Earnings Presentation

March 31, 2013

BRSA Consolidated Financials

Garanti

1Q 2013 Macro Highlights

Signs of recovery in the US while Eurozone continued to be a source of volatility

- The underlying economic fundamentals of the US began to improve .
- In addition to the ongoing recession in Europe, Eurozone continued to be a source of volatility as solvency issues in the banking sector in Cyprus rose to the top of the news cycle late in the quarter.
- Accommodative policies of the global central banks led global equities to be the strongest asset.
- Concerns that China and Brazil were slowing dragged the MSCI EM down nearly 2% for the quarter.
- Strengthening of the US dollar and weakening Chinese demand affected commodity prices. Gold prices were down nearly 5% as Brent oil finished the quarter flat.

- Dovish attitude by CBRT on the back of weak growth momentum
- Strengthening expectations: Upgrade by S&P and Moody's signal of investment grade

- Turkish economy grew 'below consensus' by 1.4% in 4Q12 -- Yearly growth slowed down sharply to 2.2% in 2012 from 8.8% in 2011 especially on the back of weak domestic demand.
- The current account deficit narrowed slightly in February, however remains on a widening trend -- 12-month rolling deficit rose to US$ 48.4 billion, acceleration mainly stemming from the rise in domestic demand and slowdown in exports.
- Yearly inflation rose to 7.3% in March due to low base effect while underlying dynamics showed no significant worsening.
- CBRT kept policy rate unchanged in 1Q13 at 5.50% and continued to utilize multiple tools in order to support financial stability -- narrowed interest rate corridor, increased reserve requirement (RR) on TL & FC liabilities and Reserve Option Coefficients (ROCs) for holding FC and gold instead of TL.
- In April with weakening global growth momentum, capital inflows and slow recovery in domestic demand, CBRT cut all parameters of its interest rate corridor by 50bps.
- After having depreciated by 1.5% against the currency basket in 4Q12, TL depreciated again by 0.7% in 1Q13.
- Benchmark bond yields, on a monthly average basis, declined to 6.0% from 6.4% in 4Q12.

1Q 2013 Highlights

Increasingly customer-driven asset mix

Lending strategy -- selective and profitability focused growth

- TL lending: Above sector growth driven by;
  - mid&long- term TL working capital loans
  - lucrative retail products : Mortgages (4% q-o-q), GPLs (5% q-o-q) & Auto loans (2% q-o-q)
- FX lending: Much of the anticipated pick up in FX lending has not yet kicked in

Actively shaped & FRN-heavy securities portfolio -- Slight build-up in 1Q13, vs. the upcoming redemptions in 3Q13

Liquid, low risk & well-capitalized balance sheet

Solid & well-diversified funding mix -- effective management of funding costs & liquidity

- Reigned by mass deposits: SME+Consumer: **64%** of total deposits
- Proven success in attracting demand deposits **: 22%** of total customer deposits
- Opportunistic utilization of alternative funding sources: Repos & money market borrowings, foreign funding, bonds

Risk-return balance priority

- Sound asset quality -- new NPL inflows trending down, collections are heading up
- Prudent coverage and provisioning levels

Comfortable solvency underscores the profitability focused growth strategy

- Basel II CAR: 17%, Leverage:7x

Healthy profit generation based on strong core banking income and efficient cost management

Comparable[1] net profit up by 39% y-o-y-- ROAE: 24%; ROAA: 2.9%,

Well- defended margins q-o-q -- Declining liability costs shoring up declining asset yields

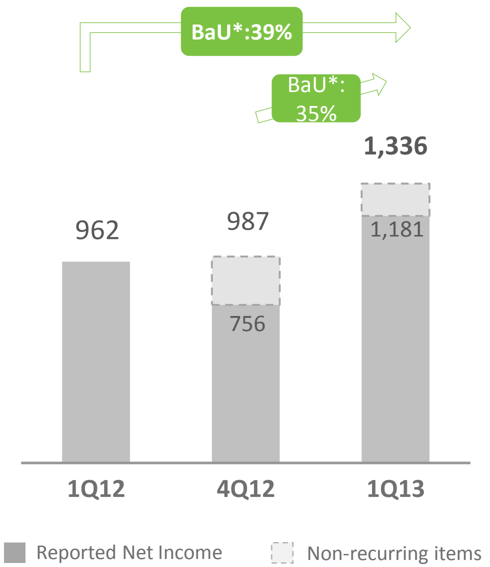
Outstanding performance in sustainable revenues -- well-diversified fee base on a double-digit growth momentum

Commitment to strict cost discipline Uninterrupted investment in distribution network while preserving highest efficiencies

1 Comparable referring to «Business as Usual». Please follow the detailed analysis in slide 4

A solid start to the year…

Net Income (TL million)



ROAA: 2.9%

ROAE: 24%

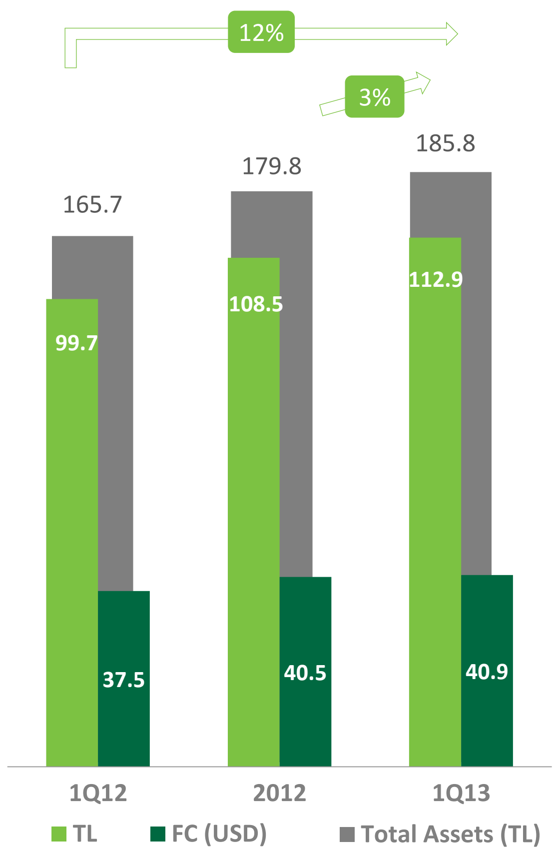
(TL Million)		4Q 12	1Q 13	∆ QoQ	
(+)	NII- excl .income on CPI linkers	1,459	1,470	1%	Flattish LtD spread -- Lower avg. deposits cost offset the negative impact of declining loan yields
(+)	Net fees and comm.	492	663	35%	Strong consumer loan originations[1] and repricings coupled w/ timing of acc. maint. fees
(-)	Specific & General Prov. - exc. regulatory & one-offs effects	-264	-336	27%	Gross CoR to gradually decline throughout the year to reach ~100bps in FY 2013
=	**CORE BANKING REVENUES**	**1,686**	**1,797**	**7%**	**IMPROVING CORE REVENUES**
(+)	Income on CPI linkers	605	517	-15%	Based on actual monthly inflation readings
(+)	Collections	25	74	189%	Improving collections performance
(+)	Trading & FX gains	-7	236	n.m.	Capital gain realization
(+)	Other income -before one-offs	134	126	-6%	
(-)	OPEX	-1,135	-1,022	-10%	In-line with operating budget guidance
(-)	Other provisions	-25	-34	32%	
(-)	Taxation	-297	-358	21%	
=	***BaU NET INCOME** (exc. regulatory & one-off prov.)	**987**	**1,336**	**35%**	**SOLID RESULT GENERATION**
	(-) Additional General Prov. for loans before 2006	*-60*	*0*	*n.m*	
	(+) Free provision reversal	*82*	*55*	*n.m.*	
	(-) One-off on specific prov.	*-173*	*0*	*n.m*	
	(-) Other Provisions (Checks)	*-80*	*0*	*n.m.*	
	(-) Competition board fine prov.	*0*	*-160*	*n.m.*	
	(-) Various tax fine provisions	*0*	*-50*	*n.m.*	
=	**NET INCOME**	**756**	**1,181**	**56%**	**ROBUST PROFITABILITY**

*Business as Usual= Excluding non-recurring items and regulatory effects in the P&L

1 Accounting of consumer loan fees were revisited upon the opinion of «Public Oversight» --Accounting & Auditing Standards Authority

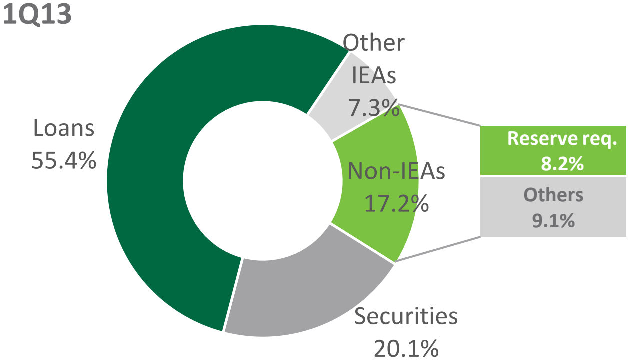
Customer-oriented & liquid asset mix -- strategically and timely managed

Total Assets (TL/USD billion)



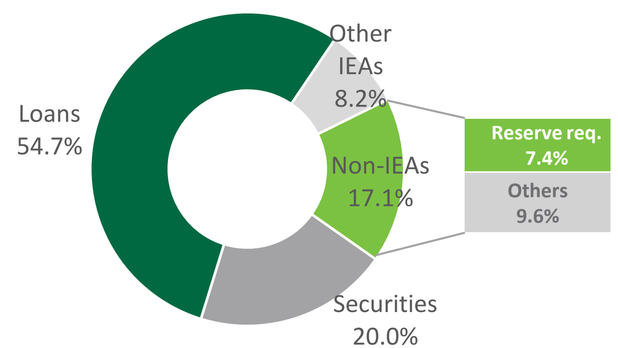
Composition of Assets[1]

