

COMMUNIQUÉ on FINANCIAL STATEMENTS to be DISCLOSED TO PUBLIC by BANKS and EXPLANATIONS and FOOTNOTES THEREOF

(Date and Number of the Official Gazette: June 28, 2012/ 2833)¹

SECTION ONE

Goal, Scope, Definitions and General Provisions

ARTICLE 1- (1) The purpose of this Communiqué is to set down the principles and procedures concerning the form and contents of the consolidated and non-consolidated financial statements to be prepared by banks within the frame of the Regulation on Principles and Procedures for Accounting Practices and Retention of Documents by Banks, published in the Official Gazette dated November 1, 2006 number 26333, applying the Turkish Accounting Standards, as well as their disclosure to public with their explanations and footnotes.

(2) Banks are also responsible for the preparation of non-consolidated financial statements and explanations and footnotes thereof and their public disclosure by providing from the provisions and annexes of this Communiqué concerning the preparation of consolidated financial statements.

(3) Banks operating in Turkey are subject to the provisions of this Communiqué.

Basis

ARTICLE 2- (1) This Communiqué has been prepared based on the Articles 37, 38 and 93 of the banking Law number 5411 dated October 19, 2005 and the Article 4(1) of the Regulation on Principles and Procedures for Accounting Practices and Retention of Documents by Banks.

Definitions

ARTICLE 3- (1) Following terms used in this Communiqué shall have the meanings expressly designated to them;

a) Parent bank: Parent bank as defined in the Article 3 of the Communiqué on Preparation Consolidated Financial Statements of Banks, published in the Official Gazette dated November 8, 2006 number 26340,

b) Bank: Banks as defined in the Article 3 of the Banking Law,

c) Non-performing loans: Non-performing loans as defined in the Article 5(1) of the Regulation on Principles and Procedures for Determination of Qualification of Loans and Other Receivables by Banks and Provisions to be Set Aside, published in the Official Gazette dated June 22, 2016 number 29750,

ç) Financial instrument: Financial Instruments listed in the Turkish Accounting Standards,

d) Financial report: Interim and end-of-year financial report taking place in the Article 10 of the Regulation on Principles and Procedures for Accounting Practices and Retention of Documents by Banks,

e) Financial statement: Financial statements listed in the Article 5 of the Regulation on Principles and Procedures for Accounting Practices and Retention of Documents by Banks,

f) Financial asset: Financial assets within the Turkish Accounting Standards,

g) Financial debt: Financial debts within the Turkish Accounting Standards,

ğ) Law: Banking Law number 5411,

h) Board: Banking Regulation and Supervision Board,

ı) Agency: Banking Regulation and Supervision Agency,

i) Qualified share: Qualified share as defined in the Article 3 of the Law,

j) Special purpose securitization company (SPSC): Special purpose securitization company as defined in the Article 3 of the Regulation on Measurement and Assessment of Capital Adequacy of Banks,

k) Turkish Accounting Standards: Turkish Accounting Standards and Turkish Financial Reporting Standards Türkiye put into force for the Turkish Accounting Standards Board, as well as the annexes and comments thereof.

General provisions

ARTICLE 4- (1) Financial statements composed of off-balance sheet accounts, balance sheet (financial statement table), income table (profit-loss statement), table concerning the income and expenses items accounted within the equity (other extensive income statement), table of changes in equity, cash flow table, and profit distribution table are prepared in line with the form and scope set forth in the Annex-1 by deposit banks and

development and investment banks and in Annex-2 by participation banks, which wish to make provisions in accordance with "IFRS 9 Financial Instruments" Standard, in Annex-5 by deposit banks and development and investment banks which don't wish to make provisions in accordance with "IFRS 9 Financial Instruments" Standard, in Annex-6 by participation banks. Explanations and footnotes required to be composed by banks pursuant to the Turkish Accounting Standards shall be organized by their subject, without disarranging the system determined by this Communiqué following the related section, article, paragraph, clause and sub-clause.

(2) The elements to be part of the introduction of financial reports to be announced to public are specified below:

- a) Commercial title of parent bank, address, phone number and fax of its headquarters, web-site and e-mail addresses and reporting period,
- b) Date of establishment of the parent bank, its initial status, its history including the changes in this status,
- c) Capital structure of parent bank, partners keeping directly or indirectly its management and supervision in their hands, annual changes in these matters, if any and the group to which it is included,
- ç) Chairman and members of the board of management of the parent bank, the members of supervision committee and explanations concerning the shares and responsibilities of general manager and his/her assistants in the bank, if any,
- d) Explanations concerning persons or entities having qualified shares:

Name Surname/Commercial Title	Share Amounts	Share Ratios	Paid Shares	Unpaid Shares

- e) Summary information including type of service and activity fields of the parent bank,
 - f) The information included in financial report has been prepared as "Thousand Turkish Lira",
 - g) Brief explanation on the differences between consolidation transactions made according to the Communiqué on Arrangement of Consolidated Financial Statements of Banks as well as Turkish Accounting Standards and on institutions which are subject to full consolidation or proportional consolidation, reduced from own funds or which are not included in all three methods,
 - ğ) Existing or probable, actual or legal obstacles against prompt transfer of equity between parent bank and its affiliates or against repayment of debts.
- (3) Banks are obliged to draw up their financial report they shall announce in accordance with the content in Annex-3. In case additional information and footnote are formed, this situation is reflected to the content of the report by the bank in line with the ordering in this Communiqué.
- (4) Banks shall prepare their consolidated and non-consolidated financial statements to be announced concerning the mid-term and end-year by taking the comparison periods in Annex-4 as a basis.
- (5) Banks shall set out written policies for fulfilling the liability of public announcement and the evaluation of correctness, frequency and appropriateness of the mentioned declarations.

SECTION TWO

Accounting Policies

Presentation principles

ARTICLE 5- (1) In order financial statements to be announced and information and footnotes thereof are comprehended properly, the following should be clearly stated;

- a) Financial statements and information and footnotes thereof are prepared pursuant to the Turkish Accounting Standards and the Regulation on Procedures and Principles for Accounting Practices and retention of Documents by Banks,
- b) Valuation principles that are used in preparation of financial statements,
- c) Accounting policies adopted in order to comprehend financial statements correctly,
- ç) Items to which different accounting policies are applied while preparing consolidated financial statements, as well as their ratios to the sum of related items in consolidated financial statements.

Explanations concerning accounting policies

ARTICLE 6- (1) The first section of explanations and footnotes concerning financial statements prepared by parent bank is comprised of explanation on accounting policies.

(2) Explanations are made concerning accounting policies on subjects stated below;

a) Explanations relating to foreign currency denominated transactions and usage strategy of financial instruments,

b) Presentation of information relating to consolidated partnerships,

c) Explanations relating to futures and options contract and derivative products,

ç) Explanations relating to interest income and expenses,

d) Explanations relating to fees and commissions income and expenses,

e) Explanations relating to financial assets,

f) Explanations relating to decrease in value of financial assets,

g) Explanations relating to the netting of financial instruments,

ğ) Explanations relating to sale and repurchase agreements and lending securities transactions,

h) Explanations on fixed assets relating to discontinued operations and held for sale and debts concerning these assets,

ı) Explanations relating to goodwill and other intangible fixed assets,

i) Explanations relating to tangible assets,

j) Explanations relating to leasing transactions,

k) Explanations relating to provisions and conditional liabilities,

l) Explanations relating to the liabilities and rights of the employees,

m) Explanations relating to tax implementations,

n) Explanations relating to borrowings,

o) Explanations relating to shares issued,

ö) Explanations relating to bill of guarantee and acceptance,

p) Explanations relating to government promotions,

r) Explanations relating to making the reporting according to classification,

s) Other respects.

SECTION THREE

Information on Financial Structure and Risk Management

**Own funds
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(1) Parent banks shall disclose the following information on the consolidated own funds and own funds of the bank.

Information on own-fund items:

	Amounts	Amounts Subject to Pre-Basel III treatment (Before the 1/1/2014) *
COMMON EQUITY TIER 1 CAPITAL		
Paid-up Capital		
Share issue premiums		
Retained earnings		
Accumulated other comprehensive income and other disclosed reserves which defined in the Turkish Accounting Standards		
Profit		
Net profit of the period		
Profit of the previous years		
Shares acquired free of charge from subsidiaries, affiliates and jointly controlled partnerships and cannot be recognised within profit for the period		
Common Equity Tier 1 capital before regulatory adjustments		
Common Equity Tier 1 capital: regulatory adjustments		
Prudential valuation adjustments in accordance with subparagraph (i) of first paragraph of Article 9 of Regulation on Banks' Own Funds		
The sum of the net loss for the current period and the previous years which could not be absorbed by the retained earnings and losses recognised in equity in accordance with TAS		
Improvement costs for operating leasing		
Goodwill (net of related tax liability)		
Other intangibles other than mortgage-servicing rights (net of related tax liability)		
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)		
Cash-flow hedge reserve		
Shortfall of provisions to expected losses		
Securitisation gain on sale		
Gains and losses due to changes in own credit risk on fair valued liabilities		
Defined-benefit pension fund net assets		
Investments in own shares		
Credits extended contrary to the fourth paragraph of Articles 56 of the Banking Law		

Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)		
Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold)		
Mortgage servicing rights (amount above 10% threshold)		
Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)		
Amount exceeding the 15% threshold (as set out in the paragraph 2 of the Provisional Article 2 of the Regulation on Banks' Own Funds)		
of which: significant investments in the common stock of financials		
of which: mortgage servicing rights		
of which: deferred tax assets arising from temporary differences		
National specific regulatory adjustments which shall be determined by the Board		
Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions		
Total regulatory adjustments to Common equity Tier 1		
Common Equity Tier 1 capital (CET1)		
ADDITIONAL TIER 1 CAPITAL		
Preferred shares that are not included in Common Equity Tier 1 capital and related shares issue premiums		
Eligible capital instruments and relevant share issue premiums that are approved by the Agency		
Eligible capital instruments and relevant share issue premiums that are approved by the Agency (For the purposes of the Provisional Article 4 of the Regulation on Banks' Own Funds)		
Additional Tier 1 capital before regulatory adjustments		
Additional Tier 1 capital: regulatory adjustments		
Investments in own Additional Tier 1 instruments		
Reciprocal cross-holdings in Additional Tier 1 instruments		
Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)		
Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)		
National specific regulatory adjustments which shall be determined by the Board		
Regulatory Adjustments which will be deducted from Tier 1 capital during the transition period		
Goodwill and other intangible assets and related deferred tax liabilities which will not deducted from Common Equity Tier 1 capital for the purposes of the first sub-paragraph of the Provisional Article 2 of the Regulation on Banks' Own Funds (-)		
Net deferred tax asset/liability which is not deducted from Common Equity Tier 1 capital for the purposes of the sub-paragraph of the Provisional Article 2 of the Regulation on Banks' Own Funds (-)		
Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions		
Total regulatory adjustments to Additional Tier 1 capital		
Total Additional Tier 1 capital		

Total Tier 1 capital (Tier 1 capital = Common Equity Tier 1 capital + Additional Tier 1 capital)		
TIER 2 CAPITAL		
Eligible capital instruments and relevant share issue premiums that are approved by the Agency		
Eligible capital instruments and relevant share issue premiums that are approved by the Agency (For the purposes of the Provisional Article 4 of the Regulation on Banks' Own Funds)		
Provisions		
Tier 2 capital before regulatory adjustments		
Tier 2 capital: regulatory adjustments		
Investments in own Tier 2 instruments		
Reciprocal cross-holdings in Tier 2 instruments		
Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold) (-)		
Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) (-)		
National specific regulatory adjustments which shall be determined by the Board		
Total regulatory adjustments to Tier 2 capital		
Total Tier 2 capital		
Total Capital (The sum of Tier 1 capital and Tier 2 capital)		
The Sum of Tier 1 Capital and Tier 2 Capital (Total Capital)		
Credits extended contrary to the provisions of Articles 50 and 51 of the Banking Law		
Portion of the sum of the banks' real estate net book values, which is in excess of fifty per cent of their own funds and net book values of those of merchandise and real estate which have to be acquired due to their receivables and disposed of pursuant to Article 57 of the Banking Law, which cannot be disposed of despite the lapse of a period of five years since the date of such acquisition		
National specific regulatory adjustments which shall be determined by the Board		
Regulatory Adjustments which will be deducted from Total Capital during the transition period		
Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold) which will not deducted from Common Equity Tier 1 capital, Additional Tier 1 capital, Tier 2 capital for the purposes of the first sub-paragraph of the Provisional Article 2 of the Regulation on Banks' Own Funds (-)		
Significant investments in the Additional Tier 1 capital and Tier 2 capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold) which will not deducted from Common Equity Tier 1 capital, Additional Tier 1 capital, Tier 2 capital for the purposes of the first sub-paragraph of the Provisional Article 2 of the Regulation on Banks' Own Funds (-)		
Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold), mortgage servicing rights (amount above 10% threshold), deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability) which will not deducted from Common Equity Tier 1 capital for the purposes of the first sub-paragraph of the Provisional Article 2 of the Regulation on Banks' Own Funds (-)		

