



ARAP TRK BANKASI ANONİM ŐİRKETİ
Unconsolidated Financial Statements
As of and for the Period Ended
30 September 2012

*(Convenient Translation of Financial Statements and Related
Disclosures and Footnotes Originally Issued in Turkish)*

With Independent Auditor's Review Report Thereon

Akis Bađımsız Denetim ve Serbest
Muhasebeci Mali MŐavirlik Anonim Őirketi
2 November 2012

*This report contains 1 page of independent auditor's
review report and 58 pages of financial statements
including footnotes.*

- I. Independent Auditor's Review Report
- II. Publicly Announced Unconsolidated Financial Report



**Akis Bağımsız Denetim ve Serbest
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**Convenient Translation of the Independent Auditors' Review Report
Originally Prepared and Issued in Turkish (See Note 1 in Third Section)**

To the Board of Directors of Arap Türk Bankası Anonim Şirketi:

We have reviewed the unconsolidated balance sheet of Arap Türk Bankası Anonim Şirketi ("the Bank") as of 30 September 2012 and the related unconsolidated statement of income, unconsolidated changes in shareholders' equity and unconsolidated statement of cash flow for the nine-months period then ended. These financial statements are the responsibility of the Bank's management. Our responsibility, as independent auditors, is to issue a report on these financial statements based on our review.

We conducted our review in accordance with the regulations related with the Accounting and Recording Rules and Independent Auditing Standards of the (Turkish) Banking Law No 5411. These regulations require that we plan and perform the review to obtain reasonable assurance as to whether the financial statements are free of material misstatement. A review is limited primarily to inquiries of the personnel of the Bank and analytical procedures applied to financial data and thus provide less assurance than an audit. We have not performed an audit, and accordingly, we do not express an audit opinion.

As of the balance sheet date, the accompanying financial statements include a general free reserve amounting to TL 5.000 thousands provided by the bank management considering the adverse circumstances which may arise from any changes in economy or market conditions, and full amount of such provision had been recognised as expense in the previous period.

Based on our review, except the effect on the unconsolidated financial statements of the matter described in the third paragraph above, nothing has come to our attention that causes us to believe that the accompanying financial statements do not present fairly the financial position of Arap Türk Bankası Anonim Şirketi as of 30 September 2012, and of the results of its operations and its cash flows for the nine-months period then ended in accordance with the accounting principles and standards that are based on the current regulations described in Article 37 of the (Turkish) Banking Law No 5411; and other communiqués, disclosures and directives announced by the Banking Regulation and Supervision Agency ("BRSA").

İstanbul
2 November 2012

Akis Bağımsız Denetim ve Serbest
Muhasebeci Mali Müşavirlik
Anonim Şirketi

Murat Alsan
Engagement Partner

Additional paragraph for convenient translation to English:

As explained in Section 3.1, the accompanying unconsolidated financial statements are not intended to present the financial position and results of operations in accordance with the accounting principles and practices generally accepted in countries and jurisdictions other than Turkey.

ARAP TÜRK BANKASI A.Ş. UNCONSOLIDATED INTERIM FINANCIAL REPORT AS OF AND FOR THE NINE-MONTH PERIOD ENDED 30 SEPTEMBER 2012

Address of the Bank's Headquarters : Valikonağı Caddesi No:10, 34367 – ŞİŞLİ/İSTANBUL
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Website of the Bank : <http://www.atbank.com.tr>
E-mail address of the Bank : webmaster@atbank.com.tr

The unconsolidated interim financial report as of and for the nine-month period ended 30 September 2012 prepared in accordance with the communiqué of “Financial Statements and Related Disclosures and Notes to be Announced to Public by Banks” as regulated by Banking Regulation and Supervision Agency, is comprised of the following sections:

- GENERAL INFORMATION ABOUT THE BANK
- UNCONSOLIDATED INTERIM FINANCIAL STATEMENTS OF THE BANK
- EXPLANATIONS ON ACCOUNTING POLICIES APPLIED IN THE RELATED PERIOD
- INFORMATION RELATED TO FINANCIAL POSITION OF THE BANK
- DISCLOSURES AND FOOTNOTES RELATED TO UNCONSOLIDATED INTERIM FINANCIAL STATEMENTS
- OTHER DISCLOSURES
- INDEPENDENT AUDITOR’S REVIEW REPORT

The accompanying unconsolidated interim financial statements and related disclosures and footnotes that were subject to limited review, are prepared in accordance with the “Regulation on Accounting Applications for Banks and Safeguarding of Documents”, Turkish Accounting Standards, Turkish Financial Reporting Standards related appendices and interpretations on these. Unless stated otherwise, the accompanying unconsolidated interim financial statements are presented in thousands of Turkish Lira (TL) and have been subject to limited review.


Osman Arslan
Chairman of the Board
of Directors


Hasan Kimya Bolat
Member of The Board
of Directors and Head
of The Audit Committee


Ömer Muzafer Baktır
Member of The Board
of Directors and The
Audit Committee


Abdurauf İbrahim Şneba
Member of The Board
of Directors and The
Audit Committee


Sadık K. S. Abuhallala
General Manager


Salih Hatipoğlu
Assistant General
Manager Responsible For
Financial Reporting


Feyzullah Küpeli
Manager

Contact information of the personnel for addressing questions regarding this financial report:

Name / Title: Feyzullah Küpeli / Manager

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General Information

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SECTION ONE**GENERAL INFORMATION ABOUT THE BANK****I. Bank's date of establishment, beginning statute, its history including changes on its statute**

Arap Türk Bankası Anonim Şirketi ("the Bank") has been established on 18 July 1976 as a joint stock entity in accordance with an agreement signed between the Republic of Turkey and the Libyan Arab Republic. The Bank is managed in conformity with the Articles of Association published in Official Gazette on 18 July 1976 and also as per the "Agreement for the Establishment of a Joint Bank between the Libyan Arab Republic and the Republic of Turkey" dated 11 August 1975. The duration of the Bank is 50 years from the commencement of the Agreement. This period shall be renewable automatically unless agreed otherwise by an Extraordinary General Meeting held at least one year prior to expiration.

In accordance with the Articles of Association, the Board of Directors shall elect a Chairman among its Turkish members and a Deputy Chairman among its Arab members. The General Manager shall always be nominated by the Arab Shareholders assigned by the Board.

II. Bank's share capital structure, shareholders directly or indirectly, alone or together holding the management and control of the bank, related changes within the year and information about bank's group

The Bank is in a foreign bank status incorporated in Turkey. The main shareholder is Libyan Foreign Bank incorporated in Libya, the other shareholders are Türkiye İş Bankası A.Ş., and T.C. Ziraat Bankası A.Ş. The main shareholder Libyan Foreign Bank has financial investments in various countries.

As a result of the developments in Libya, the fulfillment of the requirements of UNSC decisions no. 1970 and 1973, previously taken within the framework of the Council of Ministers no. 2011/2001 dated 21 June 2011, as sanctioning the Bank's controlling shareholder Libyan Foreign Bank, has been ceased to be effective, with the decision of Council of Ministers, no. 2012/2727 dated 1 February 2012.

In parallel with these developments, as per the decision of the SDIF dated 1 March 2012 and numbered 77, usage of the shareholder rights of Libyan Foreign Bank, the majority shareholder residing in Libya, having 62.37% share in Arap Türk Bank A.Ş., by the SDIF has ceased as at 15 March 2012 following to the General Assembly Meeting of Arap Türk Bank A.Ş. about the 2011 operating period.

III. Information about the Bank's chairman and members of board of directors, members of audit committee, general manager and assistant general managers and their qualifications, related changes within the year and their shares at the Bank

Board Members and Auditors

Name	Job Title-Description
Osman Arslan	Chairman of the Board of the Directors
Ben Issa A. Hudanah	Deputy Chairman of the Board of the Directors
Sadek K.S. Abu Hallala	Member of the Board of Directors and General Manager
Hasan Kimya Bolat	Member of the Board of Directors and Chairman of Audit Committee
Ömer Muzaffer Baktır	Member of the Board of Directors and Audit Committee
Abdurauuf İbrahim Shneba	Member of the Board of Directors and Audit Committee
Muzaffer Armağan Saraçoğlu (*)	Member of the Board of Directors
Abdulfatah A. Enaami	Member of the Board of Directors
Esam Mustafa I. Elrayas (*)	Member of the Board of Directors
Volkan Kublay	Auditor
Dr.Ertan Altıkulaç	Auditor

(*) Elected as a Member of the Board of Directors in the extraordinary general assembly as of 28 September 2012

General Manager and Deputies

Name	Job Title – Description
Sadek K.S. Abuhallala	Member of the Board of Directors and General Manager
Salih Hatipoğlu	Assistant General Manager - Financial Management and Strategic Planning Division
Özgür Erker	Assistant General Manager - Treasury and Financial Institutions Division
M.Nageb Hassan Mugber	Assistant General Manager – Credits Division
Giuma Masaud Salem Kordi	Assistant General Manager – Information Technologies and Operations Division

Members of the board, auditors and top level managers do not possess any share in the Bank.

IV. Information on people and entities who have qualified share in the Bank

Name Surname/Entity Title	Share Amount	Share Percentage %	Paid-in Capital	Unpaid Capital
Libyan Foreign Bank	149,687	62.37	149,687	-
T. İş Bankası A.Ş.	49,382	20.58	49,382	-
T.C. Ziraat Bankası A.Ş.	37,036	15.43	37,036	-

V. Information about the services and nature of activities of the Bank

The Bank was incorporated to mediate commercial activities between Turkey and North African countries. The Bank is authorized to gather deposits and operates in corporate banking areas. The Bank has seven branches; three in İstanbul, one in Ankara, one in Kayseri, one in Konya and one in Gaziantep and has share participations in a subsidiary operating in financial leasing business.

VI. Differences between the communique on preparation of consolidated financial statements of banks and Turkish Accounting Standards and short explanation about the institutions subject to full or proportional consolidation and institutions which are deducted from equity or not included in these three methods

The Bank's subsidiary Arap Türk Finansal Kiralama Anonim Şirketi is included in the scope of full consolidation method.

Due to differences between the Communiqué on Preparation of Consolidated Financial Statements of Banks and Turkish Account Standards, there is no available subsidiary or associate different consolidation method applied.

There are not any investment amount on banks and financial institutions, with shareholding more than 10% and deducted from capital.

VII. The existing or potential, actual or legal obstacles on the transfer of shareholder's equity between the Bank and its subsidiaries or the reimbursement of liabilities

Immediately transfer of the shareholder's equity between the Bank and its subsidiary is not available. Dividend distribution from shareholders equity is done according to related regulations.

There are no existing or potential, actual or legal obstacle to the reimbursement of liabilities between the Bank and its subsidiary. The Bank charge or pay cost of the services according to the service agreements done between the Bank and its subsidiary.

SECTION TWO
FINANCIAL STATEMENTS

- I. Unconsolidated Balance Sheet (Statement of Financial Position)
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- VI. Statement of Unconsolidated Cash Flows

Arap Türk Bankası Anonim Şirketi
Unconsolidated Balance Sheet (Statement of Financial Position)
As of 30 September 2012

(Thousands of Turkish Lira)

ASSETS	Footnotes (5-I)	Reviewed			Audited			
		CURRENT PERIOD (30/09/2012)			PRIOR PERIOD (31/12/2011)			
		TL	FC	TOTAL	TL	FC	TOTAL	
I.	CASH AND BALANCES WITH THE CENTRAL BANK OF TURKEY	(1)	17,061	179,625	196,686	24,021	215,746	239,767
II.	FINANCIAL ASSETS AT FAIR VALUE THROUGH PROFIT OR LOSS	(2)	93,166	33,788	126,954	129,906	27,714	157,620
2.1	Financial assets held for trading		93,166	33,788	126,954	129,906	27,714	157,620
2.1.1	Public sector debt securities		91,837	-	91,837	113,541	-	113,541
2.1.2	Securities representing a share in capital		-	-	-	-	-	-
2.1.3	Derivatives held for trading		-	-	-	-	-	-
2.1.4	Other marketable securities		1,329	33,788	35,117	16,365	27,714	44,079
2.2	Financial assets designated at fair value through profit or loss		-	-	-	-	-	-
2.2.1	Public sector debt securities		-	-	-	-	-	-
2.2.2	Equity securities		-	-	-	-	-	-
2.2.3	Loans granted		-	-	-	-	-	-
2.2.4	Other marketable securities		-	-	-	-	-	-
III.	BANKS	(3)	70,194	682,238	752,432	45,092	1,222,865	1,267,957
IV.	MONEY MARKET PLACEMENTS		237,161	-	237,161	192,299	-	192,299
4.1	Interbank money market placements		-	-	-	-	-	-
4.2	Istanbul Stock Exchange money market placements		-	-	-	-	-	-
4.3	Receivables from reverse repurchase agreements		237,161	-	237,161	192,299	-	192,299
V.	FINANCIAL ASSETS AVAILABLE FOR SALE (Net)	(4)	175	721	896	168	1,072	1,240
5.1	Securities representing a share in capital		175	721	896	168	1,072	1,240
5.2	Public sector debt securities		-	-	-	-	-	-
5.3	Other marketable securities		-	-	-	-	-	-
VI.	LOANS AND RECEIVABLES	(5)	273,002	295,678	568,680	386,518	491,928	878,446
6.1	Loans and Receivables		273,002	295,678	568,680	386,518	491,928	878,446
6.1.1	Loans granted to the Bank's risk group		-	23,986	23,986	-	208,789	208,789
6.1.2	Public sector debt securities		-	-	-	-	-	-
6.1.3	Other		273,002	271,692	544,694	386,518	283,139	669,657
6.2	Loans under follow-up		8,211	-	8,211	5,952	-	5,952
6.3	Specific provisions (-)		8,211	-	8,211	5,952	-	5,952
VII.	FACTORING RECEIVABLES		-	-	-	-	-	-
VIII.	INVESTMENTS HELD TO MATURITY (Net)	(6)	72,194	116,900	189,094	62,662	137,208	199,870
8.1	Public sector debt securities		72,194	81,595	153,789	40,200	88,181	128,381
8.2	Other marketable securities		-	35,305	35,305	22,462	49,027	71,489
IX.	INVESTMENTS IN ASSOCIATES (Net)	(7)	-	-	-	-	-	-
9.1	Consolidated by equity method		-	-	-	-	-	-
9.2	Unconsolidated associates		-	-	-	-	-	-
9.2.1	Financial investments in associates		-	-	-	-	-	-
9.2.2	Non-financial investments in associates		-	-	-	-	-	-
X.	INVESTMENTS IN SUBSIDIARIES (Net)	(8)	40,452	-	40,452	38,452	-	38,452
10.1	Financial subsidiaries		40,452	-	40,452	38,452	-	38,452
10.2	Non-financial subsidiaries		-	-	-	-	-	-
XI.	INVESTMENTS IN JOINT- VENTURES (Net)	(9)	-	-	-	-	-	-
11.1	Consolidated by equity method		-	-	-	-	-	-
11.2	Unconsolidated joint ventures		-	-	-	-	-	-
11.2.1	Financial investments in joint ventures		-	-	-	-	-	-
11.2.2	Non-financial investments in joint ventures		-	-	-	-	-	-
XII.	LEASE RECEIVABLES (Net)	(10)	-	-	-	-	-	-
12.1	Finance lease receivables		-	-	-	-	-	-
12.2	Operational leasing receivables		-	-	-	-	-	-
12.3	Others		-	-	-	-	-	-
12.4	Unearned Revenue (-)		-	-	-	-	-	-
XIII.	DERIVATIVE FINANCIAL ASSETS HELD FOR HEDGING	(11)	-	-	-	-	-	-
13.1	Fair value hedges		-	-	-	-	-	-
13.2	Cash flow hedges		-	-	-	-	-	-
13.3	Hedges for investments made in foreign countries		-	-	-	-	-	-
XIV.	TANGIBLE ASSETS (Net)		21,618	-	21,618	22,925	-	22,925
XV.	INTANGIBLE ASSETS (Net)		1,996	-	1,996	2,162	-	2,162
15.1	Goodwill		-	-	-	-	-	-
15.2	Other		1,996	-	1,996	2,162	-	2,162
XVI.	INVESTMENT PROPERTY (Net)	(12)	-	-	-	-	-	-
XVII.	TAX ASSET	(13)	2,891	-	2,891	2,116	-	2,116
17.1	Current tax asset		-	-	-	-	-	-
17.2	Deferred tax asset		2,891	-	2,891	2,116	-	2,116
XVIII.	ASSET HELD FOR SALE AND ASSETS OF DISCONTINUED OPERATIONS (Net)	(14)	292	-	292	308	-	308
18.1	Held for sale purpose		292	-	292	308	-	308
18.2	Held from discontinued operations		-	-	-	-	-	-
XIX.	OTHER ASSETS	(15)	4,860	3,079	7,939	-	-	-
	TOTAL ASSETS		835,062	1,312,029	2,147,091	2,116,601	2,116,601	2,116,601

The accompanying notes are an integral part of these unconsolidated financial statements.

