

**EXPLANATIONS ON ANALYSIS FORMS FOR CAPITAL ADEQUACY AND  
CONSOLIDATED CAPITAL ADEQUACY**

- a) **Group A:** Treasury, Central Bank of the Republic of Turkey, Public Participation Administration, Privatization Administration, Central Banks and central and regional administrations of OECD countries
- b) **Group A1:** Group A and Türkiye İhracat Kredi Bankası AŞ
- c) **Group B:** Domestic banks, banks of OECD countries and multilateral banks and financial organizations and their supervisory and surveillance authorities
- ç) **Group A securities:** Securities issued by those included in Group A or upon their surety or in return for cash funds or guaranteed by them in respect of payment thereof
- d) **Group A guarantees:** Group A securities, sureties and guarantees of those included in Group A and cash funds
- e) **Group B securities:** Securities other than surety guarantees issued by those included in Group B and Türkiye İhracat Kredi Bankası A.Ş. or with their surety or guaranteed by them in respect of payment
- f) **Group B guarantees:** Group B securities and sureties and guarantees by those included in Group B or by the Turkish Export Loan Bank Corp.

**CAPITAL ADEQUACY ANALYSIS FORM**

(AS OF... /... / .....)

**I- TIER-I**

- A) Paid-up capital
- B) Inflation based correction difference concerning paid-up capital
- C) Share issue premiums
- Ç) Share cancellation profits
- D) Legal reserves
- E) Inflation based correction difference concerning legal reserves
- F) Net period profit and previous years' profit
- G) Portion of unattached reserves allocated for potential risks, which is up to 25 per cent of tier-I
- Ğ) Gains of shares of subsidiaries and affiliates and sales of real estate to be supplemented to capital
- H) Portion of debts quasi tier-I, which is up to 15 per cent of tier-I
- I) Portion of the net period profit and previous years' profit, which cannot be met by legal reserves (-)
- İ) Expenses of particular costs (-)
- J) Expenses paid in advance (-)
- K) Non tangible fixed assets (-)
- L) Sum of postponed tax assets, which is in excess of 10 per cent of tier-I
- M) Sum of excess referred to by the Article 56 (3) of the Law

**II- TIER-II**

- A) General reserves
- B) 45 per cent of value increase in re-valuation of securities
- C) 45 per cent of value increase in re-valuation of real estate
- Ç) Bonus shares of subsidiaries, affiliates and jointly controlled partnerships
- D) Portion of debts similar to primary capital, which is not considered in calculation of tier-I
- E) Debts similar to tier-II
- F) 45 per cent of the value increase funds related to securities available for sale and subsidiaries and affiliates
- G) Inflation based correction differences of capital reserves, profit reserves and previous years' profit and losses (Excluding the inflation based correction difference related to legal reserves)

**III- THIRD GENERATION CAPITAL**

**IV- CAPITAL (Pursuant to limits foreseen by the regulation: (I + II + III))**

**V- VALUES DEDUCTED FROM CAPITAL**

- A) Partnership interests in those non-consolidated ones of (domestic, abroad) banks and financial institutions, in which 10 per cent or more of capital is owned,
- B) Sum of partnership interests in (domestic, abroad) banks and banks and financial institutions in which 10 per cent or more of capital is owned, which is in excess of 10 per cent or more of the sum of tier-I and tier-II of the bank,
- C) Loans having the nature of a debt similar to tier-II extended to (domestic, abroad) banks, financial institutions or owners of qualified shares and borrowing instruments having the nature of a debt similar to tier-I or tier-II, which are purchased from them,
- Ç) Loans extended contrary to the provisions of Articles 50 and 51 of the Law,
- D) Portion of the sum of net book values of banks' real estate, which exceeds fifty per cent of their equities and net book values of those of merchandise and real estate they had to acquire due to their receivables and but could not dispose of them after five years following dates of acquisition as per Article 57 of the Law,
- E) Other accounts as determined by the Board.

#### **VI- EQUITY (IV – V)**

#### **VII – SUM AS A BASIS FOR CREDIT RISK**

- A) Those with a risk weight of 0 %
- B) **(Additional paragraph: OG-10/10/2007-26669)** Those with a risk weight of 10 %<sup>1</sup>
- C) Those with a risk weight of 20 %
- Ç) Those with a risk weight of 50 %
- D) Those with a risk weight of 100 %
- E) **(Additional: OG-22/03/2008-26824)** Those with a risk weight of 120 %
- F) **(Additional: OG-22/03/2008-26824)** Those with a risk weight of 200 %

#### **VIII- SUM AS A BASIS FOR MARKET RISK**

#### **IX- SUM AS A BASIS FOR OPERATIONAL RISK**

#### **X-CAPITAL ADEQUACY STANDARD RATIO (VI / (VII + VIII + IX) %**

#### **XI- TIER-II /TIER-I (II / I) %**

#### **XII- QUASI TIER-I DEBTS / TIER-I (IH / I) %**

#### **XIII- QUASI TIER-I AND TIER-II DEBTS AND TIER-II /TIER-I ((IID + IIE) / I) %**

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<sup>1</sup> Pursuant to the Regulation (OG-01/11/2006-26333), paragraphs following paragraph A were succeeded again according to the amendment made.