OWN FUNDS		
Total Capital (The sum of Tier 1 capital and Tier 2 capital)		
Total Risk Weighted Assets		
CAPITAL ADEQUACY RATIOS		
Common Equity Tier 1 Capital Adequacy Ratio (%)		
Tier 1 Capital Adequacy Ratio (%)		
Capital Adequacy Ratio (%)		

BUFFERS		
Bankaya özgü toplam çekirdek sermaye oranı		
Institution specific buffer requirement		
of which: capital conservation buffer requirement (%)		
of which: bank specific countercyclical buffer requirement (%)		
The ratio of Additional Common Equity Tier 1 capital which will be calculated by the first paragraph of the Article 4 of Regulation on Capital Conservation and Countercyclical Capital buffers to Risk Weighted Assets (%)		
Amounts below the thresholds for deduction (before risk weighting)		
Non-significant investments in the capital of other financials		
Significant investments in the common stock of financials		
Mortgage servicing rights (net of related tax liability)		
Deferred tax assets arising from temporary differences (net of related tax liability)		
Applicable caps on the inclusion of provisions in Tier 2 capital		
Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)		
Cap on inclusion of provisions in Tier 2 under standardised approach		
Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)		
Cap for inclusion of provisions in Tier 2 under internal ratings-based approach		
Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022)		
Current cap on Additional Tier 1 capital instruments which subject to phase out arrangements in the Provisional Article 4 of the Regulation on Banks' Own Funds		
Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities) which subject to Provisional Article 4 of the Regulation on Banks' Own Funds		

Current cap on Tier 2 capital instruments which subject to phase out arrangements in the Provisional Article 4 of the Regulation on Banks' Own Funds		
Amount excluded from T2 due to cap (excess over cap after redemptions and maturities) which subject to Provisional Article 4 of the Regulation on Banks' Own Funds		

*The amount which will be recognised within the context of transitional provisions

Information on consolidated own-fund items:

	Amounts	Amounts Subject to Pre-Basel III treatment (Before the 1/1/2014) *
COMMON EQUITY TIER 1 CAPITAL		
Paid-up Capital		
Share issue premiums		
Retained earnings		
Accumulated other comprehensive income and other disclosed reserves which defined in the Turkish Accounting Standards		
Profit		
Net profit of the period		
Profit of the previous years		
Shares acquired free of charge from subsidiaries, affiliates and jointly controlled partnerships and cannot be recognised within profit for the period		
Minority Interest (Common share capital issued by subsidiaries and held by third parties- amount allowed in group CET1)		
Common Equity Tier 1 capital before regulatory adjustments		
Common Equity Tier 1 capital: regulatory adjustments		
Prudential valuation adjustments		
The sum of the net loss for the current period and the previous years which could not be absorbed by the retained earnings and losses recognised in equity in accordance with TAS		
Improvement costs for operating leasing		
Goodwill (net of related tax liability)		
Other intangibles other than mortgage-servicing rights (net of related tax liability)		
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)		
Cash-flow hedge reserve		
Shortfall of provisions to expected losses		
Securitisation gain on sale		
Gains and losses due to changes in own credit risk on fair valued liabilities		

Defined-benefit pension fund net assets		
Investments in own shares		
Credits extended contrary to the fourth paragraph of Articles 56 of the Banking Law		
Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)		
Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold)		
Mortgage servicing rights (amount above 10% threshold)		
Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)		
Amount exceeding the 15% threshold (as set out in the paragraph 2 of the Provisional Article 2 of the Regulation on Banks' Own Funds)		
of which: significant investments in the common stock of financials		
of which: mortgage servicing rights		
of which: deferred tax assets arising from temporary differences		
National specific regulatory adjustments which shall be determined by the Board		
Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions		
Total regulatory adjustments to Common equity Tier 1		
Common Equity Tier 1 capital (CET1)		
ADDITIONAL TIER 1 CAPITAL		
Preferred shares that are not included in Common Equity Tier 1 capital and related shares issue premiums		
Eligible capital instruments and relevant share issue premiums that are approved by the Agency		
Eligible capital instruments and relevant share issue premiums that are approved by the Agency (For the purposes of the Provisional Article 4 of the Regulation on Banks' Own Funds)		
Additional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in group AT1)		
Additional Tier 1 instruments issued by subsidiaries and held by third parties which are not eligible in accordance with the Article 7 and subject to transitional provisions		
Additional Tier 1 capital before regulatory adjustments		
Additional Tier 1 capital: regulatory adjustments		
Investments in own Additional Tier 1 instruments		
Reciprocal cross-holdings in Additional Tier 1 instruments		
Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)		
Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)		
National specific regulatory adjustments which shall be determined by the Board		
Regulatory Adjustments which will be deducted from Tier 1 capital during the transition period		

Goodwill and other intangible assets and related deferred tax liabilities which will not deducted from Common Equity Tier 1 capital for the purposes of the first sub-paragraph of the Provisional Article 2 of the Regulation on Banks' Own Funds (-)		
Net deferred tax asset/liability which is not deducted from Common Equity Tier 1 capital for the purposes of the sub-paragraph of the Provisional Article 2 of the Regulation on Banks' Own Funds (-)		
Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions		
Total regulatory adjustments to Additional Tier 1 capital		
Total Additional Tier 1 capital		
Total Tier 1 capital (Tier 1 capital = Common Equity Tier 1 capital + Additional Tier 1 capital)		
TIER 2 CAPITAL		
Eligible capital instruments and relevant share issue premiums that are approved by the Agency		
Eligible capital instruments and relevant share issue premiums that are approved by the Agency (For the purposes of the Provisional Article 4 of the Regulation on Banks' Own Funds)		
Tier 2 instruments issued by subsidiaries and held by third parties (amount allowed in group T2)		
Tier 2 instruments issued by subsidiaries and held by third parties which are not eligible in accordance with the Article 8 and subject to transitional provisions		
Provisions		
Tier 2 capital before regulatory adjustments		
Tier 2 capital: regulatory adjustments		
Investments in own Tier 2 instruments		
Reciprocal cross-holdings in Tier 2 instruments		
Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold) (-)		
Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) (-)		
National specific regulatory adjustments which shall be determined by the Board		
Total regulatory adjustments to Tier 2 capital		
Total Tier 2 capital		
Total Capital (The sum of Tier 1 capital and Tier 2 capital)		
The Sum of Tier 1 Capital and Tier 2 Capital (Total Capital)		
Credits extended contrary to the provisions of Articles 50 and 51 of the Banking Law		
Portion of the sum of the banks' real estate net book values, which is in excess of fifty per cent of their own funds and net book values of those of merchandise and real estate which have to be acquired due to their receivables and disposed of pursuant to Article 57 of the Banking Law, which cannot be disposed of despite the lapse of a period of five years since the date of such acquisition		
National specific regulatory adjustments which shall be determined by the Board		
Regulatory Adjustments which will be deducted from Total Capital during the transition period		

Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold) which will not deducted from Common Equity Tier 1 capital, Additional Tier 1 capital, Tier 2 capital for the purposes of the first sub-paragraph of the Provisional Article 2 of the Regulation on Banks' Own Funds (-)		
Significant investments in the Additional Tier 1 capital and Tier 2 capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold) which will not deducted from Common Equity Tier 1 capital, Additional Tier 1 capital, Tier 2 capital for the purposes of the first sub-paragraph of the Provisional Article 2 of the Regulation on Banks' Own Funds (-)		
Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold), mortgage servicing rights (amount above 10% threshold), deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability) which will not deducted from Common Equity Tier 1 capital for the purposes of the first sub-paragraph of the Provisional Article 2 of the Regulation on Banks' Own Funds (-)		
OWN FUNDS		
Total Capital (The sum of Tier 1 capital and Tier 2 capital)		
Total Risk Weighted Assets		
CAPITAL ADEQUACY RATIOS		
Consolidated Common Equity Tier 1 Capital Adequacy Ratio (%)		
Consolidated Tier 1 Capital Adequacy Ratio (%)		
Consolidated Capital Adequacy Ratio (%)		

BUFFERS		
Bankaya özgü toplam çekirdek sermaye oranı		
Institution specific buffer requirement		
of which: capital conservation buffer requirement (%)		
of which: bank specific countercyclical buffer requirement (%)		
The ratio of Additional Common Equity Tier 1 capital which will be calculated by the first paragraph of the Article 4 of Regulation on Capital Conservation and Countercyclical Capital buffers to Risk Weighted Assets (%)		
Amounts below the thresholds for deduction (before risk weighting)		
Non-significant investments in the capital of other financials		
Significant investments in the common stock of financials		
Mortgage servicing rights (net of related tax liability)		
Deferred tax assets arising from temporary differences (net of related tax liability)		
Applicable caps on the inclusion of provisions in Tier 2 capital		

Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)		
Cap on inclusion of provisions in Tier 2 under standardised approach		
Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)		
Cap for inclusion of provisions in Tier 2 under internal ratings-based approach		
Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022)		
Current cap on Additional Tier 1 capital instruments which subject to phase out arrangements in the Provisional Article 4 of the Regulation on Banks' Own Funds		
Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities) which subject to Provisional Article 4 of the Regulation on Banks' Own Funds		
Current cap on Tier 2 capital instruments which subject to phase out arrangements in the Provisional Article 4 of the Regulation on Banks' Own Funds		
Amount excluded from T2 due to cap (excess over cap after redemptions and maturities) which subject to Provisional Article 4 of the Regulation on Banks' Own Funds		

*The amount which will be recognised within the context of transitional provisions

(2) Parent banks shall disclose each regulatory capital instruments, including common shares, in a separate column of the template as the following table. Parent banks are required to make available on their websites the full terms and conditions of all capital instruments included in their regulatory capital including. Banks are required to keep the completed main features information up-to-date, such that the information is updated and made publicly available whenever a bank issues or repays a capital instrument and whenever there is a redemption, conversion/write-down or other material change in the nature of an existing capital instrument parent banks explain the following information on their website without waiting for the explanations to be made within the context of Communiqué.

Informations for main features of regulatory capital instruments:

Issuer	
Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	
Governing law(s) of the instrument	
Regulatory treatment	
Transitional Basel III rules (Provisional Article 4)	
Eligible at solo/consolidated/ consolidated & solo	
Instrument type	
Amount recognised in regulatory capital (Mil TL, as of most recent reporting date)	
Par value of instrument (Mil TL)	
Accounting classification	
Original date of issuance	
Perpetual or dated	
Original maturity date	

Issuer call subject to prior supervisory approval	
Optional call date, contingent call dates and redemption amount	
Subsequent call dates, if applicable	
Coupon/Dividends*	
Fixed or floating dividend/coupon	
Coupon rate and any related index	
Existence of a dividend stopper	
Fully discretionary, partially discretionary or mandatory	
Existence of step up or other incentive to redeem	
Noncumulative or cumulative	
Convertible or non-convertible	
If convertible, conversion trigger (s)	
If convertible, fully or partially	
If convertible, conversion rate	
If convertible, mandatory or optional conversion	
If convertible, specify instrument type convertible into	
If convertible, specify issuer of instrument it converts into	
Write-down feature	
If write-down, write-down trigger(s)	
If write-down, full or partial	
If write-down, permanent or temporary	
If temporary write-down, description of write-up mechanism	
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	
Non-compliant transitioned features	
If yes, specify non-compliant features	

*Dividend for participation banks

(3) Banks shall disclose necessary information to ensure reconciliation between the amounts which are shown in the table in the paragraph 1 and the amounts on balance sheet. The differences between the balance sheet amounts and the amounts shown in table 1 of on balance sheet items taken into account in the calculation of own funds are disclosed by referring to on balance sheet items.

