



**The Quarterly Balance-Sheet of the Deposit Banks  
in Istanbul Stock Exchange  
December 2002 - September 2009**

Report Code : DU12

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

(EUR Million)

Year	Period	Liquid Assets								Loans and Receivables			
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total				
2009 Sept.	TC	11,437	1,328	2,781	2,732	35,400	24,021	187	62,340	77,886	91,196	7,681	6,455
	FC	7,762	11,422	33	691	9,443	7,890	8	18,031	37,249	41,595	55	53
	Total	19,199	12,750	2,814	3,423	44,843	31,911	195	80,372	115,135	132,791	7,736	6,508
2009 June	TC	9,919	1,710	1,244	2,647	28,631	23,875	203	55,356	68,229	89,169	6,784	5,654
	FC	7,908	14,091	80	596	9,430	8,119	14	18,160	40,239	42,173	49	47
	Total	17,827	15,801	1,324	3,243	38,061	31,994	217	73,515	108,468	131,342	6,833	5,701
2009 March	TC	9,665	1,205	2,758	2,514	23,155	21,742	332	47,743	61,371	83,672	6,018	4,853
	FC	8,746	11,879	246	693	10,470	8,788	16	19,967	40,838	45,357	61	58
	Total	18,411	13,085	3,003	3,207	33,625	30,530	348	67,710	102,209	129,029	6,079	4,910
2008 Dec.	TC	11,110	862	2,392	1,309	20,273	23,874	147	45,603	59,968	90,367	5,132	4,249
	FC	8,600	10,915	62	598	9,500	8,414	44	18,555	38,132	45,660	58	56
	Total	19,709	11,778	2,455	1,907	29,773	32,288	190	64,158	98,100	136,027	5,190	4,305
2008 Sept.	TC	8,193	1,323	4,346	1,118	35,433	13,800	53	50,403	64,265	111,131	5,011	4,228
	FC	10,300	9,749	0	1,909	12,412	3,709	4	18,034	38,084	46,053	34	31
	Total	18,494	11,072	4,346	3,027	47,845	17,509	56	68,437	102,348	157,184	5,046	4,259
2008 June	TC	9,353	1,880	39	1,912	32,781	11,598	48	46,340	57,612	98,680	4,466	3,852
	FC	9,469	9,551	0	1,784	11,600	3,244	3	16,632	35,653	40,744	19	19
	Total	18,823	11,431	39	3,697	44,382	14,842	51	62,972	93,265	139,424	4,485	3,871
2008 March	TC	5,926	1,933	509	1,607	30,425	10,057	34	42,123	50,491	83,221	3,896	3,433
	FC	9,496	7,913	0	3,275	12,376	3,319	1	18,971	36,380	38,059	16	15
	Total	15,422	9,846	509	4,881	42,801	13,376	34	61,093	86,871	121,280	3,911	3,448
2007 Dec.	TC	9,161	1,253	562	1,755	34,975	11,798	1	48,529	59,505	93,507	4,962	4,487
	FC	9,631	9,580	0	3,541	13,387	3,980	19	20,927	40,138	36,644	30	30
	Total	18,792	10,832	562	5,297	48,362	15,778	20	69,457	99,643	130,151	4,992	4,517
2007 Sept.	TC	6,398	627	1,778	1,299	31,557	12,460	0	45,315	54,118	84,698	4,721	4,289
	FC	9,175	9,293	0	3,568	14,992	4,127	8	22,695	41,163	33,549	26	25
	Total	15,573	9,920	1,778	4,867	46,549	16,587	8	68,011	95,282	118,247	4,747	4,314
2007 June	TC	7,378	1,262	211	1,441	31,201	12,051	0	44,693	53,544	77,096	4,413	4,012
	FC	8,713	10,177	0	3,814	15,017	4,401	2	23,235	42,125	31,926	19	19
	Total	16,092	11,439	211	5,255	46,219	16,451	2	67,927	95,669	109,022	4,433	4,031
2007 March	TC	6,419	1,449	964	1,209	28,406	11,804	0	41,420	50,252	67,936	4,008	3,655
	FC	8,340	8,741	0	4,317	15,191	4,673	2	24,183	41,265	29,587	19	19
	Total	14,759	10,190	964	5,526	43,597	16,477	3	65,603	91,517	97,523	4,027	3,675
2006 Dec.	TC	7,106	870	471	1,083	25,776	11,629	6	38,494	46,940	64,244	3,837	3,534
	FC	8,809	11,043	0	4,390	13,329	5,895	3	23,617	43,469	27,554	18	17
	Total	15,915	11,913	471	5,473	39,105	17,524	9	62,111	90,410	91,797	3,854	3,552
2006 Sept.	TC	2,235	912	720	1,048	22,034	10,070	0	33,153	37,019	54,519	3,328	3,110
	FC	3,269	8,012	0	4,357	12,874	2,649	0	19,881	31,162	25,425	16	16
	Total	5,504	8,924	720	5,405	34,908	12,720	0	53,033	68,181	79,944	3,344	3,126
2006 June	TC	2,594	290	1,360	1,231	20,372	9,731	0	31,335	35,579	49,127	3,107	2,891
	FC	2,721	6,744	7	4,519	12,370	2,921	0	19,810	29,281	25,400	13	12
	Total	5,314	7,034	1,366	5,751	32,742	12,652	0	51,145	64,860	74,527	3,119	2,904

	Permanent Assets											Total Assets
Total	Investments and Associates (net)			Subsidiaries (net)		Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)	Total	Un-classified Assets	
	Accounted with Equity Method	Non-consolidated		Non-consolidated Financials	Non-consolidated Financials							
		Financials	Non-Financials									
92,422	0	129	315	2,305	931	0	3,749	666	172	8,267	2,868	181,442
41,597	102	20	0	992	0	0	3	0	0	1,118	764	80,727
134,019	102	150	315	3,297	931	0	3,752	666	172	9,384	3,631	262,169
90,299	0	105	316	2,015	799	0	3,730	664	191	7,821	2,600	168,949
42,175	102	20	0	996	0	0	3	0	0	1,122	547	84,084
132,475	102	125	316	3,011	799	0	3,734	664	191	8,943	3,148	253,033
84,838	0	93	307	1,724	667	0	3,601	641	176	7,208	2,337	155,754
45,360	100	20	0	987	0	0	3	0	0	1,110	574	87,881
130,198	100	113	307	2,711	667	0	3,605	641	176	8,318	2,911	243,636
91,250	0	98	319	1,782	687	0	3,747	671	177	7,481	2,292	160,992
45,661	103	20	0	1,093	0	0	4	0	0	1,221	735	85,750
136,912	103	118	319	2,876	687	0	3,751	671	177	8,702	3,027	246,741
111,914	0	108	371	2,331	986	0	4,283	785	200	9,064	2,089	187,331
46,057	139	24	0	1,118	0	0	4	0	7	1,291	999	86,431
157,971	139	132	371	3,449	986	0	4,287	785	206	10,355	3,088	273,762
99,295	0	106	381	2,169	831	0	3,813	742	173	8,215	2,995	168,116
40,744	130	23	0	1,018	0	0	3	0	0	1,174	982	78,554
140,039	130	128	381	3,187	831	0	3,816	742	173	9,389	3,977	246,670
83,684	0	63	355	1,963	843	0	3,533	668	188	7,614	2,636	144,424
38,059	121	21	0	898	0	0	4	0	0	1,043	935	76,417
121,743	121	84	355	2,861	843	0	3,537	668	188	8,657	3,571	220,841
93,981	0	76	430	2,760	1,305	0	4,177	954	190	9,893	2,596	165,975
36,644	146	25	0	926	0	0	4	0	29	1,130	1,150	79,063
130,625	146	102	430	3,686	1,305	0	4,181	955	218	11,023	3,747	245,038
85,131	0	71	426	2,388	1,452	0	3,909	889	224	9,358	2,092	150,699
33,549	34	25	0	963	14	0	4	0	0	1,041	939	76,692
118,679	34	96	426	3,351	1,466	0	3,914	889	224	10,399	3,030	227,390
77,497	0	67	414	2,204	1,312	0	3,827	847	221	8,891	1,745	141,677
31,926	34	25	0	1,015	14	0	5	0	0	1,092	773	75,916
109,423	34	92	414	3,219	1,326	0	3,831	847	221	9,983	2,517	217,593
68,288	0	57	406	2,130	1,245	0	3,658	791	223	8,511	1,487	128,539
29,587	34	17	0	894	13	0	5	0	0	963	767	72,581
97,876	34	75	406	3,024	1,258	0	3,663	791	223	9,474	2,253	201,120
64,546	0	58	404	1,960	1,214	0	3,617	799	238	8,291	1,321	121,098
27,554	34	17	0	841	13	0	4	0	0	911	427	72,360
92,100	34	75	404	2,801	1,228	0	3,622	800	238	9,201	1,748	193,459
54,737	0	61	397	1,884	1,214	0	3,669	146	0	7,370	6,744	105,870
25,426	0	58	0	877	0	0	2	2	0	940	5,999	63,526
80,163	0	119	397	2,761	1,214	0	3,671	148	0	8,310	12,743	169,396
49,342	0	53	420	1,573	996	0	3,516	111	0	6,669	6,466	98,057
25,400	0	23	0	811	0	33	3	2	0	872	5,795	61,349
74,743	0	76	420	2,384	997	33	3,519	114	0	7,541	12,261	159,405

## Deposit Banks in ISE

### Assets

(EUR Million)

