

## T.C. ZİRAAT BANKASI A.Ş. CONSOLIDATED BALANCE SHEET (FINANCIAL POSITION TABLE)

ASSETS	Disc.	THOUSAND TURKISH LIRAS					
		Current Period 30.06.2013			Prior Period 31.12.2012		
		TL	FC	Total	TL	FC	Total
<b>I. CASH AND BALANCES WITH THE CENTRAL BANK OF TURKEY</b>	(1)	<b>4.835.414</b>	<b>16.711.457</b>	<b>21.546.871</b>	<b>5.908.346</b>	<b>15.373.382</b>	<b>21.281.728</b>
<b>II. FINANCIAL ASSETS WHERE FAIR VALUE CHANGE IS REFLECTED TO INCOME STATEMENT</b>	(2)	<b>145.284</b>	<b>336.024</b>	<b>481.308</b>	<b>39.496</b>	<b>129.662</b>	<b>169.158</b>
2.1. Financial assets held for trading		145.284	336.024	481.308	39.496	129.662	169.158
2.1.1. Public sector debt securities		33.229	4.338	37.567	30.789	4.582	35.371
2.1.2. Securities representing a share in capital		36	-	36	819	-	819
2.1.3. Derivative financial assets held for trading		112.019	331.686	443.705	7.888	125.080	132.968
2.1.4. Other marketable securities		-	-	-	-	-	-
2.2. Financial assets where fair value change is reflected to income statement		-	-	-	-	-	-
2.2.1. Public sector debt securities		-	-	-	-	-	-
2.2.2. Securities representing a share in capital		-	-	-	-	-	-
2.2.3. Loans		-	-	-	-	-	-
2.2.4. Other marketable securities		-	-	-	-	-	-
<b>III. BANKS</b>	(3)	<b>1.654.507</b>	<b>859.149</b>	<b>2.513.656</b>	<b>650.945</b>	<b>971.787</b>	<b>1.622.732</b>
<b>IV. MONEY MARKET SECURITIES</b>		<b>13.507</b>	<b>54.039</b>	<b>67.546</b>	<b>2.049</b>	<b>59.673</b>	<b>61.722</b>
4.1. Interbank money market placements		-	54.039	54.039	-	13.087	13.087
4.2. Istanbul Stock Exchange money market placements		-	-	-	-	-	-
4.3. Receivables from reverse repurchase agreements		13.507	-	13.507	2.049	46.586	48.635
<b>V. FINANCIAL ASSETS AVAILABLE FOR SALE (Net)</b>	(4)	<b>35.848.415</b>	<b>5.094.516</b>	<b>40.942.931</b>	<b>33.715.982</b>	<b>4.646.421</b>	<b>38.362.403</b>
5.1. Securities representing a share in capital		160.725	147.503	308.228	141.674	118.147	259.821
5.2. Public sector debt securities		35.515.548	4.833.239	40.348.787	33.365.777	4.391.810	37.757.587
5.3. Other marketable securities		172.142	113.774	285.916	208.531	136.464	344.995
<b>VI. LOANS AND RECEIVABLES</b>	(5)	<b>76.625.591</b>	<b>15.860.206</b>	<b>92.485.797</b>	<b>63.978.529</b>	<b>9.168.557</b>	<b>73.147.086</b>
6.1. Loans and Receivables		75.828.188	15.851.963	91.680.151	63.183.707	9.159.764	72.343.471
6.1.1. Loans granted to the Bank's risk group		-	7.961	7.961	-	61.333	61.333
6.1.2. Public sector debt securities		-	-	-	-	-	-
6.1.3. Other		75.828.188	15.844.002	91.672.190	63.183.707	9.098.431	72.282.138
6.2. Loans under follow-up		2.227.531	51.685	2.279.216	2.040.802	43.745	2.084.547
6.3. Specific provisions (-)		1.430.128	43.442	1.473.570	1.245.980	34.952	1.280.932
<b>VII. FACTORING RECEIVABLES</b>		-	-	-	-	-	-
<b>VIII. INVESTMENTS HELD TO MATURITY (Net)</b>	(6)	<b>17.288.638</b>	<b>4.550.575</b>	<b>21.839.213</b>	<b>23.030.009</b>	<b>4.292.029</b>	<b>27.322.038</b>
8.1. Public sector debt securities		17.279.742	4.525.121	21.804.863	23.020.788	4.267.973	27.288.761
8.2. Other marketable securities		8.896	25.454	34.350	9.221	24.056	33.277
<b>IX. INVESTMENTS AND ASSOCIATES (Net)</b>	(7)	<b>73.323</b>	<b>650</b>	<b>73.973</b>	<b>69.742</b>	<b>612</b>	<b>70.354</b>
9.1. Accounted with equity method		67.257	-	67.257	63.676	-	63.676
9.2. Non-consolidated investments and associates		6.066	650	6.716	6.066	612	6.678
9.2.1. Financial investments and associates		-	650	650	-	612	612
9.2.2. Non-financial investments and associates		6.066	-	6.066	6.066	-	6.066
<b>X. SUBSIDIARIES (Net)</b>	(8)	<b>12.204</b>	<b>-</b>	<b>12.204</b>	<b>8.032</b>	<b>-</b>	<b>8.032</b>
10.1. Non-consolidated financial subsidiaries		-	-	-	-	-	-
10.2. Non-consolidated non-financial subsidiaries		12.204	-	12.204	8.032	-	8.032
<b>XI. JOINT VENTURES (BUSINESS PARTNERS) (Net)</b>	(9)	<b>-</b>	<b>57.430</b>	<b>57.430</b>	<b>-</b>	<b>46.704</b>	<b>46.704</b>
11.1. Accounted with equity method		-	57.430	57.430	-	46.704	46.704
11.2. Non-consolidated joint ventures		-	-	-	-	-	-
11.2.1. Financial joint ventures		-	-	-	-	-	-
11.2.2. Non-financial joint ventures		-	-	-	-	-	-
