk group	105	62	166	3.9	53	22	75	2.2
Other	1,297	1,234	2,531	59.0	985	1,100	2,085	60.8
Derivative Finan. Liabilities Held for Trading	64	1	65	1.5	13	2	15	0.4
Funds Borrowed	5	469	474	11.1	8	408	416	12.1
Money Market Takings	29	142	172	4.0	20	135	156	4.5
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	29	142	172	4.0	20	135	156	4.5
Marketable Securities Issued (Net)	240	0	240	5.6	212	0	212	6.2
Bills	240	0	240	5.6	185	0	185	5.4
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	27	0	27	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	32	6	39	0.9	75	7	82	2.4
Other External Resources	49	3	51	1.2	41	4	44	1.3
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	48	0	48	1.1	33	0	33	1.0
General provisions	37	0	37	0.9	25	0	25	0.7
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	7	0	7	0.2	5	0	5	0.1
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	3	0	3	0.1	3	0	3	0.1
Liabilities for Tax	11	0	11	0.3	7	0	7	0.2
Current liabilities for tax	11	0	11	0.3	6	0	6	0.2
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia. for Pro.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	111	111	2.6	0	73	73	2.1
Shareholders' Equity	378	0	378	8.8	235	-4	231	6.7
Paid-in capital	300	0	300	7.0	210	0	210	6.1
Supplementary capital	24	0	24	0.6	-1	-4	-5	-0.2
Share premium	26	0	26	0.6	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	0	-4	-4	-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	-1	0	-1	0.0	-1	0	-1	0.0
Profit reserves	17	0	17	0.4	0	0	0	0.0
Legal reserves	1	0	1	0.0	0	0	0	0.0
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	15	0	15	0.4	0	0	0	0.0
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	37	0	37	0.9	26	0	26	0.8
Prior years income/loss	29	0	29	0.7	18	0	18	0.5
Current year income/loss	9	0	9	0.2	8	0	8	0.2
Total Liabilities	2,260	2,027	4,287	100.0	1,681	1,746	3,427	100.0

Fibabanka A.Ş.

Off Balance Sheet Commitments

(USD Million)

	March 2016			March 2015		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	130	245	375	124	249	373
Letters of guarantee	130	73	204	124	94	218
Bank acceptances	0	30	31	0	48	48
Letters of credit	0	141	141	0	107	107
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	159	91	250	300	277	578
Irrevocable commitments	159	91	250	300	277	578
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	2,010	2,748	4,758	741	1,534	2,275
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	2,010	2,748	4,758	741	1,534	2,275
Custody and Pledged Securities	20,798	9,333	30,131	17,850	9,764	27,614
Items held in Custody	218	49	267	106	60	166
Pledged Items	20,580	9,284	29,864	17,744	9,704	27,448
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	23,098	12,417	35,515	19,015	11,825	30,840

Income-Expenditure

(USD Million)

	March 2016	March 2015
Interest Income	102	74
Interest on loans	98	70
Interest received from reserve deposits	1	0
Interest received from banks	1	2
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	2	2
Other interest income	0	0
Interest Expenses	62	39
Interest on deposits	51	30
Interest on money market transactions	3	4
Interest on funds borrowed	0	0
Interest on securities issued	7	5
Other interest expenses	1	0
Net Interest Income/Expenses	40	35
Net Fees and Commissions Income/Expenses	2	3
Fees and commissions received	4	4
Fees and commissions paid	2	2
Dividend Income	0	0
Trading Profit/Loss (net)	4	-2
Profit/loss on trading account securities	0	0
Profit/losses on derivative financial transactions	3	-4
Foreign exchange profit/loss	0	2
Other Operating Income	5	4
Total Operating Income/Expenses	51	40
Provision for Loan Losses or other Receivables (-)	13	8
Specific provisions of banks loans and other receivables*	8	6
General provision expenses*	5	2
Other Operating Expenses (-)	25	21
Personnel Expenses*	12	11
Net Operating Profit/Loss	12	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	12	10
Provisions for Taxes on Income from Continuing Operations (±)	-4	-2
Net Profit/Loss from Continuing Operations	9	8
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	9	8

* Used from information and disclosures related to income statement.

Ratios

(%)

	March 2016	March 2015
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	13.7	12.3
Shareholders' Equity / Total Assets	8.8	6.7
(Shareholders' Equity - Permanent Assets) / Total Assets	6.5	3.7
Net On Balance Sheet Position / Total Shareholders' Equity	-4.6	-70.8
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-12.6	-12.3
Balance-Sheet Ratios		
TC Assets / Total Assets	55.9	58.6
TC Liabilities / Total Liabilities	52.7	49.1
FC Assets / FC Liabilities	93.3	81.3
TC Deposits / Total Deposits	52.0	48.1
TC Loans / Total Loans and Receivables	67.9	68.5
Total Deposits / Total Assets	62.9	63.0
Funds Borrowed / Total Assets	11.1	12.1
Assets Quality		
Financial Assets (net) / Total Assets	6.4	6.2
Total Loans and Receivables / Total Assets	74.6	73.6
Total Loans and Receivables / Total Deposits	118.6	116.8
Loans Under Follow-up (gross) / Total Loans and Receivables	2.0	2.0
Loans Under Follow-up (net) / Total Loans and Receivables	0.9	1.0
Specific Provisions / Loans Under Follow-up	54.6	52.3
Permanent Assets / Total Assets	2.4	3.1
Consumer Loans / Total Loans and Receivables	5.7	5.4
Liquidity		
Liquid Assets / Total Assets	22.7	23.3
Liquid Assets / Short-term Liabilities	48.5	47.0
TC Liquid Assets / Total Assets	2.6	5.1
Profitability		
Net Profit/Losses / Total Assets	0.2	0.2
Net Profit/Losses / Total Shareholders' Equity	2.3	3.4
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.3	0.3
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	0.8	0.8
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	63.4	72.2
Non-interest Income (net) / Total Assets	0.2	0.1
Other Operating Expenses / Total Assets	0.6	0.6
Personnel Expenses / Other Operating Expenses	46.8	52.0
Non-interest Income (net) / Other Operating Expenses	41.0	22.6

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

Finans Bank A.Ş.

Assets

(USD Million)

	March 2016			%	March 2015			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Cash and Balances with the Central Bank	324	3,380	3,703	12.0	461	3,182	3,643	11.8
Fin.ass.where fair value cha. is refl.to I/S (Net)	620	107	727	2.4	804	106	911	3.0
Financial assets held for trading	605	107	713	2.3	773	106	879	2.9
Public sector debt securities	32	3	34	0.1	1	1	2	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	574	105	678	2.2	772	105	877	2.8
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	14	0	14	0.0	32	0	32	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	14	0	14	0.0	32	0	32	0.1
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	2	168	170	0.5	5	51	56	0.2
Money Market Securities	0	0	0	0.0	0	0	0	0.0
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	1,292	727	2,019	6.5	1,506	683	2,189	7.1
Securities representing a share in capital	1	46	48	0.2	0	0	0	0.0
Public sector debt securities	1,290	670	1,960	6.3	1,494	669	2,163	7.0
Other marketable securities	0	11	11	0.0	13	14	27	0.1
Loans and Receivables	17,191	3,485	20,676	66.9	16,961	3,062	20,023	65.0
Loans and Receivables	16,919	3,485	20,404	66.0	16,695	3,062	19,758	64.1
Loans granted to the Banks risk group	42	20	63	0.2	17	26	42	0.1
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	16,877	3,465	20,341	65.8	16,679	3,036	19,715	64.0
Loans under follow-up	1,449	0	1,449	4.7	1,151	0	1,151	3.7
Specific provisions (-)	1,177	0	1,177	3.8	885	0	885	2.9
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	1,084	319	1,403	4.5	1,245	298	1,543	5.0
Public sector debt securities	1,084	54	1,138	3.7	1,245	38	1,283	4.2
Other marketable securities	0	265	265	0.9	0	260	260	0.8
Investments and Associates (Net)	1	0	1	0.0	1	0	1	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	1	0	1	0.0	1	0	1	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	1	0	1	0.0	1	0	1	0.0
Subsidiaries (Net)	161	0	161	0.5	129	0	129	0.4
Financial subsidiaries	155	0	155	0.5	122	0	122	0.4
Non-financial subsidiaries	6	0	6	0.0	7	0	7	0.0
Joint Ventures (Business Partners) (Net)	34	0	34	0.1	71	0	71	0.2
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	34	0	34	0.1	71	0	71	0.2
Financial joint ventures	33	0	33	0.1	70	0	70	0.2
Non-financial joint ventures	1	0	1	0.0	1	0	1	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	922	7	929	3.0	1,158	17	1,176	3.8
Fair value hedges	666	7	673	2.2	842	17	859	2.8
Cash flow hedges	257	0	257	0.8	317	0	317	1.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	560	0	560	1.8	562	0	562	1.8
Intangible Assets (Net)	93	0	93	0.3	87	0	87	0.3
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	93	0	93	0.3	87	0	87	0.3
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	14	0	14	0.0	14	0	14	0.0
Current assets for tax	1	0	1	0.0	0	0	0	0.0
Deferred assets for tax	13	0	13	0.0	14	0	14	0.0
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	4	0	4	0.0
Other Assets	378	54	432	1.4	339	51	390	1.3
Total Assets	22,674	8,248	30,923	100.0	23,350	7,450	30,801	100.0

Liabilities

(USD Million)

	March 2016			% Distr.	March 2015			% Distr.
	TC	FC	Total		TC	FC	Total	
Deposits	10,431	7,471	17,902	57.9	10,913	5,759	16,672	54.1
Deposits held by the Banks risk group	130	65	195	0.6	111	49	160	0.5
Other	10,302	7,406	17,708	57.3	10,802	5,710	16,512	53.6
Derivative Finan. Liabilities Held for Trading	559	94	653	2.1	732	139	871	2.8
Funds Borrowed	36	2,060	2,096	6.8	39	2,072	2,112	6.9
Money Market Takings	858	647	1,504	4.9	1,021	702	1,722	5.6
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	858	647	1,504	4.9	1,021	702	1,722	5.6
Marketable Securities Issued (Net)	275	1,398	1,673	5.4	756	1,380	2,136	6.9
Bills	275	28	303	1.0	676	128	804	2.6
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	1,369	1,369	4.4	81	1,252	1,332	4.3
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	669	997	1,666	5.4	636	1,291	1,927	6.3
Other External Resources	373	83	456	1.5	353	49	402	1.3
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	1	0.0	0	0	1	0.0
Finance leasing payables	0	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	77	111	188	0.6	17	74	91	0.3
Fair value hedges	5	82	88	0.3	0	74	74	0.2
Cash flow hedges	71	29	100	0.3	17	0	17	0.1
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	608	0	608	2.0	594	0	594	1.9
General provisions	429	0	429	1.4	411	0	411	1.3
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	67	0	67	0.2	77	0	77	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	112	0	112	0.4	106	0	106	0.3
Liabilities for Tax	0	0	0	0.0	13	0	13	0.0
Current liabilities for tax	0	0	0	0.0	13	0	13	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	930	930	3.0	0	925	925	3.0
Shareholders' Equity	3,276	-31	3,245	10.5	3,371	-37	3,334	10.8
Paid-in capital	1,062	0	1,062	3.4	1,085	0	1,085	3.5
Supplementary capital	25	-31	-6	0.0	81	-37	45	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	43	-18	25	0.1	102	-37	65	0.2
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est.for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv.&ass.,subs.& joint vent.	1	0	1	0.0	1	0	1	0.0
Hedging funds (active part)	-3	-13	-16	-0.1	-4	0	-4	0.0
Val.inc.in pro.& equ.held for sale p.and term.ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	-16	0	-16	-0.1	-18	0	-18	-0.1
Profit reserves	2,131	0	2,131	6.9	1,778	0	1,778	5.8
Legal reserves	157	0	157	0.5	157	0	157	0.5
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	1,974	0	1,974	6.4	1,621	0	1,621	5.3
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	57	0	57	0.2	427	0	427	1.4
Prior years income/loss	0	0	0	0.0	319	0	319	1.0
Current year income/loss	57	0	57	0.2	108	0	108	0.4
Total Liabilities	17,163	13,760	30,923	100.0	18,446	12,355	30,801	100.0

Finans Bank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	March 2016			March 2015		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	2,254	1,607	3,861	2,023	1,613	3,636
Letters of guarantee	2,249	1,025	3,274	2,018	908	2,926
Bank acceptances	4	336	340	5	399	404
Letters of credit	2	245	247	0	297	297
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	0	0	0	9	9
Commitments	13,192	651	13,843	11,857	1,309	13,166
Irrevocable commitments	12,849	651	13,500	11,824	1,109	12,933
Revocable commitments	343	0	343	33	201	233
Derivative Financial Instruments	19,121	26,993	46,114	17,884	31,895	49,780
Derivative finan. instruments held for hedging	5,886	6,499	12,385	4,776	6,943	11,719
Trading transactions	13,235	20,494	33,728	13,108	24,953	38,061
Custody and Pledged Securities	177,389	28,196	205,586	165,134	29,259	194,394
Items held in Custody	2,413	529	2,941	4,521	636	5,157
Pledged Items	111,270	15,423	126,693	94,952	13,904	108,856
Accepted independent guaran. and warran.	63,707	12,245	75,952	65,661	14,720	80,381
Total Off Balance Sheet Commitments	211,957	57,447	269,403	196,898	64,077	260,976

Income-Expenditure

(USD Million)

	March 2016	March 2015
Interest Income	727	660
Interest on loans	646	586
Interest received from reserve deposits	4	1
Interest received from banks	0	0
Interest received from money market transactions	5	5
Interest received from marketable securities portfolio	71	66
Other interest income	1	1
Interest Expenses	375	332
Interest on deposits	307	252
Interest on money market transactions	24	21
Interest on funds borrowed	17	20
Interest on securities issued	24	37
Other interest expenses	3	2
Net Interest Income/Expenses	352	329
Net Fees and Commissions Income/Expenses	113	127
Fees and commissions received	141	148
Fees and commissions paid	28	21
Dividend Income	0	24
Trading Profit/Loss (net)	-58	-49
Profit/loss on trading account securities	4	5
Profit/losses on derivative financial transactions	-54	-38
Foreign exchange profit/loss	-8	-16
Other Operating Income	8	48
Total Operating Income/Expenses	415	478
Provision for Loan Losses or other Receivables (-)	94	104
Specific provisions of banks loans and other receivables*	96	58
General provision expenses*	8	50
Other Operating Expenses (-)	249	244
Personnel Expenses*	100	90
Net Operating Profit/Loss	72	131
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	72	131
Provisions for Taxes on Income from Continuing Operations (±)	-15	-22
Net Profit/Loss from Continuing Operations	57	108
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	57	108

* Used from information and disclosures related to income statement.

Ratios

(%)

	March 2016	March 2015
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	14.6	16.0
Shareholders' Equity / Total Assets	10.5	10.8
(Shareholders' Equity - Permanent Assets) / Total Assets	6.9	7.2
Net On Balance Sheet Position / Total Shareholders' Equity	-133.8	-110.3
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-0.9	-1.2
Balance-Sheet Ratios		
TC Assets / Total Assets	73.3	75.8
TC Liabilities / Total Liabilities	55.5	59.9
FC Assets / FC Liabilities	59.9	60.3
TC Deposits / Total Deposits	58.3	65.5
TC Loans / Total Loans and Receivables	83.1	84.7
Total Deposits / Total Assets	57.9	54.1
Funds Borrowed / Total Assets	6.8	6.9
Assets Quality		
Financial Assets (net) / Total Assets	16.4	18.9
Total Loans and Receivables / Total Assets	66.9	65.0
Total Loans and Receivables / Total Deposits	115.5	120.1
Loans Under Follow-up (gross) / Total Loans and Receivables	7.0	5.7
Loans Under Follow-up (net) / Total Loans and Receivables	1.3	1.3
Specific Provisions / Loans Under Follow-up	81.2	76.9
Permanent Assets / Total Assets	3.6	3.6
Consumer Loans / Total Loans and Receivables	37.4	40.5
Liquidity		
Liquid Assets / Total Assets	21.4	22.1
Liquid Assets / Short-term Liabilities	38.9	41.0
TC Liquid Assets / Total Assets	7.2	9.0
Profitability		
Net Profit/Losses / Total Assets	0.2	0.4
Net Profit/Losses / Total Shareholders' Equity	1.8	3.2
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.2	0.4
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)	61.6	56.6
Non-interest Income (net) / Total Assets	0.2	0.5
Other Operating Expenses / Total Assets	0.8	0.8
Personnel Expenses / Other Operating Expenses	40.1	36.9
Non-interest Income (net) / Other Operating Expenses	25.5	61.5

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

GSD Yatırım Bankası A.Ş.

Assets

(USD Million)

	March 2016			%	March 2015			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Cash and Balances with the Central Bank	0	7	7	6.4	0	0	0	0.1
Fin.ass.where fair value cha. is refl.to I/S (Net)	0	0	0	0.1	0	0	0	0.4
Financial assets held for trading	0	0	0	0.1	0	0	0	0.4
Public sector debt securities	0	0	0	0.0	0	0	0	0.4
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	0.1	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	0.8
Money Market Securities	0	0	0	0.0	0	0	0	0.0
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	0	0	0	0.1	0	0	0	0.1
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.1	0	0	0	0.1
Loans and Receivables	83	0	83	77.6	46	0	46	93.8
Loans and Receivables	80	0	80	75.4	43	0	43	88.6
Loans granted to the Banks risk group	0	0	0	0.2	0	0	0	0.9
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	80	0	80	75.2	43	0	43	87.7
Loans under follow-up	6	0	6	5.7	7	0	7	13.6
Specific provisions (-)	4	0	4	3.5	4	0	4	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	0.0	0	0	0	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.1
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	0	0	0	0.2	0	0	0	0.2
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	0	0	0	0.2	0	0	0	0.2
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.2	0	0	0	0.0
Other Assets	16	0	16	15.3	2	0	2	4.4
Total Assets	100	7	106	100.0	49	0	49	100.0

Liabilities

(USD Million)

	March 2016			%	March 2015			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Deposits	0	0	0	0.0	0	0	0	0.0
Deposits held by the Banks risk group	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Trading	1	0	1	0.8	0	0	0	0.0
Funds Borrowed	7	5	13	11.8	4	2	6	12.9
Money Market Takings	0	0	0	0.0	0	0	0	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	0	0	0	0.0	0	0	0	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	2	51	53	49.8	3	1	3	7.0
Borrower funds	2	51	53	49.8	3	1	3	7.0
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	3	0	3	2.6	2	0	2	4.2
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	2	0	2	1.7	1	0	1	2.7
General provisions	1	0	1	1.2	1	0	1	1.7
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	0	0	0	0.3	0	0	0	0.8
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	0	0	0	0.1	0	0	0	0.2
Liabilities for Tax	0	0	0	0.4	0	0	0	0.6
Current liabilities for tax	0	0	0	0.4	0	0	0	0.6
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia. for Pro.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	35	0	35	32.9	35	0	35	72.4
Paid-in capital	18	0	18	16.6	19	0	19	39.1
Supplementary capital	1	0	1	0.9	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	0.9	1	0	1	2.1
Profit reserves	15	0	15	14.5	13	0	13	25.9
Legal reserves	1	0	1	1.3	1	0	1	2.6
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	14	0	14	13.1	11	0	11	23.0
Other profit reserves	0	0	0	0.1	0	0	0	0.3
Profit or loss	1	0	1	0.9	3	0	3	5.2
Prior years income/loss	0	0	0	0.0	2	0	2	3.8
Current year income/loss	1	0	1	0.9	1	0	1	1.4
Total Liabilities	50	56	106	100.0	46	3	49	100.0

GSD Yatırım Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	March 2016			March 2015		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	162	69	231	174	15	189
Letters of guarantee	162	69	231	174	15	189
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	53	51	104	2	2	3
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	53	51	104	2	2	3
Custody and Pledged Securities	1,057	414	1,471	884	131	1,015
Items held in Custody	3	0	3	0	0	0
Pledged Items	143	14	157	78	13	91
Accepted independent guaran. and warran.	912	400	1,312	805	118	923
Total Off Balance Sheet Commitments	1,272	534	1,806	1,060	148	1,208

Income-Expenditure

(USD Million)

	March 2016	March 2015
Interest Income	3	1
Interest on loans	3	1
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	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	1
Net Fees and Commissions Income/Expenses	1	0
Fees and commissions received	1	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	-2	0
Foreign exchange profit/loss	1	0
Other Operating Income	0	0
Total Operating Income/Expenses	2	2
Provision for Loan Losses or other Receivables (-)	0	0
Specific provisions of banks loans and other receivables*	0	0
General provision expenses*	0	0
Other Operating Expenses (-)	1	1
Personnel Expenses*	0	0
Net Operating Profit/Loss	1	1
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	1	1
Provisions for Taxes on Income from Continuing Operations (±)	0	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

(%)

	March 2016	March 2015
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	14.8	22.6
Shareholders' Equity / Total Assets	32.9	72.4
(Shareholders' Equity - Permanent Assets) / Total Assets	30.5	67.0
Net On Balance Sheet Position / Total Shareholders' Equity	-123.8	-4.7
Net On and Off Balance Sheet Position / Total Shareholders' Equity	1.0	0.1
Balance-Sheet Ratios		
TC Assets / Total Assets	93.7	99.2
TC Liabilities / Total Liabilities	47.0	94.8
FC Assets / FC Liabilities	11.9	15.8
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans and Receivables	100.0	100.0
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	11.8	12.9
Assets Quality		
Financial Assets (net) / Total Assets	0.1	0.6
Total Loans and Receivables / Total Assets	77.6	93.8
Total Loans and Receivables / Total Deposits	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	7.4	14.5
Loans Under Follow-up (net) / Total Loans and Receivables	2.8	5.5
Specific Provisions / Loans Under Follow-up	61.9	61.8
Permanent Assets / Total Assets	2.5	5.3
Consumer Loans / Total Loans and Receivables	0.1	0.0
Liquidity		
Liquid Assets / Total Assets	6.6	1.5
Liquid Assets / Short-term Liabilities	11.7	9.3
TC Liquid Assets / Total Assets	0.3	0.6
Profitability		
Net Profit/Losses / Total Assets	0.9	1.4
Net Profit/Losses / Total Shareholders' Equity	2.8	1.9
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.1	1.8
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	2.2	2.1
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	108.9	59.1
Non-interest Income (net) / Total Assets	-0.2	1.5
Other Operating Expenses / Total Assets	0.7	1.7
Personnel Expenses / Other Operating Expenses	56.0	47.3
Non-interest Income (net) / Other Operating Expenses	-28.0	85.9

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

Habib Bank Limited

Assets

(USD Million)

	March 2016			%	March 2015			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Cash and Balances with the Central Bank	0	4	5	10.1	0	2	2	5.4
Fin.ass.where fair value cha. is refl.to I/S (Net)	0	0	0	0.0	0	0	0	0.0
Financial assets held for trading	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	12	8	21	45.9	9	5	14	45.7
Money Market Securities	0	0	0	0.0	0	0	0	0.0
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	0	2	2	4.7	0	0	0	1.5
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	2	2	4.7	0	0	0	1.5
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans and Receivables	14	2	17	37.2	12	2	14	43.9
Loans and Receivables	14	2	17	37.2	12	2	14	43.9
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	1	1	3.2
Other	14	2	17	37.2	12	1	13	40.7
Loans under follow-up	1	0	1	2.1	1	0	1	3.4
Specific provisions (-)	1	0	1	2.1	1	0	1	3.4
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	0.7	0	0	0	1.2
Intangible Assets (Net)	0	0	0	0.1	0	0	0	0.2
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.1	0	0	0	0.2
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	0	0	0	0.2	0	0	0	0.2
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	0	0	0	0.2	0	0	0	0.2
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	0	0	0	1.1	1	0	1	1.9
Total Assets	28	17	45	100.0	23	8	31	100.0

Liabilities

(USD Million)

	March 2016			% Distr.	March 2015			% Distr.
	TC	FC	Total		TC	FC	Total	
Deposits	9	9	18	39.8	2	5	7	21.8
Deposits held by the Banks risk group	0	0	0	0.7	0	0	0	0.9
Other	8	9	17	39.0	2	5	6	20.9
Derivative Finan. Liabilities Held for Trading	0	0	0	0.0	0	0	0	0.0
Funds Borrowed	0	6	6	13.9	0	3	3	8.9
Money Market Takings	0	0	0	0.0	0	0	0	0.0
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	0	0	0	0.0	0	0	0	0.0
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	0	0	1	1.1	0	0	0	1.5
Other External Resources	0	0	0	1.0	1	0	1	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	0	0	0	1.1	0	0	0	1.3
General provisions	0	0	0	0.5	0	0	0	0.7
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	0	0	0	0.5	0	0	0	0.5
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	0	0	0	0.1	0	0	0	0.1
Liabilities for Tax	0	0	0	0.2	0	0	0	0.5
Current liabilities for tax	0	0	0	0.2	0	0	0	0.5
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	19	0	19	42.9	20	0	20	64.0
Paid-in capital	11	0	11	23.8	11	0	11	37.3
Supplementary capital	0	0	0	-0.1	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	-0.1	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	-0.1
Profit reserves	0	0	0	0.0	0	0	0	0.0
Legal reserves	0	0	0	0.0	0	0	0	0.0
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	0	0	0	0.0	0	0	0	0.0
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	9	0	9	19.3	8	0	8	26.8
Prior years income/loss	8	0	8	18.8	8	0	8	25.6
Current year income/loss	0	0	0	0.5	0	0	0	1.2
Total Liabilities	29	16	45	100.0	23	8	31	100.0

Habib Bank Limited

Off Balance Sheet Commitments

(USD Million)

	March 2016			March 2015		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	0	9	9	0	13	13
Letters of guarantee	0	2	2	0	2	2
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	7	7	0	11	11
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	32	0	32	21	0	21
Irrevocable commitments	0	0	0	0	0	0
Revocable commitments	32	0	32	21	0	21
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	24	24	0	9	9
Items held in Custody	0	24	24	0	9	9
Pledged Items	0	0	0	0	0	0
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	33	33	66	22	21	43

Income-Expenditure

(USD Million)

	March 2016	March 2015
Interest Income	1	1
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	1
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	1	1
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 (-)	0	0
Personnel Expenses*	0	0
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

(%)

	March 2016	March 2015
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	51.6	66.8
Shareholders' Equity / Total Assets	42.9	64.0
(Shareholders' Equity - Permanent Assets) / Total Assets	42.1	62.5
Net On Balance Sheet Position / Total Shareholders' Equity	19.5	11.9
Net On and Off Balance Sheet Position / Total Shareholders' Equity	19.5	11.9
Balance-Sheet Ratios		
TC Assets / Total Assets	62.0	74.2
TC Liabilities / Total Liabilities	64.9	74.6
FC Assets / FC Liabilities	108.3	101.4
TC Deposits / Total Deposits	48.0	27.2
TC Loans / Total Loans and Receivables	86.1	86.6
Total Deposits / Total Assets	39.8	21.8
Funds Borrowed / Total Assets	13.9	8.9
Assets Quality		
Financial Assets (net) / Total Assets	4.7	1.5
Total Loans and Receivables / Total Assets	37.2	43.9
Total Loans and Receivables / Total Deposits	93.5	201.6
Loans Under Follow-up (gross) / Total Loans and Receivables	5.7	7.8
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	0.8	1.4
Consumer Loans / Total Loans and Receivables	0.8	0.0
Liquidity		
Liquid Assets / Total Assets	60.8	52.5
Liquid Assets / Short-term Liabilities	192.1	218.9
TC Liquid Assets / Total Assets	27.9	32.7
Profitability		
Net Profit/Losses / Total Assets	0.5	1.2
Net Profit/Losses / Total Shareholders' Equity	1.2	1.8
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.6	1.5
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	1.5	1.6
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	104.7	52.8
Non-interest Income (net) / Total Assets	-0.1	1.3
Other Operating Expenses / Total Assets	0.8	1.4
Personnel Expenses / Other Operating Expenses	45.6	50.3
Non-interest Income (net) / Other Operating Expenses	-8.5	94.5

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

HSBC Bank A.Ş.

Assets

(USD Million)

	March 2016			%	March 2015			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Cash and Balances with the Central Bank	92	980	1,072	9.9	106	1,035	1,141	8.9
Fin.ass.where fair value cha. is refl.to I/S (Net)	355	203	558	5.2	676	106	782	6.1
Financial assets held for trading	355	203	558	5.2	676	106	782	6.1
Public sector debt securities	313	7	320	3.0	411	8	418	3.3
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	40	196	236	2.2	263	98	361	2.8
Other marketable securities	2	0	2	0.0	2	0	2	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	27	913	941	8.7	486	65	552	4.3
Money Market Securities	0	769	769	7.1	2,159	21	2,180	17.0
Interbank money market placements	0	111	111	1.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	58	58	0.5	0	21	21	0.2
Receiv. from reverse repurchase agreements	0	600	600	5.6	2,159	0	2,159	16.8
Financial Assets Available for Sale (Net)	404	9	413	3.8	179	0	179	1.4
Securities representing a share in capital	1	9	11	0.1	2	0	2	0.0
Public sector debt securities	403	0	403	3.7	178	0	178	1.4
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans and Receivables	4,608	2,066	6,674	61.9	5,533	2,119	7,653	59.6
Loans and Receivables	4,433	2,066	6,499	60.3	5,359	2,119	7,478	58.2
Loans granted to the Banks risk group	0	30	30	0.3	0	12	12	0.1
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	4,433	2,035	6,469	60.0	5,359	2,108	7,467	58.1
Loans under follow-up	494	0	494	4.6	503	0	503	3.9
Specific provisions (-)	320	0	320	3.0	329	0	329	2.6
Factoring Receivables	155	12	167	1.5	62	6	68	0.5
Investments held to Maturity (Net)	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	12	0	12	0.1	13	0	13	0.1
Financial subsidiaries	12	0	12	0.1	13	0	13	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	6	0	6	0.1	55	0	55	0.4
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	6	0	6	0.1	55	0	55	0.4
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	28	0	28	0.3	41	0	41	0.3
Intangible Assets (Net)	11	0	11	0.1	45	0	45	0.4
Goodwill	0	0	0	0.0	32	0	32	0.2
Other	11	0	11	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	9	0	9	0.1	56	0	56	0.4
Current assets for tax	9	0	9	0.1	36	0	36	0.3
Deferred assets for tax	0	0	0	0.0	20	0	20	0.2
Prop.&Equ.for Sale p. and from Term.Op.(Net)	1	0	1	0.0	1	0	1	0.0
Other Assets	65	52	117	1.1	76	5	81	0.6
Total Assets	5,774	5,003	10,777	100.0	9,491	3,359	12,850	100.0

Liabilities

(USD Million)

	March 2016			% Distr.	March 2015			% Distr.
	TC	FC	Total		TC	FC	Total	
Deposits	2,912	3,520	6,433	59.7	3,932	3,385	7,317	56.9
Deposits held by the Banks risk group	10	0	10	0.1	27	2	29	0.2
Other	2,903	3,520	6,423	59.6	3,905	3,383	7,288	56.7
Derivative Finan. Liabilities Held for Trading	113	98	211	2.0	30	288	318	2.5
Funds Borrowed	228	1,526	1,754	16.3	536	2,074	2,611	20.3
Money Market Takings	355	0	355	3.3	354	0	354	2.8
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	355	0	355	3.3	354	0	354	2.8
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	134	2	136	1.3	155	115	270	2.1
Other External Resources	124	27	151	1.4	145	41	186	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	12	0	12	0.1	7	0	7	0.1
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	12	0	12	0.1	7	0	7	0.1
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	223	0	224	2.1	185	1	186	1.4
General provisions	157	0	157	1.5	153	0	153	1.2
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	21	0	21	0.2	14	0	14	0.1
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	46	0	46	0.4	18	1	18	0.1
Liabilities for Tax	21	0	21	0.2	22	0	22	0.2
Current liabilities for tax	21	0	21	0.2	22	0	22	0.2
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia. for Pro.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	554	554	5.1	0	446	446	3.5
Shareholders' Equity	919	7	927	8.6	1,133	0	1,133	8.8
Paid-in capital	231	0	231	2.1	250	0	250	1.9
Supplementary capital	104	7	112	1.0	108	0	108	0.8
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	7	7	15	0.1	2	0	2	0.0
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est.for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv.&ass.,subs.& joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	1	0	1	0.0	1	0	1	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	0.9	104	0	104	0.8
Profit reserves	607	0	607	5.6	788	0	788	6.1
Legal reserves	65	0	65	0.6	70	0	70	0.5
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	548	0	548	5.1	720	0	720	5.6
Other profit reserves	-6	0	-6	-0.1	-1	0	-1	0.0
Profit or loss	-23	0	-23	-0.2	-12	0	-12	-0.1
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	-23	0	-23	-0.2	-12	0	-12	-0.1
Total Liabilities	5,042	5,735	10,777	100.0	6,499	6,351	12,850	100.0

HSBC Bank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	March 2016			March 2015		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	276	710	987	288	898	1,186
Letters of guarantee	276	301	577	288	223	511
Bank acceptances	0	118	118	0	258	258
Letters of credit	0	185	185	0	263	263
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	107	107	0	154	154
Commitments	4,576	5,044	9,620	5,141	6,299	11,439
Irrevocable commitments	4,576	5,044	9,620	5,141	6,299	11,439
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	7,144	19,175	26,319	12,659	20,831	33,490
Derivative finan. instruments held for hedging	174	175	349	496	568	1,064
Trading transactions	6,970	19,000	25,970	12,162	20,264	32,426
Custody and Pledged Securities	14,351	29,475	43,826	17,175	29,741	46,916
Items held in Custody	3,791	520	4,312	5,724	611	6,335
Pledged Items	4,398	5,001	9,399	4,805	5,172	9,977
Accepted independent guaran. and warran.	6,162	23,953	30,115	6,646	23,958	30,603
Total Off Balance Sheet Commitments	26,347	54,404	80,751	35,262	57,769	93,031

Income-Expenditure

(USD Million)

	March 2016	March 2015
Interest Income	197	262
Interest on loans	176	183
Interest received from reserve deposits	1	0
Interest received from banks	1	14
Interest received from money market transactions	1	54
Interest received from marketable securities portfolio	17	11
Other interest income	0	1
Interest Expenses	109	128
Interest on deposits	79	90
Interest on money market transactions	23	31
Interest on funds borrowed	5	5
Interest on securities issued	0	0
Other interest expenses	2	2
Net Interest Income/Expenses	89	135
Net Fees and Commissions Income/Expenses	36	49
Fees and commissions received	40	53
Fees and commissions paid	4	4
Dividend Income	7	6
Trading Profit/Loss (net)	10	-24
Profit/loss on trading account securities	5	-1
Profit/losses on derivative financial transactions	-12	141
Foreign exchange profit/loss	17	-164
Other Operating Income	23	19
Total Operating Income/Expenses	165	184
Provision for Loan Losses or other Receivables (-)	76	74
Specific provisions of banks loans and other receivables*	52	59
General provision expenses*	0	14
Other Operating Expenses (-)	111	124
Personnel Expenses*	49	55
Net Operating Profit/Loss	-23	-15
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	-15
Provisions for Taxes on Income from Continuing Operations (±)	0	2
Net Profit/Loss from Continuing Operations	-23	-12
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	-23	-12

* Used from information and disclosures related to income statement.