AKİS
BAĞIMSIZ DENETİM VE
SERBEST MÜHÜRLEME VE
MALİ MÜŞAVİRLİK A.Ş.

Arap Türk Bankası Anonim Şirketi
Unconsolidated Balance Sheet (Statement of Financial Position)
As of 30 September 2012

(Thousands of Turkish Lira)

LIABILITIES AND SHAREHOLDERS' EQUITY		Footnotes	Reviewed			Audited		
			CURRENT PERIOD			PRIOR PERIOD		
			(30/09/2012)			(31/12/2011)		
		(5-II)	TL	FC	Total	TL	FC	Total
I.	DEPOSITS	(1)	188,277	444,999	633,276	244,116	1,702,107	1,946,223
I.1	Deposits held by the Bank's risk group		171,445	210,465	381,910	163,849	1,195,394	1,359,243
I.2	Others		16,932	234,534	251,466	80,267	506,713	586,980
II.	DERIVATIVE FINANCIAL LIABILITIES HELD FOR TRADING	(2)	4,068	-	4,068	-	-	-
III.	FUNDS BORROWED	(3)	1,439	1,064,728	1,066,167	1,919	462,968	464,887
IV.	INTERBANK MONEY MARKET		-	-	-	204,436	-	204,436
4.1	Interbank money market payables		-	-	-	-	-	-
4.2	Istanbul Stock Exchange money market payables		-	-	-	-	-	-
4.3	Funds provided and/or repurchase agreements		-	-	-	204,436	-	204,436
V.	MARKETABLE SECURITIES ISSUED (Net)		-	-	-	-	-	-
5.1	Bills		-	-	-	-	-	-
5.2	Asset backed securities		-	-	-	-	-	-
5.3	Bonds		-	-	-	-	-	-
VI.	FUNDS		-	-	-	-	-	-
6.1	Borrower funds		-	-	-	-	-	-
6.2	Other		-	-	-	-	-	-
VII.	MISCELLANEOUS PAYABLES		560	2,324	2,884	361	2,070	2,431
VIII.	OTHER EXTERNAL RESOURCES	(5)	3,124	3,774	6,898	8,518	1,046	12,564
IX.	FACTORING PAYABLES		-	-	-	-	-	-
X.	LEASING TRANSACTIONS PAYABLES	(3)	-	-	-	-	-	-
10.1	Finance leasing payables		-	-	-	-	-	-
10.2	Operational leasing payables		-	-	-	-	-	-
10.3	Other		-	-	-	-	-	-
10.4	Deferred finance leasing expenses (-)		-	-	-	-	-	-
XI.	DERIVATIVE FINANCIAL LIABILITIES HELD FOR HEDGING	(6)	-	-	-	-	-	-
11.1	Fair value hedges		-	-	-	-	-	-
11.2	Cash flow hedges		-	-	-	-	-	-
11.3	Hedges for investments made in foreign countries		-	-	-	-	-	-
XII.	PROVISIONS	(7)	22,343	270	22,613	22,541	235	22,776
12.1	General provisions		9,309	-	9,309	9,985	-	9,985
12.2	Restructuring reserves		-	-	-	-	-	-
12.3	Reserves for employee benefit		7,488	-	7,488	6,528	-	6,528
12.4	Insurance technical reserves (Net)		-	-	-	-	-	-
12.5	Other provisions		5,546	270	5,816	5,728	235	5,963
XIII.	TAX LIABILITY	(8)	4,635	-	4,635	5,292	-	5,292
13.1	Current tax liability		4,635	-	4,635	5,292	-	5,292
13.2	Deferred tax liability		-	-	-	-	-	-
XIV.	LIABILITIES FOR ASSETS HELD FOR RESALE AND ASSETS OF DISCONTINUED OPERATIONS		-	-	-	-	-	-
14.1	Held for sale purpose		-	-	-	-	-	-
14.2	Held from discontinued operations		-	-	-	-	-	-
XV.	SUBORDINATED LOANS		-	-	-	-	-	-
XVI.	SHAREHOLDERS' EQUITY	(9)	406,450	-	406,450	253,977	-	253,977
16.1	Paid-in capital		240,000	-	240,000	240,000	-	240,000
16.2	Supplementary capital		9,096	-	9,096	9,096	-	9,096
16.2.1	Share premium		-	-	-	-	-	-
16.2.2	Share cancellation profits		-	-	-	-	-	-
16.2.3	Securities Value Increase Fund		-	-	-	-	-	-
16.2.4	Revaluation surplus on tangible assets		-	-	-	-	-	-
16.2.5	Revaluation surplus on intangible assets		-	-	-	-	-	-
16.2.6	Revaluation surplus on investment property		-	-	-	-	-	-
16.2.7	Bonus shares of associates, subsidiaries and joint-ventures		-	-	-	-	-	-
16.2.8	Hedging reserves (effective portion)		-	-	-	-	-	-
16.2.9	Revaluation surplus on assets held for sale and assets of discontinued operations		-	-	-	-	-	-
16.2.10	Other capital reserves		9,096	-	9,096	9,096	-	9,096
16.3	Profit reserves		6,214	-	6,214	3,841	-	3,841
16.3.1	Legal reserves		6,214	-	6,214	3,841	-	3,841
16.3.2	Statute reserves		-	-	-	-	-	-
16.3.3	Extraordinary reserves		-	-	-	-	-	-
16.3.4	Other profit reserves		-	-	-	-	-	-
16.4	Profit or loss		151,140	-	151,140	101,040	-	101,040
16.4.1	Prior years income/loss		58,667	-	58,667	52,945	-	52,945
16.4.2	Current year income/loss		52,473	-	52,473	48,095	-	48,095
	TOTAL LIABILITIES		630,996	1,516,995	2,147,991	841,160	2,171,426	3,012,586

AKİS
BAĞIMSIZ DENETİM VE
SERBEST MÜHÜRLEME
MALİ MÜŞAVİRLİK A.Ş.

Arap Türk Bankası Anonim Şirketi
Unconsolidated Off Balance Sheet Commitments
As of 30 September 2012

(Thousands of Turkish Lira)

	Footnotes (S-III)	Reviewed			Audited		
		CURRENT PERIOD (30/09/2012)			PRIOR PERIOD (31/12/2011)		
		TL	FC	TOTAL	TL	FC	TOTAL
A.	OFF BALANCE SHEET COMMITMENTS	293,298	1,601,084	1,894,382	75,558	1,469,091	1,544,649
I.	GUARANTEES AND WARRANTIES	141,275	1,461,750	1,603,025	70,335	1,469,091	1,539,426
1.1	Letters of guarantee	137,075	1,111,805	1,248,880	70,335	1,243,537	1,313,872
1.1.1	Guarantees subject to State Tender Law	21,159	101	21,260	21,395	109	21,504
1.1.2	Guarantees given for foreign trade operations	7,815	1,086,146	1,093,961	365	1,225,516	1,225,881
1.1.3	Other letters of guarantee	108,101	25,558	133,659	48,575	17,912	66,487
1.2	Bank acceptances	4,200	56,529	60,729	-	13,346	13,346
1.2.1	Import letter of acceptance	-	-	-	-	-	-
1.2.2	Other bank acceptances	4,200	56,529	60,729	-	13,346	13,346
1.3	Letters of credit	-	293,416	293,416	-	212,208	212,208
1.3.1	Documentary letters of credit	-	-	-	-	-	-
1.3.2	Other letters of credit	-	293,416	293,416	-	212,208	212,208
1.4	Refinancing given as guarantee	-	-	-	-	-	-
1.5	Endorsements	-	-	-	-	-	-
1.5.1	Endorsements to the Central Bank of Turkey	-	-	-	-	-	-
1.5.2	Other endorsements	-	-	-	-	-	-
1.6	Securities issue purchase guarantee	-	-	-	-	-	-
1.7	Factoring guarantees	-	-	-	-	-	-
1.8	Other guarantees	-	-	-	-	-	-
1.9	Other warranties	-	-	-	-	-	-
II.	COMMITMENTS	5,843	-	5,843	5,223	-	5,223
2.1	Irrevocable commitments	5,843	-	5,843	5,223	-	5,223
2.1.1	Asset purchase and sales commitments	-	-	-	-	-	-
2.1.2	Deposit purchase and sales commitments	-	-	-	-	-	-
2.1.3	Share capital commitment to associates and subsidiaries	-	-	-	-	-	-
2.1.4	Loan granting commitments	-	-	-	-	-	-
2.1.5	Securities issue brokerage commitments	-	-	-	-	-	-
2.1.6	Commitments for reserve deposit requirements	-	-	-	-	-	-
2.1.7	Payment commitments for checks	5,843	-	5,843	5,223	-	5,223
2.1.8	Tax and fund liabilities from export commitments	-	-	-	-	-	-
2.1.9	Commitments for credit card expenditure limits	-	-	-	-	-	-
2.1.10	Commitments for credit cards and banking services prenotes	-	-	-	-	-	-
2.1.11	Receivables from short sale commitments	-	-	-	-	-	-
2.1.12	Payables for short sale commitments	-	-	-	-	-	-
2.1.13	Other irrevocable commitments	-	-	-	-	-	-
2.2	Revocable commitments	-	-	-	-	-	-
2.2.1	Revocable loan granting commitments	-	-	-	-	-	-
2.2.2	Other revocable commitments	-	-	-	-	-	-
III.	DERIVATIVE FINANCIAL INSTRUMENTS	146,180	139,334	285,514	-	-	-
3.1	Derivative financial instruments held for hedging	-	-	-	-	-	-
3.1.1	Fair value hedges	-	-	-	-	-	-
3.1.2	Cash flow hedges	-	-	-	-	-	-
3.1.3	Hedges for investments made in foreign countries	-	-	-	-	-	-
3.2	Trading transactions	146,180	139,334	285,514	-	-	-
3.2.1	Forward foreign currency buy/sell transactions	-	-	-	-	-	-
3.2.1.1	Forward foreign currency transactions-buy	-	-	-	-	-	-
3.2.1.2	Forward foreign currency transactions-sell	-	-	-	-	-	-
3.2.2	Swap transactions related to foreign currency and interest rates	146,180	139,334	285,514	-	-	-
3.2.2.1	Foreign currency swap-buy	-	-	-	-	-	-
3.2.2.2	Foreign currency swap-sell	146,180	-	146,180	-	-	-
3.2.2.3	Interest rate swaps-buy	-	-	-	-	-	-
3.2.2.4	Interest rate swaps-sell	-	-	-	-	-	-
3.2.3	Foreign currency, interest rate and security options	-	-	-	-	-	-
3.2.3.1	Foreign currency options-buy	-	-	-	-	-	-
3.2.3.2	Foreign currency options-sell	-	-	-	-	-	-
3.2.3.3	Interest rate options-buy	-	-	-	-	-	-
3.2.3.4	Interest rate options-sell	-	-	-	-	-	-
3.2.3.5	Securities options-buy	-	-	-	-	-	-
3.2.3.6	Securities options-sell	-	-	-	-	-	-
3.2.4	Foreign currency futures	-	-	-	-	-	-
3.2.4.1	Foreign currency futures-buy	-	-	-	-	-	-
3.2.4.2	Foreign currency futures-sell	-	-	-	-	-	-
3.2.5	Interest rate futures	-	-	-	-	-	-
3.2.5.1	Interest rate futures-buy	-	-	-	-	-	-
3.2.5.2	Interest rate futures-sell	-	-	-	-	-	-
3.2.6	Other	-	-	-	-	-	-
B.	CUSTODY AND PLEDGED SECURITIES (IV+V+VI)	230,548	199,257	429,805	274,829	360,355	635,184
IV.	ITEMS HELD IN CUSTODY	209,448	100,666	310,114	253,394	83,290	336,684
4.1	Assets under management	-	-	-	-	-	-
4.2	Investment securities held in custody	-	-	-	-	-	-
4.3	Checks received for collection	160,807	14,027	174,834	228,506	6,308	235,214
4.4	Commercial notes received for collection	48,641	86,639	135,280	24,488	76,982	101,470
4.5	Other assets received for collection	-	-	-	-	-	-
4.6	Assets received for public offering	-	-	-	-	-	-
4.7	Other items under custody	-	-	-	-	-	-
4.8	Custodians	-	-	-	-	-	-
V.	PLEDGED ITEMS	21,100	98,591	119,691	21,435	277,065	298,500
5.1	Marketable securities	-	-	-	-	142,988	142,988
5.2	Guarantee notes	250	196	446	250	210	460
5.3	Commodities	-	-	-	-	-	-
5.4	Warrants	-	-	-	-	-	-
5.5	Immovables	20,822	96,424	117,246	21,157	103,161	124,318
5.6	Other pledged items	28	1,971	1,999	28	30,706	30,734
5.7	Pledged items-depository	-	-	-	-	-	-
VI.	ACCEPTED INDEPENDENT GUARANTEES AND WARRANTIES	-	-	-	-	-	-
	TOTAL OFF BALANCE SHEET COMMITMENTS	523,846	1,800,341	2,324,187	350,816	1,839,446	2,190,262

Arap Türk Bankası Anonim Şirketi
Unconsolidated Income Statement
For the period ended 30 September 2012
(Thousands of Turkish Lira)

INCOME AND EXPENSES	Footnotes (S-IV)	Reviewed	Reviewed	Reviewed	Audited
		CURRENT PERIOD (01/01/2012-30/09/2012)	CURRENT PERIOD (01/07/2012-30/09/2012)	PRIOR PERIOD (01/01/2011-30/09/2011)	PRIOR PERIOD (01/07/2011-30/09/2011)
I. INTEREST INCOME	(1)	91,392	27,893	56,315	24,573
1.1 Interest on loans		40,358	11,279	24,947	10,627
1.2 Interest received from reserve deposits		-	-	-	-
1.3 Interest received from banks		15,403	3,833	10,182	5,959
1.4 Interest received from money market transactions		15,357	5,434	5	-
1.5 Interest received from marketable securities portfolio		20,270	2,246	21,147	7,987
1.5.1 Financial assets held for trading		8,606	2,957	9,599	3,842
1.5.2 Financial assets where value change is reflected to income statement		-	-	-	-
1.5.3 Financial assets available for sale		-	-	-	-
1.5.4 Investments held to maturity		11,664	4,289	11,248	4,145
1.6 Finance lease income		-	-	-	-
1.7 Other interest income		4	1	44	0
II. INTEREST EXPENSE	(2)	22,236	6,232	13,295	5,944
2.1 Interest on deposits		14,404	3,936	10,253	5,073
2.2 Interest on funds borrowed		4,195	1,356	2,030	495
2.3 Interest on money market transactions		3,637	740	948	357
2.4 Interest on securities issued		-	-	-	-
2.5 Other interest expense		-	-	64	19
III. NET INTEREST INCOME/EXPENSE (I- II)		69,156	21,661	43,020	18,629
IV. NET FEES AND COMMISSIONS INCOME/EXPENSE		30,572	7,876	33,694	13,230
4.1 Fees and commissions received		31,388	8,112	34,204	13,433
4.1.1 Non-cash loans		10,138	2,361	10,267	3,412
4.1.2 Other		21,250	4,751	23,937	10,021
4.2 Fees and commissions paid		816	236	510	203
4.2.1 Non-cash loans		2	1	2	1
4.2.2 Other		814	235	508	202
V. DIVIDEND INCOME		2,061	-	2,565	2,499
VI. NET TRADING INCOME/EXPENSE	(3)	(1,341)	(1,738)	1,352	687
6.1 Capital markets transactions		9	-	13	(4)
6.2 Profits/losses on trading account securities		(3,677)	(2,318)	(530)	-
6.3 Foreign exchange profits/losses		2,327	580	1,869	691
VII. OTHER OPERATING INCOME	(4)	2,988	762	930	315
VIII. TOTAL OPERATING INCOME/EXPENSE (III+IV+V+VI-VII)		103,436	28,561	81,571	35,160
IX. PROVISION FOR LOAN LOSSES AND OTHER RECEIVABLES (-)	(5)	2,881	2,066	8,226	5,678
X. OTHER OPERATING EXPENSES (-)	(6)	35,792	11,379	30,421	10,018
XI. NET OPERATING INCOME/LOSS (VIII-IX-X)		64,763	15,116	42,924	19,464
XII. INCOME RESULTED FROM MERGERS		-	-	-	-
XIII. INCOME/LOSS FROM INVESTMENTS UNDER EQUITY ACCOUNTING		-	-	-	-
XIV. NET MONETARY POSITION GAIN/LOSS		-	-	-	-
XV. INCOME/EXPENSE BEFORE TAXES FROM CONTINUING OPERATIONS (XI)+(-)XII+XIII+XIV)		64,763	15,116	42,924	19,464
XVI. PROVISION FOR TAXES ON INCOME FROM CONTINUING OPERATIONS (+)	(7)	(12,290)	(2,897)	(9,384)	(4,326)
16.1 Current tax provision		(13,064)	(3,681)	(10,077)	(4,582)
16.2 Deferred tax provision		774	784	693	256
XVII. NET PROFIT/LOSS)S FROM CONTINUING OPERATIONS (XV+XVI)	(8)	52,473	12,219	33,540	15,138
XVIII. INCOME FROM DISCONTINUED OPERATIONS		-	-	-	-
18.1 Income from asset held for sale		-	-	-	-
18.2 Income from sale of associates, subsidiaries and joint ventures		-	-	-	-
18.3 Other income from discontinued operations		-	-	-	-
XIX. EXPENSES FROM DISCONTINUED OPERATIONS (-)		-	-	-	-
19.1 Expenses on asset held for sale		-	-	-	-
19.2 Expenses on sale of associates, subsidiaries and joint ventures		-	-	-	-
19.3 Other expense from discontinued operations		-	-	-	-
XX. INCOME/EXPENSE BEFORE TAXES FROM DISCONTINUED OPERATIONS (XVIII-XIX)		-	-	-	-
XXI. PROVISION FOR TAXES ON INCOME FROM DISCONTINUED OPERATIONS (+)		-	-	-	-
21.1 Current tax provision		-	-	-	-
21.2 Deferred tax provision		-	-	-	-
XXII. NET PROFIT/LOSSES FROM DISCONTINUED OPERATIONS (XX+XXI)		-	-	-	-
XXIII. NET PROFIT/LOSSES (XVII)+XXII)		52,473	12,219	33,540	15,138
Earnings Per Share		0.00219	0.00051	0.00149	0.00069

