



**The Quarterly Balance-Sheet of the Deposit Banks  
in Istanbul Stock Exchange  
September 2009**

Report Code : DE12

Kasım 2009



## *Deposit Banks in ISE*

1. Akbank T.A.Ş.
2. Alternatifbank A.Ş.
3. Denizbank A.Ş.
4. Finansbank A.Ş.
5. Fortis Bank A.Ş.
6. Şekerbank T.A.Ş.
7. Tekstil Bankası A.Ş.
8. Türk Ekonomi Bankası A.Ş.
9. Türkiye Garanti Bankası A.Ş.
10. Türkiye Halk Bankası A.Ş.
11. Türkiye İş Bankası A.Ş.
12. Türkiye Vakıflar Bankası T.A.O.
13. Yapı ve Kredi Bankası A.Ş.

## Deposit Banks in ISE

### Assets

(USD Million)

	September 2009			%	September 2008			%
	TC	FC	Total		TC	FC	Total	
<b>Cash and Balances with the Central Bank</b>	<b>16,734</b>	<b>11,357</b>	<b>28,092</b>	<b>7.3</b>	<b>11,960</b>	<b>15,036</b>	<b>26,996</b>	<b>6.8</b>
<b>Fin.ass.where fair value cha. is refl.to I/S (Net)</b>	<b>3,998</b>	<b>1,011</b>	<b>5,009</b>	<b>1.3</b>	<b>1,632</b>	<b>2,786</b>	<b>4,418</b>	<b>1.1</b>
Financial assets held for trading	2,439	1,009	3,449	0.9	1,462	2,786	4,249	1.1
Public sector debt securities	1,253	494	1,747	0.5	928	2,483	3,411	0.9
Securities representing a share in capital	6	0	6	0.0	0	0	0	0.0
Derivative financial assets held for trading	1,173	515	1,688	0.4	526	303	829	0.2
Other marketable securities	7	1	8	0.0	8	0	8	0.0
Fin.assets clas. as fair value change is refl.to I/S	1,559	1	1,560	0.4	169	0	169	0.0
Public sector debt securities	52	0	52	0.0	169	0	169	0.0
Securities representing a share in capital	0	1	1	0.0	0	0	0	0.0
Loans	1,507	0	1,507	0.4	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
<b>Banks</b>	<b>1,943</b>	<b>16,713</b>	<b>18,656</b>	<b>4.9</b>	<b>1,931</b>	<b>14,232</b>	<b>16,162</b>	<b>4.0</b>
<b>Money Market Securities</b>	<b>4,069</b>	<b>48</b>	<b>4,117</b>	<b>1.1</b>	<b>6,343</b>	<b>0</b>	<b>6,343</b>	<b>1.6</b>
Interbank money market placements	4,029	2	4,031	1.1	6,100	0	6,100	1.5
Istanbul Stock Exc. money market placements	39	0	39	0.0	4	0	4	0.0
Receiv. from reverse repurchase agreements	0	46	46	0.0	239	0	239	0.1
<b>Financial Assets Available for Sale (Net)</b>	<b>51,796</b>	<b>13,817</b>	<b>65,612</b>	<b>17.1</b>	<b>51,722</b>	<b>18,118</b>	<b>69,841</b>	<b>17.5</b>
Securities representing a share in capital	66	58	125	0.0	69	48	117	0.0
Public sector debt securities	51,493	10,836	62,329	16.2	51,275	15,175	66,450	16.6
Other marketable securities	236	2,923	3,159	0.8	379	2,896	3,274	0.8
<b>Loans</b>	<b>135,229</b>	<b>60,863</b>	<b>196,092</b>	<b>51.1</b>	<b>163,363</b>	<b>67,230</b>	<b>230,594</b>	<b>57.7</b>
Loans	133,435	60,860	194,295	50.7	162,220	67,225	229,445	57.4
Loans granted to the Banks risk group	1,346	1,297	2,643	0.7	888	1,794	2,682	0.7
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	132,089	59,563	191,652	50.0	161,332	65,431	226,763	56.7