## **SUM AS A BASIS FOR CREDIT RISK**

### **ON-BALANCE SHEET ASSETS, NON-CASH LOANS, COMMITMENTS AND DERIVATIVE FINANCIAL INSTRUMENTS WITH A RISK WEIGHT OF 0 %**

#### **- CASH ASSETS**

- a- Cash position
- b- Effective depot
- c- Funds on the way
- d- Depot of precious metals

#### **- DUE SECURITIES**

- a- Group A securities and their coupons, which are due

#### **- CENTRAL BANK OF THE REPUBLIC OF TURKEY**

#### **- DOMESTIC AND ADROAD BANKS, ABROAD HEAD OFFICES AND BRANCHES**

- a- Those guaranteed by Group A guarantees

#### **- RECEIVABLES FROM THE MONEY MARKETS**

#### **- RECEIVABLES FROM REVERSE REPO TRANSACTIONS**

- a- Those conducted in return for Group A securities

#### **- STATUTORY RESERVES**

#### **- LOANS**

- a- Loans extended to those in Group A
- b- Loans extended in return for Group A securities
- c- Loans from fund allocated pursuant to instructions of competent authorities from the funds established under relevant laws, decrees and communiqués, for which no risks are assumed by intermediary banks
- ç- Those guaranteed by securities issued by banks (excluding investment fund participation certificates)
- d- Those extended to the Türkiye İhracat Kredi Bankası A.Ş.
- e- Those provided from Board designated banks and financial institutions as risk capital for use by parties and subjects as qualitatively determined by contracts, which may be extended upon the permission by the Board

#### **- RECEIVABLES FROM LEASING TRANSACTIONS**

- a- Those included Group A1 or guaranteed by guarantees in Group A

#### **- SECURITIES AVAILABLE FOR SALE**

- a- Group A securities and precious metals

#### **- SECURITIES HELD TO MATURITY**

- a- Group A securities and precious metals

#### **- RECEIVABLES FROM FORWARD SALES OF OUR ASSETS**

- a- Those included in Group A1 or guaranteed by Group A guarantees

- MISCELLANEOUS RECEIVABLES

- a- Those guaranteed by Group A guarantees
- b- Receivables from funds

- INTEREST AND INCOME ACCRUALS AND REDISCOUNTS

- a- for accounts subject to a risk weight of 0 %

- OTHER ASSETS

- a- Office supply inventory
- b- Taxes paid in advance
- c- Receivables from state institutions
- ç- Sum of deferred tax assets not covered by deduction in calculation of equity
- d- Current accounts of branches
- e- Other receivables from those included in Group A1 and those guaranteed by Group A guarantees

- NON-CASH LOANS AND COMMITMENTS

- a- Non cash loans and commitments having Group A guarantees or extended to those in Group A1
- b- Forward purchase commitments of assets subject to a risk weight of 0 %
- c- Sales transactions related to bank assets subject to a risk weight of 0 %, for which risks may be reverted to the bank

- DERIVATIVE FINANCIAL INSTRUMENTS

- a- Derivative financial instruments realized through those included in Group A1 or guaranteed by Group A guarantees
- b- Total yield swaps and loan default swaps in trading accounts realized by those included Group A1

**ON-BALANCE SHEET ASSET, NON-CASH LOANS, COMMITMENTS AND DERIVATIVE FINANCIAL INSTRUMENTS WITH A RISK WEIGHT OF 10 %**

- SECURITIES AVAILABLE FOR SALE

- a- Mortgage-backed securities extended by the banks included in Group B and which have the qualifications determined according to the capital market legislation

- SECURITIES HELD TO MATURITY

- a- Mortgage-backed securities extended by the banks included in Group B and which have the qualifications determined according to the capital market legislation

- INTEREST AND INCOME ACCRUALS AND REDISCOUNTS

- a- For accounts subject to a risk weight of 10%

**ON-BALANCE SHEET ASSET, NON-CASH LOANS, COMMITMENTS AND DERIVATIVE FINANCIAL INSTRUMENTS WITH A RISK WEIGHT OF 20 %**

- CASH VALUES

- a- Purchased checks

- DUE SECURITIES

- a- Due Group B securities and their coupons

- DOMESTIC AND ABROAD BANKS, ABROAD HEAD OFFICES AND BRANCHES

- a- Accounts with those included in Group B
- b- Those guaranteed by Group B guarantees
- c- Abroad head offices and branches

- RECEIVABLES FROM REVERSE REPO TRANSACTIONS

- a- Those conducted in return for securities other than Group A securities

- LOANS

- a- Loans extended to those in Group B
- b- Loans extended in return for Group B securities
- c- Cash loans extended to the capital market intermediary organizations of OECD countries subject to protective supervision and regulations or pursuant to surety or guarantee of these organizations, including risk capital liabilities

- RECEIVABLES FROM LEASING TRANSACTIONS

- a- Those included Group B or guaranteed by guarantees in Group B

- DISPOSABLE SECURITIES

- a- Group B securities and investment fund participation certificates

- SECURITIES HELD TO MATURITY

- a- Group B securities and investment fund participation certificates

- RECEIVABLES FROM FORWARD SALE OF OUR ASSETS

- a- Those included in Group B or guaranteed by Group B guarantees

- MISCELLANEOUS RECEIVABLES

- a- Miscellaneous receivables guaranteed by Group B guarantees
- b- Receivables from the capital market intermediary organizations of OECD countries subject to protective supervision and regulations or miscellaneous receivables guaranteed pursuant to surety or guarantee of these organizations, including risk capital liabilities