Arap Türk Bankası Anonim Şirketi
Statement of Recognised Income and Expense In Unconsolidated Shareholders' Equity
For the period ended 30 September 2012

(Thousands of Turkish Lira)

INCOME AND EXPENSE ITEMS ACCOUNTED IN SHAREHOLDERS' EQUITY		Reviewed	Reviewed
		CURRENT PERIOD (01/01/2012-30/09/2012)	PRIOR PERIOD (01/01/2011-30/09/2011)
I.	I. MARKET VALUE GAINS ON AVAILABLE FOR SALE ASSETS ACCOUNTED UNDER "SECURITIES VALUE INCREASE FUND"	-	-
II.	REVALUATION SURPLUS ON TANGIBLE ASSETS	-	-
III.	REVALUATION SURPLUS ON INTANGIBLE ASSETS	-	-
IV.	TRANSLATION DIFFERENCES FOR TRANSACTIONS IN FOREIGN CURRENCIES	-	-
V.	GAIN/LOSS ON DERIVATIVE FINANCIAL ASSETS HELD FOR CASH FLOW HEDGES (effective portion)	-	-
VI.	GAIN/LOSS ON DERIVATIVE FINANCIAL ASSETS HELD FOR HEDGES OF NET INVESTMENT (effective portion)	-	-
VII.	EFFECTS OF CHANGES IN ACCOUNTING POLICIES AND CORRECTIONS	-	-
VIII.	OTHER INCOME/EXPENSE ITEMS ACCOUNTED UNDER SHAREHOLDERS' EQUITY AS PER YAS	-	-
IX.	DEFERRED TAXES ON VALUE INCREASES/DECREASES	-	-
X.	NET INCOME/EXPENSE ITEMS ACCOUNTED DIRECTLY UNDER SHAREHOLDERS' EQUITY (I+II+...+IX)	-	-
XI.	CURRENT PROFIT/LOSSES	52,473	33,540
II.1	Net changes in fair value of securities (transferred to income statement)	-	-
II.2	Gains/losses on hedges of cash flow hedges, reclassified and recorded in income statement	-	-
II.3	Gains/losses on hedges of net investment in foreign operations, reclassified and recorded in income statement	-	-
II.4	Other	52,473	33,540
XII.	TOTAL PROFIT/LOSS ACCOUNTED FOR THE CURRENT PERIOD (X+XI)	52,473	33,540

Arap Türk Bankası Anonim Şirketi
Unconsolidated Statement of Cash Flow
For the period ended 30 September 2012

(Thousands of Turkish Lira)

	Footnotes (5-VI)	Reviewed	
		CURRENT PERIOD (30/09/2012)	PRIOR PERIOD (30/09/2011)
A. CASH FLOWS FROM BANKING OPERATIONS			
I.1 Operating Profit Before Changes in Operating Assets and Liabilities		184,093	(34,882)
1.1.1 Interests Received		102,032	44,928
1.1.2 Interest Paid		(24,243)	(10,359)
1.1.3 Dividend Received		-	56
1.1.4 Fees and Commissions Received		31,388	31,204
1.1.5 Other Income		3,388	2,328
1.1.6 Collections From Previously Written-off Loans and Other Receivables		120	-
1.1.7 Payments to Personnel and Service Suppliers		(29,082)	(24,688)
1.1.8 Taxes Paid		(13,722)	(5,449)
1.1.9 Others		114,212	(75,902)
I.2 Changes in Operating Assets and Liabilities		(635,313)	928,885
1.2.1 Net Decrease in Financial Assets Held For Trading		30,653	(33,096)
1.2.2 Net (Increase) Decrease in Financial Assets Valued at Fair Value Through Profit or Loss		-	-
1.2.3 Net Decrease in Due From Banks and Other Financial Institutions		(46,704)	(8,064)
1.2.4 Net (Increase) in Loans		296,417	(249,656)
1.2.5 Net Decrease in Other Assets		1,580	(118,441)
1.2.6 Net Increase/(Decrease) in Bank Deposits		(1,285,495)	1,400,678
1.2.7 Net Increase (Decrease) in Other Deposits		(25,241)	41,976
1.2.8 Net Increase/(Decrease) in Funds Borrowed		601,176	(62,979)
1.2.9 Net Increase/(Decrease) in Maturity Payables		-	-
1.2.10 Net Increase in Other Liabilities		(207,699)	(41,533)
I. Net Cash Flow From Banking Operations		(451,220)	894,003
B. CASH FLOWS FROM INVESTING ACTIVITIES			
II. Net Cash Flow From Investing Activities		4,287	26,545
2.1 Cash Paid For Purchase of Associates, Subsidiaries and Joint-Ventures		-	-
2.2 Cash Obtained From Sale of Associates, Subsidiaries and Joint-Ventures		-	-
2.3 Purchases of Tangible Assets		(489)	(954)
2.4 Sales of Tangible Assets		18	293
2.5 Cash Paid For Purchase of Financial Assets Available-For-Sale		(53)	(176)
2.6 Cash Obtained From Sale of Financial Assets Available-For-Sale		334	-
2.7 Cash Paid For Purchase of Investments Held-to-Maturity		(63,354)	(108,219)
2.8 Cash Obtained From Sale of Investments Held-to-Maturity		68,141	136,341
2.9 Others		(310)	(740)
C. CASH FLOWS FROM FINANCING ACTIVITIES			
III. Net Cash Flows From Financing Activities		-	(224)
3.1 Cash Obtained From Funds Borrowed and Securities Issued		-	-
3.2 Cash Used For Repayment of Funds Borrowed and Securities Issued		-	-
3.3 Equity Instruments Issued		-	-
3.4 Dividends Paid		-	-
3.5 Payments For Financial Leases		-	(224)
3.6 Others		-	-
IV. Effect of Change in Foreign Exchange Rate On Cash and Cash Equivalents		(113,478)	53,710
V. Net (Decrease)/Increase in Cash and Cash Equivalents		(560,411)	974,034
VI. Cash and Cash Equivalents at Beginning of Period		1,544,433	131,948
VII. Cash and Cash Equivalents at the End of Period		984,022	1,105,982

**SECTION THREE
ACCOUNTING POLICIES****I. Explanations for basis of presentation and footnotes****Preparation of financial statements and related information and footnotes in compliance with the Turkish Accounting Standards and The Regulation on Accounting Applications for Banks and Safeguarding of Documents:**

The unconsolidated financial statements are prepared in accordance with The Regulation on Accounting Applications for Banks and Safeguarding of Documents ("Regulation") related to Turkish Banking Law No 5411 published on the Official Gazette no.26333 dated 1 November 2006; in accordance with accounting and financial reporting standards described in regulations, communiqués and other explanations published by the Banking Regulation and Supervision Agency (BRSA), Turkish Accounting Standards (TAS), Turkish Financial Reporting Standards (TFRS) and the related statements and guidance (collectively referred to as "Reporting Standards"). The Bank maintains its books of account in Turkish Lira (TL).

As of 2 November 2011 as published in the Official Gazette, the addition of Article 1 of Law No. 2499 which is the establishment article of TASB has been revoked by Decree Law No. 660 and the establishment of the Public Oversight Accounting and Auditing Standards Board ("the Authority") has been decided by the Council of Ministers. According to the provisory Article 1 of Decree Law, until the standards and regulations released by the Authority come into force, current existing regulations will be applied regarding these issues. As of reporting period end, this situation does not cause any change in 'Primary Basis of Presentation'

Financial statements are prepared in Thousand Turkish Lira based on historical costs excluding financial assets and liabilities that are shown at their fair values.

Additional paragraph for convenient translation to English

The differences between accounting principles, as described in the preceding paragraphs, and the accounting principles generally accepted in countries, in which the accompanying financial statements are to be distributed, and International Financial Reporting Standards ("IFRS"), may have significant influence on the accompanying financial statements. Accordingly, the accompanying financial statements are not intended to present the financial position and results of operations in accordance with the accounting principles generally accepted in such countries and IFRS.

II. Information on strategy for the use of financial instruments and foreign currency transactions

The Bank's core business operation is banking activities including corporate banking, commercial banking, retail banking and security transactions (treasury transactions) together with international banking services. The main funding resources are deposits, borrowing and equity and these resources are invested in qualified financial assets. The Bank follows the utilization of resources and the risk and return for the investments in various financial assets through an effective asset and liability management strategy.

The transactions in foreign currency is recorded in accordance with TAS No:21 "Effects of Exchange Rate Changes". Related gain and loss occurred due to the changes in exchange rates resulted by the foreign currency transactions are translated into TL over the effective exchange rate prevailing at the date of the transaction and is recorded accordingly. At the end of the related periods, foreign currency assets and liability balances outstanding are translated into Turkish Lira over the Bank's exchange rates prevailing at the balance sheet date and the resulting exchange rate differences are accounted as foreign exchange gains and losses. The Bank's related exchange rates at the balance sheet date are as follows:

	30 September 2012	31 December 2011
US Dollars	TL 1.7820	TL 1.9065
Euro	TL 2.2929	TL 2.4592

III. Information on Subsidiaries and Associates

The Bank does not have any associate as of 30 September 2012 and 31 December 2011.

Subsidiaries are businesses which are controlled by the Bank. Subsidiaries are reflected in the unconsolidated financial statements with cost amount, less provision for impairment.

IV. Information on forward transactions, options and derivative instruments

The Bank's financial derivatives are classified as "Held for Trading" in accordance with TAS 39.

Liabilities and receivables originated from derivative transactions are recorded as off-balance sheet items at their contractual values.

The derivative transactions are measured at fair value subsequent to initial recognition and if the fair value of a derivative financial instrument is positive, it is disclosed under the main account fair values of financial assets through profit or loss" in trading derivative financial instruments and if the fair value difference is negative, it is disclosed under trading derivative financial liabilities. Gains and losses arising from a change in fair value of trading derivatives after the re measurement are accounted in the income statement. The fair value of the derivative financial instruments is calculated using quoted market prices or by using discounted cash flows model.

V. Information on interest income and expense

Interest income and expense are recognized in the income statement for all interest bearing instruments on an accrual basis using the effective interest method.

VI. Information on fees and commission

Fees and commission income and expenses for various banking services are recorded as income when collected, all other commission income and expense items are accounted on accrual basis.

VII. Information on financial assets

The Bank categorizes and records its financial assets as financial assets at fair value through profit or loss, financial assets available-for-sale, loans and receivables or financial assets held to maturity.

Financial Assets at Fair Value Through Profit or Loss

This category has two sub categories: financial assets for trading purposes and those recorded as financial assets designated at fair value through profit or loss at their initial recognition.

Financial assets held for trading are part of a portfolio aiming to generate a profit from short term fluctuations in prices or dealer's margin or in which a pattern of short term profit making exists.

Financial derivative instruments are classified as financial assets held for trading unless they are stated as for hedging purposes. Accounting of derivative financial assets is explained in IV of Section Three.

The financial assets held for trading are initially recognized at cost which includes transaction costs. Subsequent to the initial recognition financial assets held for trading are re-measured at their fair value. The gains and losses arising from the change in fair value are recognized in the income statement. The interest income earned from financial assets held for trading is recorded in the interest income and share profit is recorded in the dividends account.

Financial Assets Available-for-Sale

Financial assets available for sale are financial assets other than those classified as loans and receivables, financial assets held to maturity and financial assets at fair value through profit or loss.

Debt securities classified as financial assets available-for-sale are subsequently re-measured at their fair values. Unrealized gains and losses arising from changes in the fair value of securities classified as financial assets available for sale is reflected in the equity marketable securities value increase fund. When these financial assets available for sale are disposed of or collected the fair value differences accumulated under equity are transferred to the income statement.

Financial assets available for sale that have a quoted market price in an active market and whose fair values can be reliably measured are carried at fair value. Financial assets available for sale that do not have a quoted market price and whose fair values cannot be reliably measured are carried at cost, less provision for impairment.

Loans and Receivables

Loan and receivables are financial assets originated providing money, commodity and services to debtors. Loans and receivables originated are initially carried at cost and subsequently recognized at the amortized cost method using the internal rate of return. The duties paid, transaction expenditures and other similar expenses on assets received as collateral against such risks are not considered as a part of transaction cost and charged to related expense accounts.

Based on the reviews and estimates of the Bank management, loans that are identified as being impaired are reclassified as non-performing loans under follow up accounts. Thereby, specific allowances are made against the carrying amounts of these loans in accordance with the "Regulation on Principles and Procedures Related to the Determination of the Loans and Other Receivables for which Provisions Shall be Set Aside by Banks and to the Provisions to be Set Aside" published in the Official Gazette No: 26333 dated 1 November 2006. Specific provisions are recognized in the year's unconsolidated income statement. If there is a collection made on loans that have already provisioned in the previous years, the recovery amount is accounted under income statement accounts other operating income if the provision was made in the current year otherwise such collections are credited to account provision for loan losses or other receivables. Uncollectible receivables are written off after legal procedures are finalized.

Financial Assets Held to Maturity

Held-to-maturity securities are financial assets that are not classified as loans and receivables with fixed maturities and pre-determinable payments that the Bank has the intent and ability to hold until maturity. The financial assets held to maturity are initially recognized at cost and subsequently carried at amortized cost using discounting method with internal rate of return after deducting impairments, if any. Interest earned on financial assets held-to-maturity is recognized as interest income in the income statement.

There are no financial assets that were previously classified as held to maturity but cannot be subject to this classification for two years due to the violation of the tainting rule.

VIII. Information on impairment of Financial Assets

If the estimated recoverable amount of the financial asset, which is the present value of expected future cash flows of by using the internal rate of return rate method or the fair value if exists, is lower than the carrying value the financial assets then it is concluded that the asset under consideration is impaired. A provision is made for the diminution in the value of the impaired financial asset and the provision is charged to the expense accounts.

IX. Information on offsetting financial instruments

Financial assets and liabilities are offset and the net amount is reported in the balance sheet when there is a legally enforceable right to set off the recognized amounts and there is an intention to settle on a net basis, or to realize the asset and settle the liability simultaneously.

X. Information on sale and repurchase agreements and lending of financial assets

Repurchase (repo) and resale (reverse repo) agreements of financial assets are followed at the balance sheet accounts. Financial assets which are sold to customers under repurchase agreements are categorized according to initial classification and are measured in accordance with the accounting policy of the related portfolio.

Funds obtained under repurchase agreements are accounted under funds provided under repurchase agreements in liability accounts. The interest expense accruals are calculated by means of internal rate of return method over the difference resulting from repurchase and sale prices for the relevant period.