1Q13



IEA / Assets: 83%

2012



IEA / Assets: 83%

Loans/Assets

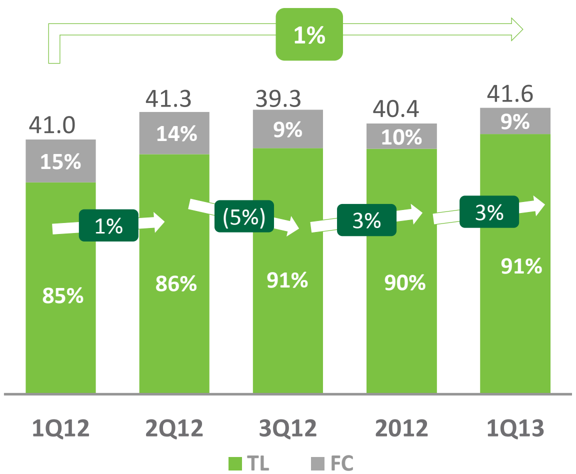
55%

Lending driven asset mix maintained with increasing share of loans

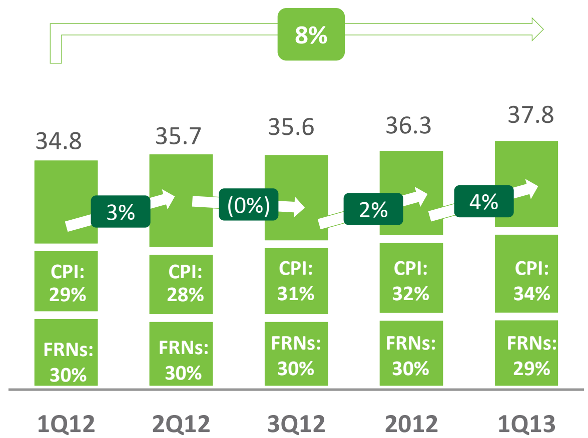
1 Accrued interest on B/S items are shown in non-IEAs

Actively shaped & FRN-heavy securities portfolio

Total Securities (TL billion)



TL Securities (TL billion)



Securities[2]/Assets

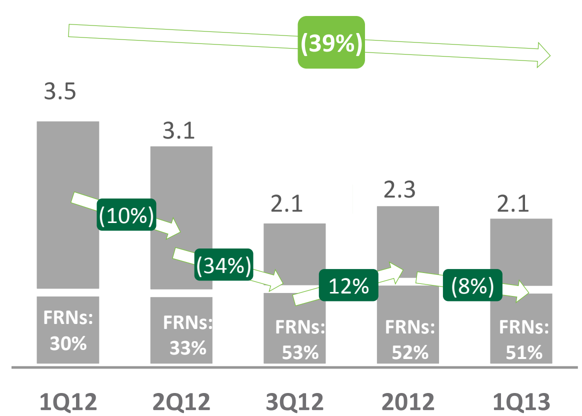
20%

hovering around its lowest levels

Total Securities Composition

Unrealized gain
as of March-end ~TL 1.0bn[1]

FC Securities (USD billion)



Slight build-up of securities in 1Q13 vs. the upcoming CPI redemptions in 3Q13

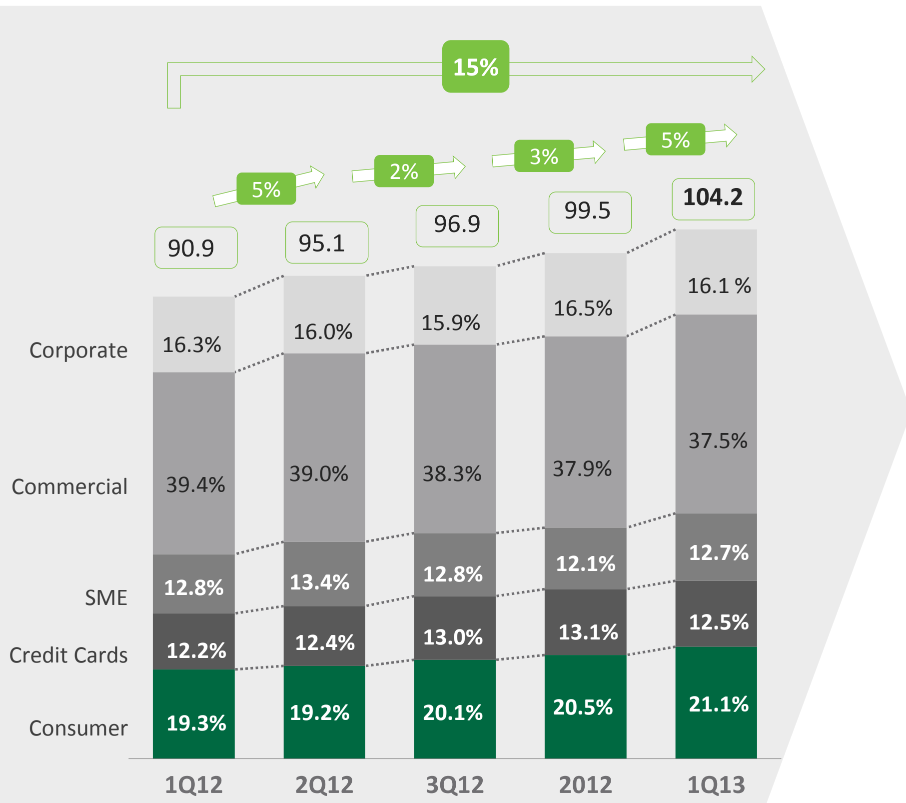
FRN mix[1] in total

62%

1 Based on bank-only MIS data
2 Excluding accruals
Note: Fixed / Floating breakdown of securities portfolio is based on bank-only MIS data

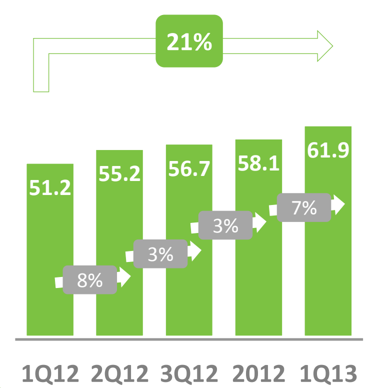
Lending strategy -- Selective & profitability focused growth

Total Loan[1] Growth & Loans by LOB[2] (TL million)



	1Q12	2Q12	3Q12	2012	1Q13
TL (% in total)	56%	58%	58%	58%	59%
FC (% in total)	44%	42%	42%	42%	41%
US$/TL	1.760	1.780	1.772	1.760	1.785

TL Loans[1]



- Mainly driven by **lucrative retail products** and mid & long- term **TL working capital loans** with relatively higher yields than the short-term commercial overdraft/spot loans

Market share[3]:
10.9% at 1Q13 vs.**10.8%** at YE 12

FC Loans[1] (in US$)

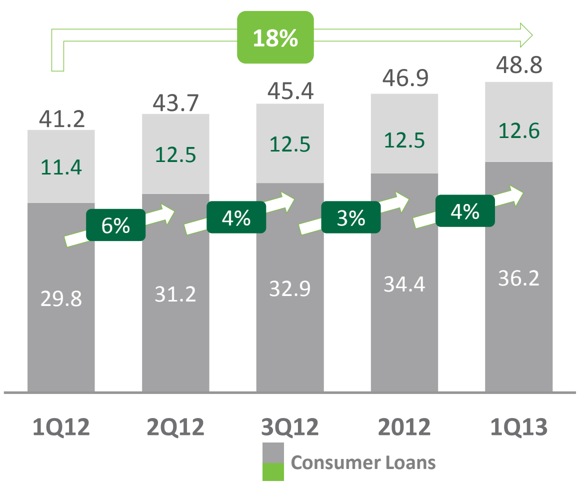
- Much of the anticipated pick up in FX lending driven by “working capital” and “investment loans”, has not yet kicked in

Market share[3]:
18.2% at 1Q13 vs.**18.3%** at YE 12

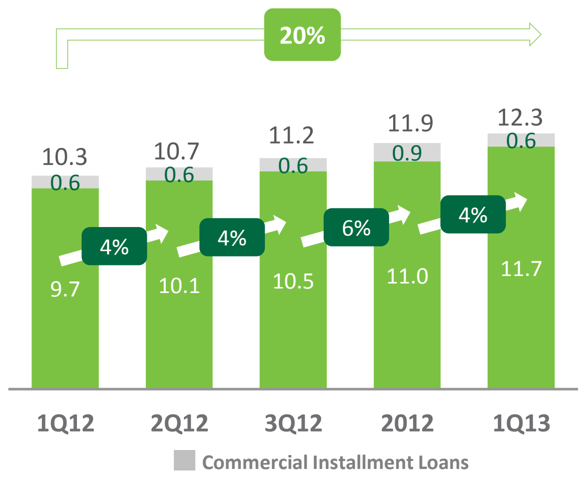
1 Performing cash loans
2 Based on bank-only MIS data
3 Sector data is based on BRSA weekly data for commercial banks only

Strong growth momentum in retail loans underpinned by key profitable products

Retail Loans[1] (TL billion)

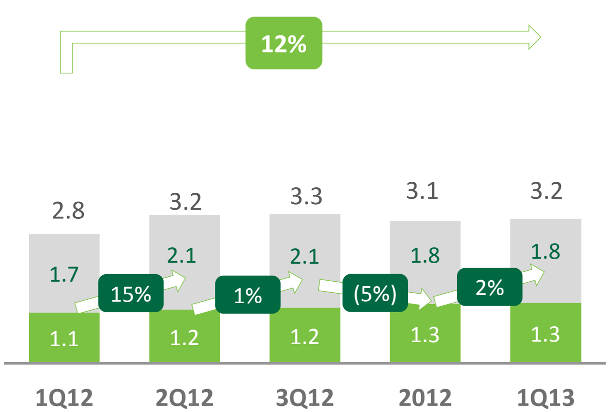


Mortgage (TL billion)

