

CONSOLIDATED LIQUIDITY COVERAGE RATIO STATEMENT CHART  
 ..... A.Ş./T.A.Ş

	HIGH-QUALITY LIQUID ASSETS	Dikkate Alınma Oranları	YP	TP+YP
A.	First-Class Liquid Assets			
I.	Cash Values and Central Banks			
1.1	Cash	100%		
1.2	Effective Storage	100%		
1.3	TCMB			
1.3.1	Free Current Account	100%		
1.3.2	Term Free Account	100%		
1.3.3	Problematic Provisions	50%		
1.4	Central Banks with Branches Located Abroad	...%		
II.	Debt Instruments Issued by the Credit Quality Level and Those Corresponding to the Risk			
2.1	Central Administrations of the Countries, Central/Banks or Debt Instruments Issued with	100%		
2.2	Debt Instruments Issued by Public Organizations or with Their Guarantee	100%		
2.3	Bank for International Payments, Debt Instruments issued by or with the Guarantee of International Monetary Fund, The European Union, the European Central Bank or	100%		
III.	Debt Instruments Issued by Those Whose Credit Quality Level Does Not Correspond to the			
3.1	Debt from an Instrument Issued in Turkish Lira by the Ministry of Treasury and Finance or	100%		
3.2	Debt Instruments Issued in Foreign Currency from the Ministry of Treasury and Finance or the CBRT	100%		
3.3	Debt Instruments issued by Central Governments of the Countries, Central Banks in National Currencies			
3.3.1	Those Issued by Central Administrations of the Countries Having Branches Abroad, Central Banks	100%		
3.3.2	Those Issued by Central Administrations of the Countries Having Credit Institutions and Financial Institutions Based Abroad, Central Banks	100%		
3.4	Debt Instruments Issued by Central Administrations of the Countries, Central Banks in a Currency Other Than the National Currency			
3.4.1	Those Issued by the Central Governments and Central Banks of the Countries Where Having Credit Institutions and Financial Institutions Resident Abroad that have Been Consolidated	100%		
3.4.2	Amount of Adjustment for First-Quality Liquid Assets	100%		
A.1	Adjusted First-Quality Liquid Assets (A+A1)			
A.2	Those Issued by Central Administrations of the Countries Having Credit Institutions and Financial Institutions Based Abroad, Central Banks			
B.	Second Quality Liquid Assets			
B.1	2A Quality Liquid Assets			
1	Debt Instruments Issued by Those Corresponding to the Credit Quality Level 20% Risk Weight			
1.1	Debt Instruments Issued by Central Governments of the Countries, Central Banks or with Their Guarantee	85%		
1.2	Debt Instruments Issued by Public Organizations or with Their Guarantee	85%		
1.3	Debt Instruments Issued by Multilateral Development Banks or with their Guarantee	85%		
II.	Debt Instruments with a Credit Rating or a Default Probability of AA- or Higher or Equivalent to It			
2.1	Secured Securities	85%		
2.2	Other Debt Instruments	85%		
B.1.1	2A Quality Correction of Liquid Assets;			
B.1.2	Adjusted 2A Quality Liquid Assets (B1+B.1.1)			
B2	2D Quality Liquid Assets			
I.	Real estate Mortgage-Based Securities	75%		
II.	Debt Instruments Issued by Central Banks of the Central Government of Countries whose Credit Rating is Between A+ and BBB-	50%		
III.	Debt instruments Equivalent to Credit Rating or Probability of Default between A+ and BBB-	50%		
IV.	Stocks	50%		
B.2.1	2D Quality Correction Report on Liquid Assets			
B.2.2	Adjusted 28 Quality Liquid Assets (B2+B.2.1)			

C.	Amount of Adjusted High-Quality Liquid Asset			
D.	Upper Limit Exceed Amount Applied to 2D Quality Liquid Assets			
E.	Upper Limit Exceed Amount Applied to Second Quality Liquid Assets			
F.	High-Quality Liquid Asset Stock that cannot be transferred to the Bank (Article 5/8)			
G.	High-Quality Liquid Asset Stock (A+BI+B2-D-E-F)			