Loans under follow-up	11,239	81	11,320	3.0	7,315	50	7,365	1.8
Specific provisions (-)	9,445	78	9,523	2.5	6,172	45	6,217	1.6
<b>Factoring Receivables</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Investments held to Maturity (Net)</b>	<b>35,147</b>	<b>11,544</b>	<b>46,691</b>	<b>12.2</b>	<b>20,144</b>	<b>5,414</b>	<b>25,558</b>	<b>6.4</b>
Public sector debt securities	35,143	11,483	46,626	12.2	20,140	5,339	25,479	6.4
Other marketable securities	4	61	65	0.0	4	75	79	0.0
<b>Investments and Associates (Net)</b>	<b>650</b>	<b>179</b>	<b>829</b>	<b>0.2</b>	<b>700</b>	<b>238</b>	<b>938</b>	<b>0.2</b>
Accounted with equity method	0	149	149	0.0	0	203	203	0.1
Non-consolidated investments and associates	650	29	679	0.2	700	35	735	0.2
Financial investments and associates	189	29	219	0.1	157	35	193	0.0
Non-financial investments and associates	460	0	460	0.1	542	0	542	0.1
<b>Subsidiaries (Net)</b>	<b>4,734</b>	<b>1,451</b>	<b>6,186</b>	<b>1.6</b>	<b>4,842</b>	<b>1,632</b>	<b>6,474</b>	<b>1.6</b>
Financial subsidiaries	3,373	1,451	4,824	1.3	3,403	1,632	5,035	1.3
Non-financial subsidiaries	1,362	0	1,362	0.4	1,440	0	1,440	0.4
<b>Joint Ventures (Business Partners) (Net)</b>	<b>1</b>	<b>0</b>	<b>1</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	1	0	1	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	1	0	1	0.0	0	0	0	0.0
<b>Receivables From Leasing Transactions</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
<b>Derivative Financial Assets Held for Hedging</b>	<b>274</b>	<b>11</b>	<b>285</b>	<b>0.1</b>	<b>77</b>	<b>5</b>	<b>82</b>	<b>0.0</b>
Fair value hedges	164	2	166	0.0	35	1	36	0.0
Cash flow hedges	110	9	119	0.0	42	4	46	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
<b>Property and Equipment (Net)</b>	<b>5,485</b>	<b>5</b>	<b>5,490</b>	<b>1.4</b>	<b>6,252</b>	<b>5</b>	<b>6,257</b>	<b>1.6</b>
<b>Intangible Assets (Net)</b>	<b>974</b>	<b>0</b>	<b>974</b>	<b>0.3</b>	<b>1,146</b>	<b>0</b>	<b>1,146</b>	<b>0.3</b>
Goodwill	663	0	663	0.2	795	0	795	0.2
Other	311	0	311	0.1	350	0	350	0.1
<b>Real Estates for Investment Purpose (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Assets for Tax</b>	<b>1,003</b>	<b>0</b>	<b>1,003</b>	<b>0.3</b>	<b>705</b>	<b>1</b>	<b>706</b>	<b>0.2</b>
Current assets for tax	2	0	2	0.0	223	0	223	0.1
Deferred assets for tax	1,001	0	1,001	0.3	482	1	483	0.1
<b>Prop.&amp;Equ.for Sale p. and from Term.Op.(Net)</b>	<b>252</b>	<b>0</b>	<b>252</b>	<b>0.1</b>	<b>291</b>	<b>10</b>	<b>301</b>	<b>0.1</b>
<b>Other Assets</b>	<b>3,192</b>	<b>1,118</b>	<b>4,310</b>	<b>1.1</b>	<b>2,344</b>	<b>1,457</b>	<b>3,802</b>	<b>1.0</b>
<b>Total Assets</b>	<b>265,481</b>	<b>118,117</b>	<b>383,598</b>	<b>100.0</b>	<b>273,453</b>	<b>126,166</b>	<b>399,618</b>	<b>100.0</b>

## Liabilities

(USD Million)