<b>XII. RECEIVABLES FROM LEASING TRANSACTIONS</b>	(10)	<b>242.107</b>	<b>730.413</b>	<b>972.520</b>	<b>152.321</b>	<b>465.228</b>	<b>617.549</b>
12.1. Finance lease receivables		308.545	830.886	1.139.431	193.108	527.664	720.772
12.2. Operational leasing receivables		-	-	-	-	-	-
12.3. Others		-	-	-	-	-	-
12.4. Unearned income (-)		66.438	100.473	166.911	40.787	62.436	103.223
<b>XIII. DERIVATIVE FINANCIAL ASSETS HELD FOR HEDGING</b>	(11)	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
13.1. Fair value hedges		-	-	-	-	-	-
13.2. Cash flow hedges		-	-	-	-	-	-
13.3. Hedges for investments made in foreign countries		-	-	-	-	-	-
<b>XIV. PROPERTY AND EQUIPMENT (Net)</b>		<b>947.976</b>	<b>30.950</b>	<b>978.926</b>	<b>926.585</b>	<b>27.323</b>	<b>953.908</b>
<b>XV. INTANGIBLE ASSETS [Net]</b>		<b>84.380</b>	<b>8.350</b>	<b>92.730</b>	<b>57.426</b>	<b>8.899</b>	<b>66.325</b>
15.1. Goodwill		-	-	-	-	-	-
15.2. Other		84.380	8.350	92.730	57.426	8.899	66.325
<b>XVI. REAL ESTATES FOR INVESTMENT PURPOSE (Net)</b>	(12)	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>XVII. ASSETS FOR TAX</b>		<b>224.674</b>	<b>1.722</b>	<b>226.396</b>	<b>227.548</b>	<b>2.733</b>	<b>230.281</b>
17.1. Current assets for tax		1.615	1.722	3.337	340	2.733	3.073
17.2. Deferred assets for tax		223.059	-	223.059	227.208	-	227.208
<b>XVIII. PROPERTY AND EQUIPMENT HELD FOR SALE PURPOSE AND HELD FROM TERMINATED OPERATIONS (Net)</b>	(13)	<b>84.328</b>	<b>-</b>	<b>84.328</b>	<b>66.066</b>	<b>-</b>	<b>66.066</b>
18.1. Held for sale purpose		84.328	-	84.328	66.066	-	66.066
18.2. Held from terminated operations		-	-	-	-	-	-
<b>XIX. OTHER ASSETS</b>		<b>935.857</b>	<b>448.550</b>	<b>1.384.407</b>	<b>1.022.832</b>	<b>51.977</b>	<b>1.074.809</b>
<b>TOTAL ASSETS</b>		<b>139.016.205</b>	<b>44.744.031</b>	<b>183.760.236</b>	<b>129.855.908</b>	<b>35.244.987</b>	<b>165.100.895</b>

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LIABILITIES AND EQUITY	Disc.	THOUSAND TURKISH LIRAS					
		Current Period 30.06.2013			Prior Period 31.12.2012		
		TP	YP	Toplam	TP	YP	Toplam
<b>I. DEPOSITS</b>	(1)	<b>94.323.249</b>	<b>32.681.612</b>	<b>127.004.861</b>	<b>92.079.627</b>	<b>27.599.627</b>	<b>119.679.254</b>
1.1. Deposits held by the Bank's risk group		60.365	2.054.871	2.115.236	543.630	14.006	557.636
1.2. Other		94.262.884	30.626.741	124.889.625	91.535.997	27.585.621	119.121.618
<b>II. DERIVATIVE FINANCIAL LIABILITIES HELD FOR TRADING</b>	(2)	<b>45.741</b>	<b>63.305</b>	<b>109.046</b>	<b>38.987</b>	<b>16.604</b>	<b>55.591</b>
<b>III. FUNDS BORROWED</b>	(3)	<b>1.471.640</b>	<b>4.914.613</b>	<b>6.386.253</b>	<b>879.745</b>	<b>2.602.533</b>	<b>3.482.278</b>
<b>IV. INTERBANK MONEY MARKET</b>		<b>8.476.629</b>	<b>8.983.378</b>	<b>17.460.007</b>	<b>5.577.693</b>	<b>5.584.781</b>	<b>11.162.474</b>
4.1. Interbank money market payables		-	-	-	-	-	-
4.2. Istanbul Stock Exchange money market payables		-	-	-	-	-	-
4.3. Funds provided under repurchase agreements		8.476.629	8.983.378	17.460.007	5.577.693	5.584.781	11.162.474
<b>V. MARKETABLE SECURITIES ISSUED (Net)</b>		<b>2.569.204</b>	-	<b>2.569.204</b>	<b>1.854.137</b>	-	<b>1.854.137</b>
5.1. Bills		2.269.582	-	2.269.582	1.675.007	-	1.675.007
5.2. Asset backed securities		-	-	-	-	-	-
5.3. Bonds		299.622	-	299.622	179.130	-	179.130
<b>VI. FUNDS</b>		<b>4.455.830</b>	-	<b>4.455.830</b>	<b>4.292.229</b>	-	<b>4.292.229</b>
6.1. Borrower funds		-	-	-	-	-	-
6.2. Other		4.455.830	-	4.455.830	4.292.229	-	4.292.229
<b>VII. MISCELLANEOUS PAYABLES</b>		<b>867.444</b>	<b>179.980</b>	<b>1.047.424</b>	<b>844.063</b>	<b>313.051</b>	<b>1.157.114</b>
<b>VIII. OTHER EXTERNAL RESOURCES</b>	(4)	<b>1.644.999</b>	<b>424.319</b>	<b>2.069.318</b>	<b>1.182.682</b>	<b>368.050</b>	<b>1.550.732</b>
<b>IX. FACTORING PAYABLES</b>		-	-	-	-	-	-
<b>X. LEASING TRANSACTIONS PAYABLES</b>	(5)	-	-	-	-	<b>287</b>	<b>287</b>
10.1. Finance leasing payables		-	-	-	-	297	297
10.2. Operational leasing payables		-	-	-	-	-	-
10.3. Other		-	-	-	-	-	-
10.4. Deferred finance leasing expenses (-)		-	-	-	-	10	10
<b>XI. DERIVATIVE FINANCIAL LIABILITIES HELD FOR HEDGING</b>	(6)	-	-	-	-	-	-
11.1. Fair value hedges		-	-	-	-	-	-
11.2. Cash flow hedges		-	-	-	-	-	-
11.3. Hedges for investments made in foreign countries		-	-	-	-	-	-