Year	Period	Liquid Assets									Loans and Receivables			
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)	
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total					
2006	TC	2,705	737	5,269	2,371	24,206	9,775	0	36,352	45,063	52,045	3,828	3,498	
March	FC	2,146	5,923	0	5,059	12,767	3,467	0	21,293	29,362	24,695	67	60	
	Total	4,852	6,659	5,269	7,430	36,973	13,242	0	57,645	74,425	76,740	3,895	3,558	
2005	TC	3,813	1,093	3,712	2,536	24,614	10,069	0	37,219	45,837	47,455	3,790	3,468	
Dec.	FC	3,397	8,382	16	5,454	12,838	3,590	0	21,882	33,676	22,145	105	91	
	Total	7,209	9,476	3,728	7,991	37,451	13,659	0	59,101	79,514	69,599	3,894	3,559	
2005	TC	2,309	1,207	1,405	2,684	22,738	10,249	0	35,671	40,592	40,147	3,576	3,283	
Sept.	FC	2,599	6,663	362	5,403	12,863	3,553	0	21,819	31,443	20,142	112	97	
	Total	4,907	7,871	1,767	8,087	35,601	13,802	0	57,490	72,036	60,289	3,688	3,380	
2005	TC	1,435	768	2,243	2,793	18,364	10,173	0	31,330	35,776	35,633	3,393	3,086	
June	FC	2,092	5,540	343	4,982	12,571	3,183	0	20,737	28,712	19,770	104	60	
	Total	3,527	6,308	2,586	7,776	30,935	13,356	0	52,067	64,488	55,403	3,497	3,146	
2005	TC	1,019	451	976	2,596	15,040	9,819	0	27,455	29,900	27,779	2,975	2,739	
March	FC	1,659	3,167	156	3,348	12,164	3,214	0	18,726	23,709	17,263	79	43	
	Total	2,678	3,618	1,132	5,944	27,204	13,033	0	46,181	53,609	45,042	3,054	2,781	
2004	TC	922	606	716	3,221	11,509	9,491	0	24,222	26,466	24,475	2,659	2,416	
Dec.	FC	2,238	4,831	283	3,469	11,032	3,071	0	17,573	24,925	15,537	92	64	
	Total	3,160	5,437	999	6,691	22,542	12,562	0	41,795	51,391	40,012	2,751	2,480	
2004	TC	1,018	664	926	3,539	10,042	6,578	0	20,159	22,766	21,100	2,459	2,248	
Sept.	FC	1,906	4,124	372	4,447	10,038	3,640	0	18,125	24,527	15,986	42	34	
	Total	2,923	4,788	1,298	7,986	20,080	10,218	0	38,283	47,293	37,086	2,501	2,282	
2004	TC	790	228	1,036	3,900	8,826	7,515	0	20,240	22,294	19,814	2,407	2,181	
June	FC	1,917	3,729	320	5,108	7,872	3,858	0	16,839	22,805	15,637	73	46	
	Total	2,707	3,958	1,355	9,008	16,698	11,373	0	37,079	45,099	35,451	2,481	2,227	
2004	TC	904	375	1,601	5,198	9,982	8,624	0	23,804	26,685	17,454	2,880	2,603	
March	FC	1,153	2,957	337	5,057	7,884	3,918	0	16,859	21,305	14,885	92	72	
	Total	2,057	3,332	1,938	10,255	17,866	12,542	0	40,663	47,990	32,339	2,972	2,674	
2003	TC	715	388	1,426	5,620	6,539	8,473	0	20,631	23,159	13,591	2,542	2,284	
Dec.	FC	1,302	3,554	482	5,844	7,373	4,109	0	17,327	22,665	13,663	93	70	
	Total	2,016	3,941	1,908	11,464	13,912	12,582	0	37,958	45,824	27,254	2,635	2,354	
2003	TC	766	309	2,296	6,117	4,380	9,199	0	19,696	23,067	11,529	2,890	2,087	
Sept.	FC	1,075	2,633	564	5,820	5,877	4,984	0	16,681	20,953	13,648	128	93	
	Total	1,841	2,942	2,860	11,937	10,257	14,183	0	36,377	44,020	25,176	3,018	2,181	
2003	TC	669	162	1,241	5,325	4,235	9,456	0	19,016	21,089	9,787	2,865	1,917	
June	FC	1,073	2,408	560	5,291	5,214	5,525	0	16,030	20,071	13,187	211	95	
	Total	1,742	2,571	1,801	10,616	9,449	14,981	0	35,046	41,160	22,974	3,076	2,012	
2003	TC	626	248	1,900	2,864	3,622	8,581	0	15,066	17,840	7,079	2,572	1,684	
March	FC	1,122	1,772	676	5,281	5,243	5,330	0	15,854	19,425	13,182	180	53	
	Total	1,748	2,021	2,576	8,144	8,865	13,911	0	30,920	37,264	20,261	2,752	1,736	
2002	TC	786	275	1,562	4,141	2,728	8,776	0	15,646	18,269	6,864	2,748	1,798	
Dec.	FC	1,223	3,004	752	5,345	5,314	5,771	0	16,430	21,409	13,343	172	43	
	Total	2,009	3,279	2,314	9,486	8,042	14,548	0	32,076	39,678	20,207	2,920	1,841	

	Permanent Assets												Total Assets
Total	Investments and Associates (net)			Subsidiaries (net)		Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)	Total	Un-classified Assets		
	Accounted with Equity Method	Non-consolidated		Non-consolidated Financials	Non-consolidated Non-Financials								
		Financials	Non-Financials										
52,375	0	75	545	2,288	1,573	0	4,547	107	0	9,135	9,238	115,811	
24,702	0	25	0	814	0	34	5	1	0	878	5,730	60,673	
77,078	0	99	545	3,102	1,573	34	4,552	108	0	10,013	14,968	176,484	
47,776	0	79	594	2,204	1,475	0	4,754	82	0	9,188	9,154	111,956	
22,159	0	30	0	824	0	34	5	1	0	893	5,392	62,120	
69,935	0	109	594	3,028	1,475	34	4,760	82	0	10,081	14,546	174,076	
40,440	0	72	797	1,940	1,864	0	4,753	80	0	9,506	7,195	97,733	
20,157	0	24	0	791	0	34	7	1	0	856	5,172	57,628	
60,598	0	96	797	2,730	1,864	34	4,760	80	0	10,362	12,366	155,361	
35,941	0	63	1,934	1,641	1,968	321	5,134	105	0	11,167	7,538	90,422	
19,814	0	28	0	795	0	34	8	1	0	865	4,712	54,103	
55,755	0	91	1,934	2,436	1,968	355	5,143	105	0	12,032	12,250	144,525	
28,015	0	56	1,822	1,498	1,782	297	4,912	100	0	10,466	7,500	75,881	
17,300	0	84	0	685	0	34	7	0	0	810	4,348	46,167	
45,315	0	140	1,822	2,182	1,782	331	4,919	100	0	11,276	11,848	122,048	
24,718	0	96	1,786	1,341	1,768	284	4,789	113	0	10,176	5,892	67,253	
15,565	0	82	0	660	0	34	7	0	0	784	4,410	45,684	
40,283	0	178	1,786	2,001	1,768	318	4,796	113	0	10,961	10,302	112,938	
21,311	0	85	1,676	1,243	1,689	269	4,574	107	0	9,642	5,373	59,092	
15,994	0	83	0	645	0	34	8	0	0	770	4,229	45,520	
37,305	0	168	1,676	1,888	1,689	303	4,581	107	0	10,412	9,602	104,612	
20,040	0	84	1,594	1,107	1,568	274	4,903	111	0	9,640	4,806	56,780	
15,664	0	84	0	647	0	34	8	1	0	774	3,960	43,203	
35,704	0	168	1,594	1,754	1,568	308	4,910	111	0	10,414	8,766	99,983	
17,731	0	90	1,918	1,279	1,771	302	5,514	128	0	11,002	6,459	61,877	
14,905	0	83	0	645	0	34	8	1	0	771	4,000	40,980	
32,636	0	173	1,918	1,924	1,771	336	5,521	129	0	11,772	10,459	102,858	
13,850	0	79	1,118	1,024	1,546	259	4,804	114	0	8,944	5,933	51,886	
13,685	0	80	0	631	0	34	7	1	0	753	4,217	41,320	
27,535	0	159	1,118	1,656	1,546	293	4,811	114	0	9,697	10,150	93,207	
12,331	0	88	1,038	973	1,575	274	5,103	111	0	9,161	6,584	51,143	
13,683	0	114	0	623	0	0	21	1	0	759	4,136	39,530	
26,014	0	202	1,038	1,595	1,575	274	5,125	111	0	9,920	10,720	90,674	
10,736	0	114	1,013	917	1,586	276	5,250	115	0	9,271	5,555	46,650	
13,302	0	116	0	639	0	0	23	1	0	779	4,021	38,173	
24,038	0	230	1,013	1,556	1,586	276	5,272	116	0	10,049	9,575	84,823	
7,968	0	100	845	757	1,310	242	4,678	108	0	8,038	5,136	38,983	
13,309	0	114	0	620	0	0	21	1	0	755	4,154	37,643	
21,277	0	214	845	1,376	1,310	242	4,698	108	0	8,794	9,290	76,626	
7,814	0	97	1,050	790	1,289	256	4,510	82	0	8,075	4,912	39,070	
13,472	0	119	0	602	0	0	20	0	0	742	4,310	39,933	
21,286	0	217	1,050	1,392	1,289	256	4,531	82	0	8,817	9,222	79,003	

## Deposit Banks in ISE

### Liabilities

(EUR Million)