	September 2009			%	September 2008			%
	TC	FC	Total		TC	FC	Total	
<b>Deposits</b>	<b>146,905</b>	<b>95,161</b>	<b>242,065</b>	<b>63.1</b>	<b>159,506</b>	<b>94,731</b>	<b>254,237</b>	<b>63.6</b>
Deposits held by the Banks risk group	4,261	4,666	8,927	2.3	5,006	5,211	10,218	2.6
Other	142,644	90,495	233,138	60.8	154,499	89,520	244,019	61.1
<b>Derivative Finan. Liabilities Held for Trading</b>	<b>1,065</b>	<b>598</b>	<b>1,663</b>	<b>0.4</b>	<b>1,159</b>	<b>474</b>	<b>1,633</b>	<b>0.4</b>
<b>Funds Borrowed</b>	<b>5,458</b>	<b>31,869</b>	<b>37,327</b>	<b>9.7</b>	<b>7,485</b>	<b>40,083</b>	<b>47,567</b>	<b>11.9</b>
<b>Money Market Takings</b>	<b>25,575</b>	<b>3,218</b>	<b>28,793</b>	<b>7.5</b>	<b>21,857</b>	<b>5,270</b>	<b>27,127</b>	<b>6.8</b>
Interbank money market takings	0	0	0	0.0	4,754	3,185	7,939	2.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	7	0	7	0.0
Funds provided under repurchase agreements	25,575	3,218	28,793	7.5	17,097	2,085	19,182	4.8
<b>Marketable Securities Issued (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
<b>Funds</b>	<b>1,001</b>	<b>0</b>	<b>1,001</b>	<b>0.3</b>	<b>990</b>	<b>0</b>	<b>990</b>	<b>0.2</b>
Borrower funds	216	0	216	0.1	82	0	82	0.0
Others	784	0	784	0.2	908	0	908	0.2
<b>Miscellaneous Payables</b>	<b>7,052</b>	<b>518</b>	<b>7,570</b>	<b>2.0</b>	<b>7,404</b>	<b>328</b>	<b>7,732</b>	<b>1.9</b>
<b>Other External Resources</b>	<b>3,139</b>	<b>976</b>	<b>4,115</b>	<b>1.1</b>	<b>1,656</b>	<b>1,546</b>	<b>3,202</b>	<b>0.8</b>
<b>Factoring Payables</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Leasing Transactions Payables (Net)</b>	<b>19</b>	<b>46</b>	<b>65</b>	<b>0.0</b>	<b>43</b>	<b>136</b>	<b>179</b>	<b>0.0</b>
Finance leasing payables	25	50	75	0.0	54	147	202	0.1
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	6	4	9	0.0	11	11	23	0.0
<b>Derivative Finan. Liabilities Held for Hedging</b>	<b>742</b>	<b>14</b>	<b>756</b>	<b>0.2</b>	<b>148</b>	<b>14</b>	<b>161</b>	<b>0.0</b>
Fair value hedges	345	5	350	0.1	76	1	76	0.0
Cash flow hedges	397	8	406	0.1	72	13	85	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
<b>Provisions</b>	<b>6,257</b>	<b>440</b>	<b>6,697</b>	<b>1.7</b>	<b>6,499</b>	<b>438</b>	<b>6,937</b>	<b>1.7</b>
General provisions	1,801	368	2,169	0.6	1,899	321	2,220	0.6
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	853	0	853	0.2	984	0	984	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	3,603	73	3,676	1.0	3,616	116	3,732	0.9
<b>Liabilities for Tax</b>	<b>1,871</b>	<b>6</b>	<b>1,878</b>	<b>0.5</b>	<b>1,587</b>	<b>3</b>	<b>1,590</b>	<b>0.4</b>
Current liabilities for tax	1,851	6	1,858	0.5	1,587	3	1,590	0.4
Deferred liabilities for tax	20	0	20	0.0	0	0	0	0.0
<b>Lia.for Pro.&amp;Equ.for Sale p. and from Term.Op.(Net)</b>	<b>0</b>	<b>2</b>	<b>2</b>	<b>0.0</b>	<b>2</b>	<b>150</b>	<b>152</b>	<b>0.0</b>
<b>Subordinated Loans</b>	<b>0</b>	<b>3,822</b>	<b>3,822</b>	<b>1.0</b>	<b>0</b>	<b>3,311</b>	<b>3,311</b>	<b>0.8</b>
<b>Shareholders' Equity</b>	<b>47,569</b>	<b>275</b>	<b>47,844</b>	<b>12.5</b>	<b>44,657</b>	<b>142</b>	<b>44,800</b>	<b>11.2</b>
Paid-in capital	16,275	0	16,275	4.2	18,366	0	18,366	4.6
Supplementary capital	9,216	266	9,481	2.5	8,217	137	8,354	2.1
Share premium	2,091	0	2,091	0.5	2,506	0	2,506	0.6
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	2,657	296	2,952	0.8	-38	139	102	0.0
Revaluation changes of property and equip.	484	0	484	0.1	544	0	544	0.1
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est.for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv.&ass.,subs.& joint vent.	48	0	48	0.0	56	0	56	0.0
Hedging funds (active part)	-389	-30	-419	-0.1	-2	-2	-4	0.0
Val.inc.in pro.& equ.held for sale p.and term.ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	4,324	0	4,324	1.1	5,151	0	5,151	1.3
Profit reserves	14,750	9	14,759	3.8	11,795	6	11,800	3.0
Legal reserves	2,509	3	2,513	0.7	2,540	3	2,542	0.6
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	12,082	0	12,082	3.1	9,072	0	9,072	2.3
Other profit reserves	159	6	164	0.0	183	3	186	0.0
Profit or loss	7,329	0	7,329	1.9	6,279	0	6,279	1.6
Prior years income/loss	22	0	22	0.0	45	0	45	0.0
Current year income/loss	7,306	0	7,306	1.9	6,234	0	6,234	1.6
<b>Total Liabilities</b>	<b>246,653</b>	<b>136,944</b>	<b>383,598</b>	<b>100.0</b>	<b>252,992</b>	<b>146,626</b>	<b>399,618</b>	<b>100.0</b>