<b>XII. PROVISIONS</b>	(7)	<b>4.607.311</b>	<b>30.241</b>	<b>4.637.552</b>	<b>3.885.824</b>	<b>33.527</b>	<b>3.919.351</b>
12.1. General provisions		1.569.304	21.060	1.590.364	1.210.302	22.913	1.233.215
12.2. Restructuring reserves		-	-	-	-	-	-
12.3. Reserves for employee benefit		689.938	1.023	690.961	777.731	520	778.251
12.4. Insurance technical reserves (Net)		1.122.073	-	1.122.073	876.567	-	876.567
12.5. Other provisions		1.225.996	8.158	1.234.154	1.021.224	10.094	1.031.318
<b>XIII. LIABILITIES FOR TAX</b>	(8)	<b>241.359</b>	<b>1.595</b>	<b>242.954</b>	<b>525.828</b>	<b>1.537</b>	<b>527.365</b>
13.1. Current - Liabilities for tax		241.359	1.279	242.638	525.828	1.169	526.997
13.2. Deferred - Liabilities for tax		-	316	316	-	368	368
<b>XIV. LIABILITIES FOR PROPERTY AND EQUIPMENT HELD FOR SALE PURPOSE AND HELD FROM TERMINATED OPERATIONS</b>		-	-	-	-	-	-
14.1. Held for sale purpose		-	-	-	-	-	-
14.2. Held from terminated operations		-	-	-	-	-	-
<b>XV. SUBORDINATED LOANS</b>		-	-	-	-	-	-
<b>XVI. SHAREHOLDERS' EQUITY</b>	(9)	<b>17.819.239</b>	<b>(41.452)</b>	<b>17.777.787</b>	<b>16.969.799</b>	<b>450.284</b>	<b>17.420.083</b>
16.1. Paid-in capital		2.500.000	-	2.500.000	2.500.000	-	2.500.000
16.2. Supplementary capital		423.427	(41.452)	381.975	1.035.303	450.284	1.485.587
16.2.1. Share premium		-	-	-	-	-	-
16.2.2. Share cancellation profits		-	-	-	-	-	-
16.2.3. Valuation changes in marketable securities		(126.827)	(41.452)	(168.279)	474.452	450.284	924.736
16.2.4. Revaluation changes of property and equipment		-	-	-	-	-	-
16.2.5. Revaluation changes of intangible assets		-	-	-	-	-	-
16.2.6. Revaluation changes of real estates for investment purpose		-	-	-	-	-	-
16.2.7. Free shares from investment and associates, subsidiaries and joint ventures (business partners)		17.388	-	17.388	17.369	-	17.369
16.2.8. Hedging funds (Active part)		-	-	-	-	-	-
16.2.9. Value increase in property and equipment held for sale purpose and held from terminated operations		-	-	-	-	-	-
16.2.10. Other capital reserves		532.866	-	532.866	543.482	-	543.482
16.3. Profit reserves		12.609.710	-	12.609.710	10.200.423	-	10.200.423
16.3.1. Legal reserves		2.686.654	-	2.686.654	2.525.171	-	2.525.171
16.3.2. Status reserves		-	-	-	-	-	-
16.3.3. Extraordinary reserves		9.001.078	-	9.001.078	7.041.211	-	7.041.211
16.3.4. Other profit reserves		921.978	-	921.978	634.041	-	634.041
16.4. Profit or loss		2.265.835	-	2.265.835	3.197.558	-	3.197.558
16.4.1. Prior year income/loss		564.094	-	564.094	446.544	-	446.544
16.4.2. Current year income/loss		1.701.741	-	1.701.741	2.751.014	-	2.751.014
16.5. Minority share		20.267	-	20.267	36.515	-	36.515
<b>TOTAL LIABILITIES</b>		<b>136.522.645</b>	<b>47.237.591</b>	<b>183.760.236</b>	<b>128.130.614</b>	<b>36.970.281</b>	<b>165.100.895</b>

T.C. ZİRAAT BANKASI A.Ş. CONSOLIDATED OFF BALANCE SHEET COMMITMENTS							
	Disc.	THOUSANDS OF TL					
		CURRENT PERIOD			PRIOR PERIOD		
		30.06.2013			31.12.2012		
		TL	FC	TOTAL	TL	FC	TOTAL
<b>A. OFF BALANCE SHEET COMMITMENTS</b>		<b>103.916.232</b>	<b>75.293.781</b>	<b>179.210.013</b>	<b>54.173.751</b>	<b>40.813.745</b>	<b>94.987.496</b>
<b>I. GUARANTEES AND WARRANTIES</b>	<b>(1)</b>	<b>7.732.461</b>	<b>14.255.199</b>	<b>21.987.660</b>	<b>5.530.506</b>	<b>10.121.614</b>	<b>15.652.120</b>
1.1.Letters of guarantee		7.623.378	9.831.163	17.454.541	5.465.461	6.787.048	12.252.509
1.1.1.Guarantees subject to State Tender Law		598.108	9.124.356	9.722.464	379.750	6.132.611	6.512.361
1.1.2.Guarantees given for foreign trade operations		6.289.918	23.887	6.313.805	4.281.844	-	4.281.844
1.1.3.Other letters of guarantee		735.352	682.920	1.418.272	803.867	654.437	1.458.304
1.2.Bank acceptances		49.013	1.526.080	1.575.093	5.363	955.606	960.969
1.2.1.Import letter of acceptance		49.013	1.523.796	1.572.809	5.363	941.199	946.562
1.2.2.Other bank acceptances		-	2.284	2.284	-	14.407	14.407
1.3.Letters of credit		60.070	2.873.065	2.933.135	59.682	2.355.459	2.415.141
1.3.1.Documentary letters of credit		60.070	2.815.598	2.875.668	59.682	2.291.766	2.351.448
1.3.2.Other letters of credit		-	57.467	57.467	-	63.693	63.693
1.4.Prefinancing 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 guarantees		-	-	-	-	-	-