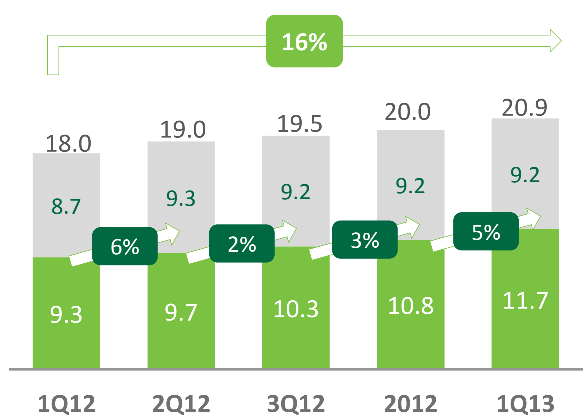


- **Rational pricing** stance supporting margins
- Generating **cross-sell** & increasing **customer retention**

Auto Loan (TL billion)



General Purpose Loan[5] (TL billion)



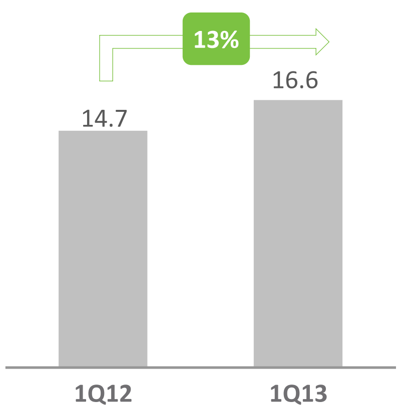
Market Shares[2,3]

	QTD	Mar' 13	Rank[4]
Mortgage	↔	13.6%	#1
Auto	↑	16.6%	#2
General Purpose[5]	↓	10.4%	#2
Retail[1]	↓	12.6%	#2

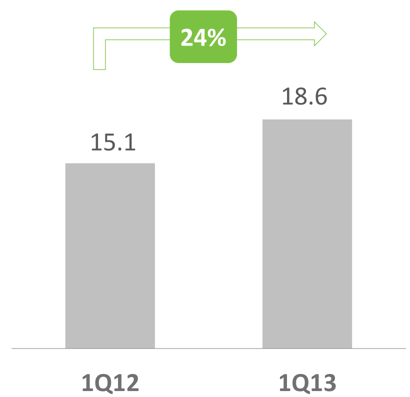
1 Including consumer, commercial installment, overdraft accounts, credit cards and other
2 Including consumer and commercial installment loans
3 Market shares are per bank-only financials for fair comparison with sector.
Sector figures are based on bank-only BRSA weekly data, commercial banks only
4 As of 2012, among private banks
5 Including other loans and overdrafts

Solid market presence in credit cards
-- good contibutor to sustainable revenues

Issuing Volume (TL billion)



Acquiring Volume (TL billion)



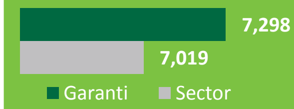
#1 in card business

Per Debit Card Spending

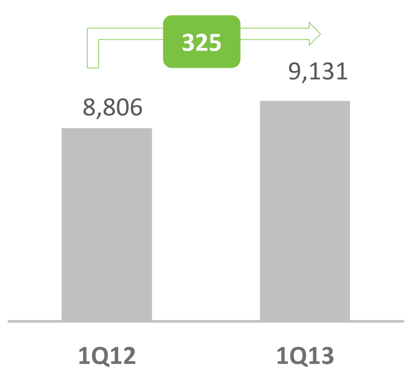
>2x the sector

... with the ultimate aim of creating cashless society

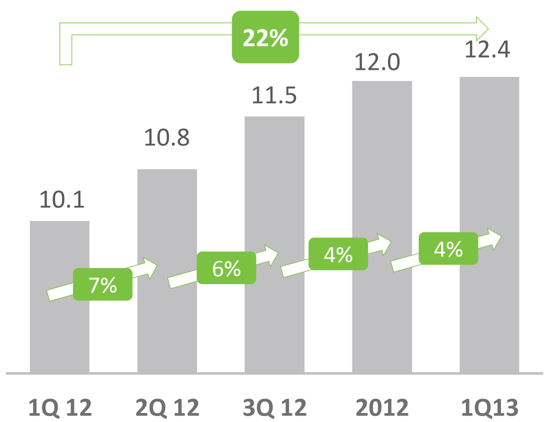
Per Credit Card Spending (TL, Mar'13[1])



No. of Credit Cards (thousand)



Credit Card Balances (TL billion)



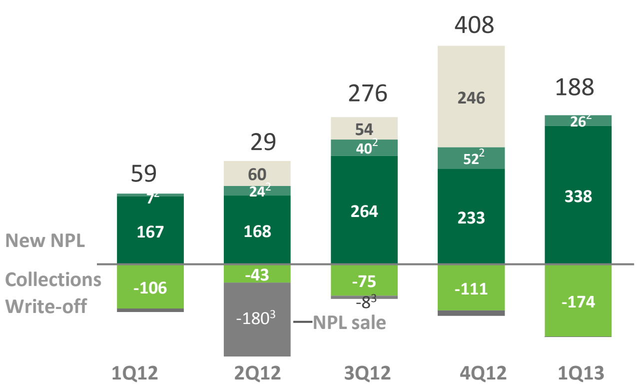
Market Shares

	QTD Δ	Mar'13	Rank
Acquiring (Cumulative)	+5 bps	19.2%	#1
Issuing (Cumulative)	-75 bps	17.1%	#2
# of CCs	-35 bps	16.4%	#2
POS[2]	+15 bps	17.9%	#1
ATM	-17 bps	9.5%	#3*

1 Annualized
2 Excluding shared POS
*Among private banks
Note: All figures are per bank-only data except for credit card balances

Sound asset quality, *new NPL inflows trending down, collections are heading up*, coupled with…

Net Quarterly NPLs (TL billion)



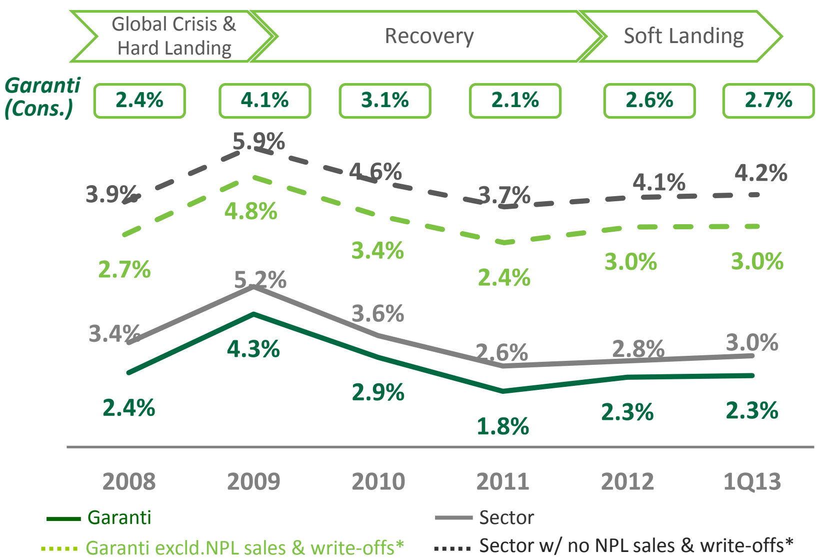
NPL inflows resulting from few commercial files with strong collateralization;

4Q12
Garanti: TL 176mn
Romania: TL 70mn

3Q12
GBI: TL 54mn

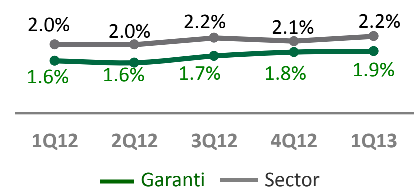
2Q12
Garanti: TL 60mn

NPL Ratio[1]

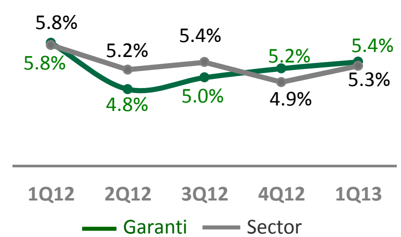


NPL Categorisation[1]

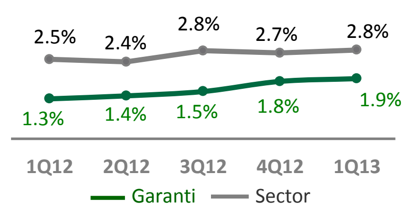
Retail Banking
(Consumer & SME Personal)
24% of total loans



Credit Cards
12% of total loans



Business Banking
(Including SME Business)
64% of total loans



NPL formation accross the board

Increasing **retail NPL** inflows in-line with soft-landing in the economy

- low-ticket items
- recoveries are very strong

Credit cards;

- pace of deterioration is lower than sector's
- In 4Q12, significant NPL sales in the sector dragged down sector's NPL ratio