Year	Period	Deposits	Non-Deposit Funds					Other Liabilities			
			Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop. & Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans
2009	TC	100,402	3,730	17,479	0	684	21,893	728	507	0	0
	Sept. FC	65,037	21,781	2,199	0	0	23,980	408	9	1	2,612
	Total	165,439	25,511	19,679	0	684	45,874	1,136	516	1	2,612
2009	TC	97,356	4,216	13,709	0	715	18,641	541	319	0	0
	June FC	63,436	23,216	2,673	0	0	25,889	273	6	1	2,659
	Total	160,791	27,432	16,382	0	715	44,529	813	325	1	2,659
2009	TC	92,883	4,123	13,202	0	677	18,002	543	227	0	0
	March FC	62,497	24,309	2,479	0	0	26,788	328	40	1	2,768
	Total	155,381	28,433	15,681	0	677	44,790	871	267	1	2,768
2008	TC	96,847	4,591	12,448	0	630	17,669	698	196	0	0
	Dec. FC	61,705	24,981	2,561	0	0	27,542	359	71	1	2,626
	Total	158,552	29,572	15,009	0	630	45,210	1,057	267	1	2,626
2008	TC	109,271	5,127	14,974	0	678	20,779	794	101	1	0
	Sept. FC	64,896	27,459	3,610	0	0	31,069	325	9	103	2,268
	Total	174,167	32,587	18,584	0	678	51,849	1,119	111	104	2,268
2008	TC	95,158	4,146	12,943	0	624	17,713	988	37	0	81
	June FC	60,509	25,085	3,441	0	0	28,526	262	8	1	2,186
	Total	155,667	29,232	16,383	0	624	46,239	1,250	46	1	2,266
2008	TC	84,743	3,833	9,755	0	575	14,163	863	15	0	75
	March FC	54,359	23,921	3,380	0	0	27,301	277	5	1	2,014
	Total	139,101	27,754	13,135	0	576	41,464	1,140	19	1	2,089
2007	TC	95,435	4,052	12,017	0	705	16,774	1,338	16	0	0
	Dec. FC	58,624	23,530	3,273	0	1	26,803	251	0	1	1,968
	Total	154,059	27,582	15,289	0	706	43,577	1,589	16	1	1,968
2007	TC	87,170	4,194	10,523	0	683	15,400	1,132	25	0	53
	Sept. FC	55,432	22,950	3,113	0	1	26,063	216	0	0	2,008
	Total	142,602	27,144	13,635	0	683	41,463	1,348	25	0	2,061
2007	TC	82,828	3,600	10,499	0	667	14,766	732	12	0	0
	June FC	55,249	22,939	2,839	0	3	25,781	96	3	0	1,864
	Total	138,077	26,539	13,338	0	671	40,547	828	15	0	1,864
2007	TC	74,741	3,266	9,733	0	642	13,641	382	3	0	0
	March FC	53,319	21,280	2,799	0	3	24,082	68	0	0	1,632
	Total	128,060	24,546	12,533	0	645	37,723	451	3	0	1,632
2006	TC	71,427	2,996	9,178	0	641	12,815	295	0	0	164
	Dec. FC	51,775	22,220	3,212	0	3	25,435	77	2	1	1,250
	Total	123,202	25,216	12,390	0	644	38,250	372	2	1	1,414
2006	TC	63,371	2,149	6,513	0	600	9,262	0	0	0	161
	Sept. FC	43,983	22,139	2,547	0	4	24,689	0	0	0	786
	Total	107,354	24,288	9,060	0	603	33,951	0	0	0	947
2006	TC	59,953	1,755	6,281	0	558	8,594	0	0	0	0
	June FC	39,742	22,845	3,040	0	4	25,889	0	0	0	792
	Total	99,695	24,600	9,322	0	561	34,483	0	0	0	792

						Shareholders' Equity							Total Liabilities
Miscellaneous Payables	Other External Resources	Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Total Income (Loss)			Total	
									Previous Years	Current Year	Total		
4,820	2,145	4,276	1,279	13	13,769	11,123	6,298	10,081	15	4,994	5,009	32,511	168,575
354	667	301	4	32	4,389	0	182	6	0	0	0	188	93,594
5,174	2,812	4,577	1,283	45	18,158	11,123	6,480	10,087	15	4,994	5,009	32,699	262,169
4,809	1,994	4,141	1,023	17	12,843	11,134	5,187	10,282	15	3,543	3,559	30,161	159,001
474	818	340	4	45	4,618	0	84	6	0	0	0	89	94,032
5,283	2,811	4,481	1,027	62	17,462	11,134	5,270	10,288	15	3,543	3,559	30,251	253,033
4,076	1,461	3,914	846	20	11,088	10,621	4,492	7,763	2,554	1,631	4,185	27,061	149,035
630	1,143	338	3	65	5,316	0	-5	4	0	0	0	-1	94,600
4,706	2,605	4,252	849	85	16,404	10,621	4,487	7,767	2,554	1,631	4,185	27,061	243,636
4,135	1,557	3,919	746	19	11,272	11,035	4,567	6,806	26	4,190	4,216	26,624	152,412
507	1,095	321	2	78	5,060	0	18	4	0	0	0	22	94,329
4,643	2,652	4,241	748	97	16,332	11,035	4,585	6,810	26	4,190	4,216	26,646	246,741
5,072	1,134	4,452	1,087	29	12,672	12,582	5,629	8,080	31	4,270	4,301	30,593	173,315
225	1,059	300	2	93	4,384	0	94	4	0	0	0	98	100,448
5,297	2,194	4,752	1,089	123	17,056	12,582	5,723	8,084	31	4,270	4,301	30,690	273,762
4,978	3,265	3,971	646	28	13,994	10,133	5,760	7,624	55	3,066	3,121	26,638	153,503
300	1,031	267	1	102	4,158	0	-30	3	0	0	0	-26	93,167
5,278	4,296	4,238	648	130	18,152	10,133	5,730	7,627	55	3,066	3,121	26,612	246,670
4,513	2,479	3,485	698	31	12,158	9,449	4,550	6,478	2,122	1,424	3,546	24,022	135,086
236	1,069	248	1	126	3,978	0	117	1	0	0	0	119	85,756
4,749	3,548	3,733	699	156	16,135	9,449	4,667	6,479	2,122	1,424	3,546	24,141	220,841
4,665	2,761	3,956	978	36	13,752	11,389	6,756	5,438	-61	5,953	5,892	29,474	155,435
292	939	299	1	163	3,914	0	261	1	0	0	0	263	89,603
4,958	3,700	4,255	979	199	17,665	11,389	7,017	5,440	-61	5,953	5,892	29,737	245,038
4,466	1,194	3,388	990	30	11,278	10,825	6,972	5,542	-62	4,805	4,744	28,084	141,932
210	1,045	267	1	121	3,867	0	95	2	0	0	0	96	85,458
4,676	2,239	3,655	991	150	15,145	10,825	7,067	5,544	-62	4,805	4,744	28,180	227,390
4,128	793	3,123	851	23	9,662	10,362	6,650	5,224	-60	3,211	3,151	25,387	132,644
290	1,216	253	1	127	3,849	0	69	1	0	0	0	70	84,949
4,419	2,009	3,376	852	149	13,511	10,362	6,719	5,225	-60	3,211	3,151	25,457	217,593
3,918	1,052	2,905	773	20	9,053	9,491	6,208	4,352	1,525	1,233	2,758	22,809	120,243
507	855	209	1	126	3,399	0	77	-1	0	0	0	76	80,877
4,425	1,907	3,115	774	146	12,452	9,491	6,284	4,351	1,525	1,233	2,758	22,885	201,120
3,416	632	2,909	748	18	8,182	8,980	5,127	2,866	-48	3,896	3,848	20,822	113,245
444	769	207	18	120	2,887	0	131	-15	0	0	0	116	80,214
3,860	1,400	3,116	766	138	11,068	8,980	5,258	2,851	-48	3,896	3,848	20,938	193,459
2,735	322	2,478	7	1,384	7,087	7,467	5,573	2,777	-156	2,893	2,737	18,554	98,274
264	600	95	1	571	2,317	0	129	3	0	0	0	132	71,122
2,999	922	2,573	8	1,955	9,405	7,467	5,702	2,781	-156	2,893	2,737	18,687	169,396
2,621	1,132	1,929	27	1,228	6,937	6,698	4,917	2,756	-151	1,663	1,512	15,884	91,368
288	620	96	6	572	2,373	0	28	4	0	0	0	32	68,037
2,909	1,752	2,025	33	1,800	9,311	6,698	4,946	2,760	-151	1,663	1,512	15,916	159,405



## Deposit Banks in ISE

### Liabilities

(EUR Million)

Year	Period	Deposits	Non-Deposit Funds					Other Liabilities			
			Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop.& Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans
2006	TC	70,130	2,198	4,876	0	702	7,777	0	0	0	1
	March	FC	43,070	20,888	1,932	0	4	22,823	0	0	701
	Total	113,200	23,086	6,808	0	706	30,600	0	0	0	702
2005	TC	66,283	1,717	7,856	0	770	10,343	0	0	0	1
	Dec.	FC	44,292	20,641	1,930	0	4	22,575	0	0	223
	Total	110,575	22,357	9,787	0	774	32,917	0	0	0	223
2005	TC	57,843	1,232	6,568	0	735	8,535	0	0	0	135
	Sept.	FC	42,964	17,844	2,213	0	4	20,061	0	0	222
	Total	100,806	19,076	8,780	0	739	28,596	0	0	0	358
2005	TC	50,909	850	6,432	0	706	7,988	0	0	0	133
	June	FC	39,709	15,453	2,402	0	4	17,859	0	0	218
	Total	90,618	16,303	8,834	0	710	25,847	0	0	0	351
2005	TC	40,981	534	4,947	0	597	6,079	0	0	0	123
	March	FC	35,956	11,707	2,197	0	4	13,909	0	0	165
	Total	76,937	12,242	7,145	0	601	19,988	0	0	0	288
2004	TC	36,105	380	3,933	0	591	4,904	0	0	0	118
	Dec.	FC	36,211	11,234	1,625	0	4	12,863	0	0	157
	Total	72,316	11,614	5,558	0	595	17,766	0	0	0	275
2004	TC	31,912	445	4,065	0	577	5,087	0	0	0	116
	Sept.	FC	34,390	10,381	2,290	0	4	12,676	0	0	15
	Total	66,302	10,826	6,355	0	581	17,763	0	0	0	131
2004	TC	31,901	542	3,208	0	557	4,307	0	0	0	119
	June	FC	32,302	9,765	2,770	0	4	12,538	0	0	15
	Total	64,203	10,306	5,978	0	561	16,846	0	0	0	134
2004	TC	32,745	553	3,468	0	608	4,629	0	0	0	134
	March	FC	33,036	8,639	2,289	0	4	10,932	0	0	15
	Total	65,781	9,192	5,757	0	613	15,562	0	0	0	149
2003	TC	28,011	361	2,813	0	498	3,672	0	0	0	122
	Dec.	FC	33,436	8,061	2,470	0	4	10,535	0	0	14
	Total	61,447	8,422	5,283	0	502	14,207	0	0	0	137
2003	TC	27,749	444	1,720	0	479	2,642	0	0	0	133
	Sept.	FC	33,252	7,263	2,141	0	4	9,408	0	0	15
	Total	61,001	7,707	3,861	0	483	12,051	0	0	0	148
2003	TC	24,404	333	2,238	0	469	3,040	0	0	0	133
	June	FC	32,936	6,049	2,049	0	4	8,102	0	0	16
	Total	57,340	6,382	4,287	0	473	11,142	0	0	0	149
2003	TC	19,703	337	2,321	0	394	3,052	0	0	0	116
	March	FC	31,589	6,688	2,048	148	4	8,888	0	0	16
	Total	51,292	7,025	4,369	148	399	11,940	0	0	0	132
2002	TC	20,188	440	2,044	0	424	2,907	0	0	0	125
	Dec.	FC	34,523	6,252	1,770	149	4	8,175	0	0	17
	Total	54,711	6,692	3,813	149	428	11,082	0	0	0	142