1.7.Factoring guarantees		-	-	-	-	-	-
1.8.Other guarantees		-	24.891	24.891	-	23.501	23.501
1.9.Other warranties		-	-	-	-	-	-
<b>II. COMMITMENTS</b>	<b>(1)</b>	<b>93.679.300</b>	<b>47.466.630</b>	<b>141.145.930</b>	<b>47.204.131</b>	<b>20.743.710</b>	<b>67.947.841</b>
2.1.Irrevocable commitments		8.740.100	1.394.745	10.134.845	8.120.364	937.008	9.057.372
2.1.1.Asset purchase and sales commitments		348.993	679.322	1.028.315	115.642	340.276	455.918
2.1.2.Deposit purchase and sales commitments		-	-	-	-	-	-
2.1.3.Share capital commitment to associates and subsidiaries		0	-	0	-	-	-
2.1.4.Loan granting commitments		6	247.358	247.364	11	198.997	199.008
2.1.5.Securities issue brokerage commitments		-	-	-	-	-	-
2.1.6.Commitments for reserve deposit requirements		-	-	-	-	-	-
2.1.7.Payment commitments for checks		2.525.918	86	2.526.004	2.410.263	37	2.410.300
2.1.8.Tax and fund liabilities from export commitments		-	-	-	-	-	-
2.1.9.Commitments for credit card expenditure limits		3.883.580	-	3.883.580	3.813.950	15.439	3.829.389
2.1.10.Commitments for credit cards and banking services promotions		12.426	15.609	28.035	10.985	-	10.985
2.1.11.Receivables from short sale commitments		-	-	-	-	-	-
2.1.12.Payables for short sale commitments		-	-	-	-	-	-
2.1.13.Other irrevocable commitments		1.969.177	452.370	2.421.547	1.769.513	382.259	2.151.772
2.2.Revocable commitments		84.939.200	46.071.885	131.011.085	39.083.767	19.806.702	58.890.469
2.2.1.Revocable loan granting commitments		84.888.778	46.071.885	130.960.663	39.083.755	19.806.702	58.890.457
2.2.2.Other revocable commitments		50422	-	50422	12	-	12
<b>III. DERIVATIVE FINANCIAL INSTRUMENTS</b>		<b>2.504.471</b>	<b>13.571.952</b>	<b>16.076.423</b>	<b>1.439.114</b>	<b>9.948.421</b>	<b>11.387.535</b>
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		2.504.471	13.571.952	16.076.423	1.439.114	9.948.421	11.387.535
3.2.1.Forward foreign currency buy/sell transactions		200.665	204.429	405.094	7.225	105.117	112.342
3.2.1.1.Forward foreign currency transactions-buy		100.370	102.202	202.572	3.611	52.564	56.175
3.2.1.2.Forward foreign currency transactions-sell		100.295	102.227	202.522	3.614	52.553	56.167
3.2.2.Swap transactions related to foreign currency and interest rates		2.303.806	13.367.523	15.671.329	1.431.889	9.843.304	11.275.193
3.2.2.1.Foreign currency swap-buy		157.164	7.864.441	8.021.605	664	5.695.231	5.695.895
3.2.2.2.Foreign currency swap-sell		2.146.642	5.503.082	7.649.724	1.431.225	4.148.073	5.579.298
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>B. CUSTODY AND PLEDGED SECURITIES (IV+V+VI)</b>		<b>269.543.286</b>	<b>24.139.961</b>	<b>293.683.247</b>	<b>231.307.867</b>	<b>15.817.059</b>	<b>247.124.926</b>
<b>IV. ITEMS HELD IN CUSTODY</b>		<b>39.239.077</b>	<b>3.660.569</b>	<b>42.899.646</b>	<b>30.258.214</b>	<b>2.479.818</b>	<b>32.738.032</b>
4.1.Assets under management		-	-	-	-	-	-
4.2.Investment securities held in custody		19.507.490	1.632.406	21.139.896	10.785.482	1.298.862	12.084.344
4.3.Checks received for collection		1.179.612	93.226	1.272.838	942.646	22.480	965.126
4.4.Commercial notes received for collection		3.145.228	176.610	3.321.838	2.627.395	132.381	2.759.776
4.5.Other assets received for collection		8.646	-	8.646	8.879	-	8.879
4.6.Assets received for public offering		15.180.097	95	15.180.192	15.722.252	90	15.722.342
4.7.Other items under custody		216.355	1.758.232	1.974.587	169.911	1.026.005	1.195.916
4.8.Custodians		1.649	1.649	1.649	1.649	-	1.649
<b>V. PLEDGED ITEMS</b>		<b>230.277.148</b>	<b>19.858.798</b>	<b>250.135.946</b>	<b>201.042.222</b>	<b>12.750.929</b>	<b>213.793.151</b>
5.1.Marketable securities		877.239	15.287	892.526	595.136	37.418	632.554
5.2.Guarantee notes		9.175.397	470.417	9.645.814	8.062.281	616.679	8.678.960
5.3.Commodity		1.250.217	14.408	1.264.625	1.249.249	13.603	1.262.852
5.4.Warranty		-	-	-	-	-	-
5.5.Immovables		203.299.206	16.227.750	219.526.956	177.847.875	9.733.171	187.581.046
5.6.Other pledged items		15.669.880	3.123.614	18.793.494	13.282.472	2.343.229	15.625.701
5.7.Pledged items-depository		5.209	7.322	12.531	5.209	6.829	12.038