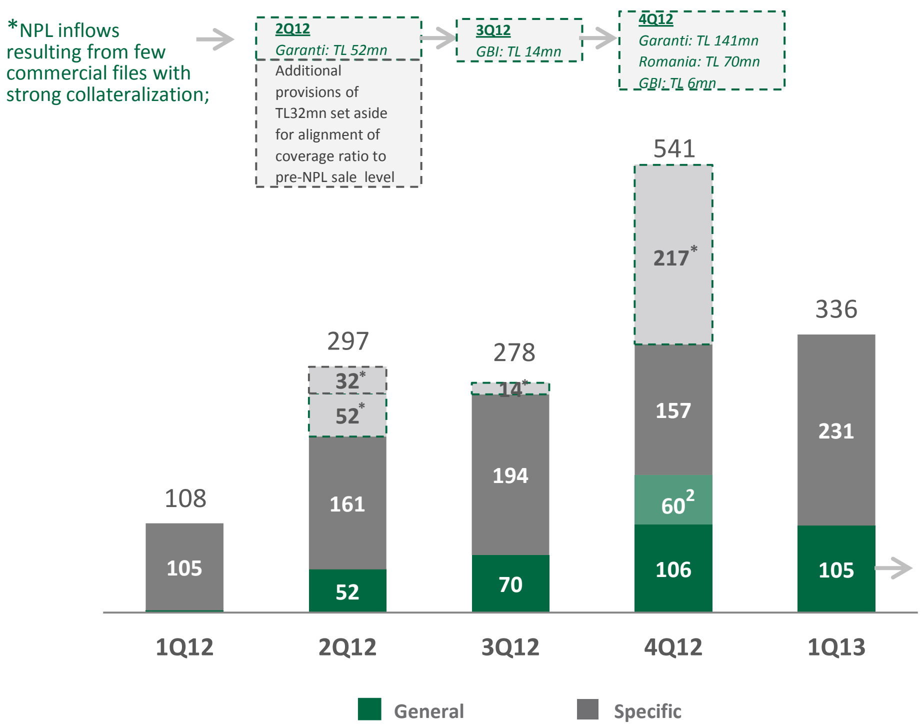
1 NPL ratio and NPL categorisation for Garanti and sector figures are per BRSA bank-only data for fair comparison
2 NPL inflow from Romanian subsidiary
3Garanti NPL sale amounts TL218 mn, of which TL188 mn relates to NPL portfolio with 100% coverage and the remaining TL31 mn being from the previously written-off NPLs
* Adjusted with write-offs in 2008,2009,2010,2011, 2012 & 1Q13 Source: BRSA, TBA & CBT

...comfortable provisioning levels -- *decelerating specific provisions*

Quarterly Loan-Loss Provisions (TL million)

Coverage Ratio

	Mar 12	June 12	Sept 12	Dec 12	Mar 13
Sector[1]	82%	81%	75%	76%	75%
Garanti	81%	81%	81%	81%	81%
Garanti *(Cons.)*	79%	78%	77%	78%	78%



General provisioning in 1Q 13 affected mainly by

- -strong loan originations
- -mortgage repricings

Strong coverage ratio sustained at 81%

78% *per consolidated figures*

vs. **sector's 75%**[1]

Gross Quarterly CoR

131bps

vs. **219bps** in 4Q12

Net Quarterly CoR

102bps

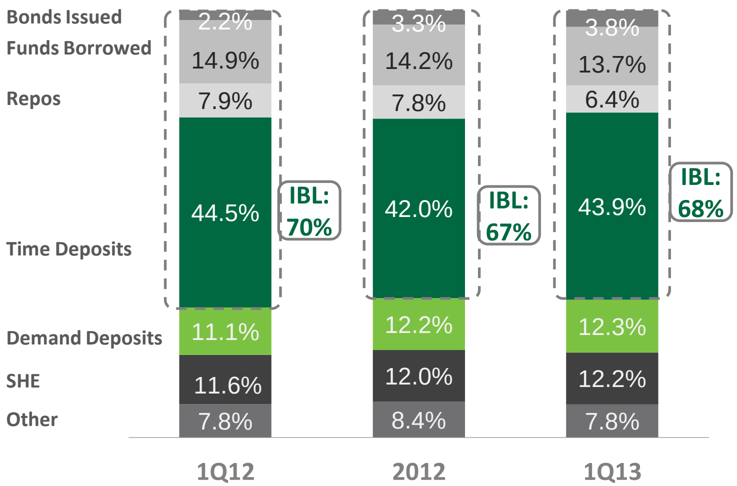
vs. **209bps** in 4Q12

1 Sector figures are per BRSA weekly data, commercial banks only

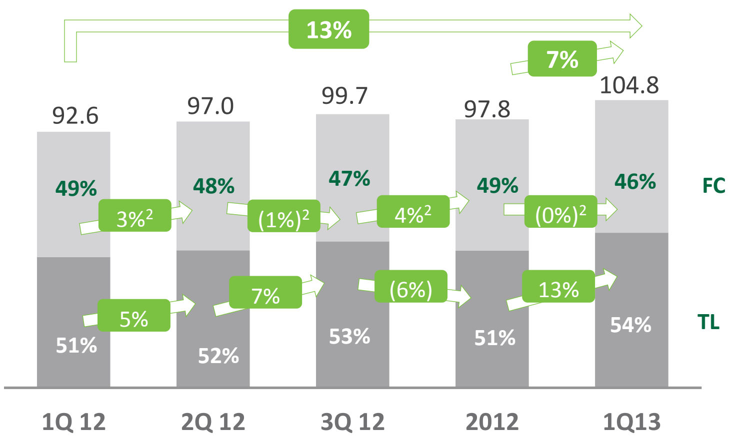
2 Additional general provisions, defined by law, for loans extended before 2006 in the amount of TL150mn, TL 60mn of which is set aside in 4Q12 and remaining at equal amounts within the following three years

Solid and well-diversified funding mix -- active management of liability costs and duration mismatch

Composition of Liabilities



Total Deposits (TL billion)



Funding base reinforced with alternative funding sources

+ Recaptured deposits
TL deposits which were let go in 4Q12, due to intensified pricing competition, came back, as the **pricing competition subdued in 1Q13**

+ Opportunistic utilization
of repos & money market borrowings

+ TL 750 mn
TL Eurobond issuance with coupon rate of 7.375%, yielding 7.5%

+ ~TL 2bn
TL bond roll-over

Improved liquidity position

Comfortable level of LtD ratio

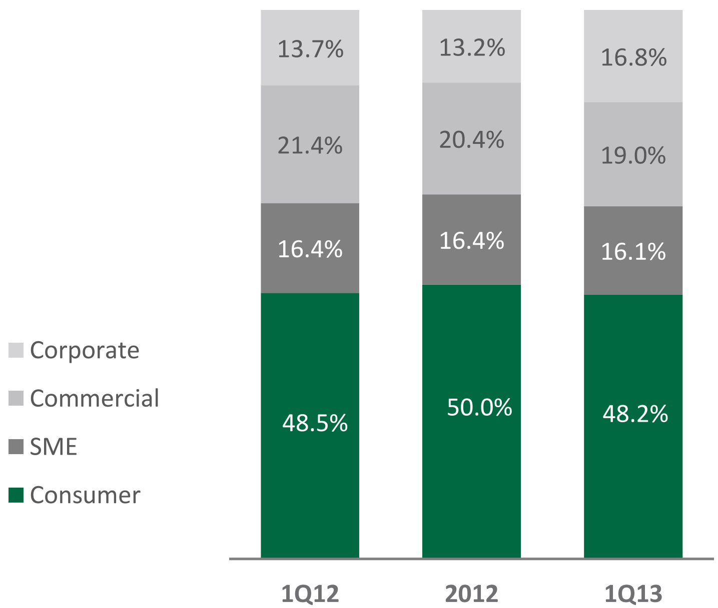
Loans/Deposits: **~99%**
vs. 102% in 4Q12

Adj. Loans / Deposits[1] : **~75%**
when excluding loans funded with on B/S alternative funding sources

1 Please refer to Appendix 21 for detailed information
2 Growth in USD terms

Excellent deposit performance further reinforced with high demand deposit levels

Customer Deposits by LOB[1]

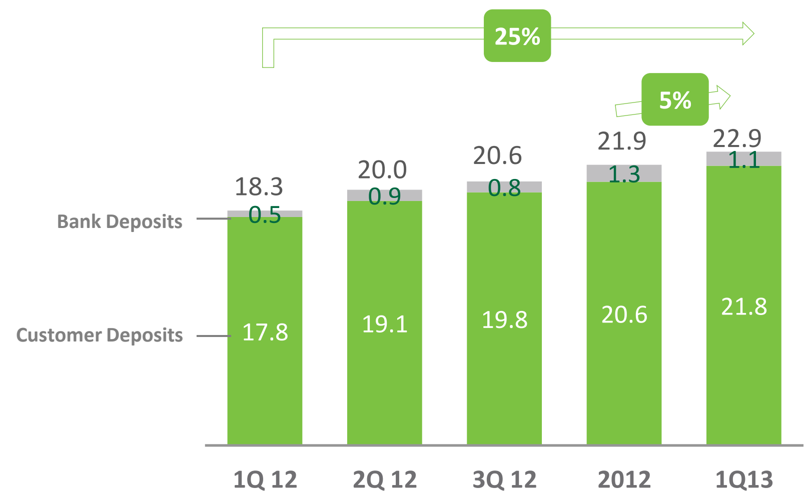


Consumer+SME /Total Deposits

1Q12	2012	1Q13
65%	66%	64%

Deposit base reigned by mass deposits

Demand Deposits (TL billion)



Sustained solid demand deposits

Customer Demand Deposits / Total Customer Deposits:

22%

>19% vs. Sector's 17%[2] per bank-only figures

Sustained solid demand deposit level

Customer Demand DepositMarket share: **13.8%**

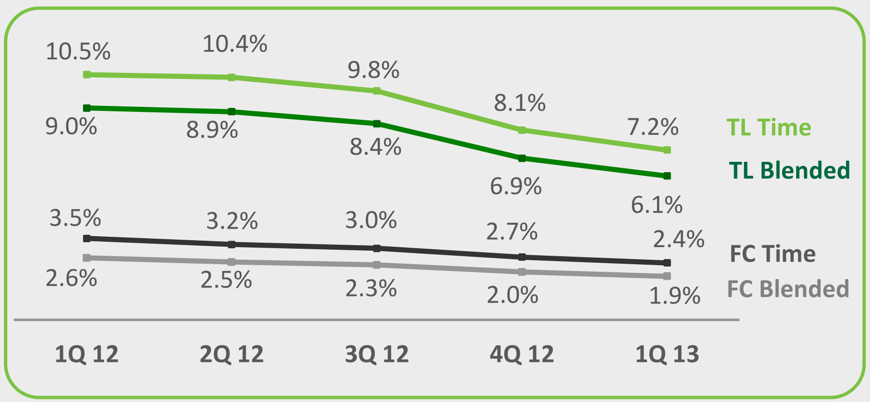
1 Based on bank-only MIS data
2 Sector data is based on BRSA weekly data for commercial banks only