Securities subject to repurchase (reverse repo) agreements are reflected under receivables from reverse repurchase agreements. The difference between the purchase and resell price which is related with the period is computed with the effective interest rate method for accrued interest income.

XI. Information on assets held for sale and discontinued operations

The Bank does not have any discontinued operations.

Assets held for sale are comprised of tangible assets acquired due to non performing receivables, and are accounted in the financial statements in accordance with the "Regulation On The Disposals of The Commodities and Properties Acquired Due to Receivables and The Purchase and Sale of Precious Metals by Banks" dated 1 November 2006 and published on the Official Gazette No.26333.

XII. Information on goodwill and other intangible assets

There is no goodwill in the accompanying financial statements related to the acquisition of a subsidiary.

Software classified as other intangible assets acquired before 1 January 2005 are accounted at restated costs for the effects of inflation in TL units until the end of 31 December 2004 and those acquired after 1 January 2005 are measured at cost less accumulated amortization. The useful life of software is determined as 5 years.

XIII. Information on tangible assets

Tangible assets acquired before 1 January 2005 are reflected at their restated cost for the effects of inflation in TL units current until the end of 31 December 2004 less accumulated depreciation and impairment losses, if any, and those acquired after 1 January 2005 are measured at cost less accumulated depreciation and the impairment losses, if any.

The depreciation of tangible assets is computed using the straight-line method. The depreciation rates used approximate the rates of the useful lives of the tangible assets are as follows

	%
Buildings	2
Motor Vehicles	20
Furniture, Fixture and Office Equipment	2-20

In case, the cost amount of the related tangible asset is lower than the net realizable value the value of asset is decreased to its net realizable value and the provision for impairment is reflect to the related expense accounts.

Gains and losses resulting from the sale of tangible assets is the difference between the sales amount and net book amount and recorded into the account profit/loss from sale of assets to be accounted under the other operating income/expense in the financial statements.

Expenditures for maintenance and repairs that are routinely made on tangible assets are recognized as expense. Expenditures incurred in order to extend the capacity of the tangible assets or those that extend the useful life and service capacity of the assets are capitalized.

There are no restrictions such as pledges and mortgages on tangible assets or any purchase commitments.

There is no purchase commitments related to the tangible fixed assets.

There are no expected changes in the accounting estimates related with tangible assets, which could have a significant impact on the current and future periods.

XIV. Information on leasing activities

Assets acquired under finance lease agreements are initially recognized at the lower of the fair value of the leased asset or the present value of leasing payments. These leased assets are depreciated according to their useful lives and classified as tangible assets. In cases where leased assets are impaired provisions for impairment are recognized. The obligations under financial leases arising from lease contracts are included in financial lease payables in the balance sheet.

Interest and exchange rate expenses related to financial leasing are recognized in the income statement. The Bank does not provide financial leasing services as a lessor.

Transactions regarding operational leases are accounted on an accrual basis in accordance with the term of the related contracts.

XV. Information on provisions and contingent liabilities and contingent assets

Provisions and contingent liabilities are provided for in accordance with the Communiqué No: 37 "Provisions, Contingent Liabilities and Contingent Assets" of Turkish Accounting Standards, except for the general and specific provisions set aside for the loans and other receivables.

Provisions are recognized when the Bank has a present legal or constructive obligation as a result of past events, it is probable that an outflow of resources embodying economic benefits will be required to settle the obligation, and a reliable estimate of the amount of obligation can be made.

A provision for contingent liabilities arising from past events should be recognized in the same period of occurrence if it is probable that an outflow of resources embodying economic benefits will be required to settle the obligation, and a reliable estimate the amount of the obligation can be made.

Contingent assets are disclosed where an inflow of economic benefits is probable. Contingent assets are assessed continually to ensure that developments are appropriately reflected in the financial statements. If it has become virtually certain that an inflow of economic benefits will arise, the assets and related income are recognized in the financial statements in which the change occurs.

XVI. Information on liabilities regarding employee benefits

Obligations related to employment termination and vacation benefits are accounted in compliance with the "Turkish Accounting Standard on Employee Benefits" ("TAS 19"), in the accompanying financial statements.

In accordance with existing legislation in Turkey, the Bank has to make certain lump-sum payments to employees whose employment is terminated due to retirement or reasons other than resignation or misconduct. The provision for severance pay is calculated and reflected on the financial statements by the net value of the possible future liability amount as of today considering the situations of retirement in compliance with the Turkish Labor Law, termination of employment after at least one year of service, leaving due to military obligations and mortality.

XVII. Information on tax applications**Current tax**

The corporate tax rate is 20%. Corporate tax rate is calculated on the total income of the Bank after adjusting for certain disallowable expenses, exempt income (dividend income etc.) and other allowances. No further tax is payable unless the profit is distributed.

Dividends paid to the resident institutions and the institutions working through local offices or representatives are not subject to withholding tax. The withholding tax rate on the dividend payments other than the ones paid to the non-resident institutions generating income in Turkey through their operations or permanent representatives and the resident institutions is 15%. In applying the withholding tax rates on dividend payments to the non-resident institutions and the individuals, the withholding tax rates covered in the related Double Tax Treaty Agreements are taken into account. Appropriation of the retained earnings to capital is not considered as profit distribution and therefore is not subject to withholding tax.

The prepaid taxes are calculated and paid at the rates valid for the earnings of the related years. The payments can be deducted from the annual corporate tax calculated for the whole year earnings.

Tax losses can be carried forward for a maximum period of five years following the year in which the losses were incurred. Tax losses cannot be carried back.

In Turkey, there is no procedure for a final and definite agreement on tax assessments. Companies file their tax returns with their tax offices by the end of 25th of the fourth month following the close of the accounting period to which they relate. Tax declarations and related accounting entries can be investigated by tax authorities for five years from the beginning of the year that follows the date of filing during which time the tax authorities have the right to audit tax returns, and the related accounting records on which they are based, and may issue re-assessments based on their findings.

Deferred taxes

The Bank calculates and accounts deferred tax assets and liabilities in accordance with the "Turkish Accounting Standard 12 ("TAS 12") Income Taxes"; deferred tax assets and liabilities are recognized on all taxable temporary differences arising between the carrying values of assets and liabilities in the financial statements and their corresponding balances used for taxation purposes except for the differences not deductible for tax purposes and initial recognition of assets and liabilities which affect neither accounting nor taxable profit.

If transactions and events are recorded in the statement of income, then the related tax effects are also recognized in the statement of income. However, if transactions and events are recorded directly in the shareholders' equity, the related tax effects are also recognized directly in the shareholders' equity.

The net amount of deferred tax receivables and deferred tax payables is shown on the financial tables.

Transfer Pricing

In Turkey, the transfer pricing provisions has been stated under the Article 13 of Corporate Tax Law with the heading of "disguised profit distribution via transfer pricing". The General Communiqué on disguised profit distribution via Transfer Pricing, dated 18 November 2007 sets details about implementation.

If the companies enter into transactions concerning to the sale or the purchase of the goods or services with the related parties by setting the prices or amounts which are not in line with the arm's length principle, related profits will be treated as having been wholly or partially distributed in a disguised way via transfer pricing. This kind of disguised profit distribution via transfer pricing cannot be deducted from tax base in accordance with corporate tax.

XVIII. Additional information on borrowings

Except for financial liabilities that are classified as held for trading derivatives which carried at fair values, all other financial liabilities are initially recognized at cost including transaction costs and re-measured at amortized cost using the effective interest rate method.

The Bank did not issue any stocks convertible into bonds.

The Bank does not have borrowing instruments issued by itself.

XIX. Information on share issuances

The Bank has not issued any share in the year.

XX. Information on bills of exchanges and acceptances

Acceptances are realized simultaneously with the payment dates of the clients and they are presented as commitments in off-balance sheet accounts.

There are no acceptances presented as liabilities against any assets.

XXI. Information on government incentives

There are no government incentives utilized by the Bank as of 30 September 2012 and 31 December 2011.

XXII. Information on segment reporting

Operating segment is the unit that operates in only one product or service of the Bank or the group of products or services which are related each other and differs from other units from the point of risk and profit. Operating segments are presented VI footnote of Fourth Section.

XXIII. Profit reserves and profit distribution

Retained earnings as per the statutory financial statements other than legal reserves are available for distribution, subject to legal reserve requirement referred to below.

The legal reserves are comprised of first and second reserves, in accordance with the Turkish Commercial Code ("TCC"). The first legal reserve is appropriated out of the profits at the rate of 5% until the total reserve reaches a maximum of 20% of the Bank's paid in capital. The second legal reserve is appropriated at the rate of 10% of all distributions in excess of the 5% of the Company's share capital; however holding companies are not subject to this application. First and second legal reserves can only be used to compensate accumulated losses and cannot be used for profit distribution unless they exceed 50% of paid-in capital.

XXIV. Related parties

In accompanying financial statements, shareholders, key management personnel and board members together with their families and companies controlled by or affiliated by them associated and jointly controlled entities are considered as Related Parties in compliance with "Declaration of Related Party Standard" ("TAS 24").

XXV. Cash and cash equivalents

In the cash flows statements "Cash" refers to cash in vault, cash in transit, bank cheques purchased and demand deposits in banks including Central Bank of Turkey; "Cash equivalent" refers to money market placements time deposits at banks, and investments in financial securities which has original maturity less than three months.

SECTION FOUR INFORMATION ON THE FINANCIAL POSITION OF THE BANK

I. Information on capital adequacy ratio

The capital adequacy ratio calculations are made in accordance with the "Regulation on Measurement and Evaluation of Capital Adequacy of Banks" published in Official Journal No 28337 of 28 June 2012 from 1 July 2012. The solo basis capital adequacy ratio of the Bank is 17.81% as of 30 September 2012. The Bank did not recalculate the capital adequacy ratio related to prior periods, according to "Publicly Announced Communiqué on Financial Statements and Related Disclosures and Footnotes" which is published in Official Gazette dated 28 June 2012 and numbered 28337.

The risk measurement methods used in the determination of the capital adequacy ratio:

In the calculation process of capital adequacy ratio, the data which are compatible with current regulations are used. In this case, the market and credit risk are also taken into account as "Trading Accounts" and "Banking Accounts".

The items which are deducted from trading accounts and shareholders' equity are not considered in the calculation of the credit risk. Depleted and amortized assets are taken into consideration by net amounts which are calculated by the deduction of depreciation cost and provisions.

The amount subject to credit risk for non cash loans and commitments are converted credit by using the conversion rates which are defined in the 5th article of "Regulation on Measurement and Evaluation of Capital Adequacy of Banks". Besides, the provisions which are defined in "Regulation on Procedures and Principles for Determination of Qualifications of Loans and Other Receivables by Banks and Provisions to Be Set Aside" and taken place at the liability side of the balance sheet are also taken into consideration. And classified to the relevant risk class by regarding the "Regulation on credit risk mitigation techniques" and the risk is weighted in accordance with the same regulations Annex-1.

Value at operational risk (VOR) is calculated in accordance with the "Basic Indicator Method" and is included in the capital adequacy ratio calculation.

Information on unconsolidated capital adequacy standard ratio

	Risk Weight							
	%0	%10	%20	%50	%75	%100	%150	%200
The Amount Subject to Credit Risk	271,000	--	272,369	486,859	775	1,794,465	17,662	--
Risk Types								
Contingent and Non-Contingent Receivables from Central Governments and Central Banks	267,995	--	--	--	--	81,595	--	--
Contingent and Non-Contingent Receivables from Regional Governments and Local Authorities	--	--	--	--	--	--	--	--
Contingent and Non-Contingent Receivables from Administrative Units and Non-commercial Enterprises	--	--	--	--	--	--	--	--
Contingent and Non-Contingent Receivables from Multilateral Development Banks	--	--	--	--	--	--	--	--
Contingent and Non-Contingent Receivables from International Organizations	--	--	--	--	--	--	--	--
Contingent and Non-Contingent Receivables from Banks and Financial Intermediaries	--	--	272,369	462,137	--	1,022,185	17,662	--
Contingent and Non-Contingent Corporate Receivables	--	--	--	--	--	608,996	--	--
Contingent and Non-Contingent Retail Receivables	--	--	--	--	775	--	--	--
Contingent and Non-Contingent Receivables Secured by Residential Property	--	--	--	24,722	--	7,753	--	--
Past Due Loans	--	--	--	--	--	--	--	--
Higher-Risk Receivables Defined by BRSA	--	--	--	--	--	--	--	--
Marketable Securities Collateralized Mortgages	--	--	--	--	--	--	--	--
Securitization Exposures	--	--	--	--	--	--	--	--
Short-Term Receivables from Banks and Corporate	--	--	--	--	--	--	--	--
Undertakings for Collective Investments in Transferable Securities	--	--	--	--	--	--	--	--
Other Receivables	3,005	--	--	--	--	73,936	--	--

Information on unconsolidated capital adequacy ratio

	Current Period
A Required Capital for Credit Risk (Amount Based to Credit Risk*0.08) (RCFCR)	169,555
B Required Capital for Market Risk (RCFMR)	5,315
C Required Capital for Operational Risk (RCFOR)	12,119
Shareholders' Equity	416,213
Shareholders' Equity/((RCFCR+RCFMR+RCFOR) *12.5*100)	17.81

Information on Shareholder's Equity

	Current Period	Prior Period
CORE CAPITAL		
Paid-in Capital	240,000	240,000
Nominal capital	240,000	240,000
Capital Commitments (-)	--	--
Inflation adjustment to paid-in capital	9,096	9,096
Share Premium	--	--
Share Cancellation profit	--	--
Legal reserves	6,214	3,841
Inflation adjustment to legal reserves	--	--
Profit	151,140	101,040
Net income for the period	52,473	48,095
Prior period profit	98,667	52,945
Provisions for possible risks up to 25% of Core Capital	5,000	5,000
Income on Sale of Equity Shares and Real Estates to be used up for Capital Increase	--	--
Primary Subordinated Debt (up to 15% of Core Capital)	--	--
Loss excess of Reserves (-)	--	--
Current Period Loss	--	--
Prior Periods Loss	--	--
Leasehold Improvements (-)	2,258	2,847
Prepaid Expenses (-)	--	--
Intangible Assets (-)	1,996	2,162
Deferred Tax	--	--
Limit excesses as per the 3rd Paragraph of the Article 56 of the Banking Law (-)	--	--
Total Core Capital	407,196	353,968
SUPPLEMENTARY CAPITAL		
General Provisions	9,309	9,985
45% of Revaluation Surplus on Movables	--	--
45% of Revaluation Surplus on Immovable's	--	--
Bonus shares of Associates, Subsidiaries and Joint-Ventures	--	--
Primary Subordinated Debt excluding the Portion included in Core Capital	--	--
Secondary Subordinated Debt	--	--
Marketable Securities and Investment Securities Value Increase Fund	--	--
Adjustment to paid-in capital, profit reserves and previous years losses(except adjustment to legal, status and extraordinary reserves)	--	--
Total Supplementary Capital	9,309	9,985
CAPITAL	416,505	363,953
DEDUCTIONS FROM CAPITAL	292	308
Partnership share on banks and financial institutions (domestic and abroad) that are not consolidated, with a shareholding of 10% and above	--	--
The sum of partnership share on banks and financial institutions (domestic and abroad), with shareholding of less than 10%, but exceeding 10% and more of the sum of core and supplementary capital of the bank	--	--
Loans extended to banks, financial institutions (domestic and abroad) and qualified shareholders, like secondary subordinated loan and debt instruments purchased from these institutions issued, like primary and secondary subordinated loan	--	--
Loans extended being noncompliant with articles 50 and 51 of the Law	--	--
Net book values of properties owned, exceeding 50% of banks' equity and properties, and trade goods overtaken in exchange for loans and receivables that should be disposed within five years in accordance with article 57 of the Law, but not yet disposed	292	308
Securitization positions preferred to deduct from equity	--	--
Other	--	--
TOTAL SHAREHOLDER'S EQUITY	416,213	363,645

II. Information on Market Risk

Bank's operations about risk management are carried out complying with "Regulation on Bank's regulation about internal systems" and "Regulation on Measurement and Evaluation of Capital Adequacy of Banks".

To be in compliance with governances, Bank has regulated its operations about market risk management within the scope of "Regulation on Measurement and Evaluation of Capital Adequacy of Banks" published in Official Journal No 28337 of 28 June 2012 from 1 July 2012.

To implement methods of risk managements' policy, strategy, implementations that approved by board of directors; to report bank's potential important risks to board of directors on time and accurately, internal control about units, to evaluate risk and internal auditing reports and to correct risks, faults, inadequacies occurred in those units or to take necessary measures and to be incorporate into process of determining risk limits are in charge of senior management.