- INTEREST AND INCOME ACCRUALS AND REDISCOUNTS

- a- for accounts subject to a risk weight of 20 %

- OTHER ASSETS

- a- Those included in Group B and those guaranteed by Group B guarantees

- NON-CASH LOANS AND COMMITMENTS

- a- Non cash loans and commitments having Group B guarantees or extended to those in Group B
- b- Intermediation commitments for issue of Group B securities
- c- Forward purchase commitments of assets subject to a risk weight of 20 %
- ç- Sales transactions related to bank assets subject to a risk weight of 20 %, for which risks may be reverted to the bank
- d- Bid bonds and performance bonds covered by Provisional Article 1

- DERIVATIVE FINANCIAL INSTRUMENTS

- a- Derivative financial instruments realized through those included in Group B or guaranteed by Group B guarantees
- b- Total yield swaps and loan default swaps in trading accounts realized by those included Group B

**ON-BALANCE SHEET ASSET, NON CASH LOANS, COMMITMENTS AND DERIVATIVE FINANCIAL INSTRUMENTS WITH A RISK WEIGHT OF 50 %**

**- LOANS**

- a- Those extended against mortgage of first degree on real estate used for residential purposes
- b- Cash loans extended against mortgage of first degree on developed land and undeveloped land with title deeds in the municipal territories
- c- 2/3 of cash loans extended against mortgages of degree 2 or 3 on such real estate (provided that the sum of mortgage established by the bank is not in excess of the difference between the sum of the bank's mortgage and vacant mortgage values preceding the bank's mortgage degree and the current market values of real estate)
- d- Loans granted in exchange for receivables insured with export loans insurance guaranteed by banks by assignments or by a loss payee supplementary policy<sup>2</sup>.

**-RECEIVABLES FROM LEASING TRANSACTIONS (Additional sub-paragraph: OG-10/10/2007-26669)**

- a- Those extended against mortgage of first degree on real estate used for residential purposes
- b- Cash loans extended against mortgage of first degree on developed land and undeveloped land with title deeds in the municipal territories
- c- 2/3 of cash loans extended against mortgages of degree 2 or 3 on such real estate (provided that the sum of mortgage established by the bank is not in excess of the difference between the sum of the bank's mortgage and vacant mortgage values preceding the bank's mortgage degree and the current market values of real estate)
- d) **(Additional sub-paragraph: OG-18/06/2011-27986)** Residing-purposed real estates or private –registered land and terrain in municipal borders as well as receivables relating to real estates in the ownership of bank and for which the bank is the lesser and for which the leaseholder has the option to purchase

**- INTEREST AND INCOME ACCRUALS AND REDISCOUNTS**

- a- For accounts subject to a risk weight of 50 %

**- NON-CASH LOANS AND COMMITMENTS**

- a- Non-cash loans and commitments extended against mortgage of first degree on real estate used for residential purposes
- b- Cash loans and commitments<sup>3</sup> extended against mortgage of first degree on developed land and undeveloped land with title deeds in the municipal territories **(Amended sub-paragraph: OG-10/10/2007-26669)**
- c- 2/3 of cash loans and commitments<sup>4</sup> extended against mortgages of degree 2 or 3 on such real estate (provided that the sum of mortgage established by the bank is not in excess of the difference between the sum of the bank's mortgage and vacant mortgage values preceding the

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<sup>2</sup> As amended by the Regulation dated August 15, 2009 and Nr. 27320.

<sup>3</sup> Before the amendment made to the Regulation (OG-10/10/2007-26669): cash loan

<sup>4</sup> Before the amendment made to the Regulation (OG-10/10/2007-26669): cash loan

bank's mortgage degree and the current market values of real estate) (**Amended clause: OG-10/10/2007-26669**)

ç- Forward purchase commitments of assets subject to a risk weight of 50 %

d- Sales transactions related to bank assets subject to a risk weight of 50 %, for which risks can be reverted to the bank

e- Letters of loan covered by Provisional Article 1

f- Non-cash loans and commitments granted in exchange for receivables insured with export loans insurance guaranteed by banks by assignments or by a loss payee supplementary policy<sup>5</sup>.

## **ON-BALANCE SHEET ASSET, NON-CASH LOANS, COMMITMENTS AND DERIVATIVE FINANCIAL INSTRUMENTS WITH A RISK WEIGHT OF 100 %**

### **- DUE SECURITIES**

a- Due securities and coupons other than securities of Group A and Group B

### **- DOMESTIC AND ABROAD BANKS, HEAD OFFICES AND BRANCHES**

a- Holdings which are placed or blocked with the banks of OECD countries and multilateral banks and financial organizations as guarantees, which are not freely disposed by the banks

b- Abroad banks not covered by the risk weights of 0 % and 20 %

### **(Amended: OG-22/3/2008-26824)- LOANS<sup>6</sup>**

a- Loans not covered by the risk weights of 0 %, 20 % and 50 %

## **RECEIVABLES FROM LEASING TRANSACTIONS (Additional sub-clause: OG-10/10/2007-26669)**

a- Excluding the risk weights of 0%, 20% and 50%

- RECEIVABLES TO BE LIQUIDATED (NET) (Excluding fund based loans allocated upon instructions of competent authorities from the funds established under laws, decrees and communiqués, for which risks are not assumed by the intermediary banks)

- SUBSIDIARIES, AFFILIATES AND JOINTLY CONTROLLED PARTNERSHIPS (NET) (All the subsidiaries, affiliates and jointly controlled partnerships other than capital allowances)

### **- DISPOSABLE SECURITIES**

a- Disposable securities excluding those under the risk weights of 0 % and 20 %

### **- SECURITIES HELD TO MATURITY**

a- securities held to maturity excluding those covered by the risk weights of 0 % and 20 %

- TANGIBLE FIXED ASSETS (NET) (Including those used by lessees under financial leasing agreements and those acquired on account of receivables)

a- Movables

b- Securities

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<sup>5</sup> As amended by the Regulation dated August 15, 2009 and Nr. 27320.