CASH OUTFLOW

Outflow rate

1.	Unsecured Debts			
1.1	Unsecured Debts to Real Person Customers			
1.1.1	Stable Deposit/Participation Fund	5%		
1.1.2	Low stable Deposit/Participation Fund	10%		
1.1.3	Other Deposits/Participation Fund	...%		
1.1.4	Unsecured Debt Instruments Issued by the Bank	10%		
1.1.5	Other Unsecured Debts	10%		
1.2	Unsecured Debts to Retail Customers			
1.2.1	Stable Deposit/Participation Fund	5%		
1.2.2	Low stable Deposit/Participation Fund	10%		
1.2.3	Other Deposits/Participation Funds	...%		
1.2.4	Unsecured Debt Instruments Issued by the Bank	10%		
1.2.5	Other Unsecured Debts	10%		
1.3.	Unsecured Debts to Other Persons			
1.3.1	Unsecured Debts to Organizations Other Than Credit Institutions or Financial Institutions			
1.3.1.1	Stable Operational Deposit/Participation Fund	5%		
1.3.1.2	Low Stable Operational Deposit/Participation Fund	25%		
1.3.1.3	Stable Non-Operational Deposit/Participation fund	20%		
1.3.1.4	Low-Stable Non-Operational Deposit/Withdrawal Fund	40%		
1.3.1.5	Other Unsecured Debts	40%		
1.3.2	Unsecured Debts to Central Governments, Central Banks, Multilateral Development Banks and			
1.3.2.1	Stable Operational Deposit/Participation Fund	5%		
1.3.2.2	Low stable Operational Deposit/Participation Fund	25%		
1.3.2.3	Stable Non-Operational Deposit/Participation Fund	20%		
1.3.2.4	Low Stable Non-Operational Deposit/Participation Fund	40%		
1.3.2.5	Other Unsecured Debts	40%		
1.3.3	Unsecured Debts to Banks			
1.3.3.1	Operational Deposit/Participation Fund	25%		
1.3.3.2	Non-Operational Deposit/Participation Fund	100%		
1.3.3.3	Other Unsecured Debts	100%		
1.3.4	Unsecured Debts to Other Organizations			
1.3.4.1	Operational Deposit/Participation Fund	25%		
1.3.4.2	Non-Operational Deposit/Participation Fund	100%		
1.3.4.3	Other Unsecured Debts	100%		
1.4	Unsecured Liabilities			
1.4.1	Unsecured Debt Instruments for Persons Other than Real Persons or Retail Customers Issued by the Bank	100%		
1.4.2	Additional Mandatory Provisions to be deposited in the CBRT	100%		
1.4.3	Additional Mandatory Reserves that will be deposited in Central Banks with Branches Abroad	100%		
1.4.4	Short Sale Transactions Made by the Bank on Its Own Account	100%		
1.4.5	The Deposit/Participation Fund with a Prudent Consideration Rate Applied (Art. 16/3)	...%		
1.4.6	Other	100%		
II.	Secured Debts			
2.1	Secured Liabilities			
2.1.1	Secured Debts to Central Banks	0%		
2.1.2	CBRT	0%		
2.2	Central Banks with Branches Located Abroad			
2.2.1	Secured Debts to Public Institutions and Multilateral Development Banks in Turkey Corresponding	0%		
	2A Funds Provided by Collateral of Quality Liquid Assets	15%		
2.2.3	Funds Provided by Collateral of Liquid Assets of 2D Quality	25%		
2.2.4	Funds Provided by Collateral of Other Assets	25%		
2.3	Secured Debts to Public Organizations whose Credit Quality Level Corresponds to a Risk Weight of 20% or Lower in the Countries having Branches Abroad, as Well as in the Countries having Branches Abroad			
2.3.1	Funds provided with the Guarantee of First-Quality liquid Assets	0%		
2.3.2	2A Funds Provided by Collateral of Quality Liquid Assets	15%		