Ratios

(%)

	March 2016	March 2015
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	16.3	14.7
Shareholders' Equity / Total Assets	8.6	8.8
(Shareholders' Equity - Permanent Assets) / Total Assets	6.5	6.7
Net On Balance Sheet Position / Total Shareholders' Equity	0.3	-188.7
Net On and Off Balance Sheet Position / Total Shareholders' Equity	4.0	-5.5
Balance-Sheet Ratios		
TC Assets / Total Assets	53.6	73.9
TC Liabilities / Total Liabilities	46.8	50.6
FC Assets / FC Liabilities	87.2	52.9
TC Deposits / Total Deposits	45.3	53.7
TC Loans / Total Loans and Receivables	69.0	72.3
Total Deposits / Total Assets	59.7	56.9
Funds Borrowed / Total Assets	16.3	20.3
Assets Quality		
Financial Assets (net) / Total Assets	9.1	7.9
Total Loans and Receivables / Total Assets	61.9	59.6
Total Loans and Receivables / Total Deposits	103.7	104.6
Loans Under Follow-up (gross) / Total Loans and Receivables	7.4	6.6
Loans Under Follow-up (net) / Total Loans and Receivables	2.6	2.3
Specific Provisions / Loans Under Follow-up	64.6	65.4
Permanent Assets / Total Assets	2.1	2.1
Consumer Loans / Total Loans and Receivables	37.1	41.4
Liquidity		
Liquid Assets / Total Assets	34.8	37.6
Liquid Assets / Short-term Liabilities	59.3	59.8
TC Liquid Assets / Total Assets	8.2	28.1
Profitability		
Net Profit/Losses / Total Assets	-0.2	-0.1
Net Profit/Losses / Total Shareholders' Equity	-2.5	-1.1
Profit/Losses Before Taxes after Continuing Operations / Total Assets	-0.2	-0.1
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	0.3	0.6
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	22.3	41.1
Non-interest Income (net) / Total Assets	0.7	0.4
Other Operating Expenses / Total Assets	1.0	1.0
Personnel Expenses / Other Operating Expenses	44.5	44.3
Non-interest Income (net) / Other Operating Expenses	68.5	39.6

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

ICBC Turkey Bank A.Ş.

Assets

(USD Million)

	March 2016			%	March 2015			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Cash and Balances with the Central Bank	38	344	382	15.1	34	117	151	12.0
Fin.ass.where fair value cha. is refl.to I/S (Net)	0	0	0	0.0	1	0	1	0.1
Financial assets held for trading	0	0	0	0.0	1	0	1	0.1
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	0	0	0.0	1	0	1	0.1
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	0	112	112	4.5	2	27	29	2.3
Money Market Securities	42	0	42	1.7	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	42	0	42	1.7	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)	61	289	350	13.9	46	2	47	3.8
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	61	101	162	6.4	46	0	46	3.6
Other marketable securities	0	188	188	7.5	0	2	2	0.1
Loans and Receivables	827	746	1,574	62.5	818	163	981	78.0
Loans and Receivables	813	746	1,559	61.9	802	163	965	76.8
Loans granted to the Banks risk group	0	370	370	14.7	26	10	36	2.8
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	813	377	1,189	47.2	776	153	929	73.9
Loans under follow-up	63	0	63	2.5	61	0	61	4.8
Specific provisions (-)	49	0	49	1.9	45	0	45	3.6
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	0	15	15	0.6	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	15	15	0.6	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	9	0	9	0.4	10	0	10	0.8
Financial subsidiaries	9	0	9	0.4	10	0	10	0.8
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	9	0	9	0.4	10	0	10	0.8
Intangible Assets (Net)	1	0	1	0.0	1	0	1	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	1	0	1	0.0	1	0	1	0.1
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	1	0	1	0.1	2	0	2	0.2
Current assets for tax	0	0	0	0.0	1	0	1	0.1
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	18	6	24	0.9	22	4	26	2.1
Total Assets	1,007	1,512	2,519	100.0	945	312	1,257	100.0

Liabilities

(USD Million)

	March 2016			% Distr.	March 2015			% Distr.
	TC	FC	Total		TC	FC	Total	
Deposits	475	375	850	33.8	484	374	858	68.3
Deposits held by the Banks risk group	24	1	24	1.0	6	12	18	1.5
Other	452	374	826	32.8	478	362	840	66.8
Derivative Finan. Liabilities Held for Trading	2	0	2	0.1	0	3	3	0.2
Funds Borrowed	7	1,250	1,258	49.9	12	82	93	7.4
Money Market Takings	29	124	152	6.0	25	0	25	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	29	124	152	6.0	25	0	25	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	2	0	2	0.1	3	0	3	0.2
Other External Resources	17	2	19	0.8	21	1	22	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	21	0	21	0.8	16	0	16	1.3
General provisions	13	0	13	0.5	8	0	8	0.7
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	4	0	4	0.2	4	0	4	0.3
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	5	0	5	0.2	4	0	4	0.3
Liabilities for Tax	3	0	3	0.1	3	0	3	0.2
Current liabilities for tax	3	0	3	0.1	3	0	3	0.2
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia. for Pro.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	211	1	212	8.4	233	0	233	18.6
Paid-in capital	149	0	149	5.9	161	0	161	12.8
Supplementary capital	3	1	4	0.2	3	0	3	0.2
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	0	1	1	0.0	1	0	1	0.0
Revaluation changes of property and equip.	3	0	3	0.1	3	0	3	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	0	0	0	0.0
Profit reserves	67	0	67	2.7	72	0	72	5.7
Legal reserves	4	0	4	0.1	4	0	4	0.3
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	43	0	43	1.7	46	0	46	3.7
Other profit reserves	20	0	20	0.8	22	0	22	1.7
Profit or loss	-8	0	-8	-0.3	-2	0	-2	-0.2
Prior years income/loss	-6	0	-6	-0.2	0	0	0	0.0
Current year income/loss	-2	0	-2	-0.1	-2	0	-2	-0.2
Total Liabilities	767	1,752	2,519	100.0	797	460	1,257	100.0

ICBC Turkey Bank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	March 2016			March 2015		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	90	230	320	138	179	317
Letters of guarantee	90	164	254	138	125	263
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	35	35	0	45	45
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	32	32	0	9	9
Commitments	79	3	82	98	1	99
Irrevocable commitments	79	3	82	98	1	99
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	167	189	356	70	272	342
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	167	189	356	70	272	342
Custody and Pledged Securities	1,000	311	1,311	1,052	190	1,241
Items held in Custody	35	9	44	62	23	85
Pledged Items	965	302	1,267	989	166	1,156
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	1,336	732	2,069	1,358	641	1,999

Income-Expenditure

(USD Million)

	March 2016	March 2015
Interest Income	40	28
Interest on loans	34	26
Interest received from reserve deposits	1	0
Interest received from banks	0	0
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	6	1
Other interest income	0	1
Interest Expenses	19	15
Interest on deposits	13	14
Interest on money market transactions	5	1
Interest on funds borrowed	1	1
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	21	13
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)	-6	-2
Profit/loss on trading account securities	0	0
Profit/losses on derivative financial transactions	-15	-3
Foreign exchange profit/loss	9	0
Other Operating Income	1	2
Total Operating Income/Expenses	18	14
Provision for Loan Losses or other Receivables (-)	4	4
Specific provisions of banks loans and other receivables*	2	4
General provision expenses*	2	0
Other Operating Expenses (-)	15	12
Personnel Expenses*	8	7
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	1
Net Profit/Loss from Continuing Operations	-2	-2
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	-2	-2

* Used from information and disclosures related to income statement.

Ratios

(%)

	March 2016	March 2015
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	13.9	19.5
Shareholders' Equity / Total Assets	8.4	18.6
(Shareholders' Equity - Permanent Assets) / Total Assets	7.1	15.7
Net On Balance Sheet Position / Total Shareholders' Equity	-76.9	-28.6
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.5	-0.1
Balance-Sheet Ratios		
TC Assets / Total Assets	40.0	75.2
TC Liabilities / Total Liabilities	30.4	63.4
FC Assets / FC Liabilities	86.3	67.9
TC Deposits / Total Deposits	55.9	56.4
TC Loans / Total Loans and Receivables	52.6	83.4
Total Deposits / Total Assets	33.8	68.3
Funds Borrowed / Total Assets	49.9	7.4
Assets Quality		
Financial Assets (net) / Total Assets	14.5	3.9
Total Loans and Receivables / Total Assets	62.5	78.0
Total Loans and Receivables / Total Deposits	185.0	114.3
Loans Under Follow-up (gross) / Total Loans and Receivables	4.0	6.2
Loans Under Follow-up (net) / Total Loans and Receivables	0.9	1.6
Specific Provisions / Loans Under Follow-up	76.9	74.6
Permanent Assets / Total Assets	1.3	2.8
Consumer Loans / Total Loans and Receivables	12.6	14.8
Liquidity		
Liquid Assets / Total Assets	35.2	18.1
Liquid Assets / Short-term Liabilities	106.5	31.0
TC Liquid Assets / Total Assets	5.6	6.6
Profitability		
Net Profit/Losses / Total Assets	-0.1	-0.2
Net Profit/Losses / Total Shareholders' Equity	-0.7	-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	0.8	0.8
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	109.4	69.5
Non-interest Income (net) / Total Assets	-0.2	0.0
Other Operating Expenses / Total Assets	0.6	1.0
Personnel Expenses / Other Operating Expenses	56.3	57.0
Non-interest Income (net) / Other Operating Expenses	-25.2	4.9

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

İller Bankası A.Ş.

Assets

(USD Million)

	March 2016			%	March 2015			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Cash and Balances with the Central Bank	0	0	0	0.0	0	0	0	0.0
Fin.ass.where fair value cha. is refl.to I/S (Net)	0	0	0	0.0	0	0	0	0.0
Financial assets held for trading	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	1,796	20	1,816	27.3	1,753	9	1,762	27.7
Money Market Securities	0	0	0	0.0	0	0	0	0.0
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans and Receivables	4,291	317	4,608	69.2	4,191	247	4,438	69.7
Loans and Receivables	4,291	317	4,608	69.2	4,191	247	4,438	69.7
Loans granted to the Banks risk group	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	4,291	317	4,608	69.2	4,191	247	4,438	69.7
Loans under follow-up	0	0	0	0.0	0	0	0	0.0
Specific provisions (-)	0	0	0	0.0	0	0	0	0.0
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	0	0	0	0.0	0	0	0	0.0
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	1	0	1	0.0	1	0	1	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	1	0	1	0.0	1	0	1	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	130	0	130	2.0	59	0	59	0.9
Intangible Assets (Net)	2	0	2	0.0	1	0	1	0.0
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	2	0	2	0.0	1	0	1	0.0
Real Estates for Investment Purpose (Net)	30	0	30	0.5	64	0	64	1.0
Assets for Tax	23	0	23	0.4	22	0	22	0.4
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	23	0	23	0.4	22	0	22	0.4
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	49	1	50	0.8	17	0	18	0.3
Total Assets	6,324	338	6,662	100.0	6,109	256	6,365	100.0

Liabilities

(USD Million)

	March 2016			%	March 2015			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Deposits	0	0	0	0.0	0	0	0	0.0
Deposits held by the Banks risk group	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Trading	0	0	0	0.0	0	0	0	0.0
Funds Borrowed	0	336	336	5.0	0	255	255	4.0
Money Market Takings	0	0	0	0.0	0	0	0	0.0
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	0	0	0	0.0	0	0	0	0.0
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	1,612	0	1,613	24.2	1,472	0	1,472	23.1
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	1,612	0	1,613	24.2	1,472	0	1,472	23.1
Miscellaneous Payables	54	1	55	0.8	45	0	45	0.7
Other External Resources	11	0	11	0.2	72	0	72	1.1
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	118	0	118	1.8	113	0	113	1.8
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	34	0	34	0.5	34	0	34	0.5
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	84	0	84	1.3	79	0	79	1.2
Liabilities for Tax	37	0	37	0.6	34	0	34	0.5
Current liabilities for tax	37	0	37	0.6	34	0	34	0.5
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	4,492	0	4,492	67.4	4,373	0	4,373	68.7
Paid-in capital	3,869	0	3,869	58.1	3,750	0	3,750	58.9
Supplementary capital	313	0	313	4.7	339	0	339	5.3
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.	3	0	3	0.0	3	0	3	0.1
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est.for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv.&ass.,subs.& joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val.inc.in pro.& equ.held for sale p.and term.ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	310	0	310	4.7	335	0	335	5.3
Profit reserves	219	0	219	3.3	205	0	205	3.2
Legal reserves	164	0	164	2.5	166	0	166	2.6
Status reserves	55	0	55	0.8	40	0	40	0.6
Extraordinary reserves	0	0	0	0.0	0	0	0	0.0
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	90	0	90	1.4	79	0	79	1.2
Prior years income/loss	23	0	23	0.3	21	0	21	0.3
Current year income/loss	68	0	68	1.0	58	0	58	0.9
Total Liabilities	6,325	337	6,662	100.0	6,110	255	6,365	100.0

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Off Balance Sheet Commitments

(USD Million)

	March 2016			March 2015		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	163	1	164	196	1	198
Letters of guarantee	163	1	164	196	1	198
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	0	0	0	0	0
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	0	0	0	0	0
Commitments	3,009	979	3,988	1,711	357	2,067
Irrevocable commitments	3,009	979	3,988	1,711	357	2,067
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	1,395	158	1,552	1,309	151	1,460
Items held in Custody	1,110	156	1,266	1,168	149	1,318
Pledged Items	285	1	286	141	2	143
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	4,567	1,138	5,704	3,216	509	3,725

Income-Expenditure

(USD Million)

	March 2016	March 2015
Interest Income	107	95
Interest on loans	72	66
Interest received from reserve deposits	0	0
Interest received from banks	35	29
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	107	95
Net Fees and Commissions Income/Expenses	2	2
Fees and commissions received	2	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	9	8
Total Operating Income/Expenses	117	104
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 (-)	33	32
Personnel Expenses*	23	22
Net Operating Profit/Loss	85	72
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	85	72
Provisions for Taxes on Income from Continuing Operations (±)	-17	-15
Net Profit/Loss from Continuing Operations	68	58
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	68	58

* Used from information and disclosures related to income statement.

Ratios

(%)

	March 2016	March 2015
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	55.8	64.2
Shareholders' Equity / Total Assets	67.4	68.7
(Shareholders' Equity - Permanent Assets) / Total Assets	65.4	67.8
Net On Balance Sheet Position / Total Shareholders' Equity	0.0	0.0
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.0	0.0
Balance-Sheet Ratios		
TC Assets / Total Assets	94.9	96.0
TC Liabilities / Total Liabilities	94.9	96.0
FC Assets / FC Liabilities	100.2	100.2
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans and Receivables	93.1	94.4
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	5.0	4.0
Assets Quality		
Financial Assets (net) / Total Assets	0.0	0.0
Total Loans and Receivables / Total Assets	69.2	69.7
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	2.0	0.9
Consumer Loans / Total Loans and Receivables	0.2	0.2
Liquidity		
Liquid Assets / Total Assets	27.3	27.7
Liquid Assets / Short-term Liabilities	194.2	196.7
TC Liquid Assets / Total Assets	27.0	27.5
Profitability		
Net Profit/Losses / Total Assets	1.0	0.9
Net Profit/Losses / Total Shareholders' Equity	1.5	1.3
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.3	1.1
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	1.6	1.5
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	91.3	90.8
Non-interest Income (net) / Total Assets	0.2	0.2
Other Operating Expenses / Total Assets	0.5	0.5
Personnel Expenses / Other Operating Expenses	69.7	69.0
Non-interest Income (net) / Other Operating Expenses	31.2	30.2

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

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Assets

(USD Million)

	March 2016			%	March 2015			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Cash and Balances with the Central Bank	156	1,876	2,032	12.3	177	1,477	1,654	10.7
Fin.ass.where fair value cha. is refl.to I/S (Net)	89	50	139	0.8	102	59	161	1.0
Financial assets held for trading	89	50	139	0.8	102	59	161	1.0
Public sector debt securities	5	2	6	0.0	9	4	14	0.1
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	84	48	133	0.8	92	55	148	1.0
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	139	140	0.8	6	19	25	0.2
Money Market Securities	0	0	0	0.0	0	0	0	0.0
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	1,129	12	1,141	6.9	1,024	0	1,024	6.6
Securities representing a share in capital	2	12	14	0.1	2	0	2	0.0
Public sector debt securities	1,127	0	1,127	6.8	1,022	0	1,022	6.6
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans and Receivables	9,084	3,253	12,338	74.4	8,984	2,841	11,825	76.6
Loans and Receivables	8,955	3,253	12,208	73.6	8,861	2,841	11,702	75.8
Loans granted to the Banks risk group	27	1	28	0.2	13	2	16	0.1
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	8,928	3,252	12,180	73.5	8,848	2,839	11,686	75.7
Loans under follow-up	408	0	408	2.5	321	0	321	2.1
Specific provisions (-)	279	0	279	1.7	198	0	198	1.3
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)	34	0	34	0.2	37	0	37	0.2
Financial subsidiaries	34	0	34	0.2	37	0	37	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	409	0	409	2.5	393	0	393	2.5
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	409	0	409	2.5	393	0	393	2.5
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	128	0	128	0.8	128	0	128	0.8
Intangible Assets (Net)	11	0	11	0.1	9	0	9	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	11	0	11	0.1	9	0	9	0.1
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	2	0	2	0.0	13	0	13	0.1
Current assets for tax	2	0	2	0.0	13	0	13	0.1
Deferred assets for tax	0	0	0	0.0	0	0	0	0.0
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	194	11	204	1.2	157	8	166	1.1
Total Assets	11,236	5,340	16,577	100.0	11,031	4,405	15,436	100.0

Liabilities

(USD Million)

	March 2016			%	March 2015			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Deposits	5,232	2,727	7,959	48.0	5,099	2,667	7,766	50.3
Deposits held by the Banks risk group	10	20	31	0.2	16	36	53	0.3
Other	5,221	2,707	7,928	47.8	5,083	2,631	7,714	50.0
Derivative Finan. Liabilities Held for Trading	58	47	105	0.6	49	67	116	0.8
Funds Borrowed	211	4,799	5,009	30.2	92	4,337	4,429	28.7
Money Market Takings	412	0	412	2.5	427	0	427	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	35	0	35	0.2
Funds provided under repurchase agreements	412	0	412	2.5	392	0	392	2.5
Marketable Securities Issued (Net)	14	0	14	0.1	210	0	210	1.4
Bills	14	0	14	0.1	210	0	210	1.4
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	97	7	105	0.6	104	8	112	0.7
Other External Resources	146	7	153	0.9	120	18	137	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	23	2	25	0.2	34	3	37	0.2
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	23	2	25	0.2	34	3	37	0.2
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	238	0	238	1.4	228	0	228	1.5
General provisions	196	0	196	1.2	186	0	186	1.2
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	28	0	28	0.2	27	0	27	0.2
Liabilities for Tax	91	0	91	0.5	65	0	65	0.4
Current liabilities for tax	26	0	26	0.2	23	0	23	0.2
Deferred liabilities for tax	65	0	65	0.4	42	0	42	0.3
Lia. for Pro.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	163	714	877	5.3	179	379	558	3.6
Shareholders' Equity	1,579	10	1,588	9.6	1,352	-2	1,350	8.7
Paid-in capital	1,234	0	1,234	7.4	1,066	0	1,066	6.9
Supplementary capital	22	10	32	0.2	12	-2	10	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	-8	12	4	0.0	-2	0	-2	0.0
Revaluation changes of property and equip.	9	0	9	0.1	9	0	9	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)	20	-2	18	0.1	4	-2	2	0.0
Val.inc.in pro.& equ.held for sale p.and term.ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	0	0	0	0.0	0	0	0	0.0
Profit reserves	286	0	286	1.7	266	0	266	1.7
Legal reserves	35	0	35	0.2	36	0	36	0.2
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	251	0	251	1.5	230	0	230	1.5
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	36	0	36	0.2	7	0	7	0.0
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	36	0	36	0.2	7	0	7	0.0
Total Liabilities	8,264	8,313	16,577	100.0	7,959	7,476	15,436	100.0

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Off Balance Sheet Commitments

(USD Million)

	March 2016			March 2015		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	951	2,963	3,914	969	2,295	3,264
Letters of guarantee	948	1,049	1,998	962	1,061	2,023
Bank acceptances	0	63	63	0	120	120
Letters of credit	0	416	416	0	508	508
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	3	1,434	1,437	7	606	613
Commitments	2,269	1,036	3,305	2,658	1,070	3,729
Irrevocable commitments	2,269	1,036	3,305	2,658	1,070	3,729
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	8,488	13,293	21,781	7,183	9,860	17,043
Derivative finan. instruments held for hedging	3,727	2,500	6,227	3,477	2,620	6,098
Trading transactions	4,761	10,793	15,554	3,706	7,239	10,946
Custody and Pledged Securities	71,722	8,979	80,700	71,432	8,586	80,018
Items held in Custody	232	445	677	429	481	910
Pledged Items	13,921	1,878	15,799	14,479	1,589	16,068
Accepted independent guaran. and warran.	57,568	6,656	64,224	56,524	6,516	63,040
Total Off Balance Sheet Commitments	83,430	26,270	109,700	82,243	21,811	104,054

Income-Expenditure

(USD Million)

	March 2016	March 2015
Interest Income	365	329
Interest on loans	330	296
Interest received from reserve deposits	2	0
Interest received from banks	1	2
Interest received from money market transactions	1	7
Interest received from marketable securities portfolio	30	22
Other interest income	0	0
Interest Expenses	169	144
Interest on deposits	129	109
Interest on money market transactions	28	23
Interest on funds borrowed	8	7
Interest on securities issued	2	3
Other interest expenses	2	2
Net Interest Income/Expenses	196	185
Net Fees and Commissions Income/Expenses	28	25
Fees and commissions received	43	32
Fees and commissions paid	15	7
Dividend Income	11	6
Trading Profit/Loss (net)	-33	-35
Profit/loss on trading account securities	-1	0
Profit/losses on derivative financial transactions	-125	194
Foreign exchange profit/loss	93	-229
Other Operating Income	18	29
Total Operating Income/Expenses	220	210
Provision for Loan Losses or other Receivables (-)	56	64
Specific provisions of banks loans and other receivables*	54	44
General provision expenses*	0	18
Other Operating Expenses (-)	120	133
Personnel Expenses*	51	54
Net Operating Profit/Loss	43	13
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	43	13
Provisions for Taxes on Income from Continuing Operations (±)	-7	-5
Net Profit/Loss from Continuing Operations	36	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	36	7

* Used from information and disclosures related to income statement.

Ratios

(%)

	March 2016	March 2015
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	16.9	13.4
Shareholders' Equity / Total Assets	9.6	8.7
(Shareholders' Equity - Permanent Assets) / Total Assets	7.8	6.8
Net On Balance Sheet Position / Total Shareholders' Equity	-131.2	-161.7
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.1	1.0
Balance-Sheet Ratios		
TC Assets / Total Assets	67.8	71.5
TC Liabilities / Total Liabilities	49.9	51.6
FC Assets / FC Liabilities	64.2	58.9
TC Deposits / Total Deposits	65.7	65.7
TC Loans / Total Loans and Receivables	73.6	76.0
Total Deposits / Total Assets	48.0	50.3
Funds Borrowed / Total Assets	30.2	28.7
Assets Quality		
Financial Assets (net) / Total Assets	10.2	10.2
Total Loans and Receivables / Total Assets	74.4	76.6
Total Loans and Receivables / Total Deposits	155.0	152.3
Loans Under Follow-up (gross) / Total Loans and Receivables	3.3	2.7
Loans Under Follow-up (net) / Total Loans and Receivables	1.0	1.0
Specific Provisions / Loans Under Follow-up	68.3	61.7
Permanent Assets / Total Assets	1.8	1.9
Consumer Loans / Total Loans and Receivables	32.6	35.4
Liquidity		
Liquid Assets / Total Assets	20.8	18.6
Liquid Assets / Short-term Liabilities	43.1	35.4
TC Liquid Assets / Total Assets	8.3	8.5
Profitability		
Net Profit/Losses / Total Assets	0.2	0.0
Net Profit/Losses / Total Shareholders' Equity	2.3	0.6
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.3	0.1
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	0.9	0.9
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	64.7	66.9
Non-interest Income (net) / Total Assets	0.1	0.2
Other Operating Expenses / Total Assets	0.7	0.9
Personnel Expenses / Other Operating Expenses	42.1	40.8
Non-interest Income (net) / Other Operating Expenses	19.7	18.8

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

Intesa Sanpaolo S.p.A.

Assets

(USD Million)

	March 2016			%	March 2015			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Cash and Balances with the Central Bank	4	303	307	19.6	0	73	73	7.9
Fin.ass.where fair value cha. is refl.to I/S (Net)	0	0	0	0.0	0	0	0	0.0
Financial assets held for trading	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	0	3	3	0.2	288	1	289	31.2
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	226	1,008	1,234	79.0	107	456	563	60.8
Loans and Receivables	226	1,008	1,234	79.0	107	456	563	60.8
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	226	1,008	1,234	79.0	107	456	563	60.8
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	17	0	17	1.1	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	1	0	1	0.1
Intangible Assets (Net)	0	0	0	0.0	0	0	0	0.0
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	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	1	0.0	0	0	1	0.1
Total Assets	249	1,313	1,562	100.0	396	530	926	100.0

Liabilities

(USD Million)

	March 2016			%	March 2015			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Deposits	1	505	507	32.4	0	87	88	9.5
Deposits held by the Banks risk group	0	496	496	31.8	0	85	85	9.2
Other	1	9	10	0.7	0	2	3	0.3
Derivative Finan. Liabilities Held for Trading	0	0	0	0.0	0	0	0	0.0
Funds Borrowed	41	720	760	48.7	96	458	554	59.8
Money Market Takings	0	0	0	0.0	0	0	0	0.0
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	0	0	0	0.0	0	0	0	0.0
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	0	1	1	0.1	0	1	1	0.1
Other External Resources	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	12	0	12	0.8	6	0	6	0.6
General provisions	12	0	12	0.7	6	0	6	0.6
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	0	0	0	0.0	0	0	0	0.0
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	0	0	0	0.0	0	0	0	0.0
Liabilities for Tax	3	0	3	0.2	2	0	2	0.2
Current liabilities for tax	3	0	3	0.2	2	0	2	0.2
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia. for Pro.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	279	0	279	17.9	276	0	276	29.8
Paid-in capital	240	0	240	15.3	259	0	259	28.0
Supplementary capital	0	0	0	0.0	0	0	0	0.0
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	0	0	0	0.0	0	0	0	0.0
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est.for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv.&ass.,subs.& joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val.inc.in pro.& equ.held for sale p.and term.ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	0	0	0	0.0	0	0	0	0.0
Profit reserves	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	39	0	39	2.5	17	0	17	1.9
Prior years income/loss	31	0	31	2.0	15	0	15	1.6
Current year income/loss	8	0	8	0.5	3	0	3	0.3
Total Liabilities	335	1,227	1,562	100.0	380	546	926	100.0

Intesa Sanpaolo S.p.A.

Off Balance Sheet Commitments

(USD Million)

	March 2016			March 2015		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	2	4	5	0	1	1
Letters of guarantee	2	3	5	0	0	1
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	1	1	0	0	0
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	0	0	0	0	0
Commitments	200	385	586	0	0	0
Irrevocable commitments	0	0	0	0	0	0
Revocable commitments	200	385	586	0	0	0
Derivative Financial Instruments	92	92	184	0	0	0
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	92	92	184	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	294	481	775	0	1	1

Income-Expenditure

(USD Million)

	March 2016	March 2015
Interest Income	12	9
Interest on loans	12	4
Interest received from reserve deposits	0	0
Interest received from banks	0	5
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	0	0
Other interest income	0	0
Interest Expenses	2	1
Interest on deposits	0	0
Interest on money market transactions	2	1
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	10	8
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)	2	0
Profit/loss on trading account securities	0	0
Profit/losses on derivative financial transactions	1	0
Foreign exchange profit/loss	1	0
Other Operating Income	0	0
Total Operating Income/Expenses	12	8
Provision for Loan Losses or other Receivables (-)	0	3
Specific provisions of banks loans and other receivables*	0	0
General provision expenses*	0	3
Other Operating Expenses (-)	1	1
Personnel Expenses*	0	0
Net Operating Profit/Loss	10	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	10	4
Provisions for Taxes on Income from Continuing Operations (±)	-2	-1
Net Profit/Loss from Continuing Operations	8	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	8	3

* Used from information and disclosures related to income statement.

Ratios

(%)

	March 2016	March 2015
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	17.9	40.5
Shareholders' Equity / Total Assets	17.9	29.8
(Shareholders' Equity - Permanent Assets) / Total Assets	17.8	29.8
Net On Balance Sheet Position / Total Shareholders' Equity	35.7	-0.3
Net On and Off Balance Sheet Position / Total Shareholders' Equity	2.7	-0.3
Balance-Sheet Ratios		
TC Assets / Total Assets	15.9	42.7
TC Liabilities / Total Liabilities	21.5	41.0
FC Assets / FC Liabilities	107.1	97.0
TC Deposits / Total Deposits	0.3	0.2
TC Loans / Total Loans and Receivables	18.3	19.0
Total Deposits / Total Assets	32.4	9.5
Funds Borrowed / Total Assets	48.7	59.8
Assets Quality		
Financial Assets (net) / Total Assets	0.0	0.0
Total Loans and Receivables / Total Assets	79.0	60.8
Total Loans and Receivables / Total Deposits	243.4	642.2
Loans Under Follow-up (gross) / Total Loans and Receivables	0.0	0.0
Loans Under Follow-up (net) / Total Loans and Receivables	0.0	0.0
Specific Provisions / Loans Under Follow-up	-	-
Permanent Assets / Total Assets	0.0	0.1
Consumer Loans / Total Loans and Receivables	0.0	0.0
Liquidity		
Liquid Assets / Total Assets	19.8	39.1
Liquid Assets / Short-term Liabilities	123.1	269.6
TC Liquid Assets / Total Assets	0.3	31.1
Profitability		
Net Profit/Losses / Total Assets	0.5	0.3
Net Profit/Losses / Total Shareholders' Equity	2.9	0.9
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.7	0.4
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	0.6	0.9
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	84.1	100.4
Non-interest Income (net) / Total Assets	0.1	0.0
Other Operating Expenses / Total Assets	0.1	0.1
Personnel Expenses / Other Operating Expenses	38.5	50.9
Non-interest Income (net) / Other Operating Expenses	151.7	-3.7

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

İstanbul Takas ve Saklama Bankası A.Ş.

Assets

(USD Million)

	March 2016			% Distr.	March 2015			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	0	0	0	0.0	0	0	0	0.0
Fin.ass.where fair value cha. is refl.to I/S (Net)	1	0	1	0.1	1	0	1	0.1
Financial assets held for trading	1	0	1	0.1	1	0	1	0.1
Public sector debt securities	1	0	1	0.1	1	0	1	0.1
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	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	1,577	973	2,550	95.9	1,380	854	2,234	94.9
Money Market Securities	6	0	6	0.2	8	0	8	0.3
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	6	0	6	0.2	8	0	8	0.3
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	32	0	32	1.2	36	0	36	1.6
Loans and Receivables	32	0	32	1.2	36	0	36	1.6
Loans granted to the Banks risk group	31	0	31	1.2	5	0	5	0.2
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	32	0	32	1.4
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)	28	0	28	1.0	30	0	30	1.3
Public sector debt securities	28	0	28	1.0	30	0	30	1.3
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	2	0	2	0.1	2	0	2	0.1
Financial subsidiaries	2	0	2	0.1	0	0	0	0.0
Non-financial subsidiaries	0	0	0	0.0	2	0	2	0.1
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	5	0	5	0.2	6	0	6	0.3
Intangible Assets (Net)	29	0	29	1.1	30	0	30	1.3
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	29	0	29	1.1	30	0	30	1.3
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	0	0	0	0.0	1	0	1	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	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	4	0	5	0.2	3	0	4	0.2
Total Assets	1,685	974	2,658	100.0	1,499	855	2,353	100.0

Liabilities

(USD Million)

	March 2016			% Distr.	March 2015			% Distr.
	TC	FC	Total		TC	FC	Total	
Deposits	0	0	0	0.0	0	0	0	0.0
Deposits held by the Banks risk group	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Trading	0	0	0	0.0	0	0	0	0.0
Funds Borrowed	159	593	752	28.3	153	619	772	32.8
Money Market Takings	0	0	0	0.0	0	0	0	0.0
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	0	0	0	0.0	0	0	0	0.0
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	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	1,096	375	1,472	55.4	950	234	1,183	50.3
Other External Resources	98	0	98	3.7	83	0	83	3.5
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	13	0	13	0.5	12	0	12	0.5
General provisions	7	0	7	0.3	7	0	7	0.3
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	5	0	5	0.2	4	0	4	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	1	0	1	0.0	1	0	1	0.0
Liabilities for Tax	6	0	6	0.2	4	0	4	0.2
Current liabilities for tax	6	0	6	0.2	4	0	4	0.2
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia. for Pro.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	318	0	318	11.9	298	0	298	12.7
Paid-in capital	212	0	212	8.0	230	0	230	9.8
Supplementary capital	13	0	13	0.5	14	0	14	0.6
Share premium	12	0	12	0.4	13	0	13	0.5
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	0	0	0	0.0	0	0	0	0.0
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est.for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv.&ass.,subs.& joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val.inc.in pro.& equ.held for sale p.and term.ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	1	0	1	0.1	2	0	2	0.1
Profit reserves	68	0	68	2.5	36	0	36	1.5
Legal reserves	18	0	18	0.7	14	0	14	0.6
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	49	0	49	1.8	21	0	21	0.9
Other profit reserves	1	0	1	0.0	1	0	1	0.0
Profit or loss	24	0	24	0.9	18	0	18	0.7
Prior years income/loss	1	0	1	0.0	1	0	1	0.1
Current year income/loss	23	0	23	0.9	16	0	16	0.7
Total Liabilities	1,690	968	2,658	100.0	1,501	853	2,353	100.0

İstanbul Takas ve Saklama Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	March 2016			March 2015		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	2,350	0	2,350	2,418	0	2,418
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	2,350	0	2,350	2,418	0	2,418
Commitments	81	0	81	82	16	98
Irrevocable commitments	81	0	81	82	0	82
Revocable commitments	0	0	0	0	16	16
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	738,927	356	739,283	605,970	485	606,455
Items held in Custody	733,942	0	733,942	600,311	0	600,311
Pledged Items	4,985	356	5,341	5,659	485	6,144
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	741,358	356	741,714	608,470	502	608,971

Income-Expenditure

(USD Million)

	March 2016	March 2015
Interest Income	28	20
Interest on loans	1	1
Interest received from reserve deposits	0	0
Interest received from banks	26	18
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	1	1
Other interest income	0	0
Interest Expenses	4	4
Interest on deposits	0	0
Interest on money market transactions	4	4
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	24	16
Net Fees and Commissions Income/Expenses	9	8
Fees and commissions received	10	8
Fees and commissions paid	1	1
Dividend Income	2	0
Trading Profit/Loss (net)	0	0
Profit/loss on trading account securities	0	0
Profit/losses on derivative financial transactions	0	0
Foreign exchange profit/loss	0	0
Other Operating Income	2	2
Total Operating Income/Expenses	37	27
Provision for Loan Losses or other Receivables (-)	1	0
Specific provisions of banks loans and other receivables*	0	0
General provision expenses*	1	0
Other Operating Expenses (-)	7	7
Personnel Expenses*	4	4
Net Operating Profit/Loss	28	20
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	20
Provisions for Taxes on Income from Continuing Operations (±)	-5	-3
Net Profit/Loss from Continuing Operations	23	16
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	16

* Used from information and disclosures related to income statement.