## Deposit Banks in ISE

### Off Balance Sheet Commitments

(USD Million)

	September 2009			September 2008		
	TC	FC	Total	TC	FC	Total
<b>Guarantees and Warranties</b>	<b>23,440</b>	<b>36,279</b>	<b>59,720</b>	<b>26,067</b>	<b>40,799</b>	<b>66,867</b>
Letters of guarantee	23,144	22,437	45,581	25,589	21,709	47,298
Bank acceptances	1	1,514	1,515	1	1,920	1,921
Letters of credit	5	11,370	11,375	1	15,568	15,569
Prefinancing given as guarantee	0	13	13	0	13	13
Endorsements	0	53	53	0	0	0
Other guarantees and warranties	290	891	1,181	476	1,590	2,066
<b>Commitments</b>	<b>101,525</b>	<b>35,952</b>	<b>137,476</b>	<b>69,209</b>	<b>14,961</b>	<b>84,171</b>
Irrevocable commitments	101,461	35,951	137,412	69,128	14,961	84,089
Revocable commitments	64	0	65	81	1	81
<b>Derivative Financial Instruments</b>	<b>47,706</b>	<b>89,649</b>	<b>137,355</b>	<b>50,625</b>	<b>78,573</b>	<b>129,197</b>
Derivative finan. instruments held for hedging	7,033	3,824	10,857	1,291	1,258	2,548
Trading transactions	40,673	85,825	126,498	49,334	77,315	126,649
<b>Custody and Pledged Securities</b>	<b>653,054</b>	<b>209,181</b>	<b>862,235</b>	<b>561,107</b>	<b>170,777</b>	<b>731,884</b>
Items held in Custody	261,035	22,422	283,457	223,438	21,390	244,828
Pledged Items	389,836	186,191	576,027	334,951	148,689	483,640
Accepted independent guaran. and warran.	2,183	568	2,751	2,718	698	3,416
<b>Total Off Balance Sheet Commitments</b>	<b>825,725</b>	<b>371,061</b>	<b>1,196,786</b>	<b>707,008</b>	<b>305,110</b>	<b>1,012,119</b>

### Income-Expenditure

(USD Million)