						Shareholders' Equity							Total Liabilities
Miscellaneous Payables	Other External Resources	Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Total Income (Loss)			Total	
									Previous Years	Current Year	Total		
3,039	839	3,330	20	1,437	8,667	7,628	8,422	2,837	1,189	1,143	2,332	21,219	107,792
272	879	103	0	540	2,494	0	293	4	0	7	7	304	68,692
3,311	1,718	3,433	20	1,978	11,161	7,628	8,715	2,841	1,189	1,150	2,339	21,523	176,484
2,274	486	3,114	36	1,413	7,325	7,089	10,736	1,880	-24	1,215	1,191	20,897	104,847
157	938	199	0	504	2,021	0	323	3	0	14	14	340	69,229
2,432	1,425	3,314	36	1,917	9,346	7,089	11,059	1,883	-24	1,229	1,206	21,237	174,076
2,232	975	2,792	13	1,377	7,525	6,670	9,420	1,985	10	794	805	18,880	92,783
160	940	187	0	501	2,010	0	268	6	0	0	0	274	65,309
2,392	1,915	2,979	13	1,878	9,535	6,670	9,688	1,991	10	794	805	19,154	158,092
1,968	962	2,191	29	1,176	6,460	6,352	9,082	2,007	10	1,421	1,431	18,872	84,229
190	966	121	0	540	2,035	0	205	4	0	0	0	209	59,813
2,158	1,928	2,312	29	1,717	8,495	6,352	9,287	2,012	10	1,421	1,431	19,081	144,042
1,755	595	2,057	0	1,000	5,529	4,850	8,252	2,978	897	749	1,646	17,727	70,316
246	821	98	0	387	1,717	0	142	8	0	0	0	150	51,732
2,001	1,415	2,155	0	1,387	7,246	4,850	8,394	2,986	897	749	1,646	17,877	122,048
1,536	544	1,584	0	872	4,654	4,639	8,514	1,473	-92	2,055	1,963	16,589	62,252
148	737	99	0	308	1,449	0	161	3	0	0	0	164	50,686
1,683	1,282	1,683	0	1,180	6,102	4,639	8,675	1,476	-92	2,055	1,963	16,753	112,938
905	684	1,272	0	879	3,856	4,539	7,571	1,391	-88	1,566	1,478	14,980	55,835
141	1,019	110	0	277	1,561	0	149	1	0	0	0	150	48,777
1,046	1,703	1,381	0	1,156	5,417	4,539	7,720	1,392	-88	1,566	1,478	15,130	104,612
850	674	974	0	948	3,566	4,094	7,032	1,784	-7	888	881	13,790	53,565
129	996	111	0	241	1,493	0	80	5	0	0	0	85	46,419
980	1,671	1,086	0	1,189	5,060	4,094	7,112	1,789	-7	888	881	13,875	99,983
970	527	1,312	0	1,082	4,025	4,404	8,437	1,795	638	501	1,139	15,775	57,173
116	864	114	0	352	1,461	0	256	0	0	0	0	255	45,684
1,086	1,390	1,426	0	1,434	5,485	4,404	8,693	1,794	638	501	1,139	16,030	102,858
694	401	998	0	887	3,103	4,008	7,037	955	-960	1,979	1,019	13,019	47,805
118	649	116	0	321	1,219	0	212	0	0	0	0	212	45,402
812	1,051	1,114	0	1,208	4,321	4,008	7,249	955	-960	1,979	1,019	13,231	93,207
687	540	974	0	1,056	3,390	3,936	7,220	1,111	-1,016	1,608	591	12,858	46,639
135	663	132	0	334	1,278	0	95	0	0	0	0	95	44,034
822	1,203	1,106	0	1,390	4,669	3,936	7,315	1,111	-1,016	1,608	591	12,953	90,674
627	590	817	0	985	3,152	3,890	7,123	1,120	-969	847	-122	12,011	42,607
121	622	90	0	336	1,184	0	-7	0	0	0	0	-7	42,216
747	1,212	907	0	1,321	4,337	3,890	7,116	1,120	-969	847	-122	12,004	84,823
403	388	785	0	833	2,525	3,159	6,117	1,191	-903	165	-738	9,729	35,008
103	621	102	0	380	1,223	0	-82	0	0	0	0	-82	41,617
506	1,009	887	0	1,213	3,748	3,159	6,035	1,191	-903	165	-738	9,646	76,626
399	270	793	0	793	2,380	3,377	7,507	817	-4,123	2,027	-2,095	9,605	35,080
117	644	125	0	329	1,232	0	-6	0	0	0	0	-6	43,923
516	914	919	0	1,121	3,611	3,377	7,500	817	-4,123	2,027	-2,095	9,598	79,003

## Deposit Banks in ISE

### Off Balance-Sheet Commitments

(EUR Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative
		Letters of Guarantee	Bank Acceptances	Letters of Credit	Prefinancing given as Guarantee	Others	Total	Irrevocable	Revocable	Total	Derivative Financial Instruments Held for Hedging
2009	TC	15,818	1	3	0	198	16,020	69,343	44	69,387	4,807
	Sept. FC	15,334	1,035	7,771	9	646	24,795	24,571	0	24,571	2,614
	Total	31,152	1,036	7,774	9	844	40,815	93,914	44	93,958	7,420
2009	TC	15,388	2	5	0	235	15,630	43,298	43	43,341	4,154
	June FC	15,569	1,032	7,742	14	687	25,043	9,913	0	9,913	2,063
	Total	30,958	1,034	7,746	14	921	40,673	53,211	43	53,254	6,217
2009	TC	14,352	0	2	0	202	14,556	40,456	43	40,499	4,334
	March FC	15,431	1,149	8,214	15	698	25,508	8,989	0	8,989	2,685
	Total	29,783	1,150	8,216	15	899	40,064	49,445	43	49,488	7,020
2008	TC	14,737	1	1	0	198	14,936	39,865	46	39,911	5,095
	Dec. FC	14,756	1,203	8,488	9	591	25,046	8,678	0	8,678	4,040
	Total	29,493	1,204	8,488	9	789	39,983	48,543	46	48,589	9,135
2008	TC	17,530	1	0	0	326	17,858	47,357	55	47,412	884
	Sept. FC	14,872	1,315	10,665	9	1,089	27,950	10,249	0	10,249	861
	Total	32,402	1,316	10,665	9	1,415	45,808	57,606	56	57,662	1,746
2008	TC	15,570	1	1	0	239	15,811	42,110	42	42,152	529
	June FC	14,279	1,243	10,687	8	1,092	27,309	8,161	0	8,161	514
	Total	29,849	1,243	10,688	8	1,331	43,120	50,271	43	50,313	1,042
2008	TC	13,869	1	1	0	140	14,010	37,594	13	37,606	372
	March FC	13,400	1,156	8,565	8	1,101	24,230	7,871	5	7,876	381
	Total	27,269	1,157	8,566	8	1,240	38,241	45,464	18	45,483	753
2007	TC	16,544	6	1	0	192	16,744	43,309	1,087	44,396	70
	Dec. FC	13,505	1,169	7,911	4	1,239	23,829	7,268	5	7,273	94
	Total	30,050	1,175	7,912	4	1,431	40,573	50,577	1,093	51,669	164
2007	TC	15,508	1	1	0	639	16,148	37,301	1,194	38,495	105
	Sept. FC	13,437	1,199	7,558	4	1,188	23,386	3,889	14	3,903	122
	Total	28,945	1,200	7,559	4	1,827	39,535	41,190	1,208	42,398	228
2007	TC	14,481	0	1	0	596	15,078	34,273	1,129	35,402	88
	June FC	12,536	1,172	7,367	4	1,119	22,197	3,872	19	3,891	94
	Total	27,017	1,172	7,367	4	1,715	37,275	38,144	1,148	39,292	182
2007	TC	12,966	0	1	0	520	13,487	29,379	11	29,390	70
	March FC	12,471	1,113	7,205	4	1,066	21,859	3,158	26	3,184	70
	Total	25,437	1,114	7,206	4	1,586	35,346	32,537	37	32,574	140
2006	TC	12,309	0	1	0	495	12,805	27,171	11	27,182	59
	Dec. FC	12,796	1,080	6,946	4	1,160	21,984	2,035	35	2,070	175
	Total	25,105	1,080	6,946	4	1,655	34,790	29,206	46	29,252	235
2006	TC	10,683	1	106	0	231	11,020	24,349	18	24,366	0
	Sept. FC	11,955	1,153	6,483	3	907	20,500	1,620	47	1,667	0
	Total	22,637	1,153	6,589	3	1,138	31,520	25,968	65	26,033	0
2006	TC	9,620	0	113	0	203	9,935	22,363	10	22,373	0
	June FC	11,690	1,239	6,621	2	927	20,480	952	30	982	0
	Total	21,310	1,239	6,734	2	1,130	30,415	23,314	41	23,355	0