Declining deposit costs shoring up lower loan yields

Loan Yields & Deposit Costs (Quarterly)[1]

Loan Yields (Quarterly Averages)

Cost of Deposits (Quarterly Averages)



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LtD spread maintained flat qoq

Managed drop in loans yields (64bps q-o-q) backed by **selective and healthy growth strategy**

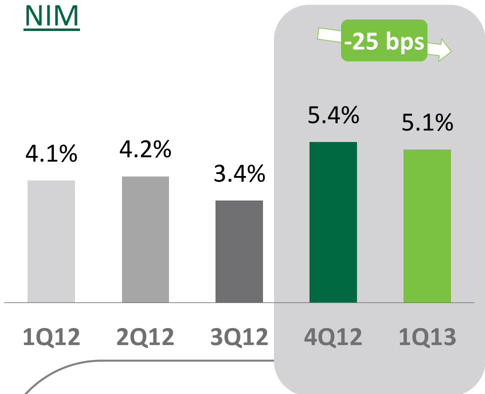
Easing deposit costs (67bps q-o-q)

1 Based on bank-only MIS data and calculated using daily averages

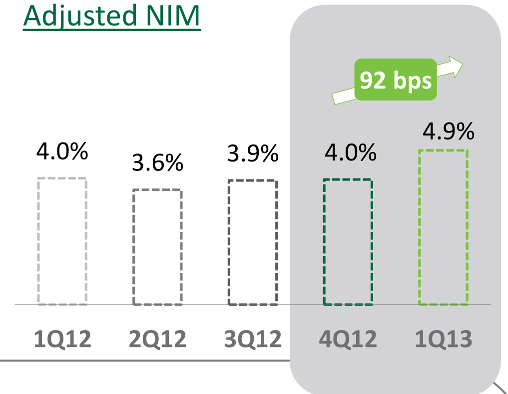
Well-defended margin q-o-q -- Lower funding costs leveraging declining asset yields

Quarterly NIM (Net Interest Income / Average IEAs)

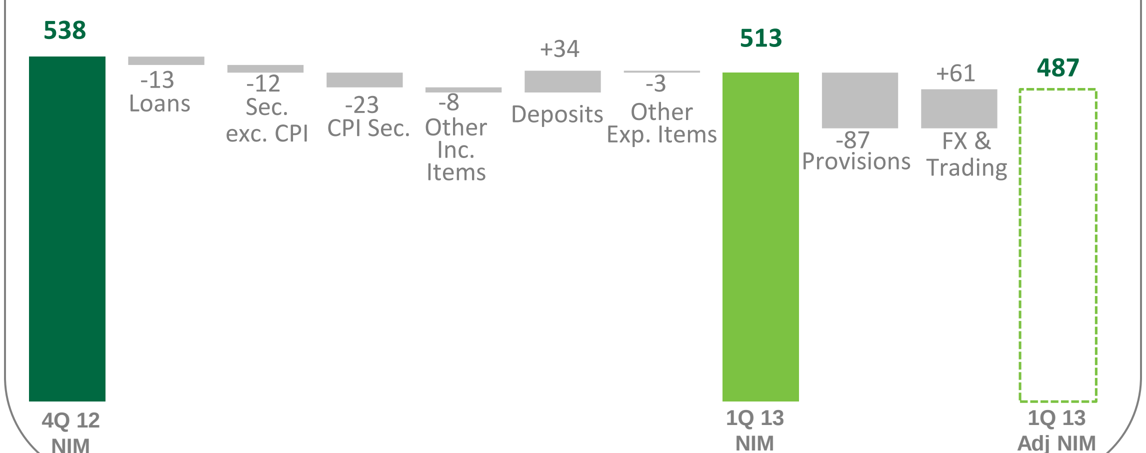
NIM



Adjusted NIM



Q-o-Q Evolution of Margin Components (in bps)



Margin flattish q-o-q

-- excluding quarterly income volatility from CPI linkers

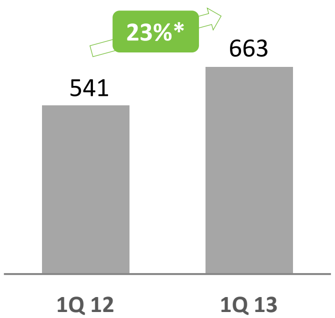
Adj. NIM up by **~92bps** q-o-q

Strong trading gains easing the pressure of provisioning on Adj. NIM

Adjustments to NIM: Net Interest Income/ Average IEA adjusted by FX gain/loss, provision for loans and securities, and net trading income/loss

Outstanding performance in sustainable revenues bolstered by well-diversified fee sources on double-digit growth momentum

Net Fees & Commissions (TL million)



*Accounting of consumer loan fees were revisited upon the opinion of «Public Oversight» --Accounting & Auditing Standards Authority

- **Leader in interbank money transfer**
  18% market share vs. the peer average of 10%
- **Highest payment systems commissions per volume** -- 1.6% vs. the peer average of 1.3%[4]
- #1 in bancassurrance[5]
- **Increasing brokerage market share**
  #2 in equity market with 8% market share
- **Most preferred pension company**
  Capturing every 1 out of 5 pension participant

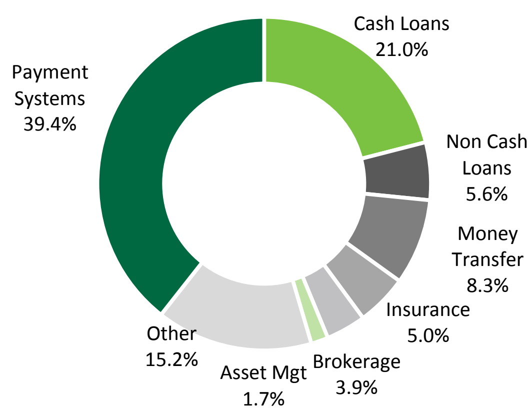
#1 in Ordinary Banking Income[3] generation with the **highest Net F&C market share**

Sustainably growing and highly diversified fee base

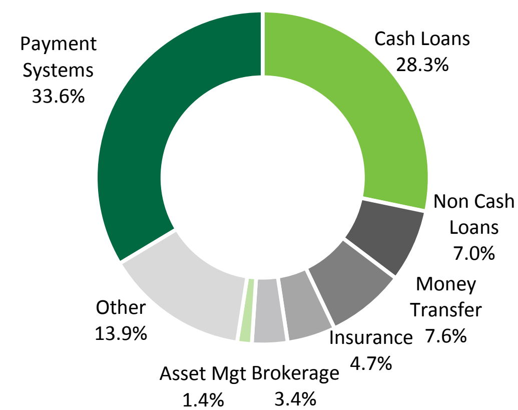
	Growth[2] (y-o-y)
Cash & non-cash loans	>55%
Brokerage	11%
Money transfer	14%
Insurance	18%

Net Fees & Commissions Breakdown [1,2]

1Q 12



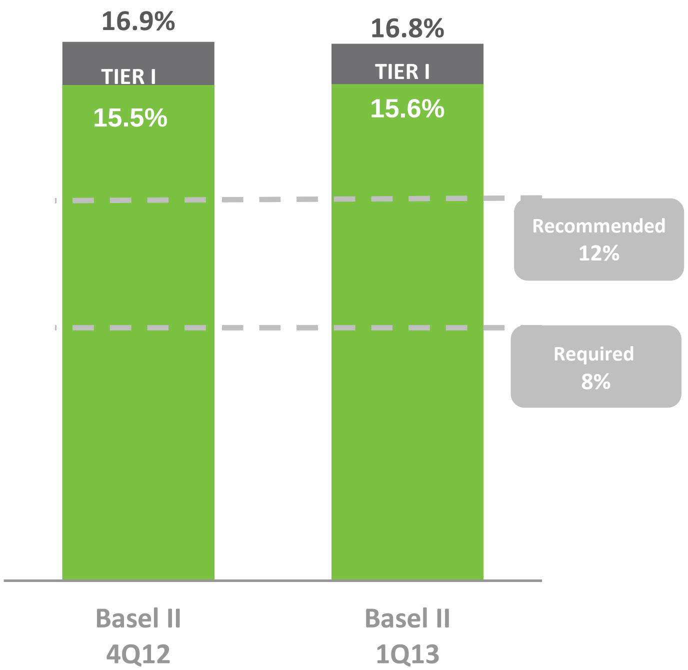
1Q 13



1 Breakdown is on a comparable basis to same period last year   2 Bank-only MIS data
3 Defined as; net interest income adjusted with provisions for loans and securities, net FX and trading gains + net fees and commissions; for 2012
4 Peer average as for the year 2012   5 Among private banks as of Feb 2013

Comfortable solvency underscores the healthy and profitable growth strategy

CAR & Tier I ratio



Strong capitalization

Basel II CAR: 17%

+

Low leverage

Leverage: 7x

+

Comfortable level of free funds

Free funds/IEA: 17%

High internal capital generation supporting long-term sustainable growth

Free Equity = SHE - (Net NPL+ Investment in Associates and Subsidiaries + Tangible and Intangible Assets+ AHR+ Reserve Requirements)
Free Funds = Free Equity + Demand Deposits

Differentiated business model -- reflected, once again, in strong results

	(TL Million)	1Q12	1Q13	∆ YoY
(+)	NII- excl .income on CPI linkers	1,010	1,470	46%
(+)	Net fees and commissions	541	663	23%
(-)	Specific & General Prov. - exc. one-offs on specific prov.	-108	-336	211%
=	**CORE BANKING REVENUES**	**1,443**	**1,797**	**25%**
(+)	Income on CPI linkers	487	517	6%
(+)	Collections	50	74	48%
(+)	Trading & FX gains	73	236	223%
(+)	Other income -before one-offs	120	126	6%
(-)	OPEX	-945	-1,022	8%
(-)	Other provisions	-22	-34	52%
(-)	Taxation	-243	-358	47%
=	**BaU* NET INCOME** (exc. regulatory & one-off prov.)	**962**	**1,336**	**39%**
	(-) Competition board fine prov.	*0*	*-160*	*n.m*
	(-) Various tax fine provisions	*0*	*-50*	*n.m*
	(+) Free Provision Reversal	*0*	*55*	*n.m*
=	**NET INCOME**	**962**	**1,181**	**23%**

