



The Banking System in Turkey
Quarterly Statistics by "Banks and Groups"
September 2009
(Last vs. Previous Period)

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November 2009



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Banks and Groups, as of September 30, 2009

Sector Total	45		
I. Deposit Banks	32	II. Development and Investment Banks	13
- State-owned Banks Türkiye Cumhuriyeti Ziraat Bankası A.Ş. Türkiye Halk Bankası A.Ş. Türkiye Vakıflar Bankası T.A.O.		3 Aktif Yatırım Bankası A.Ş. BankPozitif Kredi ve Kalkınma Bankası A.Ş. Calyon Bank Türk A.Ş. Diler Yatırım Bankası A.Ş. GSD Yatırım Bankası A.Ş.	
- Privately-owned Banks Adabank A.Ş. Akbank T.A.Ş. Alternatif Bank A.Ş. Anadolubank A.Ş. Şekerbank T.A.Ş. Tekstil Bankası A.Ş. Turkish Bank A.Ş. Türk Ekonomi Bankası A.Ş. Türkiye Garanti Bankası A.Ş. Türkiye İş Bankası A.Ş. Yapı ve Kredi Bankası A.Ş.	11	İller Bankası İMKB Takas ve Saklama Bankası A.Ş. Merrill Lynch Yatırım Bank A.Ş. Nurol Yatırım Bankası A.Ş. Taib Yatırım Bank A.Ş. Türk Eximbank Türkiye Kalkınma Bankası A.Ş. Türkiye Sınai Kalkınma Bankası A.Ş.	
- Banks Under the Deposit Insurance Fund Birleşik Fon Bankası A.Ş.	1		
- Foreign Banks ABN AMRO Bank N.V. Arap Türk Bankası A.Ş. Bank Mellat Citibank A.Ş. Denizbank A.Ş. Deutsche Bank A.Ş. Eurobank Tekfen A.Ş. Finans Bank A.Ş. Fortis Bank A.Ş. Habib Bank Limited HSBC Bank A.Ş. ING Bank A.Ş. JPMorgan Chase Bank N.A. Millenium Bank A.Ş. Société Générale (SA) Turkland Bank A.Ş. WestLB AG	17		

Banking System in Turkey ¹

“September 2009”

Developments in the Banking Sector

Executive Summary

Though the uncertainty in the global markets reduced in the third quarter of 2009, the expectations have not turned to positive yet and the financial risks have remained. At a time when the exit strategies to be implemented after the global turmoil are being discussed, the economic agents have started forming their decisions depending on the messages coming out from the G20 meetings.

In Turkey, there was a relative improvement in the second quarter as a result of the boosting fiscal and monetary policy. In the third quarter the tendency to improve slowed down again. Meanwhile, the ongoing process of lowering of interest rates is likely to be slow down in the period ahead.

The contraction in the economic activity, increased loan standards, the decline in the qualified demand of loans and the increase in the public borrowing requirement restricted the growth in the loan stock; banks' demand for financial assets increased. Due to the contraction in the economy, the deterioration in the quality of the loan stock continued. The FX liquid assets continued to have a high portion out of total.

The loans under follow-up continued to increase. The provisions set-aside for loan loss provisions restricted the profitability. On the other hand, the sensitivity of banking sector's profitability to financial asset prices increased. Due to the maturity mismatch between the assets and liabilities, the fall in interest rates and the increase in the shareholders' equity affected profits positively.

However, a slow down in decline in interest rates and in creasing risks in loans under follow-up are expected to limit the profitability of banking sector and equity growth.

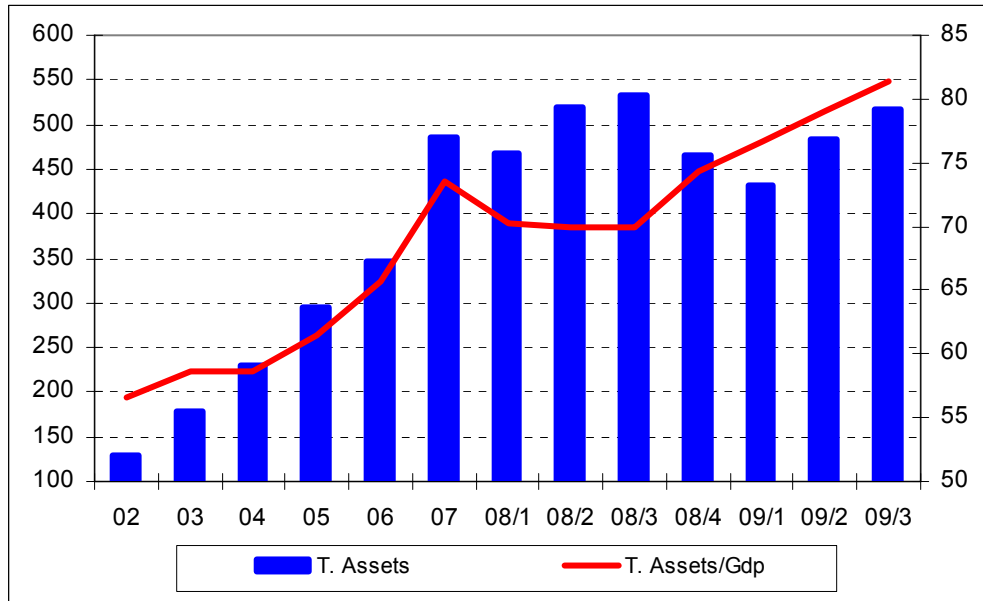
The sources raised through deposits preserved their importance, the share of foreign loans in non-deposit funds decreased. The funds from repo, although increase in general, have a floating trend.

A 1.3 percent (TL 4.8 billion) of loans and a 3 percent (TL 14.4 billion) of total deposits belong to the risk group of banks. Banks' net risks arising from their risk groups amount (TL -9.6 billion).

Total assets increased by 17 percent in the first nine months of the year compared to the same period of 2008. As of September 2009, total assets were TL 765 billion (USD 518 billion). The ratio of total assets to gross domestic product is estimated to increase 81 percent as of September 2009.