(4) **(Additional: OG-14/03/2018-30360)** The banks preferring the application of TFRS 9 within the scope of The Regulation on the Principles and Procedures regarding Classification of Loans and The Provisions to be Set Aside and also preferring the application of transition period within the scope of provisional Article 5 of the Regulation on Banks' Own Funds shall show the transition period provisions applied amounts / rates on the rows related to Total Common Equity Tier I, Total Tier I, Total Own Funds and the rows related to capital adequacy ratios and this information shall be disclosed in the footnotes and in their websites by banks.

Credit risk

ARTICLE 8- (1) In respect of credit risk;

a) Debtor or debtors group or geographic regions and if sectors are subject to a risk limitation, classification structure which risk limits are based on and at which intervals they are determined,

b) If risk limits and distributions regarding transactions carried out daily are determined and risk concentration relating to off-balance sheet risks are monitored daily on the basis of customers and treasury department authorities of banks,

c) If credibility of credit and other receivables debtors are monitored regularly upon the related legislation and financial statements received for loans extended are supervised as foreseen in the related legislation, along with the reasons if not supervised, and if credit limits were changed and loans and other receivables have guarantees,

c) Definitions of the elements collection of which are delayed and lose value in accounting application,

d) Methods and approaches relating to value adjustments and provisions,

e) Total amount of risks exposed after deduction transactions without taking into account the effects of credit risk mitigation as well as average amount of risks classified according to different risk classes and types concerning the related period,

are explained.

(2) It is explained if the parent bank has control limits on its positions kept in terms of futures and option contract and such other contracts, and credit risk undertaken for such instruments are managed along with potential risks derived from market movements.

(3) It is explained if the parent bank decreases total risk by terminating futures, option and such contracts through enjoyment of rights, fulfilling or disposing acquisitions at short notice when it is exposed to significant credit risk.

(4) In respect of credit risk;

a) If compensated non-cash loans are subject to the same risk weight as due loans which are failed to be paid off,

b) If loans which are renewed and scheduled to a new redemption plan are included in a new rating group or weight by banks within the scope of risk management system, excluding the monitoring method set forth pursuant to the related legislation and new measures are taken regarding these methods and risk decomposition is carried out having acknowledged long-term commitments are exposed to more credit risk in comparison to short-term commitments by banks within the scope of risk management systems

are explained.

(5) In respect of credit risk;

a) Evaluation on if banking activities and credit facility transactions which the banks perform abroad are carried out with few countries or financial institutions cause a significant risk given economic conditions of the related country,

b) If significant credit risk concentration is possessed as an active participant in international banking market, when it is evaluated with financial activities of other financial institutions,

are explained.

(6) In respect of credit risk;

a) Share of the receivable of parent bank from the first 100 and 200 big cash credit customers within total cash loans,

b) Share of the receivable of parent bank from the first 100 and 200 big non-cash credit customers within total non-cash loans,

c) Share of the cash and non-cash receivable of parent bank from the first 100 and 200 big credit customers within assets monitored in total balance-sheet and memorandum accounts, are explained.

(7) The amount of general provisions set aside for credit risk undertaken by parent bank is expressed.

(8) Geographical distribution of risk amounts classified according to risk classes having importance in important regions; distribution of risks classified according to risk classes according to sectors or counterparties and distribution of all risks according to remaining maturity are explained in minimum by taking the following tables as basis and if there are any additional information, they are given in explanations.

Profile Relating to Important Risks in Important Regions:

		Risk Classes*				Total
		
Current Period						
1	Domestic					
2	European Union Countries					
3	OECD Countries **					
4	Off-Shore Regions					
5	USA, Canada					
6	Other Countries					
7	Associates, Subsidiaries and Joint Ventures					
8	Undistributed Assets/Liabilities***					
9	Total					
Previous Period						
1	Domestic					
2	European Union Countries					
3	OECD Countries **					
4	Off-Shore Regions					
5	USA, Canada					
6	Other Countries					
7	Associates, Subsidiaries and Joint Ventures					
8	Undistributed Assets/Liabilities***					
9	Total					

* Risk classes stipulated in the Regulation on Measurement and Evaluation of Capital Adequacy of Banks shall be taken into account.

* *OECD countries other than EU countries, USA and Canada

*** Assets and liabilities not distributed according to a consistent principle.

Risk Profile According to Sectors or Counterparties

		Risk Classes*				TL	FX	Total
Sectors/Counterparties				
1	Agriculture							
1.1	Farming and Animal Breeding							

	Before Credit Risk Mitigation									
2	Amount After Credit Risk Mitigation									

*Excluding counterparty credit risk and securitization positions

e) **(Additional: OG-21/9/2021-31605)** Following table taken as a basis, total risk amount before and after credit risk mitigation corresponding to the relevant risk weight ranges for risk amounts where internal ratings based approaches are used in accordance with the Regulation on Measurement and Evaluation of Capital Adequacy of Banks.

Risk Amounts According to Risk Weight-Internal Ratings Based Approach*:

	Risk Weight	[%0-%20)	[%20-%35)	[%35-%50)	[%50-%75)	[%75-%100)	[%100-%250)	Other Risk Weights
1	Amount Before Credit Risk Mitigation							
2	Amount After Credit Risk Mitigation							

*Excluding counterparty credit risk and securitization positions

(10) Following table taken as a basis, according to sectors or counterparties; on individual basis, loans suffered depreciation and non-performing loan amounts, value adjustments and provisions, value adjustments within the period and amounts relating to provisions are announced to public.

Various Information relating to Important Sectors or Counterparties:

	Important Sectors /Counterparties	Loans			Provisions	
		Impaired (TFRS 9) Significant Increase in Credit Risk (Stage 2)	Default (Stage 3)	Non-Performing (The Regulation on Provisions) *	Expected Credit Loss (TFRS 9)	Provisions (The Regulation on Provisions)**
1	Agriculture					
1.1	...					
2	Industry					
2.1	...					
3.	Services					
3.1	...					

4.	Other					
5.	Total					

* Amounts classified as non-performing loans in accordance with the Regulation on Provisions shall be written by all banks that allocate and do not allocate an expected loan loss provision according to TFRS 9.

**Banks that do not reserve provisions for expected credit losses in accordance with TFRS 9 shall write the provision amounts allocated according to the principles set out in the Regulation on Provisions.

(11) The balance between the changes occurred in value adjustments and provisions relating to loans impaired shall be explained (on geographical basis, if possible). This information shall include the following:

- a) Explanation on value adjustments and type of provisions,
- b) Opening balances,
- c) Provision amounts set aside during the period,
- ç) Other adjustments and transfers between provisions including amounts set aside for expected losses over loans in the period of free amounts as well as exchange rate differences, operation mergers, takeover transactions and disposal of affiliates,
- d) Closing balances,
- e) In the practice of this sub-paragraph, value adjustments and collections which are directly recorded to income statement are explained separately.

Information on Value Adjustments and Loan Provisions Change

		Opening Balance	Provision Set Aside During the Period	Provision Cancellations	Other Adjustments *	Closing Balance
1	Special Provisions					
2	General Provisions					

* The ones determined according to exchange rate differences, operation mergers, takeover transactions and disposal of affiliates.

Risks that are taken into account in the countercyclical buffer calculation

ARTICLE 8/A - (1) The geographic breakdown of banks' private sector credit exposures used in the calculation of the cyclical buffer requirement in accordance with the Regulation on Capital Conservation and Countercyclical Capital Buffers published in the Official Gazette dated November 05, 2013 No. 28812 and relevant legislation.

Information on consolidated private sector exposures:

Country of ultimate risk	Private sector exposures in the banking book	Risk weighted amount for trading book	Total
Country 1			
Country 2			
Country 3			
....			
Country N			

Market risk

ARTICLE 9- Repealed (*Updated in the new risk disclosures communiqué.*)

Operational risk

ARTICLE 10- Repealed (*Updated in the new risk disclosures communiqué.*)

Exchange rate risk

ARTICLE 11- (1) Following issues concerning exchange rate risk shall be explained by parent banks.

a) If parent bank is exposed to exchange rate risk, if the effects of this situation were estimated, if the bank management has determined limits for positions monitored daily,

b) In case it is important, the extension of hedging of borrowing instruments in terms of FX and net FX investments with derivative instruments held for cash flow hedges,

c) FX risk management policy,

ç) The bank's current FX purchase rates announced to public as of the date of financial statement and in the last five workdays backwards as of this date,

d) Simple arithmetic average value of current purchase FX rate of the bank for the last thirty days backwards as of the date of financial statement.

Information on the exchange rate risk of parent bank:

			EURO	USD	Other FX	Total
Current Period						
Assets						
Cash Assets (Safe, Effective Stock, Cash in Transit, Cheques Purchased) and CBRT						
Banks						
Financial Assets of which Fair Value through Profit/Loss						
Receivables from Money Markets						
Financial Assets of which Fair Value through Other Comprehensive Income						
Loans						
Associates, Subsidiaries and Joint Ventures						
Financial Assets Measured at Amortized Cost						
Hedging Derivative Financial Assets						
Tangible Fixed Assets						
Intangible Fixed Assets						
Other Assets						
Total Assets						
Liabilities						
Banks Deposit *						
FX Deposit Account **						
Debts to Money Markets						
Funds Provided from Other Fin. Ins.						
Securities Issued						
Various Debts						
Hedging Derivative Financial Debts						
Other Liabilities						
Total Liabilities						
Net Balance Sheet Position						
Net Off Balance Sheet Position						

Receivables from Derivative Fin. Ins.				
Debts to Derivative Fin. Ins.				
Non-Cash Loans				
Previous Period				
Total Assets				
Total Liabilities				
Net Balance Sheet Position				
Net Off Balance Sheet Position				
Receivables from Derivative Fin. Ins.				
Debts to Derivative Fin. Ins.				
Non-Cash Loans				

* Funds Collected from Banks through Special Current Account and Participation Accounts for participation banks

** Special Current Account and Participation Accounts FX for participation banks

Interest rate risk

ARTICLE 12- (1) Following issued shall be explained concerning interest rate risk by parent deposit banks and development and investment banks.

a) By using following tables, the sensitivity of assets, liabilities and off balance sheet items to interest,

Sensitivity of assets, liabilities and off balance sheet items to interest (As of the time remaining to repricing)

End of Current Period	Up to 1 month	1-3 Months	3-12 Months	1-5 Years	5 Years and Over	Interest-Free	Total
Assets							
Cash Assets (Safe, Effective Stock, Cash in Transit, Cheques Purchased) and CBRT							
Banks							
Financial Assets of which Fair Value through Profit/Loss							
Receivables from Money Markets							
Financial Assets of which Fair Value through Other Comprehensive Income							
Loans Allocated							
Financial Assets Measured at Amortized Cost							
Other Assets							
Total Assets							
Liabilities							
Banks Deposit							
Other Deposit							
Debts to Money Markets							
Various Debts							
Securities Issued							

Funds Provided from Other Fin. Institutions							
Other Liabilities							
Total Liabilities							
Long Position in Balance Sheet							
Short Position in Balance Sheet							
Long Position in Off Balance Sheet							
Short Position in Off Balance Sheet							
Total Position							

Sensitivity of assets, liabilities and memorandum account items to interest (As of the time remaining to repricing)

	Up to 1 month	1-3 Months	3-12 Months	1-5 Years	5 Years and Over	Interest-Free	Total
End of Previous Period							
Assets							
Cash Assets (Safe, Effective Stock, Cash in Transit, Cheques Purchased) and CBRT							
Banks							
Financial Assets of which Fair Value through Profit/Loss							
Receivables from Money Markets							
Financial Assets of which Fair Value through Other Comprehensive Income							
Loans Allocated							
Financial Assets Measured at Amortized Cost							
Other Assets							
Total Assets							
Liabilities							
Banks Deposit							
Other Deposit							
Debts to Money Markets							
Various Debts							
Securities Issued							
Funds Provided from Other Fin. Ins.							
Other Liabilities							
Total Liabilities							
Long Position in Balance Sheet							
Short Position in Balance Sheet							

Long Position in Off Balance Sheet							
Short Position in Off Balance Sheet							
Total Position							

b) By using following tables, average interest rates applied to monetary financial instruments,

Average interest rates applied to monetary financial instruments: %

	EURO	USD	Yen	TL
End of Current Period				
Assets				
Cash Assets (Safe, Effective Stock, Cash in Transit, Cheques Purchased) and CBRT				
Banks				
Financial Assets of which Fair Value through Profit/Loss				
Receivables from Money Markets				
Financial Assets of which Fair Value through Other Comprehensive Income				
Loans Allocated				
Financial Assets Measured at Amortized Cost				
Liabilities				
Banks Deposit				
Other Deposit				
Debts to Money Markets				
Various Debts				
Securities Issued				
Funds Provided from Other Fin. Ins.				