2.3.3	Funds Provided by Collateral of Liquid Assets of 2D Quality	25%			
2.3.4	Funds Provided by Collateral of Other Assets	25%			
2.4	Secured Debts to Other Persons				
2.4.1	Funds Provided by Collateral of First-Quality Liquid Assets	0%			
2.4.2	2A Funds Provided by Collateral of Quality liquid Assets	15%			
2.4.3	Funds Provided by Collateral of Liquid Assets of 2D Quality				
2.4.3.1	Funds provided for the Collateral of Securities Based on the Real estate mortgage	25%			
2.4.3.2	Funds Provided by Collateral of Other 2D Quality liquid Assets	50%			
2.4.4	Funds Provided by Collateral of Other Assets	100%			

III. Liabilities from Structured Financial Instruments					
3.1.	Liabilities from Structured financial Instruments Issued Directly from the Bank's Account				
3.1.1	Asset-Backed Securities	100%			
3.1.2	Secured Securities	100%			
3.1.3	Liabilities from Other Structured financial Instruments	100%			
3.2	Liabilities from Structured financial Instruments issued through Organizations such as Special	100%			

IV. Off-Balance Sheet Payables					
4.1	Derivative Liabilities	100%			
4.2	Liabilities Related to the Decrease in the Bank's Credit Rating	100%			
4.3	Liabilities Related to the Possibility of Changes in the Fair Values of the Guarantees Provided				
4.3.1	The Collateral Has the Quality of a First-Quality Liquid Asset	0%			
4.3.2	The Collateral does Not Have the Quality of a First-Class Liquid Asset	20%			
4.4	Obligations Related to the Possibility that the Guarantees Received May Be Requested by the	100%			
4.5	Obligations Arising from the Arrival of the Date of Provision of Guarantees	100%			
4.6	Liabilities Related to the Possibility of Replacing Those That are High-Quality Liquid Assets with Such Non-Collateral from the Guarantees Received	100%			
4.7	Liabilities Related to the Possibility of Changes in the Fair Values of Derivative Transactions and Other Liabilities	100%			
4.8	Other Off-Balance Sheet Payables that cannot be Withdrawn or That Can Be Withdrawn				
4.8.1	Obligations to Natural Persons and Retail Customers	5%			
4.8.2	Payment of Non-Financial Institutions, Central Administrations, Central Banks, Public Institutions and Multilateral Development Banks for Borrowing to Financial Markets	30%			
4.8.3	Other Obligations to Multilateral Development Banks, Non-Financial Institutions, Central Orientations, Central Banks, Public Institutions	10%			
4.8.4	Obligations to Banks	40%			
4.8.5	Obligations to Financial Institutions Other Than the Bank				
4.8.5.1	Obligations to investment trusts, investment Institutions and Special Purpose Organizations such as Housing and Asset Finance and mortgage Finance Organizations	100%			
4.8.5.2	Commitments to Other Financial Institutions Other Than the Bank to Pay Their Debts to the	100%			
4.8.5.3	Other Liabilities to Other Financial Institutions Other Than the Bank	40%			
4.8.6	Obligations arising from the Fact that the Client's Position Arising from the Short Sale Transaction is covered by Another Client's collateral that is Not a High-Quality Liquid Asset	50%			
4.8.7	Liabilities arising from the Fact that the Bank's Position Arising from the Short Sale Transaction is Covered by Securities Provided from Outside the Securities Lending Market	100%			
4.8.8	Other Non-Receiveable or Other Off-Balance Sheet Liabilities that May be Conditionally Withdrawn (Commitments Related to the Financing of Foreign Trade and the Purchase of Goods	5%			
4.8.9	Other Non-Receiveable or Other Off-Balance Sheet Payables that May be Subject to Conditional	100%			
4.9	Other Off-Balance Sheet Liabilities That May Be Withdrawn Without Any Reason	5%			