¹ Deposit banks and development and investment banks are included.

Total Assets (USD billion) and Total Assets/Gdp (percent)



Total assets increased by 17 percent in deposit banks and 21 percent in development and investment banks, as compared to the September 2008. In the same period, the share of public banks in total assets increased by 2 percentage points, while the share of private and foreign banks in assets decreased by 1 percentage point.

According to the asset size, assets share of the first five banks increased by 1 percentage point, loans share decreased by 2 percentage point and deposits share remained same compared to December 2008, while the share of first ten banks in assets, loans, and deposits increased by 1 percentage point to 87 percent, 91 percent and 85 percent respectively.

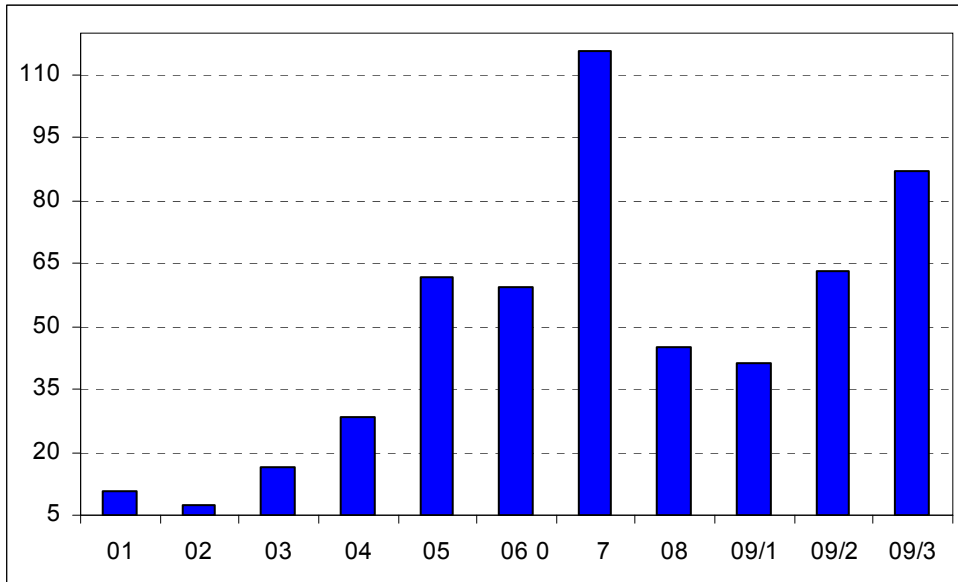
Net foreign exchange position of the banking sector showed a surplus of USD 457 million. Compared to September 2008, the ratio of TL equivalent of FX assets to total assets decreased by 2 percentage point to 28 percent, while the ratio of TL equivalent of FX liabilities to total liabilities decreased also by 2 percentage point to 32 percent.

The ratio of loans to total assets realized 48 percent by decreasing 6 percentage points as compared to September 2008. Loans to deposits ratio was 76 percent by decreasing 9 percentage points in the same period. The same ratio was 55 percent in state-owned banks, 79 percent in private banks and 100 percent in foreign banks as of September 2009.

Considering maturity 52 percent of total assets and 79 percent of total liabilities had a maturity of less than 1 year.

Total market value of financial institutions declined from USD 45 billion as of the end of 2008 to USD 41 billion as of March 2009, but increased again since the second quarter of year to USD 84 billion as of September 2009.

Market Value of Financial Institutions Traded in ISE (USD billion)



Total shareholders' equity increased by 27 percent in comparison to September 2008, and amounted to TL 101.2 billion (USD 68.5 billion) as of September 2009. Shareholders' equity growth was supported by the increase in paid-up capital and extraordinary reserves. Thus, both the ratio of free share holders' equity to total assets and the capital adequacy ratio increased, as compared to September 2008.

Profit volume increased by 42 percent to TL 15.2 billion from a year earlier. The profitability rose as a result of the decrease in the interest rates since the average maturity of total assets was longer than average maturity of liabilities. Another factor affecting the profitability was the high level of equity. On yearly basis, return on equity and return on assets realized as 17.1 percent and 2.3 percent, respectively.

As of September 2009, the number of banks operating in Turkey remained the same at 45 compared to December 2008. On the other hand, the number of branches increased by 105 to 8,895 in the same period.

The Banking System in Turkey

Assets

(USD Million)