Average interest rates applied to monetary financial instruments: %

	EURO	USD	Yen	TL
End of Previous Period				
Assets				
Cash Assets (Safe, Effective Stock, Cash in Transit, Cheques Purchased) and CBRT				
Banks				
Financial Assets of which Fair Value through Profit/Loss				
Receivables from Money Markets				
Financial Assets of which Fair Value through Other Comprehensive Income				
Loans Allocated				
Financial Assets Measured at Amortized Cost				

Liabilities				
Banks Deposit				
Other Deposit				
Debts to Money Markets				
Various Debts				
Securities Issued				
Funds Provided from Other Fin. Ins.				

Interest rate risk in the banking book disclosures

ARTICLE 12/A-Repealed (*Updated in the new risk disclosures communiqué.*)

Stock position risk arising from banking accounts

ARTICLE 12/B- (1) Following information shall be explained concerning stock position risk arising from banking accounts;

a) General information on the relationship between risks and earning showed in equity and their classification according to their purposes including strategic reasons as well as the accounting techniques used and valuation methods as well as the assumptions in the mentioned application, elements affecting valuation and significant changes,

b) By taking following table as basis, balance sheet value, fair value and for those trading in the stock exchange, is market value is significantly different than the fair value, the comparison made with market price,

	Stock Investments	Comparison		
		Balance Sheet Value	Fair Value	Market Value
1	Stock Investment Group A			
	Trading in the Stock Exchange			
2	Stock Investment Group B			
	Trading in the Stock Exchange			
3	Stock Investment Group C			
	Trading in the Stock Exchange			
...	Stock Investment Group...			

c) By taking following table as a basis,

1) Types and amounts of positions trading in stock exchange, special capital investments in sufficiently diversified portfolios and other risks,

2) Cumulative profits and losses arising from sales and liquidations realized during the period

3) Total unrealized profits and losses, total revaluation appreciations and amounts thereof included in Tier I and II.

	Portfolio	Profit/Loss Realized in the Period	Revaluation Appreciation		Unrealized Profits and Losses		
			Total	Included in Tier II	Total	Included in Tier I	Included in Tier II
1	Special Capital Inv.						
2	Stocks Trading in Stock Exchange						
3	Other Stocks						
4	Total						

c) Capital requirements broken down by appropriate equity groupings, consistent with the bank's methodology, as well as the aggregate amounts and the type of equity investments subject to any supervisory transition or grandfathering provisions regarding regulatory capital requirements.

Liquidity risk management, liquidity coverage ratio and net stable funding ratio (Additional title:OG-26/5/2023-32202)⁽⁶⁾

ARTICLE 13- (1) Below mentioned items regarding liquidity risk should be disclosed.

a) Governance of liquidity risk management, including: Risk tolerance; structure and responsibilities for liquidity risk management; internal liquidity reporting; and communication of liquidity risk strategy, policies and practices across business lines and with the board of directors;

b) Whether the funding strategy and liquidity management is centralised or decentralised and interaction between the group's units;

c) Funding strategy, including policies on diversification in the sources and tenor of funding,

c) Information regarding the aggregate liabilities denominated in a currency amount to 5% or more of the bank's total liabilities,

d) Liquidity risk mitigation techniques,

e) An explanation of how stress testing is used,

f) An outline of contingency funding plans.

(2) Liquidity coverage ratio calculated according to the Regulation on Calculation of Liquidity Coverage Ratio published on the Official Gazette No: 28948 dated 21/03/2014 should be reported according to the template below. Consolidated total and FX liquidity coverage ratios for the last 3 months including the reporting period and minimum and maximum nonconsolidated total and FX liquidity coverage ratio calculated weekly for the last 3 months by stating the related weeks of the ratios.

Liquidity coverage ratio:

Current Period		Total Unweighted Value (Average) *		Total Weighted Value (Average) *	
		TRY+FX	FX	TRY+FX	FX
HIGH QUALITY LIQUID ASSETS					
1	High quality liquid assets				
CASH OUTFLOWS					
2	Retail deposits/participation funds and deposits/participation funds from small business customers				
3	Stable				
4	Less Stable				
5	Unsecured funding other than retail and small business customer				
6	Operational deposit/participation fund				
7	Non-operational deposit/participation fund				
8	Other unsecured funding				
9	Secured funding				
10	Other cash outflows				
11	Outflows related to derivative exposures and other collateral requirements				
12	Outflows related to loss of funding on debt products				
13	Credit and liquidity facilities and other off balance sheet liabilities				

14	Noncontingent other off balance sheet liabilities and other contractual funding obligations				
15	Other irrevocable or conditionally revocable funding obligations				
16	TOTAL CASH OUTFLOWS				
CASH INFLOWS					
17	Secured lending				
18	Unsecured lending (Inflows from fully performing exposures)				
19	Other cash inflows				
20	TOTAL CASH INFLOWS				
				Total Adjusted Value	
21	TOTAL HQLA				
22	TOTAL NET CASH OUTFLOWS				
23	LIQUIDITY COVERAGE RATIO (%)				

* Consolidated presentation: Simple averages of the last 3 months of data calculated as monthly simple averages of daily observations, Moreover, banks must publish the number of data points used in calculating the average figures in the template.

Nonconsolidated presentation: Simple averages of the last 3 months of data calculated as weekly simple averages of daily observations.

Previous Period		Total Unweighted Value (Average) **		Total Weighted Value (Average) **	
		TRY+FX	FX	TRY+FX	FX
HIGH QUALITY LIQUID ASSETS					
1	High quality liquid assets				
CASH OUTFLOWS					
2	Retail deposits/participation funds and deposits/participation funds from small business customers				
3	Stable				
4	Less Stable				
5	Unsecured funding other than retail and small business customer				
6	Operational deposit/participation fund				
7	Non-operational deposit/participation fund				
8	Other unsecured funding				
9	Secured funding				
10	Other cash outflows				
11	Outflows related to derivative exposures and other collateral requirements				
12	Outflows related to loss of funding on debt products				
13	Credit and liquidity facilities and other off balance sheet liabilities				
14	Noncontingent other off balance sheet liabilities and other contractual funding obligations				
15	Other irrevocable or conditionally revocable funding obligations				
16	TOTAL CASH OUTFLOWS				

CASH INFLOWS					
17	Secured lending				
18	Unsecured lending (Inflows from fully performing exposures)				
19	Other cash inflows				
20	TOTAL CASH INFLOWS				
				Total Adjusted Value	
21	TOTAL HQLA				
22	TOTAL NET CASH OUTFLOWS				
23	LIQUIDITY COVERAGE RATIO (%)				

** Consolidated presentation: Simple averages of the last 3 months of data calculated as monthly simple averages of daily observations, Moreover, banks must publish the number of data points used in calculating the average figures in the template.

Nonconsolidated presentation: Simple averages of the last 3 months of data calculated as weekly simple averages of daily observations.

(3) Banks are required to explain, at a minimum, below mentioned issues regarding liquidity coverage ratio.

a) The main drivers of their liquidity coverage ratio results and the evolution of the contribution of inputs to the LCR's calculation over time,

b) The composition of HQLA,

c) The composition and concentration of funding sources,

ç) Derivative exposures and potential collateral calls,

d) Concentration limits on collateral pools and sources of funding (both products and counterparties),

e) Liquidity exposures and funding needs at the level of individual legal entities, foreign branches and subsidiaries, taking into account legal, regulatory and operational limitations on the transferability of liquidity,

f) Other inflows and outflows in the liquidity coverage ratio calculation that are not captured in the liquidity coverage ratio common template but which the institution considers to be relevant for its liquidity profile.

(4) The net stable funding ratio calculated in accordance with the Regulation on Calculating the Net Stable Funding Ratio of Banks published in the Official Gazette dated 26/5/2023 and numbered 32202 and the items related to this ratio are disclosed to the public in the following format for the current and previous period ends. The three-month simple arithmetic average of net stable funding ratios for the last three months, including the reporting period, is disclosed separately together with the three-month simple arithmetic average for the previous period.

Net stable funding ratio template

Current Period		a	b	c	ç	d
		Unweighted value by residual maturity				Weighted value
		No maturity*	Less than 6 months	6 months to < 1 year	≥ 1 year and more than 1 year	
Available stable fund						
1	Capital					
2	Tier I and tier II capital					
3	Other capital instruments					

4	Deposits from natural persons and small business customers:					
5	Stable deposits /participation funds					
6	Less stable deposits /participation funds					
7	Wholesale funding:					
8	Operational deposits					
9	Other wholesale funding					
10	Liabilities with matching interdependent assets					
11	Other liabilities:					
12	Derivative liabilities					
13	All other equity and liabilities not included in the above categories					
14	Available stable fund					
Required stable fund						
15	High-quality liquid assets (HQLA)					
16	Deposits held at credit institutions or financial institutions for operational purposes					
17	Performing loans and securities					
18	Performing loans to credit institutions or financial institutions secured by Level 1 HQLA					
19	Performing loans to credit institutions or financial institutions secured by non Level 1 HQLA and unsecured performing loans to credit institutions or financial institutions					
20	Performing loans to non financial corporate clients, loans to natural person customers and small business customers, and loans to sovereigns, central banks and PSEs, of which:					
21	<i>Loans with a risk weight of less than or equal to 35%</i>					
22	Performing loans encumbered with residential mortgages					
23	<i>Loans with a risk weight of less than or equal to 35%</i>					
24	Exchange traded equities and securities that are not in default and do not qualify as HQLA					
25	Assets with matching interdependent liabilities					
26	Other assets					
27	Physical traded commodities, including gold					
28	Assets posted as initial margin for derivative contracts or contributions to default funds of central counterparties					
29	Derivative assets					
30	Derivative liabilities before deduction of variation margin posted					
31	All other assets not included in the above categories					
32	Off-balance sheet items					
33	Required Stable Fund					

34	Net Stable Funding Ratio (%)		
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Previous Period		a	b	c	ç	d
		Unweighted value by residual maturity				Weighted value
		No maturity*	Less than 6 months	6 months to < 1 year	≥ 1 year and more than 1 year	
Available stable fund						
1	Capital					
2	Tier I and tier II capital					
3	Other capital instruments					
4	Deposits from natural persons and small business customers:					
5	Stable deposits /participation funds					
6	Less stable deposits /participation funds					
7	Wholesale funding:					
8	Operational deposits					
9	Other wholesale funding					
10	Liabilities with matching interdependent assets					
11	Other liabilities:					
12	Derivative liabilities					
13	All other equity and liabilities not included in the above categories					
14	Available stable fund					
Required stable fund						
15	High-quality liquid assets (HQLA)					
16	Deposits held at credit institutions or financial institutions for operational purposes					
17	Performing loans and securities					
18	Performing loans to credit institutions or financial institutions secured by Level 1 HQLA					
19	Performing loans to credit institutions or financial institutions secured by non Level 1 HQLA and unsecured performing loans to credit institutions or financial institutions					
20	Performing loans to non financial corporate clients, loans to natural person customers and small business customers, and loans to sovereigns, central banks and PSEs, of which:					
21	<i>Loans with a risk weight of less than or equal to 35%</i>					
22	Performing loans encumbered with residential mortgages					
23	<i>Loans with a risk weight of less than or equal to 35%</i>					

24	Exchange traded equities and securities that are not in default and do not qualify as HQLA					
25	Assets with matching interdependent liabilities					
26	Other assets					
27	Physical traded commodities, including gold					
28	Assets posted as initial margin for derivative contracts or contributions to default funds of central counterparties					
29	Derivative assets					
30	Derivative liabilities before deduction of variation margin posted					
31	All other assets not included in the above categories					
32	Off-balance sheet items					
33	Required Stable Fund					
34	Net Stable Funding Ratio (%)					

*Items to be reported in the "no maturity" time bucket do not have a stated maturity. These may include, but are not limited to, items such as capital with perpetual maturity, non-maturity deposits, short positions, open maturity positions, non-high quality liquid asset equities and physical traded commodities.