<b>VI. ACCEPTED INDEPENDENT GUARANTEES AND WARRANTIES</b>		<b>27.061</b>	<b>620.594</b>	<b>647.655</b>	<b>7.431</b>	<b>586.312</b>	<b>593.743</b>
<b>TOTAL OFF BALANCE SHEET COMMITMENTS</b>		<b>373.459.518</b>	<b>99.433.742</b>	<b>472.893.260</b>	<b>285.481.618</b>	<b>56.630.804</b>	<b>342.112.422</b>

## T.C. ZİRAAT BANKASI A.Ş. CONSOLIDATED OFF BALANCE SHEET ACCOUNTS

INCOME AND EXPENSE ITEMS	Disc.	CURRENT PERIOD	PRIOR PERIOD
		30.06.2013	30.06.2012
<b>I. INTEREST INCOME</b>	(1)	<b>6.896.773</b>	<b>7.667.824</b>
1.1. Interest on loans		4.477.194	4.330.264
1.2. Interest received from reserve deposits		732	902
1.3. Interest received from banks		45.009	21.022
1.4. Interest received from money market transactions		622	320
1.5. Interest received from marketable securities portfolio		2.334.119	3.284.071
1.5.1. Financial assets held for trading		642	1.830
1.5.2. Financial assets where value change is reflected to income statement		445	488
1.5.3. Financial assets available for sale		1.337.638	1.674.226
1.5.4. Investments held to maturity		995.394	1.607.527
1.6. Finance lease income		30.606	22.834
1.7. Other interest income		8.491	8.411
<b>II. INTEREST EXPENSE</b>	(2)	<b>3.043.442</b>	<b>4.362.638</b>
2.1. Interest on deposits		2.680.435	3.266.252
2.2. Interest on funds borrowed		69.654	36.080
2.3. Interest on money market transactions		193.171	1.004.275
2.4. Interest on securities issued		71.317	48.333
2.5. Other interest expense		28.865	7.698
<b>III. NET INTEREST INCOME/EXPENSE (I - II)</b>		<b>3.853.331</b>	<b>3.305.186</b>
<b>IV. NET FEES AND COMMISSIONS INCOME/EXPENSES</b>		<b>409.180</b>	<b>352.367</b>
4.1. Fees and commissions received		487.312	439.568
4.1.1. Non-cash loans		43.091	31.554
4.1.2. Other		444.221	408.014
4.2. Fees and commissions paid		78.132	87.201
4.2.1. Non-cash loans		1.079	12
4.2.2. Other		77.053	87.189
<b>V. DIVIDEND INCOME</b>		<b>62.346</b>	<b>9.504</b>
<b>VI. TRADING PROFIT/LOSS (Net)</b>	(3)	<b>(7.563)</b>	<b>16.987</b>
6.1. Profit/losses on trading account securities		44.764	49.224
6.2. Profit/losses on derivative financial transactions	(4)	335.148	(83.618)
6.2. Foreign exchange profit/losses		(387.475)	51.381
<b>VII. OTHER OPERATING INCOME</b>	(5)	<b>1.076.676</b>	<b>821.762</b>
<b>VIII. TOTAL OPERATING INCOME/EXPENSES (III+IV+V+VI+VII)</b>		<b>5.393.970</b>	<b>4.505.806</b>
<b>IX. PROVISION FOR LOAN OR OTHER RECEIVABLES LOSSES (-)</b>	(6)	<b>944.000</b>	<b>858.636</b>
<b>X. OTHER OPERATING EXPENSES (-)</b>	(7)	<b>2.213.205</b>	<b>1.892.495</b>
<b>XI. NET OPERATING PROFIT/LOSS (VIII-IX-X)</b>		<b>2.236.765</b>	<b>1.754.675</b>
<b>XII. SURPLUS WRITTEN AS GAIN AFTER MERGER</b>		-	-
<b>XIII. PROFIT/LOSS FROM EQUITY METHOD APPLIED SUBSIDIARIES</b>		<b>6.635</b>	<b>4.774</b>
<b>XIV. NET MONETARY POSITION GAIN/LOSS</b>		-	-
<b>XV. PROFIT/LOSS BEFORE TAXES FROM CONTINUING OPERATIONS (XI+...+XIV)</b>	(8)	<b>2.243.400</b>	<b>1.759.449</b>
<b>XVI. PROVISION FOR TAXES ON INCOME FROM CONTINUING OPERATIONS (±)</b>	(9)	<b>(540.877)</b>	<b>(454.116)</b>
16.1. Current tax provision		(276.395)	(523.126)
16.2. Deferred tax provision		(264.482)	69.010
<b>XVII. NET PROFIT/LOSS FROM CONTINUING OPERATIONS (XV±XVI)</b>	(10)	<b>1.702.523</b>	<b>1.305.333</b>
<b>XVIII. INCOME FROM TERMINATED OPERATIONS</b>		-	-
18.1. Property and equipment income held for sale		-	-
18.2. Sale profits from associates, subsidiaries and joint ventures (business partners)		-	-
18.3. Other income from terminated operations		-	-
<b>XIX. EXPENSES FROM TERMINATED OPERATIONS (-)</b>		-	-
19.1. Property and equipment expense held for sale		-	-
19.2. Sale losses from associates, subsidiaries and joint ventures (business partners)		-	-
19.3. Other expenses from terminated operations		-	-
<b>XX. PROFIT/LOSS BEFORE TAXES FROM TERMINATED OPERATIONS (XVIII-XIX)</b>		-	-
<b>XXI. PROVISION FOR TAXES ON INCOME FROM TERMINATED OPERATIONS (±)</b>		-	-
21.1. Current tax provision		-	-
21.2. Deferred tax provision		-	-
<b>XXII. NET PROFIT/LOSS FROM TERMINATED OPERATIONS (XX±XXI)</b>		-	-
<b>XXIII. NET PROFIT/LOSSES (XVII+XXII)</b>	(11)	<b>1.702.523</b>	<b>1.305.333</b>
23.1 Group's profit/loss		1.701.741	1.297.179
23.2 Minority shares		782	8.154
Earnings/Losses per share		0,681000	0,522000