	Sept. 2009			%	Sept. 2008			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	22,763	13,872	36,635	7.1	16,147	17,986	34,134	6.4
Fin.ass.where fair value cha. is refl.to I/S (Net)	6,437	1,313	7,751	1.5	4,297	3,050	7,347	1.4
Financial assets held for trading	4,879	1,312	6,191	1.2	4,036	3,031	7,067	1.3
Public sector debt securities	3,633	600	4,233	0.8	2,937	2,555	5,492	1.0
Securities representing a share in capital	6	0	6	0.0	0	0	0	0.0
Derivative financial assets held for trading	1,224	708	1,932	0.4	1,088	465	1,553	0.3
Other marketable securities	16	4	20	0.0	10	10	21	0.0
Fin.assets clas. as fair value change is refl.to I/S	1,559	1	1,560	0.3	261	19	280	0.1
Public sector debt securities	52	0	52	0.0	261	0	261	0.0
Securities representing a share in capital	0	1	1	0.0	0	0	0	0.0
Loans	1,507	0	1,507	0.3	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	19	19	0.0
Banks	4,779	22,426	27,205	5.3	4,995	17,574	22,569	4.2
Money Market Securities	7,364	48	7,412	1.4	9,965	0	9,965	1.9
Interbank money market placements	7,274	2	7,276	1.4	9,659	0	9,659	1.8
Istanbul Stock Exc. money market placements	78	0	78	0.0	60	0	60	0.0
Receiv. from reverse repurchase agreements	12	46	58	0.0	246	0	246	0.0
Financial Assets Available for Sale (Net)	66,562	17,953	84,515	16.3	60,021	22,505	82,526	15.5
Securities representing a share in capital	113	68	181	0.0	112	51	163	0.0
Public sector debt securities	66,116	13,781	79,897	15.4	59,400	19,356	78,756	14.8
Other marketable securities	333	4,104	4,437	0.9	508	3,098	3,607	0.7
Loans	179,920	69,057	248,977	48.1	213,815	75,318	289,133	54.3
Loans	177,519	68,982	246,501	47.6	212,275	75,311	287,586	54.0
Loans granted to the Banks risk group	1,711	1,519	3,230	0.6	1,141	1,975	3,116	0.6
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	175,809	67,463	243,271	47.0	211,134	73,336	284,469	53.5
Loans under follow-up	13,355	194	13,549	2.6	8,749	79	8,827	1.7
Specific provisions (-)	10,954	119	11,073	2.1	7,209	71	7,280	1.4
Factoring Receivables	66	21	87	0.0	67	18	85	0.0
Investments held to Maturity (Net)	66,993	15,067	82,059	15.8	53,931	8,917	62,847	11.8
Public sector debt securities	66,986	14,952	81,937	15.8	53,924	8,818	62,741	11.8
Other marketable securities	7	115	122	0.0	7	99	106	0.0
Investments and Associates (Net)	807	180	987	0.2	857	245	1,102	0.2
Accounted with equity method	50	149	200	0.0	0	203	203	0.0
Non-consolidated investments and associates	757	30	787	0.2	857	42	900	0.2
Financial investments and associates	285	30	315	0.1	301	35	336	0.1
Non-financial investments and associates	472	0	472	0.1	556	7	564	0.1
Subsidiaries (Net)	5,115	1,896	7,012	1.4	5,232	2,016	7,248	1.4
Financial subsidiaries	3,739	1,891	5,630	1.1	3,783	2,011	5,794	1.1
Non-financial subsidiaries	1,376	5	1,381	0.3	1,449	5	1,454	0.3
Joint Ventures (Business Partners) (Net)	1	17	17	0.0	0	11	11	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	1	17	17	0.0	0	11	11	0.0
Financial joint ventures	0	17	17	0.0	0	11	11	0.0
Non-financial joint ventures	1	0	1	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	121	121	0.0	2	181	183	0.0
Finance lease receivables	0	128	128	0.0	2	204	206	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	7	7	0.0	0	23	23	0.0
Derivative Financial Assets Held for Hedging	511	12	523	0.1	78	9	87	0.0
Fair value hedges	165	3	167	0.0	36	5	41	0.0
Cash flow hedges	346	9	355	0.1	42	4	46	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	6,564	8	6,572	1.3	7,616	6	7,622	1.4
Intangible Assets (Net)	1,240	2	1,242	0.2	1,384	0	1,384	0.3
Goodwill	720	0	720	0.1	864	0	864	0.2
Other	520	2	522	0.1	520	0	520	0.1
Real Estates for Investment Purpose (Net)	14	0	14	0.0	7	0	7	0.0
Assets for Tax	1,433	0	1,433	0.3	954	1	955	0.2
Current assets for tax	45	0	45	0.0	276	0	276	0.1
Deferred assets for tax	1,388	0	1,388	0.3	678	1	679	0.1
Prop.&Equ.for Sale p. and from Term.Op.(Net)	275	0	275	0.1	310	10	319	0.1
Other Assets	3,902	1,310	5,213	1.0	3,001	1,655	4,656	0.9
Total Assets	374,747	143,304	518,051	100.0	382,677	149,503	532,181	100.0

Liabilities

(USD Million)

	Sept. 2009			%	Sept. 2008			%
	TC	FC	Total		TC	FC	Total	
Deposits	210,445	116,674	327,119	63.1	224,513	115,564	340,077	63.9
Deposits held by the Banks risk group	4,734	5,035	9,769	1.9	5,883	5,572	11,455	2.2
Other	205,712	111,639	317,351	61.3	218,630	109,992	328,622	61.8
Derivative Finan. Liabilities Held for Trading	1,250	722	1,972	0.4	1,828	704	2,532	0.5
Funds Borrowed	7,482	39,689	47,171	9.1	10,530	47,553	58,083	10.9
Money Market Takings	34,284	3,357	37,641	7.3	27,256	5,534	32,790	6.2
Interbank money market takings	0	27	27	0.0	4,796	3,185	7,981	1.5
Istanbul Stock Exc. money market takings	0	0	0	0.0	15	0	15	0.0
Funds provided under repurchase agreements	34,284	3,330	37,613	7.3	22,445	2,350	24,795	4.7
Marketable Securities Issued (Net)	36	0	36	0.0	0	0	0	0.0
Bills	2	0	2	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	34	0	34	0.0	0	0	0	0.0
Funds	4,172	112	4,284	0.8	3,411	68	3,479	0.7
Borrower funds	248	112	361	0.1	149	68	218	0.0
Others	3,923	0	3,923	0.8	3,261	0	3,261	0.6
Miscellaneous Payables	8,458	920	9,378	1.8	10,424	599	11,023	2.1
Other External Resources	4,304	1,395	5,699	1.1	2,445	2,035	4,480	0.8
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	20	50	70	0.0	44	144	188	0.0
Finance leasing payables	25	54	79	0.0	55	157	212	0.0
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	10	0.0	11	12	24	0.0
Derivative Finan. Liabilities Held for Hedging	1,212	43	1,254	0.2	160	30	190	0.0
Fair value hedges	352	34	387	0.1	88	17	105	0.0
Cash flow hedges	859	8	868	0.2	72	13	85	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	7,823	510	8,333	1.6	8,120	495	8,615	1.6
General provisions	2,280	384	2,665	0.5	2,348	325	2,674	0.5
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	1,303	0	1,303	0.3	1,483	0	1,483	0.3
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	4,239	125	4,364	0.8	4,289	170	4,458	0.8
Liabilities for Tax	2,445	7	2,452	0.5	2,138	3	2,141	0.4
Current liabilities for tax	2,417	7	2,424	0.5	2,132	3	2,135	0.4
Deferred liabilities for tax	28	0	28	0.0	6	0	6	0.0
Lia. for Pro. & Equ. for Sale p. and from Term. Op. (Net)	0	2	2	0.0	2	150	152	0.0
Subordinated Loans	121	4,025	4,145	0.8	71	3,584	3,654	0.7
Shareholders' Equity	68,193	303	68,495	13.2	64,709	67	64,776	12.2
Paid-in capital	26,500	0	26,500	5.1	28,730	0	28,730	5.4
Supplementary capital	11,853	294	12,147	2.3	11,030	61	11,091	2.1
Share premium	2,131	0	2,131	0.4	2,554	0	2,554	0.5
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	3,120	324	3,443	0.7	-23	65	42	0.0
Revaluation changes of property and equip.	518	0	518	0.1	572	0	572	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.	57	0	57	0.0	66	0	66	0.0
Hedging funds (active part)	-483	-30	-512	-0.1	-2	-4	-6	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	6,510	0	6,510	1.3	7,862	0	7,862	1.5
Profit reserves	31,403	9	31,412	6.1	30,569	6	30,575	5.7
Legal reserves	4,279	3	4,282	0.8	4,421	3	4,424	0.8
Status reserves	19	0	19	0.0	18	0	18	0.0
Extraordinary reserves	26,720	0	26,720	5.2	25,699	0	25,699	4.8
Other profit reserves	385	6	390	0.1	430	3	433	0.1
Profit or loss	-1,565	0	-1,565	-0.3	-5,620	0	-5,620	-1.1
Prior years income/loss	-11,843	0	-11,843	-2.3	-14,301	0	-14,301	-2.7
Current year income/loss	10,278	0	10,278	2.0	8,681	0	8,681	1.6
Total Liabilities	350,245	167,807	518,051	100.0	355,650	176,531	532,181	100.0