	September 2009	September 2008
<b>Interest Income</b>	<b>31,843</b>	<b>35,779</b>
Interest on loans	21,258	23,686
Interest received from reserve deposits	365	543
Interest received from banks	373	970
Interest received from money market transactions	200	120
Interest received from marketable securities portfolio	9,472	10,252
Other interest income	175	208
<b>Interest Expenses</b>	<b>16,460</b>	<b>22,409</b>
Interest on deposits	13,465	17,897
Interest on money market transactions	1,554	2,136
Interest on funds borrowed	1,267	2,161
Interest on securities issued	0	0
Other interest expenses	175	215
<b>Net Interest Income/Expenses</b>	<b>15,382</b>	<b>13,370</b>
<b>Net Fees and Commissions Income/Expenses</b>	<b>3,976</b>	<b>4,299</b>
Fees and commissions received	4,791	5,319
Fees and commissions paid	815	1,020
<b>Dividend Income</b>	<b>466</b>	<b>523</b>
<b>Trading Profit/Loss (net)</b>	<b>1,033</b>	<b>9</b>
Profit/loss on trading account securities	1,181	57
Profit/losses on derivative financial transactions	-237	0
Foreign exchange profit/loss	88	-48
<b>Other Operating Income</b>	<b>1,495</b>	<b>2,351</b>
<b>Total Operating Income/Expenses</b>	<b>22,353</b>	<b>20,553</b>
Provision for Loan Losses or other Receivables (-)	5,299	3,180
Specific provisions of banks loans and other receivables*	4,171	2,068
General provision expenses*	253	572
Other Operating Expenses (-)	8,125	9,533
Personnel Expenses*	3,616	4,097
<b>Net Operating Profit/Loss</b>	<b>8,929</b>	<b>7,840</b>
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
<b>Profit/Loss Before Taxes from Continuing Operations</b>	<b>8,929</b>	<b>7,840</b>
Provisions for Taxes on Income from Continuing Operations (±)	-1,749	-1,604
<b>Net Profit/Loss from Continuing Operations</b>	<b>7,180</b>	<b>6,236</b>
<b>Net Profit/Loss Before Taxes from Terminated Operations</b>	<b>133</b>	<b>-2</b>
Provisions for Taxes on Income from Terminated Operations (±)	-7	0
<b>Net Profit/Loss from Terminated Operations</b>	<b>127</b>	<b>-2</b>
<b>Net Profit/Losses</b>	<b>7,306</b>	<b>6,234</b>

\* Used from information and disclosures related to income statement\*.

**Ratios**

(%)

	September 2009	September 2008
<b>Capital Ratios</b>		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	18.0	15.6
Shareholders' Equity / Total Assets	12.5	11.2
(Shareholders' Equity - Permanent Assets) / Total Assets	8.4	7.1
Net On Balance Sheet Position / Total Shareholders' Equity	-21.5	-18.6
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.7	-1.3
<b>Balance-Sheet Ratios</b>		
TC Assets / Total Assets	69.2	68.4
TC Liabilities / Total Liabilities	64.3	63.3
FC Assets / FC Liabilities	86.3	86.0
TC Deposits / Total Deposits	60.7	62.7
TC Loans / Total Loans and Receivables	69.0	70.8
Total Deposits / Total Assets	63.1	63.6
Funds Borrowed / Total Assets	9.7	11.9
<b>Assets Quality</b>		
Financial Assets (net) / Total Assets	30.7	25.0
Total Loans and Receivables / Total Assets	51.1	57.7
Total Loans and Receivables / Total Deposits	81.0	90.7
Loans Under Follow-up (gross) / Total Loans and Receivables	5.8	3.2
Loans Under Follow-up (net) / Total Loans and Receivables	0.9	0.5
Specific Provisions / Loans Under Follow-up	84.1	84.4
Permanent Assets / Total Assets	4.0	4.1
Consumer Loans / Total Loans and Receivables	33.0	32.2
<b>Liquidity</b>		
Liquid Assets / Total Assets	31.7	31.0
Liquid Assets / Short-term Liabilities	53.3	50.1
TC Liquid Assets / Total Assets	20.5	18.4
<b>Profitability</b>		
Net Profit/Losses / Total Assets	1.9	1.6
Net Profit/Losses / Total Shareholders' Equity	15.3	13.9
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.3	2.0
<b>Income-Expenditure Structure</b>		
Net Interest Income After Specific Provisions / Total Assets	2.9	2.8
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	50.2	55.0
Non-interest Income (net) / Total Assets	1.8	1.8
Other Operating Expenses / Total Assets	2.1	2.4
Personnel Expenses / Other Operating Expenses	44.5	43.0
Non-interest Income (net) / Other Operating Expenses	85.8	75.3

Quarterly profitability and income-expenditure ratios, except year-end figures, should be considered periodically.

