

LIQUIDITY RATIO NOTIFICATION SCHEDULE
(Schedule for the Second Slice of Terms)

A.Ş./T.A.Ş.

Date of Calculation :

A	ASSETS	Items not having elements	Ratios FX	Ratios TL+YX	Total(TRY Thousand)	
					FX	TL+FX
I	Cash Values and Central Bank of Turkey					
1.1	Cash Position	x		100%		
1.2	Effective Depot	x	100%	100%		
1.3	Central Bank of Turkey					
1.3.1	Sight Unattached Accounts	x	100%	100%		
1.3.2	Time Unattached Deposits		100%	100%		
1.4	Funds on the way	x	100%	100%		
1.5	Due Securities	x	100%	100%		
1.6	Precious Metals Depot	x	100%	100%		
1.7	Checks purchased	x	100%	100%		
II	Securities and Disposable Securities For Trading Purposes Real Value Difference of which are Reflected to Profit/Loss (Net)					
2.1	Liquidity Bills Issued by the CBRT	x	95%	95%		
2.2	Those issued by the Treasury and central governments and Central					

2.2.1	Government Securities	x	95%	95%	
2.2.2	Those Classified as First Class by the Treasury and Issued by Country Central Governments, Central Banks or by Guarantee of Them	x	80%	80%	
2.3	Those Issued by Other Country Central Governments, Central				
2.3.1	Other Bills and Bonds				
2.3.1.1	Financial Institutions Bills and Bonds	x	90%	90%	

2.3.1.2	Bills and bonds issued by the credit institutions having first grade rating notes in foreign countries having first grade rating notes or by the banks established in Turkey or by the guarantee thereof		90%	90%		
2.3.2	Other		80%	80%		
2.4	Non-financial Institutions Bills and Bonds	x	75%	75%		
2.5	Stocks Quoted to Stock Exchange		80%	80%		
2.6	Profit and loss Participation Certificates	x	95%	95%		
2.7	Investment Funds Participaiton Certificates	x	90%	90%		
2.8	Securities Subject to Repo Transactions		95%	95%		
2.9	Receivables from Securities Borrowing Market and Guarantee to be Released		95%	95%		
2.10	FX-indexed Securities (slice of term of which are not considered)	x	45%			
2.11	FX-indexed Securities (slice of term of which are considered)		45%			
III	Banks, Overseas Head Offices and Branches					
3.1	Sight Unattached	x	100%	100%		
3.2	Time Unattached		100%	100%		

IV	Receivables					
4.1	Receivables from the Money Market					
4.1.1	Receivables from the Inter-bank Market					
4.1.1.1	Overnight Receivables from the Interbank Money Market	x	100%	100%		
4.1.1.2	Other Receivables from the Inter-Bank Money Market		100%	100%		
4.1.2	Receivables from ISE Takasbank Money Market		100%	100%		
4.2	Receivables from Reverse Repo Transactions		100%	100%		
4.3	Compulsory Reserves (Blocked)	x	30%	30%		
4.4	Non-Cash Credit Commissions		90%	90%		
V	Credits					
5.1	Live Credits Extended to the Financial Sector		100%	100%		
5.2	Other Live Credits					
5.2.1	Debit Current Accounts Credits					
5.2.1.1	Principal	x	45%	45%		
5.2.1.2	Interest accruals		90%	90%		
5.2.2	Credit Card Receivables					
5.2.2.1	Minimum payment Amounts		90%	90%		

5.2.2.2	Portion Excessing Minimum Payment Amounts(Excluding Default Interest)		50%	50%		
5.2.3	Consumer Loans					
5.2.3.1	Housing		90%	90%		
5.2.3.2	Vehicle		90%	90%		
5.2.3.3	Consumer Loans		90%	90%		
5.2.3.4	Other		90%	90%		
5.2.4	Other		90%	90%		
5.3	Receivables from Factoring Transactions		90%	90%		
5.4	FX-indexed Loans (not considered in respect of terms)	x	45%			
5.5	FX-indexed Loans (slice of term of which are considered)		45%			
VI	Securities to be help up to terms (Net)					
6.1	Public borrowing bills					
6.1.1	REPUBLIC OF TURKEY Public borrowing bills (with no elements of terms)	x	80%	80%		
6.1.2	REPUBLIC OF TURKEY Public borrowing bills (considered in respect of terms)		95%	95%		

6.1.3	Those Classified as First Class by the Treasury and Issued by Country Central Governments, Central Banks or by Guarantee of Them		95%	95%		
6.1.4	Those Issued by Other Country Central Governments, Central Banks or by Guarantee of Them		80%	80%		
6.2	Financial organizations' bills and bonds		90%	90%		
6.3	Non financial organizations' bills and bonds		80%	80%		
6.4	Profit and Loss Sharing Certificates		80%	80%		
6.5	Income Sharing Certificates					
6.5.1	Income Sharing Certificates (with no elements of terms)	x	50%	50%		
6.5.2	Income Sharing Certificates (considered in respect of terms)		95%	95%		
6.6	Securities Covered by Repo Transactions		80%	80%		

6.7	Receivables From the Securities Borrowing Market and Guarantees to Be Released		80%	80%		
6.8	FX-indexed Securities (not considered in respect of terms)	x	45%			
6.9	FX-indexed Saecurities (considered in respect of terms)		45%			
VII	Values for Investment Purposes (Net)					
7.1	Receivables from the Leasing Transactions		90%	90%		
VIII	Derivatives Transactions					
8.1	Foreign Currency Purchases With a Value Date of Up to Two Days		100%	100%		
8.2	Time Purchase Transactions		100%	100%		
8.3	Swap Purchase Transactions		100%	100%		
8.4	Futures Purchase Transactions		100%	100%		
8.5	Option Transactions		100%	100%		
8.6	Other Receivables from Derivatives Transactions		100%	100%		
IX	TOPLAM VARLIKLAR					