Board of directors is reviewing efficiency of risk management systems through the agency of auditing committee, other relevant committees, senior management and also in consideration of various risk reports and evaluations made by auditing committee.

Risk policies and methods of implementations which are determined for market risk that bank is exposed to, is approved by board of directors and being reviewed regularly. Market risk is managed by the way of measuring, limiting risks in compliance with international standards and putting capital aside according to those results.

Risk Management Department is analyzing and calculating bank interest rate in consideration of various dimensions within the scope of market risk management operations.

Interest rate and currency risk is being measured within the scope of market risk that calculated according to standard method and included to calculation of capital requirement standard ratio.

Besides of standard method, value at risk method (VRM) is used for calculating changes in risk factors and its' effects on bank portfolio. Subjected method is tested by retrospective test method.

Stress tests are made to analyze the possible effects of Interest and rate fluctuations on bank on a monthly basis.

Moreover, scenario analyses are made to classify expectations of possible changes at risk factors based on various interest rate and exchange rate level expectations.

Board of directors determined limits to evaluate the results of standard methods and daily value at risk method results. Also limits are determined for credit risk and capital requirements ratio by board of directors.

The Bank's market risk is calculated on a monthly basis using the "Standard Method". Interest rate risks and exchange rate risks, factors of the market risks, are periodically analyzed using different methods (ratio analysis, duration, gap, sensitivity, etc.).

With stress testing methods, the effect of extraordinary fluctuations of risk factors on the Bank is measured on a monthly basis and in case the necessity arises. Different scenarios based on changes in risk factors are measured with scenario analysis. All the analysis mentioned above are tested in a retrospective manner to ensure the reliability of the tests.

The Board of Directors has determined limits at the level of risk factors in order to restrain the market risk. The ratio of the Market Risk / Equity rate can be maximum 55% and for limiting daily VAR results, the amount under daily risk / equity rate can be maximum 2%.

Information related to market risk

	Amount
(I) Capital requirement to be employed for general market risk - Standard method	1,708
(II) Capital requirement to be employed for specific risk - Standard method	647
(III) Standard method for specific risk of necessary capital requirement on securitization positions	--
(IV) Capital requirement to be employed for currency risk - Standard method	2,931
(V) Capital requirement to be employed for commodity risk - Standard method	--
(VI) Capital requirement to be employed for settlement risk - Standard method	--
(VII) Total capital requirement to be employed for market risk resulting from options- Standard method	-
(VIII) Counterparty credit risk capital requirement - Standard method	29
(IX) Total capital requirement to be employed for market risk in banks using risk measurement model	--
(X) Total capital requirement to be employed for market risk (I+II+III+IV+V+VI+VII+VIII)	5,315
(XI) Market Value at Risk (12.5 x IX) or (12.5 x X)	66,438

III. Information on Foreign Currency Exchange Rate Risk

Whether the Bank is exposed to foreign exchange risk, whether the effects of this situation are estimated, and whether the board of directors of the Bank sets limits for positions that are monitored daily

The Bank complies with net general position-shareholder's equity limits. The Bank has the possibility to borrow a significant amount of foreign currency.

Within the context of the market risk management work of the Risk Management Department, the Bank's Exchange rate risk is calculated and analyzed taking different dimensions of the issue in consideration. The Exchange rate risk is measured according to market risk calculated using the Standard Method and is included in the capital adequacy ratio. For testing effects of the unexpected exchange rate fluctuations on the Bank monthly basis stress test analysis are done. In addition, by classifying the changes in risk factors different scenario analysis are done based on different exchange rate expectations. The sensitivity of assets, liabilities and off-balance sheets against exchange rate are measured by an analysis on a monthly basis.

The magnitude of hedging foreign currency debt instruments and net foreign currency investments by using hedging derivatives

The Bank does not have any financial derivatives used for hedging.

Foreign exchange risk management policy

Transactions are being hedged according to the Central Bank of Turkey's basket of currencies instantly. Managable and measurable risks are taken in the scope of the regulatory limits.

Foreign exchange buying rates of the last five business days before the balance sheet date as publicly announced by the Bank, are as follows

USD Foreign Exchange Buying Rate as of balance sheet date	TL 1.7820
EUR Foreign Exchange Buying Rate as of balance sheet date	TL 2.2929

Date	US Dollars	EUR
24 September 2012	TL 1.7866	TL 2.3213
25 September 2012	TL 1.7915	TL 2.3145
26 September 2012	TL 1.7859	TL 2.3074
27 September 2012	TL 1.7852	TL 2.2964
28 September 2012	TL 1.7820	TL 2.2929

The basic arithmetical average of the bank's foreign exchange bid rate for the last thirty days:

The basic arithmetical average of the Bank's foreign exchange bid rate for September 2012 is TL 1.7968 for USD and TL 2.3033 for EUR.

ARAP TÜRK BANKASI A.Ş.Unconsolidated Financial Report as of 30 September 2012
(Currency: Thousands of Turkish Lira ("TL") unless otherwise stated)*Convenient Translation of Unconsolidated Financial
Report Originally Issued in Turkish
See Note on 1. in Section Three***Information on Currency Risk**

Current Period	Euro	US Dollars	Other	Total
Assets				
Cash (Cash in Vault, Foreign currencies, Cash in Transit, Cheques Purchased) and Balances with the Central Bank of Turkey	105,912	73,656	57	179,625
Banks	76,252	605,557	429	682,238
Financial Assets through Profit or Loss	--	33,788	--	33,788
Interbank Money Market Placements	--	--	--	--
Investment Securities Available-for-Sale	--	721	--	721
Loans ¹	87,862	273,278	--	361,140
Investments in Subsidiaries and Associates	--	--	--	--
Investment Securities Held-to-Maturity	20,945	95,955	--	116,900
Financial Derivative held for Hedging (Assets)	--	--	--	--
Tangible Assets	--	--	--	--
Intangible Assets	--	--	--	--
Other Assets	453	2,626	--	3,079
Total Assets	291,424	1,085,581	486	1,377,491
Liabilities				
Bank Deposits	144,553	168,763	5	313,321
Foreign Currency Deposits	65,241	66,199	238	131,678
Money Market Borrowings	--	--	--	--
Funds Borrowed from Other Financial Institutions	80,268	984,460	--	1,064,728
Marketable Securities Issued	--	--	--	--
Miscellaneous Payables	1,086	1,235	3	2,324
Financial Derivatives held for Hedging (Liabilities)	--	--	--	--
Other Liabilities	1,639	2,341	64	4,044
Total Liabilities	292,787	1,222,998	310	1,516,095
Net "Balance Sheet Position"	(1,363)	(137,417)	176	(138,604)
Net "Off Balance Sheet Position"	--	139,334	--	139,334
Financial Derivatives (Assets)	--	139,334	--	139,334
Financial Derivatives (Liabilities)	--	--	--	--
Non-Cash Loans	629,444	594,484	237,822	1,461,750
Prior Period				
Total Assets	665,922	1,505,314	769	2,172,005
Total Liabilities	665,583	1,505,197	646	2,171,426
Balance Sheet Position, net	339	117	123	579
Off Balance Sheet Position, net	--	--	--	--
Financial Derivatives (Assets)	--	--	--	--
Financial Derivatives (Liabilities)	--	--	--	--
Non-cash Loans	705,266	487,767	276,058	1,469,091

¹ As of 30 September 2012 loan balance includes foreign currency indexed loans amounting to TL 65,462 (31 December 2011: TL 74,095).

Exposed currency risk

The possible increases or decreases in the shareholders' equity and the profit/loss as per an assumption of devaluation/appreciation by 10% of TL against currencies mentioned below as of 30 September 2012 and 30 September 2011 are presented in the below table. The other variables, especially the interest rates, are assumed to be fixed in this analysis.

Assuming 10% devaluation of TL;

	30 September 2012		30 September 2011	
	Income Statement	Shareholders' Equity (*)	Income Statement	Shareholders' Equity (*)
US Dollar	192	192	192	192
Euro	(136)	(136)	11	11
Other Currencies	18	18	36	36
Total	74	74	239	239

(*) The effect on shareholders' equity also includes the effect on the profit/loss.

Assuming 10% appreciation of TL;

	30 September 2012		30 September 2011	
	Income Statement	Shareholders' Equity (*)	Income Statement	Shareholders' Equity (*)
US Dollar	(192)	(192)	(192)	(192)
Euro	136	136	(11)	(11)
Other Currencies	(18)	(18)	(36)	(36)
Total	(74)	(74)	(239)	(239)

(*) The effect on shareholders' equity also includes the effect on the profit/loss.

IV. Information on interest rate risk**Interest rate sensitivity of the assets, liabilities and off-balance sheet items**

Within the context of the market risk management of the Risk Management Department, the Bank's interest rate risk is calculated and analyzed taking different dimensions of the issue in consideration. The interest rate risk is measured according to market risk calculated using the standard method and is included in the capital adequacy ratio. To test the effect of the interest rate fluctuations on the Bank monthly based stress test analysis are done.

In addition, by classifying the changes in risk factors different scenario analysis are done based on different interest rate expectations. The sensitivity of assets, liabilities and off-balance sheets against interest rate are measured by an analysis on a monthly basis.

The expected effects of the fluctuations of market interest rates on the Bank's financial position and cash flows, the expectations for interest income, and the limits the board of directors has established on daily interest rates

The Board of Directors has determined limits for the amount exposed to market risk/ shareholder's equity, to be maximum 55% to follow interest rate risk, exchange rate risk and equity price risk.

The precautions taken for the interest rate risk the Bank was exposed to during the current year and their expected effects on net income and shareholders' equity in the future periods

Although the increase in interest rates have a limited negative effect on the Bank's financial position the Bank's Equity structure is able to confront the negative effects of possible fluctuations in the interest rates.

The table below shows the effects of changes in interest rates on the financial statements of the Bank. The sensitivity of the income statement is the effect of possible changes in the interest rates on the net interest income of floating rate financial assets and liabilities and the financial assets at fair value through profit or loss. The other variables, especially exchanges rates, are assumed to be fixed in this analysis.

30 September 2012	Profit / Loss		Shareholders' Equity	
	100 bp increase	100 bp decrease	100 bp increase	100 bp decrease
Financial assets at fair value through profit loss	(1,209)	(1,011)	(1,209)	(1,011)
Financial assets with floating interest rates	674	(668)	674	(668)
Total, net	(535)	(1,679)	(535)	(1,679)

30 September 2011	Profit / Loss		Shareholders' Equity	
	100 bp increase	100 bp decrease	100 bp increase	100 bp decrease
Financial assets at fair value through profit loss	(557)	555	(557)	555
Financial assets with floating interest rates	103	(104)	103	(104)
Total, net	(454)	451	(454)	451

The effect on shareholders' equity also includes the effect of 100 bps increase or decrease in interest rates on the profit/loss of available for sale portfolio.

Information related to interest rate sensitivity of assets, liabilities and off-balance sheet items (based on re-pricing dates)

Current Period	Up to 1 Month	1-3 Months	3-12 Months	1-5 Years	5 Years and Over	Non- Interest Bearing	Total
Assets							
Cash (cash in vault, foreign currencies, cash in transit, cheques purchased) and balances with the Central Bank of Turkey	193,681	--	--	--	--	3,005	196,686
Banks	680,944	--	71,488	--	--	--	752,432
Financial assets at fair value through Profit or Loss	2,123	10,033	82,381	32,417	--	--	126,954
Interbank Money Market Placements	237,161	--	--	--	--	--	237,161
Financial assets available-for-sale	--	--	--	--	--	896	896
Loans	223,207	81,241	254,860	9,372	--	--	568,680
Investment securities held-to-maturity	610	92,999	14,928	28,173	52,384	--	189,094
Other assets ¹	681	--	--	--	--	74,507	75,188
Total assets	1,338,407	184,273	423,657	69,962	52,384	78,408	2,147,091
Liabilities							
Bank deposits	303,545	181,811	--	--	--	--	485,356
Other deposits	8,858	10,826	2,353	--	--	125,983	148,020
Money market borrowings	--	--	--	--	--	--	--
Miscellaneous payables	--	--	--	--	--	2,884	2,884
Marketable securities issued	--	--	--	--	--	--	--
Funds Borrowed From Other Fin. Ins.	317,808	745,489	2,870	--	--	--	1,066,167
Other liabilities ²	--	2,814	1,649	--	--	440,201	444,664
Total liabilities	630,211	940,940	6,872	--	--	569,068	2,147,091
Long Position in the Balance Sheet	708,196	--	416,785	69,962	52,384	--	1,247,327
Short Position in the Balance Sheet	--	(756,667)	--	--	--	(490,660)	(1,247,327)
Long Position in the Off-balance Sheet	3,866	49,808	62,494	23,166	--	--	139,334
Short Position in the Off-balance Sheet	(4,006)	(52,420)	(89,754)	--	--	--	(146,180)
Total Position	708,056	(759,279)	389,525	93,128	52,384	(490,660)	(6,846)

¹ Other Assets: The amount of TL 74,507 in the Non-Interest Bearing column is composed of Subsidiaries amounting to TL 40,452, Tangible Assets amounting to TL 21,618, Intangible Assets amounting to TL 1,996, Deferred Tax Assets amounting to TL 2,891, Assets Held for Sale amounting to TL 292, Miscellaneous Receivables amounting to TL 2,392, and Other Assets amounting to TL 4,866.

² Other Liabilities: The amount of TL 440,201 in the Non-Interest Bearing Column is composed of Shareholders' Equity amounting to TL 406,450, Provisions amounting to TL 22,613, Tax, Duty and Premium Payable amounting to TL 4,635 and Other Foreign Resources amounting to TL 6,503.

ARAP TÜRK BANKASI A.Ş.

Unconsolidated Financial Report as of 30 September 2012

(Currency: Thousands of Turkish Lira ("TL") unless otherwise stated)

*Convenient Translation of Unconsolidated Financial Report Originally Issued in Turkish**See Note on I. in Section Three*

Prior Period	Up to 1 Month	1-3 Months	3-12 Months	1-5 Years	5 Year and Over	Non-Interest Bearing	Total
Assets							
Cash (cash in vault, foreign currencies, cash in transit, cheques purchased) and Balances with the Central Bank of Turkey	230,074	--	--	--	--	9,693	239,767
Banks	979,823	288,134	--	--	--	--	1,267,957
Financial assets at fair value through profit or loss	43,984	10,383	74,670	28,583	--	--	157,620
Interbank money market placements	192,299	--	--	--	--	--	192,299
Investment securities available-for-sale	--	--	--	--	--	1,240	1,240
Loans	456,605	190,270	199,265	32,306	--	--	878,446
Investment securities held-to-maturity	14,411	35,495	62,993	25,819	61,152	--	199,870
Other assets ¹	640	--	--	--	--	74,747	75,387
Total assets	1,917,836	524,282	336,928	86,708	61,152	85,680	3,012,586
Liabilities							
Bank deposits	1,487,653	286,167	--	--	--	--	1,773,820
Other deposits	5,698	10,838	1,331	--	--	154,536	172,403
Money market borrowings	204,436	--	--	--	--	--	204,436
Miscellaneous payables	--	--	--	--	--	2,431	2,431
Marketable securities issued	--	--	--	--	--	--	--
Funds Borrowed From Other Fin. Ins.	239,933	220,694	2,361	1,899	--	--	464,887
Other liabilities ²	--	--	--	--	--	394,609	394,609
Total Liabilities	1,937,720	517,699	3,692	1,899	--	551,576	3,012,586
Balance Sheet Long Position	--	6,583	333,236	84,809	61,152	--	485,780
Balance Sheet Short Position	(19,884)	--	--	--	--	(465,896)	(485,780)
Off Balance Sheet Long Position	--	--	--	--	--	--	--
Off Balance Sheet Short Position	--	--	--	--	--	--	--
Total Position	(19,884)	6,583	333,236	84,809	61,152	(465,896)	--

¹ Other Assets: The amount of TL 74,747 in the Non-Interest Bearing column is composed of Subsidiaries amounting to TL 38,452, Tangible Assets amounting to TL 22,925, Intangible Assets amounting to TL 2,162, Tax Assets amounting to TL 2,116, Assets Held for Sale amounting to TL 308, Miscellaneous Receivables amounting to TL 760, and Other Assets amounting to TL 8,024.

² Other Liabilities: The amount of TL 394,609 in the Non-Interest Bearing Column is composed of Shareholders' Equity amounting to TL 353,977, Provisions amounting to TL 22,776, Tax, Duty and Premium Payable amounting to TL 5,292 and Other Foreign Resources amounting to TL 12,564.