The Banking System in Turkey

Off Balance Sheet Commitments

(USD Million)

	Sept. 2009			Sept. 2008		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	29,055	45,705	74,759	31,341	51,367	82,708
Letters of guarantee	27,806	27,889	55,695	30,004	26,854	56,858
Bank acceptances	1	1,917	1,918	5	2,428	2,433
Letters of credit	5	13,273	13,278	1	18,975	18,976
Prefinancing given as guarantee	0	13	13	0	13	13
Endorsements	0	499	499	0	0	0
Other guarantees and warranties	1,242	2,114	3,356	1,331	3,097	4,428
Commitments	122,609	43,841	166,450	99,205	19,594	118,799
Irrevocable commitments	116,186	40,324	156,510	79,720	16,086	95,805
Revocable commitments	6,423	3,516	9,939	19,485	3,508	22,993
Derivative Financial Instruments	61,155	111,017	172,172	65,276	100,194	165,470
Derivative finan. instruments held for hedging	10,342	4,596	14,939	1,416	2,211	3,627
Trading transactions	50,813	106,421	157,234	63,860	97,983	161,843
Custody and Pledged Securities	4,309,709	241,914	4,551,622	4,710,222	199,322	4,909,544
Items held in Custody	3,800,134	25,442	3,825,576	4,268,225	24,426	4,292,651
Pledged Items	481,311	209,473	690,784	416,948	168,109	585,057
Accepted independent guaran. and warran.	28,264	6,999	35,263	25,049	6,787	31,836
Total Off Balance Sheet Commitments	4,522,528	442,476	4,965,004	4,906,043	370,478	5,276,521

Income-Expenditure

(USD Million)

	Sept. 2009	Sept. 2008
Interest Income	43,574	48,755
Interest on loans	27,250	29,907
Interest received from reserve deposits	397	625
Interest received from banks	704	1,633
Interest received from money market transactions	397	380
Interest received from marketable securities portfolio	14,606	15,951
Other interest income	221	260
Interest Expenses	22,534	30,225
Interest on deposits	18,517	24,623
Interest on money market transactions	2,001	2,693
Interest on funds borrowed	1,798	2,551
Interest on securities issued	0	0
Other interest expenses	218	358
Net Interest Income/Expenses	21,040	18,530
Net Fees and Commissions Income/Expenses	4,667	5,088
Fees and commissions received	5,601	6,239
Fees and commissions paid	935	1,151
Dividend Income	517	590
Trading Profit/Loss (net)	1,218	26
Profit/loss on trading account securities	1,574	77
Profit/losses on derivative financial transactions	-634	0
Foreign exchange profit/loss	278	-52
Other Operating Income	1,971	2,863
Total Operating Income/Expenses	29,412	27,097
Provision for Loan Losses or other Receivables (-)	6,246	3,912
Specific provisions of banks loans and other receivables*	4,848	2,437
General provision expenses*	349	698
Other Operating Expenses (-)	10,571	12,313
Personnel Expenses*	4,898	5,543
Net Operating Profit/Loss	12,595	10,872
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	12,595	10,872
Provisions for Taxes on Income from Continuing Operations (±)	-2,440	-2,188
Net Profit/Loss from Continuing Operations	10,155	8,683
Net Profit/Loss Before Taxes from Terminated Operations	133	-2
Provisions for Taxes on Income from Terminated Operations (±)	-10	0
Net Profit/Loss from Terminated Operations	123	-3
Net Profit/Losses	10,278	8,681

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

Ratios

(%)