General instructions for completion of the net stable funding ratio template

Rows in the template are set and compulsory for all banks. Key points to note about the common template are:
 Dark grey rows introduce a section of the net stable funding ratio template.

Light grey rows represent a broad subcomponent category of the net stable funding ratio in the relevant section.

Unshaded rows represent a subcomponent within the major categories under available stable fund and required stable fund items.²

No data should be entered for the dark cells.

Figures entered in the template should be the quarter-end observations of individual line items.

Figures entered for each required stable fund line item should include both unencumbered and encumbered amounts. When calculating the amount in columns a to c, the maturity of the transaction is taken into account, while calculating the total amount in column d where weighted value assigned, the encumbrance period of the collateral is taken into account.

Figures entered in unweighted columns are to be assigned on the basis of residual maturity and in accordance with the Regulation on Calculation of Net Stable Funding Ratio of Banks.

Explanation regarding net stable funding ratio template

Explanation regarding rows of net stable funding ratio template

² As an exception, rows 21 and 23 are subcomponents of rows 20 and 22, respectively. Row 17 is the sum of rows 18, 19, 20, 22 and 24.

	Explanation	Relevant paragraphs of Regulation on Calculation of Net Stable Funding Ratio of Banks
1	Capital is the sum of rows 2 and 3	
2	Tier I and tier II capital before the application of capital deductions, as defined in paragraph nine of Article 8 and Article 9 of the Regulation on the Own Funds	7/1(a), 7/2, 7/3, 10/1(ç), 11/1(e)
3	Total amount of any capital instruments not included in row 2	7/1(b), 10/1(ç), 11/1(e)
4	Deposits from natural persons and small business customers, as defined in paragraph one and three of Article 13 and paragraph two and four of Article 14 of the Regulation on Calculation of Liquidity Coverage Ratio of Banks, are the sum of rows 5 and 6.	
5	Stable deposits comprise "stable" non-maturity (demand) deposits and/or term deposits as defined in paragraph one and three of Article 13 and paragraph four of Article 14 of the Regulation on Calculation of Liquidity Coverage Ratio of Banks provided by natural persons and small business customers.	5/6, 7/1(c), 8
6	Less stable deposits comprise "less stable" non-maturity (demand) deposits and/or term deposits as defined in paragraph one and three of Article 13 and paragraph four of Article 14 of the Regulation on Calculation of Liquidity Coverage Ratio of Banks provided by natural persons and small business customers.	5/6, 7/1(c), 9
7	Wholesale funding is the sum of rows 8 and 9	
8	Operational deposits as defined in Article 15 of the Regulation on Calculation of Liquidity Coverage Ratio of Banks	5/6, 7/1(c), 10/1(b), 11/1(a)
9	Other wholesale funding includes funding (secured and unsecured) provided by non-financial corporate customer, sovereigns, public sector entities (PSEs), multilateral and national development banks, credit institutions or financial institutions and central banks.	5/6, 7/1(c), 10/1(a), 10/1(c), 10/1(ç), 11/1(a)
10	Liabilities with matching interdependent assets.	
11	Other liabilities are the sum of rows 12 and 13	
12	In the unweighted columns, report derivative liabilities as calculated according to Article 6 of the Regulation on Calculation of Net Stable Funding Ratio of Banks, without differentiating them by maturities. [The weighted value column is darkened given that derivative liabilities as calculated according to Article 6 is higher than derivative assets according to Article 15 of the Regulation on Calculation of Net Stable Funding Ratio of Banks, where zero percent factor is applied.]	6, 11/1(c)
13	All other liabilities and equity not included in above categories.	11/1(a), 11/1(b), 11/1(ç), 11/1(d), 11/1(e), 11/2
14	Total available stable fund (ASF) is the sum of all weighted values in rows 1, 4, 7, 10 and 11.	

15	Total HQLA as defined in paragraph ten of Article 12 of the Regulation on Calculation of Net Stable Funding Ratio of Banks (encumbered and unencumbered), (a) Encumbered assets including assets backing securities or covered bonds. (b) Unencumbered means free of legal, regulatory, contractual or other restrictions on the ability of the bank to liquidate, sell, transfer or assign the asset.	12/10, 13, 16/1(a), 16/1(b), 17, 19/1(a), 20/1(a), 20/1(d), 22/1(a), 23/1(a)
16	Deposits held at credit institutions or financial institutions for operational purposes as defined in Article 15 of the Regulation on Calculation of Liquidity Coverage Ratio of Banks	13, 20/1(c), 23/1(a), 23/1(ç)
17	Performing loans and securities are the sum of rows 18, 19, 20, 22 and 24	
18	Performing loans to credit institutions or financial institutions secured by Level 1 HQLA, as defined in Article 6 of the Regulation on Calculation of Liquidity Coverage Ratio of Banks	13, 18, 20/1(b), 20/1(d), 23/1(a), 23/1(ç)
19	Performing loans to credit institutions or financial institutions secured by non-Level 1 HQLA and unsecured performing loans to credit institutions or financial institutions.	13, 19/1(b), 20/1(b), 20/1(d), 23/1(a), 23/1(ç)
20	Performing loans to non-financial corporate clients, multilateral and national development banks, loans to natural person customers and small business customers, and loans to sovereigns, central banks and PSEs.	13, 16/1(c), 20/1(b), 20/1(ç), 21/1(b), 21/1(c), 22/1(b), 22/1(d), 23/1(a), 23/1(ç)
21	Performing loans to non-financial corporate clients, loans to natural person customers and small business customers, and loans to sovereigns, central banks and PSEs with risk weight of less than or equal to 35%	13, 16/1(c), 20/1(ç), 21/1(b), 21/1(c), 23/1(a), 23/1(ç)
22	Performing loans encumbered with residential mortgages	13, 20/1(ç), 21/1(a), 21/1(c), 22/1(b), 22/1(d), 23/1(a)
23	Performing loans encumbered with residential mortgages with risk weight of less than or equal to 35% equal to 35% under the Standardised Approach	13, 20/1(ç), 21/1(a), 21/1(c), 23/1(a)
24	Exchange-traded equities and securities that are not in default and do not qualify as HQLA	13, 20/1(ç), 22/1(c), 22/1(d), 23/1(a)
25	Assets with matching interdependent liabilities	
26	Other assets are the sum of rows 27-31	
27	Physical traded commodities, including gold.	12/11, 13, 22/1(ç), 22/1(d), 23/1(a)
28	Cash, securities and other assets posted as initial margin for derivative contracts or contributions to default funds of central counterparties counterparties.	22/1(a), 22/4
29	In the unweighted column, report NSFR derivative assets, Article 15 of the Regulation on Calculation of Net Stable Funding Ratio of Banks without differentiating by maturities. In the weighted column, if NSFR derivative assets are greater than NSFR derivative liabilities, (as calculated according to Article 15 of the Regulation on Calculation of Net Stable Funding Ratio of Banks), report the positive difference between NSFR derivative assets and NSFR derivative liabilities	15, 23/1(a)

Funds From Other Financial/Credit Institutions								
Payables to Money Market								
Securities Issued								
Miscellaneous Liabilities								
Other Liabilities								
Total Liabilities								
Liquidity Gap								
Net Off Balance Sheet Position								
Receivables from Derivatives								
Payables to Derivatives								
Non-cash Loans								
Previous Period								
Total Assets								
Total Liabilities								
Liquidity Gap								
Net Off Balance Sheet Position								
Receivables from Derivatives								
Payables to Derivatives								
Non-cash Loans								

* Assets that a bank needs for its banking/operational activities and in the short run they are not converted into cash at little or no loss of value in private markets such as fixed assets, subsidiaries and associates, office supply inventory, prepaid expenses, non-performing loans shall be classified under this category.

** For participation banks Fund from Banks Through Current Account and Profit Sharing Investment Account

*** For participation banks Other Current Account and Profit Sharing Investment Account

Securitisation positions

ARTICLE 13/A- Repealed (*Updated in the new risk disclosures communiqué.*)

Credit risk mitigation techniques

ARTICLE 13/B- Repealed (*Updated in the new risk disclosures communiqué.*)

Risk management target and policies

ARTICLE 13/C- Repealed (*Updated in the new risk disclosures communiqué.*)

Leverage ratio

ARTICLE 13/Ç- (1) The following issues are disclosed by banks relating to leverage ratio calculated pursuant to the Regulation on Measurement and Assessment of Leverage Levels of Banks published in the Official Gazette dated 5/11/2013 and Nr 28812.

(1) Information on issues causing a difference between leverage ratio of current period and previous period,

(2) Summary comparison statement of total asset amount and total risk amount stated in consolidated financial statements arranged pursuant to Turkish Accounting Standards,

		Previous Period **	Current Period **
1	Total asset amount stated in consolidated financial statements arranged pursuant to Turkish Accounting Standards *		
2	The difference between total asset amount stated in consolidated financial statements arranged pursuant to Turkish Accounting Standards and asset amount stated in consolidated financial statements arranged within the scope of the Communiqué on Preparation of Consolidated Financial Statements of Banks		
3	The difference between the amounts of derivative financial instruments and credit derivatives stated in consolidated financial statements arranged within the scope of the Communiqué on Preparation of Consolidated Financial Statements of Banks and the risk amount		
4	The difference between the amounts of securities financing transactions stated in consolidated financial statements arranged within the scope of the Communiqué on Preparation of Consolidated Financial Statements of Banks and the risk amount		
5	The difference between the amounts of off-balance sheet transactions stated in consolidated financial statements arranged within the scope of the Communiqué on Preparation of Consolidated Financial Statements of Banks and the risk amount		
6	Other differences between the amount stated in consolidated financial statements arranged within the scope of the Communiqué on Preparation of Consolidated Financial Statements of Banks and the risk amount		
7	Total risk amount		

*Consolidated financial statements arranged pursuant to Article 5(6) of the Communiqué on Preparation of Consolidated Financial Statements of Banks.

**3-month average of amounts stated in the table shall be taken.

(3) Leverage ratio disclosure template,

	On-balance sheet assets	Previous Period *	Current Period *
1	On-balance sheet assets (Excluding derivative financial instruments and credit derivatives, including collaterals)		
2	(Assets deducted from Tier 1 capital)		
3	Total risk amount relating to on-balance sheet assets (Sum of 1. and 2. lines)		
	Derivative financial instruments and credit derivatives		
4	Replacement cost of derivative financial instruments and credit derivatives		
5	Potential credit risk exposure of derivative financial instruments and credit derivatives		
6	Total risk amount relating to derivative financial instruments and credit derivatives (Sum of 4. and 5. lines)		
	Security or commodity collateral financing transactions		
7	Risk amount of securities financing transactions (Excluding on-balance sheet)		
8	Risk amount from intermediated transactions		
9	Total risk amount relating to securities financing transactions (Sum of 7. and 8. lines)		
	Off-balance sheet transactions		
10	Gross nominal amount of off-balance sheet transactions		
11	(Correction amount arising from multiplication by credit conversion factors)		
12	Total risk amount relating to off-balance sheet transactions (Sum of 10. and 11. lines)		
	Capital and total risk		

13	Tier 1 capital		
14	Total risk amount (Sum of 3., 6., 9. and 12. lines)		
	Leverage ratio		
15	Leverage ratio		

* 3-month average of amounts stated in the table shall be taken."

Presentation of financial assets and debts at their fair value

ARTICLE 14- (1) The table below presents the book values and fair values of financial assets and debts not shown at their fair value in financial statements of parent bank.

