

ŞEKERBANK T.A.Ş
SECOND QUARTER of 2015
CONSOLIDATED INTERIM REPORT

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The subsidiaries financial statements, which are consolidated within the framework of the reporting package, are as follows:

Subsidiaries
Şekerbank (Kıbrıs) Ltd.
Şekerbank International Banking Unit Ltd.
Şeker Faktoring A.Ş.
Şeker Yatırım Menkul Değerler A.Ş.
Şeker Finansal Kiralama A.Ş.
Şeker Mortgage Finansman A.Ş.
Zahlungsdienste GmbH der Şekerbank T.A.Ş.

CONSOLIDATED FINANCIAL HIGHLIGHTS AND RATIOS

Financial Highlights (TL thousand)	30.06.2014	30.06.2015
Total Assets	20.875.220	23.485.790
Total Loans (Net)	14.246.434	16.004.506
Securities	2.140.686	2.620.392
Shareholder's Equity	2.208.693	2.542.723
Total Deposits	13.357.352	14.324.330
Profit Before Taxation	109.818	63.013
Net Profit	85.103	61.591

Financial Ratios	30.06.2014	30.06.2015
Net Profit / Total Assets*	0,82%	0,52%
Net Profit / Shareholder's Equity*	7,71%	4,84%
Securities / Total Assets	10,25%	11,16%
Total Loans / Total Assets	68,25%	68,15%
Total Deposits / Total Liabilities	63,99%	60,99%

*Annualized

Financial Standing, Profitability, and Solvency

The Group posted TL 61.591 thousands consolidated net profit in the first six months of 2015. Total assets of the Group increased by 12,51 % in comparison with the same period of the last year, reaching TL 23.486 million. The Group's total net worth is TL 2.543 million as of June 30, 2015.

Loans compose 68,15 % of the total assets as of June 30, 2015. Consolidated securities portfolio has reached TL 2.620 million at the end of the reporting period. The share of deposits of the Group has reached 60,99 % of the total liabilities and net worth. The Group posted TL 558 million as consolidated net interest income and TL 150 million as consolidated net fee and commission income.