

Glossary

1. Definition of Ratios

For 2001

Financial assets (net) = Securities Portfolio (net) + Affiliated Securities (net)

Interest Expenses = Interest on (Deposits + Non-Deposits Funds Borrowed) + Other Interest Expenses
Income

Liquid Assets = Cash + Due From Banks + Central Bank + Other Financial Institutions + Interbank + Securities (net) + Reserve Requirements

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

Net Interest Income After Specific Provisions = Interest Income - Interest Expenses - Provisions for Loan Losses

Non-deposits Funds = Interbank Money Market takings + Loans Borrowed + Funds + Securities Issued

Non-Interest Expenses = Salary and Empl'ee Benefits+ Resources for Retirement Payments + Other Provisions + Taxes and Duties + Rental Expenses + Depreciation and Amortization + Other

Non-Interest Income = Income from Commisions (net) + Inc.from Fx Transac.(net) + Inc.from Capital Market Transac.(net) + Other Non-interest Income

Other Operating Expenses = Non-Interest Expenses

Permanent Assets = Non-performing Assets(net) + Equity Participations + Affiliated Companies + Fixed Assets

Total Expenditures = Interest Expenses + Non-Interest Expenses

Total Income = Interest Income + Non-Interest Income

Total Loans = Short Term Loans + Medium and Long Term Loans

Total Operating Income = Interest Income - Interest Expenses - Provisions for Loan Losses + Income from Commissions (net) + Income from FC Transactions (net) + Income from Capital Market Transactions (net) + Other Operating Income

2002-2005

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 Accounting Standard 17-Financial Statements and Related Explanation and Footnotes to be Disclosed to the Public-

FC = Foreign Currency

FC Position = FC Liabilities - FC Assets

Maturity (net)

Liquid Assets = Cash and Balances with the Central Bank of Turkey + Trading Securities (Net) + Banks and Other Financial Institutions + Money Market Securities + Investment Securities Available for Sale (Net) + Reserve Deposits

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

Net Off Balance- Sheet Position: Used from the "Information on currency risk of the bank" table from "Financial Position" section of Accounting Standard 17-Financial Statements and Related Explanation and Footnotes to be Disclosed to the Public.

Net On Balance- Sheet Position: Used from the "Information on currency risk of the bank" table from "Financial Position" section of Accounting Standard 17-Financial Statements and Related Explanation and Footnotes to be Disclosed to the Public.

Non-Deposit Funds = Interbank Money Market Takings + Loans Borrowed + Funds + Marketable Securities Issued

Non-interest Income = Net Fees and Commissions Income + Dividend Income + Net Trading Income + Other Operating Income

Permanent Assets = Investments and Associates (net) + Subsidiaries (net) + Property and Equipment (net) + Intangible Assets (net) + Loans Under Follow-up - Specific Provisions

Personnel Expenses: Used from the table from "Information and Disclosures related to Income Statement" section of Accounting Standard 17-Financial Statements and Related Explanation and Footnotes to be Disclosed to the Public-

Shareholders' Equity / (Total Risk Weighted Assets + Amount Subject to Market Risk) (Capital Adequacy Ratio): Prepared in the "Financial Position" section of Accounting Standard 17-Financial Statements and Related Explanation and

Short-term Liabilities: "Demand" and "1 Month" columns of the "Liquidity Risk" table from "Financial Position" section of Accounting Standard 17-Financial Statements and Related Explanation and Footnotes to be Disclosed to the Public-

TC = Turkish Currency

Total Expenditures = Interest Expenses + Other Operating Expenses

Operating Income

Total Loans = Short-term Loans + Medium and Long term Loans + Loans Under Follow-up (gross) - Specific Provisions

Glossary

2006+

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-

FC = Foreign Currency

FC Position = FC Liabilities - FC Assets

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

Liquid Assets = Cash and Balances with the Central Bank of Turkey + Financial assets where fair value change is reflected to income statement (net) + Banks and Other Financial Institutions (changed as "Banks after 2007") + Money Market Placements +

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

Receivables

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

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-

Non-Deposit Funds = Interbank Money Market Takings + Loans Borrowed + Funds + Marketable Securities Issued

Income

Operational Expenses = Salaries and Benefits + Reserve for Retirement + Rental Expenses + Depreciation and Amortization (net) + Intangible Assets (net) + Property and Equipment Held for Sale Purpose ("and from Terminated Operations" after 2007) (net) + Loans Under Follow-up - Specific Provisions

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-

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

Short-term Liabilities: "Demand" and "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-

TC = Turkish Currency

Total Expenditures = Interest Expenses + Other Operating Expenses

Operating Income

Total Loans (changed as "Total Loans and Receivables after 2008") = Loans (changed as "Total Loans and Receivables after 2008") + Loans Under Follow-up (gross) - Specific Provisions

2012+

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

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-

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.

5. The list of banks, that are operating in Turkey at the end of December 31, 2012, were used in this report. Banks were sorted in their groups alfabetically.

4. Group ratios are calculated by aggregating the data of banks that are operating under that group, at the related period.

5. Capital Adequacy ratio were not sent to the Banks' Association of Turkey at the end of 2001.

6. TC-FC distribution was not exist for the year 2001. Therefore, ratios including TC and FC could not be calculated in 2001.

7. "Net On Balance-Sheet Position", "Net Off Balance-Sheet Position", "Short-term Liabilities" and "Consumer Loans" were not exist for the year 2001. Therefore, ratios including these accounts could not be calculated in 2001.