	Book Value		Fair Value	
	Current Period	Previous Period	Current Period	Previous Period
Financial Assets				
Receivables from Money Markets				
Banks				
Financial Assets of which Fair Value through Other Comprehensive Income				
Financial Assets Measured at Amortized Cost				
Loans Allocated				
Financial Debts				
Banks Deposit*				
Other Deposit **				
Funds Provided from Other Financial Ins.				
Securities Issued				
Various Debts				

* Funds Collected from Banks through Special Current Account and Participation Accounts for participation banks

** Special Current Account and Participation Accounts FX for participation banks

(2) Bank shall explain how the fair value is identified for each account item within the table above.

Transactions made on behalf of and to the accounts of third parties, transactions based on faith

ARTICLE 15- (1) Parent bank shall explain if it performs purchase, sale, safekeeping, management and consulting services on behalf of and to the account of other persons.

(2) The bank shall explain if it performs transactions realized with other financial institutions within the scope of contracts of transactions based on faith, if there are any direct financial services within this scope, and if these services have the possibility to affect significantly the financial situation of the bank or the group.

SECTION FOUR
Explanations Concerning Asset Items

Issues to be explained about asset items

ARTICLE 16- (1) In this section, in addition to the explanations concerning asset items of consolidated balance sheet, the explanations to be made pursuant to the Turkish Accounting Standards shall be drafted by banks.

(2) Following information shall be given within the scope of asset items of consolidated balance sheet:

a) Using following tables, information concerning cash assets and CBRT account and the content of the CBRT account.

Cash assets and CBRT account

	Current Period		Previous Period	
	TL	FX	TL	FX
Cash/Effective				
CBRT				
Other				
Total				

CBRT account

	Current Period		Previous Period	
	TL	FX	TL	FX
Demand Free Account				
Term Free Account				
Term Non-Free Account				
Total				

b) By their net values and comparatively, amongst financial assets of which fair value through profit/loss, the ones subject to repo transactions and the ones given to guarantee/blocked.

c) Positive differences table below concerning tradable derivative financial assets.

Tradable Derivative Financial Assets	Current Period		Previous Period	
	TL	FX	TL	FX
Term Transactions				
Swap Transactions				
Futures Transactions				
Options				
Other				
Total				

ç) Information on banks and abroad banks account using following table.

Banks account

	Current Period		Previous Period	
	TL	FX	TL	FX
Banks				
Domestic				
Abroad				
Headquarters and Branches Abroad				
Total				

Abroad banks account

	Free Amount		Non-Free Amount	
	Current Period	Previous Period	Current Period	Previous Period
EU Countries				
USA, Canada				
OECD Countries*				
Off-Shore Regions				
Other				
Total				

* OECD countries except for EU countries, USA and Canada

d) By their net values and comparatively, amongst financial assets of which fair value through other comprehensive income, information on those made subject to repo transactions and given to guarantee/blocked.

e) Information on financial assets of which fair value through other comprehensive income, using following table.

	Current Period	Previous Period
Debt Securities		
Traded in the Stock Market		
Not Traded in Stock Market		
Stocks		
Traded in the Stock Market		
Not Traded in Stock Market		
Impairment Provision (-)		
Total		

f) Following explanations concerning loans:

1) Using following table, information on any kind of loans or advance payment granted to the partners and members of the bank.

	Current Period		Previous Period	
	Cash	Non-Cash	Cash	Non-Cash
Direct Loans Granted to Bank Partners				
Loans Granted to Legal Entities				
Loans Granted to Real Persons				
Indirect Loans Granted to Bank Partners				
Loans Granted to Bank Members				
Total				

2) Based on the related bank type and using following tables; information on first and second group of loans, other receivables and loans contract conditions of which have been modified and other receivables:

(i) For deposit and development and investment banks:

Cash Loans	Standard Loans	Loans Under Close Monitoring		
		Loans not included in Restructuring	Restructured Loans	
			Modification on Contract Conditions	Refinancing
Non-Specialized Loans				
Operating Loans				
Export Loans				
Import Loans				
Loans Granted to Financial Sector				
Consumer Loans				

Credit Cards						
Other						
Specialized Loans						
Other Receivables						
Total						

	Standard Loans	Loans Under Close Monitoring
General Provisions		
Expected Loan Loss Provisions for 12 months		
Significant Increase in Credit Risk		

(ii) For participation banks:

Cash Loans	Standard Loans	Loans Under Close Monitoring		
		Loans not included in Restructuring	Restructured Loans	
			Modification on Contract Conditions	Refinancing
Non-Specialized Loans				
Operating Loans				
Export Loans				
Import Loans				
Loans Granted to Financial Sector				
Consumer Loans				
Credit Cards				
Other				
Specialized Loans				
Other Receivables				
Total				

	Standard Loans	Loans Under Close Monitoring
General Provisions		
Expected Loan Loss Provisions for 12 months		
Significant Increase in Credit Risk		

	Number of Modifications to Extend the Payment Plan	
	Standard Loans	Loans Under Close Monitoring
Extended 1 or 2 Times		
Extended 3, 4 or 5 Times		
Extended 5 Times and Over		

Time Extended by Payment Plan Modification	Standard Loans	Loans Under Close Monitoring
0-6 Months		
6 - 12Months		
1-2 Years		
2-5 Years		
5 Years and Over		

3) Based on the related bank type and using following tables; distribution of cash loans by their maturity structure:

(i) For deposit banks and development and investment banks:

	Standard Loans	Loans Under Close Monitoring	
		Loans not included in Restructuring	Restructured Loans
Short Term Loans			
Medium and Long Term Loans			

(ii) For participation banks:

	Standard Loans	Loans Under Close Monitoring	
		Loans not included in Restructuring	Restructured Loans
Short Term Loans			
Medium and Long Term Loans			

4) Repealed

5) Using the following table, information on installment commercial loans and corporate credit cards.

	Short Term	Medium and Long Term	Total
Installment Commercial Loans -TL			
Business Loans			

Vehicle Loans			
General Purpose Loans			
Other			
Installment Commercial Loans-FX Indexed			
Business Loans			
Vehicle Loans			
General Purpose Loans			
Other			
Installment Commercial Loans-FX			
Business Loans			
Vehicle Loans			
General Purpose Loans			
Other			
Corporate Credit Cards-TL			
Installment			
Non-Installment			
Corporate Credit Cards-FX			
Installment			
Non-Installment			
Overdraft Account-TL (Legal Entity)			
Overdraft Account-FX (Legal Entity)			
Total			

6) Using the following table, distribution of loans by users.

	Current Period	Previous Period
Public		
Private		
Total		

7) Using the following table, distribution of domestic and foreign loans.

	Current Period	Previous Period
Domestic Loans		
Foreign Loans		
Total		

8) Using the following table, loans granted to associates and subsidiaries.

	Current Period	Previous Period
Direct Loans Granted to Associates and Subsidiaries		
Indirect Loans Granted to Associates and Subsidiaries		
Total		

9) Using the following table, special provisions reserved for loans.

	Current Period	Previous Period
Reserved for Loans with Limited Collectability		
Reserved for Doubtful Loans		
Reserved for Loans Qualified as Loss		
Total		

10) Following information concerning non-performing loans (Net):

(i) Using the following table, information about re-structured or attached to a new redemption plan by the bank amongst non-performing loans:

	III. Group:	IV. Group:	V. Group
	Loans with Limited Collectability	Doubtful Loans	Loans Qualified as Loss
Current Period			
(Gross Amounts Before Special Provisions)			
Re-Structured Loans			
Previous Period			
(Gross Amounts Before Special Provisions)			
Re-Structured Loans			

(ii) Using the following table, information about total NPL movements:

	III. Group	IV. Group	V. Group
	Loans with Limited Collectability	Doubtful Loans	Loans Qualified as Loss
Balance at the End of Previous Period			
Transition during the Period (+)			
Entry to Other NPL Accounts (+)			
Outcome to Ot. NPL Accounts (-)			
Collection during the Period (-)			
Erased from Assets (-)			
Corporate and Commercial Loans			
General Purpose Loans			
Credit Cards			
Other			
End-of-Period Balance			
Special Provision (-)			
Net Balance within the Balance Sheet			

(iii) Using the following table, information about NPL arising from loans allocated as FX:

	III. Group	IV. Group	V. Group
	Loans with Limited Collectability	Doubtful Loans	Loans Qualified as Loss
Current Period:			
End-of-Period Balance			
Special Provision (-)			
Net Balance within the Balance Sheet			
Previous Period:			
End-of-Period Balance			
Special Provision (-)			
Net Balance within the Balance Sheet			

(iv) Using the following table, presentation of gross and net amounts of NPL by user group:

	III. Group:	IV. Group:	V. Group
	Loans with Limited Collectability and Other Receivables	Doubtful Loans and Other Receivables	Loans Qualified as Loss and Other Receivables
Current Period (Net)			
Loans Granted to Real Persons and Legal Entities (Gross)			
Special Provision Amount (-)			
Loans Granted to Real Persons and Legal Entities (Net)			
Banks (Gross)			
Special Provision Amount (-)			
Banks (Net)			
Other Loans (Gross)			
Special Provision Amount (-)			
Other Loans (Net)			
Previous Period (Net)			
Loans Granted to Real Persons and Legal Entities (Gross)			
Special Provision Amount (-)			
Loans Granted to Real Persons and Legal Entities (Net)			
Banks (Gross)			
Special Provision Amount (-)			
Banks (Net)			
Other Loans (Gross)			
Special Provision Amount (-)			
Other Loans (Net)			

11) Outlines of the liquidation policy for loans qualified as loss.

12) Explanations regarding the policy of erasing from assets.

g) Following explanations regarding financial assets measured at amortized cost:

3) Using following tables, information about consolidated associates:

	Title	Address(City/Country)	The Bank's Share Ratio - Vote Ratio if Different (%)	Bank Risk Group Share Ratio (%)
1				
2				
3				

	Asset Total	Equity	Fixed Asset Total	Interest Incomes	Securities Incomes	Current Period P/L	Previous Period P/L	Fair Value
1								
2								
3								

	Current Period	Previous Period
Value at the Beginning of Period		
Movements during Period		
Purchases		
Stocks Obtained Free of Charge		
Profit from Current Year Share		
Sales		
Re-Valuation Increase		
Impairment Provisions		
Value at the End of Period		
Capital Commitments		
Period-End Capital Participation Share (%)		

4) Using following table, sector information and registered amounts relating to consolidated associates:

	Current Period	Previous Period
Banks		
Insurance Companies		
Factoring Companies		
Leasing Companies		
Finance Companies		
Other Financial Subsidiaries		

5) Using the following table, consolidated associates quoted to stock market:

	Current Period	Previous Period
Quoted to Domestic Stock Markets		

Quoted to Stock Markets Abroad		
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h) Detailed information about the number, the maturity, interest rate and creditor of subordinated debt instruments and if any, the option to convert into shares and the information about subordinated loans using following table:

	Current Period		Previous Period	
	TL	FX	TL	FX
Subordinated Debt Instruments to be included Additional Tier I				
Subordinated Loans				
Subordinated Debt Instruments				
Subordinated Debt Instruments to be included Tier II				
Subordinated Loans				
Subordinated Debt Instruments				
Total				

i) Following information about joint ventures:

1) Using the following table, information about joint ventures:

Joint Ventures	Share of Parent Bank	Share of Group	Current Assets	Fixed Asset	Long Term Debt	Income	Expenses
Total							

2) Reasons of not consolidation of non-consolidated joint ventures and the method used to accounting of joint ventures within financial statements of parent bank.

i) Information on receivables from leasing transactions (net).

j) Table of positive differences below concerning hedging derivative financial assets:

Hedging Derivative Financial Assets	Current Period		Previous Period	
	TL	FX	TL	FX
Hedging from Fair Value Risk				
Hedging from Cash Flow Risk				
Hedging from Net Investment Risk Abroad				
Total				

k) Explanations concerning fixed tangible assets.

l) Explanations concerning fixed intangible assets.

m) Explanations concerning investment real estates.

n) Explanations concerning deferred tax asset, if any.

o) Explanations concerning fixed assets held for sale and relating to ceasing activities.

ö) If the other assets item of the balance sheet exceeds 10% of total balance sheet except for commitments within memorandum accounts, information about sub-accounts composing at least 20% of them, including titles and amounts.