Ratios

(%)

	March 2016	March 2015
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	23.2	23.8
Shareholders' Equity / Total Assets	11.9	12.7
(Shareholders' Equity - Permanent Assets) / Total Assets	10.6	11.0
Net On Balance Sheet Position / Total Shareholders' Equity	1.7	0.6
Net On and Off Balance Sheet Position / Total Shareholders' Equity	1.7	0.6
Balance-Sheet Ratios		
TC Assets / Total Assets	63.4	63.7
TC Liabilities / Total Liabilities	63.6	63.8
FC Assets / FC Liabilities	100.6	100.2
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	28.3	32.8
Assets Quality		
Financial Assets (net) / Total Assets	1.1	1.3
Total Loans and Receivables / Total Assets	1.2	1.6
Total Loans and Receivables / Total Deposits	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	1.8	1.7
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	1.4	1.6
Consumer Loans / Total Loans and Receivables	0.0	0.0
Liquidity		
Liquid Assets / Total Assets	96.2	95.4
Liquid Assets / Short-term Liabilities	114.2	110.8
TC Liquid Assets / Total Assets	59.6	59.0
Profitability		
Net Profit/Losses / Total Assets	0.9	0.7
Net Profit/Losses / Total Shareholders' Equity	7.3	5.5
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.1	0.8
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	0.9	0.7
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	65.2	62.2
Non-interest Income (net) / Total Assets	0.5	0.4
Other Operating Expenses / Total Assets	0.3	0.3
Personnel Expenses / Other Operating Expenses	54.0	57.5
Non-interest Income (net) / Other Operating Expenses	173.6	147.6

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

JPMorgan Chase Bank N.A.

Assets

(USD Million)

	March 2016			%	March 2015			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Cash and Balances with the Central Bank	1	0	1	0.5	0	9	9	5.8
Fin.ass.where fair value cha. is refl.to I/S (Net)	3	1	4	2.6	4	0	4	3.0
Financial assets held for trading	3	1	4	2.6	4	0	4	3.0
Public sector debt securities	3	0	3	2.2	4	0	4	2.7
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	0.4	0	0	0	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	133	133	95.0	0	131	131	88.8
Money Market Securities	0	0	0	0.0	0	0	0	0.0
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans and Receivables	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	0.7
Intangible Assets (Net)	1	0	1	0.5	1	0	1	0.6
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	1	0	1	0.5	1	0	1	0.6
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	1	0.7	1	1	1	1.0
Total Assets	6	135	141	100.0	7	141	148	100.0

Liabilities

(USD Million)

	March 2016			%	March 2015			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Deposits	1	0	1	0.7	9	0	9	6.1
Deposits held by the Banks risk group	1	0	1	0.7	2	0	2	1.4
Other	0	0	0	0.0	7	0	7	4.7
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	0.0	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	3	0	3	1.9	3	0	3	1.8
General provisions	1	0	1	1.0	1	0	1	0.9
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	1	0	1	0.8	1	0	1	0.8
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	1	0	1	0.6	1	0	1	0.8
Current liabilities for tax	1	0	1	0.6	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	136	0	136	96.8	135	0	135	91.2
Paid-in capital	35	0	35	25.2	38	0	38	25.9
Supplementary capital	0	0	0	0.0	0	0	0	0.0
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	0	0	0	0.0	0	0	0	0.0
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est.for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv.&ass.,subs.& joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val.inc.in pro.& equ.held for sale p.and term.ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	0	0	0	0.0	0	0	0	0.0
Profit reserves	0	0	0	0.0	0	0	0	0.0
Legal reserves	0	0	0	0.0	0	0	0	0.0
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	0	0	0	0.0	0	0	0	0.0
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	101	0	101	71.6	96	0	96	65.3
Prior years income/loss	100	0	100	70.8	94	0	94	63.6
Current year income/loss	1	0	1	0.8	2	0	2	1.6
Total Liabilities	141	0	141	100.0	148	0	148	100.0

JPMorgan Chase Bank N.A.

Off Balance Sheet Commitments

(USD Million)

	March 2016			March 2015		
	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	174	0	174
Irrevocable commitments	0	0	0	174	0	174
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	135	134	269	171	179	350
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	135	134	269	171	179	350
Custody and Pledged Securities	1	0	1	1	0	1
Items held in Custody	1	0	1	1	0	1
Pledged Items	0	0	0	0	0	0
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	136	134	270	346	179	525

Income-Expenditure

(USD Million)

	March 2016	March 2015
Interest Income	3	8
Interest on loans	0	0
Interest received from reserve deposits	0	0
Interest received from banks	2	5
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	1	3
Other interest income	0	0
Interest Expenses	1	1
Interest on deposits	0	1
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	7
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	-1
Profit/loss on trading account securities	2	2
Profit/losses on derivative financial transactions	0	-2
Foreign exchange profit/loss	1	0
Other Operating Income	0	0
Total Operating Income/Expenses	6	8
Provision for Loan Losses or other Receivables (-)	0	0
Specific provisions of banks loans and other receivables*	0	0
General provision expenses*	0	0
Other Operating Expenses (-)	4	4
Personnel Expenses*	1	1
Net Operating Profit/Loss	2	4
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	2	4
Provisions for Taxes on Income from Continuing Operations (±)	-1	-1
Net Profit/Loss from Continuing Operations	1	2
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	1	2

* Used from information and disclosures related to income statement.

Ratios

(%)

	March 2016	March 2015
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	124.5	121.3
Shareholders' Equity / Total Assets	96.8	91.2
(Shareholders' Equity - Permanent Assets) / Total Assets	95.6	89.8
Net On Balance Sheet Position / Total Shareholders' Equity	98.6	104.3
Net On and Off Balance Sheet Position / Total Shareholders' Equity	197.4	2.1
Balance-Sheet Ratios		
TC Assets / Total Assets	4.1	4.6
TC Liabilities / Total Liabilities	100.0	99.9
FC Assets / FC Liabilities	1,409,203.7	112,010.3
TC Deposits / Total Deposits	99.8	100.0
TC Loans / Total Loans and Receivables	-	-
Total Deposits / Total Assets	0.7	6.1
Funds Borrowed / Total Assets	0.0	0.0
Assets Quality		
Financial Assets (net) / Total Assets	2.6	3.0
Total Loans and Receivables / Total Assets	0.0	0.0
Total Loans and Receivables / Total Deposits	0.0	0.0
Loans Under Follow-up (gross) / Total Loans and Receivables	-	-
Loans Under Follow-up (net) / Total Loans and Receivables	-	-
Specific Provisions / Loans Under Follow-up	-	-
Permanent Assets / Total Assets	1.2	1.3
Consumer Loans / Total Loans and Receivables	-	-
Liquidity		
Liquid Assets / Total Assets	98.1	97.7
Liquid Assets / Short-term Liabilities	13,417.5	1,553.4
TC Liquid Assets / Total Assets	2.6	2.8
Profitability		
Net Profit/Losses / Total Assets	0.8	1.6
Net Profit/Losses / Total Shareholders' Equity	0.8	1.8
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.5	2.5
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	1.5	5.1
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	35.0	92.3
Non-interest Income (net) / Total Assets	2.8	0.4
Other Operating Expenses / Total Assets	2.6	2.8
Personnel Expenses / Other Operating Expenses	31.8	34.8
Non-interest Income (net) / Other Operating Expenses	107.9	15.4

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

Merrill Lynch Yatırım Bank A.Ş.

Assets

(USD Million)

	March 2016			% Distr.	March 2015			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	7	3	9	10.3	0	5	5	6.2
Fin.ass.where fair value cha. is refl.to I/S (Net)	38	0	38	41.9	58	0	58	67.8
Financial assets held for trading	38	0	38	41.9	58	0	58	67.8
Public sector debt securities	38	0	38	41.9	58	0	58	67.8
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	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	4	4	4.2	0	0	0	0.5
Money Market Securities	25	0	25	28.1	0	0	0	0.0
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	25	0	25	28.1	0	0	0	0.0
Financial Assets Available for Sale (Net)	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans and Receivables	0	5	5	5.6	0	10	10	11.7
Loans and Receivables	0	5	5	5.6	0	10	10	11.7
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	0	5	5	5.6	0	10	10	11.7
Loans under follow-up	0	0	0	0.0	0	0	0	0.0
Specific provisions (-)	0	0	0	0.0	0	0	0	0.0
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	3	0	3	2.9	3	0	3	3.3
Financial subsidiaries	3	0	3	2.9	3	0	3	3.3
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)	0	0	0	0.5	0	0	0	0.5
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	2	0	2	2.5	3	0	3	3.4
Current assets for tax	0	0	0	0.2	1	0	1	0.7
Deferred assets for tax	2	0	2	2.3	2	0	2	2.6
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	3	1	3	3.8	3	3	6	6.5
Total Assets	78	12	90	100.0	68	18	86	100.0

Liabilities

(USD Million)

	March 2016			%	March 2015			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Deposits	0	0	0	0.0	0	0	0	0.0
Deposits held by the Banks risk group	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Trading	0	0	0	0.0	0	0	0	0.1
Funds Borrowed	0	5	5	5.6	0	30	30	35.3
Money Market Takings	32	0	32	35.4	3	0	3	3.6
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	32	0	32	35.4	3	0	3	3.6
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	0	2	2	2.3	0	3	3	4.1
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	4	5	5.1	1	4	4	5.1
General provisions	0	0	0	0.1	0	0	0	0.2
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	0	4	4	4.9	1	3	4	4.7
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	0	0	0	0.2	0	0	0	0.2
Liabilities for Tax	0	0	0	0.5	0	0	0	0.5
Current liabilities for tax	0	0	0	0.5	0	0	0	0.5
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	46	0	46	51.0	44	0	44	51.4
Paid-in capital	18	0	18	19.6	19	0	19	22.3
Supplementary capital	0	0	0	-0.1	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	0.0
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est. for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv.&ass.,subs.& joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val.inc.in pro.& equ.held for sale p.and term.ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	0	0	0	-0.1	0	0	0	-0.1
Profit reserves	27	0	27	30.3	24	0	24	28.0
Legal reserves	1	0	1	1.5	1	0	1	1.4
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	26	0	26	28.8	23	0	23	26.6
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	1	0	1	1.2	1	0	1	1.1
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	1	0	1	1.2	1	0	1	1.1
Total Liabilities	79	11	90	100.0	48	37	86	100.0

Merrill Lynch Yatırım Bank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	March 2016			March 2015		
	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	26	10	36
Irrevocable commitments	0	0	0	26	10	36
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	0	0	0	21	21	42
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	0	0	0	21	21	42
Custody and Pledged Securities	0	0	0	0	5	5
Items held in Custody	0	0	0	0	0	0
Pledged Items	0	0	0	0	0	0
Accepted independent guaran. and warran.	0	0	0	0	5	5
Total Off Balance Sheet Commitments	0	0	0	47	36	83

Income-Expenditure

(USD Million)

	March 2016	March 2015
Interest Income	1	1
Interest on loans	0	0
Interest received from reserve deposits	0	0
Interest received from banks	0	0
Interest received from money market transactions	1	1
Interest received from marketable securities portfolio	1	1
Other interest income	0	0
Interest Expenses	1	0
Interest on deposits	0	0
Interest on money market transactions	0	0
Interest on funds borrowed	1	0
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	1	1
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)	2	1
Profit/loss on trading account securities	2	1
Profit/losses on derivative financial transactions	0	2
Foreign exchange profit/loss	0	-2
Other Operating Income	3	3
Total Operating Income/Expenses	6	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 (-)	5	4
Personnel Expenses*	3	3
Net Operating Profit/Loss	1	1
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	1	1
Provisions for Taxes on Income from Continuing Operations (±)	0	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

(%)

	March 2016	March 2015
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	91.4	51.2
Shareholders' Equity / Total Assets	51.0	51.4
(Shareholders' Equity - Permanent Assets) / Total Assets	47.5	47.5
Net On Balance Sheet Position / Total Shareholders' Equity	1.9	-43.1
Net On and Off Balance Sheet Position / Total Shareholders' Equity	1.9	4.4
Balance-Sheet Ratios		
TC Assets / Total Assets	86.7	78.7
TC Liabilities / Total Liabilities	87.7	56.5
FC Assets / FC Liabilities	107.7	48.9
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	5.6	35.3
Assets Quality		
Financial Assets (net) / Total Assets	41.9	67.8
Total Loans and Receivables / Total Assets	5.6	11.7
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	3.5	3.9
Consumer Loans / Total Loans and Receivables	0.0	0.0
Liquidity		
Liquid Assets / Total Assets	84.6	74.5
Liquid Assets / Short-term Liabilities	235.1	234.5
TC Liquid Assets / Total Assets	77.7	68.5
Profitability		
Net Profit/Losses / Total Assets	1.2	1.1
Net Profit/Losses / Total Shareholders' Equity	2.4	2.2
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.5	1.4
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	0.8	1.1
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	11.6	18.7
Non-interest Income (net) / Total Assets	6.0	5.0
Other Operating Expenses / Total Assets	5.3	4.7
Personnel Expenses / Other Operating Expenses	67.6	64.0
Non-interest Income (net) / Other Operating Expenses	113.9	107.2

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

Nurol Yatırım Bankası A.Ş.

Assets

(USD Million)

	March 2016			%	March 2015			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Cash and Balances with the Central Bank	28	4	31	10.6	11	0	11	4.8
Fin.ass.where fair value cha. is refl.to I/S (Net)	2	2	4	1.3	0	5	5	2.1
Financial assets held for trading	2	2	4	1.3	0	5	5	2.1
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	2	2	4	1.3	0	5	5	2.1
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	4	21	25	8.3	4	8	12	5.2
Money Market Securities	6	0	6	1.9	0	0	0	0.0
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	6	0	6	1.9	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	20	1	20	6.9	29	0	29	12.8
Securities representing a share in capital	10	0	10	3.2	9	0	9	3.8
Public sector debt securities	0	0	0	0.0	1	0	1	0.4
Other marketable securities	10	1	11	3.7	20	0	20	8.6
Loans and Receivables	143	31	175	59.1	136	29	165	72.3
Loans and Receivables	143	31	175	59.1	132	29	161	70.9
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	143	31	175	59.1	132	29	161	70.9
Loans under follow-up	0	0	0	0.0	4	0	4	1.6
Specific provisions (-)	0	0	0	0.0	1	0	1	0.2
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	0	0	0	0.0	0	0	0	0.0
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	4	0	4	1.8
Finance lease receivables	0	0	0	0.0	5	0	5	2.3
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	1	0	1	0.4
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	1	0	1	0.2	0	0	0	0.2
Intangible Assets (Net)	0	0	0	0.1	0	0	0	0.2
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.1	0	0	0	0.2
Real Estates for Investment Purpose (Net)	2	0	2	0.5	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	7	26	33	11.1	2	0	2	0.7
Total Assets	211	85	296	100.0	186	42	228	100.0

Liabilities

(USD Million)

	March 2016			%	March 2015			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Deposits	0	0	0	0.0	0	0	0	0.0
Deposits held by the Banks risk group	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Trading	0	1	1	0.3	4	0	4	1.7
Funds Borrowed	0	21	21	6.9	0	3	3	1.4
Money Market Takings	0	0	0	0.1	12	0	12	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	10	0	10	4.2
Funds provided under repurchase agreements	0	0	0	0.1	3	0	3	1.1
Marketable Securities Issued (Net)	113	0	113	38.3	112	0	112	49.0
Bills	52	0	52	17.6	61	0	61	27.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	61	0	61	20.7	50	0	50	22.1
Funds	1	5	5	1.9	3	6	9	3.9
Borrower funds	1	5	5	1.9	3	6	9	3.9
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	1	88	88	29.8	2	42	44	19.3
Other External Resources	2	4	6	2.2	2	0	2	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	5	0	5	1.8	3	0	3	1.5
General provisions	3	0	3	1.1	2	0	2	1.0
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	0	0	0	0.2	0	0	0	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	2	0	2	0.5	1	0	1	0.3
Liabilities for Tax	2	0	2	0.6	1	0	1	0.3
Current liabilities for tax	1	0	1	0.3	1	0	1	0.3
Deferred liabilities for tax	1	0	1	0.3	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	10	10	3.4	0	0	0	0.0
Shareholders' Equity	44	0	44	14.7	38	0	38	16.7
Paid-in capital	16	0	16	5.4	17	0	17	7.6
Supplementary capital	11	0	11	3.8	10	0	10	4.3
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	8	0	8	2.8	7	0	7	3.2
Revaluation changes of property and equip.	1	0	1	0.2	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est.for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv.&ass.,subs.& joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val.inc.in pro.& equ.held for sale p.and term.ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	2	0	2	0.8	3	0	3	1.1
Profit reserves	15	0	15	5.1	0	0	0	0.2
Legal reserves	1	0	1	0.3	0	0	0	0.2
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	14	0	14	4.8	0	0	0	0.0
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	1	0	1	0.4	10	0	10	4.6
Prior years income/loss	0	0	0	0.0	9	0	9	3.9
Current year income/loss	1	0	1	0.4	2	0	2	0.7
Total Liabilities	168	128	296	100.0	177	51	228	100.0

Nurol Yatırım Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	March 2016			March 2015		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	50	40	89	49	69	118
Letters of guarantee	50	37	86	48	66	115
Bank acceptances	0	2	2	1	0	1
Letters of credit	0	1	1	0	2	2
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	131	0	131	133	0	133
Irrevocable commitments	0	0	0	0	0	0
Revocable commitments	131	0	131	133	0	133
Derivative Financial Instruments	161	157	318	157	165	322
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	161	157	318	157	165	322
Custody and Pledged Securities	326	96	423	250	58	308
Items held in Custody	32	7	39	91	9	100
Pledged Items	295	89	384	159	49	208
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	668	293	961	589	291	880

Income-Expenditure

(USD Million)

	March 2016	March 2015
Interest Income	10	6
Interest on loans	10	5
Interest received from reserve deposits	0	0
Interest received from banks	0	0
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	0	0
Other interest income	0	0
Interest Expenses	5	3
Interest on deposits	0	0
Interest on money market transactions	1	0
Interest on funds borrowed	0	0
Interest on securities issued	4	2
Other interest expenses	0	0
Net Interest Income/Expenses	5	4
Net Fees and Commissions Income/Expenses	0	2
Fees and commissions received	1	2
Fees and commissions paid	0	0
Dividend Income	0	0
Trading Profit/Loss (net)	-1	-1
Profit/loss on trading account securities	0	0
Profit/losses on derivative financial transactions	-3	3
Foreign exchange profit/loss	2	-4
Other Operating Income	1	0
Total Operating Income/Expenses	5	5
Provision for Loan Losses or other Receivables (-)	1	1
Specific provisions of banks loans and other receivables*	0	0
General provision expenses*	1	1
Other Operating Expenses (-)	2	2
Personnel Expenses*	1	1
Net Operating Profit/Loss	2	2
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	2	2
Provisions for Taxes on Income from Continuing Operations (±)	0	0
Net Profit/Loss from Continuing Operations	1	2
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	1	2

* Used from information and disclosures related to income statement.

Ratios

(%)

	March 2016	March 2015
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	22.8	14.3
Shareholders' Equity / Total Assets	14.7	16.7
(Shareholders' Equity - Permanent Assets) / Total Assets	14.4	15.0
Net On Balance Sheet Position / Total Shareholders' Equity	-101.1	-35.5
Net On and Off Balance Sheet Position / Total Shareholders' Equity	2.1	1.6
Balance-Sheet Ratios		
TC Assets / Total Assets	71.4	81.6
TC Liabilities / Total Liabilities	56.9	77.6
FC Assets / FC Liabilities	66.2	82.3
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans and Receivables	82.1	82.4
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	6.9	1.4
Assets Quality		
Financial Assets (net) / Total Assets	8.2	14.9
Total Loans and Receivables / Total Assets	59.1	72.3
Total Loans and Receivables / Total Deposits	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	0.0	2.2
Loans Under Follow-up (net) / Total Loans and Receivables	0.0	1.9
Specific Provisions / Loans Under Follow-up	100.0	15.4
Permanent Assets / Total Assets	0.3	1.7
Consumer Loans / Total Loans and Receivables	0.0	0.1
Liquidity		
Liquid Assets / Total Assets	29.0	24.9
Liquid Assets / Short-term Liabilities	174.5	103.0
TC Liquid Assets / Total Assets	19.9	19.2
Profitability		
Net Profit/Losses / Total Assets	0.4	0.7
Net Profit/Losses / Total Shareholders' Equity	2.5	4.2
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.5	0.9
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	1.7	1.6
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	104.9	78.6
Non-interest Income (net) / Total Assets	-0.1	0.4
Other Operating Expenses / Total Assets	0.6	0.9
Personnel Expenses / Other Operating Expenses	50.7	58.2
Non-interest Income (net) / Other Operating Expenses	-14.0	51.3

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

Odea Bank A.Ş.

Assets

(USD Million)

	March 2016			%	March 2015			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Cash and Balances with the Central Bank	339	957	1,296	12.4	137	1,136	1,273	12.7
Fin.ass.where fair value cha. is refl.to I/S (Net)	56	20	75	0.7	5	35	40	0.4
Financial assets held for trading	56	20	75	0.7	5	35	40	0.4
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	54	20	74	0.7	4	35	39	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	9	9	0.1	352	312	664	6.6
Money Market Securities	903	0	903	8.7	268	0	268	2.7
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	903	0	903	8.7	268	0	268	2.7
Financial Assets Available for Sale (Net)	167	62	229	2.2	144	258	402	4.0
Securities representing a share in capital	0	2	2	0.0	0	0	0	0.0
Public sector debt securities	167	60	227	2.2	144	258	402	4.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans and Receivables	3,652	3,948	7,600	72.9	3,806	3,333	7,139	71.0
Loans and Receivables	3,532	3,948	7,480	71.7	3,733	3,333	7,066	70.2
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	3,532	3,948	7,480	71.7	3,733	3,333	7,066	70.2
Loans under follow-up	194	0	194	1.9	126	0	126	1.3
Specific provisions (-)	75	0	75	0.7	53	0	53	0.5
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	0	124	124	1.2	0	128	128	1.3
Public sector debt securities	0	124	124	1.2	0	128	128	1.3
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	0	0	0	0.0	0	0	0	0.0
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	48	0	48	0.5	48	0	48	0.5
Intangible Assets (Net)	33	0	33	0.3	21	0	21	0.2
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	33	0	33	0.3	21	0	21	0.2
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	13	0	13	0.1	8	0	8	0.1
Current assets for tax	3	0	3	0.0	2	0	2	0.0
Deferred assets for tax	10	0	10	0.1	6	0	6	0.1
Prop.&Equ.for Sale p. and from Term.Op.(Net)	14	0	14	0.1	2	0	2	0.0
Other Assets	52	32	84	0.8	38	30	68	0.7
Total Assets	5,277	5,151	10,428	100.0	4,829	5,232	10,061	100.0

Liabilities

(USD Million)

	March 2016			%	March 2015			%
	TC	FC	Total		Distr.	TC	FC	
Deposits	2,868	5,291	8,159	78.2	2,935	5,147	8,082	80.3
Deposits held by the Banks risk group	8	492	500	4.8	8	245	253	2.5
Other	2,859	4,799	7,659	73.4	2,927	4,902	7,829	77.8
Derivative Finan. Liabilities Held for Trading	66	23	90	0.9	31	23	53	0.5
Funds Borrowed	2	905	907	8.7	3	645	647	6.4
Money Market Takings	107	0	107	1.0	56	0	56	0.6
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	107	0	107	1.0	56	0	56	0.6
Marketable Securities Issued (Net)	34	0	34	0.3	86	0	86	0.9
Bills	34	0	34	0.3	86	0	86	0.9
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	4	0	5	0.0	3	0	3	0.0
Other External Resources	60	9	69	0.7	65	13	78	0.8
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	42	32	74	0.7	41	30	71	0.7
General provisions	36	32	69	0.7	36	30	65	0.7
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	5	0	5	0.0	3	0	3	0.0
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	1	0	1	0.0	3	0	3	0.0
Liabilities for Tax	24	0	24	0.2	20	0	20	0.2
Current liabilities for tax	24	0	24	0.2	20	0	20	0.2
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia. for Pro.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	150	150	1.4	0	450	450	4.5
Shareholders' Equity	811	-1	810	7.8	517	-1	516	5.1
Paid-in capital	842	0	842	8.1	572	0	572	5.7
Supplementary capital	-2	-1	-3	0.0	0	-1	-1	0.0
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	-2	-1	-3	0.0	0	-1	-1	0.0
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est.for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv.&ass.,subs.& joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val.inc.in pro.& equ.held for sale p.and term.ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	0	0	0	0.0	0	0	0	0.0
Profit reserves	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	-29	0	-29	-0.3	-55	0	-55	-0.5
Prior years income/loss	-38	0	-38	-0.4	-60	0	-60	-0.6
Current year income/loss	8	0	8	0.1	4	0	4	0.0
Total Liabilities	4,018	6,410	10,428	100.0	3,755	6,306	10,061	100.0

Odea Bank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	March 2016			March 2015		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	355	396	751	337	356	693
Letters of guarantee	350	233	582	334	104	438
Bank acceptances	6	24	29	2	19	21
Letters of credit	0	140	140	0	233	233
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	279	174	453	214	116	330
Irrevocable commitments	279	174	453	214	116	330
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	4,771	8,850	13,621	3,431	6,818	10,249
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	4,771	8,850	13,621	3,431	6,818	10,249
Custody and Pledged Securities	15,976	7,415	23,391	8,244	5,238	13,482
Items held in Custody	231	224	456	249	169	419
Pledged Items	15,745	7,191	22,936	7,995	5,069	13,064
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	21,381	16,836	38,217	12,227	12,528	24,755

Income-Expenditure

(USD Million)

	March 2016	March 2015
Interest Income	233	198
Interest on loans	191	169
Interest received from reserve deposits	3	0
Interest received from banks	8	7
Interest received from money market transactions	21	15
Interest received from marketable securities portfolio	9	7
Other interest income	1	1
Interest Expenses	150	121
Interest on deposits	138	111
Interest on money market transactions	8	6
Interest on funds borrowed	1	1
Interest on securities issued	1	2
Other interest expenses	1	1
Net Interest Income/Expenses	83	78
Net Fees and Commissions Income/Expenses	12	5
Fees and commissions received	16	7
Fees and commissions paid	3	2
Dividend Income	0	0
Trading Profit/Loss (net)	-17	-6
Profit/loss on trading account securities	1	-1
Profit/losses on derivative financial transactions	2	-11
Foreign exchange profit/loss	-19	5
Other Operating Income	1	0
Total Operating Income/Expenses	79	77
Provision for Loan Losses or other Receivables (-)	22	24
Specific provisions of banks loans and other receivables*	23	18
General provision expenses*	-1	6
Other Operating Expenses (-)	47	45
Personnel Expenses*	21	22
Net Operating Profit/Loss	10	7
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	10	7
Provisions for Taxes on Income from Continuing Operations (±)	-2	-3
Net Profit/Loss from Continuing Operations	8	4
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	8	4

* Used from information and disclosures related to income statement.

Ratios

(%)

	March 2016	March 2015
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	12.5	12.9
Shareholders' Equity / Total Assets	7.8	5.1
(Shareholders' Equity - Permanent Assets) / Total Assets	5.7	3.7
Net On Balance Sheet Position / Total Shareholders' Equity	-91.2	-113.1
Net On and Off Balance Sheet Position / Total Shareholders' Equity	2.7	5.4
Balance-Sheet Ratios		
TC Assets / Total Assets	50.6	48.0
TC Liabilities / Total Liabilities	38.5	37.3
FC Assets / FC Liabilities	80.4	83.0
TC Deposits / Total Deposits	35.1	36.3
TC Loans / Total Loans and Receivables	48.1	53.3
Total Deposits / Total Assets	78.2	80.3
Funds Borrowed / Total Assets	8.7	6.4
Assets Quality		
Financial Assets (net) / Total Assets	4.1	5.7
Total Loans and Receivables / Total Assets	72.9	71.0
Total Loans and Receivables / Total Deposits	93.1	88.3
Loans Under Follow-up (gross) / Total Loans and Receivables	2.6	1.8
Loans Under Follow-up (net) / Total Loans and Receivables	1.6	1.0
Specific Provisions / Loans Under Follow-up	38.4	42.0
Permanent Assets / Total Assets	2.1	1.4
Consumer Loans / Total Loans and Receivables	10.0	9.8
Liquidity		
Liquid Assets / Total Assets	24.1	26.3
Liquid Assets / Short-term Liabilities	42.2	46.9
TC Liquid Assets / Total Assets	14.0	9.0
Profitability		
Net Profit/Losses / Total Assets	0.1	0.0
Net Profit/Losses / Total Shareholders' Equity	1.0	0.9
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.1	0.1
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	0.6	0.6
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	76.1	77.9
Non-interest Income (net) / Total Assets	0.0	0.0
Other Operating Expenses / Total Assets	0.5	0.4
Personnel Expenses / Other Operating Expenses	44.8	48.6
Non-interest Income (net) / Other Operating Expenses	-8.2	-2.4

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

Pasha Yatırım Bankası A.Ş.

Assets

(USD Million)

	March 2016			%	March 2015			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Cash and Balances with the Central Bank	1	5	7	5.3	0	1	1	1.0
Fin.ass.where fair value cha. is refl.to I/S (Net)	0	0	0	0.2	0	0	0	0.0
Financial assets held for trading	0	0	0	0.2	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	0.2	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	5	1	7	5.4	38	0	39	40.7
Money Market Securities	0	0	0	0.0	6	0	6	6.7
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	0	0	0	0.0	6	0	6	6.7
Financial Assets Available for Sale (Net)	4	0	4	3.6	4	0	4	4.2
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	4	0	4	3.6	2	0	2	2.3
Other marketable securities	0	0	0	0.0	2	0	2	2.0
Loans and Receivables	84	18	102	82.7	38	4	42	44.2
Loans and Receivables	84	18	102	82.7	38	4	42	44.2
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	84	18	102	82.7	38	4	42	44.2
Loans under follow-up	0	0	0	0.0	0	0	0	0.0
Specific provisions (-)	0	0	0	0.0	0	0	0	0.0
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	0	0	0	0.0	0	0	0	0.0
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	0	0	0	0.1	0	0	0	0.1
Intangible Assets (Net)	0	0	0	0.2	0	0	0	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.2	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	1	0	1	1.2
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	0	0	0	0.0	1	0	1	1.1
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	2.4	2	0	2	1.7
Total Assets	99	25	123	100.0	89	5	95	100.0

Liabilities

(USD Million)

	March 2016			%	March 2015			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Deposits	0	0	0	0.0	0	0	0	0.0
Deposits held by the Banks risk group	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Trading	0	0	0	0.0	0	0	0	0.0
Funds Borrowed	3	29	32	25.7	6	6	6	6.1
Money Market Takings	4	0	4	3.1	1	0	1	1.3
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	4	0	4	3.1	1	0	1	1.3
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	0.1
Borrower funds	0	0	0	0.0	0	0	0	0.1
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	3	0	3	2.5	2	0	2	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	1	0	1	1.1	1	0	1	0.6
General provisions	1	0	1	0.9	0	0	0	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	0.1	0	0	0	0.1
Liabilities for Tax	0	0	0	0.3	0	0	0	0.1
Current liabilities for tax	0	0	0	0.3	0	0	0	0.0
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.1
Lia. for Pro.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	83	0	83	67.3	85	0	85	90.2
Paid-in capital	90	0	90	73.3	98	0	98	103.0
Supplementary capital	0	0	0	0.0	0	0	0	0.0
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	0	0	0	0.0	0	0	0	0.0
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est.for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv.&ass.,subs.& joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val.inc.in pro.& equ.held for sale p.and term.ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	0	0	0	0.0	0	0	0	0.0
Profit reserves	0	0	0	0.1	0	0	0	0.1
Legal reserves	0	0	0	0.0	0	0	0	0.0
Status reserves	0	0	0	0.1	0	0	0	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	-8	0	-8	-6.1	-12	0	-12	-13.0
Prior years income/loss	-9	0	-9	-7.1	-13	0	-13	-13.5
Current year income/loss	1	0	1	1.0	1	0	1	0.6
Total Liabilities	94	29	123	100.0	89	6	95	100.0

Pasha Yatırım Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	March 2016			March 2015		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	33	24	57	2	0	2
Letters of guarantee	33	15	48	2	0	2
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	9	9	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	4	4	8	0	0	0
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	4	4	8	0	0	0
Custody and Pledged Securities	33	31	64	20	6	26
Items held in Custody	0	0	0	0	0	0
Pledged Items	33	16	49	20	3	23
Accepted independent guaran. and warran.	0	15	15	0	3	3
Total Off Balance Sheet Commitments	70	59	129	22	7	29

Income-Expenditure

(USD Million)

	March 2016	March 2015
Interest Income	3	2
Interest on loans	3	1
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	3	2
Net Fees and Commissions Income/Expenses	0	0
Fees and commissions received	0	0
Fees and commissions paid	0	0
Dividend Income	0	0
Trading Profit/Loss (net)	0	0
Profit/loss on trading account securities	0	0
Profit/losses on derivative financial transactions	0	0
Foreign exchange profit/loss	0	0
Other Operating Income	0	0
Total Operating Income/Expenses	3	2
Provision for Loan Losses or other Receivables (-)	0	0
Specific provisions of banks loans and other receivables*	0	0
General provision expenses*	0	0
Other Operating Expenses (-)	1	1
Personnel Expenses*	1	0
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

(%)

	March 2016	March 2015
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	71.8	228.4
Shareholders' Equity / Total Assets	67.3	90.2
(Shareholders' Equity - Permanent Assets) / Total Assets	67.0	89.9
Net On Balance Sheet Position / Total Shareholders' Equity	6.0	0.0
Net On and Off Balance Sheet Position / Total Shareholders' Equity	1.2	0.0
Balance-Sheet Ratios		
TC Assets / Total Assets	80.0	94.2
TC Liabilities / Total Liabilities	76.3	93.9
FC Assets / FC Liabilities	84.4	95.2
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans and Receivables	82.1	89.8
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	25.7	6.1
Assets Quality		
Financial Assets (net) / Total Assets	3.9	4.2
Total Loans and Receivables / Total Assets	82.7	44.2
Total Loans and Receivables / Total Deposits	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	0.0	0.0
Loans Under Follow-up (net) / Total Loans and Receivables	0.0	0.0
Specific Provisions / Loans Under Follow-up	-	-
Permanent Assets / Total Assets	0.3	0.2
Consumer Loans / Total Loans and Receivables	0.0	0.0
Liquidity		
Liquid Assets / Total Assets	14.5	52.6
Liquid Assets / Short-term Liabilities	178.2	1,571.1
TC Liquid Assets / Total Assets	9.4	51.4
Profitability		
Net Profit/Losses / Total Assets	1.0	0.6
Net Profit/Losses / Total Shareholders' Equity	1.4	0.6
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.2	0.8
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	2.2	2.1
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	90.8	102.8
Non-interest Income (net) / Total Assets	0.2	-0.1
Other Operating Expenses / Total Assets	1.0	1.1
Personnel Expenses / Other Operating Expenses	53.3	48.5
Non-interest Income (net) / Other Operating Expenses	21.3	-5.4

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

Rabobank A.Ş.