<sup>6</sup> Before the amendment made to the Regulation (OG-22/3/2008-26824): LOANS

a- Loans excluding the risk weights of 0%, 20% and 50%.

- RECEIVABLES FROM FORWARD SALES OF OUR ASSETS

a- Receivables from forward sales of letters of loan other than those covered by the risk weights of 0 % and 20 %

- MISCELLANEOUS RECEIVABLES

a- **(Amended paragraph: OG-10/10/2007-26669)** Miscellaneous receivables<sup>7</sup> excluding those with risk weights of 0 % and 20 %

- INTEREST AND INCOME ACCRUALS AND REDISCOUNTS

a- For accounts subject to a risk weight of 100 %

- OTHER ASSETS

a- Assets other than those subject to the risk weights of 0 % and 20 %

- NON-CASH LOANS AND COMMITMENTS

a- Participation commitments for capital of participations and subsidiaries

b- Payment commitments for checks

c- Loan cards spending limits commitments

ç- Forward purchase commitments for assets subject to a risk weight of 100 %

d- Sales transactions related to bank assets subject to a risk weight of 100 %, for which risks may be reverted to the bank

e- Non-cash loans and commitments not covered by the risk weights of 0 %, 20 % and 50 %

- DERIVATIVE FINANCIAL INSTRUMENTS

a- Those not covered by the risk weights of 0 % and 20 %

b- Total yield swaps and loan default swaps included in trading accounts realized by those not covered by the risk weights of 0 5 and 20 %

- ACCOUNTS FOR WHICH NO RISK WEIGHTS ARE DESIGNATED

**(Additional: OG-22/3/2008-26824) ON-BALANCE SHEET ASSET, NON-CASH LOANS, COMMITMENTS AND DERIVATIVE FINANCIAL INSTRUMENTS WITH A RISK WEIGHT OF 150 %**

-LOANS

a- Sums of installment payments of which residual maturity of credit receivables stem from credit card expenses is between 6 months (excluding this month) up to 12 months

b) **(Additional sub-paragraph: OG-18/06/2011-27986)** Receivables originating from consumer loans except vehicle and housing loans and due maturities of which are up to one year (excluding 12<sup>th</sup> month) to 2 years (including 24<sup>th</sup> month)

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<sup>7</sup> Before the amendment made to the Regulation (OG-10/10/2007-26669): a- Receivables from the forward sale of our assets exclusive of those with the risks of 0% and 20%

**(Additional: OG-22/3/2008-26824) ON-BALANCE SHEET ASSET, NON-CASH LOANS, COMMITMENTS AND DERIVATIVE FINANCIAL INSTRUMENTS WITH A RISK WEIGHT OF 200 %**

**-LOANS**

a- Sums of installment payments of which residual maturity of credit receivables stem from credit card expenses exceeds 12 months

b- **(Additional sub-paragraph: OG-18/06/2011-27986)** Receivables originating from consumer loans except vehicle and housing loans and due maturities of which exceeds 2 years (excluding 24<sup>th</sup> month)

## CONSOLIDATED CAPITAL ADEQUACY ANALYSIS FORM

(AS OF... /... / .....

### I– TIER-I (Abolished clause OG-10/10/2007-26669)<sup>8</sup>

- A) Paid-up capital
- B) Inflation based correction difference concerning paid-up capital
- C) Share issue premiums
- Ç) Share cancellation profits
- D) Legal reserves
- E) Inflation based correction difference concerning legal reserves
- F) Net period profit and previous years' profit
- G) Portion of unattached reserves allocated for potential risks, which is up to 25 per cent of tier-I
- Ğ) Gains of shares of subsidiaries and affiliates and sales of real estate to be supplemented to capital
- H) Portion of debts quasi tier-I, which is up to 15 per cent of tier-I
- I) **(Additional paragraph: OG-10/10/2007-26669)** Minority interests<sup>9</sup>
- İ) Portion of the net period profit and previous years' profit, which cannot be met by legal reserves (-)
- J) Expenses of particular costs (-)
- K) Expenses paid in advance (-)
- L) Non tangible fixed assets (-)
- M) Sum of postponed tax assets, which is in excess of 10 per cent of tier-I
- N) Sum of excess referred to by the Article 56 (3) of the Law
- O) Consolidated surplus

### II– TIER-II (Abolished clause OG-10/10/2007-26669)<sup>10</sup>

- A) General reserves
- B) 45 per cent of value increase in re-valuation of securities
- C) 45 per cent of value increase in re-valuation of real estate
- Ç) Bonus shares of subsidiaries, affiliates and jointly controlled partnerships
- D) Portion of debts similar to primary capital, which is not considered in calculation of tier-I
- E) Debts similar to tier-II
- F) 45 per cent of the value increase funds related to securities available for sale and subsidiaries and affiliates
- G) Inflation based correction differences of capital reserves, profit reserves and previous years' profit and losses (Excluding the inflation based correction difference related to legal reserves)
- H) **(Additional paragraph: OG-10/10/2007-26669)** Minority interests

### III – THIRD GENERATION CAPITAL

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<sup>8</sup> Before the amendment made to the Regulation (OG-22/3/2008-26824): **I-TIER-I** (Including Collective shares)  
<sup>9</sup> Pursuant to the Regulation (OG-01/11/2006-26333), paragraphs following paragraph H were succeeded again according to the amendment made.