Average interest rates applied to monetary financial instruments %

	EUR	USD	JPY	TL
Current Period				
Assets				
Cash (cash in vault, effectives, money in transit, cheques purchased) and balances with the Central Bank of Turkey.	--	--	--	--
Banks	0.53	1.81	--	6.00
Financial assets at fair value through profit or loss	--	5.09	--	7.87
Money market placement	--	--	--	8.26
Financial assets available-for-sale	--	--	--	--
Loans	4.69	5.50	--	10.76
Investment securities held-to-maturity	5.36	7.19	--	9.54
Liabilities				
Interbank deposits	--	0.75	--	5.29
Other deposits	0.57	1.29	--	6.40
Money market borrowings	--	--	--	--
Miscellaneous payables	--	--	--	--
Marketable securities issued	--	--	--	--
Funds borrowed from other financial institutions	0.44	0.49	--	7.80

	EUR	USD	JPY	TL
Prior Period				
Assets				
Cash (cash in vault, , effectives, money in transit, cheques purchased) and balances with the Central Bank of Turkey.	--	--	--	--
Banks	1.03	2.70	--	12.47
Financial Assets at Fair Value Through Profit or Loss	--	5.11	--	8.56
Money market placements	--	--	--	8.77
Financial assets available-for-sale	--	--	--	--
Loans	5.69	4.99	--	13.88
Investment securities held-to-maturity	5.36	7.13	--	9.09
Liabilities				
Interbank deposits	--	0.89	--	6.94
Other deposits	1.00	1.04	--	7.52
Money market borrowings	--	--	--	5.75
Miscellaneous payables	--	--	--	--
Marketable securities issued	--	--	--	--
Funds borrowed from other financial institutions	0.90	0.58	--	7.49

The interest rate risk of the banking book items***The nature of interest rate risk which banking books and early repayment of loans and measurement frequency of interest rate risk with significant assumptions including related to the movement deposits except time deposit***

The interest rate sensitivity of assets, liabilities and off-balance sheet items are considered taking into account the developments in the market by Asset-Liability Committee every two weeks.

The interest rate risk of the banking book items measurement is included The Bank's interest rate positions which is defined as banking accounts created and performed relevant re-pricing and maturity data take into account.

The interest rate sensitivity of assets and liabilities cash flows calculated present values using yield curves which generated using market interest rates.

The interest rate risk of the banking book items is measured legally in accordance with the "Regulation on Measurement and Assessment of Standard Shock Method on the interest rate risk arising from banking accounts", published in the Official Gazette numbered 28034 and dated 23 August 2011, and this legal limit is monitored and reported monthly, based on this measurement. The Bank maintains its capital proportionally with the interest rate risk arising from banking accounts.

The interest rate risks of financial instruments on trading portfolio are considered within the scope of the market risk.

The economic value differences that will be occurred due to fluctuations on interest rates with the Regulation on Standard Shock Method on the interest rate risk arising from banking accounts

Currency	Applied Shock (+/- x basis point)	Revenue/ Loss	Revenue/Shareholders' Equity Loss/ Shareholders' Equity
1 TRY	500	10,550	(1.400)%
	(400)	(5,703)	2.500%
2 EURO	200	19,027	(0.300)%
	(200)	(1,144)	4.600%
3 USD	200	168,555	(1.800)%
	(200)	(7,580)	40.500%
Total (For negative shocks)		198,132	47.600%
Total (For positive shocks)		(14,427)	(3.500)%

Equity investment risk due from banking book

The Bank does not have equity investment risk due to subsidiary and securities issued capital which classified banking accounts are not traded on the stock exchange.

Information on booking value, fair value and market value of equity investments

None.

Information on equity investments realized gains or losses, revaluation increases and unrealized gains or losses and these amounts including capital contribution.

None.

V. Information on Liquidity Risk

Source of Bank's current liquidity risk and whether the related precautions are taken to eliminate the risk. Restrictions on fund sources established by the board of directors for the purpose of meeting urgent liquidity demand and making payments for matured debts

The Bank's liquidity risk has been analyzed within the context of risk management operations. Within this context Bank's liquidity risk has been analyzed by common ratio analysis and liquidity position analysis based on payment terms. The periodic reporting requirement to BRSA is being performed in accordance with the regulation regarding liquidity adequacy measurement.

Whether the payments, assets and liabilities match with the interest rates, and whether the effect of mismatch on profitability is measured

The main reason of liquidity risk is the existence of long term assets versus short term funds borrowed from abroad. On the other hand, these short term funds have the capability of being renewed. Bank has strong fund sources besides there is no restriction on fund sources for the purpose of meeting urgent liquidity demand and making payments for matured debts. As a result of this, the Bank has not been encountered with liquidity problems and there is no expectation of possible liquidity risk for the future for the Bank.

Internal and external sources to meet the short and long-term liquidity needs, significant sources of liquidity that are not utilized

Shareholder's Equity has an important portion in the funding resources. The Bank is also capable of funding itself through domestic money markets and funding resources provided by its main shareholder.

As per the BRSA Communiqué published on the Official Gazette dated 1 November 2006 and became effective starting from 1 September 2007, "Measurement and Assessment of the Adequacy of Banks' Liquidity", the weekly and monthly liquidity ratios on a bank-only basis for foreign currency assets/liabilities and total assets/liabilities should be minimum 80% and 100%, respectively. The liquidity ratios as of 30 September 2012 are as follows:

<i>Current Period</i>	Primary Maturity Split (Weekly)		Secondary Maturity Split (Monthly)	
	FC	FC+TL	FC	FC+TL
Average	160	234	114	149
Highest (%)	275	384	187	265
Lowest (%)	89	107	81	105

Presentation of assets and liabilities based on their outstanding maturities

Current Period	Demand	Up to 1 Month	1-3 Months	3-12 Months	1-5 Years	5 Year and Over	Unallocated	Total
Assets								
Cash (cash in vault, effectives, money in transit, cheques purchased) and Central Bank balances	19,503	177,183	--	--	--	--	--	196,686
Banks	12,809	668,135	--	71,488	--	--	--	752,432
Financial Assets at Fair Value through Profit or Loss	--	2,123	10,033	82,381	32,417	--	--	126,954
Money Market Placements	--	237,161	--	--	--	--	--	237,161
Financial assets available-for-sale	--	--	--	--	--	--	896	896
Loans	--	223,207	81,241	254,860	9,372	--	--	568,680
Investment securities held-to-maturity	--	610	75,908	15,288	28,173	69,115	--	189,094
Other assets ¹	--	681	--	--	--	--	74,507	73,142
Total Assets	32,312	1,309,100	167,182	424,017	69,962	69,115	75,403	2,147,091
Liabilities								
Interbank Deposits	303,545	--	181,811	--	--	--	--	485,356
Other Deposits	125,983	8,858	10,826	2,353	--	--	--	148,020
Funds provided from other financial institutions	--	317,808	745,489	2,870	--	--	--	1,066,167
Money market borrowings	--	--	--	--	--	--	--	--
Marketable securities issued	--	--	--	--	--	--	--	--
Miscellaneous payables	--	--	--	--	--	--	2,884	2,884
Other liabilities ²	--	4,195	5,683	1,649	--	--	433,137	444,664
Total Liabilities	429,528	330,861	943,809	6,872	--	--	436,021	2,147,091
Liquidity Gap	(397,216)	978,239	(776,627)	417,145	69,962	69,115	(360,618)	--
Prior Period								
Total Assets	41,052	1,886,477	437,774	395,360	96,884	79,052	75,987	3,012,586
Total Liabilities	902,400	1,195,872	521,049	3,693	1,899	--	387,673	3,012,586
Net Liquidity Gap	(861,348)	690,605	(83,275)	391,667	94,985	79,052	(311,686)	--

¹ Other assets amounting TL 74,507 at the unallocated part consists of Subsidiaries amounting TL 40,452, Tangible Assets amounting TL 21,618, Intangible Assets amounting TL 1,996, Deferred Tax Asset amounting TL 2,891, Asset Held For Sale amounting TL 292, Miscellaneous Receivables amounting to TL 2,392 and Other Assets amounting to TL 4,866.

² Other liabilities amounting TL 433,137 at the unallocated part consists of Shareholders Equity amounting TL 406,450, Provisions amounting TL 22,613, and Other Foreign Resources TL 4,074.

Information on securitization positions

None.

Information on Credit risk mitigation techniques

Bank applies the Regulation on Credit risk mitigation techniques' 34rd article that the standard volatility adjustments are taken into account regarding to portfolios in which comprehensive approach is used.

Cash collateral is used for credit risk mitigation.

Volatility adjustments on receivables, guarantees and collateral currency mismatches applied with the standard volatility adjustment approach with the Article 37 of the regulation.

In the case of the maturity mismatch that occurred because of the maturity of the collateral is less than the remaining maturity of the receivable, the collateral value considered as adjusted volatility

Collaterals which are grouped according to asset types

Risk Types	Amount (*)	Financial Collaterals	Other/Physical Collaterals	Guarantees and credit derivatives
Contingent and Non-Contingent Receivables from Central Governments and Central Banks	103,023	14,285	--	--
Contingent and Non-Contingent Receivables from Regional Governments and Local Authorities	--	--	--	--
Contingent and Non-Contingent Receivables from Administrative Units and Non-commercial Enterprises	--	--	--	--
Contingent and Non-Contingent Receivables from Multilateral Development Banks	--	--	--	--
Contingent and Non-Contingent Receivables from International Organizations	--	--	--	--
Contingent and Non-Contingent Receivables from Banks and Financial Intermediaries	1,570,456	174,948	--	--
Contingent and Non-Contingent Corporate Receivables	611,774	4,708	--	--
Contingent and Non-Contingent Retail Receivables	599	47	--	--
Contingent and Non-Contingent Receivables Secured by Residential Property (**)	20,114	--	--	--
Past Due Loans	--	--	--	--
Higher-Risk Receivables Defined by BRSA	--	--	--	--
Marketable Securities Collateralized Mortgages	--	--	--	--
Securitization Exposures	--	--	--	--
Short-Term Receivables from Banks and Corporate Undertakings for Collective Investments in Transferable Securities	--	--	--	--
Other Receivables	73,936	--	--	--

(*) Includes the total amount before taking into account the effects of credit risk mitigation.

(**) The real estate mortgages that used to determine the risk classes are not taken into consideration regarding the "Regulation on Measurement and Assessment of Capital Adequacy of Banks", Article 6.

Risk management target and policies

The Bank's risk strategy, policy, and procedures are approved by board of directors in order to make policies that are determined, to be approved, to evaluate and manage the risk that bank is exposed to, and to make it in compliance with changing circumstances, necessary conditions are determined.

The Bank's risk management principles are summarized below:

Being selective about taken risks.

Identifying risks effectively, measuring, analyzing and managing,

Ensuring the risk-return balance,

Taking robust guarantees level to meet the existing and potential risks and monitoring closely the adequacy of collateral,

Having enough capital structure to provide present and future potential risks.

Ensuring risks that are kept within defined limits,

Controlling all activities compliance with approved policies and procedures,

Provide activities in accordance with laws and regulations,

Establish corporate risk culture within the Bank,

Providing effective reporting channels which will help to inform management level to prevent delay about every type of inconsistencies.

In order to follow and to manage risks, Bank and market data reviewed regularly. Within the scope of classifying risks besides of legal limits also bank internal limits are provided.

VI. Information on Business Segments

Information on operational segments on 30 September 2012 and 31 December 2011 are presented in the table below:

Current Period	Retail Banking	Corporate and Commercial Banking	Treasury	Unallocated	Total Operations
Interest Income	26	40,219	51,147	--	91,392
Unallocated Income/Expenses (Net)	--	--	--	(28,629)	(28,629)
Operating Income	26	40,219	51,147	(28,629)	62,763
Income from Subsidiaries	--	--	--	2,000	2,000
Income before tax	--	--	--	--	64,763
Tax Provision	--	--	--	--	(12,290)
Net Profit for the year					52,473

Current Period	Retail Banking	Corporate and Commercial Banking	Treasury	Unallocated	Total Operations
Segment Assets	502	568,178	1,360,377	--	1,929,057
Associates and Subsidiaries	--	--	--	40,452	40,452
Unallocated assets	--	--	--	177,582	177,582
Total Assets	502	568,178	1,360,377	218,034	2,147,091
Segment Liabilities	31,904	115,416	1,552,223	--	1,699,543
Unallocated Liabilities	--	--	--	41,098	41,098
Equity	--	--	--	406,450	406,450
Total Liabilities	31,904	115,416	1,552,223	447,548	2,147,091

Prior Period	Retail Banking	Corporate and Commercial Banking	Treasury	Unallocated	Total Operations
Interest Income	23	24,973	31,329	--	56,325
Unallocated Income/Expenses (Net)	--	--	--	(13,401)	(13,401)
Operating Income	23	24,973	31,329	(13,401)	42,924
Income from Subsidiaries	--	--	--	--	--
Income before tax	--	--	--	--	42,924
Tax Provision	--	--	--	--	(9,384)
Net Profit for the year					33,540

Prior Period	Retail Banking	Corporate and Commercial Banking	Treasury	Unallocated	Total Operations
Segment Assets	198	878,248	2,047,820	--	2,926,266
Associates and Subsidiaries	--	--	--	38,452	38,452
Unallocated assets	--	--	--	47,868	47,868
Total Assets	198	878,248	2,047,820	86,320	3,012,586
Segment Liabilities	22,589	154,564	2,438,393	--	2,615,546
Unallocated Liabilities	--	--	--	43,063	43,063
Equity	--	--	--	353,977	353,977
Total Liabilities	22,589	154,564	2,438,393	397,040	3,012,586

SECTION FIVE

INFORMATION ON DISCLOSURES AND FOOTNOTES OF UNCONSOLIDATED FINANCIAL STATEMENTS

I. INFORMATION ON DISCLOSURES AND FOOTNOTES OF ASSETS

1. Information on cash equivalents and Central Bank of Turkey

Information on cash equivalents

	Current Period		Prior Period	
	TL	FC	TL	FC
Cash/Effective	563	2,442	1,167	8,526
Central Bank of Turkey	16,498	177,183	22,854	207,220
Other	--	--	--	--
Total	17,061	179,625	24,021	215,746

Information related to the account of Central Bank of Turkey

	Current Period		Prior Period	
	TL	FC	TL	FC
Unrestricted Demand Deposits	16,498	--	22,854	--
Unrestricted Time Deposits	--	47,027	--	57,140
Restricted Time Deposits	--	--	--	--
Reserve Deposits	--	130,156	--	150,080
Total	16,498	177,183	22,854	207,220

Information on Reserve Deposits

The banks operating in Turkey keep reserve deposits for Turkish currency and foreign currency at the rates of between 5% and 11% (31 December 2011: between 5% and 11%), and for USD or EUR at the rates of 6% and 11% respectively according to their maturities as per the Communiqué no.2005/1 "Reserve Deposits" of the Central Bank of Turkey. (31 December 2011: between 6% and 11%). As of 30 September 2012, interest rates are not applied for reserve requirements by the Central Bank of Turkey.

2. Information on financial assets at fair value through profit/loss

Among financial assets at fair value through profit or loss as of 30 September 2012; there is no marketable securities subjected to repurchase transactions. (31 December 2011: TL 48,987), and there is 17,047 TL amount provided as collateral /blocked financial assets at fair value through profit or loss in the current period (31 December 2011: null).

Positive differences on derivative financial assets held for trading showed as below:

Derivative Financial Assets Held for Trading	Current Period		Prior Period	
	TL	FC	TL	FC
Forward Transactions	--	--	--	--
Swap Transactions	--	--	--	--
Futures	--	--	--	--
Options	--	--	--	--
Other	--	--	--	--
Total	--	--	--	--

3. Information on banks and other financial institutions

	Current Period		Prior Period	
	TL	FC	TL	FC
Banks				
Domestic banks	70,194	669,730	45,092	1,214,460
Foreign banks	--	12,508	--	8,405
Foreign head offices and branches	--	--	--	--
Total	70,194	682,238	45,092	1,222,865

4. Information on available for sale financial assets*Major types of available for sale financial assets*

Available for sale financial assets are composed shares that are not quoted in the stock market.