Assets

(USD Million)

	March 2016			%	March 2015			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Cash and Balances with the Central Bank	0	6	6	1.9	0	2	2	0.7
Fin.ass.where fair value cha. is refl.to I/S (Net)	0	0	0	0.0	0	0	0	0.0
Financial assets held for trading	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	54	2	57	17.7	72	0	72	24.0
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)	127	0	127	39.9	198	0	198	65.7
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	127	0	127	39.9	198	0	198	65.7
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans and Receivables	82	44	126	39.5	0	26	26	8.5
Loans and Receivables	82	44	126	39.5	0	26	26	8.5
Loans granted to the Banks risk group	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	82	44	126	39.5	0	26	26	8.5
Loans under follow-up	0	0	0	0.0	0	0	0	0.0
Specific provisions (-)	0	0	0	0.0	0	0	0	0.0
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	0	0	0	0.0	0	0	0	0.0
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	1	0	1	0.3	1	0	1	0.4
Intangible Assets (Net)	1	0	1	0.4	1	0	1	0.4
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	1	0	1	0.4	1	0	1	0.4
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	1	0.2	0	0	1	0.2
Total Assets	267	53	319	100.0	274	28	302	100.0

Liabilities

(USD Million)

	March 2016			%	March 2015			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Deposits	0	0	0	0.0	0	0	0	0.0
Deposits held by the Banks risk group	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Trading	0	0	0	0.0	0	0	0	0.0
Funds Borrowed	0	50	50	15.7	0	28	28	9.2
Money Market Takings	0	0	0	0.0	0	0	0	0.0
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	0	0	0	0.0	0	0	0	0.0
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	0	0	0	0.0	0	0	0	0.0
Other External Resources	1	3	4	1.2	0	1	1	0.3
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	2	0	2	0.5	2	0	2	0.5
General provisions	1	0	1	0.4	1	0	1	0.3
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	0	0	0	0.1	1	0	1	0.2
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	0.4	1	0	1	0.3
Current liabilities for tax	1	0	1	0.4	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	262	0	262	82.2	271	0	271	89.7
Paid-in capital	242	0	242	75.8	262	0	262	86.7
Supplementary capital	0	0	0	0.1	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	0.1	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	17	0	17	5.2	7	0	7	2.4
Legal reserves	1	0	1	0.3	0	0	0	0.1
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	16	0	16	5.0	7	0	7	2.3
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	3	0	3	1.0	2	0	2	0.7
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	3	0	3	1.0	2	0	2	0.7
Total Liabilities	266	53	319	100.0	274	28	302	100.0

Rabobank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	March 2016			March 2015		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	0	36	36	0	0	0
Letters of guarantee	0	19	19	0	0	0
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	17	17	0	0	0
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	0	0	0	0	0
Commitments	3	0	3	52	0	52
Irrevocable commitments	3	0	3	52	0	52
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	0	0	0	0	0	1
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	0	0	0	0	0	1
Custody and Pledged Securities	0	3	3	0	0	0
Items held in Custody	0	0	0	0	0	0
Pledged Items	0	0	0	0	0	0
Accepted independent guaran. and warran.	0	3	3	0	0	0
Total Off Balance Sheet Commitments	3	40	43	53	0	53

Income-Expenditure

(USD Million)

	March 2016	March 2015
Interest Income	7	6
Interest on loans	1	0
Interest received from reserve deposits	0	0
Interest received from banks	2	2
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	4	4
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	7	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	8	6
Provision for Loan Losses or other Receivables (-)	0	0
Specific provisions of banks loans and other receivables*	0	0
General provision expenses*	0	0
Other Operating Expenses (-)	3	3
Personnel Expenses*	1	1
Net Operating Profit/Loss	4	3
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	4	3
Provisions for Taxes on Income from Continuing Operations (±)	-1	-1
Net Profit/Loss from Continuing Operations	3	2
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	3	2

* Used from information and disclosures related to income statement.

Ratios

(%)

	March 2016	March 2015
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	125.7	348.5
Shareholders' Equity / Total Assets	82.2	89.7
(Shareholders' Equity - Permanent Assets) / Total Assets	81.5	88.8
Net On Balance Sheet Position / Total Shareholders' Equity	0.0	-0.1
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.0	-0.1
Balance-Sheet Ratios		
TC Assets / Total Assets	83.5	90.7
TC Liabilities / Total Liabilities	83.4	90.7
FC Assets / FC Liabilities	98.8	99.1
TC Deposits / Total Deposits	65.5	-
TC Loans / Total Loans and Receivables	65.4	0.0
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	15.7	9.2
Assets Quality		
Financial Assets (net) / Total Assets	39.9	65.7
Total Loans and Receivables / Total Assets	39.5	8.5
Total Loans and Receivables / Total Deposits	177,942.5	-
Loans Under Follow-up (gross) / Total Loans and Receivables	0.0	0.0
Loans Under Follow-up (net) / Total Loans and Receivables	0.0	0.0
Specific Provisions / Loans Under Follow-up	-	-
Permanent Assets / Total Assets	0.7	0.9
Consumer Loans / Total Loans and Receivables	0.0	0.0
Liquidity		
Liquid Assets / Total Assets	59.5	90.4
Liquid Assets / Short-term Liabilities	5,424.4	70,167.9
TC Liquid Assets / Total Assets	56.9	89.7
Profitability		
Net Profit/Losses / Total Assets	1.0	0.7
Net Profit/Losses / Total Shareholders' Equity	1.2	0.8
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.3	0.9
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	2.2	1.9
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	92.4	97.8
Non-interest Income (net) / Total Assets	0.2	0.0
Other Operating Expenses / Total Assets	1.0	0.9
Personnel Expenses / Other Operating Expenses	41.5	34.0
Non-interest Income (net) / Other Operating Expenses	18.7	4.5

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

Société Générale (SA)

Assets

(USD Million)

	March 2016			%	March 2015			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Cash and Balances with the Central Bank	3	14	17	10.6	0	37	37	21.4
Fin.ass.where fair value cha. is refl.to I/S (Net)	1	0	1	0.4	0	0	1	0.3
Financial assets held for trading	1	0	1	0.4	0	0	1	0.3
Public sector debt securities	1	0	1	0.4	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	0.1	0	0	0	0.1
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	1	57	58	36.6	1	2	3	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)	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	18	18	36	23.1	72	4	76	43.9
Loans and Receivables	17	18	35	22.3	69	4	73	42.0
Loans granted to the Banks risk group	0	3	3	2.1	0	4	4	2.2
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	17	15	32	20.2	69	0	69	39.8
Loans under follow-up	3	0	3	2.0	7	0	7	4.2
Specific provisions (-)	2	0	2	1.2	4	0	4	2.3
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	35	0	35	22.2	40	0	40	23.2
Public sector debt securities	35	0	35	22.2	40	0	40	23.2
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	0	0	0	0.0	0	0	0	0.0
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	0	0	0	0.2	0	0	0	0.2
Intangible Assets (Net)	2	0	2	1.2	4	0	4	2.5
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	2	0	2	1.2	4	0	4	2.5
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	5	0	5	3.2	6	0	6	3.7
Current assets for tax	3	0	3	1.7	6	0	6	3.4
Deferred assets for tax	2	0	2	1.6	0	0	0	0.3
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	4	0	4	2.5	5	0	5	2.9
Total Assets	68	90	158	100.0	130	43	173	100.0

Liabilities

(USD Million)

	March 2016			% Distr.	March 2015			% Distr.
	TC	FC	Total		TC	FC	Total	
Deposits	29	34	63	40.0	2	28	29	16.9
Deposits held by the Banks risk group	29	34	63	39.9	0	28	28	16.3
Other	0	0	0	0.0	1	0	1	0.7
Derivative Finan. Liabilities Held for Trading	0	0	0	0.1	0	0	0	0.0
Funds Borrowed	24	9	33	20.7	49	40	88	50.9
Money Market Takings	21	0	21	13.2	0	0	0	0.0
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	21	0	21	13.2	0	0	0	0.0
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	0	0	1	0.3	0	0	1	0.3
Other External Resources	1	0	1	0.4	3	2	6	3.3
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	4	0	4	2.3	4	0	4	2.3
General provisions	1	0	1	0.5	3	0	3	1.7
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	2	0	2	1.2	1	0	1	0.5
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	1	0	1	0.6	0	0	0	0.0
Liabilities for Tax	1	0	1	0.4	1	0	1	0.4
Current liabilities for tax	1	0	1	0.4	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	35	0	35	22.5	45	0	45	25.9
Paid-in capital	48	0	48	30.2	52	0	52	29.7
Supplementary capital	9	0	9	5.8	10	0	10	5.9
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	0	0	0	0.0	0	0	0	0.0
Revaluation changes of property and equip.	3	0	3	1.7	3	0	3	1.7
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	7	0	7	4.1	7	0	7	4.2
Profit reserves	0	0	0	0.0	0	0	0	0.0
Legal reserves	0	0	0	0.0	0	0	0	0.0
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	0	0	0	0.0	0	0	0	0.0
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	-21	0	-21	-13.6	-17	0	-17	-9.7
Prior years income/loss	-21	0	-21	-13.0	-17	0	-17	-9.7
Current year income/loss	-1	0	-1	-0.6	0	0	0	0.0
Total Liabilities	114	43	158	100.0	104	70	173	100.0

Société Générale (SA)

Off Balance Sheet Commitments

(USD Million)

	March 2016			March 2015		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	0	45	45	0	66	66
Letters of guarantee	0	41	41	0	37	37
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	4	4	0	16	16
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	13	13
Commitments	125	185	310	32	105	137
Irrevocable commitments	122	106	228	29	29	58
Revocable commitments	3	79	82	3	76	79
Derivative Financial Instruments	46	71	117	74	74	148
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	46	71	117	74	74	148
Custody and Pledged Securities	21	0	21	47	0	47
Items held in Custody	0	0	0	0	0	0
Pledged Items	21	0	21	47	0	47
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	192	300	493	154	245	399

Income-Expenditure

(USD Million)

	March 2016	March 2015
Interest Income	3	24
Interest on loans	1	4
Interest received from reserve deposits	0	0
Interest received from banks	0	12
Interest received from money market transactions	0	6
Interest received from marketable securities portfolio	2	2
Other interest income	0	0
Interest Expenses	1	2
Interest on deposits	0	0
Interest on money market transactions	1	1
Interest on funds borrowed	1	0
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	2	22
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	-18
Profit/loss on trading account securities	0	0
Profit/losses on derivative financial transactions	1	-46
Foreign exchange profit/loss	-1	28
Other Operating Income	2	2
Total Operating Income/Expenses	4	7
Provision for Loan Losses or other Receivables (-)	2	2
Specific provisions of banks loans and other receivables*	1	1
General provision expenses*	0	0
Other Operating Expenses (-)	4	4
Personnel Expenses*	2	2
Net Operating Profit/Loss	-1	0
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	-1	0
Provisions for Taxes on Income from Continuing Operations (±)	0	0
Net Profit/Loss from Continuing Operations	-1	0
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	-1	0

* Used from information and disclosures related to income statement.

Ratios

(%)

	March 2016	March 2015
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	24.5	20.5
Shareholders' Equity / Total Assets	22.5	25.9
(Shareholders' Equity - Permanent Assets) / Total Assets	20.3	21.3
Net On Balance Sheet Position / Total Shareholders' Equity	130.4	-59.1
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.3	0.6
Balance-Sheet Ratios		
TC Assets / Total Assets	43.2	75.0
TC Liabilities / Total Liabilities	72.5	59.8
FC Assets / FC Liabilities	206.8	62.2
TC Deposits / Total Deposits	45.4	5.5
TC Loans / Total Loans and Receivables	49.6	95.1
Total Deposits / Total Assets	40.0	16.9
Funds Borrowed / Total Assets	20.7	50.9
Assets Quality		
Financial Assets (net) / Total Assets	22.7	23.6
Total Loans and Receivables / Total Assets	23.1	43.9
Total Loans and Receivables / Total Deposits	57.7	259.1
Loans Under Follow-up (gross) / Total Loans and Receivables	8.7	9.6
Loans Under Follow-up (net) / Total Loans and Receivables	3.4	4.4
Specific Provisions / Loans Under Follow-up	61.2	54.2
Permanent Assets / Total Assets	2.1	4.6
Consumer Loans / Total Loans and Receivables	46.3	90.7
Liquidity		
Liquid Assets / Total Assets	47.6	23.6
Liquid Assets / Short-term Liabilities	144.6	334.4
TC Liquid Assets / Total Assets	2.4	0.8
Profitability		
Net Profit/Losses / Total Assets	-0.6	0.0
Net Profit/Losses / Total Shareholders' Equity	-2.5	-0.1
Profit/Losses Before Taxes after Continuing Operations / Total Assets	-0.6	0.0
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	0.5	12.2
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	17.7	323.7
Non-interest Income (net) / Total Assets	1.6	-9.2
Other Operating Expenses / Total Assets	2.4	2.4
Personnel Expenses / Other Operating Expenses	49.1	48.1
Non-interest Income (net) / Other Operating Expenses	69.4	-376.0

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

Standard Chartered Yatırım Bankası Türk A.Ş.

Assets

(USD Million)

	March 2016			%	March 2015			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Cash and Balances with the Central Bank	0	0	0	0.1	0	0	0	0.0
Fin.ass.where fair value cha. is refl.to I/S (Net)	0	0	0	0.0	0	0	0	0.0
Financial assets held for trading	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	17	0	17	60.4	19	0	19	66.1
Money Market Securities	1	0	1	3.7	0	0	0	0.4
Interbank money market placements	1	0	1	3.7	0	0	0	0.4
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans and Receivables	0	0	0	0.0	0	0	0	0.0
Loans and Receivables	0	0	0	0.0	0	0	0	0.0
Loans granted to the Banks risk group	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Loans under follow-up	2	0	2	6.3	2	0	2	6.5
Specific provisions (-)	2	0	2	6.3	2	0	2	6.5
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)	1	0	1	4.9	1	0	1	4.8
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	1.7	0	0	0	1.7
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	0	0	0	1.7	0	0	0	1.7
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	29.3	8	0	8	27.0
Total Assets	28	0	28	100.0	29	0	29	100.0

Liabilities

(USD Million)

	March 2016			% Distr.	March 2015			% Distr.
	TC	FC	Total		TC	FC	Total	
Deposits	0	0	0	0.0	0	0	0	0.0
Deposits held by the Banks risk group	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Trading	0	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	0.6	0	0	0	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	2	0	2	8.3	2	0	2	7.2
General provisions	0	0	0	0.9	0	0	0	1.0
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	2	0	2	6.4	2	0	2	6.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	0	0	0	1.0	0	0	0	0.0
Liabilities for Tax	0	0	0	1.6	0	0	0	1.7
Current liabilities for tax	0	0	0	1.6	0	0	0	1.7
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia. for Pro.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	25	0	25	89.5	26	0	26	89.7
Paid-in capital	14	0	14	50.8	15	0	15	52.3
Supplementary capital	2	0	2	8.4	3	0	3	8.7
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	0.9	0	0	0	1.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est.for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv.&ass.,subs.& joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val.inc.in pro.& equ.held for sale p.and term.ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	2	0	2	7.5	2	0	2	7.7
Profit reserves	15	0	15	54.1	16	0	16	54.3
Legal reserves	1	0	1	3.0	1	0	1	2.9
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	14	0	14	51.1	15	0	15	51.5
Other profit reserves	0	0	0	0.1	0	0	0	0.0
Profit or loss	-7	0	-7	-23.8	-8	0	-8	-25.6
Prior years income/loss	-7	0	-7	-24.9	-8	0	-8	-27.3
Current year income/loss	0	0	0	1.1	0	0	0	1.6
Total Liabilities	28	0	28	100.0	29	0	29	100.0

Standard Chartered Yatırım Bankası Türk A.Ş.

Off Balance Sheet Commitments

(USD Million)

	March 2016			March 2015		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	0	0	0	0	15	15
Letters of guarantee	0	0	0	0	0	0
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	0	0	0	15	15
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	35	35
Irrevocable commitments	0	0	0	0	0	0
Revocable commitments	0	0	0	0	35	35
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	50	50

Income-Expenditure

(USD Million)

	March 2016	March 2015
Interest Income	0	0
Interest on loans	0	0
Interest received from reserve deposits	0	0
Interest received from banks	0	0
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	0	0
Other interest income	0	0
Interest Expenses	0	0
Interest on deposits	0	0
Interest on money market transactions	0	0
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	0	0
Net Fees and Commissions Income/Expenses	0	0
Fees and commissions received	0	0
Fees and commissions paid	0	0
Dividend Income	0	0
Trading Profit/Loss (net)	0	0
Profit/loss on trading account securities	0	0
Profit/losses on derivative financial transactions	0	0
Foreign exchange profit/loss	0	0
Other Operating Income	2	2
Total Operating Income/Expenses	2	2
Provision for Loan Losses or other Receivables (-)	0	0
Specific provisions of banks loans and other receivables*	0	0
General provision expenses*	0	0
Other Operating Expenses (-)	2	2
Personnel Expenses*	1	1
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	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

(%)

	March 2016	March 2015
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	114.2	97.5
Shareholders' Equity / Total Assets	89.5	89.7
(Shareholders' Equity - Permanent Assets) / Total Assets	84.6	84.8
Net On Balance Sheet Position / Total Shareholders' Equity	0.2	1.3
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.2	1.3
Balance-Sheet Ratios		
TC Assets / Total Assets	99.9	98.7
TC Liabilities / Total Liabilities	100.0	99.9
FC Assets / FC Liabilities	-	1,119.8
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans and Receivables	-	-
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	-	-
Loans Under Follow-up (net) / Total Loans and Receivables	-	-
Specific Provisions / Loans Under Follow-up	100.0	100.0
Permanent Assets / Total Assets	4.9	4.9
Consumer Loans / Total Loans and Receivables	-	-
Liquidity		
Liquid Assets / Total Assets	64.1	66.5
Liquid Assets / Short-term Liabilities	6,226.9	8,565.2
TC Liquid Assets / Total Assets	63.9	66.2
Profitability		
Net Profit/Losses / Total Assets	1.1	1.6
Net Profit/Losses / Total Shareholders' Equity	1.2	1.8
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.6	2.7
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	1.8	1.5
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	23.0	18.7
Non-interest Income (net) / Total Assets	6.0	6.7
Other Operating Expenses / Total Assets	6.1	5.5
Personnel Expenses / Other Operating Expenses	50.1	57.2
Non-interest Income (net) / Other Operating Expenses	97.5	121.1

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

Şekerbank T.A.Ş.

Assets

(USD Million)

	March 2016			%	March 2015			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Cash and Balances with the Central Bank	294	544	838	10.3	134	749	882	10.7
Fin.ass.where fair value cha. is refl.to I/S (Net)	32	13	45	0.5	51	35	86	1.0
Financial assets held for trading	28	13	41	0.5	44	35	79	1.0
Public sector debt securities	1	2	3	0.0	0	2	3	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	27	11	37	0.5	43	32	76	0.9
Other marketable securities	1	0	1	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	4	0	4	0.0	7	0	7	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	4	0	4	0.0	7	0	7	0.1
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	0	37	37	0.4	0	62	62	0.7
Money Market Securities	0	0	0	0.0	4	0	4	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	4	0	4	0.0
Financial Assets Available for Sale (Net)	581	0	581	7.1	472	0	472	5.7
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	578	0	578	7.1	470	0	470	5.7
Other marketable securities	3	0	3	0.0	3	0	3	0.0
Loans and Receivables	4,734	883	5,617	68.8	4,937	761	5,698	69.1
Loans and Receivables	4,545	883	5,428	66.5	4,795	761	5,556	67.4
Loans granted to the Banks risk group	19	130	149	1.8	20	127	147	1.8
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	4,526	753	5,279	64.7	4,776	634	5,410	65.6
Loans under follow-up	419	0	419	5.1	280	0	280	3.4
Specific provisions (-)	229	0	229	2.8	138	0	138	1.7
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	458	0	458	5.6	468	0	468	5.7
Public sector debt securities	458	0	458	5.6	468	0	468	5.7
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	1	0	1	0.0	2	0	2	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	1	0	1	0.0	2	0	2	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	1	0	1	0.0	2	0	2	0.0
Subsidiaries (Net)	38	3	41	0.5	41	3	44	0.5
Financial subsidiaries	38	3	41	0.5	41	3	44	0.5
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	297	0	297	3.6	347	0	347	4.2
Intangible Assets (Net)	35	0	35	0.4	29	0	29	0.4
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	35	0	35	0.4	29	0	29	0.4
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	1	0	1	0.0	0	0	0	0.0
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	1	0	1	0.0	0	0	0	0.0
Prop.&Equ.for Sale p. and from Term.Op.(Net)	28	0	28	0.3	0	0	0	0.0
Other Assets	97	83	181	2.2	61	90	151	1.8
Total Assets	6,596	1,563	8,159	100.0	6,546	1,699	8,246	100.0

Liabilities

(USD Million)

	March 2016			% Distr.	March 2015			% Distr.
	TC	FC	Total		TC	FC	Total	
Deposits	3,050	1,841	4,891	59.9	3,215	2,094	5,309	64.4
Deposits held by the Banks risk group	34	44	78	1.0	32	46	78	0.9
Other	3,016	1,797	4,814	59.0	3,183	2,048	5,231	63.4
Derivative Finan. Liabilities Held for Trading	30	25	56	0.7	26	20	46	0.6
Funds Borrowed	44	615	659	8.1	23	556	579	7.0
Money Market Takings	796	0	796	9.8	588	0	588	7.1
Interbank money market takings	33	0	33	0.4	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	763	0	763	9.3	588	0	588	7.1
Marketable Securities Issued (Net)	358	0	358	4.4	248	0	248	3.0
Bills	90	0	90	1.1	74	0	74	0.9
Asset backed securities	268	0	268	3.3	174	0	174	2.1
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	36	66	102	1.3	102	41	143	1.7
Other External Resources	66	3	69	0.8	81	2	84	1.0
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	4	0	4	0.0	0	1	1	0.0
Finance leasing payables	4	0	5	0.1	0	1	1	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	1	0	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	129	0	130	1.6	120	0	121	1.5
General provisions	61	0	61	0.7	62	0	62	0.8
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	22	0	22	0.3	25	0	25	0.3
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	47	0	47	0.6	33	0	33	0.4
Liabilities for Tax	15	0	15	0.2	23	0	23	0.3
Current liabilities for tax	15	0	15	0.2	13	0	13	0.2
Deferred liabilities for tax	0	0	0	0.0	10	0	10	0.1
Lia. for Pro.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	173	173	2.1	0	183	183	2.2
Shareholders' Equity	906	0	906	11.1	920	0	920	11.2
Paid-in capital	410	0	410	5.0	416	0	416	5.0
Supplementary capital	56	0	56	0.7	69	0	69	0.8
Share premium	0	0	0	0.0	2	0	2	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	-19	0	-19	-0.2	-10	0	-10	-0.1
Revaluation changes of property and equip.	53	0	53	0.6	78	0	78	0.9
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est.for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv.&ass.,subs.& joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val.inc.in pro.& equ.held for sale p.and term.ope.	21	0	21	0.3	0	0	0	0.0
Other capital reserves	1	0	1	0.0	-1	0	-1	0.0
Profit reserves	424	0	424	5.2	424	0	424	5.1
Legal reserves	35	0	35	0.4	36	0	36	0.4
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	377	0	377	4.6	388	0	388	4.7
Other profit reserves	12	0	12	0.1	0	0	0	0.0
Profit or loss	17	0	17	0.2	11	0	11	0.1
Prior years income/loss	13	0	13	0.2	0	0	0	0.0
Current year income/loss	4	0	4	0.0	11	0	11	0.1
Total Liabilities	5,436	2,724	8,159	100.0	5,348	2,898	8,246	100.0

Şekerbank T.A.Ş.

Off Balance Sheet Commitments

(USD Million)

	March 2016			March 2015		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	1,237	676	1,913	1,397	729	2,126
Letters of guarantee	1,228	345	1,574	1,390	398	1,789
Bank acceptances	6	128	134	4	101	105
Letters of credit	0	170	170	0	192	192
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	3	33	36	2	38	41
Commitments	827	55	882	781	12	793
Irrevocable commitments	730	55	785	706	12	718
Revocable commitments	97	0	97	75	0	75
Derivative Financial Instruments	1,467	2,844	4,312	1,410	3,088	4,498
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	1,467	2,844	4,312	1,410	3,088	4,498
Custody and Pledged Securities	119,581	40,070	159,651	114,452	38,755	153,207
Items held in Custody	724	283	1,007	784	325	1,109
Pledged Items	118,842	39,786	158,629	113,655	38,423	152,078
Accepted independent guaran. and warran.	14	0	14	14	7	20
Total Off Balance Sheet Commitments	123,112	43,645	166,757	118,040	42,583	160,624

Income-Expenditure

(USD Million)

	March 2016	March 2015
Interest Income	236	198
Interest on loans	202	182
Interest received from reserve deposits	2	0
Interest received from banks	0	0
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	31	15
Other interest income	1	0
Interest Expenses	138	107
Interest on deposits	94	78
Interest on money market transactions	10	6
Interest on funds borrowed	17	11
Interest on securities issued	12	8
Other interest expenses	5	3
Net Interest Income/Expenses	98	91
Net Fees and Commissions Income/Expenses	26	27
Fees and commissions received	31	31
Fees and commissions paid	5	4
Dividend Income	0	2
Trading Profit/Loss (net)	-15	-22
Profit/loss on trading account securities	2	2
Profit/losses on derivative financial transactions	-22	-49
Foreign exchange profit/loss	6	25
Other Operating Income	26	21
Total Operating Income/Expenses	135	119
Provision for Loan Losses or other Receivables (-)	51	31
Specific provisions of banks loans and other receivables*	43	28
General provision expenses*	0	0
Other Operating Expenses (-)	78	77
Personnel Expenses*	32	35
Net Operating Profit/Loss	6	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	6	11
Provisions for Taxes on Income from Continuing Operations (±)	-2	0
Net Profit/Loss from Continuing Operations	4	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	4	11

* Used from information and disclosures related to income statement.

Ratios

(%)

	March 2016	March 2015
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	13.0	14.5
Shareholders' Equity / Total Assets	11.1	11.2
(Shareholders' Equity - Permanent Assets) / Total Assets	3.9	4.3
Net On Balance Sheet Position / Total Shareholders' Equity	-93.6	-88.1
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-0.4	0.2
Balance-Sheet Ratios		
TC Assets / Total Assets	80.8	79.4
TC Liabilities / Total Liabilities	66.6	64.9
FC Assets / FC Liabilities	57.4	58.6
TC Deposits / Total Deposits	62.4	60.6
TC Loans / Total Loans and Receivables	84.3	86.7
Total Deposits / Total Assets	59.9	64.4
Funds Borrowed / Total Assets	8.1	7.0
Assets Quality		
Financial Assets (net) / Total Assets	13.3	12.4
Total Loans and Receivables / Total Assets	68.8	69.1
Total Loans and Receivables / Total Deposits	114.9	107.3
Loans Under Follow-up (gross) / Total Loans and Receivables	7.5	4.9
Loans Under Follow-up (net) / Total Loans and Receivables	3.4	2.5
Specific Provisions / Loans Under Follow-up	54.8	49.4
Permanent Assets / Total Assets	7.3	6.8
Consumer Loans / Total Loans and Receivables	10.2	11.8
Liquidity		
Liquid Assets / Total Assets	18.4	18.3
Liquid Assets / Short-term Liabilities	33.4	33.0
TC Liquid Assets / Total Assets	11.1	8.0
Profitability		
Net Profit/Losses / Total Assets	0.0	0.1
Net Profit/Losses / Total Shareholders' Equity	0.4	1.2
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.1	0.1
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	0.7	0.8
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	40.7	52.9
Non-interest Income (net) / Total Assets	0.5	0.3
Other Operating Expenses / Total Assets	1.0	0.9
Personnel Expenses / Other Operating Expenses	41.0	45.0
Non-interest Income (net) / Other Operating Expenses	47.5	36.7

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

The Royal Bank of Scotland Plc.

Assets

(USD Million)

	March 2016			%	March 2015			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Cash and Balances with the Central Bank	4	9	13	4.5	22	222	244	20.0
Fin.ass.where fair value cha. is refl.to I/S (Net)	0	0	0	0.0	3	2	5	0.4
Financial assets held for trading	0	0	0	0.0	3	2	5	0.4
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	0	0	0.0	3	2	5	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	18	18	6.0	0	4	4	0.3
Money Market Securities	195	0	195	65.1	720	0	720	59.1
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	195	0	195	65.1	720	0	720	59.1
Financial Assets Available for Sale (Net)	57	0	57	19.0	69	0	69	5.7
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	57	0	57	19.0	69	0	69	5.7
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans and Receivables	5	0	5	1.6	125	19	144	11.8
Loans and Receivables	5	0	5	1.5	125	19	144	11.8
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	0	5	1.5	125	19	144	11.8
Loans under follow-up	9	1	9	3.0	9	1	10	0.8
Specific provisions (-)	9	0	9	3.0	9	0	10	0.8
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	0	0	0	0.0	0	0	0	0.0
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	0	0	0	0.2	1	0	1	0.1
Intangible Assets (Net)	0	0	0	0.1	0	0	0	0.0
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.1	0	0	0	0.0
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	5	0	5	1.8	5	0	5	0.4
Current assets for tax	4	0	4	1.3	4	0	4	0.3
Deferred assets for tax	1	0	1	0.4	0	0	0	0.0
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	5	0	5	1.7	22	4	26	2.1
Total Assets	272	27	299	100.0	967	250	1,217	100.0

Liabilities

(USD Million)

	March 2016			% Distr.	March 2015			% Distr.
	TC	FC	Total		TC	FC	Total	
Deposits	29	33	62	20.7	101	78	180	14.8
Deposits held by the Banks risk group	1	0	1	0.3	5	0	5	0.4
Other	28	33	61	20.4	97	78	175	14.4
Derivative Finan. Liabilities Held for Trading	0	0	0	0.0	2	1	3	0.2
Funds Borrowed	0	0	0	0.0	2	771	774	63.6
Money Market Takings	0	0	0	0.0	0	0	0	0.0
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	0	0	0	0.0	0	0	0	0.0
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	0	0	1	0.3	1	0	2	0.1
Other External Resources	5	0	5	1.6	22	3	25	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	7	0	7	2.4	6	0	6	0.5
General provisions	0	0	0	0.1	3	0	3	0.2
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	5	0	5	1.7	2	0	2	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	2	0	2	0.6	2	0	2	0.1
Liabilities for Tax	0	0	0	0.1	1	0	1	0.1
Current liabilities for tax	0	0	0	0.1	1	0	1	0.1
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia. for Pro.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	224	0	224	75.0	227	0	227	18.6
Paid-in capital	38	0	38	12.8	41	0	41	3.4
Supplementary capital	25	0	25	8.5	27	0	27	2.2
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	0	0	0	0.1	0	0	0	0.0
Revaluation changes of property and equip.	2	0	2	0.7	2	0	2	0.2
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est.for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv.&ass.,subs.& joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val.inc.in pro.& equ.held for sale p.and term.ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	23	0	23	7.8	25	0	25	2.1
Profit reserves	0	0	0	0.0	0	0	0	0.0
Legal reserves	0	0	0	0.0	0	0	0	0.0
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	0	0	0	0.0	0	0	0	0.0
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	161	0	161	53.7	158	0	158	13.0
Prior years income/loss	156	0	156	52.1	152	0	152	12.5
Current year income/loss	5	0	5	1.5	7	0	7	0.5
Total Liabilities	266	34	299	100.0	363	854	1,217	100.0

The Royal Bank of Scotland Plc.

Off Balance Sheet Commitments

(USD Million)

	March 2016			March 2015		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	22	77	99	31	148	180
Letters of guarantee	22	77	99	31	146	178
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	0	0	0	2	2
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	0	0	0	0	0
Commitments	35	76	111	291	504	795
Irrevocable commitments	1	1	2	150	267	418
Revocable commitments	34	75	109	141	237	377
Derivative Financial Instruments	6	48	54	635	775	1,410
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	6	48	54	635	775	1,410
Custody and Pledged Securities	5	3	7	21	3	24
Items held in Custody	5	3	7	21	3	24
Pledged Items	0	0	0	0	0	0
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	68	204	272	979	1,430	2,409

Income-Expenditure

(USD Million)

	March 2016	March 2015
Interest Income	8	23
Interest on loans	0	3
Interest received from reserve deposits	0	0
Interest received from banks	0	0
Interest received from money market transactions	6	18
Interest received from marketable securities portfolio	1	1
Other interest income	0	0
Interest Expenses	0	2
Interest on deposits	0	1
Interest on money market transactions	0	1
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	7	22
Net Fees and Commissions Income/Expenses	1	6
Fees and commissions received	1	6
Fees and commissions paid	0	0
Dividend Income	0	0
Trading Profit/Loss (net)	0	-13
Profit/loss on trading account securities	0	0
Profit/losses on derivative financial transactions	0	46
Foreign exchange profit/loss	-1	-59
Other Operating Income	2	1
Total Operating Income/Expenses	10	16
Provision for Loan Losses or other Receivables (-)	0	0
Specific provisions of banks loans and other receivables*	0	0
General provision expenses*	0	0
Other Operating Expenses (-)	5	7
Personnel Expenses*	2	3
Net Operating Profit/Loss	6	8
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	6	8
Provisions for Taxes on Income from Continuing Operations (±)	-1	-2
Net Profit/Loss from Continuing Operations	5	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	5	7

* Used from information and disclosures related to income statement.