<sup>10</sup> Before the amendment made to the Regulation (OG-22/3/2008-26824): **II-TIER-II** (Including Non-Collective shares)

**IV – CAPITAL (Subject to limits envisaged by the regulation: (I + II + III))**

**V – VALUES DEDUCTED FROM CAPITAL**

- A) Partnership interests in those non-consolidated ones of (domestic, abroad) banks and financial institutions,
- B) Sum of partnership interests in (domestic, abroad) banks and banks and financial institutions in which 10 per cent or more of capital is owned, which is in excess of 10 per cent or more of the sum of tier-I and tier-II of the bank,
- C) Partnership interests concerning banks and financial institutions for which own-fund method has been applied to that of which assets and liabilities have not been consolidated
- Ç) Loans extended contrary to the provisions of Articles 50 and 51 of the Law,
- D) Portion of the sum of net book values of banks' real estate, which exceeds fifty per cent of their equities and net book values of those of merchandise and real estate they had to acquire due to their receivables and but could not dispose of them after five years following dates of acquisition as per Article 57 of the Law,
- E) Other accounts as determined by the Board.

**VI – CONSOLIDATED EQUITY (IV – V)**

**VII – SUM AS A BASIS FOR CREDIT RISK**

- A) Those with a risk weight of 0 %
- B) **(Additional paragraph: OG-10/10/2007-26669)** Those with a risk weight of 10 %<sup>11</sup>
- C) Those with a risk weight of 20 %
- Ç) Those with a risk weight of 50 %
- D) Those with a risk weight of 100 %
- E) **(Additional: OG-22/03/2008-26824)** Those with a risk weight of 120 %
- F) **(Additional: OG-22/03/2008-26824)** Those with a risk weight of 200 %

**VIII – SUM AS A BASIS FOR MARKET RISK**

**IX – SUM AS A BASIS FOR OPERATIONAL RISK**

**X –CAPITAL ADEQUACY STANDARD (VI / (VII + VIII + IX) %**

**XI– TIER-II /TIER-I (II / (I)) %**

**XII– QUASI TIER-I DEBTS / TIER-I (II/ (I)) %**

**XIII– QUASI TIER-I AND TIER-II DEBTS AND TIER-II /TIER-I ((HD + HE) / I) %**

**XI – CONTRIBUTIVE CAPITAL / PRINCIPAL CAPITAL (IH/ I) %**

**XII – DEBTS SIMILAR TO PRIMARY CAPITAL / PRINCIPAL CAPITAL (II /(I)) %**

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<sup>11</sup> Pursuant to the Regulation (OG-01/11/2006-26333), paragraphs following paragraph A were succeeded again according to the amendment made.

**XIII – DEBTS SIMILAR TO PRIMARY AND SECONDARY CAPITAL / PRINCIPAL CAPITAL ((IID + IIE) / I) %**

## **SUM AS A BASIS FOR CREDIT RISK**

### **ON-BALANCE SHEET ASSETS, NON-CASH LOANS, COMMITMENTS AND DERIVATIVE FINANCIAL INSTRUMENTS WITH A RISK WEIGHT OF 0 %**

#### **- CASH ASSETS**

- a- Cash position
- b- Effective depot
- c- Funds on the way
- d- Depot of precious metals

#### **- DUE SECURITIES**

- a- Group A securities and their coupons, which are due

#### **- CENTRAL BANK OF THE REPUBLIC OF TURKEY**

#### **- DOMESTIC AND ADROAD BANKS, ABROAD HEAD OFFICES AND BRANCHES**

- a- Those guaranteed by Group A guarantees

#### **- RECEIVABLES FROM THE MONEY MARKETS**

#### **- RECEIVABLES FROM REVERSE REPO TRANSACTIONS**

- a- Those conducted in return for Group A securities

#### **- STATUTORY RESERVES**

#### **- LOANS**

- a- Loans extended to those in Group A
- b- Loans extended in return for Group A securities
- c- Loans from fund allocated pursuant to instructions of competent authorities from the funds established under relevant laws, decrees and communiqués, for which no risks are assumed by intermediary banks
- ç- Those guaranteed by securities issued by banks (excluding investment fund participation certificates)
- d- Those extended to the Türkiye İhracat Kredi Bankası A.Ş.
- e- Those provided from Board designated banks and financial institutions as risk capital for use by parties and subjects as qualitatively determined by contracts, which may be extended upon the permission by the Board

#### **- RECEIVABLES FROM LEASING TRANSACTIONS**

- a- Those included Group A1 or guaranteed by guarantees in Group A

#### **- SECURITIES AVAILABLE FOR SALE**

- a- Group A securities and precious metals

#### **- SECURITIES HELD TO MATURITY**

- a- Group A securities and precious metals

#### **- RECEIVABLES FROM FORWARD SALES OF OUR ASSETS**

- a- Those included in Group A1 or guaranteed by Group A guarantees

- MISCELLANEOUS RECEIVABLES

- a- Those guaranteed by Group A guarantees
- b- Receivables from funds

- INTEREST AND INCOME ACCRUALS AND REDISCOUNTS

- a- for accounts subject to a risk weight of 0 %

- OTHER ASSETS

- a- Office supply inventory
- b- Taxes paid in advance
- c- Receivables from state institutions
- ç- Sum of deferred tax assets not covered by deduction in calculation of equity
- d- Current accounts of branches
- e- Other receivables from those included in Group A1 and those guaranteed by Group A guarantees