Com. Ins. Deposit									
Other Ins. Deposit									
Precious Metal DA									
Banks Deposit									
CBRT									
Domestic Banks									
Foreign Banks									
Participation Banks									
Other									
Total									

ii) For participation banks:

Banks and Participation Banks									
CBRT									
Domestic Banks									
Foreign Banks									
Participation Banks									
Other									
VIII. Participation Accounts Other- FX	-								
Official Ins.	-								
Commercial Ins.	-								
Other Ins.	-								
Commercial and Other Ins.	-								
Banks and Participation Banks	-								
IX. Precious Metal DA									
X. Participation Accounts Private Fund Pools TL	-								
Resident Ins.	-								
Non-Resident Ins.	-								
XI. Participation Accounts Private Fund Pools -FX	-								
Resident Ins.	-								
Non-Resident Ins.	-								
Total (I+II+.....+IX+X+XI)									

2) Based on the related bank type and using following tables, amounts exceeding insurance limit regarding savings deposit/participation fund within the scope of insurance:

i) For deposit banks, information about savings deposit within the scope of insurance and exceeding insurance limit:

Savings Deposit	Within the Scope of Insurance		Exceeding Insurance Limit	
	Current Period	Previous Period	Current Period	Previous Period
Savings Deposit				
FXDA Qualified as Savings Deposit				
Other Accounts Qualified as Savings Deposit				
Accounts Subject to Insurance of Foreign Authorities in Foreign Branches				
Accounts Subject to Insurance of Foreign Authorities in Off-Shore Banking Branches				

ii) For participation banks, information about private current and participation accounts of natural persons within the scope of insurance and exceeding insurance limit, which are not subject to commercial transitions:

	Within the Scope of Insurance		Exceeding Insurance Limit	
	Current Period	Previous Period	Current Period	Previous Period
Private Current and Participation Account of Real Persons not Subject to Commercial Transactions				
TL Accounts				
FX Accounts				
Accounts in Branches Abroad Subject to Insurance of Foreign Authorities				
Accounts in Off-Shore Banking Branches Subject to Insurance of Foreign Authorities				

3) Savings deposit/private current and participation accounts not subject to commercial transactions of natural persons in Turkey branch of a bank headquarters of which is located abroad, if it's within the scope of insurance of the country in which the headquarters are located, information relating to this situation.

4) Following information about the amounts not comprised by insurance:

i) Using the following table, deposit of real persons not comprised by insurance:

	Current Period	Previous Period
Deposit and Other Accounts in Branches Abroad		
Deposit and Other Accounts Belonging to Majority Shareholders and their Parents, Spouses and Children under Custody		
Deposit and Other Accounts Belonging to Board of Management or Directors, Chairman and Members, General Manager and their Assistants as well as their Parents, Spouses and Children under Custody		
Deposit and Other Accounts Entering within the scope of Value of Assets Arising from Crime in the article 282 of the Turkish Criminal Code nr. 5237 dated September 26, 2004		
Deposit in Deposit Banks Established in Turkey to Perform Exclusively Off-Shore Banking		

ii) Using the following table, participation funds of real persons not comprised by insurance:

	Current Period	Previous Period
Participation Funds and Other Accounts in Branches Abroad		
Participation Funds and Other Accounts Belonging to Majority Shareholders and their Parents, Spouses and Children under Custody		
Participation Funds and Other Accounts Belonging to Board of Management or Directors, Chairman and Members, General Manager and their Assistants as well as their Parents, Spouses and Children under Custody		
Participation Funds and Other Accounts Entering within the scope of Value of Assets Arising from Crime in the article 282 of the Turkish Criminal Code nr. 5237 dated September 26, 2004		
Participation Funds in Participation Banks Established in Turkey to Perform Exclusively Off-Shore Banking		

b) Negative differences table below concerning tradable derivative financial debts:

Tradable Derivative Financial Debts	Current Period		Previous Period	
	TL	FX	TL	FX
Forward Transactions				
Swap Transactions				
Futures				
Options				
Other				
Total				

c) Following information relating to banks and other financial institutions:

1) Using the following table, general information relating to banks and other financial institutions:

	Current Period		Previous Period	
	TL	FX	TL	FX
CBRT Loans				
From Domestic Banks and Institutions				
From Banks, Institutions and Funds Abroad				
Total				

2) Using the following table, presentation of loans granted from banks by their maturity differences:

	Current Period		Previous Period	
	TL	FX	TL	FX
Short Term				
Medium and Long Term				
Total				

3) Based on fields in which liabilities are concentrated, fund providing customers, sector groups or other criteria with risk concentration, additional explanations concerning the fields in which the bank's liabilities are concentrated.

ç) If the other foreign liabilities item of balance sheet exceeds 10% of total balance sheet, names and amounts of the sub-accounts composing at least 20% of them.

d) Information on debts from leasing transactions (net).

e) Following negative differences table concerning hedging derivative financial debts:

Hedging Derivative Financial Debts	Current Period		Previous Period	
	TL	FX	TL	FX
Total				
Hedging from Fair Value Risk				
Hedging from Cash Flow Risk				
Hedging from Net Investment Abroad Risk				

f) Following explanations concerning provisions:

g) (Repealed)

2) Capital FX loss provisions for FX indexed loans and financial leasing receivables.

3) Special provisions for non-cash loans uncompensated and not turned into cash or expected loan loss provisions for non-cash loans.

4) (Repealed)

g) Following explanations about tax debt:

i) Following explanations shall be made relating to current tax debt:

(i) Information on tax provision:

(ii) Information concerning tax to be paid using the following table:

	Current Period	Previous Period
Corporation Tax to be Paid		
Security Income Tax		
Immovable Property Income Tax		
Banking and Insurance Transaction Tax		
FX Transaction Tax		
Value-Added Tax to be Paid		
Other		
Total		

(iii) Information concerning premiums using following table:

	Current Period	Previous Period
Social Security Premiums-Personnel		
Social Security Premiums-Employee		
Bank Social Support Fund Premiums-Personnel		
Bank Social Support Fund Premiums-Employee		
Pension Fund Fees and Provisions-Personnel		
Pension Fund Fees and Provisions-Employee		
Unemployment Insurance-Personnel		
Unemployment Insurance-Employee		
Other		
Total		

2) If any, information on deferred tax debt.

g) Information about debts relating to fixed assets held for sale and ceased activities.

h) Detailed information about the number, the maturity, interest rate and creditor of subordinated debt instruments and if any, the option to convert into shares and the information about subordinated loans using following table:

	Current Period		Previous Period	
	TL	FX	TL	FX
Subordinated Debt Instruments to be included Additional Tier I				
Subordinated Loans				
Subordinated Debt Instruments				
Subordinated Debt Instruments to be included Tier II				
Subordinated Loans				
Subordinated Debt Instruments				
Total				

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- 1) Following information on own funds:
i) Presentation of paid-up capital using following table:

	Current Period	Previous Period
Stock Provision		
Privileged Stock Provision		

2) Using the following table, amount of paid-up capital, explanation if the registered capital system is used in the bank and if it is, registered capital ceiling:

Capital System	Paid-Up Capital	Ceiling

3) Using following table, information on capital increases made within the period, as well as resources and the share of capital increased:

Date of Increase	Amount of Increase	Cash	Profit Reserves Subjected to Increase	Capital Reserves Subjected to Increase

4) Using the following table, information about the part of capital reserves added to capital within the current period:

Securities Value Increase Fund	Tangible and Intangible Fixed Assets Value Increase	Associates, Subsidiaries and Joint Ventures Bonus Share	Other

5) Capital commitments until the end of the last financial year and following interim period, general purpose of these commitments and estimated required resources for these commitments.

6) Previous period indicators of parent bank's incomes, profitability and liquidity, and the possible effects of the assumptions made considering the uncertainties in these indicators on the own funds.

7) Brief information concerning the privileges granted to stocks representing the capital.

8) Using the following table, information about securities value increase fund:

	Current Period		Previous Period	
	TL	FX	TL	FX

Services								
Transportation and Communication								
Financial Services								
Real Estate and Leasing Services								
Independent Business Services								
Education Services								
Health and Social Services								
Other								
Total								

(iii) Using the following table, information about non-cash loans classified within Group I and Group II:

	Group I		Group II	
	TL	FX	TL	FX
Non-Cash Loans				
Guarantee Letters				
Endorsement and Acceptance Loans				
Letters of Credit				
Endorsements				
Purchasing Guarantees in Security Issuance				
Factoring Guarantees				
Other Guarantees and Sureties				

- b) Explanations about derivative transactions.
- c) Explanations about credit derivatives and risks exposed due to them.
- ç) Explanations about contingent liabilities and assets.
- d) Explanations about services provided on behalf and account of other people.

SECTION SEVEN

Explanations Concerning Income Statement

Explanations and footnotes concerning income statement

Article 19- (1) Explanations to be made by parent banks pursuant to the Turkish Accounting Standards in addition to explanations concerning consolidated income statement items shall be arranged in this section.

(2) Following information shall be given within the scope of consolidated income statement items:

- a) Within the scope of interest incomes;
 - 1) Information concerning interest income from loans** using the following table:

	Current Period		Previous Period	
	TL	FX	TL	FX
Interests* from Loans				
From Short Term Loans				
From Medium and Long Term Loans				
Interests from NPLs				
Premiums from Resource Utilization Support Fund				

*Also includes incomes from fees and commissions relating to cash loans.

**Information concerning the profit shares income for participation banks

2) Information concerning interest* incomes taken from banks, using the following table:

	Current Period		Previous Period	
	TL	FX	TL	FX
From CBRT				
From Domestic Banks				
From Banks Abroad				
From Headquarters and Branches Abroad				
Total				

*Information on profit share incomes for participation banks

3) Information concerning interests* taken from securities, using following table:

	Current Period		Previous Period	
	TL	FX	TL	FX
From Fin. Assets of which Fair Value through P/L				
Fin. Assets of which Fair Value through Other Comprehensive Income				
Fin. Assets Measured at Amortized Cost				
Total				

*Information on profit share income for participation banks

4) Information concerning interest* incomes taken from associates and subsidiaries, using following table:

	Current Period	Previous Period
Interests* Taken from Associates and Subsidiaries		

*Information on profit share income for participation banks

b) Within the scope of interest expenses;

1) Information concerning interests** given to loans allocated using following table:

	Current Period		Previous Period	
	TL	FX	TL	FX
To Banks				
To CBRT				
To Domestic Banks				
To Banks Abroad				
To Headquarters and Branches Abroad				
To Other Institutions				
Total				

* Also includes incomes from fees and commissions relating to cash loans.