Ratios

(%)

	March 2016	March 2015
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	107.8	41.5
Shareholders' Equity / Total Assets	75.0	18.6
(Shareholders' Equity - Permanent Assets) / Total Assets	74.7	18.5
Net On Balance Sheet Position / Total Shareholders' Equity	-2.4	-244.3
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-0.2	1.2
Balance-Sheet Ratios		
TC Assets / Total Assets	90.9	79.4
TC Liabilities / Total Liabilities	88.8	29.8
FC Assets / FC Liabilities	81.2	29.3
TC Deposits / Total Deposits	46.4	56.4
TC Loans / Total Loans and Receivables	95.9	86.7
Total Deposits / Total Assets	20.7	14.8
Funds Borrowed / Total Assets	0.0	63.6
Assets Quality		
Financial Assets (net) / Total Assets	19.0	6.1
Total Loans and Receivables / Total Assets	1.6	11.8
Total Loans and Receivables / Total Deposits	7.8	80.2
Loans Under Follow-up (gross) / Total Loans and Receivables	189.4	6.9
Loans Under Follow-up (net) / Total Loans and Receivables	4.1	0.2
Specific Provisions / Loans Under Follow-up	97.8	97.6
Permanent Assets / Total Assets	0.3	0.1
Consumer Loans / Total Loans and Receivables	4.3	0.3
Liquidity		
Liquid Assets / Total Assets	94.7	85.5
Liquid Assets / Short-term Liabilities	464.3	109.2
TC Liquid Assets / Total Assets	85.6	66.9
Profitability		
Net Profit/Losses / Total Assets	1.5	0.5
Net Profit/Losses / Total Shareholders' Equity	2.0	2.9
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.9	0.7
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	2.5	1.8
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	71.7	137.7
Non-interest Income (net) / Total Assets	1.0	-0.5
Other Operating Expenses / Total Assets	1.6	0.6
Personnel Expenses / Other Operating Expenses	47.2	43.6
Non-interest Income (net) / Other Operating Expenses	62.4	-84.0

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

Turkish Bank A.Ş.

Assets

(USD Million)

	March 2016			%	March 2015			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Cash and Balances with the Central Bank	16	48	64	14.3	13	60	73	12.7
Fin.ass.where fair value cha. is refl.to I/S (Net)	0	0	0	0.1	1	0	1	0.2
Financial assets held for trading	0	0	0	0.1	1	0	1	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	0	0	0	0.1	1	0	1	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	21	21	4.8	65	7	72	12.6
Money Market Securities	7	0	7	1.6	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	7	0	7	1.6	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)	16	0	16	3.5	34	0	34	5.9
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	13	0	13	3.0	19	0	19	3.2
Other marketable securities	3	0	3	0.6	15	0	15	2.7
Loans and Receivables	170	133	303	68.1	189	177	367	64.2
Loans and Receivables	168	133	301	67.7	188	177	366	64.0
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	168	133	301	67.7	188	177	366	64.0
Loans under follow-up	5	0	5	1.1	3	0	3	0.5
Specific provisions (-)	3	0	3	0.7	2	0	2	0.3
Factoring Receivables	4	0	4	0.8	0	0	0	0.0
Investments held to Maturity (Net)	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	17	0	17	3.8	13	0	13	2.2
Financial subsidiaries	13	0	13	3.0	13	0	13	2.2
Non-financial subsidiaries	4	0	4	0.8	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	3	0	3	0.7	3	0	3	0.6
Intangible Assets (Net)	2	0	2	0.4	2	0	2	0.3
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	2	0	2	0.4	2	0	2	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	0.0	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	7	0	8	1.8	7	0	7	1.2
Total Assets	242	203	445	100.0	327	245	572	100.0

Liabilities

(USD Million)

	March 2016			%	March 2015			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Deposits	90	210	300	67.4	116	228	344	60.2
Deposits held by the Banks risk group	0	3	3	0.6	2	1	3	0.5
Other	90	207	297	66.8	114	227	341	59.7
Derivative Finan. Liabilities Held for Trading	0	0	0	0.0	0	0	0	0.1
Funds Borrowed	1	38	39	8.7	3	95	98	17.2
Money Market Takings	7	0	7	1.6	13	0	13	2.3
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	7	0	7	1.6	13	0	13	2.3
Marketable Securities Issued (Net)	19	0	19	4.3	31	0	31	5.4
Bills	19	0	19	4.3	31	0	31	5.4
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	3	0.6	1	2	2	0.4
Other External Resources	5	0	5	1.2	6	0	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	4	0	4	0.8	4	0	4	0.7
General provisions	3	0	3	0.6	3	0	3	0.5
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	1	0	1	0.2	1	0	1	0.1
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	0	0	0	0.0	0	0	0	0.1
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	67	0	67	15.2	72	0	72	12.6
Paid-in capital	62	0	62	13.9	67	0	67	11.7
Supplementary capital	-1	0	-1	-0.1	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	-0.1	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	-0.1	0	0	0	0.0
Profit reserves	4	0	4	1.0	3	0	3	0.5
Legal reserves	1	0	1	0.2	1	0	1	0.2
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	3	0	3	0.7	2	0	2	0.3
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	2	0	2	0.4	2	0	2	0.4
Prior years income/loss	1	0	1	0.3	2	0	2	0.3
Current year income/loss	1	0	1	0.1	1	0	1	0.1
Total Liabilities	195	250	445	100.0	247	325	572	100.0

Turkish Bank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	March 2016			March 2015		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	78	48	127	49	44	93
Letters of guarantee	78	28	106	49	24	73
Bank acceptances	0	14	14	0	4	4
Letters of credit	0	7	7	0	16	16
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	0	0	0	0	0
Commitments	8	6	15	11	12	22
Irrevocable commitments	8	6	15	11	12	22
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	29	94	123	65	109	174
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	29	94	123	65	109	174
Custody and Pledged Securities	384	372	756	496	387	882
Items held in Custody	16	38	54	6	54	60
Pledged Items	368	334	702	490	333	823
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	500	520	1,020	620	551	1,171

Income-Expenditure

(USD Million)

	March 2016	March 2015
Interest Income	8	9
Interest on loans	7	8
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	1	1
Other interest income	0	0
Interest Expenses	4	5
Interest on deposits	3	3
Interest on money market transactions	0	1
Interest on funds borrowed	0	0
Interest on securities issued	1	1
Other interest expenses	0	0
Net Interest Income/Expenses	5	5
Net Fees and Commissions Income/Expenses	0	0
Fees and commissions received	0	1
Fees and commissions paid	0	0
Dividend Income	0	0
Trading Profit/Loss (net)	0	0
Profit/loss on trading account securities	0	0
Profit/losses on derivative financial transactions	-1	1
Foreign exchange profit/loss	1	-1
Other Operating Income	0	0
Total Operating Income/Expenses	5	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 (-)	4	4
Personnel Expenses*	2	2
Net Operating Profit/Loss	1	1
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	1	1
Provisions for Taxes on Income from Continuing Operations (±)	0	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

(%)

	March 2016	March 2015
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	18.7	17.4
Shareholders' Equity / Total Assets	15.2	12.6
(Shareholders' Equity - Permanent Assets) / Total Assets	9.9	9.3
Net On Balance Sheet Position / Total Shareholders' Equity	-16.3	-70.4
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.7	0.4
Balance-Sheet Ratios		
TC Assets / Total Assets	54.4	57.2
TC Liabilities / Total Liabilities	43.9	43.2
FC Assets / FC Liabilities	81.2	75.4
TC Deposits / Total Deposits	30.1	33.8
TC Loans / Total Loans and Receivables	56.1	51.7
Total Deposits / Total Assets	67.4	60.2
Funds Borrowed / Total Assets	8.7	17.2
Assets Quality		
Financial Assets (net) / Total Assets	3.6	6.1
Total Loans and Receivables / Total Assets	68.1	64.2
Total Loans and Receivables / Total Deposits	101.0	106.7
Loans Under Follow-up (gross) / Total Loans and Receivables	1.6	0.8
Loans Under Follow-up (net) / Total Loans and Receivables	0.6	0.3
Specific Provisions / Loans Under Follow-up	63.7	62.8
Permanent Assets / Total Assets	5.3	3.3
Consumer Loans / Total Loans and Receivables	0.7	0.8
Liquidity		
Liquid Assets / Total Assets	24.3	31.4
Liquid Assets / Short-term Liabilities	45.8	109.0
TC Liquid Assets / Total Assets	8.8	19.7
Profitability		
Net Profit/Losses / Total Assets	0.1	0.1
Net Profit/Losses / Total Shareholders' Equity	0.8	1.0
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.1	0.2
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	1.0	0.8
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	87.3	92.1
Non-interest Income (net) / Total Assets	0.1	0.1
Other Operating Expenses / Total Assets	0.9	0.7
Personnel Expenses / Other Operating Expenses	52.1	51.9
Non-interest Income (net) / Other Operating Expenses	13.8	10.3

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

Turkland Bank A.Ş.

Assets

(USD Million)

	March 2016			%	March 2015			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Cash and Balances with the Central Bank	39	165	204	10.8	36	171	207	10.6
Fin.ass.where fair value cha. is refl.to I/S (Net)	0	0	0	0.0	0	0	0	0.0
Financial assets held for trading	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	0	146	146	7.7	0	98	98	5.0
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)	244	0	244	12.9	270	0	270	13.8
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	244	0	244	12.9	270	0	270	13.8
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans and Receivables	1,067	187	1,253	66.1	1,084	224	1,308	66.8
Loans and Receivables	1,006	187	1,192	62.9	1,058	224	1,282	65.4
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	1,006	187	1,192	62.9	1,058	223	1,281	65.4
Loans under follow-up	93	0	93	4.9	42	0	42	2.1
Specific provisions (-)	32	0	32	1.7	16	0	16	0.8
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	4	0	4	0.2	39	0	39	2.0
Public sector debt securities	4	0	4	0.2	39	0	39	2.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	0	0	0	0.0	0	0	0	0.0
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	20	0	20	1.0	16	0	16	0.8
Intangible Assets (Net)	5	0	5	0.2	6	0	6	0.3
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	5	0	5	0.2	6	0	6	0.3
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	1	0	1	0.1	2	0	2	0.1
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	1	0	1	0.1	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	18	0	18	0.9	12	0	12	0.6
Total Assets	1,398	498	1,896	100.0	1,465	493	1,958	100.0

Liabilities

(USD Million)

	March 2016			% Distr.	March 2015			% Distr.
	TC	FC	Total		TC	FC	Total	
Deposits	852	575	1,427	75.3	833	598	1,431	73.1
Deposits held by the Banks risk group	3	2	5	0.3	41	2	44	2.2
Other	849	574	1,422	75.0	791	596	1,387	70.8
Derivative Finan. Liabilities Held for Trading	0	1	1	0.1	0	0	0	0.0
Funds Borrowed	5	73	77	4.1	6	56	62	3.2
Money Market Takings	63	0	63	3.3	117	0	117	6.0
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	63	0	63	3.3	117	0	117	6.0
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	10	3	13	0.7	8	2	10	0.5
Other External Resources	21	1	22	1.1	18	0	18	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	22	0	22	1.2	25	0	25	1.3
General provisions	13	0	13	0.7	13	0	13	0.7
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	5	0	5	0.2	4	0	4	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	4	0	4	0.2	8	0	8	0.4
Liabilities for Tax	5	0	5	0.2	4	0	4	0.2
Current liabilities for tax	5	0	5	0.2	4	0	4	0.2
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia. for Pro.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	266	0	266	14.0	290	0	290	14.8
Paid-in capital	230	0	230	12.1	249	0	249	12.7
Supplementary capital	1	0	1	0.0	7	0	7	0.4
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	-9	0	-9	-0.5	-3	0	-3	-0.1
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est.for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv.&ass.,subs.& joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val.inc.in pro.& equ.held for sale p.and term.ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	9	0	9	0.5	10	0	10	0.5
Profit reserves	33	0	33	1.7	30	0	30	1.5
Legal reserves	2	0	2	0.1	1	0	1	0.1
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	27	0	27	1.4	24	0	24	1.2
Other profit reserves	4	0	4	0.2	4	0	4	0.2
Profit or loss	2	0	2	0.1	4	0	4	0.2
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	2	0	2	0.1	4	0	4	0.2
Total Liabilities	1,243	653	1,896	100.0	1,301	657	1,958	100.0

Turkland Bank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	March 2016			March 2015		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	524	229	753	519	271	790
Letters of guarantee	524	131	655	519	149	668
Bank acceptances	0	1	1	0	1	1
Letters of credit	0	40	40	0	70	70
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	57	57	0	50	51
Commitments	66	6	72	68	6	74
Irrevocable commitments	66	6	72	68	6	74
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	63	70	133	16	22	38
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	63	70	133	16	22	38
Custody and Pledged Securities	27,686	2,137	29,823	25,751	2,008	27,760
Items held in Custody	213	15	229	200	27	227
Pledged Items	27,473	2,121	29,594	25,551	1,981	27,532
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	28,340	2,441	30,781	26,354	2,307	28,661

Income-Expenditure

(USD Million)

	March 2016	March 2015
Interest Income	52	45
Interest on loans	43	40
Interest received from reserve deposits	1	0
Interest received from banks	0	0
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	8	4
Other interest income	0	0
Interest Expenses	34	28
Interest on deposits	31	23
Interest on money market transactions	0	0
Interest on funds borrowed	2	4
Interest on securities issued	0	0
Other interest expenses	1	1
Net Interest Income/Expenses	18	17
Net Fees and Commissions Income/Expenses	2	3
Fees and commissions received	3	3
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	-2	-1
Foreign exchange profit/loss	3	1
Other Operating Income	4	3
Total Operating Income/Expenses	25	22
Provision for Loan Losses or other Receivables (-)	8	2
Specific provisions of banks loans and other receivables*	7	1
General provision expenses*	0	1
Other Operating Expenses (-)	15	15
Personnel Expenses*	7	7
Net Operating Profit/Loss	2	5
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	2	5
Provisions for Taxes on Income from Continuing Operations (±)	0	-1
Net Profit/Loss from Continuing Operations	2	4
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	2	4

* Used from information and disclosures related to income statement.

Ratios

(%)

	March 2016	March 2015
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	16.3	18.2
Shareholders' Equity / Total Assets	14.0	14.8
(Shareholders' Equity - Permanent Assets) / Total Assets	9.5	12.3
Net On Balance Sheet Position / Total Shareholders' Equity	-4.1	3.7
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-0.5	-0.3
Balance-Sheet Ratios		
TC Assets / Total Assets	73.7	74.8
TC Liabilities / Total Liabilities	65.6	66.5
FC Assets / FC Liabilities	76.3	75.1
TC Deposits / Total Deposits	59.7	58.2
TC Loans / Total Loans and Receivables	85.1	82.9
Total Deposits / Total Assets	75.3	73.1
Funds Borrowed / Total Assets	4.1	3.2
Assets Quality		
Financial Assets (net) / Total Assets	13.1	15.8
Total Loans and Receivables / Total Assets	66.1	66.8
Total Loans and Receivables / Total Deposits	87.8	91.4
Loans Under Follow-up (gross) / Total Loans and Receivables	7.4	3.2
Loans Under Follow-up (net) / Total Loans and Receivables	4.9	2.0
Specific Provisions / Loans Under Follow-up	34.5	37.7
Permanent Assets / Total Assets	4.5	2.5
Consumer Loans / Total Loans and Receivables	0.3	0.9
Liquidity		
Liquid Assets / Total Assets	31.4	29.4
Liquid Assets / Short-term Liabilities	61.2	53.1
TC Liquid Assets / Total Assets	14.9	15.6
Profitability		
Net Profit/Losses / Total Assets	0.1	0.2
Net Profit/Losses / Total Shareholders' Equity	0.8	1.4
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.1	0.3
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	0.6	0.8
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	44.7	70.4
Non-interest Income (net) / Total Assets	0.4	0.3
Other Operating Expenses / Total Assets	0.8	0.8
Personnel Expenses / Other Operating Expenses	47.9	46.2
Non-interest Income (net) / Other Operating Expenses	47.6	36.9

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

Türk Ekonomi Bankası A.Ş.

Assets

(USD Million)

	March 2016			%	March 2015			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Cash and Balances with the Central Bank	442	3,154	3,596	13.6	341	3,211	3,553	13.9
Fin.ass.where fair value cha. is refl.to I/S (Net)	351	63	414	1.6	436	102	539	2.1
Financial assets held for trading	351	63	414	1.6	436	102	539	2.1
Public sector debt securities	165	13	178	0.7	83	4	87	0.3
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	186	50	236	0.9	353	97	451	1.8
Other marketable securities	0	0	0	0.0	0	1	1	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	22	400	422	1.6	122	89	211	0.8
Money Market Securities	0	0	0	0.0	436	0	436	1.7
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	0	0	0	0.0	436	0	436	1.7
Financial Assets Available for Sale (Net)	1,648	35	1,683	6.4	1,577	3	1,580	6.2
Securities representing a share in capital	8	27	35	0.1	8	0	8	0.0
Public sector debt securities	1,640	8	1,649	6.2	1,569	3	1,572	6.1
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans and Receivables	15,886	3,542	19,429	73.3	15,085	3,210	18,295	71.4
Loans and Receivables	15,707	3,542	19,249	72.6	14,918	3,210	18,128	70.8
Loans granted to the Banks risk group	2	0	2	0.0	4	0	4	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	15,705	3,542	19,247	72.6	14,914	3,210	18,124	70.7
Loans under follow-up	501	0	501	1.9	384	0	384	1.5
Specific provisions (-)	322	0	322	1.2	217	0	217	0.8
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	124	0	124	0.5	123	0	123	0.5
Public sector debt securities	124	0	124	0.5	123	0	123	0.5
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	41	0	41	0.2	44	23	68	0.3
Financial subsidiaries	41	0	41	0.2	44	23	68	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	18	0	18	0.1	38	0	38	0.1
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	18	0	18	0.1	38	0	38	0.1
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	92	0	92	0.3	112	0	112	0.4
Intangible Assets (Net)	165	0	165	0.6	181	0	181	0.7
Goodwill	149	0	149	0.6	161	0	161	0.6
Other	16	0	16	0.1	20	0	20	0.1
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	41	0	41	0.2	14	0	14	0.1
Current assets for tax	0	0	0	0.0	2	0	2	0.0
Deferred assets for tax	41	0	41	0.2	12	0	12	0.0
Prop.&Equ.for Sale p. and from Term.Op.(Net)	25	0	25	0.1	28	0	28	0.1
Other Assets	361	99	460	1.7	397	45	442	1.7
Total Assets	19,216	7,294	26,509	100.0	18,934	6,685	25,620	100.0

Liabilities

(USD Million)

	March 2016			%	March 2015			%
	TC	FC	Total		TC	FC	Total	
Deposits	10,427	6,032	16,459	62.1	9,046	6,494	15,540	60.7
Deposits held by the Banks risk group	265	411	676	2.5	182	913	1,096	4.3
Other	10,162	5,621	15,784	59.5	8,864	5,581	14,444	56.4
Derivative Finan. Liabilities Held for Trading	222	35	257	1.0	213	69	282	1.1
Funds Borrowed	71	3,870	3,941	14.9	265	3,921	4,186	16.3
Money Market Takings	1,132	0	1,132	4.3	749	0	749	2.9
Interbank money market takings	245	0	245	0.9	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	887	0	887	3.3	749	0	749	2.9
Marketable Securities Issued (Net)	37	0	37	0.1	282	67	349	1.4
Bills	37	0	37	0.1	282	67	349	1.4
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	353	133	486	1.8	337	182	520	2.0
Other External Resources	371	0	371	1.4	376	2	378	1.5
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	82	0	82	0.3	107	1	108	0.4
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	82	0	82	0.3	107	1	108	0.4
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	382	40	422	1.6	370	25	395	1.5
General provisions	254	0	254	1.0	242	0	242	0.9
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	79	2	81	0.3	83	3	86	0.3
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	49	38	87	0.3	45	22	67	0.3
Liabilities for Tax	78	0	78	0.3	41	0	41	0.2
Current liabilities for tax	78	0	78	0.3	41	0	41	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	689	689	2.6	0	713	713	2.8
Shareholders' Equity	2,534	22	2,555	9.6	2,359	0	2,359	9.2
Paid-in capital	780	0	780	2.9	843	0	843	3.3
Supplementary capital	359	22	381	1.4	278	0	278	1.1
Share premium	1	0	1	0.0	1	0	1	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	-9	22	13	0.0	-19	0	-19	-0.1
Revaluation changes of property and equip.	110	0	110	0.4	37	0	37	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)	6	0	6	0.0	-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	251	0	251	0.9	264	0	264	1.0
Profit reserves	1,291	0	1,291	4.9	1,139	0	1,139	4.4
Legal reserves	88	0	88	0.3	78	0	78	0.3
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	1,091	0	1,091	4.1	951	0	951	3.7
Other profit reserves	112	0	112	0.4	111	0	111	0.4
Profit or loss	104	0	104	0.4	99	0	99	0.4
Prior years income/loss	3	0	3	0.0	4	0	4	0.0
Current year income/loss	100	0	100	0.4	95	0	95	0.4
Total Liabilities	15,688	10,821	26,509	100.0	14,146	11,473	25,620	100.0

Türk Ekonomi Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	March 2016			March 2015		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	2,321	2,934	5,255	2,121	2,806	4,927
Letters of guarantee	1,843	1,674	3,518	1,644	1,676	3,320
Bank acceptances	0	15	15	0	19	19
Letters of credit	0	564	564	0	595	595
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	477	680	1,158	478	516	993
Commitments	4,748	1,637	6,385	4,520	704	5,224
Irrevocable commitments	4,748	1,637	6,385	4,520	704	5,224
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	14,766	19,160	33,927	17,931	25,412	43,343
Derivative finan. instruments held for hedging	4,731	572	5,303	4,888	359	5,247
Trading transactions	10,035	18,588	28,624	13,043	25,053	38,096
Custody and Pledged Securities	54,745	8,255	63,000	54,383	8,315	62,699
Items held in Custody	8,692	515	9,206	10,947	603	11,550
Pledged Items	45,867	7,731	53,598	43,356	7,696	51,051
Accepted independent guaran. and warran.	186	9	195	80	16	97
Total Off Balance Sheet Commitments	76,580	31,986	108,566	78,956	37,237	116,193

Income-Expenditure

(USD Million)

	March 2016	March 2015
Interest Income	628	544
Interest on loans	575	493
Interest received from reserve deposits	5	1
Interest received from banks	3	4
Interest received from money market transactions	0	11
Interest received from marketable securities portfolio	45	35
Other interest income	1	1
Interest Expenses	347	266
Interest on deposits	300	219
Interest on money market transactions	24	21
Interest on funds borrowed	16	14
Interest on securities issued	1	6
Other interest expenses	5	5
Net Interest Income/Expenses	281	278
Net Fees and Commissions Income/Expenses	88	96
Fees and commissions received	116	138
Fees and commissions paid	29	43
Dividend Income	7	7
Trading Profit/Loss (net)	-32	-38
Profit/loss on trading account securities	1	4
Profit/losses on derivative financial transactions	-92	137
Foreign exchange profit/loss	59	-179
Other Operating Income	31	37
Total Operating Income/Expenses	374	381
Provision for Loan Losses or other Receivables (-)	54	73
Specific provisions of banks loans and other receivables*	47	56
General provision expenses*	6	9
Other Operating Expenses (-)	195	188
Personnel Expenses*	79	79
Net Operating Profit/Loss	126	120
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	126	120
Provisions for Taxes on Income from Continuing Operations (±)	-25	-25
Net Profit/Loss from Continuing Operations	100	95
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	100	95

* Used from information and disclosures related to income statement.

Ratios

(%)

	March 2016	March 2015
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	13.5	13.4
Shareholders' Equity / Total Assets	9.6	9.2
(Shareholders' Equity - Permanent Assets) / Total Assets	7.7	7.0
Net On Balance Sheet Position / Total Shareholders' Equity	-102.0	-157.5
Net On and Off Balance Sheet Position / Total Shareholders' Equity	2.4	-8.7
Balance-Sheet Ratios		
TC Assets / Total Assets	72.5	73.9
TC Liabilities / Total Liabilities	59.2	55.2
FC Assets / FC Liabilities	67.4	58.3
TC Deposits / Total Deposits	63.4	58.2
TC Loans / Total Loans and Receivables	81.8	82.5
Total Deposits / Total Assets	62.1	60.7
Funds Borrowed / Total Assets	14.9	16.3
Assets Quality		
Financial Assets (net) / Total Assets	8.4	8.9
Total Loans and Receivables / Total Assets	73.3	71.4
Total Loans and Receivables / Total Deposits	118.0	117.7
Loans Under Follow-up (gross) / Total Loans and Receivables	2.6	2.1
Loans Under Follow-up (net) / Total Loans and Receivables	0.9	0.9
Specific Provisions / Loans Under Follow-up	64.2	56.4
Permanent Assets / Total Assets	1.9	2.2
Consumer Loans / Total Loans and Receivables	27.8	29.0
Liquidity		
Liquid Assets / Total Assets	23.1	24.7
Liquid Assets / Short-term Liabilities	36.8	38.5
TC Liquid Assets / Total Assets	9.3	11.4
Profitability		
Net Profit/Losses / Total Assets	0.4	0.4
Net Profit/Losses / Total Shareholders' Equity	3.9	4.0
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.5	0.5
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	0.9	0.9
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	62.5	58.2
Non-interest Income (net) / Total Assets	0.4	0.4
Other Operating Expenses / Total Assets	0.7	0.7
Personnel Expenses / Other Operating Expenses	40.7	41.7
Non-interest Income (net) / Other Operating Expenses	47.9	54.6

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

Türk Eximbank

Assets

(USD Million)

	March 2016			%	March 2015			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Cash and Balances with the Central Bank	0	0	0	0.0	0	0	0	0.0
Fin.ass.where fair value cha. is refl.to I/S (Net)	5	0	5	0.0	15	28	43	0.3
Financial assets held for trading	5	0	5	0.0	15	28	43	0.3
Public sector debt securities	4	0	4	0.0	14	0	14	0.1
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	1	0	1	0.0	1	28	28	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	156	355	511	3.0	136	341	477	3.5
Money Market Securities	28	0	28	0.2	40	0	40	0.3
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	28	0	28	0.2	40	0	40	0.3
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	7	0	7	0.0	8	0	8	0.1
Securities representing a share in capital	7	0	7	0.0	8	0	8	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	2,692	13,463	16,156	94.1	2,378	10,475	12,853	93.7
Loans and Receivables	2,692	13,463	16,156	94.1	2,378	10,475	12,853	93.7
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	2,692	13,463	16,156	94.1	2,378	10,475	12,853	93.7
Loans under follow-up	47	0	47	0.3	50	0	50	0.4
Specific provisions (-)	47	0	47	0.3	50	0	50	0.4
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	99	0	99	0.6	97	0	97	0.7
Public sector debt securities	99	0	99	0.6	97	0	97	0.7
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	32	32	0.2	68	9	77	0.6
Fair value hedges	0	23	23	0.1	68	9	77	0.6
Cash flow hedges	0	9	9	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)	4	0	4	0.0	6	0	6	0.0
Intangible Assets (Net)	1	0	1	0.0	1	0	1	0.0
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	1	0	1	0.0	1	0	1	0.0
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	0	0	0	0.0	0	0	0	0.0
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	0	0	0	0.0	0	0	0	0.0
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	42	283	326	1.9	14	100	115	0.8
Total Assets	3,035	14,134	17,169	100.0	2,764	10,953	13,717	100.0

Liabilities

(USD Million)

	March 2016			% Distr.	March 2015			% Distr.
	TC	FC	Total		TC	FC	Total	
Deposits	0	0	0	0.0	0	0	0	0.0
Deposits held by the Banks risk group	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Trading	1	11	12	0.1	1	0	1	0.0
Funds Borrowed	0	12,482	12,482	72.7	0	9,776	9,776	71.3
Money Market Takings	78	0	78	0.5	88	0	88	0.6
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	78	0	78	0.5	88	0	88	0.6
Marketable Securities Issued (Net)	0	2,275	2,275	13.2	0	1,760	1,760	12.8
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	2,275	2,275	13.2	0	1,760	1,760	12.8
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	5	367	372	2.2	14	234	248	1.8
Other External Resources	2	40	42	0.2	1	17	19	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	60	0	60	0.3	0	1	2	0.0
Fair value hedges	60	0	60	0.3	0	1	2	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	72	0	72	0.4	80	0	80	0.6
General provisions	46	0	46	0.3	50	0	50	0.4
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	13	0	13	0.1	13	0	13	0.1
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	13	0	13	0.1	17	0	17	0.1
Liabilities for Tax	4	0	4	0.0	3	0	3	0.0
Current liabilities for tax	4	0	4	0.0	3	0	3	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	42	42	0.2	0	58	58	0.4
Shareholders' Equity	1,731	0	1,731	10.1	1,682	0	1,682	12.3
Paid-in capital	885	0	885	5.2	918	0	918	6.7
Supplementary capital	216	0	216	1.3	233	0	233	1.7
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	4	0	4	0.0	4	0	4	0.0
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est.for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv.&ass.,subs.& joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val.inc.in pro.& equ.held for sale p.and term.ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	212	0	212	1.2	229	0	229	1.7
Profit reserves	591	0	591	3.4	491	0	491	3.6
Legal reserves	116	0	116	0.7	116	0	116	0.8
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	467	0	467	2.7	367	0	367	2.7
Other profit reserves	8	0	8	0.0	9	0	9	0.1
Profit or loss	39	0	39	0.2	39	0	39	0.3
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	39	0	39	0.2	39	0	39	0.3
Total Liabilities	1,953	15,216	17,169	100.0	1,870	11,847	13,717	100.0

Türk Eximbank

Off Balance Sheet Commitments

(USD Million)

	March 2016			March 2015		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	0	943	943	0	662	662
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	943	943	0	662	662
Commitments	687	3,043	3,730	795	2,930	3,725
Irrevocable commitments	0	375	375	0	0	0
Revocable commitments	687	2,667	3,355	795	2,930	3,725
Derivative Financial Instruments	1,236	6,080	7,316	895	3,753	4,648
Derivative finan. instruments held for hedging	1,182	4,541	5,723	810	3,072	3,882
Trading transactions	54	1,538	1,593	85	682	766
Custody and Pledged Securities	46	6,378	6,424	38	6,574	6,612
Items held in Custody	0	0	0	0	0	0
Pledged Items	8	61	68	9	78	87
Accepted independent guaran. and warran.	39	6,317	6,356	29	6,496	6,525
Total Off Balance Sheet Commitments	1,970	16,443	18,413	1,728	13,920	15,648

Income-Expenditure

(USD Million)

	March 2016	March 2015
Interest Income	120	100
Interest on loans	113	94
Interest received from reserve deposits	0	0
Interest received from banks	4	3
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	3	3
Other interest income	0	0
Interest Expenses	51	42
Interest on deposits	0	0
Interest on money market transactions	22	15
Interest on funds borrowed	0	0
Interest on securities issued	27	25
Other interest expenses	2	2
Net Interest Income/Expenses	69	58
Net Fees and Commissions Income/Expenses	2	0
Fees and commissions received	3	1
Fees and commissions paid	1	1
Dividend Income	0	0
Trading Profit/Loss (net)	-23	-5
Profit/loss on trading account securities	0	0
Profit/losses on derivative financial transactions	-87	134
Foreign exchange profit/loss	63	-139
Other Operating Income	12	10
Total Operating Income/Expenses	59	63
Provision for Loan Losses or other Receivables (-)	1	4
Specific provisions of banks loans and other receivables*	1	1
General provision expenses*	0	0
Other Operating Expenses (-)	19	20
Personnel Expenses*	9	8
Net Operating Profit/Loss	39	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	39	39
Provisions for Taxes on Income from Continuing Operations (±)	0	0
Net Profit/Loss from Continuing Operations	39	39
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	39	39

* Used from information and disclosures related to income statement.

Ratios

(%)

	March 2016	March 2015
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	18.7	22.8
Shareholders' Equity / Total Assets	10.1	12.3
(Shareholders' Equity - Permanent Assets) / Total Assets	10.1	12.2
Net On Balance Sheet Position / Total Shareholders' Equity	-62.5	-53.2
Net On and Off Balance Sheet Position / Total Shareholders' Equity	1.9	2.2
Balance-Sheet Ratios		
TC Assets / Total Assets	17.7	20.1
TC Liabilities / Total Liabilities	11.4	13.6
FC Assets / FC Liabilities	92.9	92.5
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans and Receivables	16.7	18.5
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	72.7	71.3
Assets Quality		
Financial Assets (net) / Total Assets	0.8	1.6
Total Loans and Receivables / Total Assets	94.1	93.7
Total Loans and Receivables / Total Deposits	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	0.3	0.4
Loans Under Follow-up (net) / Total Loans and Receivables	0.0	0.0
Specific Provisions / Loans Under Follow-up	100.0	100.0
Permanent Assets / Total Assets	0.0	0.1
Consumer Loans / Total Loans and Receivables	0.0	0.0
Liquidity		
Liquid Assets / Total Assets	3.2	4.1
Liquid Assets / Short-term Liabilities	426.6	454.9
TC Liquid Assets / Total Assets	1.1	1.5
Profitability		
Net Profit/Losses / Total Assets	0.2	0.3
Net Profit/Losses / Total Shareholders' Equity	2.2	2.3
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.2	0.3
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	0.4	0.4
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	115.0	90.3
Non-interest Income (net) / Total Assets	-0.1	0.0
Other Operating Expenses / Total Assets	0.1	0.1
Personnel Expenses / Other Operating Expenses	47.8	41.3
Non-interest Income (net) / Other Operating Expenses	-50.3	26.2

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

Türkiye Cumhuriyeti Ziraat Bankası A.Ş.