- NON-CASH LOANS AND COMMITMENTS

- a- Non cash loans and commitments having Group A guarantees or extended to those in Group A1
- b- Forward purchase commitments of assets subject to a risk weight of 0 %
- c- Sales transactions related to bank assets subject to a risk weight of 0 %, for which risks may be reverted to the bank

- DERIVATIVE FINANCIAL INSTRUMENTS

- a- Derivative financial instruments realized through those included in Group A1 or guaranteed by Group A guarantees
- b- Total yield swaps and loan default swaps in trading accounts realized by those included Group A1

**ON-BALANCE SHEET ASSET, NON-CASH LOANS, COMMITMENTS AND DERIVATIVE FINANCIAL INSTRUMENTS WITH A RISK WEIGHT OF 10 %**

- SECURITIES AVAILABLE FOR SALE

- a- Mortgage-backed securities extended by the banks included in Group B and which have the qualifications determined according to the capital market legislation

- SECURITIES HELD TO MATURITY

- a- Mortgage-backed securities extended by the banks included in Group B and which have the qualifications determined according to the capital market legislation

- INTEREST AND INCOME ACCRUALS AND REDISCOUNTS

- a- For accounts subject to a risk weight of 10%

**ON-BALANCE SHEET ASSET, NON-CASH LOANS, COMMITMENTS AND DERIVATIVE FINANCIAL INSTRUMENTS WITH A RISK WEIGHT OF 20 %**

- CASH VALUES

- a- Purchased checks

- DUE SECURITIES

- a- Due Group B securities and their coupons

- DOMESTIC AND ABROAD BANKS, ABROAD HEAD OFFICES AND BRANCHES

- a- Accounts with those included in Group B
- b- Those guaranteed by Group B guarantees
- c- Abroad head offices and branches

- RECEIVABLES FROM REVERSE REPO TRANSACTIONS

- a- Those conducted in return for securities other than Group A securities

- LOANS

- a- Loans extended to those in Group B
- b- Loans extended in return for Group B securities
- c- Cash loans extended to the capital market intermediary organizations of OECD countries subject to protective supervision and regulations or pursuant to surety or guarantee of these organizations, including risk capital liabilities

- RECEIVABLES FROM LEASING TRANSACTIONS

- a- Those included Group B or guaranteed by guarantees in Group B

- DISPOSABLE SECURITIES

- a- Group B securities and investment fund participation certificates

- SECURITIES HELD TO MATURITY

- a- Group B securities and investment fund participation certificates

- RECEIVABLES FROM FORWARD SALE OF OUR ASSETS

- a- Those included in Group B or guaranteed by Group B guarantees

- MISCELLANEOUS RECEIVABLES

- a- Miscellaneous receivables guaranteed by Group B guarantees
- b- Receivables from the capital market intermediary organizations of OECD countries subject to protective supervision and regulations or miscellaneous receivables guaranteed pursuant to surety or guarantee of these organizations, including risk capital liabilities

- INTEREST AND INCOME ACCRUALS AND REDISCOUNTS

- a- for accounts subject to a risk weight of 20 %

- OTHER ASSETS

- a- Those included in Group B and those guaranteed by Group B guarantees

- NON-CASH LOANS AND COMMITMENTS

- a- Non cash loans and commitments having Group B guarantees or extended to those in Group B
- b- Intermediation commitments for issue of Group B securities
- c- Forward purchase commitments of assets subject to a risk weight of 20 %
- ç- Sales transactions related to bank assets subject to a risk weight of 20 %, for which risks may be reverted to the bank
- d- Bid bonds and performance bonds covered by Provisional Article 1

- DERIVATIVE FINANCIAL INSTRUMENTS

- a- Derivative financial instruments realized through those included in Group B or guaranteed by Group B guarantees
- b- Total yield swaps and loan default swaps in trading accounts realized by those included Group B

**ON-BALANCE SHEET ASSET, NON CASH LOANS, COMMITMENTS AND DERIVATIVE FINANCIAL INSTRUMENTS WITH A RISK WEIGHT OF 50 %**

**- LOANS**

- a- Those extended against mortgage of first degree on real estate used for residential purposes
- b- Cash loans extended against mortgage of first degree on developed land and undeveloped land with title deeds in the municipal territories
- c- 2/3 of cash loans extended against mortgages of degree 2 or 3 on such real estate (provided that the sum of mortgage established by the bank is not in excess of the difference between the sum of the bank's mortgage and vacant mortgage values preceding the bank's mortgage degree and the current market values of real estate)
- d- Loans granted in exchange for receivables insured with export loans insurance guaranteed by banks by assignments or by a loss payee supplementary policy<sup>12</sup>.