Strong consumer loan originations[1]
- Across the board growth
underpinned by the well-diversifed fee sources

Growing core banking revenues

Committed to strict cost discipline
-- on track with budget guidance
- **23 net branch openings;**
- **Successive & targeted investments in digital platforms**
- **+7% rise in # of ATMs**
- **~1,000 new hires**

OPEX/Avg. Assets
2.2%
Down from 2.3% in 1Q12

High level of Fees/OPEX
65%
vs. 57% in 1Q12

Cost/Income
36%
vs. 44% in 1Q12

*Business as Usual= Excluding non-recurring items and regulatory effects in the P&L
1 Accounting of consumer loan fees were revisited upon the opinion of «Public Oversight» --Accounting & Auditing Standards Authority

Appendix

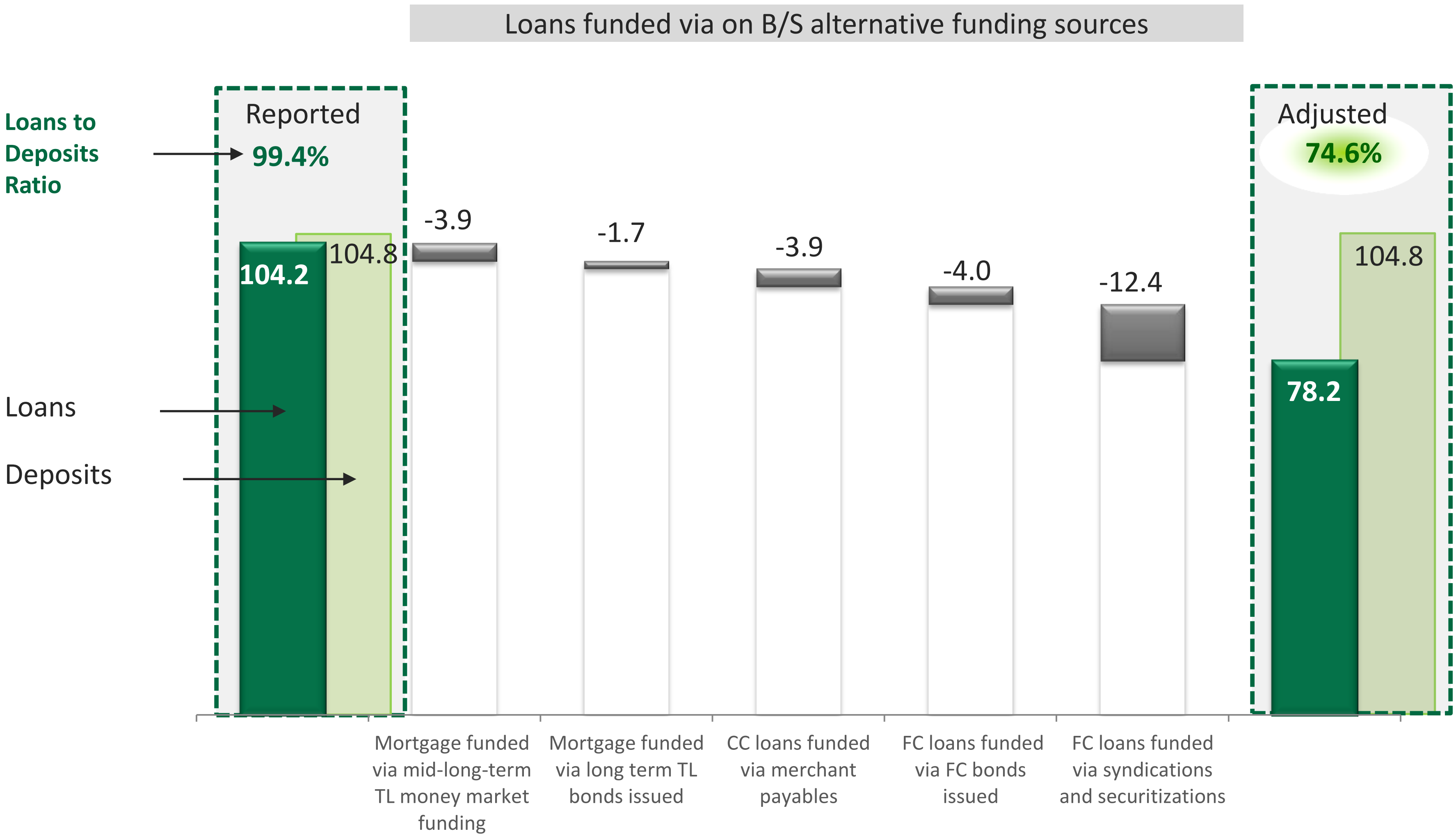
Balance Sheet - Summary

	(TL million)	Mar-12	Jun-12	Sep-12	Dec-12	Mar-13	YTD Change
Assets	Cash &Banks[1]	13,403	12,407	12,794	12,973	11,800	-9%
	Reserve Requirements	9,101	9,854	11,868	13,365	15,159	13%
	Securities	40,974	41,329	39,291	40,358	41,580	3%
	Performing Loans	90,922	95,056	96,933	99,527	104,200	5%
	Fixed Assets & Subsidiaries	1,639	1,615	1,607	1,697	1,713	1%
	Other	9,658	10,334	10,584	11,860	11,346	-4%
	TOTAL ASSETS	165,696	170,597	173,078	179,779	185,798	**3%**
Liabilities&SHE	Deposits	92,607	97,032	99,722	97,778	104,829	7%
	Repos & Interbank	13,173	12,245	8,094	14,107	11,836	-16%
	Bonds Issued	3,751	4,005	6,160	6,077	7,181	18%
	Funds Borrowed[2]	24,856	25,253	25,530	25,893	25,680	-1%
	Other	12,143	12,754	12,934	14,268	13,687	-4%
	SHE	19,166	19,309	20,637	21,657	22,585	4%
	TOTAL LIABILITIES & SHE	165,696	170,597	173,078	179,779	185,798	**3%**

1 Includes banks, interbank, other financial institutions
2 Includes funds borrowed and sub-debt

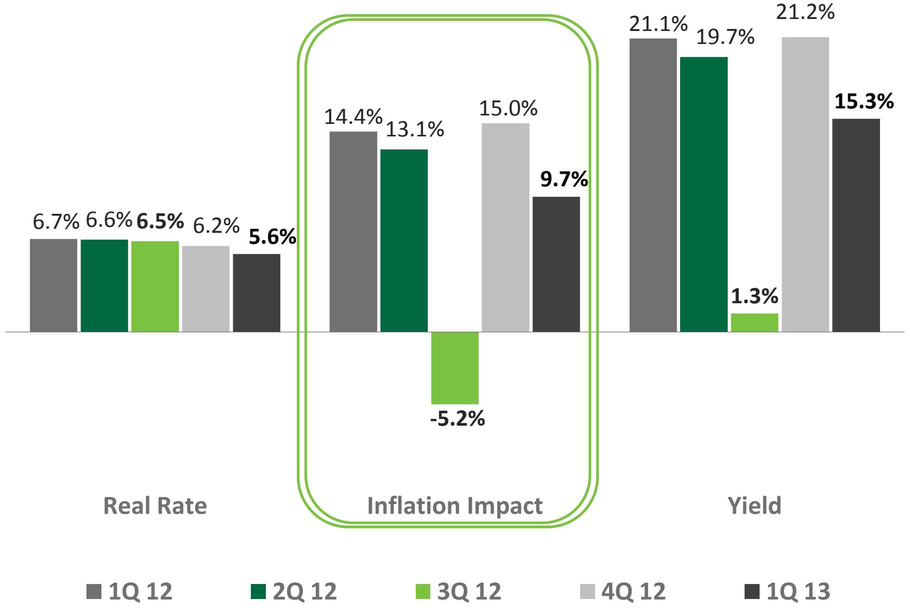
Adjusted Loans to Deposits

TL billion, %

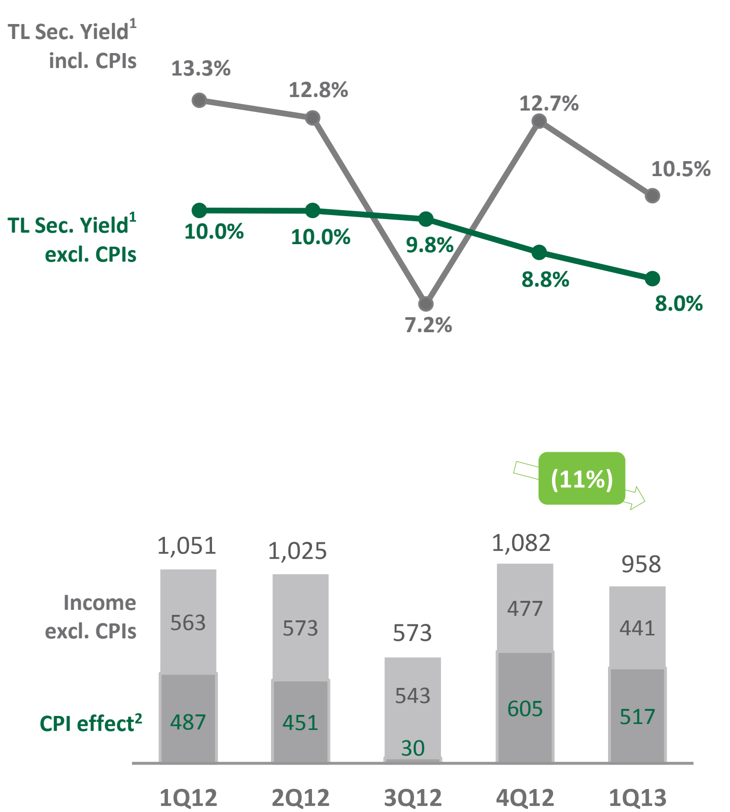


Long-term strategy of investing in CPI linkers as a hedge for expected reversal in market indicators