Assets

(USD Million)

	March 2016			% Distr.	March 2015			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	1,060	11,694	12,754	11.6	801	12,509	13,310	12.8
Fin.ass.where fair value cha. is refl.to I/S (Net)	248	278	526	0.5	197	49	246	0.2
Financial assets held for trading	248	278	526	0.5	197	49	246	0.2
Public sector debt securities	4	5	10	0.0	6	2	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	243	273	516	0.5	190	48	238	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	172	1,441	1,612	1.5	165	772	937	0.9
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)	15,428	4,205	19,633	17.9	17,776	3,587	21,363	20.6
Securities representing a share in capital	37	165	202	0.2	50	134	185	0.2
Public sector debt securities	15,385	4,013	19,398	17.7	17,722	3,406	21,128	20.4
Other marketable securities	6	27	33	0.0	4	47	51	0.0
Loans and Receivables	52,097	16,280	68,377	62.3	47,083	13,510	60,593	58.4
Loans and Receivables	51,794	16,280	68,074	62.0	46,771	13,509	60,280	58.1
Loans granted to the Banks risk group	48	338	386	0.4	16	252	267	0.3
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	51,746	15,942	67,688	61.7	46,755	13,258	60,013	57.8
Loans under follow-up	1,163	6	1,169	1.1	1,085	3	1,088	1.0
Specific provisions (-)	860	6	866	0.8	772	3	775	0.7
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	1,610	1,780	3,391	3.1	1,696	1,885	3,581	3.4
Public sector debt securities	1,598	1,776	3,375	3.1	1,684	1,882	3,565	3.4
Other marketable securities	12	4	16	0.0	12	4	16	0.0
Investments and Associates (Net)	34	0	34	0.0	36	0	36	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	34	0	34	0.0	36	0	36	0.0
Financial investments and associates	31	0	31	0.0	34	0	34	0.0
Non-financial investments and associates	2	0	2	0.0	2	0	2	0.0
Subsidiaries (Net)	410	457	867	0.8	443	451	894	0.9
Financial subsidiaries	408	457	865	0.8	441	451	891	0.9
Non-financial subsidiaries	2	0	2	0.0	2	0	2	0.0
Joint Ventures (Business Partners) (Net)	0	41	41	0.0	0	29	29	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	41	41	0.0	0	29	29	0.0
Financial joint ventures	0	41	41	0.0	0	29	29	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)	1,700	4	1,704	1.6	1,818	3	1,821	1.8
Intangible Assets (Net)	84	1	86	0.1	56	1	57	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	84	1	86	0.1	56	1	57	0.1
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	23	0	23	0.0	1	0	1	0.0
Current assets for tax	0	0	0	0.0	1	0	1	0.0
Deferred assets for tax	23	0	23	0.0	0	0	0	0.0
Prop.&Equ.for Sale p. and from Term.Op.(Net)	91	0	91	0.1	68	0	68	0.1
Other Assets	470	137	607	0.6	466	401	867	0.8
Total Assets	73,427	36,319	109,746	100.0	70,606	33,197	103,803	100.0

Liabilities

(USD Million)

	March 2016			% Distr.	March 2015			% Distr.
	TC	FC	Total		TC	FC	Total	
Deposits	43,701	24,212	67,912	61.9	42,909	19,274	62,183	59.9
Deposits held by the Banks risk group	109	122	231	0.2	97	33	130	0.1
Other	43,592	24,090	67,682	61.7	42,812	19,241	62,053	59.8
Derivative Finan. Liabilities Held for Trading	21	144	164	0.1	10	126	136	0.1
Funds Borrowed	413	6,204	6,617	6.0	437	6,198	6,635	6.4
Money Market Takings	10,120	5,175	15,295	13.9	9,248	6,639	15,888	15.3
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	10,120	5,175	15,295	13.9	9,248	6,639	15,888	15.3
Marketable Securities Issued (Net)	750	904	1,654	1.5	565	1,191	1,756	1.7
Bills	750	86	836	0.8	565	393	959	0.9
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	818	818	0.7	0	798	798	0.8
Funds	2,117	0	2,117	1.9	2,159	0	2,159	2.1
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	2,117	0	2,117	1.9	2,159	0	2,159	2.1
Miscellaneous Payables	524	396	920	0.8	459	276	735	0.7
Other External Resources	663	156	819	0.7	594	295	889	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	1,863	15	1,878	1.7	1,867	8	1,875	1.8
General provisions	1,035	4	1,039	0.9	952	3	955	0.9
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	321	0	321	0.3	322	0	322	0.3
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	507	11	519	0.5	593	5	598	0.6
Liabilities for Tax	348	0	348	0.3	131	0	131	0.1
Current liabilities for tax	348	0	348	0.3	129	0	129	0.1
Deferred liabilities for tax	0	0	0	0.0	1	0	1	0.0
Lia. for Pro.&Equ. for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	11,663	357	12,020	11.0	10,959	457	11,416	11.0
Paid-in capital	1,770	0	1,770	1.6	1,913	0	1,913	1.8
Supplementary capital	1,065	357	1,423	1.3	1,562	457	2,019	1.9
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	-183	357	175	0.2	195	457	652	0.6
Revaluation changes of property and equip.	1,272	0	1,272	1.2	1,388	0	1,388	1.3
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.	6	0	6	0.0	7	0	7	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	-30	0	-30	0.0	-27	0	-27	0.0
Profit reserves	6,374	0	6,374	5.8	5,451	0	5,451	5.3
Legal reserves	1,034	0	1,034	0.9	1,043	0	1,043	1.0
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	4,835	0	4,835	4.4	4,056	0	4,056	3.9
Other profit reserves	505	0	505	0.5	353	0	353	0.3
Profit or loss	2,454	0	2,454	2.2	2,033	0	2,033	2.0
Prior years income/loss	1,884	0	1,884	1.7	1,611	0	1,611	1.6
Current year income/loss	570	0	570	0.5	422	0	422	0.4
Total Liabilities	72,182	37,564	109,746	100.0	69,339	34,465	103,803	100.0

Türkiye Cumhuriyeti Ziraat Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	March 2016			March 2015		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	7,492	14,505	21,997	5,521	12,230	17,751
Letters of guarantee	7,450	10,544	17,994	5,491	8,244	13,735
Bank acceptances	11	1,510	1,521	5	1,532	1,537
Letters of credit	31	2,451	2,482	24	2,453	2,478
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	6,080	3,875	9,955	19,432	21,838	41,270
Irrevocable commitments	6,080	3,873	9,953	5,737	983	6,720
Revocable commitments	0	2	2	13,695	20,855	34,549
Derivative Financial Instruments	1,220	21,528	22,748	934	16,255	17,189
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	1,220	21,528	22,748	934	16,255	17,189
Custody and Pledged Securities	236,831	34,529	271,360	192,157	31,403	223,561
Items held in Custody	32,055	4,115	36,170	27,729	3,622	31,351
Pledged Items	204,516	29,888	234,404	164,416	27,465	191,880
Accepted independent guaran. and warran.	261	525	786	13	317	330
Total Off Balance Sheet Commitments	251,624	74,436	326,060	218,043	81,727	299,770

Income-Expenditure

(USD Million)

	March 2016	March 2015
Interest Income	2,283	1,897
Interest on loans	1,744	1,421
Interest received from reserve deposits	16	1
Interest received from banks	7	6
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	513	455
Other interest income	3	15
Interest Expenses	1,167	988
Interest on deposits	849	761
Interest on money market transactions	36	34
Interest on funds borrowed	244	164
Interest on securities issued	29	23
Other interest expenses	9	7
Net Interest Income/Expenses	1,115	909
Net Fees and Commissions Income/Expenses	130	112
Fees and commissions received	161	142
Fees and commissions paid	31	30
Dividend Income	1	3
Trading Profit/Loss (net)	0	-3
Profit/loss on trading account securities	2	16
Profit/losses on derivative financial transactions	246	-574
Foreign exchange profit/loss	-247	555
Other Operating Income	119	146
Total Operating Income/Expenses	1,366	1,167
Provision for Loan Losses or other Receivables (-)	158	170
Specific provisions of banks loans and other receivables*	126	99
General provision expenses*	32	70
Other Operating Expenses (-)	475	441
Personnel Expenses*	198	194
Net Operating Profit/Loss	732	556
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	732	556
Provisions for Taxes on Income from Continuing Operations (±)	-163	-134
Net Profit/Loss from Continuing Operations	570	422
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	570	422

* Used from information and disclosures related to income statement.

Ratios

(%)

	March 2016	March 2015
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	14.2	16.8
Shareholders' Equity / Total Assets	11.0	11.0
(Shareholders' Equity - Permanent Assets) / Total Assets	8.1	7.9
Net On Balance Sheet Position / Total Shareholders' Equity	-5.4	-4.0
Net On and Off Balance Sheet Position / Total Shareholders' Equity	3.6	3.7
Balance-Sheet Ratios		
TC Assets / Total Assets	66.9	68.0
TC Liabilities / Total Liabilities	65.8	66.8
FC Assets / FC Liabilities	96.7	96.3
TC Deposits / Total Deposits	64.3	69.0
TC Loans / Total Loans and Receivables	76.2	77.7
Total Deposits / Total Assets	61.9	59.9
Funds Borrowed / Total Assets	6.0	6.4
Assets Quality		
Financial Assets (net) / Total Assets	21.5	24.3
Total Loans and Receivables / Total Assets	62.3	58.4
Total Loans and Receivables / Total Deposits	100.7	97.4
Loans Under Follow-up (gross) / Total Loans and Receivables	1.7	1.8
Loans Under Follow-up (net) / Total Loans and Receivables	0.4	0.5
Specific Provisions / Loans Under Follow-up	74.1	71.3
Permanent Assets / Total Assets	2.8	3.1
Consumer Loans / Total Loans and Receivables	26.8	29.5
Liquidity		
Liquid Assets / Total Assets	31.5	34.5
Liquid Assets / Short-term Liabilities	50.8	55.7
TC Liquid Assets / Total Assets	15.4	18.2
Profitability		
Net Profit/Losses / Total Assets	0.5	0.4
Net Profit/Losses / Total Shareholders' Equity	4.7	3.7
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.7	0.5
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	0.9	0.8
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	72.5	69.4
Non-interest Income (net) / Total Assets	0.2	0.2
Other Operating Expenses / Total Assets	0.4	0.4
Personnel Expenses / Other Operating Expenses	41.7	44.0
Non-interest Income (net) / Other Operating Expenses	52.7	58.6

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

Türkiye Garanti Bankası A.Ş.

Assets

(USD Million)

	March 2016			%	March 2015			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Cash and Balances with the Central Bank	1,054	8,703	9,756	10.4	830	8,768	9,598	10.8
Fin.ass.where fair value cha. is refl.to I/S (Net)	571	225	797	0.9	655	233	888	1.0
Financial assets held for trading	501	225	726	0.8	578	233	812	0.9
Public sector debt securities	61	5	66	0.1	35	5	40	0.0
Securities representing a share in capital	11	0	11	0.0	22	0	22	0.0
Derivative financial assets held for trading	428	219	648	0.7	521	218	739	0.8
Other marketable securities	0	1	1	0.0	0	10	10	0.0
Fin.assets clas. as fair value change is refl.to I/S	71	0	71	0.1	76	0	76	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	71	0	71	0.1	76	0	76	0.1
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	25	4,934	4,959	5.3	215	3,715	3,930	4.4
Money Market Securities	2	0	2	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	2	0	2	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	6,760	426	7,186	7.7	7,221	274	7,495	8.5
Securities representing a share in capital	14	108	122	0.1	14	24	38	0.0
Public sector debt securities	6,520	62	6,582	7.0	6,679	4	6,683	7.5
Other marketable securities	226	256	482	0.5	528	246	774	0.9
Loans and Receivables	37,141	20,910	58,051	62.0	35,203	20,327	55,530	62.7
Loans and Receivables	36,837	20,910	57,748	61.7	34,955	20,327	55,282	62.4
Loans granted to the Banks risk group	139	835	974	1.0	313	767	1,080	1.2
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	36,699	20,075	56,774	60.7	34,642	19,560	54,202	61.2
Loans under follow-up	1,585	0	1,585	1.7	1,306	0	1,306	1.5
Specific provisions (-)	1,281	0	1,281	1.4	1,058	0	1,058	1.2
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	4,131	3,342	7,473	8.0	4,404	3,080	7,484	8.5
Public sector debt securities	4,126	1,966	6,092	6.5	4,362	1,949	6,312	7.1
Other marketable securities	5	1,376	1,381	1.5	42	1,130	1,172	1.3
Investments and Associates (Net)	13	0	13	0.0	14	0	14	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	13	0	13	0.0	14	0	14	0.0
Financial investments and associates	12	0	12	0.0	13	0	13	0.0
Non-financial investments and associates	1	0	1	0.0	1	0	1	0.0
Subsidiaries (Net)	785	877	1,663	1.8	181	1,066	1,247	1.4
Financial subsidiaries	749	877	1,626	1.7	141	1,066	1,207	1.4
Non-financial subsidiaries	37	0	37	0.0	40	0	40	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	16	174	190	0.2	19	111	129	0.1
Fair value hedges	10	0	10	0.0	11	0	11	0.0
Cash flow hedges	6	174	180	0.2	8	111	118	0.1
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	1,088	0	1,088	1.2	508	0	508	0.6
Intangible Assets (Net)	74	0	74	0.1	65	0	65	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	74	0	74	0.1	65	0	65	0.1
Real Estates for Investment Purpose (Net)	135	0	135	0.1	56	0	56	0.1
Assets for Tax	163	0	163	0.2	189	0	189	0.2
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	163	0	163	0.2	189	0	189	0.2
Prop.&Equ.for Sale p. and from Term.Op.(Net)	136	0	136	0.1	64	0	64	0.1
Other Assets	1,037	847	1,884	2.0	1,092	255	1,346	1.5
Total Assets	53,133	40,439	93,571	100.0	50,714	37,829	88,543	100.0

Liabilities

(USD Million)

	March 2016			% Distr.	March 2015			% Distr.
	TC	FC	Total		TC	FC	Total	
Deposits	23,684	29,069	52,753	56.4	24,011	25,275	49,286	55.7
Deposits held by the Banks risk group	401	181	582	0.6	377	164	541	0.6
Other	23,283	28,888	52,171	55.8	23,634	25,111	48,745	55.1
Derivative Finan. Liabilities Held for Trading	735	240	975	1.0	824	375	1,199	1.4
Funds Borrowed	710	10,273	10,983	11.7	1,287	10,856	12,143	13.7
Money Market Takings	4,705	872	5,577	6.0	3,943	878	4,821	5.4
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	32	0	32	0.0	0	0	0	0.0
Funds provided under repurchase agreements	4,673	872	5,546	5.9	3,943	878	4,821	5.4
Marketable Securities Issued (Net)	1,555	3,758	5,313	5.7	1,363	3,877	5,240	5.9
Bills	368	47	414	0.4	434	114	548	0.6
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	1,187	3,712	4,899	5.2	929	3,763	4,692	5.3
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	2,809	394	3,202	3.4	2,277	379	2,656	3.0
Other External Resources	866	774	1,640	1.8	921	232	1,153	1.3
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	4	0	4	0.0	0	0	0	0.0
Finance leasing payables	4	0	4	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	13	125	139	0.1	26	99	125	0.1
Fair value hedges	13	96	109	0.1	26	69	94	0.1
Cash flow hedges	0	29	29	0.0	0	30	30	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	1,542	23	1,565	1.7	1,443	23	1,465	1.7
General provisions	1,069	16	1,085	1.2	988	15	1,003	1.1
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	219	0	219	0.2	201	0	201	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	254	7	261	0.3	254	8	262	0.3
Liabilities for Tax	208	11	220	0.2	209	10	219	0.2
Current liabilities for tax	208	11	220	0.2	209	10	219	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	53	53	0.1
Shareholders' Equity	11,049	151	11,200	12.0	9,579	603	10,182	11.5
Paid-in capital	1,487	0	1,487	1.6	1,607	0	1,607	1.8
Supplementary capital	999	81	1,080	1.2	337	551	889	1.0
Share premium	4	0	4	0.0	5	0	5	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	161	91	251	0.3	8	555	563	0.6
Revaluation changes of property and equip.	577	0	577	0.6	67	0	67	0.1
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est.for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv.&ass.,subs.& joint vent.	1	0	1	0.0	1	0	1	0.0
Hedging funds (active part)	10	-10	0	0.0	-18	-3	-22	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	276	0	276	0.3
Profit reserves	8,195	70	8,265	8.8	6,110	52	6,162	7.0
Legal reserves	422	5	426	0.5	429	4	433	0.5
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	7,773	2	7,775	8.3	5,681	1	5,682	6.4
Other profit reserves	0	63	63	0.1	0	47	47	0.1
Profit or loss	368	0	368	0.4	1,525	0	1,525	1.7
Prior years income/loss	0	0	0	0.0	1,225	0	1,225	1.4
Current year income/loss	368	0	368	0.4	300	0	300	0.3
Total Liabilities	47,881	45,690	93,571	100.0	45,883	42,660	88,543	100.0

Türkiye Garanti Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	March 2016			March 2015		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	5,624	12,090	17,714	4,906	10,548	15,453
Letters of guarantee	5,617	6,066	11,684	4,898	6,317	11,215
Bank acceptances	4	598	602	7	386	393
Letters of credit	2	5,383	5,385	0	3,808	3,808
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	43	43	0	37	37
Commitments	14,061	5,059	19,120	15,117	5,361	20,478
Irrevocable commitments	14,058	5,059	19,117	15,100	5,361	20,460
Revocable commitments	3	0	3	17	0	18
Derivative Financial Instruments	36,194	61,889	98,083	39,956	60,963	100,920
Derivative finan. instruments held for hedging	2,688	7,919	10,607	2,767	3,979	6,745
Trading transactions	33,506	53,971	87,477	37,190	56,984	94,174
Custody and Pledged Securities	198,975	137,061	336,036	190,752	132,066	322,819
Items held in Custody	13,942	11,570	25,512	14,298	11,473	25,771
Pledged Items	185,033	125,491	310,524	176,454	120,593	297,047
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	254,854	216,100	470,953	250,732	208,938	459,670

Income-Expenditure

(USD Million)

	March 2016	March 2015
Interest Income	1,733	1,489
Interest on loans	1,366	1,190
Interest received from reserve deposits	15	2
Interest received from banks	6	10
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	328	270
Other interest income	17	17
Interest Expenses	852	749
Interest on deposits	601	518
Interest on money market transactions	79	91
Interest on funds borrowed	89	60
Interest on securities issued	78	76
Other interest expenses	5	5
Net Interest Income/Expenses	881	740
Net Fees and Commissions Income/Expenses	277	288
Fees and commissions received	357	360
Fees and commissions paid	81	72
Dividend Income	0	0
Trading Profit/Loss (net)	-88	-10
Profit/loss on trading account securities	1	82
Profit/losses on derivative financial transactions	-132	-513
Foreign exchange profit/loss	44	422
Other Operating Income	123	135
Total Operating Income/Expenses	1,193	1,154
Provision for Loan Losses or other Receivables (-)	265	227
Specific provisions of banks loans and other receivables*	229	134
General provision expenses*	22	71
Other Operating Expenses (-)	525	529
Personnel Expenses*	210	196
Net Operating Profit/Loss	404	397
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	50	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	454	397
Provisions for Taxes on Income from Continuing Operations (±)	-85	-97
Net Profit/Loss from Continuing Operations	368	300
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	368	300

* Used from information and disclosures related to income statement.

Ratios

(%)

	March 2016	March 2015
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	15.1	14.5
Shareholders' Equity / Total Assets	12.0	11.5
(Shareholders' Equity - Permanent Assets) / Total Assets	8.5	9.1
Net On Balance Sheet Position / Total Shareholders' Equity	-29.6	-20.5
Net On and Off Balance Sheet Position / Total Shareholders' Equity	3.1	1.5
Balance-Sheet Ratios		
TC Assets / Total Assets	56.8	57.3
TC Liabilities / Total Liabilities	51.2	51.8
FC Assets / FC Liabilities	88.5	88.7
TC Deposits / Total Deposits	44.9	48.7
TC Loans / Total Loans and Receivables	64.0	63.4
Total Deposits / Total Assets	56.4	55.7
Funds Borrowed / Total Assets	11.7	13.7
Assets Quality		
Financial Assets (net) / Total Assets	16.7	18.1
Total Loans and Receivables / Total Assets	62.0	62.7
Total Loans and Receivables / Total Deposits	110.0	112.7
Loans Under Follow-up (gross) / Total Loans and Receivables	2.7	2.4
Loans Under Follow-up (net) / Total Loans and Receivables	0.5	0.4
Specific Provisions / Loans Under Follow-up	80.8	81.0
Permanent Assets / Total Assets	3.5	2.4
Consumer Loans / Total Loans and Receivables	32.7	33.1
Liquidity		
Liquid Assets / Total Assets	24.3	24.7
Liquid Assets / Short-term Liabilities	45.2	49.7
TC Liquid Assets / Total Assets	9.0	10.1
Profitability		
Net Profit/Losses / Total Assets	0.4	0.3
Net Profit/Losses / Total Shareholders' Equity	3.3	2.9
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.5	0.4
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	0.7	0.7
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	54.6	52.5
Non-interest Income (net) / Total Assets	0.3	0.5
Other Operating Expenses / Total Assets	0.6	0.6
Personnel Expenses / Other Operating Expenses	40.1	37.1
Non-interest Income (net) / Other Operating Expenses	59.5	78.2

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

Türkiye Halk Bankası A.Ş.

Assets

(USD Million)

	March 2016			% Distr.	March 2015			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	1,522	7,201	8,723	12.6	1,169	6,372	7,541	12.2
Fin.ass.where fair value cha. is refl.to I/S (Net)	20	95	116	0.2	11	93	104	0.2
Financial assets held for trading	20	95	116	0.2	11	93	104	0.2
Public sector debt securities	18	5	23	0.0	10	5	15	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	90	90	0.1	0	87	87	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	12	635	647	0.9	30	471	501	0.8
Money Market Securities	0	56	56	0.1	0	0	0	0.0
Interbank money market placements	0	56	56	0.1	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)	2,820	1,377	4,197	6.1	2,493	1,039	3,532	5.7
Securities representing a share in capital	24	33	58	0.1	25	1	26	0.0
Public sector debt securities	2,796	1,344	4,140	6.0	2,468	1,039	3,507	5.7
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans and Receivables	32,729	14,253	46,982	67.9	29,885	11,586	41,471	67.2
Loans and Receivables	32,374	14,253	46,627	67.4	29,393	11,586	40,979	66.4
Loans granted to the Banks risk group	146	239	385	0.6	112	169	281	0.5
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	32,228	14,015	46,243	66.9	29,282	11,417	40,699	66.0
Loans under follow-up	1,464	0	1,464	2.1	1,434	0	1,434	2.3
Specific provisions (-)	1,109	0	1,109	1.6	942	0	942	1.5
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	5,199	656	5,855	8.5	5,909	641	6,549	10.6
Public sector debt securities	5,199	656	5,855	8.5	5,909	641	6,549	10.6
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	7	74	81	0.1	7	29	35	0.1
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	7	74	81	0.1	7	29	35	0.1
Financial investments and associates	5	74	79	0.1	4	29	33	0.1
Non-financial investments and associates	2	0	2	0.0	2	0	2	0.0
Subsidiaries (Net)	857	98	955	1.4	932	56	988	1.6
Financial subsidiaries	844	98	942	1.4	918	56	973	1.6
Non-financial subsidiaries	13	0	13	0.0	14	0	14	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)	748	0	748	1.1	452	0	452	0.7
Intangible Assets (Net)	29	0	29	0.0	23	0	23	0.0
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	29	0	29	0.0	23	0	23	0.0
Real Estates for Investment Purpose (Net)	129	0	129	0.2	0	0	0	0.0
Assets for Tax	0	0	0	0.0	53	0	53	0.1
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	0	0	0	0.0	53	0	53	0.1
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	1	0	1	0.0
Other Assets	565	62	627	0.9	432	28	460	0.7
Total Assets	44,637	24,508	69,145	100.0	41,395	20,314	61,710	100.0

Liabilities

(USD Million)

	March 2016			% Distr.	March 2015			% Distr.
	TC	FC	Total		TC	FC	Total	
Deposits	29,244	15,311	44,555	64.4	26,677	14,225	40,902	66.3
Deposits held by the Banks risk group	388	9	397	0.6	310	8	317	0.5
Other	28,856	15,301	44,157	63.9	26,368	14,217	40,585	65.8
Derivative Finan. Liabilities Held for Trading	0	73	73	0.1	0	68	68	0.1
Funds Borrowed	212	6,654	6,867	9.9	330	4,996	5,326	8.6
Money Market Takings	4,041	353	4,394	6.4	2,981	49	3,031	4.9
Interbank money market takings	283	0	283	0.4	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	3,758	353	4,111	5.9	2,981	49	3,031	4.9
Marketable Securities Issued (Net)	535	2,493	3,028	4.4	571	2,471	3,042	4.9
Bills	535	0	535	0.8	571	0	571	0.9
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	2,493	2,493	3.6	0	2,471	2,471	4.0
Funds	699	0	699	1.0	662	0	662	1.1
Borrower funds	6	0	6	0.0	4	0	4	0.0
Others	692	0	692	1.0	658	0	658	1.1
Miscellaneous Payables	779	12	791	1.1	689	31	720	1.2
Other External Resources	447	120	568	0.8	401	98	499	0.8
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	768	1	770	1.1	850	1	851	1.4
General provisions	419	0	419	0.6	517	0	517	0.8
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	261	0	261	0.4	252	0	252	0.4
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	88	1	90	0.1	81	1	82	0.1
Liabilities for Tax	179	3	182	0.3	85	0	85	0.1
Current liabilities for tax	157	0	157	0.2	85	0	85	0.1
Deferred liabilities for tax	22	3	25	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	7,170	50	7,220	10.4	6,523	-1	6,522	10.6
Paid-in capital	442	0	442	0.6	478	0	478	0.8
Supplementary capital	1,225	50	1,275	1.8	935	-1	934	1.5
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	385	50	435	0.6	469	-1	468	0.8
Revaluation changes of property and equip.	399	0	399	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.	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	437	0	437	0.6	462	0	462	0.7
Profit reserves	4,443	0	4,443	6.4	4,042	0	4,042	6.6
Legal reserves	473	0	473	0.7	466	0	466	0.8
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	3,953	0	3,953	5.7	3,559	0	3,559	5.8
Other profit reserves	17	0	17	0.0	18	0	18	0.0
Profit or loss	1,060	0	1,060	1.5	1,067	0	1,067	1.7
Prior years income/loss	820	0	820	1.2	844	0	844	1.4
Current year income/loss	241	0	241	0.3	223	0	223	0.4
Total Liabilities	44,074	25,071	69,145	100.0	39,770	21,940	61,710	100.0

Türkiye Halk Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	March 2016			March 2015		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	6,407	8,032	14,439	5,739	7,526	13,265
Letters of guarantee	5,842	5,125	10,967	5,447	4,743	10,190
Bank acceptances	348	1,086	1,434	90	1,079	1,169
Letters of credit	0	1,748	1,748	4	1,587	1,590
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	216	73	289	198	117	315
Commitments	7,791	254	8,045	7,439	285	7,724
Irrevocable commitments	7,791	254	8,045	7,439	285	7,724
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	1,116	7,576	8,692	1,716	9,398	11,114
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	1,116	7,576	8,692	1,716	9,398	11,114
Custody and Pledged Securities	175,725	44,995	220,720	158,194	35,830	194,024
Items held in Custody	81,023	6,311	87,334	72,034	5,282	77,316
Pledged Items	94,703	38,684	133,387	86,161	30,548	116,708
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	191,039	60,858	251,897	173,088	53,039	226,128

Income-Expenditure

(USD Million)

	March 2016	March 2015
Interest Income	1,397	1,148
Interest on loans	1,139	961
Interest received from reserve deposits	5	0
Interest received from banks	7	2
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	244	184
Other interest income	1	1
Interest Expenses	856	657
Interest on deposits	709	534
Interest on money market transactions	31	25
Interest on funds borrowed	62	53
Interest on securities issued	44	39
Other interest expenses	10	7
Net Interest Income/Expenses	540	491
Net Fees and Commissions Income/Expenses	103	124
Fees and commissions received	133	151
Fees and commissions paid	30	28
Dividend Income	0	0
Trading Profit/Loss (net)	7	8
Profit/loss on trading account securities	1	9
Profit/losses on derivative financial transactions	-75	-284
Foreign exchange profit/loss	81	282
Other Operating Income	82	68
Total Operating Income/Expenses	733	691
Provision for Loan Losses or other Receivables (-)	96	98
Specific provisions of banks loans and other receivables*	61	52
General provision expenses*	21	32
Other Operating Expenses (-)	340	306
Personnel Expenses*	159	140
Net Operating Profit/Loss	297	287
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	297	287
Provisions for Taxes on Income from Continuing Operations (±)	-56	-64
Net Profit/Loss from Continuing Operations	241	223
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	241	223

* Used from information and disclosures related to income statement.

Ratios

(%)

	March 2016	March 2015
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	13.7	13.3
Shareholders' Equity / Total Assets	10.4	10.6
(Shareholders' Equity - Permanent Assets) / Total Assets	7.3	7.3
Net On Balance Sheet Position / Total Shareholders' Equity	0.3	-19.2
Net On and Off Balance Sheet Position / Total Shareholders' Equity	1.1	-1.2
Balance-Sheet Ratios		
TC Assets / Total Assets	64.6	67.1
TC Liabilities / Total Liabilities	63.7	64.4
FC Assets / FC Liabilities	97.8	92.6
TC Deposits / Total Deposits	65.6	65.2
TC Loans / Total Loans and Receivables	69.7	72.1
Total Deposits / Total Assets	64.4	66.3
Funds Borrowed / Total Assets	9.9	8.6
Assets Quality		
Financial Assets (net) / Total Assets	14.7	16.5
Total Loans and Receivables / Total Assets	67.9	67.2
Total Loans and Receivables / Total Deposits	105.4	101.4
Loans Under Follow-up (gross) / Total Loans and Receivables	3.1	3.5
Loans Under Follow-up (net) / Total Loans and Receivables	0.8	1.2
Specific Provisions / Loans Under Follow-up	75.8	65.7
Permanent Assets / Total Assets	3.1	3.2
Consumer Loans / Total Loans and Receivables	20.6	24.3
Liquidity		
Liquid Assets / Total Assets	19.9	18.9
Liquid Assets / Short-term Liabilities	34.0	32.5
TC Liquid Assets / Total Assets	6.3	6.0
Profitability		
Net Profit/Losses / Total Assets	0.3	0.4
Net Profit/Losses / Total Shareholders' Equity	3.3	3.4
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.4	0.5
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	0.7	0.7
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	65.3	63.6
Non-interest Income (net) / Total Assets	0.3	0.3
Other Operating Expenses / Total Assets	0.5	0.5
Personnel Expenses / Other Operating Expenses	46.8	45.9
Non-interest Income (net) / Other Operating Expenses	56.7	65.3

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

Türkiye İş Bankası A.Ş.

Assets

(USD Million)

	March 2016			%	March 2015			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Cash and Balances with the Central Bank	1,520	9,246	10,766	11.0	1,657	8,694	10,351	10.7
Fin.ass.where fair value cha. is refl.to I/S (Net)	159	359	518	0.5	200	436	636	0.7
Financial assets held for trading	159	359	518	0.5	200	436	636	0.7
Public sector debt securities	84	3	87	0.1	131	5	136	0.1
Securities representing a share in capital	25	0	25	0.0	0	0	0	0.0
Derivative financial assets held for trading	50	356	406	0.4	68	431	499	0.5
Other marketable securities	0	0	0	0.0	2	0	2	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	45	575	620	0.6	53	635	688	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)	11,572	3,509	15,081	15.4	13,041	2,975	16,016	16.5
Securities representing a share in capital	12	92	104	0.1	13	0	13	0.0
Public sector debt securities	11,556	3,068	14,624	15.0	13,024	2,582	15,606	16.1
Other marketable securities	3	350	354	0.4	4	393	397	0.4
Loans and Receivables	39,780	22,607	62,387	63.8	40,259	23,013	63,272	65.4
Loans and Receivables	39,453	22,607	62,060	63.5	40,031	23,013	63,044	65.1
Loans granted to the Banks risk group	270	196	467	0.5	301	315	616	0.6
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	39,182	22,410	61,593	63.0	39,730	22,698	62,428	64.5
Loans under follow-up	1,389	2	1,391	1.4	966	7	973	1.0
Specific provisions (-)	1,062	2	1,064	1.1	738	7	745	0.8
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	1,317	42	1,359	1.4	411	20	431	0.4
Public sector debt securities	1,294	0	1,294	1.3	399	0	399	0.4
Other marketable securities	24	42	65	0.1	11	20	31	0.0
Investments and Associates (Net)	45	0	45	0.0	300	0	300	0.3
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	45	0	45	0.0	300	0	300	0.3
Financial investments and associates	44	0	44	0.0	48	0	48	0.0
Non-financial investments and associates	1	0	1	0.0	252	0	252	0.3
Subsidiaries (Net)	3,297	197	3,494	3.6	3,055	199	3,254	3.4
Financial subsidiaries	1,418	197	1,615	1.7	1,427	199	1,626	1.7
Non-financial subsidiaries	1,879	0	1,879	1.9	1,628	0	1,628	1.7
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	1,530	3	1,533	1.6	711	4	715	0.7
Intangible Assets (Net)	122	0	122	0.1	134	0	134	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	122	0	122	0.1	134	0	134	0.1
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	206	0	206	0.2	202	0	202	0.2
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	206	0	206	0.2	202	0	202	0.2
Prop.&Equ.for Sale p. and from Term.Op.(Net)	18	0	18	0.0	24	0	24	0.0
Other Assets	900	660	1,560	1.6	514	245	759	0.8
Total Assets	60,511	37,199	97,710	100.0	60,561	36,222	96,782	100.0

Liabilities

(USD Million)

	March 2016			%	March 2015			%
	TC	FC	Total		Distr.	TC	FC	
Deposits	27,616	28,243	55,859	57.2	28,603	26,637	55,239	57.1
Deposits held by the Banks risk group	972	1,097	2,069	2.1	663	1,191	1,853	1.9
Other	26,643	27,146	53,790	55.1	27,940	25,446	53,386	55.2
Derivative Finan. Liabilities Held for Trading	58	378	436	0.4	104	242	346	0.4
Funds Borrowed	978	8,985	9,964	10.2	1,295	8,439	9,733	10.1
Money Market Takings	4,882	1,290	6,172	6.3	4,783	1,115	5,898	6.1
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	4,882	1,290	6,172	6.3	4,783	1,115	5,898	6.1
Marketable Securities Issued (Net)	2,214	4,121	6,335	6.5	2,006	4,925	6,931	7.2
Bills	1,902	282	2,184	2.2	1,701	887	2,588	2.7
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	312	3,839	4,151	4.2	305	4,038	4,343	4.5
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	2,514	158	2,671	2.7	2,359	211	2,570	2.7
Other External Resources	499	282	781	0.8	477	629	1,106	1.1
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	2,379	22	2,401	2.5	2,485	12	2,498	2.6
General provisions	1,001	3	1,005	1.0	968	3	971	1.0
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	206	0	206	0.2	189	0	189	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	1,171	19	1,190	1.2	1,329	9	1,338	1.4
Liabilities for Tax	264	3	267	0.3	138	2	139	0.1
Current liabilities for tax	264	3	267	0.3	138	2	139	0.1
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia. for Pro.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	1,006	1,006	1.0	0	1,412	1,412	1.5
Shareholders' Equity	11,720	99	11,819	12.1	10,780	130	10,910	11.3
Paid-in capital	1,593	0	1,593	1.6	1,722	0	1,722	1.8
Supplementary capital	2,788	99	2,886	3.0	2,011	130	2,141	2.2
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	1,408	99	1,507	1.5	1,385	130	1,514	1.6
Revaluation changes of property and equip.	807	0	807	0.8	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est.for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv.&ass.,subs.& joint vent.	9	0	9	0.0	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	562	0	562	0.6	615	0	615	0.6
Profit reserves	6,997	0	6,997	7.2	6,698	0	6,698	6.9
Legal reserves	961	0	961	1.0	950	0	950	1.0
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	6,038	0	6,038	6.2	5,747	0	5,747	5.9
Other profit reserves	-3	0	-3	0.0	1	0	1	0.0
Profit or loss	343	0	343	0.4	349	0	349	0.4
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	343	0	343	0.4	349	0	349	0.4
Total Liabilities	53,123	44,587	97,710	100.0	53,030	43,752	96,782	100.0

Türkiye İş Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	March 2016			March 2015		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	7,016	9,883	16,899	6,968	10,947	17,915
Letters of guarantee	7,014	6,243	13,256	6,963	6,672	13,635
Bank acceptances	1	310	311	1	584	585
Letters of credit	1	2,991	2,992	0	3,386	3,386
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	339	339	4	305	309
Commitments	14,652	4,689	19,341	15,093	5,068	20,161
Irrevocable commitments	14,566	2,795	17,362	14,943	2,417	17,360
Revocable commitments	85	1,894	1,979	149	2,652	2,801
Derivative Financial Instruments	9,496	27,357	36,853	9,532	25,812	35,344
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	9,496	27,357	36,853	9,532	25,812	35,344
Custody and Pledged Securities	92,520	44,038	136,559	84,945	40,771	125,716
Items held in Custody	13,383	4,038	17,422	16,382	4,150	20,532
Pledged Items	79,137	40,000	119,137	68,563	36,621	105,184
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	123,683	85,968	209,651	116,538	82,598	199,136

Income-Expenditure

(USD Million)

	March 2016	March 2015
Interest Income	1,864	1,681
Interest on loans	1,510	1,366
Interest received from reserve deposits	15	0
Interest received from banks	2	5
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	334	309
Other interest income	3	2
Interest Expenses	985	935
Interest on deposits	619	574
Interest on money market transactions	70	64
Interest on funds borrowed	171	174
Interest on securities issued	121	117
Other interest expenses	4	5
Net Interest Income/Expenses	879	746
Net Fees and Commissions Income/Expenses	225	211
Fees and commissions received	265	243
Fees and commissions paid	40	33
Dividend Income	129	62
Trading Profit/Loss (net)	-176	8
Profit/loss on trading account securities	23	38
Profit/losses on derivative financial transactions	-274	-82
Foreign exchange profit/loss	74	52
Other Operating Income	90	160
Total Operating Income/Expenses	1,147	1,187
Provision for Loan Losses or other Receivables (-)	225	242
Specific provisions of banks loans and other receivables*	157	152
General provision expenses*	2	80
Other Operating Expenses (-)	529	516
Personnel Expenses*	251	234
Net Operating Profit/Loss	394	429
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	394	429
Provisions for Taxes on Income from Continuing Operations (±)	-51	-80
Net Profit/Loss from Continuing Operations	343	349
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	343	349

* Used from information and disclosures related to income statement.