**-RECEIVABLES FROM LEASING TRANSACTIONS (Additional sub-paragraph: OG-10/10/2007-26669)**

- a- Those extended against mortgage of first degree on real estate used for residential purposes
- b- Cash loans extended against mortgage of first degree on developed land and undeveloped land with title deeds in the municipal territories
- c- 2/3 of cash loans extended against mortgages of degree 2 or 3 on such real estate (provided that the sum of mortgage established by the bank is not in excess of the difference between the sum of the bank's mortgage and vacant mortgage values preceding the bank's mortgage degree and the current market values of real estate)
- d) **(Additional sub-paragraph: OG-18/06/2011-27986)** Residing-purposed real estates or private –registered land and terrain in municipal borders as well as receivables relating to real estates in the ownership of bank and for which the bank is the lesser and for which the leaseholder has the option to purchase

**- INTEREST AND INCOME ACCRUALS AND REDISCOUNTS (Amended title: OG-10/10/2007-26669) <sup>13</sup>**

- a- For accounts subject to a risk weight of 50 %

**- NON-CASH LOANS AND COMMITMENTS**

- a- Non-cash loans and commitments extended against mortgage of first degree on real estate used for residential purposes
- b- Cash loans and commitments<sup>14</sup> extended against mortgage of first degree on developed land and undeveloped land with title deeds in the municipal territories **(Amended clause: OG-10/10/2007-26669)**
- c- 2/3 of cash loans and commitments<sup>15</sup> extended against mortgages of degree 2 or 3 on such real estate (provided that the sum of mortgage established by the bank is not in excess of the

<sup>12</sup> As amended by the Regulation dated August 15, 2009 and Nr. 27320.

<sup>13</sup> Before the amendment made to the Regulation (OG-10/10/2007-26669): - INTEREST AND YIELD ACCRUALS AND REDISCOUNTS

<sup>14</sup> Before the amendment made to the Regulation (OG-10/10/2007-26669): cash loan

<sup>15</sup> Before the amendment made to the Regulation (OG-10/10/2007-26669): cash loan

difference between the sum of the bank's mortgage and vacant mortgage values preceding the bank's mortgage degree and the current market values of real estate) **(Amended clause: OG-10/10/2007-26669)**

ç- Forward purchase commitments of assets subject to a risk weight of 50 %

d- Sales transactions related to bank assets subject to a risk weight of 50 %, for which risks can be reverted to the bank

e- Letters of loan covered by Provisional Article 1

f- Non-cash loans and commitments granted in exchange for receivables insured with export loans insurance guaranteed by banks by assignments or by a loss payee supplementary policy<sup>16</sup>.

## **ON-BALANCE SHEET ASSET, NON-CASH LOANS, COMMITMENTS AND DERIVATIVE FINANCIAL INSTRUMENTS WITH A RISK WEIGHT OF 100 %**

### **- DUE SECURITIES**

a- Due securities and coupons other than securities of Group A and Group B

### **- DOMESTIC AND ABROAD BANKS, HEAD OFFICES AND BRANCHES**

a- Holdings which are placed or blocked with the banks of OECD countries and multilateral banks and financial organizations as guarantees, which are not freely disposed by the banks

b- Abroad banks not covered by the risk weights of 0 % and 20 %

### **(Amended: OG-22/3/2008-26824)- LOANS<sup>17</sup>**

a- Loans not covered by the risk weights of 0 %, 20 % and 50 %

### **RECEIVABLES FROM LEASING TRANSACTIONS (Additional sub-clause: OG-10/10/2007-26669)**

a- Excluding the risk weights of 0%, 20% and 50%

- RECEIVABLES TO BE LIQUIDATED (NET) (Excluding fund based loans allocated upon instructions of competent authorities from the funds established under laws, decrees and communiqués, for which risks are not assumed by the intermediary banks)

- SUBSIDIARIES, AFFILIATES AND JOINTLY CONTROLLED PARTNERSHIPS (NET) (All the subsidiaries, affiliates and jointly controlled partnerships other than capital allowances)

### **- DISPOSABLE SECURITIES**

a- Disposable securities excluding those under the risk weights of 0 % and 20 %

### **- SECURITIES HELD TO MATURITY**

a- securities held to maturity excluding those covered by the risk weights of 0 % and 20 %

- TANGIBLE FIXED ASSETS (NET) (Including those used by lessees under financial leasing agreements and those acquired on account of receivables)

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<sup>16</sup> As amended by the Regulation dated August 15, 2009 and Nr. 27320.

<sup>17</sup> Before the amendment made to the Regulation (OG-22/3/2008-26824): LOANS

a- Loans excluding the risk weights of 0%, 20% and 50%.

- a- Movables
- b- Securities

- RECEIVABLES FROM FORWARD SALES OF OUR ASSETS

- a- Receivables from forward sales of letters of loan other than those covered by the risk weights of 0 % and 20 %

- MISCELLANEOUS RECEIVABLES

- a- **(Amended paragraph: OG-10/10/2007-26669)** Miscellaneous receivables<sup>18</sup> excluding those with risk weights of 0 % and 20 %

- INTEREST AND INCOME ACCRUALS AND REDISCOUNTS

- a- For accounts subject to a risk weight of 100 %

- OTHER ASSETS

- a- Assets other than those subject to the risk weights of 0 % and 20 %

- NON-CASH LOANS AND COMMITMENTS

- a- Participation commitments for capital of participations and subsidiaries

- b- Payment commitments for checks

- c- Loan cards spending limits commitments

- ç- Forward purchase commitments for assets subject to a risk weight of 100 %

- d- Sales transactions related to bank assets subject to a risk weight of 100 %, for which risks may be reverted to the bank

- e- Non-cash loans and commitments not covered by the risk weights of 0 %, 20 % and 50 %