T.C. ZİRAAT BANKASI A.Ş. CONSOLIDATED INCOME STATEMENT ACCOUNTS BOOKED IN SHAREHOLDERS' EQUITY

PROFIT AND LOSS ITEMS ACCOUNTED UNDER SHAREHOLDERS' EQUITY	THOUSANDS OF TL	
	CURRENT PERIOD 30.06.2013	PRIOR PERIOD 30.06.2012
<b>I. FINANCIAL ASSETS AVAILABLE FOR SALE ADDED TO MARKETABLE SECURITIES VALUATION CHANGES ACCOUNT</b>	(1.890.304)	1.335.827
<b>II. REVALUATION CHANGES OF PROPERTY AND EQUIPMENT</b>	-	-
<b>III. REVALUATION CHANGES OF INTANGIBLE ASSETS</b>	-	-
<b>IV. EXCHANGE RATE DIFFERENCES FOR FOREIGN CURRENCY OPERATIONS</b>	(424)	(4.975)
<b>V. PROFIT/LOSSES ON DERIVATIVE FINANCIAL ASSETS HELD FOR CASH FLOW HEDGES (Active part of fair value changes)</b>	-	-
<b>VI. PROFIT/LOSSES ON DERIVATIVE FINANCIAL ASSETS HELD FOR HEDGES FOR INVESTMENTS MADE IN FOREIGN COUNTRIES (Active part of fair value changes)</b>	-	-
<b>VII. EFFECTS OF CHANGES IN ACCOUNTING POLICIES AND ADJUSTMENTS</b>	-	-
<b>VIII. OTHER INCOME/EXPENSE ACCOUNTS BOOKED IN SHAREHOLDERS' EQUITY IN ACCORDANCE WITH TMS</b>	(13.270)	-
<b>IX. DEFERRED TAX OF VALUATION CHANGES</b>	261.390	(137.872)
<b>X. NET INCOME/EXPENSE ACCOUNTS DIRECTLY BOOKED UNDER SHAREHOLDERS' EQUITY (I+II+...+IX)</b>	<b>(1.642.608)</b>	<b>1.192.980</b>
<b>XI. CURRENT PROFIT/LOSSES</b>	<b>737.873</b>	<b>(646.499)</b>
11.1.Net changes in fair value at securities (Transferred to profit/loss)	734.937	(653.658)
11.2.Part of derivative financial assets held for cash flow hedges, reclassified and shown in income statement	-	-
11.3.Part of hedges for investments made in foreign countries, reclassified and shown in income statement	-	-
11.4.Other	2.936	7.159
<b>XII. TOTAL PROFIT/LOSSES BOOKED IN CURRENT PERIOD (X±XI)</b>	<b>(904.735)</b>	<b>546.481</b>

T.C. ZIRAAT BANKASI A.Ş. CONSOLIDATED STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY

THOUSANDS OF TL

CHANGES IN SHAREHOLDERS EQUITY	Paid-in Capital	Adjustment to Paid-in Capital	Share Premium	Share Cancel. Profits	Legal Reserves	Statutory Reserves	Extraordinary Reserves	Other Reserves	Current Period Net Profit/(Loss)	Prior Period Net Profit/(Loss)	Marketable Sec. Valuation Differences	Rev. Diff. in Tangible and Intang. Assets	Bonus Shares from Investments	Hedging Funds	Rev. Diff. in Tangible Held for Sale/Disc. Operat.	Minority interest	Total Equity
<b>PRIOR PERIOD</b>																	
<b>30.06.2012</b>																	
I. Balance at the beginning of the period	2.220.585	271.407	(443.015)	-	17.361	-	-	90.583	13.540.135	271.407	(443.015)	-	17.361	-	-	90.583	13.540.135
II. Adjustment in accordance with TMS 8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.1.Effect of adjustment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.2.Effect of changes in accounting policies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
III. New balance (I-II)	2.220.585	271.407	(443.015)	-	17.361	-	-	90.583	13.540.135	271.407	(443.015)	-	17.361	-	-	90.583	13.540.135
Changes in Period																	
IV. Increase or decrease generated by merger	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
V. Valuation changes in marketable securities	-	-	547.239	-	-	-	-	149	556.833	-	253.927	-	-	-	-	-	148
VI. Hedging Funds (Active part)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6.1.Cash flow hedges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6.2.Hedges for investments made in foreign countries	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VII. Revaluation changes of property and equipment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VIII. Revaluation changes of intangible assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
IX. Free shares from investment and associates, subsidiaries and joint ventures (business partners)	-	-	-	-	8	-	-	-	8	-	-	-	-	-	-	-	-
X. Foreign exchange differences	-	-	(4.975)	-	-	-	-	-	(12.534)	-	(1.895)	-	-	-	-	-	(7.669)
XI. Changes after disposal of securities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
XII. Changes after reclassification of securities	-	-	-	-	-	-	-	4.217	4.217	-	-	-	-	-	4.217	-	4.217
XIII. Effect of changes in shareholders equity of investments and associates to bank's shareholders equity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