** Information on profit share expenses for participation banks

2) Information concerning interest* expenses given to associates and subsidiaries using following table:

	Current Period	Previous Period
Interest* Given to Associates and Subsidiaries		

*Information on profit share expense for participation banks

Part. Acc. of Commercial Ins.								
Part. Acc. of Other Ins.								
Total								
FX								
Banks								
Non-Commercial Part. Acc. of Natural Persons								
Part. Acc. of Official Ins.								
Part. Acc. of Commercial Ins.								
Part. Acc. of Other Ins.								
Precious Metal DA								
Total								
General Total								

c) Information concerning dividend incomes using following table:

	Current Period	Previous Period
From Fin. Assets of which Fair Value through P/L		
From Fin. Assets of which Fair Value through other Comprehensive Income		
Other		
Total		

ç) Explanations concerning commercial profit/loss using following table (Net):

	Current Period	Previous Period
Profit		
Profit from Capital Market Transactions		
Profit from Derivative Financial Transactions		
Profit from Foreign Exchange Transactions		
Loss (-)		
Loss from Capital Market Transactions		
Loss from Derivative Financial Transactions		
Loss from Foreign Exchange Transactions		

d) Explanations concerning other activity incomes. Information including new developments and regarding factors which affect significantly the bank's incomes shall be explained by specifying also the level of these effects.

e) Impairment provisions for loans of banks, using following table:

1) The Banks which allocate expected loan loss provisions in accordance with TFRS 9:

	Current Period	Previous Period
Expected Loan Loss Provisions		
Expected Loan Loss for 12 months (Stage 1)		

Significant Increase in Credit Risk (Stage 2)		
Default (Stage 3)		
Securities Impairment Provisions		
Fin. Assets of which Fair Value through P/L		
Fin. Assets of which Fair Value through Other Comprehensive Income		
Associates, Subsidiaries Impairment Provisions		
Subsidiaries		
Affiliates		
Joint Ventures		
Other		
Total		

2) The Banks which don't allocate expected loan loss provisions in accordance with TFRS 9:

	Current Period	Previous Period
Special Provisions Relating to Loans and Other Rec.		
From III. Group Loans		
From IV. Group Loans		
From V. Group Loans		
General Provisions		
Securities Impairment Provisions		
Fin. Assets of which Fair Value through P/L		
Fin. Assets of which Fair Value through Other Comprehensive Income		
Associates, Subsidiaries Impairment Provisions		
Subsidiaries		
Affiliates		
Joint Ventures		
Total		

*To be filled by participation banks

f) Information concerning other activity expenses using following table:

	Current Period	Previous Period
Provisions for Severance Pay		
Provisions for Bank Social Security Fund Asset Deficits		
Tangible Fixed Assets Impairment Expenses		
Tangible Fixed Assets Depreciation Expenses		
Intangible Fixed Assets Impairment Expenses		
Goodwill Impairment Expense		
Intangible Fixed Assets Depreciation Expenses		
Partnership Shares to which Equity Method is Applied Impairment Expense		
Assets to be Sold Impairment Expenses		
Assets to be Sold Depreciation Expenses		

Fixed Assets Held for Sale and Relating to Ceased Activities		
Impairment Expenses		
Other Operating Expenses		
Leasing Expenses related to TFRS 16 Exemptions		
Maintenance and Repair Expenses		
Advertising and Promotion Expenses		
Other Expenses		
Loss from Sales of Assets		
Other		
Total		

g) Explanations concerning pre-tax profit and loss from continuing operations and ceased operations.

ğ) Explanations concerning tax provisions of continuing operations and ceased operations.

h) Explanations concerning period net profit/loss of continuing operations and ceased operations.

i) Explanations concerning net period profit/loss, as to include the following:

1) If the explanation of the quality, size and ratios of incomes and expenses items arising from ordinary banking operations is required to understand the bank's performance during the period, the quality and amount of these items.

2) If the effect of a modification made in an estimation regarding financial statement items on profit/loss has the possibility to affect also the following periods, explanation comprising also these periods.

3) Profit/loss belonging to minority shares using the following table:

	Current Period	Previous Period
Profit/Loss Belonging to Minority Shares		

i) In case the other items taking place in the income statement exceed 10% of total income statement, sub-accounts composing at least 20% of these items shall be presented.

SECTION EIGHT

Other Explanations

Explanations and footnotes concerning the statement of changes in equity

ARTICLE 20- (1) Explanations to be made regarding the statement of changes in equity by banks pursuant to the Turkish Accounting Standards shall be made in this section, considering the sorting of items.

Explanations and footnotes concerning cash flow table

ARTICLE 21- (1) Explanations to be made regarding the cash flow table by banks pursuant to the Turkish Accounting Standards shall be made in this section considering the sorting of items within the table.

(2) Explanations are made concerning "other" items within cash flow table and "effect of change in exchange rates on cash and cash equivalent assets".

Explanations concerning risk group in which the bank is included

ARTICLE 22- (1) The volume of transactions relating to risk group in which the bank is included, loan and deposit transactions not finalized by the end of period and incomes and expenses regarding the period are specified. In addition to these explanations, explanations concerning risk group pursuant to Turkish Account Standards shall be made in this part.

a) Current Period:

Risk Group in which the Bank is Included	Associates, Subsidiaries and Joint Ventures		Direct and Indirect Partners of the Bank		Other Natural Persons and Legal Entities Included in Risk Group	
	Cash	Non-Cash	Cash	Non-Cash	Cash	Non-Cash
Loans						
Opening Balance						
Closing Balance						
Incomes from Interests* and						

Commissions Taken						
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* Profit shares for participation banks

b) Previous Period:

Risk Group in which the Bank is Included	Associates, Subsidiaries and Joint Ventures		Direct and Indirect Partners of the Bank		Other Natural Persons and Legal Entities Included in Risk Group	
	Cash	Non-Cash	Cash	Non-Cash	Cash	Non-Cash
Loans						
Opening Balance						
Closing Balance						
Incomes from Interests* and Commissions Taken						

* Profit shares for participation banks

c) Within the scope of risk group in which the bank is included;

1) Information concerning the deposit* belonging to risk group in which the bank is included:

Risk Group in which the Bank is Included	Associates, Subsidiaries and Joint Ventures		Direct and Indirect Partners of the Bank		Other Natural Persons and Legal Entities Included in Risk Group	
	Current Period	Previous Period	Current Period	Previous Period	Current Period	Previous Period
Deposit *						
Beginning of Period						
End of Period						
Deposit Interest Expense **						

* Private current and participation accounts for participation banks

** Participation accounts and profit share expenses for participation banks

2) Information concerning futures realized between the bank and the risk group in which it is included, as well as option contracts and other similar contracts, using following table:

Risk Group in which the Bank is Included	Associates, Subsidiaries and Joint Ventures		Direct and Indirect Partners of the Bank		Other Natural Persons and Legal Entities Included in Risk Group	
	Current Period	Previous Period	Current Period	Previous Period	Current Period	Previous Period
Transactions of which Fair Value through P/L						
Beginning of Period						
End of Period						
Total Profit/Loss						
Hedging Transactions						
Beginning of Period						

End of Period						
Total Profit/Loss						

Explanations concerning the bank's branches or subsidiaries inside and outside the country, and representative office abroad

ARTICLE 23- (1) Following information shall be given about the bank's branches and representative offices inside and outside the country:

	Number	Number of Personnel			
Domestic Branch					
			Country in which it is Located		
Representative Offices Abroad			1-		
			2-		
			3-		
				Asset Total	Regulatory Capital
Branches Abroad			1-		
			2-		
			3-		
Off-Shore Banking Branches			1-		
			2-		
			3-		

(2) In case of opening and closing branches or representative offices by the bank inside and outside the country, or major change of its organization, explanations shall be made about this subject.

Explanations concerning external audit reports

ARTICLE 24- (1) In addition to financial statements and explanations and footnotes thereof to be disclosed to public, the bank is obliged to announce the external audit report prepared in accordance with the regulations relating to financial statements regulated by this Communiqué.

(2) If explanations and footnotes are not found sufficient by the external auditor, he/she shall form additional explanations and/or footnotes by specifying the reasons thereof and without corrupting the organization of explanations and footnotes formed within the scope of this Communiqué.

Interim financial reporting

ARTICLE 25- (1) Banks are obliged to prepare their interim financial statements and explanations and footnotes thereof and interim reports in accordance with the Regulation on Accounting Practices of Banks and Maintenance of Documents and Turkish Accounting Standards, in form and content determined by this Communiqué.

(2) Following items taking place within this Communiqué within the framework of Turkish Accounting Standards concerning interim financial reporting shall take place in the explanations and footnotes of interim financial statements to be prepared by the end of March, June and September:

a) Information on articles 5 and 6 concerning accounting policies,

b) Concerning financial structure and risk management, information on consolidated and non-consolidated own funds items of the related period in the article 7, information on exchange rate risk in the article 11, interest rate risk in the article 12, stock position risk arising from banking accounts in the article 12/B, **(Revised clause: RG-26/5/2023-32202)**⁽⁶⁾ liquidity risk management, liquidity coverage ratio, net stable funding ratio in article 13, and information on leverage ratio in article 13/Ç

c) Regarding asset items, article 16(2) paragraphs (a), (b), (c), (d), (e), (g), (ğ), (h), (ı), (i), (j), (m) and (o) as well as information concerning only the banks account in the paragraph (ç) of the same article and paragraph (f) sub-paragraphs (1), (2), (4), (5), (7), (8), (9) and (10),

ç) Regarding liability items, article 17(2) paragraphs (b), (ç), (d), (e), (g) and (ı) as well as information in the sub-paragraphs (1), (2) and (4) of paragraph (a), sub-paragraphs (1) and (2) of paragraph (c) and sub-paragraphs (1), (2) and (4) of paragraph (f),

d) Regarding memorandum accounts, information in the article 18(2), paragraph (a) sub-paragraphs (1) and (2) and in the line (i) of the sub-paragraph (3) of the same paragraph,

e) Regarding income statement, information in the article 19(2) paragraphs (a), (b), (ç), (d), (e), (f), (ğ), (ı) and (i),

f) Regarding the risk group in which the bank is included, information in the article 22.

Other explanations

ARTICLE 26- (1) Explanations and footnotes concerning the activities of parent bank but not related to the previous sections of this Communiqué shall take part in this section.

(2) In case the parent bank has not any information to declare concerning one of the tables to be prepared pursuant this Communiqué, the empty tables shall not be published. These tables shall be declared by specifying article, paragraph, clause and sub-clause and their title.

(3) Banks which have not the obligation to prepare consolidated financial report pursuant to the Communiqué on the Preparation of Consolidated Financial Statements by Banks published in the Official Gazette number 25340 dated November 8, 2006 shall declare this matter in every reporting period separately.

SECTION NINE

Miscellaneous and Final Provisions

Abolished Communiqué

ARTICLE 27- (1) The Communiqué on Financial Statements to be Announced to Public by Banks as well as Explanations and Footnotes Thereof published in the Official Gazette dated February 10, 2007 Nr 26430 has been abolished.

(2) The references made to the regulation mentioned in first paragraph are deemed to be made to this Communiqué.

Transition process relating to previous period data taking place in tables

PROVISIONAL ARTICLE 1- Data belonging to previous period requested in the statements in this Communiqué shall not be filled up for 1 year as of the date of entry into force of this Communiqué.

Implementation regarding the calculation method for consolidated liquidity coverage ratio

PROVISIONAL ARTICLE 2- In the implementation of the second paragraph of Article 13, for consolidated disclosure purposes, until 1/1/2017 banks should use simple average of data calculated on the last days of last 3 months.

Implementation regarding the banks which apply TFRS 9

PROVISIONAL ARTICLE 3-

1) Following items shall be explained by the banks applying provisional article 5 of The Regulation on Banks' Own Funds.

OWN FUNDS ITEMS					
Common Equity Tier I					

Common Equity Tier I without transition period^a					
Tier I					
Tier I without transition period^b					
Own Funds					

^a Common Equity Tier I in case of not applying Provisional Article 5 of the Regulation on Banks' Own Funds

^b Tier I in case of not applying Provisional Article 5 of the Regulation on Banks' Own Funds

Own Funds without transition period^c					
TOTAL RISK WEIGHTED AMOUNTS					
Total Risk Weighted Amounts					
CAPITAL ADEQUACY RATIOS					
Core Tier I Capital Adequacy Ratio					
Core Tier I Capital Adequacy Ratio without transition period^c					
Tier I Capital Adequacy Ratio					
Tier I Capital Adequacy Ratio without transition period^c					
Capital Adequacy Ratio					
Capital Adequacy Ratio without transition period^c					
LEVERAGE RATIO					
Leverage Ratio Total Risk					
Leverage Ratio					
Leverage Ratio without transition period^d					

Effective date

ARTICLE 28- (1) This Communiqué shall become effective as of July 1, 2012.

Enforcement

ARTICLE 29- (1) The provisions of this Communiqué shall be enforced by the Chairman of the Banking Regulation and Supervision Agency.

	Official Gazette in which the Communiqué is Published	
	Date	Number
	28/6/2012	28337
	Official Gazettes in which Communiqués Making Amendment to the Communiqué are Published	
	Date	Number
1	26/3/2014	28983
2	19/8/2015	29450
3	20/1/2016	29599
4	23/10/2015	29511

^c Own Funds in case of not applying Provisional Article 5 of the Regulation on Banks' Own Funds

^e Capital Adequacy Ratios in case of not applying Provisional Article 5 of the Regulation on Banks' Own Funds

^d Leverage Ratio in case of not applying Provisional Article 5 of the Regulation on Banks' Own Funds

5	28/2/2017	29993
6	18/7/2017	30127
7	20/9/2017	30186 Repeated
8	14/3/2018	30360
9	1/2/2019	30673
10	21/9/2021	31605
11	26/5/2023	32202