- DERIVATIVE FINANCIAL INSTRUMENTS

- a- Those not covered by the risk weights of 0 % and 20 %

- b- Total yield swaps and loan default swaps included in trading accounts realized by those not covered by the risk weights of 0 5 and 20 %

- ACCOUNTS FOR WHICH NO RISK WEIGHTS ARE DESIGNATED

**(Additional: OG-22/3/2008-26824) ON-BALANCE SHEET ASSET, NON-CASH LOANS, COMMITMENTS AND DERIVATIVE FINANCIAL INSTRUMENTS WITH A RISK WEIGHT OF 150 %**

-LOANS

- a- Sums of installment payments of which residual maturity of credit receivables stem from credit card expenses is between 6 months (excluding this month) up to 12 months

- b) **(Additional sub-paragraph: OG-18/06/2011-27986)** Receivables originating from consumer loans except vehicle and housing loans and due maturities of which are up to one year (excluding 12<sup>th</sup> month) to 2 years (including 24<sup>th</sup> month)

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<sup>18</sup> Before the amendment made to the Regulation (OG-10/10/2007-26669): a- Receivables from the forward sale of our assets exclusive of those with the risks of 0% and 20%

**(Additional: OG-22/3/2008-26824) ON-BALANCE SHEET ASSET, NON-CASH LOANS, COMMITMENTS AND DERIVATIVE FINANCIAL INSTRUMENTS WITH A RISK WEIGHT OF 200 %**

**-LOANS**

a- Sums of installment payments of which residual maturity of credit receivables stem from credit card expenses exceeds 12 months

b- **(Additional sub-paragraph: OG-18/06/2011-27986)** Receivables originating from consumer loans except vehicle and housing loans and due maturities of which exceeds 2 years (excluding 24<sup>th</sup> month)

**TABLE OF MATURITY OF LADDER**  
**XXX BANK**  
 AS OF .../.../....  
**Interest Rates Risk / General Market Risk**

**CURRENCY:** .....  
 (TRY Thousand)

| TIME INTERVALS                                      | TIME INTERVAL I |            |            |             | TIME INTERVAL II |          |          | TIME INTERVAL III |          |           |            |            |          |
|---|-----------------|------------|------------|-------------|------------------|----------|----------|-------------------|----------|-----------|------------|------------|----------|
|   | 1 MONTH         | 1-3 MONTHS | 3-6 MONTHS | 6-12 MONTHS | 1-2 YEAR         | 2-3 YEAR | 3-4 YEAR | 4-5 YEAR          | 5-7 YEAR | 7-10 YEAR | 10-15 YEAR | 15-20 YEAR | 20+ YEAR |
| <b>POSITIONS</b>                                    |                 |            |            |             |                  |          |          |                   |          |           |            |            |          |
| 1-  |                 |            |            |             |                  |          |          |                   |          |           |            |            |          |
| 2-  |                 |            |            |             |                  |          |          |                   |          |           |            |            |          |
| 3-  |                 |            |            |             |                  |          |          |                   |          |           |            |            |          |
| 4-  |                 |            |            |             |                  |          |          |                   |          |           |            |            |          |
| :   |                 |            |            |             |                  |          |          |                   |          |           |            |            |          |
| <b>RISK WEIGHTS</b>                                 | 0               | 0,002      | 0,004      | 0,007       | 0,0125           | 0,0175   | 0,0225   | 0,0275            | 0,0325   | 0,0375    | 0,0450     | 0,0525     | 0,06     |
| <b>POSITION X RISK WEIGHT</b>                       |                 |            |            |             |                  |          |          |                   |          |           |            |            |          |
| 1-  |                 |            |            |             |                  |          |          |                   |          |           |            |            |          |
| 2-  |                 |            |            |             |                  |          |          |                   |          |           |            |            |          |
| 3-  |                 |            |            |             |                  |          |          |                   |          |           |            |            |          |
| 4-  |                 |            |            |             |                  |          |          |                   |          |           |            |            |          |
| :   |                 |            |            |             |                  |          |          |                   |          |           |            |            |          |
| Total long positions (a)                            |                 |            |            |             |                  |          |          |                   |          |           |            |            |          |
| Total short positions (b)                           |                 |            |            |             |                  |          |          |                   |          |           |            |            |          |
| Smaller Position by Absolute Value (c)              |                 |            |            |             |                  |          |          |                   |          |           |            |            |          |
| <b>VERTICAL CAPITAL REQUIREMENT (d) =(c X 0,10)</b> |                 |            |            |             |                  |          |          |                   |          |           |            |            |          |
| Net Positions for Maturity Tranche (e) = (a-b)      |                 |            |            |             |                  |          |          |                   |          |           |            |            |          |
| <b>HORIZONTAL CAPITAL REQUIREMENT-I</b>             |                 |            |            |             |                  |          |          |                   |          |           |            |            |          |
| Net Remaining Positions                             |                 |            |            |             |                  |          |          |                   |          |           |            |            |          |
| <b>HORIZONTAL CAPITAL REQUIREMENT-II</b>            |                 |            |            |             |                  |          |          |                   |          |           |            |            |          |
| Net Remaining Positions                             |                 |            |            |             |                  |          |          |                   |          |           |            |            |          |
| <b>HORIZONTAL CAPITAL REQUIREMENT -III</b>          |                 |            |            |             |                  |          |          |                   |          |           |            |            |          |
| <b>TOTAL CAPITAL LIABILITY</b>                      |                 |            |            |             |                  |          |          |                   |          |           |            |            |          |