Financial Instruments								Custody and Pledged Securities					Total Off Balance- Sheet Commit- ments
Trading Transactions							Total	Items Held in Custody	Pledged Securities	Accepted Independent Guarantees and Warrantess	Total		
Forward Fx Buy/Sell Transactions	Fx and Interest Rate Swap Transactions	Fx and Interest Rate Options	FX Futures	Interest Rate Futures	Others	Total							
3,265	15,022	9,047	33	0	431	27,798	32,605	178,404	266,433	1,492	446,328	564,340	
9,733	31,542	15,895	437	12	1,037	58,657	61,271	15,324	127,252	388	142,964	253,601	
12,999	46,564	24,942	470	12	1,468	86,455	93,875	193,728	393,685	1,880	589,293	817,941	
3,174	16,197	7,013	42	0	437	26,863	31,017	154,610	249,197	1,492	405,299	495,286	
8,228	29,457	12,467	435	30	1,954	52,571	54,634	14,378	121,478	391	136,247	225,837	
11,402	45,654	19,480	477	30	2,391	79,434	85,651	168,988	370,675	1,883	541,546	721,124	
4,226	14,946	6,663	65	0	341	26,241	30,576	141,462	224,224	1,441	367,127	452,758	
9,857	33,247	9,661	473	21	2,076	55,335	58,021	14,742	121,090	428	136,260	228,777	
14,082	48,194	16,325	538	21	2,416	81,576	88,596	156,204	345,315	1,869	503,387	681,535	
3,545	13,024	3,429	23	0	243	20,264	25,358	129,932	208,201	1,569	339,702	419,908	
6,493	25,624	6,754	369	1	1,061	40,302	44,343	13,918	109,361	407	123,687	201,754	
10,038	38,648	10,183	392	1	1,304	60,566	69,701	143,850	317,562	1,976	463,388	621,661	
4,299	18,058	11,192	42	1	205	33,797	34,681	153,069	229,462	1,862	384,392	484,343	
6,754	30,331	14,515	416	24	926	52,966	53,827	14,653	101,861	478	116,992	209,019	
11,054	48,388	25,706	458	25	1,131	86,762	88,508	167,722	331,322	2,340	501,384	693,362	
5,627	19,225	9,949	74	0	110	34,985	35,514	133,462	193,507	1,728	328,697	422,174	
10,096	29,156	13,765	449	4	1,125	54,595	55,109	13,372	86,237	481	100,089	190,669	
15,724	48,381	23,714	523	4	1,235	89,581	90,623	146,834	279,744	2,209	428,786	612,842	
6,829	11,805	12,660	104	0	241	31,639	32,012	117,468	162,518	1,627	281,613	365,242	
10,118	18,485	17,665	516	3	1,349	48,136	48,517	12,756	79,507	490	92,752	173,376	
16,947	30,290	30,326	620	3	1,590	79,776	80,529	130,224	242,024	2,117	374,365	538,617	
5,129	13,718	8,481	97	0	431	27,857	27,927	136,760	177,266	2,032	316,059	405,126	
8,503	17,696	10,887	400	9	1,210	38,705	38,799	13,642	72,812	568	87,022	156,923	
13,632	31,414	19,368	497	9	1,642	66,561	66,726	150,402	250,078	2,601	403,081	562,049	
5,121	11,323	11,654	123	0	842	29,063	29,168	129,413	160,348	1,832	291,594	375,406	
9,634	12,432	11,845	484	0	1,913	36,308	36,431	14,320	68,622	91	83,033	146,753	
14,755	23,754	23,499	608	0	2,755	65,371	65,599	143,733	228,970	1,924	374,627	522,159	
2,763	10,738	7,032	76	0	183	20,791	20,879	120,689	166,146	1,410	288,246	359,605	
6,571	14,879	8,413	339	30	628	30,860	30,955	14,909	106,866	92	121,867	178,909	
9,334	25,617	15,444	415	30	811	51,652	51,834	135,598	273,012	1,502	410,113	538,514	
1,971	8,464	5,482	84	0	263	16,265	16,335	109,679	139,898	1,235	250,812	310,024	
6,192	12,121	10,249	298	22	981	29,863	29,933	14,538	99,017	81	113,636	168,613	
8,163	20,585	15,731	382	22	1,244	46,128	46,268	124,216	238,916	1,316	364,448	478,637	
2,215	7,492	2,207	40	0	62	12,016	12,076	112,927	126,951	0	239,878	291,941	
6,487	12,993	6,149	154	6	1,114	26,903	27,078	13,174	90,222	37	103,432	154,565	
8,701	20,485	8,356	194	6	1,176	38,919	39,154	126,101	217,173	37	343,311	446,506	
1,274	5,683	1,567	45	0	59	8,629	8,629	87,272	107,320	198	194,790	238,805	
4,829	9,651	4,913	188	21	418	20,020	20,020	11,922	86,132	2,413	100,467	142,653	
6,103	15,334	6,480	234	21	477	28,649	28,649	99,195	193,451	2,610	295,256	381,458	
1,898	2,670	1,173	47	1	54	5,842	5,842	80,260	92,674	0	172,934	211,084	
5,865	12,170	2,610	114	19	419	21,197	21,197	11,257	80,544	25	91,827	134,486	
7,763	14,840	3,784	161	19	472	27,039	27,039	91,518	173,218	26	264,761	345,570	

## Deposit Banks in ISE

### Off Balance-Sheet Commitments

(EUR Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative
		Letters of Guarantee	Bank Acceptances	Letters of Credit	Prefinancing given as Guarantee	Others	Total	Irrevocable	Revocable	Total	Derivative Financial Instruments Held for Hedging
2006 March	TC	10,989	0	172	0	192	11,353	26,471	12	26,483	0
	FC	12,077	1,361	6,394	2	658	20,491	1,572	35	1,607	0
	Total	23,066	1,361	6,566	2	851	31,845	28,043	48	28,091	0
2005 Dec.	TC	11,333	0	170	0	175	11,678	26,062	17	26,079	0
	FC	12,066	1,407	6,207	4	687	20,372	1,277	33	1,310	0
	Total	23,399	1,407	6,377	4	863	32,050	27,339	49	27,388	0
2005 Sept.	TC	10,538	0	0	0	167	10,705	24,401	20	24,421	0
	FC	11,336	1,477	6,054	2	545	19,414	1,376	37	1,413	0
	Total	21,874	1,477	6,054	2	712	30,120	25,776	57	25,833	0
2005 June	TC	9,927	0	0	0	134	10,061	22,847	38,660	61,507	0
	FC	10,306	1,409	5,863	6	552	18,137	1,607	43	1,650	0
	Total	20,233	1,409	5,864	6	686	28,198	24,454	38,703	63,156	0
2005 March	TC	8,615	0	0	0	130	8,745	21,346	23,714	45,060	0
	FC	9,456	1,345	5,311	3	514	16,629	1,508	32	1,540	0
	Total	18,071	1,345	5,311	3	644	25,374	22,854	23,746	46,600	0
2004 Dec.	TC	8,103	0	0	0	105	8,208	20,910	13,833	34,743	0
	FC	9,260	1,456	4,818	2	500	16,036	1,325	33	1,359	0
	Total	17,363	1,456	4,818	2	605	24,245	22,235	13,866	36,102	0
2004 Sept.	TC	7,482	0	0	0	77	7,559	22,140	11,904	34,043	0
	FC	8,862	1,542	4,874	4	476	15,757	2,096	46	2,142	0
	Total	16,344	1,542	4,874	4	553	23,316	24,236	11,950	36,185	0
2004 June	TC	6,939	0	0	0	87	7,026	19,581	10,935	30,516	0
	FC	8,760	1,467	4,429	4	435	15,095	1,894	73	1,967	0
	Total	15,699	1,467	4,429	4	522	22,122	21,474	11,008	32,483	0
2004 March	TC	7,182	0	0	0	110	7,292	18,567	9,237	27,803	0
	FC	8,383	1,229	4,534	5	393	14,544	1,474	76	1,551	0
	Total	15,565	1,229	4,534	5	502	21,836	20,041	9,313	29,354	0
2003 Dec.	TC	6,127	0	0	0	686	6,814	13,542	6,484	20,026	0
	FC	8,120	1,134	3,908	17	392	13,570	1,903	38	1,941	0
	Total	14,248	1,134	3,908	17	1,077	20,383	15,445	6,522	21,967	0
2003 Sept.	TC	6,428	0	0	0	602	7,030	12,157	9,480	21,637	0
	FC	7,875	1,024	3,897	21	371	13,188	1,393	13	1,405	0
	Total	14,302	1,024	3,897	21	974	20,218	13,549	9,493	23,042	0
2003 June	TC	5,997	0	0	0	49	6,046	7,431	8,484	15,915	0
	FC	8,088	969	3,729	21	353	13,159	1,270	16	1,286	0
	Total	14,085	969	3,729	21	402	19,205	8,702	8,499	17,201	0
2003 March	TC	4,781	0	0	0	41	4,822	5,078	5,820	10,897	0
	FC	8,323	930	3,648	22	380	13,303	1,391	19	1,411	0
	Total	13,104	930	3,648	22	421	18,125	6,469	5,839	12,308	0
2002 Dec.	TC	4,896	0	0	0	59	4,955	4,866	5,587	10,453	0
	FC	8,721	940	3,523	23	406	13,612	1,330	20	1,350	0
	Total	13,617	940	3,523	23	465	18,568	6,196	5,607	11,802	0