Ratios

(%)

	March 2016	March 2015
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	15.5	14.9
Shareholders' Equity / Total Assets	12.1	11.3
(Shareholders' Equity - Permanent Assets) / Total Assets	6.4	6.5
Net On Balance Sheet Position / Total Shareholders' Equity	-45.1	-50.0
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-6.3	-15.4
Balance-Sheet Ratios		
TC Assets / Total Assets	61.9	62.6
TC Liabilities / Total Liabilities	54.4	54.8
FC Assets / FC Liabilities	83.4	82.8
TC Deposits / Total Deposits	49.4	51.8
TC Loans / Total Loans and Receivables	63.8	63.6
Total Deposits / Total Assets	57.2	57.1
Funds Borrowed / Total Assets	10.2	10.1
Assets Quality		
Financial Assets (net) / Total Assets	17.4	17.7
Total Loans and Receivables / Total Assets	63.8	65.4
Total Loans and Receivables / Total Deposits	111.7	114.5
Loans Under Follow-up (gross) / Total Loans and Receivables	2.2	1.5
Loans Under Follow-up (net) / Total Loans and Receivables	0.5	0.4
Specific Provisions / Loans Under Follow-up	76.5	76.5
Permanent Assets / Total Assets	5.7	4.8
Consumer Loans / Total Loans and Receivables	26.0	26.7
Liquidity		
Liquid Assets / Total Assets	27.6	28.6
Liquid Assets / Short-term Liabilities	53.1	54.4
TC Liquid Assets / Total Assets	13.6	15.4
Profitability		
Net Profit/Losses / Total Assets	0.4	0.4
Net Profit/Losses / Total Shareholders' Equity	2.9	3.2
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.4	0.4
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	0.7	0.6
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	63.0	50.1
Non-interest Income (net) / Total Assets	0.3	0.5
Other Operating Expenses / Total Assets	0.5	0.5
Personnel Expenses / Other Operating Expenses	47.5	45.3
Non-interest Income (net) / Other Operating Expenses	50.7	85.3

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

Türkiye Kalkınma Bankası A.Ş.

Assets

(USD Million)

	March 2016			%	March 2015			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Cash and Balances with the Central Bank	0	0	0	0.0	1	0	1	0.0
Fin.ass.where fair value cha. is refl.to I/S (Net)	0	0	0	0.0	0	0	0	0.0
Financial assets held for trading	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	111	51	161	9.3	12	50	63	4.1
Money Market Securities	22	0	22	1.3	113	0	113	7.3
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	22	0	22	1.3	113	0	113	7.3
Financial Assets Available for Sale (Net)	28	23	51	3.0	20	13	33	2.1
Securities representing a share in capital	3	0	3	0.2	3	0	3	0.2
Public sector debt securities	25	3	28	1.6	15	3	19	1.2
Other marketable securities	0	20	20	1.2	1	10	12	0.7
Loans and Receivables	80	1,365	1,445	83.6	92	1,191	1,283	83.1
Loans and Receivables	58	1,365	1,423	82.3	71	1,191	1,262	81.7
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	58	1,365	1,423	82.3	71	1,191	1,262	81.7
Loans under follow-up	39	0	39	2.2	39	0	39	2.5
Specific provisions (-)	17	0	17	1.0	18	0	18	1.1
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	7	0	7	0.4	8	0	8	0.5
Public sector debt securities	7	0	7	0.4	8	0	8	0.5
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	3	6	9	0.5	3	5	8	0.5
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	3	6	9	0.5	3	5	8	0.5
Financial investments and associates	0	6	6	0.3	0	5	5	0.3
Non-financial investments and associates	3	0	3	0.2	3	0	3	0.2
Subsidiaries (Net)	0	0	0	0.0	0	0	0	0.0
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	21	0	21	1.2	26	0	26	1.7
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	3	0	3	0.2	3	0	3	0.2
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	3	0	3	0.2	3	0	3	0.2
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	6	1	6	0.4	5	1	6	0.4
Total Assets	283	1,445	1,728	100.0	284	1,260	1,545	100.0

Liabilities

(USD Million)

	March 2016			%	March 2015			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Deposits	0	0	0	0.0	0	0	0	0.0
Deposits held by the Banks risk group	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Trading	0	0	0	0.0	0	0	0	0.0
Funds Borrowed	0	1,432	1,432	82.9	0	1,254	1,254	81.2
Money Market Takings	0	0	0	0.0	0	0	0	0.0
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	0	0	0	0.0	0	0	0	0.0
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	5	0	5	0.3	6	0	6	0.4
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	5	0	5	0.3	6	0	6	0.4
Miscellaneous Payables	1	3	4	0.3	1	1	3	0.2
Other External Resources	2	1	3	0.2	3	0	4	0.2
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	27	0	27	1.6	24	0	24	1.6
General provisions	15	0	15	0.9	13	0	13	0.9
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	12	0	12	0.7	11	0	11	0.7
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	0	0	0	0.0	0	0	0	0.0
Liabilities for Tax	2	0	2	0.1	2	0	2	0.1
Current liabilities for tax	2	0	2	0.1	2	0	2	0.1
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia. for Pro.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	255	0	255	14.7	252	0	252	16.3
Paid-in capital	57	0	57	3.3	61	0	61	4.0
Supplementary capital	74	0	74	4.3	81	0	81	5.2
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	0	0	0	0.0	1	0	1	0.1
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est.for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv.&ass.,subs.& joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val.inc.in pro.& equ.held for sale p.and term.ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	73	0	73	4.2	79	0	79	5.1
Profit reserves	96	0	96	5.6	86	0	86	5.6
Legal reserves	11	0	11	0.7	12	0	12	0.8
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	84	0	84	4.9	73	0	73	4.7
Other profit reserves	1	0	1	0.0	1	0	1	0.0
Profit or loss	28	0	28	1.6	24	0	24	1.5
Prior years income/loss	22	0	22	1.3	18	0	18	1.2
Current year income/loss	6	0	6	0.3	6	0	6	0.4
Total Liabilities	293	1,436	1,728	100.0	289	1,256	1,545	100.0

Türkiye Kalkınma Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	March 2016			March 2015		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	0	40	40	0	3	3
Letters of guarantee	0	0	0	0	0	0
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	40	40	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	79	629	708	44	429	473
Irrevocable commitments	0	4	4	0	5	5
Revocable commitments	79	625	704	44	424	468
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	420	5,258	5,679	526	4,506	5,033
Items held in Custody	1	0	1	1	0	1
Pledged Items	419	5,258	5,677	524	4,506	5,029
Accepted independent guaran. and warran.	1	0	1	1	1	2
Total Off Balance Sheet Commitments	499	5,927	6,426	570	4,938	5,509

Income-Expenditure

(USD Million)

	March 2016	March 2015
Interest Income	18	17
Interest on loans	13	13
Interest received from reserve deposits	0	0
Interest received from banks	3	1
Interest received from money market transactions	1	3
Interest received from marketable securities portfolio	1	1
Other interest income	0	0
Interest Expenses	4	4
Interest on deposits	0	0
Interest on money market transactions	4	4
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	14	14
Net Fees and Commissions Income/Expenses	1	1
Fees and commissions received	1	1
Fees and commissions paid	0	0
Dividend Income	0	0
Trading Profit/Loss (net)	0	0
Profit/loss on trading account securities	0	0
Profit/losses on derivative financial transactions	0	0
Foreign exchange profit/loss	0	0
Other Operating Income	0	1
Total Operating Income/Expenses	15	15
Provision for Loan Losses or other Receivables (-)	1	1
Specific provisions of banks loans and other receivables*	0	0
General provision expenses*	1	1
Other Operating Expenses (-)	7	7
Personnel Expenses*	5	5
Net Operating Profit/Loss	7	8
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	7	8
Provisions for Taxes on Income from Continuing Operations (±)	-2	-2
Net Profit/Loss from Continuing Operations	6	6
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	6	6

* Used from information and disclosures related to income statement.

Ratios

(%)

	March 2016	March 2015
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	17.4	19.9
Shareholders' Equity / Total Assets	14.7	16.3
(Shareholders' Equity - Permanent Assets) / Total Assets	11.7	12.7
Net On Balance Sheet Position / Total Shareholders' Equity	3.8	1.7
Net On and Off Balance Sheet Position / Total Shareholders' Equity	3.8	1.7
Balance-Sheet Ratios		
TC Assets / Total Assets	16.4	18.4
TC Liabilities / Total Liabilities	16.9	18.7
FC Assets / FC Liabilities	100.7	100.3
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans and Receivables	5.5	7.2
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	82.9	81.2
Assets Quality		
Financial Assets (net) / Total Assets	3.4	2.7
Total Loans and Receivables / Total Assets	83.6	83.1
Total Loans and Receivables / Total Deposits	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	2.7	3.0
Loans Under Follow-up (net) / Total Loans and Receivables	1.5	1.6
Specific Provisions / Loans Under Follow-up	43.0	45.4
Permanent Assets / Total Assets	3.1	3.6
Consumer Loans / Total Loans and Receivables	0.2	0.2
Liquidity		
Liquid Assets / Total Assets	13.6	13.6
Liquid Assets / Short-term Liabilities	1,250.0	2,230.7
TC Liquid Assets / Total Assets	9.3	9.5
Profitability		
Net Profit/Losses / Total Assets	0.3	0.4
Net Profit/Losses / Total Shareholders' Equity	2.2	2.3
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.4	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)	88.8	90.0
Non-interest Income (net) / Total Assets	0.1	0.1
Other Operating Expenses / Total Assets	0.4	0.4
Personnel Expenses / Other Operating Expenses	68.1	72.1
Non-interest Income (net) / Other Operating Expenses	20.1	22.2

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

Türkiye Sınai Kalkınma Bankası A.Ş.

Assets

(USD Million)

	March 2016			%	March 2015			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Cash and Balances with the Central Bank	12	252	264	3.6	3	241	245	3.7
Fin.ass.where fair value cha. is refl.to I/S (Net)	15	63	78	1.1	12	39	51	0.8
Financial assets held for trading	15	63	78	1.1	12	39	51	0.8
Public sector debt securities	7	0	7	0.1	6	0	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	8	63	71	1.0	6	39	46	0.7
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	0	31	32	0.4	50	53	103	1.6
Money Market Securities	515	0	515	7.0	23	0	23	0.3
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	515	0	515	7.0	23	0	23	0.3
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	800	298	1,098	14.9	1,084	332	1,416	21.4
Securities representing a share in capital	10	4	13	0.2	9	2	12	0.2
Public sector debt securities	690	292	982	13.3	914	320	1,234	18.7
Other marketable securities	101	2	103	1.4	161	9	170	2.6
Loans and Receivables	944	3,934	4,878	66.0	913	3,680	4,594	69.5
Loans and Receivables	944	3,934	4,878	66.0	913	3,680	4,594	69.5
Loans granted to the Banks risk group	60	83	143	1.9	128	51	179	2.7
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	884	3,851	4,735	64.0	785	3,629	4,414	66.8
Loans under follow-up	18	0	19	0.3	22	1	23	0.3
Specific provisions (-)	18	0	19	0.3	22	1	23	0.3
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	258	53	311	4.2	0	0	0	0.0
Public sector debt securities	258	53	311	4.2	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	58	0	58	0.8	62	0	62	0.9
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	58	0	58	0.8	62	0	62	0.9
Financial investments and associates	58	0	58	0.8	62	0	62	0.9
Non-financial investments and associates	1	0	1	0.0	1	0	1	0.0
Subsidiaries (Net)	43	0	43	0.6	48	0	48	0.7
Financial subsidiaries	43	0	43	0.6	48	0	48	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	17	17	0.2	0	5	5	0.1
Fair value hedges	0	17	17	0.2	0	5	5	0.1
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	17	0	17	0.2	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	8	0	8	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	8	0	8	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	20	53	73	1.0	21	35	56	0.8
Total Assets	2,692	4,701	7,393	100.0	2,224	4,386	6,611	100.0

Liabilities

(USD Million)

	March 2016			% Distr.	March 2015			% Distr.
	TC	FC	Total		TC	FC	Total	
Deposits	0	0	0	0.0	0	0	0	0.0
Deposits held by the Banks risk group	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Trading	23	57	80	1.1	6	36	42	0.6
Funds Borrowed	84	4,452	4,536	61.4	0	4,260	4,260	64.4
Money Market Takings	857	80	937	12.7	786	96	881	13.3
Interbank money market takings	57	0	57	0.8	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	800	80	879	11.9	786	96	881	13.3
Marketable Securities Issued (Net)	0	725	725	9.8	0	357	357	5.4
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	725	725	9.8	0	357	357	5.4
Funds	0	1	2	0.0	0	13	14	0.2
Borrower funds	0	1	2	0.0	0	13	14	0.2
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	29	16	45	0.6	49	15	65	1.0
Other External Resources	0	0	0	0.0	0	0	0	0.0
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	81	0	81	1.1	77	0	77	1.2
General provisions	52	0	52	0.7	50	0	50	0.8
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	4	0	4	0.0	3	0	3	0.1
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	26	0	26	0.3	23	0	23	0.4
Liabilities for Tax	17	0	17	0.2	5	0	5	0.1
Current liabilities for tax	17	0	17	0.2	5	0	5	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	51	51	0.7	0	50	50	0.8
Shareholders' Equity	910	10	920	12.4	844	17	861	13.0
Paid-in capital	619	0	619	8.4	574	0	574	8.7
Supplementary capital	-4	10	6	0.1	9	17	26	0.4
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	-15	10	-5	-0.1	3	17	19	0.3
Revaluation changes of property and equip.	11	0	11	0.2	6	0	6	0.1
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est.for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv.&ass.,subs.& joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val.inc.in pro.& equ.held for sale p.and term.ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	0	0	0	0.0	0	0	0	0.0
Profit reserves	141	0	141	1.9	135	0	135	2.0
Legal reserves	76	0	76	1.0	74	0	74	1.1
Status reserves	27	0	27	0.4	29	0	29	0.4
Extraordinary reserves	38	0	38	0.5	32	0	32	0.5
Other profit reserves	1	0	1	0.0	1	0	1	0.0
Profit or loss	153	0	153	2.1	126	0	126	1.9
Prior years income/loss	106	0	106	1.4	90	0	90	1.4
Current year income/loss	47	0	47	0.6	36	0	36	0.5
Total Liabilities	2,002	5,391	7,393	100.0	1,766	4,845	6,611	100.0

Türkiye Sınai Kalkınma Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	March 2016			March 2015		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	99	522	621	178	450	628
Letters of guarantee	99	274	373	178	205	383
Bank acceptances	0	7	7	0	49	49
Letters of credit	0	242	242	0	195	195
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	207	1,234	1,441	182	1,162	1,344
Irrevocable commitments	66	202	267	39	161	200
Revocable commitments	141	1,033	1,174	143	1,001	1,144
Derivative Financial Instruments	1,184	6,526	7,710	826	4,307	5,133
Derivative finan. instruments held for hedging	0	1,618	1,618	0	871	871
Trading transactions	1,184	4,908	6,091	826	3,436	4,261
Custody and Pledged Securities	13,588	52,153	65,741	10,351	46,007	56,358
Items held in Custody	752	88	839	766	104	870
Pledged Items	9,201	31,892	41,093	5,692	27,046	32,738
Accepted independent guaran. and warran.	3,636	20,173	23,809	3,893	18,857	22,750
Total Off Balance Sheet Commitments	15,077	60,436	75,513	11,538	51,925	63,463

Income-Expenditure

(USD Million)

	March 2016	March 2015
Interest Income	116	87
Interest on loans	66	58
Interest received from reserve deposits	0	0
Interest received from banks	0	1
Interest received from money market transactions	16	2
Interest received from marketable securities portfolio	34	25
Other interest income	0	0
Interest Expenses	47	36
Interest on deposits	0	0
Interest on money market transactions	17	14
Interest on funds borrowed	21	17
Interest on securities issued	9	5
Other interest expenses	0	0
Net Interest Income/Expenses	69	51
Net Fees and Commissions Income/Expenses	1	1
Fees and commissions received	1	1
Fees and commissions paid	1	0
Dividend Income	3	5
Trading Profit/Loss (net)	-4	3
Profit/loss on trading account securities	1	3
Profit/losses on derivative financial transactions	-30	-19
Foreign exchange profit/loss	25	19
Other Operating Income	3	15
Total Operating Income/Expenses	72	74
Provision for Loan Losses or other Receivables (-)	5	21
Specific provisions of banks loans and other receivables*	0	17
General provision expenses*	0	2
Other Operating Expenses (-)	10	10
Personnel Expenses*	6	6
Net Operating Profit/Loss	57	43
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	57	43
Provisions for Taxes on Income from Continuing Operations (±)	-11	-7
Net Profit/Loss from Continuing Operations	47	36
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	47	36

* Used from information and disclosures related to income statement.

Ratios

(%)

	March 2016	March 2015
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	15.1	15.8
Shareholders' Equity / Total Assets	12.4	13.0
(Shareholders' Equity - Permanent Assets) / Total Assets	10.8	11.3
Net On Balance Sheet Position / Total Shareholders' Equity	-22.4	6.3
Net On and Off Balance Sheet Position / Total Shareholders' Equity	245.6	1.0
Balance-Sheet Ratios		
TC Assets / Total Assets	36.4	33.6
TC Liabilities / Total Liabilities	27.1	26.7
FC Assets / FC Liabilities	87.2	90.5
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans and Receivables	19.4	19.9
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	61.4	64.4
Assets Quality		
Financial Assets (net) / Total Assets	20.3	22.3
Total Loans and Receivables / Total Assets	66.0	69.5
Total Loans and Receivables / Total Deposits	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	0.4	0.5
Loans Under Follow-up (net) / Total Loans and Receivables	0.0	0.0
Specific Provisions / Loans Under Follow-up	100.0	100.0
Permanent Assets / Total Assets	1.6	1.7
Consumer Loans / Total Loans and Receivables	0.0	0.0
Liquidity		
Liquid Assets / Total Assets	26.9	27.8
Liquid Assets / Short-term Liabilities	185.0	179.8
TC Liquid Assets / Total Assets	18.2	17.7
Profitability		
Net Profit/Losses / Total Assets	0.6	0.5
Net Profit/Losses / Total Shareholders' Equity	5.1	4.2
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.8	0.7
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	0.9	0.5
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	96.1	45.8
Non-interest Income (net) / Total Assets	0.0	0.4
Other Operating Expenses / Total Assets	0.1	0.2
Personnel Expenses / Other Operating Expenses	63.0	57.9
Non-interest Income (net) / Other Operating Expenses	28.1	229.1

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

Türkiye Vakıflar Bankası T.A.O.

Assets

(USD Million)

	March 2016			% Distr.	March 2015			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	969	7,501	8,471	12.6	816	7,288	8,104	12.6
Fin.ass.where fair value cha. is refl.to I/S (Net)	272	131	403	0.6	191	32	223	0.3
Financial assets held for trading	272	131	403	0.6	191	32	223	0.3
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	272	131	403	0.6	191	32	223	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	2,369	2,369	3.5	46	1,561	1,606	2.5
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)	4,800	1,629	6,428	9.6	5,045	1,433	6,479	10.1
Securities representing a share in capital	0	28	28	0.0	0	0	0	0.0
Public sector debt securities	4,800	1,600	6,400	9.5	5,045	1,433	6,479	10.1
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans and Receivables	31,935	12,540	44,475	66.2	30,836	12,343	43,180	67.0
Loans and Receivables	31,654	12,540	44,194	65.8	30,700	12,343	43,043	66.8
Loans granted to the Banks risk group	31	21	52	0.1	23	19	42	0.1
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	31,623	12,518	44,141	65.7	30,677	12,324	43,001	66.7
Loans under follow-up	1,814	0	1,814	2.7	1,596	0	1,596	2.5
Specific provisions (-)	1,532	0	1,532	2.3	1,459	0	1,459	2.3
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	2,603	50	2,652	3.9	2,589	40	2,629	4.1
Public sector debt securities	2,603	0	2,603	3.9	2,589	0	2,589	4.0
Other marketable securities	0	50	50	0.1	0	40	40	0.1
Investments and Associates (Net)	105	0	105	0.2	117	0	117	0.2
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	105	0	105	0.2	117	0	117	0.2
Financial investments and associates	101	0	101	0.1	112	0	112	0.2
Non-financial investments and associates	4	0	4	0.0	4	0	4	0.0
Subsidiaries (Net)	422	147	569	0.8	413	123	536	0.8
Financial subsidiaries	332	147	480	0.7	320	123	443	0.7
Non-financial subsidiaries	90	0	90	0.1	93	0	93	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)	494	2	496	0.7	269	1	269	0.4
Intangible Assets (Net)	64	0	64	0.1	58	0	58	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	64	0	64	0.1	58	0	58	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	19	0	19	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	19	0	19	0.0
Prop.&Equ.for Sale p. and from Term.Op.(Net)	363	0	363	0.5	298	0	298	0.5
Other Assets	600	202	802	1.2	581	323	904	1.4
Total Assets	42,626	24,572	67,198	100.0	41,279	23,144	64,423	100.0

Liabilities

(USD Million)

	March 2016			% Distr.	March 2015			% Distr.
	TC	FC	Total		TC	FC	Total	
Deposits	28,212	12,676	40,888	60.8	26,942	11,193	38,134	59.2
Deposits held by the Banks risk group	808	84	891	1.3	524	71	595	0.9
Other	27,405	12,592	39,997	59.5	26,417	11,122	37,539	58.3
Derivative Finan. Liabilities Held for Trading	67	80	147	0.2	39	72	111	0.2
Funds Borrowed	117	6,434	6,550	9.7	257	5,547	5,804	9.0
Money Market Takings	4,469	684	5,153	7.7	3,253	2,747	5,999	9.3
Interbank money market takings	354	0	354	0.5	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	4,114	684	4,799	7.1	3,253	2,747	5,999	9.3
Marketable Securities Issued (Net)	1,065	2,317	3,382	5.0	1,027	3,146	4,172	6.5
Bills	1,065	0	1,065	1.6	1,027	0	1,027	1.6
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	2,317	2,317	3.4	0	3,146	3,146	4.9
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	1,286	218	1,504	2.2	1,165	130	1,295	2.0
Other External Resources	215	602	818	1.2	169	535	704	1.1
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	1,001	6	1,007	1.5	940	5	946	1.5
General provisions	699	5	704	1.0	667	5	672	1.0
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	195	0	195	0.3	194	0	194	0.3
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	108	1	109	0.2	80	0	80	0.1
Liabilities for Tax	145	19	164	0.2	113	1	114	0.2
Current liabilities for tax	145	1	146	0.2	113	1	114	0.2
Deferred liabilities for tax	0	18	18	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	1,435	1,435	2.1	0	1,431	1,431	2.2
Shareholders' Equity	5,982	167	6,149	9.2	5,561	148	5,709	8.9
Paid-in capital	885	0	885	1.3	957	0	957	1.5
Supplementary capital	750	167	917	1.4	636	148	785	1.2
Share premium	256	0	256	0.4	277	0	277	0.4
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	193	167	360	0.5	246	148	394	0.6
Revaluation changes of property and equip.	294	0	294	0.4	108	0	108	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.	25	0	25	0.0	26	0	26	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val.inc.in pro.& equ.held for sale p.and term.ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	-18	0	-18	0.0	-21	0	-21	0.0
Profit reserves	4,164	0	4,164	6.2	3,801	0	3,801	5.9
Legal reserves	484	0	484	0.7	449	0	449	0.7
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	3,528	0	3,528	5.2	3,187	0	3,187	4.9
Other profit reserves	152	0	152	0.2	165	0	165	0.3
Profit or loss	183	0	183	0.3	166	0	166	0.3
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	183	0	183	0.3	166	0	166	0.3
Total Liabilities	42,561	24,638	67,198	100.0	39,467	24,955	64,423	100.0

Türkiye Vakıflar Bankası T.A.O.

Off Balance Sheet Commitments

(USD Million)

	March 2016			March 2015		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	7,853	3,723	11,577	7,010	4,446	11,456
Letters of guarantee	7,822	1,672	9,493	7,001	1,769	8,771
Bank acceptances	30	285	315	9	686	695
Letters of credit	1	1,763	1,764	0	1,986	1,986
Prefinancing given as guarantee	0	1	1	0	1	1
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	4	4	0	3	3
Commitments	7,929	5,126	13,055	7,858	2,219	10,077
Irrevocable commitments	7,079	2,014	9,093	7,272	132	7,404
Revocable commitments	850	3,112	3,962	587	2,087	2,673
Derivative Financial Instruments	5,766	16,163	21,930	3,278	11,926	15,204
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	5,766	16,163	21,930	3,278	11,926	15,204
Custody and Pledged Securities	334,197	148,067	482,263	293,904	129,795	423,699
Items held in Custody	26,462	1,151	27,613	24,422	995	25,417
Pledged Items	87,971	27,737	115,708	80,511	25,162	105,673
Accepted independent guaran. and warran.	219,763	119,179	338,942	188,971	103,638	292,609
Total Off Balance Sheet Commitments	355,745	173,080	528,825	312,051	148,385	460,436

Income-Expenditure

(USD Million)

	March 2016	March 2015
Interest Income	1,386	1,159
Interest on loans	1,149	995
Interest received from reserve deposits	10	1
Interest received from banks	2	1
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	224	162
Other interest income	0	0
Interest Expenses	837	685
Interest on deposits	642	516
Interest on money market transactions	26	26
Interest on funds borrowed	83	67
Interest on securities issued	55	52
Other interest expenses	31	25
Net Interest Income/Expenses	549	475
Net Fees and Commissions Income/Expenses	80	88
Fees and commissions received	124	128
Fees and commissions paid	43	40
Dividend Income	14	24
Trading Profit/Loss (net)	7	23
Profit/loss on trading account securities	3	20
Profit/losses on derivative financial transactions	-6	-3
Foreign exchange profit/loss	9	6
Other Operating Income	87	107
Total Operating Income/Expenses	737	715
Provision for Loan Losses or other Receivables (-)	180	172
Specific provisions of banks loans and other receivables*	157	101
General provision expenses*	12	58
Other Operating Expenses (-)	330	327
Personnel Expenses*	131	128
Net Operating Profit/Loss	226	216
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	226	216
Provisions for Taxes on Income from Continuing Operations (±)	-44	-50
Net Profit/Loss from Continuing Operations	183	166
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	183	166

* Used from information and disclosures related to income statement.

Ratios

(%)

	March 2016	March 2015
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	14.1	14.2
Shareholders' Equity / Total Assets	9.2	8.9
(Shareholders' Equity - Permanent Assets) / Total Assets	6.4	6.7
Net On Balance Sheet Position / Total Shareholders' Equity	20.2	-7.4
Net On and Off Balance Sheet Position / Total Shareholders' Equity	10.7	5.2
Balance-Sheet Ratios		
TC Assets / Total Assets	63.4	64.1
TC Liabilities / Total Liabilities	63.3	61.3
FC Assets / FC Liabilities	99.7	92.7
TC Deposits / Total Deposits	69.0	70.6
TC Loans / Total Loans and Receivables	71.8	71.4
Total Deposits / Total Assets	60.8	59.2
Funds Borrowed / Total Assets	9.7	9.0
Assets Quality		
Financial Assets (net) / Total Assets	14.1	14.5
Total Loans and Receivables / Total Assets	66.2	67.0
Total Loans and Receivables / Total Deposits	108.8	113.2
Loans Under Follow-up (gross) / Total Loans and Receivables	4.1	3.7
Loans Under Follow-up (net) / Total Loans and Receivables	0.6	0.3
Specific Provisions / Loans Under Follow-up	84.5	91.4
Permanent Assets / Total Assets	2.8	2.2
Consumer Loans / Total Loans and Receivables	29.8	30.2
Liquidity		
Liquid Assets / Total Assets	26.3	25.5
Liquid Assets / Short-term Liabilities	50.7	43.6
TC Liquid Assets / Total Assets	9.0	9.5
Profitability		
Net Profit/Losses / Total Assets	0.3	0.3
Net Profit/Losses / Total Shareholders' Equity	3.0	2.9
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.3	0.3
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	0.6	0.6
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	53.2	52.2
Non-interest Income (net) / Total Assets	0.3	0.4
Other Operating Expenses / Total Assets	0.5	0.5
Personnel Expenses / Other Operating Expenses	39.6	39.0
Non-interest Income (net) / Other Operating Expenses	56.8	73.6

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

Yapı ve Kredi Bankası A.Ş.

Assets

(USD Million)

	March 2016			% Distr.	March 2015			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	2,463	7,615	10,077	12.8	777	8,594	9,371	12.2
Fin.ass.where fair value cha. is refl.to I/S (Net)	429	140	569	0.7	967	83	1,050	1.4
Financial assets held for trading	429	140	569	0.7	967	83	1,050	1.4
Public sector debt securities	16	7	22	0.0	123	12	135	0.2
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	413	134	547	0.7	844	71	914	1.2
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	16	481	498	0.6	467	1,491	1,958	2.5
Money Market Securities	0	381	381	0.5	279	21	300	0.4
Interbank money market placements	0	381	381	0.5	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	278	21	299	0.4
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	6,053	1,334	7,387	9.4	6,875	1,208	8,084	10.5
Securities representing a share in capital	2	75	78	0.1	2	0	2	0.0
Public sector debt securities	5,738	752	6,490	8.2	6,338	822	7,160	9.3
Other marketable securities	313	507	820	1.0	535	386	921	1.2
Loans and Receivables	35,116	18,308	53,424	67.7	34,369	16,287	50,656	65.8
Loans and Receivables	34,599	18,279	52,878	67.0	33,940	16,149	50,089	65.1
Loans granted to the Banks risk group	535	106	641	0.8	630	88	718	0.9
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	34,064	18,173	52,237	66.2	33,310	16,061	49,371	64.2
Loans under follow-up	2,158	182	2,340	3.0	1,580	303	1,883	2.4
Specific provisions (-)	1,641	153	1,794	2.3	1,151	165	1,316	1.7
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	696	1,620	2,316	2.9	735	1,326	2,061	2.7
Public sector debt securities	696	1,620	2,316	2.9	735	1,326	2,061	2.7
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	2	121	122	0.2	2	17	18	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	2	121	122	0.2	2	17	18	0.0
Financial investments and associates	0	121	121	0.2	0	17	17	0.0
Non-financial investments and associates	2	0	2	0.0	2	0	2	0.0
Subsidiaries (Net)	787	504	1,291	1.6	632	276	907	1.2
Financial subsidiaries	785	504	1,288	1.6	631	276	907	1.2
Non-financial subsidiaries	3	0	3	0.0	1	0	1	0.0
Joint Ventures (Business Partners) (Net)	7	0	7	0.0	8	0	8	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	7	0	7	0.0	8	0	8	0.0
Financial joint ventures	7	0	7	0.0	8	0	8	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	236	0	236	0.3	196	0	196	0.3
Fair value hedges	65	0	65	0.1	103	0	103	0.1
Cash flow hedges	171	0	171	0.2	93	0	93	0.1
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	973	0	973	1.2	768	0	768	1.0
Intangible Assets (Net)	528	0	528	0.7	546	0	546	0.7
Goodwill	347	0	347	0.4	375	0	375	0.5
Other	181	0	181	0.2	171	0	171	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)	51	0	51	0.1	57	0	57	0.1
Other Assets	523	582	1,105	1.4	464	517	980	1.3
Total Assets	47,879	31,085	78,964	100.0	47,141	29,818	76,959	100.0

Liabilities

(USD Million)

	March 2016			% Distr.	March 2015			% Distr.
	TC	FC	Total		TC	FC	Total	
Deposits	25,538	21,766	47,304	59.9	24,664	20,377	45,041	58.5
Deposits held by the Banks risk group	3,468	3,523	6,991	8.9	3,240	2,902	6,142	8.0
Other	22,069	18,243	40,312	51.1	21,424	17,475	38,899	50.5
Derivative Finan. Liabilities Held for Trading	476	137	613	0.8	727	68	794	1.0
Funds Borrowed	206	8,227	8,432	10.7	246	7,581	7,827	10.2
Money Market Takings	2,042	547	2,589	3.3	2,269	486	2,755	3.6
Interbank money market takings	0	0	0	0.0	153	0	153	0.2
Istanbul Stock Exc. money market takings	32	0	32	0.0	21	0	21	0.0
Funds provided under repurchase agreements	2,010	547	2,557	3.2	2,095	486	2,581	3.4
Marketable Securities Issued (Net)	987	2,240	3,227	4.1	1,213	3,015	4,228	5.5
Bills	777	87	865	1.1	770	767	1,537	2.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	210	2,153	2,363	3.0	443	2,248	2,691	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	2,801	355	3,156	4.0	2,714	777	3,490	4.5
Other External Resources	639	77	716	0.9	534	337	872	1.1
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	38	77	115	0.1	56	87	143	0.2
Fair value hedges	3	0	3	0.0	0	0	0	0.0
Cash flow hedges	35	77	112	0.1	56	87	143	0.2
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	1,026	366	1,391	1.8	955	284	1,239	1.6
General provisions	609	338	947	1.2	512	261	773	1.0
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	97	0	97	0.1	98	0	98	0.1
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	320	28	348	0.4	344	23	367	0.5
Liabilities for Tax	211	0	211	0.3	129	0	129	0.2
Current liabilities for tax	198	0	198	0.3	109	0	109	0.1
Deferred liabilities for tax	14	0	14	0.0	19	0	19	0.0
Lia. for Pro.&Equ. for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	2,816	2,816	3.6	0	2,834	2,834	3.7
Shareholders' Equity	7,959	434	8,393	10.6	7,520	86	7,606	9.9
Paid-in capital	1,539	0	1,539	1.9	1,663	0	1,663	2.2
Supplementary capital	1,300	434	1,734	2.2	1,103	86	1,189	1.5
Share premium	193	0	193	0.2	208	0	208	0.3
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	147	484	631	0.8	141	148	289	0.4
Revaluation changes of property and equip.	513	0	513	0.6	308	0	308	0.4
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est. for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv.&ass.,subs.& joint vent.	5	0	5	0.0	6	0	6	0.0
Hedging funds (active part)	19	-50	-31	0.0	-9	-62	-71	-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	423	0	423	0.5	449	0	449	0.6
Profit reserves	4,871	0	4,871	6.2	4,554	0	4,554	5.9
Legal reserves	299	0	299	0.4	288	0	288	0.4
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	4,571	0	4,571	5.8	4,266	0	4,266	5.5
Other profit reserves	1	0	1	0.0	1	0	1	0.0
Profit or loss	249	0	249	0.3	200	0	200	0.3
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	249	0	249	0.3	200	0	200	0.3
Total Liabilities	41,922	37,042	78,964	100.0	41,027	35,932	76,959	100.0

Yapı ve Kredi Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	March 2016			March 2015		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	6,517	13,877	20,394	6,294	12,950	19,244
Letters of guarantee	6,502	9,382	15,884	6,273	8,721	14,993
Bank acceptances	0	59	59	0	49	49
Letters of credit	4	2,829	2,832	0	3,025	3,025
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	11	1,606	1,618	21	1,156	1,178
Commitments	18,445	10,366	28,811	17,974	10,996	28,969
Irrevocable commitments	18,199	7,268	25,466	17,974	10,996	28,969
Revocable commitments	246	3,098	3,344	0	0	0
Derivative Financial Instruments	27,413	47,341	74,754	29,128	56,301	85,429
Derivative finan. instruments held for hedging	10,062	11,333	21,395	8,485	10,218	18,704
Trading transactions	17,351	36,008	53,359	20,643	46,082	66,725
Custody and Pledged Securities	152,670	23,824	176,494	71,092	17,704	88,796
Items held in Custody	91,110	2,629	93,740	23,530	2,439	25,969
Pledged Items	60,129	20,926	81,055	46,985	14,981	61,967
Accepted independent guaran. and warran.	1,431	268	1,699	576	284	860
Total Off Balance Sheet Commitments	205,045	95,408	300,452	124,488	97,951	222,439

Income-Expenditure

(USD Million)

	March 2016	March 2015
Interest Income	1,555	1,294
Interest on loans	1,291	1,096
Interest received from reserve deposits	11	0
Interest received from banks	4	18
Interest received from money market transactions	1	5
Interest received from marketable securities portfolio	248	175
Other interest income	1	0
Interest Expenses	910	749
Interest on deposits	704	566
Interest on money market transactions	75	82
Interest on funds borrowed	74	40
Interest on securities issued	55	58
Other interest expenses	2	3
Net Interest Income/Expenses	645	544
Net Fees and Commissions Income/Expenses	254	227
Fees and commissions received	316	284
Fees and commissions paid	63	56
Dividend Income	0	44
Trading Profit/Loss (net)	5	-26
Profit/loss on trading account securities	12	51
Profit/losses on derivative financial transactions	-227	-139
Foreign exchange profit/loss	220	61
Other Operating Income	44	100
Total Operating Income/Expenses	948	888
Provision for Loan Losses or other Receivables (-)	247	211
Specific provisions of banks loans and other receivables*	173	146
General provision expenses*	41	53
Other Operating Expenses (-)	425	427
Personnel Expenses*	171	164
Net Operating Profit/Loss	276	251
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	38	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	314	251
Provisions for Taxes on Income from Continuing Operations (±)	-65	-51
Net Profit/Loss from Continuing Operations	249	200
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	249	200

* Used from information and disclosures related to income statement.