Drivers of the Yields on CPI Linkers[1] (% average per annum)



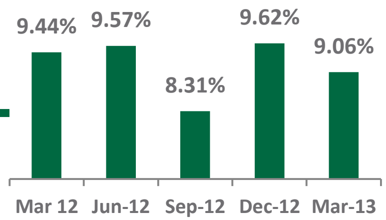
Interest Income & Yields on TL Securities (TL billion)



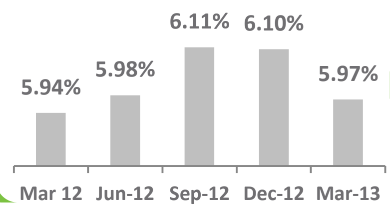
1 Based on bank-only MIS data
2 Per valuation method based on actual monthly inflation readings
Note: All figures are based on bank-only data

Quarterly Margin Analysis

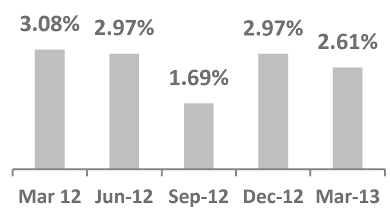
Total Interest Income
(% of Avg. Interest Earning Assets)



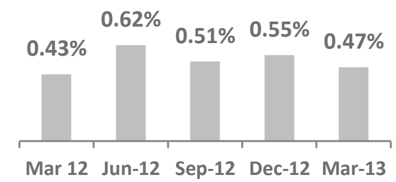
Int. Income on loans
(% of Avg. Interest Earning Assets)



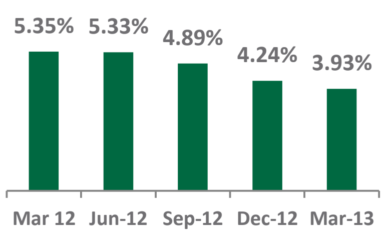
Int. Income on securities
(% of Avg. Interest Earning Assets)



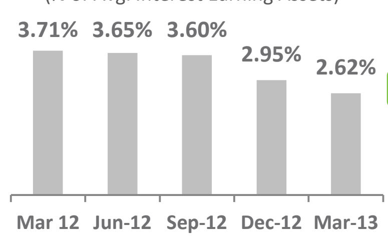
Int. Income - Other
(% of Avg. Interest Earning Assets)



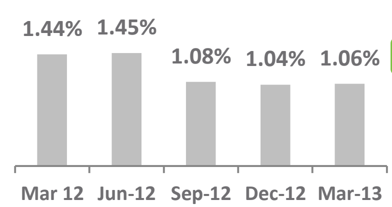
Total Interest Expense
(% of Avg. Interest Earning Assets)



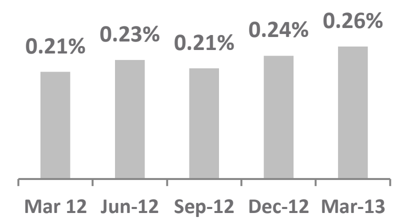
Int. expense on deposits
(% of Avg. Interest Earning Assets)



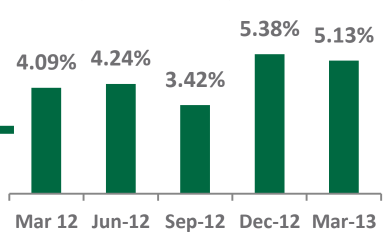
Int. expense on borrowings*
(% of Avg. Interest Earning Assets)



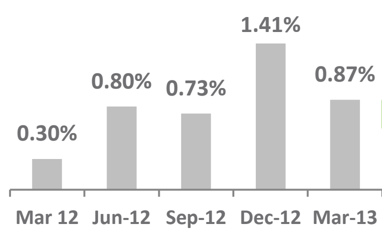
Int. Expense - Other
(% of Avg. Interest Earning Assets)



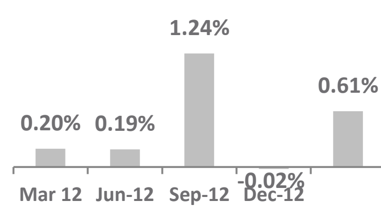
Net Interet Margin
(% of Avg. Interest Earning Assets)



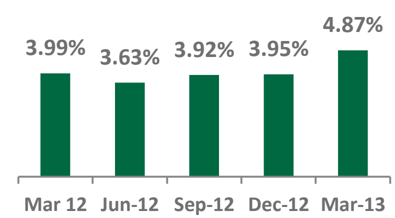
Prov. for Loans & Securities
(% of Avg. Interest Earning Assets)



Net FX & Trading gains
(% of Avg. Interest Earning Assets)

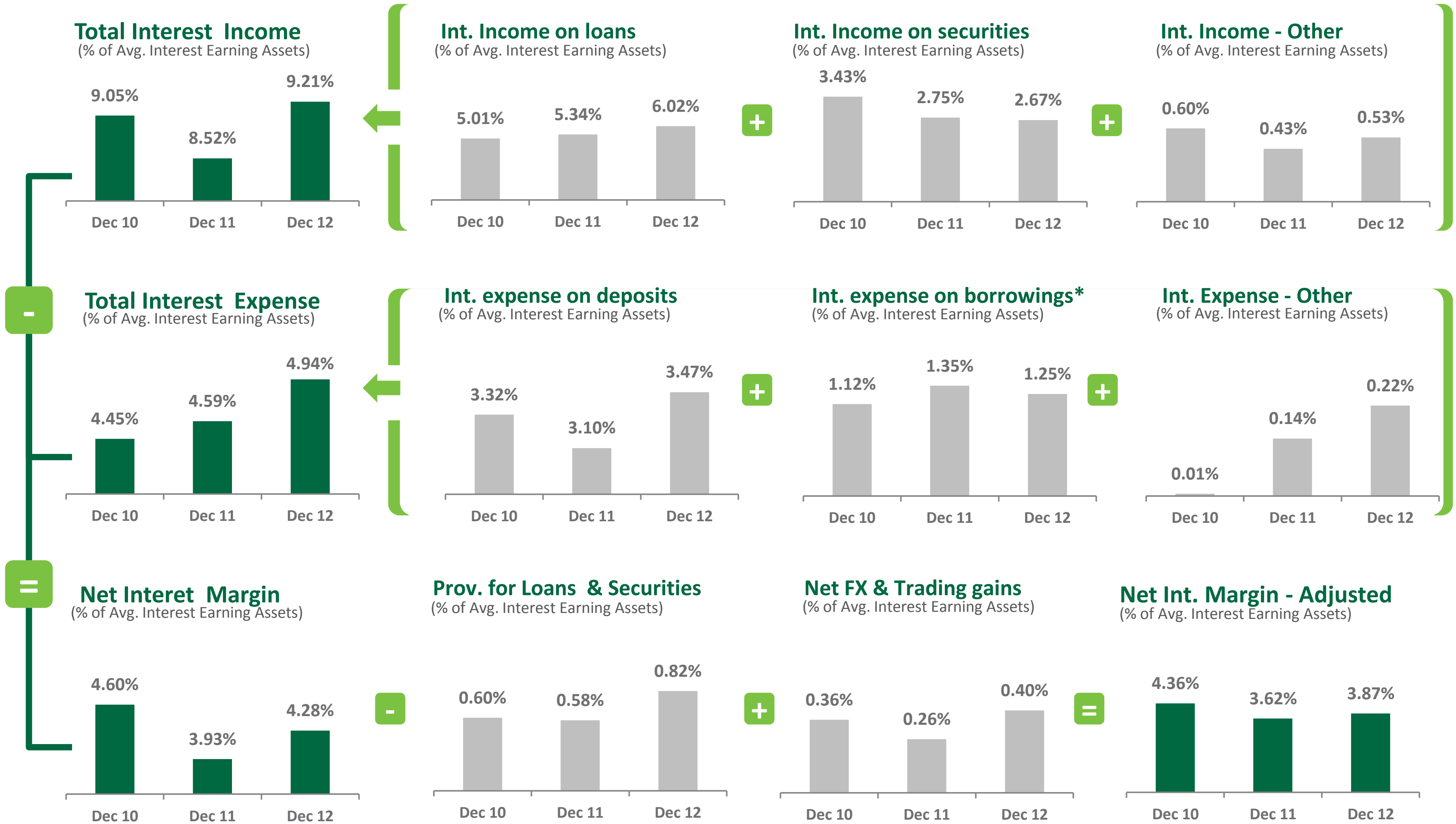


Net Int. Margin - Adjusted
(% of Avg. Interest Earning Assets)



Adjustments to NIM: Net Interest Income/ Average IEA adjusted by FX gain/loss, provision for loans and securities, and net trading income/loss
* Funds borrowed and repos

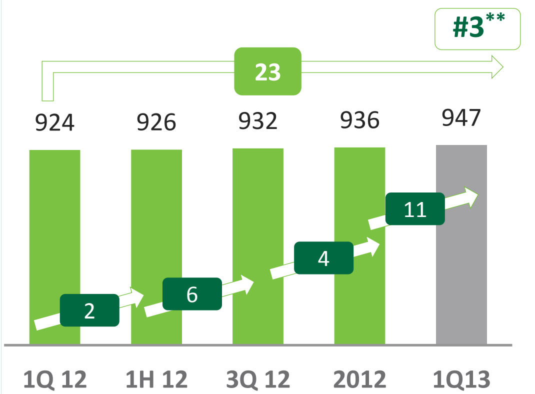
Cumulative Margin Analysis



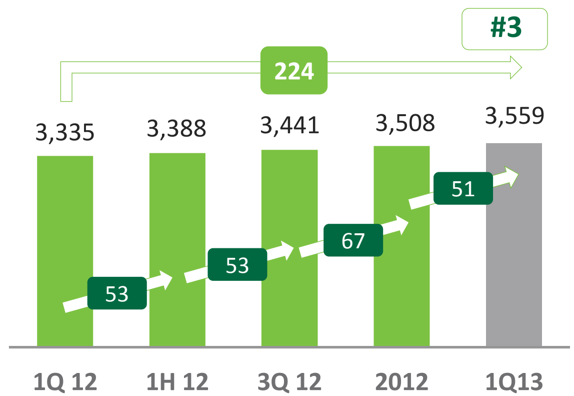
Adjustments to NIM: Net Interest Income/ Average IEA adjusted by FX gain/loss, provision for loans and securities, and net trading income/loss
* Funds borrowed and repos

Further strengthening of retail network...