Financial Instruments							Custody and Pledged Securities					Total Off Balance-Sheet Commitments
Trading Transactions										Accepted Independent Guarantees and Warrantess		
Forward Fx Buy/Sell Transactions	Fx and Interest Rate Swap Transactions	Fx and Interest Rate Options	FX Futures	Interest Rate Futures	Others	Total	Total	Items Held in Custody	Pledged Securities		Total	
1,168	2,555	2,501	67	0	29	6,319	6,319	107,969	93,531	0	201,501	245,656
4,262	11,330	5,762	99	19	479	21,951	21,951	10,481	74,067	0	84,548	128,597
<b>5,429</b>	<b>13,885</b>	<b>8,263</b>	<b>166</b>	<b>19</b>	<b>507</b>	<b>28,269</b>	<b>28,269</b>	<b>118,450</b>	<b>167,599</b>	<b>0</b>	<b>286,048</b>	<b>374,253</b>
789	2,285	1,709	82	1	39	4,906	4,906	105,873	174,723	0	280,596	323,259
3,024	11,735	4,464	150	67	284	19,723	19,723	10,378	69,080	0	79,458	120,863
<b>3,813</b>	<b>14,019</b>	<b>6,173</b>	<b>231</b>	<b>68</b>	<b>324</b>	<b>24,629</b>	<b>24,629</b>	<b>116,252</b>	<b>243,803</b>	<b>0</b>	<b>360,054</b>	<b>444,122</b>
722	1,953	1,136	42	4	12	3,870	3,870	125,775	67,980	0	193,754	232,750
3,368	12,587	2,931	128	37	367	19,417	19,417	10,837	57,123	14	67,974	108,218
<b>4,090</b>	<b>14,540</b>	<b>4,067</b>	<b>170</b>	<b>41</b>	<b>378</b>	<b>23,287</b>	<b>23,287</b>	<b>136,611</b>	<b>125,103</b>	<b>14</b>	<b>261,728</b>	<b>340,968</b>
615	1,071	1,255	7	3	28	2,978	2,978	124,543	58,379	0	182,922	257,468
4,830	10,924	2,253	92	129	257	18,485	18,485	10,793	52,704	12	63,509	101,781
<b>5,444</b>	<b>11,995</b>	<b>3,508</b>	<b>99</b>	<b>132</b>	<b>285</b>	<b>21,463</b>	<b>21,463</b>	<b>135,336</b>	<b>111,084</b>	<b>12</b>	<b>246,431</b>	<b>359,249</b>
651	962	933	3	2	29	2,580	2,580	106,101	44,567	0	150,668	207,053
3,445	9,879	1,879	610	210	127	16,150	16,150	10,485	44,628	13	55,127	89,446
<b>4,096</b>	<b>10,840</b>	<b>2,813</b>	<b>613</b>	<b>212</b>	<b>156</b>	<b>18,730</b>	<b>18,730</b>	<b>116,586</b>	<b>89,195</b>	<b>13</b>	<b>205,795</b>	<b>296,499</b>
378	909	533	0	0	0	1,821	1,821	51,605	38,146	0	89,751	134,524
2,409	6,537	1,426	263	0	93	10,728	10,728	9,668	42,548	6	52,222	80,345
<b>2,787</b>	<b>7,446</b>	<b>1,959</b>	<b>263</b>	<b>0</b>	<b>93</b>	<b>12,549</b>	<b>12,549</b>	<b>61,273</b>	<b>80,694</b>	<b>6</b>	<b>141,974</b>	<b>214,869</b>
477	335	452	0	0	9	1,273	1,273	44,416	32,507	0	76,923	119,799
2,666	7,820	881	167	0	189	11,723	11,723	9,115	41,876	4	50,996	80,618
<b>3,143</b>	<b>8,155</b>	<b>1,333</b>	<b>167</b>	<b>0</b>	<b>198</b>	<b>12,996</b>	<b>12,996</b>	<b>53,531</b>	<b>74,383</b>	<b>4</b>	<b>127,919</b>	<b>200,417</b>
595	525	338	0	0	9	1,467	1,467	42,758	29,771	0	72,529	111,538
2,522	8,517	1,592	181	0	243	13,056	13,056	8,415	39,007	0	47,422	77,540
<b>3,117</b>	<b>9,042</b>	<b>1,930</b>	<b>181</b>	<b>0</b>	<b>251</b>	<b>14,523</b>	<b>14,523</b>	<b>51,172</b>	<b>68,779</b>	<b>0</b>	<b>119,951</b>	<b>189,078</b>
371	144	197	0	0	106	818	818	41,420	29,185	0	70,605	106,518
2,759	9,322	2,350	225	0	293	14,950	14,950	6,931	32,039	0	38,970	70,015
<b>3,130</b>	<b>9,466</b>	<b>2,547</b>	<b>225</b>	<b>0</b>	<b>399</b>	<b>15,768</b>	<b>15,768</b>	<b>48,352</b>	<b>61,224</b>	<b>0</b>	<b>109,575</b>	<b>176,533</b>
253	114	142	0	0	23	531	531	33,489	22,897	0	56,386	83,757
2,475	8,069	1,024	321	36	133	12,058	12,058	6,460	29,339	0	35,799	63,368
<b>2,727</b>	<b>8,183</b>	<b>1,166</b>	<b>321</b>	<b>36</b>	<b>156</b>	<b>12,590</b>	<b>12,590</b>	<b>39,950</b>	<b>52,235</b>	<b>0</b>	<b>92,185</b>	<b>147,125</b>
531	89	87	0	0	9	716	716	29,192	20,793	0	49,985	79,368
4,628	5,693	1,730	266	0	374	12,690	12,690	9,072	15,857	0	24,929	52,213
<b>5,159</b>	<b>5,781</b>	<b>1,817</b>	<b>266</b>	<b>0</b>	<b>383</b>	<b>13,406</b>	<b>13,406</b>	<b>38,264</b>	<b>36,650</b>	<b>0</b>	<b>74,914</b>	<b>131,581</b>
468	167	161	0	0	1	796	796	23,448	19,326	0	42,774	65,531
3,478	6,415	245	158	0	239	10,534	10,534	9,706	15,576	0	25,281	50,261
<b>3,945</b>	<b>6,582</b>	<b>407</b>	<b>158</b>	<b>0</b>	<b>240</b>	<b>11,331</b>	<b>11,331</b>	<b>33,153</b>	<b>34,902</b>	<b>0</b>	<b>68,055</b>	<b>115,792</b>
616	126	59	0	0	1	802	802	16,419	15,758	0	32,177	48,698
4,026	7,557	65	151	0	117	11,916	11,916	8,772	13,865	0	22,637	49,267
<b>4,641</b>	<b>7,683</b>	<b>124</b>	<b>151</b>	<b>0</b>	<b>118</b>	<b>12,718</b>	<b>12,718</b>	<b>25,191</b>	<b>29,623</b>	<b>0</b>	<b>54,814</b>	<b>97,965</b>
255	12	0	0	0	0	267	267	11,238	16,771	0	28,009	43,684
3,304	4,647	0	165	0	88	8,204	8,204	8,355	16,790	0	25,145	48,311
<b>3,559</b>	<b>4,659</b>	<b>0</b>	<b>165</b>	<b>0</b>	<b>88</b>	<b>8,471</b>	<b>8,471</b>	<b>19,593</b>	<b>33,561</b>	<b>0</b>	<b>53,154</b>	<b>91,995</b>

## Deposit Banks in ISE

### Income-Expenditure

(EUR Million)

Year	Period	Operating Income												
		Interest Income from					Interest Expenses on				Net Interest Income	Net Fees and Commissions		
		Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total		Fees and Commiss. Received From	Fees and Commiss. Paid	Net
2009	Sept.	14,529	255	6,473	506	21,763	9,202	1,062	985	11,250	10,513	3,274	557	2,717
2009	June	10,032	183	4,298	368	14,881	6,531	769	702	8,002	6,880	2,185	379	1,807
2009	March	5,104	99	2,126	215	7,543	3,532	420	368	4,320	3,224	1,035	188	847
2008	Dec.	19,266	649	8,215	824	28,953	14,900	1,760	1,982	18,643	10,311	4,141	809	3,332
2008	Sept.	16,226	665	7,023	596	24,511	12,261	1,463	1,628	15,352	9,159	3,644	699	2,945
2008	June	9,708	403	4,296	359	14,765	7,216	906	966	9,088	5,677	2,217	412	1,805
2008	March	4,380	192	2,025	174	6,771	3,255	430	428	4,113	2,658	986	180	806
2007	Dec.	18,488	889	9,331	1,095	29,802	14,944	2,046	1,920	18,910	10,892	4,308	882	3,426
2007	Sept.	13,069	542	6,979	977	21,567	11,076	1,481	1,419	13,976	7,591	3,399	693	2,706
2007	June	8,132	346	4,496	649	13,623	7,028	921	905	8,854	4,769	2,132	422	1,711
2007	March	3,746	176	2,143	340	6,405	3,327	437	408	4,172	2,232	960	185	775
2006	Dec.	12,271	446	7,453	1,038	21,209	10,905	1,485	1,047	13,436	7,772	3,489	718	2,770
2006	Sept.	8,164	267	5,027	700	14,158	7,139	1,008	634	8,782	5,377	2,391	484	1,907
2006	June	4,898	146	2,965	411	8,421	4,198	599	287	5,084	3,337	1,488	281	1,207
2006	March	2,798	88	1,800	233	4,919	2,464	323	167	2,954	1,965	871	161	710
2005	Dec.	9,880	236	7,298	718	18,133	8,483	782	1,011	10,276	7,856	3,162	711	2,450
2005	Sept.	7,080	164	5,296	500	13,041	5,942	511	783	7,236	5,805	2,260	520	1,740
2005	June	4,569	103	3,508	313	8,494	3,766	297	566	4,630	3,864	1,478	330	1,148
2005	March	2,052	49	1,617	134	3,852	1,708	122	256	2,086	1,766	643	145	499
2004	Dec.	6,771	150	6,705	614	14,241	6,926	408	903	8,237	6,004	2,275	594	1,680
2004	Sept.	4,644	97	4,941	446	10,128	4,917	275	630	5,823	4,305	1,569	408	1,160
2004	June	2,954	52	3,341	310	6,657	3,301	177	410	3,887	2,769	1,013	256	757
2004	March	1,522	30	1,911	191	3,654	1,885	95	227	2,207	1,447	536	144	392
2003	Dec.	4,528	165	6,907	987	12,587	8,253	397	886	9,535	3,052	1,745	559	1,185
2003	Sept.	3,358	135	5,720	828	10,041	6,767	318	751	7,836	2,205	1,302	441	860
2003	June	2,148	93	3,758	573	6,572	4,610	229	542	5,381	1,191	852	279	573
2003	March	997	47	1,976	287	3,307	2,050	115	225	2,390	917	348	119	229
2002	Dec.	4,544	304	8,477	1,441	14,765	8,921	596	1,108	10,624	4,141	1,445	521	923