XIV. Increase in capital	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14.1. Cash	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14.2. From internal resources	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
XV. Issuance of share certificates at end of period	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
XVI. Share cancellation profits	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
XVII. Adjustment to paid-in capital	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
XVIII. Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
XIX. Net profit or losses	1.297.179	-	-	-	-	-	-	8.154	1.305.333	-	-	-	-	-	-	4.512	725.202
XX. Profit distribution	(2.220.585)	119.911	-	-	-	-	-	(4.152)	(256.152)	2.220.585	-	-	-	-	-	-	-
20.1. Dividends distributed	-	(252.000)	-	-	-	-	-	(4.152)	(256.152)	-	-	-	-	-	-	-	-
20.2. Transfers to legal reserves	(2.220.585)	371.911	-	-	-	-	-	-	-	2.220.585	-	-	-	-	-	-	-
20.3. Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balances (III-IV+V +...+XVIII-XIX+XX)	1.297.179	391.318	99.249	-	17.369	-	4.217	94.734	15.137.840	2.491.992	(190.983)	-	17.361	-	4.217	95.243	14.515.985
<b>CURRENT PERIOD</b>																	
<b>30.06.2013</b>																	
I. Balances at end of prior period	2.500.000	543.482	-	-	2.525.171	-	7.041.211	634.041	2.751.014	446.544	924.736	-	17.369	-	-	36.515	17.420.083
Changes in Period																	
II. Increase or decrease generated by merger	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
III. Valuation changes in marketable securities	-	-	-	-	14.952	-	-	-	-	-	(1.092.003)	-	-	-	-	(57)	(1.077.108)
IV. Hedging Funds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4.1.Cash flow hedges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4.2.Hedges for investments made in foreign countries	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
V. Revaluation changes of property and equipment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VI. Revaluation changes of intangible assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VII. Free shares from investment and associates, subsidiaries and joint ventures (business partners)	-	-	-	-	-	-	-	-	-	-	-	-	19	-	-	-	19
VIII. Foreign exchange differences	-	-	-	-	13.907	-	-	-	-	-	(1.012)	-	-	-	-	-	12.895
IX. Changes after disposal of securities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
X. Changes after reclassification of securities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
XI. Effect of changes in shareholders equity of investments and associates to bank's shareholders equity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
XII. Increase in capital	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12.1. Cash	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12.2. From internal resources	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
XIII. Issuance of share certificates at end of period	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
XIV. Share cancellation profits	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
XV. Adjustment to paid-in capital	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
XVI. Other	-	-	-	-	-	-	-	(10.616)	1.701.741	16.964	-	-	-	-	-	(16.964)	(10.616)
XVII. Net profit or losses	-	-	-	-	-	-	-	287.937	1.701.741	100.586	-	-	-	-	-	782	1.702.523
XVIII. Profit distribution	-	-	-	-	132.624	-	1.959.867	287.937	(2.751.014)	100.586	-	-	-	-	(9)	(9)	(270.009)
18.1.Dividends distributed	-	-	-	-	-	-	-	-	-	(270.000)	-	-	-	-	-	-	(270.000)
18.2. Transfers to legal reserves	-	-	-	-	132.624	-	1.959.867	287.937	(2.751.014)	370.586	-	-	-	-	-	(9)	(270.009)
18.3. Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Closing balances (I-II-III-...-XVI-XVII-XVIII)	2.500.000	543.482	-	-	2.686.654	-	9.001.078	911.362	1.701.741	564.094	(168.279)	-	17.388	-	-	20.267	17.777.787

(1) Subsidiaries and entities under common control domiciled and operating abroad are followed by their fair values starting from December 31, 2008. In the current period, the revaluation differences according to about current values inspected from revaluation report prepared by independent valuation firm are presented in "Marketable Securities Valuation Differences" column.