Information on available for sale financial assets

	Current period	Prior period
Debt Securities	--	--
Quoted in stock exchange	--	--
Not quoted in stock exchange	--	--
Share Certificates	896	1,240
Quoted in stock Exchange	--	--
Not quoted in stock Exchange	896	1,240
Impairment provision (-)	--	--
Total	896	1,240

5. Information on Loans*Information on all types of loans and advances given to shareholders and employees of the Bank*

	Current period		Prior period	
	Cash	Non- Cash	Cash	Non- Cash
Direct Loans Granted to Shareholders	--	43,043	180,004	18,396
Corporate Shareholders	--	43,043	180,004	18,396
Individual Shareholders	--	--	--	--
Indirect Loans Granted to Shareholders	--	--	--	--
Loans Granted to the Bank's personnel	500	4	198	11
Total	500	43,047	180,202	18,407

Information about the first and second group loans and other receivables including loans that have been restructured or rescheduled

	Standard loans and other receivables			Loans and other receivables under close monitoring		
	Loans and other receivables (Total)	Amendments on Conditions of Contract		Loans and other receivables (Total)	Amendments on Conditions of Contract	
		Amendments related to the extension of the payment plan	Other		Amendments related to the extension of the payment plan	Other
Cash loans						
Non-specialized loans	568,291	--	--	--	389	--
Corporation loans	--	--	--	--	--	--
Export loans	134,237	--	--	--	--	--
Import loans	--	--	--	--	--	--
Loans given to financial sector	139,189	--	--	--	--	--
Consumer loans	502	--	--	--	--	--
Credit cards	--	--	--	--	--	--
Other	294,363	--	--	--	389	--
Specialized loans	--	--	--	--	--	--
Other receivables	--	--	--	--	--	--
Total	568,291	--	--	--	389	--

	Standard Loans and Other Receivables	Loans and Other Receivables Under Close Monitoring
Number of amendments related to the extension of the payment plan		
Extended for 1 or 2 times	--	--
Extended for 3,4 or 5 times	--	--
Extended for more than 5 times	--	--

	Standard Loans and Other Receivables	Loans and Other Receivables Under Close Monitoring
The time extended via the amendment on payment plan		
0-6 Months	--	--
6 Months - 12 Months	--	--
1-2 Years	--	--
2-5 Years	--	--
5 Years and More	--	--

Information on Consumer Loans, Credit Cards and Loans given to employees

	Short Term	Medium and Long Term	Total
Consumer Loans-TL	--	2	2
Real estate loans	--	--	--
Automotive loans	--	--	--
Consumer loans	--	--	--
Other	--	2	2
Consumer Loans-Indexed to FC	--	--	--
Real estate loans	--	--	--
Automotive loans	--	--	--
Consumer loans	--	--	--
Other	--	--	--
Consumer Loans-Indexed to FC	--	--	--
Real estate loans	--	--	--
Automotive loans	--	--	--
Consumer loans	--	--	--
Other	--	--	--
Individual Credit Cards-TL	--	--	--
Installment	--	--	--
Non-Installment	--	--	--
Individual Credit Cards-FC	--	--	--
Installment	--	--	--
Non-Installment	--	--	--
Personnel Loans- TL	12	488	500
Real estate loans	--	--	--
Automotive loans	--	--	--
Consumer loans	--	--	--
Other	12	488	500
Personnel Loans- Indexed to FC	--	--	--
Real estate loans	--	--	--
Automotive loans	--	--	--
Consumer loans	--	--	--
Other	--	--	--
Personnel Loans-FC	--	--	--
Real estate loans	--	--	--
Automotive loans	--	--	--
Consumer loans	--	--	--
Other	--	--	--
Personnel Credit Cards-TL	--	--	--
Installment	--	--	--
Non-Installment	--	--	--
Personnel Credit Cards-FC	--	--	--
Installment	--	--	--
Non-Installment	--	--	--
Deposits with Credit Limit-TL (Individual)	--	--	--
Deposits with Credit Limit-FC (Individual)	--	--	--
Total	12	490	502

Information on installment commercial loans and commercial credit cards

None.

Allocation of domestic and foreign loans

	Current Period	Prior Period
Domestic loans	560,715	679,339
Foreign loans	7,965	199,107
Total	568,680	878,446

Loans granted to subsidiaries and associates

	Current Period	Prior Period
Loans to subsidiaries and associates	18,230	9,683
Total	18,230	9,683

Specific provisions for loans

Specific provisions	Current Period	Prior Period
Loans and receivables with limited collectibles	--	--
Loans and receivables with doubtful collectibles	--	15
Uncollectible loans and receivables	8,211	5,937
Total	8,211	5,952

Information related to non-performing loans**Information on restructured loans of non-performing loans**

None.

Information on movement of total non-performing loans

	III. Group Loans and receivables with limited collectibles	IV. Group Loans and receivables with doubtful collectibles	V. Group Uncollectible loans and receivables
Balances at Beginning of Period	--	15	5,937
Additions (+)	2,379	--	--
Transfers from other categories of nonperforming loans (+)	--	--	2,274
Transfers to other categories of nonperforming loans (-)	2,259	15	--
Collections (-)	120	--	--
Write-offs (-)	--	--	--
Institutional and commercial credits	--	--	--
Individual credits	--	--	--
Credit cards	--	--	--
Others	--	--	--
Balances at End of the Period	--	--	8,211
Specific provisions (-)	--	--	8,211
Net Balance on Balance Sheet	--	--	--

Information on foreign currency non-performing loans

There are non-performing loan receivables in foreign currency amounting TL 2,031 which is followed in TL accounts.

Information on gross and net loans under follow-up according to the borrowers

	III. Group Loans and receivables with limited collectibility	IV. Group Loans and receivables with doubtful	V. Group Non-performing loans and receivables
Current Period (Net)			
Loans granted to real persons and legal entities (Gross)	--	--	8,111
Specific provisions (-)	--	--	8,111
Loans granted to real persons and legal entities (Net)	--	--	--
Banks (Gross) ¹	--	--	100
Specific provisions (-)	--	--	100
Banks (Net)	--	--	--
Other Loans and receivables (Gross)	--	--	--
Specific provisions (-)	--	--	--
Other Loans and receivables (Net)	--	--	--
Prior Period (Net)			
Loans granted to real persons and legal entities (Gross)	--	15	5,837
Specific provisions (-)	--	15	5,837
Loans granted to real persons and legal entities (Net)	--	--	--
Banks (Gross) ¹	--	--	100
Specific provisions (-)	--	--	100
Banks (Net)	--	--	--
Other Loans and receivables (Gross)	--	--	--
Specific provisions (-)	--	--	--
Other Loans and receivables (Net)	--	--	--

¹ Foreign bank**Collection policy on loans determined as loss and other receivables**

Loans determined as loans and other receivables are collected via legal follow-up and conversion of guarentees to cash.

Information on write-off policy

Loans under legal follow-up are classified and are made provision according to "Regulation on Procedures and Principles Concerning Loans and Other Receivable's Nature Definition and Provisions". These loans are collected in collaboration with Department of Loan Trace and Follow, Department of Law Services and Consultancy and other related departments. However if mentioned loans could not be collected in any way, write-off procedure is implemented. This procedure is implemented by getting the opinion of Department of Law Services and Consultancy and by obtaining approvals from Loan Trace and Follow Department and the Board of Directors.

6. Information on held to maturity financial assets**Information on transaction of repo and collateral/blocked financial assets (Net)**

The Bank does not have marketable securities subjected to repurchase transactions. (31 December 2011: null). As of 30 September 2012, there is no security is held on collateral/blocked for guarantee. (31 December 2011: TL 40,200)

Information on government held to maturity financial assets

	Current Period		Prior Period	
	TL	FC	TL	FC
Government bonds	72,194	--	40,200	--
Treasury Bonds	--	--	--	--
Other Public Bonds	--	81,595	--	88,181
Total	72,194	81,595	40,200	88,181

Information of investments held to maturity

	Current Period	Prior Period
Debt Instruments	190,007	200,194
Quoted at stock exchange	154,702	128,627
Not-quoted at stock exchange	35,305	71,567
Impairment loss provision (-)	(913)	(324)
Total	189,094	199,870

Movement of investments held-to-maturity

	Current Period	Prior Period
Balances at the Beginning of the Period	199,870	224,678
Foreign Currency Gains / Losses on Monetary asset	(8,248)	25,651
Purchases during the Period	63,354	118,485
Disposals through sales and redemptions ¹	(68,141)	(168,944)
Change of cost amortized	2,848	--
Impairment loss provision ²	(589)	--
Period end balance	189,094	199,870

¹In the current period amounting to TL 68,141 redemption has been realized. In the prior period redemption amounting to TL 168,944 have been realised from the portfolio.

² Represents provisions allocated for impairment in the current year.

7. Information on Associates

The Bank does not have an associate.

ARAP TÜRK BANKASI A.Ş.

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(Currency: Thousands of Turkish Lira ("TL") unless otherwise stated)

*Convenient Translation of Unconsolidated Financial
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8. Information on subsidiaries (Net)**Information on unconsolidated subsidiaries**

The Bank does not have an unconsolidated subsidiary.

Information on subsidiaries**Information on shareholder's equity for A&T Finansal Kiralama A.Ş.**

	30 September 2012
CORE CAPITAL	
Paid in Capital	34,500
Effect of Inflation Adjustment on Paid in Capital	5,961
Legal Reserves – First Legal Reserve Turkish Commercial Code 466/1	1,727
Extraordinary Reserves – Legal Reserve per General Legislation	147
Profit / Loss	5,965
<i>Net Profit</i>	2,201
<i>Prior Period Profit/Loss</i>	3,764
Intangible Assets (-)	9
Total Core Capital	48,291
SUPPLEMENTARY CAPITAL	None
CAPITAL	48,291
DEDUCTION FROM CAPITAL	None
NET AVAILABLE CAPITAL¹	48,291

¹ There is no restriction on shareholders' equity of subsidiary. After deduction from the capital, the total net available equity is TL 48,291.

There is no internal capital adequacy assessment approach for the subsidiary.

Summary information on basic features of equity items:

Paid in capital has been indicated as Turkish Lira in articles of incorporation and registered in trade registry.

Effect of inflation adjustments on paid in capital is the difference caused by the inflation adjustment on shareholders' equity items.

Extraordinary reserves are the status reserves which have been transferred with the General Assembly decision after distributable profit have been transferred to legal reserves.

Legal reserves are the status reserves which have been transferred from distributable profit in accordance with the third clause of first and second paragraph of 466 and 467 articles of Turkish Commercial Code no. 6762.

Description	Address (City/Country)	Bank's share percentage-If different voting percentage (%)	Bank's risk group share percentage (%)
A&T Finansal Kiralama A.Ş.	İstanbul	99.98	99.98

Information on financial statements of the subsidiaries

Total Assets	Shareholders' Equity	Total Fixed Assets	Interest Income	Income from marketable securities portfolio	Current Period Profit / Loss	Prior Period Profit / Loss	Fair value (*)
130,167	48,300	4,275	7,339	–	2,201	1,685	--

(*) The related subsidiary has no fair value as of 30 September 2012.

Movement related to subsidiaries

	Current Period	Prior Period
Balance at the Beginning of the Period	38,452	35,952
Movements during the Period	2,000	2,500
Purchases	--	--
Bonus Shares Received	2,000	2,500
Dividends from Current Year Profit	--	--
Sales	--	--
Revaluation Increase, Effect of Inflation and F/X Difference	--	--
Impairment Provision (±)	--	--
Balance at the End of the Period	40,452	38,452
Capital Commitments	--	--
Share Percentage at the end of Period (%)	99,98	99,98

Sectoral Information on the subsidiaries

Subsidiaries	Current Period	Prior Period
Banks	--	--
Insurance Companies	--	--
Factoring Companies	--	--
Leasing Companies	40,452	38,452
Finance Companies	--	--
Other Affiliates	--	--

Quoted Subsidiaries

The Bank does not have a subsidiary that is quoted.

9. Information on jointly ventures

The Bank does not have joint ventures.

10. Information on Financial Lease Receivables (Net)

The Bank does not have any financial lease receivable

11. Information on financial derivatives for hedging

The Bank does not have any financial derivatives for hedging.

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12. Information on investment property

The bank does not have any investment property.

13. Information on tax assets

As of 30 September 2012, there is no tax receivable under current tax asset after the deduction of tax liability.

The Bank has calculated TL 2,891 deferred tax asset and TL 52 deferred tax liability over taxable temporary differences as of 30 September 2012 and recorded the net amount of asset and liability to the financial statement (31 December 2011: TL 2,305 deferred tax asset and TL 189 deferred tax liability).

The detail of deferred tax asset and liability is as follows

	30 September 2012		31 December 2011	
	Accumulated temporary differences	Deferred tax asset/ (liability)	Accumulated temporary differences	Deferred tax asset/ (liability)
Provisions for employee rights	7,488	1,498	6,828	1,366
Unearned Income	2,061	411	1,883	377
Interest accruals	--	--	2,093	418
Depreciation difference for tangible and intangible assets	332	66	--	--
Derivative Financial Instruments	4,068	814	--	--
Other	772	154	721	144
Deferred tax asset	14,721	2,943	11,525	2,305
Interest accruals	97	19	626	126
Other	164	33	317	63
Deferred tax liability	261	52	943	189
Deferred tax asset / (liability), net		2,891		2,116

14. Information about fixed assets held for sale

	Current Period 30 September 2012	Prior Period 31 December 2011
Cost	416	545
Provision Amount (-)	4	30
Accumulated Depreciation (-)	104	88
Net Book Value	308	427
Opening Balance	416	545
Additions	--	--
Disposals (-).net	-	129
Accumulated Provision (-)	8	3
Provision Expenses (-)	1	1
Accumulated Depreciation (-)	104	88
Depreciation Expenses (-)	11	16
Closing Net Book Value	292	308

15. Information on other assets

As of 30 September 2012 other assets is amounting to TL 7,939 (31 December 2011: 9,424 TL) and does not exceed 10% of total assets of balance sheet except off balance sheet commitments.

II. INFORMATION AND DISCLOSURES RELATED TO LIABILITIES

1. Information on maturity profile of deposits

Current Period	Demand	7 Days Notice	Up to 1 Month	1-3 Months	3-6 Months	6 Months- 1 Year	1 Year and over	Accumu-	Total
								lating Deposit Accounts	
Saving Deposits	864	--	200	1,059	1,695	37	134	--	3,989
Foreign Currency Deposits	118,064	--	8	9,089	1,960	1,133	1,424	--	131,678
Residents in Turkey	74,832	--	8	966	770	48	88	--	76,712
Residents Abroad	43,232	--	--	8,123	1,190	1,085	1,336	--	54,966
Public Sector Deposits	--	--	--	--	--	--	--	--	--
Commercial Deposits	3,101	--	5,018	71	89	105	--	--	8,384
Other Ins. Deposits	3,954	--	--	15	--	--	--	--	3,969
Precious Metal Deposits	--	--	--	--	--	--	--	--	--
Bank Deposits	303,545	--	--	171,085	--	10,726	--	--	485,356
Central Bank	--	--	--	--	--	--	--	--	--
Domestic Banks	--	--	--	--	--	--	--	--	--
Foreign Banks	303,545	--	--	171,085	--	10,726	--	--	485,356
Special Financial Inst.	--	--	--	--	--	--	--	--	--
Other	--	--	--	--	--	--	--	--	--
Total	429,528	--	5,226	181,319	3,744	12,001	1,558	--	633,376

Prior Period	Demand	7 Days Notice	Up to 1 Months	1-3 Months	3-6 Months	6Months -1 Year	1 Year and over	Accumu-	Total
								lating Deposit Accounts	
Saving Deposits	1,316	--	289	1,515	480	24	135	--	3,759
Foreign Currency Deposits	140,361	--	669	8,545	3,060	715	1,446	--	154,796
Residents in Turkey	38,623	--	669	819	813	160	104	--	41,188
Residents Abroad	101,738	--	--	7,726	2,247	555	1,342	--	113,608
Public Sector Deposits	--	--	--	--	--	--	--	--	--
Commercial Deposits	7,498	--	865	39	85	--	--	--	8,487
Other Ins. Deposits	5,361	--	--	--	--	--	--	--	5,361
Precious Metal Deposits	--	--	--	--	--	--	--	--	--
Bank Deposits	747,864	--	260,749	286,168	450,294	28,745	--	--	1,773,820
Central Bank	--	--	--	--	--	--	--	--	--
Domestic Banks	--	--	--	--	--	--	--	--	--
Foreign Banks	747,864	--	260,749	286,168	450,294	28,745	--	--	1,773,820
Special Financial Institutions	--	--	--	--	--	--	--	--	--
Other	--	--	--	--	--	--	--	--	--
Total	902,400	--	262,572	296,267	453,919	29,484	1,581	--	1,946,223

Information on savings deposits insured by Saving Deposit Insurance Fund and the total amount of the deposits exceeding the insurance coverage limit

	Covered by Deposit Insurance Fund		Not covered by Deposit Insurance Fund	
	Current Period	Prior Period	Current Period	Prior Period
Saving Deposits	2,300	2,236	1,689	1,523
Foreign Currency Saving Deposits	9,102	7,614	18,938	11,058
Other Saving Deposits	--	--	--	--
Foreign Branches' Deposits Under Foreign Insurance Coverage	--	--	--	--
Off-Shore Deposits Under Foreign Insurance Coverage	--	--	--	--
Total	11,402	9,850	20,626	12,581

Saving deposits not covered by deposit insurance**Individual deposits not covered by deposit insurance**

	Current Period	Prior Period
Deposits and Other Accounts held at Foreign Branches	--	--
Deposits and Other Accounts held by Shareholders and their Relatives	--	--
Deposits and Other Accounts of the Chairman and Members of Board of Directors, Chief Executive Officer, Senior Executive Officers and their Relatives	828	42
Deposits and Other Accounts held as Assets subject to the Crime defined in the Article 282 of the Turkish Criminal Code no. 5237 dated 26 September 2004	--	--
Deposits at Depository Banks established for Off-Shore Banking Activities in Turkey	--	--
Total	828	42

2. Information on financial derivatives through profit or loss

Financial Derivatives through profit or loss	Current Period		Prior Period	
	TL	FC	TL	FC
Forward transactions	--	--	--	--
Swap transactions	4,068	--	--	--
Futures transactions	--	--	--	--
Options	--	--	--	--
Other	--	--	--	--
Total	4,068	--	--	--

3. Information on Funds Borrowed*Information on banks and other financial institutions*

	Current Period		Prior Period	
	TL	FC	TL	FC
Borrowing from Central Bank	--	--	--	--
From Domestic Banks and Institutions	1,439	2,998	1,919	2,850
From Foreign Banks, Institutions and Funds	--	1,061,730	--	460,118
Total	1,439	1,064,728	1,919	462,968

Presentation of funds borrowed based on maturity profile

	Current Period		Prior Period	
	TL	FC	TL	FC
Short-Term	1,320	1,063,535	1,719	461,071
Long-Term	119	1,193	200	1,897
Total	1,439	1,064,728	1,919	462,968

4. Information on other foreign resources

The other external resources is amounting to TL 6,898 (31 December 2011: TL 12,564); and this amount does not exceed 10% of the total balance sheet.