				Provisions for Loan Losses and Other Receivables	Other Operating Expenses	Net Operating Income (Loss)	Surplus Written as Gain After Merger	Profit/Loss From Equity Method Applied Subsidiaries	Net Monetary Position Gain/Loss	Profit/Loss Before Taxes from Continuing Operations	Provisions for Income Taxes from Continuing Operations (+/-)	Net Profit/Loss from Continuing O perations	Net Profit/Loss from Terminals Operations	Net Profit (Loss)
Dividend Income	Trading Profit/ Loss (Net)	Other Operating Income	Total Operating Profit/ Loss											
318	706	1,022	15,277	3,622	5,553	6,102	0	0	0	6,102	-1,195	4,907	87	4,994
298	697	696	10,378	2,394	3,685	4,299	0	0	0	4,299	-842	3,457	87	3,543
166	304	367	4,907	1,249	1,741	1,917	0	0	0	1,917	-371	1,546	84	1,631
370	17	1,589	15,618	2,927	7,521	5,171	0	0	0	5,171	-979	4,192	-2	4,190
359	6	1,611	14,080	2,179	6,530	5,371	0	0	0	5,371	-1,099	4,272	-2	4,270
328	164	1,228	9,202	1,357	4,005	3,840	0	0	0	3,840	-774	3,066	0	3,066
130	-87	799	4,306	754	1,755	1,796	0	0	0	1,796	-372	1,424	0	1,424
416	202	2,684	17,620	2,596	7,761	7,263	0	0	0	7,263	-1,311	5,952	1	5,953
196	173	2,034	12,700	1,475	5,418	5,807	0	0	0	5,807	-1,002	4,805	0	4,805
186	142	1,426	8,233	1,008	3,387	3,837	0	0	0	3,837	-626	3,211	0	3,211
46	60	417	3,530	499	1,513	1,518	0	0	0	1,518	-285	1,233	0	1,233
219	-168	2,115	12,709	1,732	5,936	5,042	0	5	0	5,047	-1,150	3,896	0	3,896
8	-488	2,038	8,842	1,415	3,880	3,546	0	174	0	3,720	-822	2,898	0	2,893
7	-658	1,542	5,433	1,000	2,399	2,035	0	147	0	2,182	-519	1,662	0	1,663
2	156	543	3,376	530	1,410	1,435	0	61	0	1,496	-347	1,149	0	1,150
17	725	1,214	12,262	2,879	7,006	2,377	0	192	0	2,569	-1,340	1,229	0	1,229
17	560	873	8,995	2,325	5,022	1,648	0	163	0	1,810	-1,030	781	0	781
17	452	624	6,105	1,492	2,581	2,032	0	151	0	2,182	-757	1,425	0	1,425
2	197	254	2,718	607	1,093	1,019	0	59	0	1,078	-329	749	0	749
11	797	784	9,276	1,668	4,186	3,422	0	252	-706	2,969	-914	2,055	0	2,055
9	192	558	6,225	1,080	2,834	2,311	0	171	-404	2,078	-512	1,566	0	1,566
22	11	413	3,971	620	1,875	1,476	0	154	-349	1,281	-393	888	0	888
1	582	244	2,665	410	1,156	1,100	0	80	-353	827	-326	501	0	501
7	2,965	933	8,142	1,264	3,995	2,883	0	163	-352	2,694	-715	1,979	0	1,979
7	2,414	816	6,303	823	3,185	2,295	0	151	-231	2,215	-608	1,608	0	1,608
21	1,558	615	3,958	437	2,156	1,364	0	124	-255	1,234	-387	847	0	847
8	10	313	1,478	298	744	435	0	70	-189	316	-150	165	0	165
74	451	1,574	7,164	1,293	3,343	2,528	0	198	-458	2,268	-217	2,051	0	2,039



## Ratios

(%)

	2009 Sept.	2009 June	2009 March	2008 Dec.	2008 Sept.	2008 June	2008 March	2007 Dec.	2007 Sept.	2007 June	2007 March	2006 Dec.	2006 Sept.	2006 June	2006 March
<b>Capital Ratios</b>															
Shareholders' Equity / (Amount subject to credit + market + operational risk)	18.0	17.3	16.3	16.0	15.6	15.1	15.3	16.6	17.1	16.4	18.9	18.4	17.0	15.3	19.1
Shareholders' Equity / Total Assets	12.5	12.0	11.1	10.8	11.2	10.8	10.9	12.1	12.4	11.7	11.4	10.8	11.0	10.0	12.2
(Shareholders' Equity - Permanent Assets) / Total Assets	8.4	8.0	7.2	6.9	7.1	6.7	6.8	7.4	7.6	6.9	6.5	5.9	6.0	5.1	6.3
Net On Balance Sheet Position / Total Shareholders' Equity	-21.5	-11.9	0.7	-4.7	-18.6	-28.2	-11.5	-14.4	-13.8	-17.7	-17.6	-17.2	-20.4	-18.8	-13.7
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.7	1.5	0.6	0.4	-1.3	-0.3	1.7	-0.2	-0.5	-2.3	-2.0	-0.1	5.3	-1.0	-3.0
<b>Balance-Sheet Ratios</b>															
TC Assets / Total Assets	69.2	66.8	63.9	65.2	68.4	68.2	65.4	67.7	66.3	65.1	63.9	62.6	62.5	61.5	65.6
TC Liabilities / Total Liabilities	64.3	62.8	61.2	61.8	63.3	62.2	61.2	63.4	62.4	61.0	59.8	58.5	58.0	57.3	61.1
FC Assets / FC Liabilities	86.3	89.4	92.9	90.9	86.0	84.3	89.1	88.2	89.7	89.4	89.7	90.2	89.3	90.2	88.3
TC Deposits / Total Deposits	60.7	60.5	59.8	61.1	62.7	61.1	60.9	61.9	61.1	60.0	58.4	58.0	59.0	60.1	62.0
TC Loans and Receivables / Total Loans and Receivables	69.0	68.2	65.2	66.6	70.8	70.9	68.7	71.9	71.7	70.8	69.8	70.1	68.3	66.0	68.0
Total Deposits / Total Assets	63.1	63.5	63.8	64.3	63.6	63.1	63.0	62.9	62.7	63.5	63.7	63.7	63.4	62.5	64.1
Funds Borrowed / Total Assets	9.7	10.8	11.7	12.0	11.9	11.9	12.6	11.3	11.9	12.2	12.2	13.0	14.3	15.4	13.1
<b>Assets Quality</b>															
Financial Assets (net) / Total Assets	30.7	29.1	27.8	26.0	25.0	25.5	27.7	28.3	29.9	31.2	32.6	32.1	31.3	32.1	32.7
Total Loans and Receivables / Total Assets	51.1	52.4	53.4	55.5	57.7	56.8	55.1	53.3	52.2	50.3	48.7	47.6	47.3	46.9	43.7
Total Loans and Receivables / Total Deposits	81.0	82.4	83.8	86.4	90.7	90.0	87.5	84.8	83.2	79.2	76.4	74.8	74.7	75.0	68.1
Loans Under Follow-up (gross) / Total Loans and Receivables	5.8	5.2	4.7	3.8	3.2	3.2	3.2	3.8	4.0	4.1	4.1	4.2	4.2	4.2	5.1
Loans Under Follow-up (net) / Total Loans and Receivables	0.9	0.9	0.9	0.6	0.5	0.4	0.4	0.4	0.4	0.4	0.4	0.3	0.3	0.3	0.4
Specific Provisions / Loans Under Follow-up	84.1	83.4	80.8	82.9	84.4	86.3	88.2	90.5	90.9	91.0	91.2	92.2	93.5	93.1	91.3
Permanent Assets / Total Assets	4.0	4.0	3.9	3.9	4.1	4.1	4.1	4.7	4.8	4.8	4.9	4.9	5.0	4.9	5.9
Consumer Loans / Total Loans and Receivables	33.0	32.5	31.3	31.2	32.2	31.5	31.1	32.6	32.4	31.4	30.4	30.9	31.7	31.2	31.1
<b>Liquidity</b>															
Liquid Assets / Total Assets	31.7	30.1	29.3	26.6	31.0	31.8	33.3	34.2	34.6	36.4	37.3	37.7	32.7	32.8	34.7
Liquid Assets / Short-term Liabilities	53.3	48.9	46.9	44.5	50.1	49.9	55.4	57.6	56.9	58.9	59.2	61.5	56.1	56.3	65.8
TC Liquid Assets / Total Assets	20.5	17.4	16.1	14.6	18.4	18.6	18.3	19.5	18.3	19.1	19.1	18.2	15.9	16.2	20.0
<b>Profitability</b>															
Net Profit/Losses / Total Assets	1.9	1.4	0.7	1.7	1.6	1.2	0.6	2.4	2.1	1.5	0.6	2.0	1.7	1.0	0.7
Net Profit/Losses / Total Shareholders' Equity	15.3	11.7	6.0	15.7	13.9	11.5	5.9	20.0	17.1	12.6	5.4	18.6	15.5	10.5	5.3
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.3	1.7	0.8	2.1	2.0	1.6	0.8	3.0	2.6	1.8	0.8	2.6	2.2	1.4	0.8
<b>Income-Expenditure Structure</b>															
Net Interest Income After Specific Provisions / Total Assets	2.9	2.0	0.9	3.3	2.8	2.0	1.0	3.8	2.9	1.9	0.9	3.5	2.8	1.8	1.0
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	50.2	47.8	46.2	52.7	55.0	52.7	52.6	53.4	52.0	49.5	53.9	53.6	53.3	53.4	50.2
Non-interest Income (net) / Total Assets	1.8	1.4	0.7	2.2	1.8	1.4	0.7	2.7	2.2	1.6	0.6	2.6	2.0	1.3	0.8
Other Operating Expenses / Total Assets	2.1	1.5	0.7	3.0	2.4	1.6	0.8	3.2	2.4	1.6	0.8	3.1	2.3	1.5	0.8
Personnel Expenses / Other Operating Expenses	44.5	44.3	44.0	42.5	43.0	42.5	41.9	42.1	44.0	44.4	43.3	40.9	-	-	-
Non-interest Income (net) / Other Operating Expenses	85.8	94.9	96.7	70.6	75.3	88.0	93.9	86.7	94.3	102.3	85.8	83.2	89.3	87.4	100.0