T.C. ZİRAAT BANKASI A.Ş. CONSOLIDATED STATEMENT OF CASH FLOW			
		THOUSANDS OF TL	
		CURRENT PERIOD	PRIOR PERIOD
		(01/01/2013-30/06/2013)	(01/01/2012-30/06/2012)
<b>A. CASH FLOWS FROM BANKING OPERATIONS</b>			
<b>1.1. Operating profit before changes in operating assets and liabilities(+)</b>		<b>1.794.506</b>	<b>2.051.151</b>
1.1.1. Interest received (+)		6.561.822	7.174.349
1.1.2. Interest paid (-)		(3.043.014)	(4.335.080)
1.1.3. Dividend received (+)		62.346	12.797
1.1.4. Fees and commissions received (+)		485.821	436.761
1.1.5. Other income (+)		1.867.703	720.322
1.1.6. Collections from previously written off loans and other receivables (+)		576.722	318.672
1.1.7. Payments to personnel and service suppliers (-)		(928.173)	(720.590)
1.1.8. Taxes paid (-)		(698.634)	(497.300)
1.1.9. Other (+/-)		(3.090.087)	(1.058.780)
<b>1.2. Changes in operating assets and liabilities</b>		<b>(2.481.372)</b>	<b>(9.514.148)</b>
1.2.1. Net increase (decrease) in financial assets held for trading (+/-)		128.547	(3.264)
1.2.2. Net increase (decrease) in financial assets where fair value change is reflected to I/S		-	-
1.2.3. Net increase (decrease) in due from banks and other financial institutions (+/-)		505.929	(1.104.516)
1.2.4. Net increase (decrease) decrease in loans		(19.992.121)	2.162.271
1.2.5. Net increase (decrease) in other assets (+/-)		(318.327)	108.699
1.2.6. Net increase (decrease) in bank deposits (+/-)		6.297.533	(4.554.798)
1.2.7. Net increase (decrease) in other deposits (+/-)		7.354.426	(8.859.443)
1.2.8. Net increase (decrease) in funds borrowed (+/-)		2.874.728	1.488.224
1.2.9. Net increase (decrease) in matured payables (+/-)		-	-
1.2.10. Net increase (decrease) in other liabilities (+/-)		667.913	1.248.679
<b>I. Net cash provided from banking operations(+/-)</b>		<b>(686.866)</b>	<b>(7.462.997)</b>
<b>B. CASH FLOWS FROM INVESTING ACTIVITIES</b>			
<b>II. Net cash provided from investing activities(+/-)</b>		<b>1.969.982</b>	<b>3.282.187</b>
2.1. Cash paid for purchase of investments, associates and joint ventures (business partners)		(18.517)	-
2.2. Cash obtained from sale of subsidiaries, invest. and associates and joint ventures (business partners)		-	482
2.3. Fixed assets purchases (-)		(86.817)	(102.580)
2.4. Fixed assets sales (+)		21.754	14.814
2.5. Cash paid for purchase of financial assets available for sale (-)		(8.941.092)	(4.831.707)
2.6. Cash obtained from sale of financial assets available for sale (+)		5.624.331	6.498.063
2.7. Cash paid for purchase of investment securities (-)		(237.257)	(324.120)
2.8. Cash obtained from sale of investment securities (+)		5.902.607	1.803.458
2.9. Other (+/-)		(295.027)	223.777
<b>C. CASH FLOWS FROM FINANCING ACTIVITIES</b>			
<b>III. Net cash provided from financing activities (+/-)</b>		<b>327.961</b>	<b>1.919.365</b>
3.1. Cash obtained from funds borrowed and securities issued (+)		-	-
3.2. Cash used for repayment of funds borrowed and securities issued (-)		-	-
3.3. Capital increase (+)		597.961	1.919.365
3.4. Dividends paid (-)		(270.000)	-
3.5. Payments for finance leases (-)		-	-
3.6. Other (+/-)		-	-
<b>IV. Effect of change in foreign exchange rate on cash and cash equivalents</b>		<b>54.797</b>	<b>(82.589)</b>
<b>V. Net increase in cash and cash equivalents (I+II+III+IV)</b>		<b>1.665.874</b>	<b>(2.344.034)</b>
<b>VI. Cash and cash equivalents at beginning of the year (+)</b>		<b>7.066.624</b>	<b>8.281.135</b>
<b>VII. Cash and cash equivalents at end of the year (V+VI)</b>		<b>8.732.498</b>	<b>5.937.101</b>

The accompanying notes form an integrated part of these unconsolidated financial statements.