	Sept. 2009	Sept. 2008
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	20.3	17.7
Shareholders' Equity / Total Assets	13.2	12.2
(Shareholders' Equity - Permanent Assets) / Total Assets	9.6	8.6
Net On Balance Sheet Position / Total Shareholders' Equity	-18.8	-15.9
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.4	0.8
Balance-Sheet Ratios		
TC Assets / Total Assets	72.3	71.9
TC Liabilities / Total Liabilities	67.6	66.8
FC Assets / FC Liabilities	85.4	84.7
TC Deposits / Total Deposits	64.3	66.0
TC Loans / Total Loans and Receivables	72.3	74.0
Total Deposits / Total Assets	63.1	63.9
Funds Borrowed / Total Assets	9.1	10.9
Assets Quality		
Financial Assets (net) / Total Assets	33.8	28.7
Total Loans and Receivables / Total Assets	48.1	54.3
Total Loans and Receivables / Total Deposits	76.1	85.0
Loans Under Follow-up (gross) / Total Loans and Receivables	5.4	3.1
Loans Under Follow-up (net) / Total Loans and Receivables	1.0	0.5
Specific Provisions / Loans Under Follow-up	81.7	82.5
Permanent Assets / Total Assets	3.6	3.6
Consumer Loans / Total Loans and Receivables	33.3	32.6
Liquidity		
Liquid Assets / Total Assets	31.6	29.4
Liquid Assets / Short-term Liabilities	53.2	47.6
TC Liquid Assets / Total Assets	20.8	17.9
Profitability		
Net Profit/Losses / Total Assets	2.0	1.6
Net Profit/Losses / Total Shareholders' Equity	15.0	13.4
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.4	2.0
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	3.1	3.0
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	55.0	59.4
Non-interest Income (net) / Total Assets	1.6	1.6
Other Operating Expenses / Total Assets	2.0	2.3
Personnel Expenses / Other Operating Expenses	46.3	45.0
Non-interest Income (net) / Other Operating Expenses	79.2	69.6

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

Deposit Banks

Assets

(USD Million)

	Sept. 2009			%	Sept. 2008			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	22,601	13,799	36,401	7.3	16,100	17,884	33,983	6.6
Fin.ass.where fair value cha. is refl.to I/S (Net)	6,211	1,301	7,512	1.5	3,989	3,033	7,022	1.4
Financial assets held for trading	4,652	1,300	5,952	1.2	3,819	3,014	6,833	1.3
Public sector debt securities	3,433	598	4,031	0.8	2,751	2,549	5,300	1.0
Securities representing a share in capital	6	0	6	0.0	0	0	0	0.0
Derivative financial assets held for trading	1,198	698	1,895	0.4	1,058	455	1,513	0.3
Other marketable securities	15	4	20	0.0	10	10	20	0.0
Fin.assets clas. as fair value change is refl.to I/S	1,559	1	1,560	0.3	169	19	189	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	0.3	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	19	19	0.0
Banks	3,293	22,225	25,518	5.1	3,510	17,153	20,663	4.0
Money Market Securities	6,032	48	6,080	1.2	8,277	0	8,277	1.6
Interbank money market placements	5,950	2	5,952	1.2	7,978	0	7,978	1.5
Istanbul Stock Exc. money market placements	75	0	75	0.0	60	0	60	0.0
Receiv. from reverse repurchase agreements	7	46	53	0.0	239	0	239	0.0
Financial Assets Available for Sale (Net)	65,208	17,609	82,817	16.5	58,971	22,205	81,176	15.8
Securities representing a share in capital	83	59	142	0.0	88	48	137	0.0
Public sector debt securities	64,813	13,551	78,363	15.7	58,397	19,097	77,494	15.1
Other marketable securities	313	3,999	4,312	0.9	486	3,060	3,545	0.7
Loans	172,890	64,955	237,845	47.5	206,090	72,234	278,324	54.1
Loans	170,541	64,880	235,421	47.0	204,569	72,226	276,795	53.8
Loans granted to the Banks risk group	1,482	1,436	2,917	0.6	1,014	1,899	2,913	0.6
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	169,060	63,444	232,504	46.4	203,555	70,327	273,882	53.2
Loans under follow-up	13,175	190	13,365	2.7	8,601	72	8,674	1.7
Specific provisions (-)	10,827	115	10,942	2.2	7,080	65	7,145	1.4
Factoring Receivables	65	21	86	0.0	64	18	82	0.0
Investments held to Maturity (Net)	66,665	15,025	81,690	16.3	53,720	8,873	62,593	12.2
Public sector debt securities	66,658	14,918	81,576	16.3	53,713	8,781	62,494	12.1
Other marketable securities	7	106	113	0.0	7	92	100	0.0
Investments and Associates (Net)	731	179	909	0.2	797	238	1,035	0.2
Accounted with equity method	50	149	200	0.0	0	203	203	0.0
Non-consolidated investments and associates	680	29	710	0.1	797	35	832	0.2
Financial investments and associates	217	29	247	0.0	252	35	287	0.1
Non-financial investments and associates	463	0	463	0.1	545	0	545	0.1
Subsidiaries (Net)	4,984	1,814	6,798	1.4	5,096	1,940	7,037	1.4
Financial subsidiaries	3,619	1,814	5,433	1.1	3,653	1,940	5,594	1.1
Non-financial subsidiaries	1,365	0	1,365	0.3	1,443	0	1,443	0.3
Joint Ventures (Business Partners) (Net)	1	17	17	0.0	0	11	11	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	1	17	17	0.0	0	11	11	0.0
Financial joint ventures	0	17	17	0.0	0	11	11	0.0
Non-financial joint ventures	1	0	1	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
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
Derivative Financial Assets Held for Hedging	511	12	523	0.1	78	9	87	0.0
Fair value hedges	165	3	167	0.0	36	5	41	0.0
Cash flow hedges	346	9	355	0.1	42	4	46	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	6,415	8	6,423	1.3	7,449	6	7,455	1.4
Intangible Assets (Net)	1,231	2	1,233	0.2	1,378	0	1,378	0.3
Goodwill	720	0	720	0.1	864	0	864	0.2
Other	512	2	514	0.1	514	0	514	0.1
Real Estates for Investment Purpose (Net)	7	0	7	0.0	7	0	7	0.0
Assets for Tax	1,369	0	1,369	0.3	886	1	887	0.2
Current assets for tax	8	0	8	0.0	233	0	233	0.0
Deferred assets for tax	1,362	0	1,362	0.3	653	1	654	0.1
Prop.&Equ.for Sale p. and from Term.Op.(Net)	274	0	274	0.1	306	10	316	0.1
Other Assets	3,870	1,242	5,112	1.0	2,930	1,584	4,514	0.9
Total Assets	362,356	138,258	500,614	100.0	369,649	145,199	514,848	100.0

Deposit Banks

September 2009

Liabilities

(USD Million)