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

## Ratios

(%)

	2005 Dec.	2005 Sept.	2005 June	2005 March	2004 Dec.	2004 Sept.	2004 June	2004 March	2003 Dec.	2003 Sept.	2003 June	2003 March	2002 Dec.
<b>Capital Ratios</b>													
Shareholders' Equity / (Amount subject to credit + market + operational risk)	19.6	18.4	20.9	23.1	23.8	23.7	22.5	26.9	25.6	26.6	24.8	22.6	21.8
Shareholders' Equity / Total Assets	12.2	12.1	13.2	14.6	14.8	14.5	13.9	15.6	14.2	14.3	14.2	12.6	12.1
(Shareholders' Equity - Permanent Assets) / Total Assets	6.2	5.2	4.7	5.2	4.9	4.3	3.2	3.9	3.5	2.4	1.1	-0.2	-0.4
Net On Balance Sheet Position / Total Shareholders' Equity	-8.1	-8.2	-5.7	-7.5	-7.2	-2.8	-4.0	-5.7	-2.8	-4.6	-1.3	-0.2	-4.7
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-0.2	-1.9	-2.1	-3.8	-2.4	-0.6	-2.8	-4.3	-2.0	-3.7	-1.1	11.7	-3.5
<b>Balance-Sheet Ratios</b>													
TC Assets / Total Assets	64.3	62.9	62.6	62.2	59.5	56.5	56.8	60.2	55.7	56.4	55.0	50.9	49.5
TC Liabilities / Total Liabilities	60.2	58.7	58.5	57.6	55.1	53.4	53.6	55.6	51.3	51.4	50.2	45.7	44.4
FC Assets / FC Liabilities	89.7	89.8	90.2	89.2	90.1	93.3	93.1	89.7	91.0	89.8	90.4	90.4	90.9
TC Deposits / Total Deposits	59.9	57.4	56.2	53.3	49.9	48.1	49.7	49.8	45.6	45.5	42.6	38.4	36.9
TC Loans and Receivables / Total Loans and Receivables	68.3	66.7	64.5	61.8	61.4	57.1	56.1	54.3	50.3	47.4	44.7	37.4	36.7
Total Deposits / Total Assets	63.5	63.8	62.9	63.0	64.0	63.4	64.2	64.0	65.9	67.3	67.6	66.9	69.3
Funds Borrowed / Total Assets	12.8	12.1	11.3	10.0	10.3	10.3	10.3	8.9	9.0	8.5	7.5	9.2	8.5
<b>Assets Quality</b>													
Financial Assets (net) / Total Assets	34.0	37.0	36.0	37.8	37.0	36.6	37.1	39.5	40.7	40.1	41.3	40.4	40.6
Total Loans and Receivables / Total Assets	40.2	39.0	38.6	37.1	35.7	35.7	35.7	31.7	29.5	28.7	28.3	27.8	26.9
Total Loans and Receivables / Total Deposits	63.2	61.2	61.3	58.9	55.7	56.3	55.6	49.6	44.8	42.6	41.9	41.5	38.9
Loans Under Follow-up (gross) / Total Loans and Receivables	5.6	6.1	6.3	6.7	6.8	6.7	6.9	9.1	9.6	11.6	12.8	12.9	13.7
Loans Under Follow-up (net) / Total Loans and Receivables	0.5	0.5	0.6	0.6	0.7	0.6	0.7	0.9	1.0	3.2	4.4	4.8	5.1
Specific Provisions / Loans Under Follow-up	91.4	91.6	90.0	91.1	90.1	91.2	89.8	90.0	89.3	72.2	65.4	63.1	63.1
Permanent Assets / Total Assets	6.0	6.9	8.6	9.5	9.9	10.2	10.7	11.7	10.7	11.9	13.1	12.8	12.5
Consumer Loans / Total Loans and Receivables	30.7	29.8	28.3	-	-	-	-	-	-	-	-	-	-
<b>Liquidity</b>													
Liquid Assets / Total Assets	37.8	37.5	35.4	33.2	34.4	35.4	33.7	34.5	35.7	32.9	30.9	30.5	31.8
Liquid Assets / Short-term Liabilities	71.7	72.6	69.4	65.8	72.1	68.0	61.3	66.2	68.6	61.7	53.9	54.1	72.5
TC Liquid Assets / Total Assets	20.5	19.5	17.7	16.5	15.0	15.5	14.8	17.6	15.8	15.3	13.7	12.1	12.0
<b>Profitability</b>													
Net Profit/Losses / Total Assets	0.7	0.5	1.0	0.6	1.8	1.5	0.9	0.5	2.1	1.8	1.0	0.2	2.6
Net Profit/Losses / Total Shareholders' Equity	5.8	4.1	7.4	4.2	12.3	10.3	6.4	3.1	15.0	12.4	7.1	1.7	21.2
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.5	1.2	1.5	0.9	2.6	2.0	1.3	0.8	2.9	2.4	1.5	0.4	2.9
<b>Income-Expenditure Structure</b>													
Net Interest Income After Specific Provisions / Total Assets	3.8	3.1	2.2	1.2	4.7	3.7	2.5	1.2	2.3	1.8	1.0	0.9	4.1
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	53.8	53.6	52.1	53.6	57.4	62.7	64.1	47.7	26.1	25.5	21.8	47.4	45.0
Non-interest Income (net) / Total Assets	2.5	2.1	1.6	0.8	2.9	1.8	1.2	1.2	5.5	4.5	3.3	0.7	3.8
Other Operating Expenses / Total Assets	4.0	3.2	1.8	0.9	3.7	2.7	1.9	1.1	4.3	3.5	2.5	1.0	4.2
Personnel Expenses / Other Operating Expenses	32.6	-	-	-	40.1	-	-	-	35.3	-	-	-	35.9
Non-interest Income (net) / Other Operating Expenses	62.9	63.5	86.8	87.2	78.2	67.7	64.1	105.4	127.4	128.7	128.3	75.3	90.4

Quarterly profitability and income-expenditure ratios, except year-

# Glossary

## 1. Terms used in Financial Statements

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

**Liquid Assets** = Cash and Balances with the Central Bank of Turkey + Banks and Other Financial Institutions + Money Market Placements + Financial Assets (Net)

**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

**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 (Net) + Loans Under Follow-up - Specific Provisions

**Unclassified Assets** = Factoring Receivables + Receivables From Leasing Transactions (net) + Real Estates for Investment Purpose (Net) + Assets for Tax + Other Assets

**Non-Deposit Funds** = Money Market Takings + Funds Borrowed + Funds + Marketable Securities Issued (net)

**Unclassified Liabilities** = Factoring Payables + Payables to Leasing Transactions

## 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

**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 (EUR/TRY)

Year	Period	EUR/TRY	Year	Period	EUR/TRY
2002	December	1.7189	2006	September	1.8964
2003	March	1.8504	2006	December	1.8515
2003	June	1.6095	2007	March	1.8313
2003	September	1.6152	2007	June	1.7585
2003	December	1.7575	2007	September	1.7086
2004	March	1.6023	2007	December	1.7060
2004	June	1.7969	2008	March	2.0643
2004	September	1.8488	2008	June	1.9248
2004	December	1.8233	2008	September	1.7978
2005	March	1.7439	2008	December	2.1332
2005	June	1.6100	2009	March	2.2163
2005	September	1.6154	2009	June	2.1523
2005	December	1.5875	2009	September	2.2163
2006	March	1.6254			
2006	June	1.9963			

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-

5. The application of inflation accounting system is ended by the end of December 2004. Therefore, in this report, the figures before 2005 are corrected according to purchasing power parity of the currency of that period. Inflation accounting system is not applied to the figures starting from the year 2005.

6. Some of the tables are prepared using the data from the "Related Explanation and Footnotes". The differences between some figures of "Financial Tables" and the figures from "Footnotes" are due to the differences in the tables of some banks.