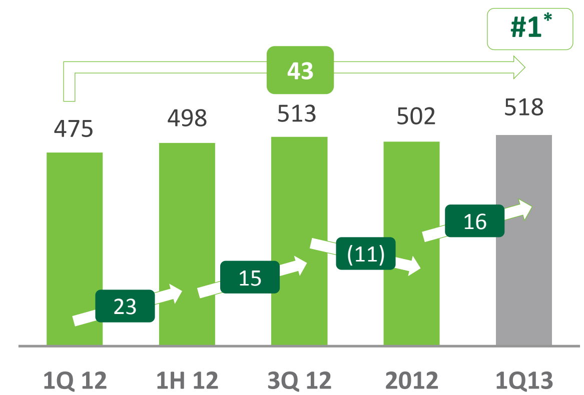
Number of Branches



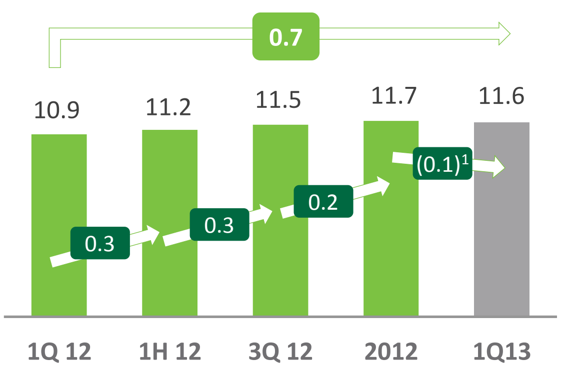
Number of ATMs



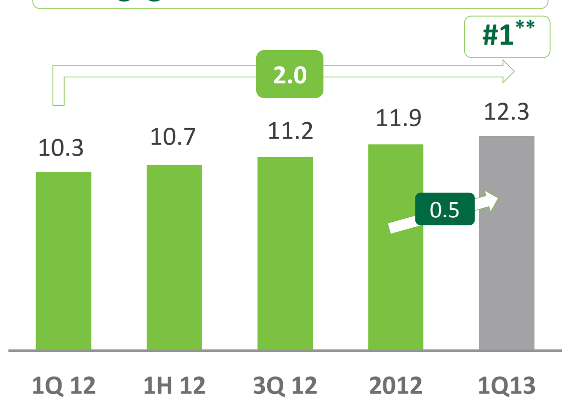
Number of POS (thousand)



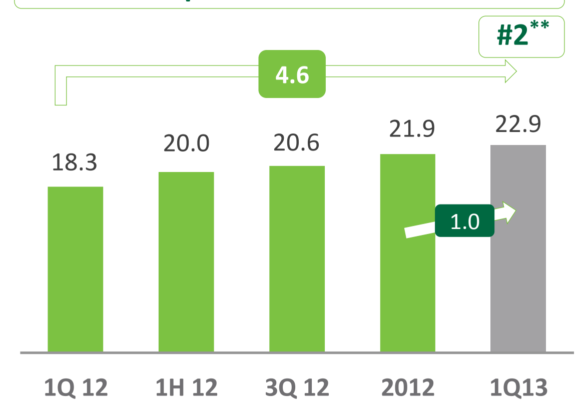
Number of Customers (million)



Mortgages (TL billion)



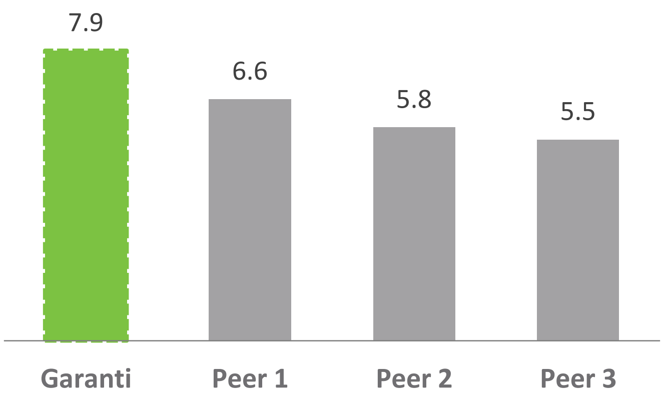
Demand Deposits (customer+bank) (TL billion)



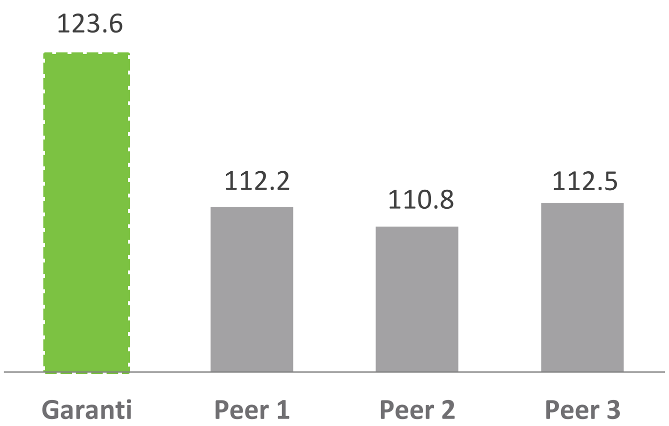
1 1Q13 customer number figure is not comparable with prior periods due to the reorganization of the customer database in the beginning of the year
*Including shared and virtual POS terminals
** Branch, Mortgage and Demand Deposit rankings are as of December 2012. All rankings are among private banks
Note: All figures are based on bank-only data except for mortgages amd demand deposit balances

...while preserving the highest efficiency ratios

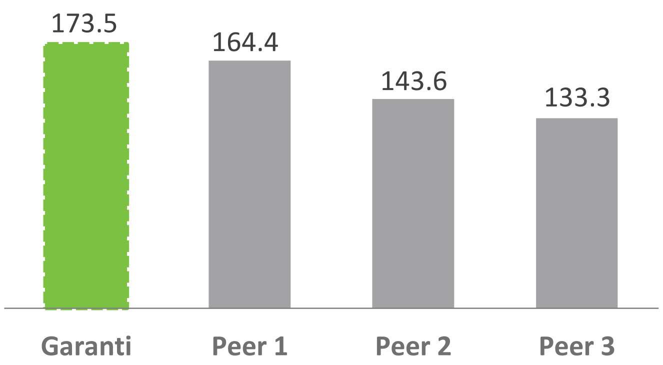
Ordinary Banking Income per Avg. Branch (2012) (TL million)



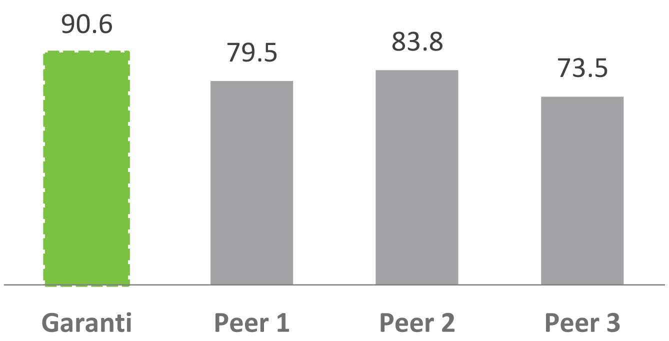
Loans[1] per Avg. Branch (2012) (TL million)



Assets per Avg. Branch (2012) (TL million)



Customer Deposits per Avg. Branch (2012) (TL million)



1 Total Loans=Cash+non-cash loans
Note:Figures are per bank-only financials for fair comparison

Key financial ratios

	Mar-12	Jun-12	Sep-12	Dec-12	Mar-13
Profitability ratios					
ROAE	20.9%	18.9%	18.0%	17.0%	23.8%
ROAA	2.4%	2.1%	2.1%	2.0%	2.9%
Cost/Income	43.5%	45.6%	45.9%	47.5%	36.4%
NIM (Quarterly)	4.1%	4.2%	3.4%	5.4%	5.1%
Adjusted NIM (Quarterly)	4.0%	3.6%	3.9%	4.0%	4.9%
Liquidity ratios					
Liquidity ratio	31.0%	29.7%	29.3%	28.9%	28.2%
Loans/Deposits adj. with merchant payables[1]	94.8%	94.3%	93.5%	97.8%	95.8%
Asset quality ratios					
NPL Ratio	2.1%	2.1%	2.3%	2.6%	2.7%
Coverage	78.6%	78.1%	76.5%	78.0%	78.3%
Gross Cost of Risk (Cumulative-bps)	47	87	97	128	131
Solvency ratios					
CAR*	15.7%	15.3%	16.4%	16.9%	16.8%
Tier I Ratio*	14.6%	14.3%	15.1%	15.5%	15.6%
Leverage	7.6x	7.8x	7.4x	7.3x	7.2x

1 Payables from credit card transactions. Please refer to footnote 5.2.4.3 miscellaneous payables as per BRSA Consolidated financial report
* CAR and TIER I ratios are per Basel I for the periods Mar 12, Jun12 and per Basel II for Sep 12, Dec 12 and Mar 13

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