	Sept. 2009			%	Sept. 2008			%
	TC	FC	Total		TC	FC	Total	
Deposits	210,445	116,674	327,119	65.3	224,513	115,564	340,077	66.1
Deposits held by the Banks risk group	4,734	5,035	9,769	2.0	5,883	5,572	11,455	2.2
Other	205,712	111,639	317,351	63.4	218,630	109,992	328,622	63.8
Derivative Finan. Liabilities Held for Trading	1,231	716	1,947	0.4	1,777	694	2,470	0.5
Funds Borrowed	7,261	34,563	41,824	8.4	10,264	42,854	53,118	10.3
Money Market Takings	33,469	3,321	36,790	7.3	26,724	5,488	32,211	6.3
Interbank money market takings	0	27	27	0.0	4,796	3,185	7,981	1.6
Istanbul Stock Exc. money market takings	0	0	0	0.0	15	0	15	0.0
Funds provided under repurchase agreements	33,469	3,294	36,763	7.3	21,913	2,303	24,216	4.7
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
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
Funds	3,122	0	3,122	0.6	3,234	0	3,234	0.6
Borrower funds	216	0	216	0.0	82	0	82	0.0
Others	2,906	0	2,906	0.6	3,152	0	3,152	0.6
Miscellaneous Payables	7,678	866	8,544	1.7	8,184	573	8,757	1.7
Other External Resources	3,929	1,189	5,118	1.0	2,063	1,851	3,914	0.8
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	20	50	70	0.0	44	143	187	0.0
Finance leasing payables	25	54	79	0.0	55	155	211	0.0
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	10	0.0	11	12	24	0.0
Derivative Finan. Liabilities Held for Hedging	1,212	43	1,254	0.3	160	30	190	0.0
Fair value hedges	352	34	387	0.1	88	17	105	0.0
Cash flow hedges	859	8	868	0.2	72	13	85	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	7,640	510	8,150	1.6	7,969	495	8,464	1.6
General provisions	2,220	384	2,604	0.5	2,296	325	2,622	0.5
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	1,259	0	1,259	0.3	1,435	0	1,435	0.3
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	4,160	125	4,286	0.9	4,239	169	4,408	0.9
Liabilities for Tax	2,358	7	2,364	0.5	2,051	3	2,054	0.4
Current liabilities for tax	2,331	7	2,338	0.5	2,044	3	2,048	0.4
Deferred liabilities for tax	27	0	27	0.0	6	0	6	0.0
Lia. for Pro. & Equ. for Sale p. and from Term. Op. (Net)	0	2	2	0.0	2	150	152	0.0
Subordinated Loans	121	3,822	3,942	0.8	71	3,362	3,433	0.7
Shareholders' Equity	60,072	296	60,367	12.1	56,504	81	56,584	11.0
Paid-in capital	21,256	0	21,256	4.2	23,937	0	23,937	4.6
Supplementary capital	10,457	287	10,744	2.1	9,306	75	9,382	1.8
Share premium	2,117	0	2,117	0.4	2,537	0	2,537	0.5
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	3,079	317	3,396	0.7	6	78	83	0.0
Revaluation changes of property and equip.	495	0	495	0.1	547	0	547	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.	57	0	57	0.0	66	0	66	0.0
Hedging funds (active part)	-483	-30	-512	-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	5,192	0	5,192	1.0	6,153	0	6,153	1.2
Profit reserves	30,407	9	30,416	6.1	29,372	6	29,378	5.7
Legal reserves	3,890	3	3,894	0.8	4,014	3	4,017	0.8
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	26,152	0	26,152	5.2	24,951	0	24,951	4.8
Other profit reserves	365	6	371	0.1	407	3	410	0.1
Profit or loss	-2,049	0	-2,049	-0.4	-6,112	0	-6,112	-1.2
Prior years income/loss	-11,762	0	-11,762	-2.3	-14,230	0	-14,230	-2.8
Current year income/loss	9,713	0	9,713	1.9	8,119	0	8,119	1.6
Total Liabilities	338,557	162,057	500,614	100.0	343,559	171,288	514,848	100.0

Deposit Banks

Off Balance Sheet Commitments

(USD Million)

	Sept. 2009			Sept. 2008		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	26,706	43,808	70,513	29,705	49,734	79,439
Letters of guarantee	26,408	27,161	53,569	29,224	26,123	55,348
Bank acceptances	1	1,907	1,908	2	2,411	2,413
Letters of credit	5	12,942	12,947	1	18,508	18,509
Prefinancing given as guarantee	0	13	13	0	13	13
Endorsements	0	53	53	0	0	0
Other guarantees and warranties	291	1,731	2,022	477	2,680	3,157
Commitments	121,107	42,661	163,768	98,882	18,912	117,794
Irrevocable commitments	114,828	39,638	154,466	79,708	15,598	95,306
Revocable commitments	6,280	3,022	9,302	19,174	3,314	22,488
Derivative Financial Instruments	60,122	107,727	167,848	63,883	97,637	161,520
Derivative finan. instruments held for hedging	10,342	4,596	14,939	1,416	2,211	3,627
Trading transactions	49,779	103,130	152,909	62,467	95,426	157,894
Custody and Pledged Securities	808,857	228,960	1,037,816	712,741	188,800	901,541
Items held in Custody	305,414	25,187	330,601	276,817	24,202	301,018
Pledged Items	475,751	197,004	672,755	411,532	158,040	569,572
Accepted independent guaran. and warran.	27,692	6,769	34,460	24,393	6,558	30,951
Total Off Balance Sheet Commitments	1,016,791	423,155	1,439,945	905,211	355,084	1,260,294

Income-Expenditure

(USD Million)