# Glossary

## 1. Terms used in Financial Statements

**TC:** Turkish Currency      **FC:** Foreign Currency

**Fin.ass.where fair value cha. is refl.to I/S (Net):** Financial assets where fair value change is reflected to income statement

**Fin.assets clas. as fair value change is refl.to I/S:** Financial assets where fair value change is reflected to income statement

**Hedges for invest. made in foreign countries:** Hedges for investments made in foreign countries

**Prop.&Equ.for Sale p. and from Term.Op.(Net) :** Property and equipment held for sale purpose and held from terminated operations

**Derivative Finan. Liabilities Held for Trading:** Derivative Financial Liabilities Held for Trading

**Derivative Finan. Liabilities Held for Hedging:** Derivative Financial Liabilities Held for Hedging

**Lia.for Prop.&Equ.for Sale p. and from Term.Op.(Net) :** Liabilities for Property and equipment held for sale purpose and held from terminated operations

**Revaluation changes of property and equip...:** Revaluation changes of property and equipment

**Revaluation changes of real est.for inv. pur.:** Revaluation changes of real estates for investment purpose

**Free shares from inv.&ass.,subs.& joint vent.:** Free shares from investment and associates, subsidiaries and joint ventures (business partners)

**Val.inc.in pro.& equ.held for sale p.and term.ope.:** Value increase in property and equipment held for sale purpose and held from terminated operations

**Derivative finan. instruments held for hedging:** Derivative financial instruments held for hedging

**Accepted independent guaran. and warran.:** Accepted independent guaranties and warranties

## 2. Formulas Used in the Calculation of Ratios

**Shareholders' Equity / (Amount subject to credit risk + Amount Subject to Market Risk + Amount subject to operational risk) (Capital Adequacy Ratio):** Prepared in the "Financial Position" section of the Communique-Financial statements and related explanation and footnotes of the banks that is disclosed to the public-

**Financial assets (net) =** Financial assets where fair value change is reflected to income statement (net) + Financial Assets

Available for Sale (net) + Investments held to Maturity (net) + Derivative Financial Assets Held for Hedging

**Total Loans and Receivables =** Loans and Receivables + Loans Under Follow-up - Specific Provisions

**Loans Under Follow-up (net) =** Loans Under Follow-up - Specific Provisions

**Permanent Assets =** Investments and Associates (net) + Subsidiaries (net) + Joint Ventures (net) + Property and Equipment (net) + Intangible Assets (net) + Property and Equipment Held for Sale Purpose and from Terminated Operations (Net) + Loans Under Follow-up - Specific Provisions

**Net On Balance- Sheet Position:** Used from the "Information on currency risk of the bank" table from "Financial Position" section of the Communique-Financial statements and related explanation and footnotes of the banks that is disclosed to the public-

**Net Off Balance- Sheet Position:** Used from the "Information on currency risk of the bank" table from "Financial Position" section of the Communique-Financial statements and related explanation and footnotes of the banks that is disclosed to the public-

**TC:** Turkish Currency      **FC:** Foreign Currency

**Consumer Loans :** Used the sum of the table "Consumer Loans, Individual Credit Cards, Personnel Loans and Personnel Credit Cards" from "Information and Disclosures Related to Assets" section of the Communique-Financial statements and related explanation and footnotes of the banks that is disclosed to the public-

**Liquid Assets =** Cash and Balances with the Central Bank of Turkey + Financial assets where fair value change is reflected to income statement (net) + Banks + Money Market Placements + Financial Assets Available for Sale (Net)

**Short-term Liabilities:** "Demand" and "Up to 1 Month" columns of the "Liquidity Risk" table from "Financial Position" section of the Communique-Financial statements and related explanation and footnotes of the banks that is disclosed to the public-

**Net Interest Income after Provisions =** Net Interest Income - Specific Provisions for Loans and Other Receivables

**Non-interest Income (net) =** Net Fees and Commissions Income/Expenses + Dividend Income + Trading Profit/Loss (net) + Other Operating Income

**Personnel Expenses =** Used from the table from "Information and Disclosures related to Income Statement" section of the Communique-Financial statements and related explanation and footnotes of the banks that is disclosed to the public-

## 3. Exchange Rates (USD/TRY)

Year	Period	USD /TRY	Year	Period	USD /TRY
2009	September	1.4770	2008	September	1.2316

4. This report is prepared from the year-end audited and non-consolidated "The Common Data Set" of banks (deposit banks in İstanbul Stock Exchange(İSE) that are operating in Turkey under the rules of Banking Law), that are sent to the Banks Association of Turkey and prepared according to related Communique-Financial statements and related explanation and footnotes of the banks that is disclosed to the Public-