5. Information on financial lease obligations

In the financial lease contracts the installments are determined by considering the market interest rates, cost of the leasing asset and maturity of the financing. There are no significant obligations imposed on the Bank as a result of the lease agreements.

6. Information on liabilities arised from financial derivative transactions for hedging purposes

The Bank does not have financial derivative instruments for hedging purposes.

7. Information on provisions*Information on general provisions*

	Current Period	Prior Period
Provisions for Loans and Receivables in Group I	6,272	7,110
Additional provisions for the loans with extended payment plan	--	--
Provisions for Loans and Receivables in Group II	7	--
Additional provisions for the loans with extended payment plan	--	--
Provisions for Non-Cash Loans	3,030	2,875
Other	--	--
Total	9,309	9,985

Provisions for currency exchange gain/loss on foreign currency indexed loans

	Current Period	Prior Period
Foreign Exchange Provisions for Foreign Currency Indexed Loans ^(*)	860	69

^(*) Foreign exchange differences of foreign currency indexed loans are netted off with loans.

Information on other provisions

The provisions for probable risks are below

	Current Period	Prior Period
The provisions for probable risks	5,000	5,000

In the case of the other provisions, exceeds the 10% of the total provisions, those accounts and balances

	Current Period	Prior Period
Probable risks	5,000	5,000
Non-cash loans	569	574
Non-going law suits	247	389
Total	5,816	5,963

8. Information on tax payables

Information on corporate tax liability

As of 30 September 2012, corporate tax payable after deducting the prepaid tax is TL 2,870 (31 December 2011: TL 3,352).

Information on tax payables

	Current Period	Prior Period
Corporate Tax	2,870	3,352
Banking Insurance Transaction Tax (BITT)	374	485
Taxation of Securities	385	439
Value added taxes payable	29	41
Corporate tax payable-limited	--	2
Foreign Exchange Legislation Tax	--	--
Property tax	14	13
Other	517	582
Total	4,189	4,914

Information on premiums

	Current Period	Prior Period
Social Security Premiums - Employee	169	143
Social Security Premiums - Employer	241	205
Bank Social Aid Pension Fund Premium - Employee	--	--
Bank Social Aid Pension Fund Premium - Employer	--	--
Pension Fund Membership Fees and Provisions - Employee	--	--
Pension Fund Membership Fees and Provisions - Employer	--	--
Unemployment Insurance - Employee share	12	10
Unemployment Insurance - Employer share	24	20
Other	--	--
Total	446	378

Information on deferred tax liability

The net amount of assets and liabilities that is calculated over the temporary differences between the applied accounting policies and tax regulation is recorded as net deferred tax asset with an amount of TL 2,891. Detailed information on net deferred tax is presented in footnote I-13 in Section Five.

9. Information on Shareholder's Equity***Presentation of Paid-in Capital***

	Current Period	Prior Period
Common Stock	240,000	240,000
Preferred Stock	--	--

Paid-in capital amount, explanation as to whether the registered share capital system is applicable at bank; if so the amount of registered share capital

Registered share capital system is not implemented in the Bank.

Information on share capital increases and their sources; other information on any increase in capital shares during the current period

No capital increase has been made during the current period.

Information on share capital increases from capital reserves

No transfer from capital reserves has been made to share capital in the current period.

Capital commitments for current financial year and following period, general purpose of these commitments and estimated resources necessary for these commitments

No capital commitments have been made to current financial year and following period.

The impacts of the foresights, which are prophesied according to Bank's prior periods income, profitability, and liquidity indicators and uncertainty, to shareholders' equity

None.

Information on the privileges given to stocks representing the capital

The registered capital can be increased or decreased once or several times. Such an increase may be accomplished through the transfer from reserves into the capital account and the issuance of "bonus" shares in consequence thereof.

Each shareholder shall have the right to subscribe for a proportion of new shares corresponding to the number of shares held and such right may be exercised within a period of 30 days from the date of receipt by each shareholder of an invitation to the shareholders.

These preferential rights may only be assigned by approval of the Board of Directors upon the favourable vote of 4/5 of the members present or represented.

New shares may not be issued at a price less than the nominal value of the original shares issued.

Fractional shares will be allocated by the Board of Directors.

The Bank may not, directly or indirectly, finance the acquisition of its own shares.

Arabian shareholders are treated under the same legislation with Turkish citizens. This includes the transfer of distributed other revenues, guarantees, shares, dividends. And in a similar manner Arabian shareholders are benefited and protected by law No.6224, Foreign Capital Incentive Law.

Information on marketable securities value increase fund

The Bank does not have marketable securities value increase fund.

Information on legal reserves

As decided in the annual general meeting which is held on 15 March 2012, in the current period, amount of TL 2,373 have been transferred to legal reserves from profits of previous years according to 466th amendment of Turkish Commercial Code no 6761. (31 December 2011: TL 1,183)

III. INFORMATION AND DISCLOSURES RELATED TO OFF-BALANCE SHEETS**1. Information on contingent liabilities in the off-balance sheets***Type and amount of irrevocable commitments*

The Bank has TL 5,843 (31 December 2011: TL 5,223) as irrevocable commitments.

Type and amount of possible losses from off-balance sheet items

As of 30 September 2012, the Bank has allocated the provision amounting TL 569 over total non-cash loans (31 December 2011: TL 574).

Guarantees, bills of exchange and acceptances and other letters of credit which can be counted as financial collateral

The total amount of non-cash loans including guarantees, bills of exchange and acceptances and sureties on letters of credits and other guarantees is TL 354,145 (31 December 2011: TL 225,554).

Final guarantees, temporary guarantees, commitments and similar transactions

The total amount of the Bank's guarantee letters is TL 1,248,880 (31 December 2011: TL 1,313,872).

2. Total amount of Non-cash loans

	Current Period	Prior Period
Non-Cash Loans granted for Cash Loan Assurance	35,836	1,049
Less Than or Equal to One Year with Original Maturity	7,765	--
More Than One Year with Original Maturity	28,071	1,049
Other Non-Cash Loans	1,567,189	1,538,377
Total	7,765	1,539,426

IV. INFORMATION AND FOOTNOTES RELATED TO STATEMENT OF INCOME

1. Information on interest income

Information on interest income received from loans

	Current Period		Prior Period	
	TL	FC	TL	FC
Interest Received from Loans ^(*)				
Short- Term Loans	26,021	5,042	15,014	3,517
Medium and Long- Term Loans	805	8,490	1,256	5,160
Interest Received From Non Performing Loans	--	--	--	--
Premiums Received From Resource Utilization Support Fund	--	--	--	--
Total	26,826	13,532	16,270	8,677

(*) It contains fee and commission income related to cash loans.

Information on interest income received from banks

	Current Period		Prior Period	
	TL	FC	TL	FC
From Central Bank	--	--	--	--
From Domestic Banks	5,138	10,192	892	9,280
From Foreign Banks	--	73	1	9
From Foreign Headquarter and Branches	--	--	--	--
Total	5,138	10,265	893	9,289

Information on interest income received from associates and subsidiaries

	Current Period	Prior Period
Interest income received from associates and subsidiaries	501	--

2. Interest Expense

Information on interest paid for funds borrowed

	Current Period		Prior Period	
	TL	FC	TL	FC
Banks	101	4,094	628	1,402
Central Bank	--	--	--	--
Domestic Banks	101	79	37	3
Foreign Banks	--	4,015	591	1,399
Other Institutions	--	--	--	--
Total	101	4,094	628	1,402

Information on interest expense paid to subsidiaries and associates

	Current Period	Prior Period
Interest Paid to subsidiaries and associates	--	64

3. Information on trading gain/loss

	Current Period	Prior Period
Gain	1,301,692	1,607,056
Gain from money market transactions	9	37
Gain from financial derivative transactions	22,335	7,206
Gain from exchange transactions	1,279,348	1,599,813
Loss (-)	(1,303,033)	(1,605,704)
Loss from money market transactions	--	(24)
Loss from financial derivative transactions	(26,012)	(7,736)
Loss from exchange transactions	(1,277,021)	(1,597,944)
Net Trading Gain/Loss	(1,341)	1,352

4. Information on income from other operations

	Current Period	Prior Period
From Reversal of Provisions of Prior Year	2,146	98
From Communication Income	678	439
Gain on sales of assets	18	292
Other Income	146	101
Total	2,988	930

5. Information on impairment in loans and other receivables

	Current Period	Prior Period
Specific Provisions on Loans and Other Receivables	2,269	161
<i>Loans and Receivables in Group III</i>	4	15
<i>Loans and Receivables in Group IV</i>	--	--
<i>Loans and Receivables in Group V</i>	2,265	146
<i>Doubtful Receivables</i>	--	--
General Provision Expenses	--	1,695
Provision for Possible Losses	--	5,000
Foreign Exchange Losses on Foreign Currency Indexed Loans	--	--
Impairment Losses on Securities	--	905
<i>Financial Assets through Profit or Loss</i>	--	905
<i>Investment Securities Available-for-Sale</i>	--	--
Other Impairment Losses	589	464
<i>Associates</i>	--	--
<i>Subsidiaries</i>	--	--
<i>Joint Ventures</i>	--	--
<i>Investment Securities Held-to-Maturity</i>	589	464
Other	23	1
Total	2,881	8,226

6. Information on other operating expense

	Current Period	Prior Period
Personnel Expenses	23,926	20,838
Employee Termination Benefits Expense	1,062	1,520
Tangible Fixed Asset Impairment Expense	--	--
Amortization Expenses of Tangible Assets	1,796	1,439
Intangible Fixed Asset Impairment Expense	--	--
Goodwill Impairment Expense	--	--
Amortization Expenses of Intangible Assets	537	420
Shareholders Equity Procedure Applied Equity Interest Impairment Expense	--	--
Disposable Fixed Asset Impairment Expense	--	--
Amortization Expense of Assets Held for Resale	12	12
Impairment Expense related to Fixed Assets held for sale and discontinued operations	--	--
Other Operating Expenses	5,601	4,584
<i>Operating Lease Expenses</i>	847	779
<i>Maintenance Expenses</i>	229	120
<i>Advertisement Expenses</i>	334	315
<i>Other Expenses</i>	4,191	3,370
Losses from sales of Assets	--	1
Other	2,858	1,607
Total	35,792	30,421

7. Information on tax provision related to continued operations and discontinued operations***Current period taxation benefit or charge and deferred tax benefit or charge***

As of 30 September 2012, taxation charge is TL 13,064 (30 September 2011: TL 10,077) and deferred tax income is TL 774 (30 September 2011: TL 693 as deferred tax income).

Deferred tax charge arising from origination or reversal of temporary differences

The Bank has TL 774 as deferred tax income arising from origination of temporary differences (30 September 2011: TL 693 deferred tax income).

Deferred tax charge/income represented in the income statement within the context of temporary difference, financial loss and tax reduction.

The Bank has TL 774 as deferred tax income reflected in the income statement computed over temporary difference and tax deductions and exemptions (30 September 2011: TL 693 deferred tax income).

8. Information on net profit or loss of the period including profit/loss from continued and discontinued operations:

Current period profit from continued operations is TL 52,473 (30 September 2011: TL 33,540 profit).

9. Information on 20% of other accounts in income statement, if other accounts exceed 10% of total income statement.

There is no other accounts which exceed the 10% of the income statement other than other operating income and other operating loss that are explained above.

V. INFORMATION AND DISCLOSURES RELATED TO STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY

It is not included to interim financial table disclosures.

VI. INFORMATION AND FOOTNOTES RELATED TO CASH FLOWS STATEMENT

It is not included to interim financial table disclosures.

VII. INFORMATION ON THE BANK'S RISK GROUP

1. Information on the volume of transactions with the Bank's risk group, lending and deposits outstanding at period end and income and expenses in the current period

*Information on the loans of the Bank's risk group***Current Period**

Bank's Risk Group (*)	Associates, Subsidiaries and Joint Ventures		Bank's Direct and Indirect Shareholders		Other Components in Risk Group	
	Cash	Non-cash	Cash	Non-Cash	Cash	Non-cash
Loans and Other Receivables						
Balance at the beginning of the period	9,683	833	180,004	18,396	19,102	149,230
Balance at the end of the period	18,230	329	--	43,043	5,756	113,996
Interest and Commission Income received	501	2	--	--	--	--

(*) Stated at the 2nd clause of the 49th article of the Law No. 5411 of Bank's Act.

Loans given to the Bank's direct and indirect shareholders are composed of forfeiting and letter of credit transactions which the interest and commission income are obtained not from the risk group but from the exporting firms.

Prior Period

Bank's Risk Group (*)	Associates, Subsidiaries and Joint Ventures		Bank's Direct and Indirect Shareholders		Other Components in Risk Group	
	Cash	Non-cash	Cash	Non-cash	Cash	Non-cash
Loans and Other Receivables						
Balance at the beginning of the period	--	505	--	49,222	2,615	102,601
Balance at the end of the period	9,683	833	180,004	18,396	19,102	149,230
Interest and Commission Income received	--	3	--	--	3	--

(*) Stated at the 2nd clause of the 49th article of the Law No. 5411 of Bank's Act.

Information on deposits of the Bank's risk group

Bank's Risk Group (*)	Associates, Subsidiaries and Joint Ventures		Bank's Direct and Indirect Shareholders		Other Components in Risk Group	
	Current Period	Prior Period	Current Period	Prior Period	Current Period	Prior Period
Deposits						
Balance at the beginning of the period	116	157	1,274,920	78	84,207	26,951
Balance at the end of the period	107	116	366,694	1,274,920	15,109	84,207
Interest expense on deposits	--	64	11,194	4,697	--	7

(*) Stated at the 2nd clause of the 49th article of the Law No. 5411 of Bank's Act.

Information on forward transactions, options and other contracts related to Bank's risk group

None.

Information on benefits provided for top level management:

For the period then ended 30 September 2012, TL 1,954 (30 September 2011: TL 1,423) has been paid to the top level management of the Bank as salaries and fringe benefit.

**SECTION SIX
OTHER DISCLOSURES AND FOOTNOTES**

I. OTHER INFORMATION ON BANK'S OPERATIONS

None.

II. INFORMATION ON EVENTS AFTER THE BALANCE SHEET DATE

None.

**SECTION SEVEN
INDEPENDENT AUDITOR'S REPORT**

I. INFORMATION ON INDEPENDENT AUDITOR'S REPORT

The Bank's publicly disclosed financial statements and notes, dated 30 September 2012 has been reviewed by Akis Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik Anonim Şirketi (the Turkish member firm of KPMG International Cooperative, a Swiss entity) and except the matter that explained in the third paragraph of the independent auditor's report as of 2 November 2012.

II. INFORMATION AND FOOTNOTES PREPARED BY INDEPENDENT AUDITOR

None.