i. CASH INFLOW		Inflow rate			
I.	Secured Receivables				
1.1	Receivables for Which the Collateral is a First-Quality liquid Asset		0%		
1.2	Receivables for Which the Collateral is a 2A Quality liquid Asset		15%		
1.3	Receivables for which the Collateral is 211 Quality liquid Assets				
1.3.1	Receivables in Which the Collateral is a Mortgage-Backed Securities Arising from the		25%		
1.3.2	Receivables for Which Collateral is another 2H Quality Liquid Asset		50%		
1.4	Overdraft Securities Transactions in Which Collateral Is Not a High-Quality Liquid Asset		50%		
1.5	Receivables for Which the Collateral is the Other Asset		100%		
II.	Unsecured Receivables				
2.1	Real Persons and Retail Customers		50%		
2.2	Non-Financial Corporate Organizations		50%		
2.3	Central Governments, Multilateral Development Banks, Public Institutions		50%		
2.4	Central Banks		100%		
2.5	Financial Institutions				
2.5.1	Operational Deposit/Participation Fund		0%		
2.5.2	Other Receivables		100%		
III	Other Cash Inflows				
3.1	Cash Inflows from Derivative Transactions		100%		
3.2	Cash Inflows from Securities		100%		

3.3	Cash Inflows Arising from the Release of Investor Accounts		100%		
3.4	Cash Inflows from Other Transactions		0%		

J. Collateral Swaps Cash Outflows (J1) and Cash Outflows J.2 Outflow rate Inflow rate

4.1	Those Whose Collateral is Not Used to Close the Position Arising from the Short Sale				
4.1.1	Obtaining a First-Quality Liquid Asset in Exchange for Being Given a First-Quality Liquid Asset	0%	0%		
4.1.2	A First-Quality Liquid Asset is Issued and a 2A Quality liquid Asset is received in Return		15%		
4.1.3	Obtaining Mortgage-Backed Securities Arising from Housing Financing in Exchange for Issuing a First-Quality Liquid Asset		25%		
4.1.4	The First Quality Liquid Asset is given and the Other 2B Quality Liquid Asset Is Received in		50%		
4.1.5	Issuance of a First-Quality Liquid Asset and Receipt of Other Assets in Return		100%		
4.1.6	2A Quality liquid Asset is given and the First Quality liquid Asset is received in Return	15%			
4.1.7	2A Quality liquid Asset is given and 2A Quality Liquid Asset is received in Return	0%	0%		
4.1.8	2A Obtaining Mortgage-Backed Securities Arising from Housing Financing in Exchange for Issuing a Quality Liquid Asset		10%		
4.1.9	2A Quality liquid Asset is given and other 2B Quality Liquid Asset is Received in Return		35%		
4.1.10	2A Issuance of Quality liquid Assets and Receipt of Other Assets in Return		85%		
4.1.11	Issuance of Mortgage-Backed Securities Arising from the Financing of the Issue and Receipt of First-Quality Liquid Assets in Return	25%			
4.1.12	Obtaining 2A Quality liquid Assets in Exchange for Issuing Mortgage-Backed Securities Arising from the Financing of the Issue	10%			
4.1.13	Obtaining Mortgage-Backed Securities Arising from the Financing of the Issue In Exchange for Issuing Mortgage-Backed Securities Arising from the Financing of the Issue	0%	0%		
4.1.14	Issuance of Mortgage-Backed Securities Arising from Housing Financing and Receipt of Other 2B Quality liquid Assets in Return		25%		
4.1.15	Issuance of Mortgage-Backed Securities Arising from the Financing of the Issue and Receipt of		75%		
4.1.16	Another 2B Quality Liquid Asset is Given and In Exchange for Receiving a First Quality liquid	50%			
4.1.17	Another 2B Quality liquid Asset is Given and In Exchange for Receiving a 2A Quality Liquid	35%			
4.1.18	Receipt of Mortgage-Backed Securities Arising from the Financing of Other 2B-Quality Liquid Assets and Their Placement in Return	25%			
4.1.19	Other 2B Quality Liquid Assets are Given and Other 2B Quality liquid Assets are Received in	0%	0%		
4.1.20	Other 2B Quality liquid Assets are Issued and Other Assets are Received in Return		50%		