Ratios

(%)

	March 2016	March 2015
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	14.5	14.3
Shareholders' Equity / Total Assets	10.6	9.9
(Shareholders' Equity - Permanent Assets) / Total Assets	6.2	6.2
Net On Balance Sheet Position / Total Shareholders' Equity	-39.6	-49.6
Net On and Off Balance Sheet Position / Total Shareholders' Equity	3.2	-0.7
Balance-Sheet Ratios		
TC Assets / Total Assets	60.6	61.3
TC Liabilities / Total Liabilities	53.1	53.3
FC Assets / FC Liabilities	83.9	83.0
TC Deposits / Total Deposits	54.0	54.8
TC Loans / Total Loans and Receivables	65.7	67.8
Total Deposits / Total Assets	59.9	58.5
Funds Borrowed / Total Assets	10.7	10.2
Assets Quality		
Financial Assets (net) / Total Assets	13.3	14.8
Total Loans and Receivables / Total Assets	67.7	65.8
Total Loans and Receivables / Total Deposits	112.9	112.5
Loans Under Follow-up (gross) / Total Loans and Receivables	4.4	3.7
Loans Under Follow-up (net) / Total Loans and Receivables	1.0	1.1
Specific Provisions / Loans Under Follow-up	76.7	69.9
Permanent Assets / Total Assets	4.5	3.7
Consumer Loans / Total Loans and Receivables	28.9	29.1
Liquidity		
Liquid Assets / Total Assets	23.9	27.0
Liquid Assets / Short-term Liabilities	43.8	50.3
TC Liquid Assets / Total Assets	11.3	12.2
Profitability		
Net Profit/Losses / Total Assets	0.3	0.3
Net Profit/Losses / Total Shareholders' Equity	3.0	2.6
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.4	0.3
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	0.6	0.5
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	49.8	44.9
Non-interest Income (net) / Total Assets	0.4	0.4
Other Operating Expenses / Total Assets	0.5	0.6
Personnel Expenses / Other Operating Expenses	40.3	38.4
Non-interest Income (net) / Other Operating Expenses	71.4	80.5

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

Table 1 Turkish Banks - Ranked by Total Assets, as of March 31, 2016

(USD Million)

	Banks	Groups	Date of Estab.	Total Assets	Total Loans and Receiv.*	Total Deposits	Total Shareholders' Equity	Paid-in Capital	Net Income/Loss	Off Balance Sheet Commit.	No. of Branch Offices	No. of Emp'ees
1	Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	State-owned Deposit B.	1863	109,746	68,377	67,912	12,020	1,770	570	326,060	1,813	25,660
2	Türkiye İş Bankası A.Ş.	Privately-owned Deposit B.	1924	97,710	62,387	55,859	11,819	1,593	343	209,651	1,378	25,079
3	Türkiye Garanti Bankası A.Ş.	Foreign B.	1946	93,571	58,051	52,753	11,200	1,487	368	470,953	981	19,854
4	Akbank T.A.Ş.	Privately-owned Deposit B.	1948	85,327	50,496	49,728	9,733	1,416	357	399,416	899	13,949
5	Yapı ve Kredi Bankası A.Ş.	Privately-owned Deposit B.	1944	78,964	53,424	47,304	8,393	1,539	249	300,452	997	18,473
6	Türkiye Halk Bankası A.Ş.	State-owned Deposit B.	1938	69,145	46,982	44,555	7,220	442	241	251,897	956	17,158
7	Türkiye Vakıflar Bankası T.A.O.	State-owned Deposit B.	1954	67,198	44,475	40,888	6,149	885	183	528,825	920	15,314
8	Finans Bank A.Ş.	Foreign B.	1987	30,923	20,676	17,902	3,245	1,062	57	269,403	642	12,903
9	Denizbank A.Ş.	Foreign B.	1997	30,766	19,028	17,877	3,104	643	106	190,336	695	12,945
10	Türk Ekonomi Bankası A.Ş.	Privately-owned Deposit B.	1927	26,509	19,429	16,459	2,555	780	100	108,566	536	9,984
11	Türk Eximbank	Dev't and Inv't B.	1987	17,169	16,156	0	1,731	885	39	18,413	3	556
12	ING Bank A.Ş.	Foreign B.	1984	16,577	12,338	7,959	1,588	1,234	36	109,700	285	5,449
13	HSBC Bank A.Ş.	Foreign B.	1990	10,777	6,674	6,433	927	231	-23	80,751	284	4,797
14	Odea Bank A.Ş.	Foreign B.	2011	10,428	7,600	8,159	810	842	8	38,217	55	1,563
15	Şekerbank T.A.Ş.	Privately-owned Deposit B.	1953	8,159	5,617	4,891	906	410	4	166,757	301	3,888
16	Türkiye Sınai Kalkınma Bankası A.Ş.	Dev't and Inv't B.	1950	7,393	4,878	0	920	619	47	75,513	3	329
17	İller Bankası A.Ş.	Dev't and Inv't B.	1933	6,662	4,608	0	4,492	3,869	68	5,704	19	2,617
18	Alternatifbank A.Ş.	Foreign B.	1991	4,533	2,935	2,296	343	219	-14	23,687	57	945
19	Fibabanka A.Ş.	Privately-owned Deposit B.	1984	4,287	3,199	2,698	378	300	9	35,515	68	1,363
20	Burgan Bank A.Ş.	Foreign B.	1991	3,967	3,005	2,407	360	319	2	21,820	51	989
21	Anadolubank A.Ş.	Foreign B.	1996	3,736	2,458	2,547	507	212	18	23,689	106	1,700
22	Citibank A.Ş.	Dev't and Inv't B.	1981	3,088	1,476	2,341	471	12	24	27,686	8	487
23	Aktif Yatırım Bankası A.Ş.	Dev't and Inv't B.	1998	2,791	1,648	0	346	305	8	17,895	8	666
24	İstanbul Takas ve Saklama Bankası A.Ş.	Foreign B.	1995	2,658	32	0	318	212	23	741,714	1	290
25	ICBC Turkey Bank A.Ş.	Foreign B.	1986	2,519	1,574	850	212	149	-2	2,069	44	835

	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
26	Bank of Tokyo-Mitsubishi UFJ Turkey A.Ş.	Foreign B.	2012	2,318	1,329	758	197	187	3	2,173	1	63
27	Turkland Bank A.Ş.	Dev't and Inv't B.	1991	1,896	1,253	1,427	266	230	2	30,781	34	639
28	Türkiye Kalkınma Bankası A.Ş.	Foreign B.	1975	1,728	1,445	0	255	57	6	6,426	1	595
29	Intesa Sanpaolo S.p.A.	Foreign B.	2013	1,562	1,234	507	279	240	8	775	1	26
30	Arap Türk Bankası A.Ş.	B. Under the Dep.Ins.Fund	1977	1,448	519	1,198	218	156	5	1,014	7	288
31	Birleşik Fon Bankası A.Ş.	Foreign B.	1958	1,196	641	401	216	163	3	3,000	1	218
32	Deutsche Bank A.Ş.	Dev't and Inv't B.	1988	1,052	635	289	170	48	12	17,384	1	123
33	BankPozitif Kredi ve Kalkınma Bankası A.Ş.	Privately-owned Deposit B.	1998	568	433	0	117	119	0	2,544	1	132
34	Turkish Bank A.Ş.	Privately-owned Deposit B.	1981	445	303	300	67	62	1	1,020	13	222
35	Rabobank A.Ş.	Foreign B.	2013	319	126	0	262	242	3	43	1	36
36	The Royal Bank of Scotland Plc.	Foreign B.	1921	299	5	62	224	38	5	272	1	51
37	Nurol Yatırım Bankası A.Ş.	Dev't and Inv't B.	1998	296	175	0	44	16	1	961	1	40
38	Société Générale (SA)	Foreign B.	1989	158	36	63	35	48	-1	493	1	100
39	JPMorgan Chase Bank N.A.	Foreign B.	1984	141	0	1	136	35	1	270	1	54
40	Pasha Yatırım Bankası A.Ş.	Dev't and Inv't B.	1987	123	102	0	83	90	1	129	1	31
41	Bank Mellat	Foreign B.	1984	119	4	41	75	56	1	401	3	50
42	GSD Yatırım Bankası A.Ş.	Dev't and Inv't B.	1998	106	83	0	35	18	1	1,806	1	29
43	Merrill Lynch Yatırım Bank A.Ş.	Dev't and Inv't B.	1992	90	5	0	46	18	1	0	1	38
44	Habib Bank Limited	Foreign B.	1982	45	17	18	19	11	0	66	1	16
45	Diler Yatırım Bankası A.Ş.	Dev't and Inv't B.	1998	42	37	0	40	21	1	58	1	16
46	Standard Chartered Yatırım Bankası Türk A.Ş.	Dev't and Inv't B.	1990	28	0	0	25	14	0	0	1	33
47	Adabank A.Ş.	Privately-owned Deposit B.	1984	19	0	2	16	28	0	2	1	30
	Total			808,603	525,904	456,885	92,573	23,333	2,875	4,514,308	11,185	200,623

* 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 March 31, 2016

	No. of Banks	No. of Branches	No. of Employees
Sector Total	47	11,185	200,623
Deposit Banks	34	11,143	195,251
State-owned Banks	3	3,689	58,132
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.		1,813	25,660
Türkiye Halk Bankası A.Ş.		956	17,158
Türkiye Vakıflar Bankası T.A.O.		920	15,314
Privately-owned Banks	9	4,299	74,688
Adabank A.Ş.		1	30
Akbank T.A.Ş.		899	13,949
Anadolubank A.Ş.		106	1,700
Fibabanka A.Ş.		68	1,363
Şekerbank T.A.Ş.		301	3,888
Turkish Bank A.Ş.		13	222
Türk Ekonomi Bankası A.Ş.		536	9,984
Türkiye İş Bankası A.Ş.		1,378	25,079
Yapı ve Kredi Bankası A.Ş.		997	18,473

	No. of Banks	No. of Branches	No. of Employees
Banks Under Depo. Insurance Fund	1	1	218
Birleşik Fon Bankası A.Ş.		1	218
Foreign Banks	21	3,154	62,213
Alternatifbank A.Ş.		57	945
Arap Türk Bankası A.Ş.		7	288
Bank Mellat		3	50
Bank of Tokyo-Mitsubishi UFJ Turkey A.Ş.		1	63
Burgan Bank A.Ş.		51	989
Citibank A.Ş.		8	487
Denizbank A.Ş.		695	12,945
Deutsche Bank A.Ş.		1	123
Finans Bank A.Ş.		642	12,903
Habib Bank Limited		1	16
HSBC Bank A.Ş.		284	4,797
ICBC Turkey Bank A.Ş.		44	835
ING Bank A.Ş.		285	5,449
Intesa Sanpaolo S.p.A.		1	26

	No. of Banks	No. of Branches	No. of Employees
<i>Foreign Banks continued...</i>			
JPMorgan Chase Bank N.A.		1	54
Odea Bank A.Ş.		55	1,563
Rabobank A.Ş.		1	36
Société Générale (SA)		1	100
The Royal Bank of Scotland Plc.		1	51
Turkland Bank A.Ş.		34	639
Türkiye Garanti Bankası A.Ş.		981	19,854

	No. of Banks	No. of Branches	No. of Employees
Development and Investment Banks	13	42	5,372
Aktif Yatırım Bankası A.Ş.		8	666
BankPozitif Kredi ve Kalkınma Bankası A.Ş.		1	132
Diler Yatırım Bankası A.Ş.		1	16
GSD Yatırım Bankası A.Ş.		1	29
İller Bankası A.Ş.		19	2,617
İstanbul Takas ve Saklama Bankası A.Ş.		1	290
Merrill Lynch Yatırım Bank A.Ş.		1	38
Nurol Yatırım Bankası A.Ş.		1	40
Pasha Yatırım Bankası A.Ş.		1	31
Standard Chartered Yatırım Bankası Türk A.Ş.		1	33
Türk Eximbank		3	556
Türkiye Kalkınma Bankası A.Ş.		1	595
Türkiye Sınai Kalkınma Bankası A.Ş.		3	329

Table 3 Presentation of Assets and Liabilities According to their Outstanding Maturities, as of March 31, 2016

(USD Million)

	Demand	Up to 1 Month	1-3 Months	3 – 12 Months	1 – 5 Years	5 Years and Over	Undistributed	Total
Assets								
Cash (cash in vault, effectives, money in transit, cheques purchased) and Balances with the Central Bank of Turkey	40,220	49,274	3,248	1,490	79	0	0	94,311
Due from banks	7,694	11,539	1,329	606	1,253	5	0	22,427
Financial assets where fair value change is reflected to income statement	35	1,064	712	2,325	2,810	1,322	3	8,270
Money market placements	0	3,726	75	0	0	0	0	3,801
Marketable securities available for sale	567	306	1,083	8,365	39,297	37,388	421	87,427
Loans	6,816	63,932	49,211	143,182	187,297	71,127	3,983	525,549
Investments held to maturity	0	268	526	2,471	12,889	14,802	0	30,955
Other assets	3,769	2,693	47	233	1,024	289	27,807	35,862
Total assets	59,102	132,802	56,230	158,672	244,649	124,933	32,214	808,603
Liabilities								
Interbank deposits	4,695	17,476	4,035	3,401	209	17	0	29,833
Other deposits	80,649	246,725	72,965	25,122	1,586	5	0	427,052
Funds provided from other financial instruments	10	9,792	17,379	38,070	24,823	20,242	85	110,400
Money market takings	0	42,613	3,079	2,226	6,998	2,653	0	57,570
Marketable securities issued	0	3,235	4,238	5,241	17,628	4,760	0	35,103
Miscellaneous payables	3,199	13,759	253	507	701	82	952	19,454
Other liabilities	4,753	4,436	1,757	2,069	5,602	5,849	104,724	129,190
Total liabilities	93,305	338,036	103,706	76,637	57,548	33,608	105,762	808,603
Liquidity Gap	-34,203	-205,234	-47,476	82,035	187,100	91,325	-73,547	0

Table 4 Interest Rate Sensitivity of Assets, Liabilities and Off Balance Sheet Items, as of March 31, 2016
(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	51,321	618	0	0	0	42,373	94,311
Due from banks	12,186	1,868	801	4	20	5,731	20,610
Financial assets where fair value change is reflected to income statement	1,106	1,120	1,849	1,097	577	2,523	8,270
Money market placements	3,726	75	0	0	0	0	3,801
Financial assets available for sale	9,827	11,894	22,791	23,181	18,310	1,425	87,427
Loans	135,271	85,628	127,554	129,577	38,074	4,836	520,941
Investments held to maturity	5,982	4,157	6,927	6,556	6,624	709	30,955
Other assets	980	621	330	58	21	33,615	35,625
Total assets	220,398	105,980	160,253	160,474	63,626	91,210	801,941
Liabilities							
Interbank deposits	17,713	4,046	3,501	0	0	4,573	29,833
Other deposits	246,573	72,917	25,094	1,527	0	80,941	427,052
Money market takings	42,730	3,254	2,408	6,642	2,528	8	57,570
Miscellaneous payables	2,160	505	136	32	16	16,549	19,399
Marketable securities issued	4,086	4,987	5,032	16,166	4,688	147	35,108
Funds provided from other financial institutions	19,892	46,690	32,158	4,411	4,208	181	107,540
Other liabilities	2,072	1,550	1,284	3,282	4,252	112,997	125,438
Total liabilities	335,226	133,949	69,614	32,060	15,693	215,398	801,941
On balance sheet interest sensitivity gap-Long	2,642	4,661	91,745	128,636	48,649	36	276,369
On balance sheet interest sensitivity gap-Short	-117,671	-32,632	-1,103	-223	-716	-124,023	-276,369
Off balance sheet interest sensitivity gap-Long	16,942	25,486	6,543	4,770	2,730	2,503	58,974
Off balance sheet interest sensitivity gap-Short	-6,205	-7,862	-8,667	-22,181	-9,009	-2,613	-56,538
Total position	-104,292	-10,348	88,518	111,001	41,653	-124,096	2,436

Table 5 Information on Currency Risk, as of March 31, 2016**(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	14,657	52,960	13,953	81,569
Due from banks	3,744	13,033	845	17,622
Financial assets where fair value change is reflected to income statement	442	965	8	1,415
Money market placements	488	1,362	7	1,856
Financial assets available for sale	3,747	18,882	157	22,787
Loans	74,119	110,591	2,214	186,924
Invest. and associates, subsidiaries and joint ventures (bus. partners)	3,462	443	362	4,266
Investments held to maturity	1,312	8,657	22	9,991
Derivative financial assets held for hedging	0	56	0	57
Property and equipment	2	4	2	8
Intangible assets	1	0	0	1
Other assets	1,432	2,095	214	3,740
Total Assets	103,407	209,047	17,783	330,237
Liabilities				
Interbank deposits	6,860	12,016	1,413	20,288
Foreign currency deposits	61,660	112,136	6,689	180,484
Money market takings	483	15,131	91	15,704
Funds provided from other financial institutions	38,503	64,611	1,085	104,200
Marketable securities issued	1,874	22,188	382	24,443
Miscellaneous payables	2,502	1,589	208	4,299
Derivative financial liabilities held for hedging	47	237	33	317
Other liabilities	1,020	7,231	490	8,741
Total liabilities	112,948	235,138	10,391	358,478
Net On Balance Sheet Position	-9,541	-26,092	7,392	-28,241
Net Off Balance Sheet Position	10,475	29,570	-8,033	32,012
Financial derivative assets	47,847	109,905	9,065	166,817
Financial derivative liabilities	37,372	80,335	17,098	134,805
Non-cash loans	26,266	46,684	3,681	76,631

Table 6 Bank Employees by Gender and Education, as of March 31, 2016

Banks	Primary School			High School			Undergraduate			Postgraduate			Total		
	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total
Sector Total	1,013	208	1,221	19,441	10,508	29,949	70,785	85,373	156,158	6,592	6,703	13,295	97,831	102,792	200,623
Deposit Banks	780	183	963	18,943	10,393	29,336	68,690	84,159	152,849	5,898	6,205	12,103	94,311	100,940	195,251
State-owned Banks	231	7	238	5,721	2,045	7,766	24,472	21,445	45,917	2,112	2,099	4,211	32,536	25,596	58,132
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	38	2	40	2,771	690	3,461	11,656	8,375	20,031	1,099	1,029	2,128	15,564	10,096	25,660
Türkiye Halk Bankası A.Ş.	65	1	66	2,140	765	2,905	6,975	6,116	13,091	570	526	1,096	9,750	7,408	17,158
Türkiye Vakıflar Bankası T.A.O.	128	4	132	810	590	1,400	5,841	6,954	12,795	443	544	987	7,222	8,092	15,314
Privately-owned Banks	213	15	228	5,805	3,797	9,602	25,886	34,883	60,769	1,994	2,095	4,089	33,898	40,790	74,688
Adabank A.Ş.	1	0	1	5	4	9	8	12	20	0	0	0	14	16	30
Akbank T.A.Ş.	31	0	31	430	213	643	5,463	6,722	12,185	537	553	1,090	6,461	7,488	13,949
Anadolubank A.Ş.	4	1	5	219	81	300	690	613	1,303	42	50	92	955	745	1,700
Fibabanka A.Ş.	11	0	11	163	67	230	456	558	1,014	53	55	108	683	680	1,363
Şekerbank T.A.Ş.	23	1	24	223	163	386	1,612	1,696	3,308	93	77	170	1,951	1,937	3,888
Turkish Bank A.Ş.	11	0	11	20	16	36	58	90	148	17	10	27	106	116	222
Türk Ekonomi Bankası A.Ş.	23	7	30	985	532	1,517	3,347	4,484	7,831	323	283	606	4,678	5,306	9,984
Türkiye İş Bankası A.Ş.	92	2	94	2,748	1,635	4,383	8,944	10,656	19,600	473	529	1,002	12,257	12,822	25,079
Yapı ve Kredi Bankası A.Ş.	17	4	21	1,012	1,086	2,098	5,308	10,052	15,360	456	538	994	6,793	11,680	18,473
Banks Under Depo. Insurance Fund	14	4	18	71	27	98	53	44	97	3	2	5	141	77	218
Birleşik Fon Bankası A.Ş.	14	4	18	71	27	98	53	44	97	3	2	5	141	77	218

Banks	Primary School			High School			Undergraduate			Postgraduate			Total		
	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total
Foreign Banks	322	157	479	7,346	4,524	11,870	18,279	27,787	46,066	1,789	2,009	3,798	27,736	34,477	62,213
Alternatifbank A.Ş.	11	1	12	103	42	145	305	376	681	63	44	107	482	463	945
Arap Türk Bankası A.Ş.	11	1	12	50	12	62	84	86	170	23	21	44	168	120	288
Bank Mellat	3	0	3	9	0	9	27	7	34	4	0	4	43	7	50
Bank of Tokyo-Mitsubishi UFJ Turkey A.Ş.	1	0	1	4	1	5	17	20	37	14	6	20	36	27	63
Burgan Bank A.Ş.	8	0	8	51	47	98	321	471	792	46	45	91	426	563	989
Citibank A.Ş.	0	0	0	28	8	36	161	201	362	32	57	89	221	266	487
Denizbank A.Ş.	139	143	282	2,572	2,497	5,069	3,146	3,877	7,023	263	308	571	6,120	6,825	12,945
Deutsche Bank A.Ş.	0	0	0	2	0	2	39	48	87	19	15	34	60	63	123
Finans Bank A.Ş.	62	5	67	1,667	662	2,329	3,756	6,020	9,776	318	413	731	5,803	7,100	12,903
Habib Bank Limited	2	0	2	4	0	4	5	4	9	0	1	1	11	5	16
HSBC Bank A.Ş.	2	0	2	346	296	642	1,292	2,546	3,838	146	169	315	1,786	3,011	4,797
ICBC Turkey Bank A.Ş.	15	3	18	89	31	120	258	357	615	36	46	82	398	437	835
ING Bank A.Ş.	19	1	20	359	205	564	1,930	2,553	4,483	198	184	382	2,506	2,943	5,449
Intesa Sanpaolo S.p.A.	1	0	1	0	0	0	5	7	12	8	5	13	14	12	26
JPMorgan Chase Bank N.A.	4	1	5	0	2	2	16	15	31	10	6	16	30	24	54
Odea Bank A.Ş.	6	1	7	81	18	99	537	739	1,276	98	83	181	722	841	1,563
Rabobank A.Ş.	0	0	0	3	1	4	7	6	13	16	3	19	26	10	36
Société Générale (SA)	7	0	7	7	13	20	27	32	59	12	2	14	53	47	100
The Royal Bank of Scotland Plc.	0	0	0	4	0	4	14	20	34	10	3	13	28	23	51
Turkland Bank A.Ş.	4	0	4	81	41	122	176	283	459	31	23	54	292	347	639
Türkiye Garanti Bankası A.Ş.	27	1	28	1,886	648	2,534	6,156	10,119	16,275	442	575	1,017	8,511	11,343	19,854
Development and Investment Banks	233	25	258	498	115	613	2,095	1,214	3,309	694	498	1,192	3,520	1,852	5,372
Aktif Yatırım Bankası A.Ş.	3	0	3	56	18	74	301	190	491	52	46	98	412	254	666
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	2	1	3	5	5	10	61	43	104	12	3	15	80	52	132
Diler Yatırım Bankası A.Ş.	0	0	0	2	0	2	3	9	12	1	1	2	6	10	16
GSD Yatırım Bankası A.Ş.	0	0	0	4	2	6	14	9	23	0	0	0	18	11	29
İller Bankası A.Ş.	144	9	153	289	49	338	1,070	447	1,517	379	230	609	1,882	735	2,617
İstanbul Takas ve Saklama Bankası A.Ş.	3	1	4	19	6	25	112	85	197	33	31	64	167	123	290
Merrill Lynch Yatırım Bank A.Ş.	0	0	0	1	0	1	11	9	20	7	10	17	19	19	38
Nurol Yatırım Bankası A.Ş.	1	1	2	2	1	3	17	11	28	4	3	7	24	16	40
Pasha Yatırım Bankası A.Ş.	0	0	0	1	0	1	10	13	23	4	3	7	15	16	31
Standard Chartered Yatırım Bankası Türk A.Ş.	2	2	4	2	5	7	3	11	14	2	6	8	9	24	33
Türk Eximbank	34	9	43	51	10	61	183	112	295	84	73	157	352	204	556
Türkiye Kalkınma Bankası A.Ş.	34	0	34	48	15	63	222	163	385	70	43	113	374	221	595

Banks	Primary School			High School			Undergraduate			Postgraduate			Total		
	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total
Türkiye Sınai Kalkınma Bankası A.Ş.	10	2	12	18	4	22	88	112	200	46	49	95	162	167	329

Table 7 Share in Group and Share in Sector, as of March 31, 2016

(%)

Banks	Share in Group			Share in Sector			Banks	Share in Group			Share in Sector		
	Total Assets	Total Loans	Total Deposits	Total Assets	Total Loans	Total Deposits		Total Assets	Total Loans	Total Deposits	Total Assets	Total Loans	Total Deposits
Deposit Banks	100.0	100.0	100.0	95.1	94.4	100.0	Foreign Banks	28.2	27.9	27.0	26.8	26.3	27.0
State-owned Banks	32.0	32.2	33.6	30.4	30.4	33.6	Alternatifbank A.Ş.	0.6	0.6	0.5	0.6	0.6	0.5
Türkiye Cumhuriyeti Ziraat Bankası	14.3	13.8	14.9	13.6	13.0	14.9	Arap Türk Bankası A.Ş.	0.2	0.1	0.3	0.2	0.1	0.3
Türkiye Halk Bankası A.Ş.	9.0	9.5	9.8	8.6	8.9	9.8	Bank Mellat	0.0	0.0	0.0	0.0	0.0	0.0
Türkiye Vakıflar Bankası T.A.O.	8.7	9.0	8.9	8.3	8.5	8.9	Bank of Tokyo-Mitsubishi UFJ Turkey A.Ş.	0.3	0.3	0.2	0.3	0.3	0.2
Privately-owned Banks	39.7	39.8	39.4	37.7	37.5	39.4	Burgan Bank A.Ş.	0.5	0.6	0.5	0.5	0.6	0.5
Adabank A.Ş.	0.0	0.0	0.0	0.0	0.0	0.0	Citibank A.Ş.	0.4	0.3	0.5	0.4	0.3	0.5
Akbank T.A.Ş.	11.1	10.2	10.9	10.6	9.6	10.9	Denizbank A.Ş.	4.0	3.8	3.9	3.8	3.6	3.9
Anadolubank A.Ş.	0.5	0.5	0.6	0.5	0.5	0.6	Deutsche Bank A.Ş.	0.1	0.1	0.1	0.1	0.1	0.1
Fibabanka A.Ş.	0.6	0.6	0.6	0.5	0.6	0.6	Finans Bank A.Ş.	4.0	4.2	3.9	3.8	3.9	3.9
Şekerbank T.A.Ş.	1.1	1.1	1.1	1.0	1.1	1.1	Habib Bank Limited	0.0	0.0	0.0	0.0	0.0	0.0
Turkish Bank A.Ş.	0.1	0.1	0.1	0.1	0.1	0.1	HSBC Bank A.Ş.	1.4	1.3	1.4	1.3	1.3	1.4
Türk Ekonomi Bankası A.Ş.	3.4	3.9	3.6	3.3	3.7	3.6	ICBC Turkey Bank A.Ş.	0.3	0.3	0.2	0.3	0.3	0.2
Türkiye İş Bankası A.Ş.	12.7	12.6	12.2	12.1	11.9	12.2	ING Bank A.Ş.	2.2	2.5	1.7	2.1	2.3	1.7
Yapı ve Kredi Bankası A.Ş.	10.3	10.8	10.4	9.8	10.2	10.4	Intesa Sanpaolo S.p.A.	0.2	0.2	0.1	0.2	0.2	0.1
Tasarruf Mevduatı Sig. Fon. Devr. B.	0.2	0.1	0.1	0.1	0.1	0.1	JPMorgan Chase Bank N.A.	0.0	0.0	0.0	0.0	0.0	0.0
Birleşik Fon Bankası A.Ş.	0.2	0.1	0.1	0.1	0.1	0.1	Odea Bank A.Ş.	1.4	1.5	1.8	1.3	1.4	1.8
							Rabobank A.Ş.	0.0	0.0	0.0	0.0	0.0	0.0
							Société Générale (SA)	0.0	0.0	0.0	0.0	0.0	0.0
							The Royal Bank of Scotland Plc.	0.0	0.0	0.0	0.0	0.0	0.0
							Turkland Bank A.Ş.	0.2	0.3	0.3	0.2	0.2	0.3
							Türkiye Garanti Bankası A.Ş.	12.2	11.7	11.5	11.6	11.0	11.5
							Development and Investment Banks	100.0	100.0	-	4.9	5.6	-
							Aktif Yatırım Bankası A.Ş.	7.0	5.6	-	0.3	0.3	-
							BankPozitif Kredi ve Kalkınma Bankası A.Ş.	1.4	1.5	-	0.1	0.1	-
							Diler Yatırım Bankası A.Ş.	0.1	0.1	-	0.0	0.0	-
							GSD Yatırım Bankası A.Ş.	0.3	0.3	-	0.0	0.0	-
							İller Bankası A.Ş.	16.8	15.6	-	0.8	0.9	-
							İstanbul Takas ve Saklama Bankası A.Ş.	6.7	0.1	-	0.3	0.0	-
							Merrill Lynch Yatırım Bank A.Ş.	0.2	0.0	-	0.0	0.0	-
							Nurol Yatırım Bankası A.Ş.	0.7	0.6	-	0.0	0.0	-
							Pasha Yatırım Bankası A.Ş.	0.3	0.3	-	0.0	0.0	-
							Standard Chartered Yatırım Bankası Türk A.Ş.	0.1	0.0	-	0.0	0.0	-
							Türk Eximbank	43.3	54.6	-	2.1	3.1	-
							Türkiye Kalkınma Bankası A.Ş.	4.4	4.9	-	0.2	0.3	-
							Türkiye Sınai Kalkınma Bankası A.Ş.	18.6	16.5	-	0.9	0.9	-

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

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

Starting from March 2016:

Shareholders' Equity / (Total Risk Weighted Items)*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-

Before March 2016:

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

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

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

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

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

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

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

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

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

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

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

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

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

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

3. Exchange Rates (USD/TRY)

Year	Period	USD /TRY	Year	Period	USD /TRY
2015	March	2.6134	2016	March	2.8249

4. This report is prepared from the year-end audited and non-consolidated "The Common Data Set" of banks (deposit banks and development and investment banks that are operating in Turkey under the rules of Banking Law), that are sent to the Banks Association of Turkey and prepared according to related Communique-Financial statements and related explanation and footnotes of the banks that is disclosed to the Public-

5. Some of the tables in the "Appendix" section of the report are prepared using the data from the "Related Explanation and Footnotes". The differences between some figures of "Financial Tables" and the figures from "Footnotes" are due to the differences in the tables of some banks.

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