	Sept. 2009	Sept. 2008
Interest Income	42,564	47,620
Interest on loans	26,572	29,215
Interest received from reserve deposits	395	619
Interest received from banks	644	1,535
Interest received from money market transactions	339	290
Interest received from marketable securities portfolio	14,401	15,715
Other interest income	214	247
Interest Expenses	22,308	29,969
Interest on deposits	18,517	24,623
Interest on money market transactions	1,835	2,514
Interest on funds borrowed	1,747	2,488
Interest on securities issued	0	0
Other interest expenses	209	344
Net Interest Income/Expenses	20,256	17,652
Net Fees and Commissions Income/Expenses	4,612	5,059
Fees and commissions received	5,539	6,204
Fees and commissions paid	927	1,145
Dividend Income	497	563
Trading Profit/Loss (net)	1,184	34
Profit/loss on trading account securities	1,568	140
Profit/losses on derivative financial transactions	-670	0
Foreign exchange profit/loss	287	-106
Other Operating Income	1,890	2,789
Total Operating Income/Expenses	28,440	26,097
Provision for Loan Losses or other Receivables (-)	6,174	3,840
Specific provisions of banks loans and other receivables*	4,835	2,413
General provision expenses*	339	686
Other Operating Expenses (-)	10,324	12,033
Personnel Expenses*	4,752	5,371
Net Operating Profit/Loss	11,942	10,223
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	11,942	10,223
Provisions for Taxes on Income from Continuing Operations (±)	-2,353	-2,103
Net Profit/Loss from Continuing Operations	9,588	8,121
Net Profit/Loss Before Taxes from Terminated Operations	133	-2
Provisions for Taxes on Income from Terminated Operations (±)	-9	0
Net Profit/Loss from Terminated Operations	124	-2
Net Profit/Losses	9,713	8,119

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

Ratios

(%)

	Sept. 2009	Sept. 2008
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	18.7	16.1
Shareholders' Equity / Total Assets	12.1	11.0
(Shareholders' Equity - Permanent Assets) / Total Assets	8.4	7.3
Net On Balance Sheet Position / Total Shareholders' Equity	-22.0	-18.4
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.4	-1.0
Balance-Sheet Ratios		
TC Assets / Total Assets	72.4	71.8
TC Liabilities / Total Liabilities	67.6	66.7
FC Assets / FC Liabilities	85.3	84.8
TC Deposits / Total Deposits	64.3	66.0
TC Loans / Total Loans and Receivables	72.7	74.0
Total Deposits / Total Assets	65.3	66.1
Funds Borrowed / Total Assets	8.4	10.3
Assets Quality		
Financial Assets (net) / Total Assets	34.5	29.3
Total Loans and Receivables / Total Assets	47.5	54.1
Total Loans and Receivables / Total Deposits	72.7	81.8
Loans Under Follow-up (gross) / Total Loans and Receivables	5.6	3.1
Loans Under Follow-up (net) / Total Loans and Receivables	1.0	0.5
Specific Provisions / Loans Under Follow-up	81.9	82.4
Permanent Assets / Total Assets	3.6	3.6
Consumer Loans / Total Loans and Receivables	34.7	33.8
Liquidity		
Liquid Assets / Total Assets	31.6	29.4
Liquid Assets / Short-term Liabilities	52.0	46.4
TC Liquid Assets / Total Assets	20.6	17.6
Profitability		
Net Profit/Losses / Total Assets	1.9	1.6
Net Profit/Losses / Total Shareholders' Equity	16.1	14.3
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.4	2.0
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	3.1	3.0
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	54.2	58.4
Non-interest Income (net) / Total Assets	1.6	1.6
Other Operating Expenses / Total Assets	2.1	2.3
Personnel Expenses / Other Operating Expenses	46.0	44.6
Non-interest Income (net) / Other Operating Expenses	79.3	70.2

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

State-owned Banks

Assets

(USD Million)

	Sept. 2009			%	Sept. 2008			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	7,570	2,925	10,495	6.5	5,478	3,312	8,789	5.7
Fin.ass.where fair value cha. is refl.to I/S (Net)	457	79	535	0.3	785	361	1,146	0.7
Financial assets held for trading	457	79	535	0.3	785	361	1,146	0.7
Public sector debt securities	452	48	500	0.3	773	330	1,103	0.7
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	3	31	34	0.0	11	31	42	0.0
Other marketable securities	1	0	1	0.0	1	0	1	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	203	5,378	5,581	3.4	156	2,953	3,109	2.0
Money Market Securities	2,309	0	2,309	1.4	2,479	0	2,479	1.6
Interbank money market placements	2,302	0	2,302	1.4	2,479	0	2,479	1.6
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	7	0	7	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	18,907	5,938	24,845	15.4	16,539	7,401	23,940	15.5
Securities representing a share in capital	18	12	30	0.0	31	10	41	0.0
Public sector debt securities	18,813	4,835	23,648	14.6	16,401	7,221	23,622	15.3
Other marketable securities	77	1,091	1,167	0.7	107	169	277	0.2
Loans	52,196	13,811	66,007	40.8	54,755	12,600	67,354	43.7
Loans	51,760	13,811	65,572	40.5	54,487	12,600	67,087	43.5
Loans granted to the Banks risk group	115	123	238	0.1	70	118	188	0.1
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	51,646	13,688	65,334	40.4	54,417	12,482	66,899	43.4
Loans under follow-up	2,989	6	2,994	1.9	2,384	6	2,390	1.5
Specific provisions (-)	2,554	6	2,559	1.6	2,117	6	2,123	1.4
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	41,411	5,869	47,280	29.2	39,420	3,376	42,796	27.7
Public sector debt securities	41,408	5,844	47,252	29.2	39,417	3,345	42,762	27.7
Other marketable securities	3	24	27	0.0	3	31	34	0.0
Investments and Associates (Net)	196	149	345	0.2	181	203	384	0.2
Accounted with equity method	50	149	200	0.1	0	203	203	0.1
Non-consolidated investments and associates	146	0	146	0.1	181	0	181	0.1
Financial investments and associates	137	0	137	0.1	171	0	171	0.1
Non-financial investments and associates	9	0	9	0.0	10	0	10	0.0
Subsidiaries (Net)	419	393	812	0.5	451	344	795	0.5
Financial subsidiaries	318	393	711	0.4	346	344	690	0.4
Non-financial subsidiaries	101	0	101	0.1	105	0	105	0.1
Joint Ventures (Business Partners) (Net)	0	17	17	0.0	0	11	11	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	17	17	0.0	0	11	11	0.0
Financial joint ventures	0	17	17	0.0	0	11	11	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
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
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	1,970	4	1,974	1.2	2,180	1	2,181	1.4
Intangible Assets (Net)	42	2	44	0.0	54	0	54	0.0
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	42	2	44	0.0	54	0	54	0.0
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	415	0	415	0.3	211	0	211	0.1
Current assets for tax	2	0	2	0.0	0	0	0	0.0
Deferred assets for tax	413	0	413	0.3	211	0	211	0.1
Prop.&Equ.for Sale p. and from Term.Op.(Net)	100	0	100	0.1	89	0	89	0.1
Other Assets	851	207	1,059	0.7	629	307	936	0.6
Total Assets	127,045	34,772	161,817	100.0	123,407	30,868	154,275	100.0