4.1.21	Issuance of Other Assets and Receipt of First-Quality liquid Assets in Return	100%			
4.1.22	Issuance of Other Assets and Receipt of 2A Quality Liquid Assets in Return	85%			
4.1.23	Acquisition of Mortgage-Backed Securities Arising from the Issuance and Exchange Financing	75%			
4.1.24	Issuance of Other Assets and Receipt of Other 2B Quality Liquid Assets in Return	50%			
4.1.25	Issuance of Other Assets and Receipt of Other Assets in Return	0%	0%		
4.2	Used to Close a Position Whose Collateral is caused by a Short Sale Transaction				
4.2.1	Obtaining a First-Quality Liquid Asset in Exchange for Being Given a First-Quality Liquid Asset	0%	0%		
4.2.2	First Quality Liquid Asset is given and 2A Quality Liquid Asset Is taken in Return		0%		
4.2.3	Obtaining Mortgage-Backed Securities Arising from Housing Financing in Exchange for Issuing a First-Quality Liquid Asset		0%		
4.2.4	The First Quality Liquid Asset is given and the other 2B Quality Liquid Asset Is Received in		0%		
4.2.5	Issuance of a First-Quality Liquid Asset and Receipt of Other Assets in Return		0%		
4.2.6	2A Quality Liquid Asset is given and the First Quality Liquid Asset is Received in Return	15%			
4.2.7	2A Quality Liquid Asset is Given and 2A Quality Liquid Asset is Received in Return	0%	0%		
4.2.8	2A Obtaining Mortgage-Backed Securities Arising from Housing Financing in Exchange for Issuing a Quality Liquid Asset		0%		
4.2.9	2A Quality Liquid Asset is Given and Other 2B Quality Liquid Asset is Received in Return		0%		
4.2.10	2A Issuance of Quality Liquid Assets and Receipt of Other Assets in Return		0%		
4.2.11	Issuance of Mortgage-Backed Securities Arising from the Financing of the Issue and Receipt of First-Quality Liquid Assets in Return	25%			
4.2.12	Obtaining a 2A Quality liquid Asset in Exchange for Issuing Mortgage-Backed Securities Arising from the Financing of the Issue	10%			
4.2.13	Obtaining Mortgage-Backed Securities Arising from Housing Finance in Exchange for Issuing Mortgage-Backed Securities Arising from Housing Finance	0%	0%		
4.2.14	Obtaining Other 2B Quality Liquid Assets in Exchange for Issuing Mortgage-Backed Securities Arising from the Financing of the Issue		0%		
4.2.15	Issuance of Mortgage-Backed Securities Arising from Housing Financing and Receipt of Other		0%		
4.2.16	Giving other 2B Quality liquid Asset and Receiving a First Quality Liquid Asset in Return	50%			
4.2.17	Another 2B Quality Liquid Asset is Given and In Exchange for Receiving a 2A Quality Liquid	35%			
4.2.18	Acquisition of Mortgage-Backed Securities Arising from Housing Financing in Exchange for Issuing Other 2B Quality Liquid Assets	25%			
4.2.19	Other 2B Quality Liquid Asset is Given and Other 2B Quality liquid Asset is Received in Return	0%	0%		
4.2.20	Other 2B Quality Liquid Assets are Issued and Other Assets are Received in Return		0%		
4.2.21	Giving Other Assets and Receipt of First-Quality Liquid Assets	100%			
4.2.22	Giving Other Assets and Receipt of 2A Quality Liquid Assets	85%			
4.2.23	Acquisition of Mortgage-Backed Securities Arising from the Issuance and Placement of Other	75%			

4.2.24	Giving Other Assets and Receipt of Other 2B Quality Liquid Assets	50%			
4.2.25	Giving Other Assets and Receipt of Other Assets	0%	0%		

K.	Cash Inflow (Upper Limit (75%*(H+J1))				
L.	Total Cash Inflows with an Upper Limit Applied (Min (K;(H+J2)				
M.	Net Cash Outflows ((H+J1-L)				
N.	Daily Foreign Currency Liquidity Coverage Ratio (G/M)			%	
O.	Total Daily Liquidity Coverage Ratio (G/M)				%
P.	Foreign Currency Liquidity Coverage Ratio (N/n*)				
R.	Total Liquidity Coverage Ratio (O/n*)		%		

\*The number of days to be taken into account in the monthly average calculation