State-owned Banks

September 2009

Liabilities

(USD Million)

	Sept. 2009			%	Sept. 2008			%
	TC	FC	Total		TC	FC	Total	
Deposits	90,760	29,812	120,572	74.5	93,918	27,465	121,382	78.7
Deposits held by the Banks risk group	1,029	101	1,130	0.7	1,060	77	1,136	0.7
Other	89,731	29,711	119,442	73.8	92,858	27,388	120,246	77.9
Derivative Finan. Liabilities Held for Trading	6	45	51	0.0	11	66	77	0.0
Funds Borrowed	182	4,769	4,951	3.1	244	4,776	5,020	3.3
Money Market Takings	12,852	603	13,455	8.3	5,315	1,402	6,717	4.4
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	12,852	603	13,455	8.3	5,315	1,402	6,717	4.4
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
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
Funds	3,107	0	3,107	1.9	3,208	0	3,208	2.1
Borrower funds	216	0	216	0.1	82	0	82	0.1
Others	2,891	0	2,891	1.8	3,126	0	3,126	2.0
Miscellaneous Payables	1,053	152	1,205	0.7	1,045	156	1,200	0.8
Other External Resources	600	261	861	0.5	245	335	580	0.4
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	1	19	19	0.0
Finance leasing payables	0	0	0	0.0	1	19	20	0.0
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 (-)	0	0	0	0.0	0	1	1	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	2,040	27	2,067	1.3	1,994	19	2,014	1.3
General provisions	631	3	634	0.4	535	3	538	0.3
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	721	0	721	0.4	782	0	782	0.5
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	688	24	712	0.4	678	16	694	0.4
Liabilities for Tax	682	6	688	0.4	589	3	592	0.4
Current liabilities for tax	682	6	688	0.4	589	3	592	0.4
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia. for Pro. & Equ. for Sale p. and from Term. Op. (Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	14,705	155	14,860	9.2	13,396	68	13,464	8.7
Paid-in capital	4,232	0	4,232	2.6	5,075	0	5,075	3.3
Supplementary capital	2,388	155	2,543	1.6	2,190	68	2,258	1.5
Share premium	490	0	490	0.3	588	0	588	0.4
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	682	155	837	0.5	185	68	252	0.2
Revaluation changes of property and equip.	1	0	1	0.0	0	0	0	0.0
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.	54	0	54	0.0	64	0	64	0.0
Hedging funds (active part)	-33	0	-33	0.0	-6	0	-6	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	1,194	0	1,194	0.7	1,360	0	1,360	0.9
Profit reserves	4,715	0	4,715	2.9	3,455	0	3,455	2.2
Legal reserves	1,773	0	1,773	1.1	1,854	0	1,854	1.2
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	2,574	0	2,574	1.6	1,201	0	1,201	0.8
Other profit reserves	368	0	368	0.2	400	0	400	0.3
Profit or loss	3,370	0	3,370	2.1	2,677	0	2,677	1.7
Prior years income/loss	108	0	108	0.1	143	0	143	0.1
Current year income/loss	3,262	0	3,262	2.0	2,533	0	2,533	1.6
Total Liabilities	125,987	35,830	161,817	100.0	119,966	34,308	154,275	100.0

State-owned Banks

Off Balance Sheet Commitments

(USD Million)

	Sept. 2009			Sept. 2008		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	6,065	8,814	14,879	5,412	8,143	13,555
Letters of guarantee	6,036	5,069	11,106	5,393	4,271	9,665
Bank acceptances	0	494	494	0	432	432
Letters of credit	2	3,157	3,160	0	3,430	3,430
Prefinancing given as guarantee	0	6	6	0	9	9
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	26	88	114	19	1	20
Commitments	19,963	6,696	26,658	13,273	2,884	16,158
Irrevocable commitments	14,590	4,359	18,948	9,571	358	9,928
Revocable commitments	5,373	2,337	7,710	3,703	2,527	6,229
Derivative Financial Instruments	1,256	5,010	6,266	2,633	3,055	5,688
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	1,256	5,010	6,266	2,633	3,055	5,688
Custody and Pledged Securities	261,119	74,748	335,868	210,697	50,370	261,067
Items held in Custody	51,715	4,431	56,146	50,711	3,318	54,030
Pledged Items	209,404	70,300	279,704	159,986	47,045	207,031
Accepted independent guaran. and warran.	0	17	17	0	7	7
Total Off Balance Sheet Commitments	288,403	95,268	383,671	232,016	64,453	296,468

Income-Expenditure

(USD Million)

	Sept. 2009	Sept. 2008
Interest Income	14,245	15,457
Interest on loans	7,327	7,273
Interest received from reserve deposits	63	134
Interest received from banks	254	506
Interest received from money market transactions	45	137
Interest received from marketable securities portfolio	6,531	7,383
Other interest income	24	22
Interest Expenses	8,133	10,555
Interest on deposits	7,255	9,812
Interest on money market transactions	125	176
Interest on funds borrowed	686	459
Interest on securities issued	0	0
Other interest expenses	68	108
Net Interest Income/Expenses	6,112	4,902
Net Fees and Commissions Income/Expenses	683	863
Fees and commissions received	838	1,053
Fees and commissions paid	155	190
Dividend Income	41	60
Trading Profit/Loss (net)	156	-53
Profit/loss on trading account securities	142	-6
Profit/losses on derivative financial transactions	2	0
Foreign exchange profit/loss	12	-48
Other Operating Income	457	661
Total Operating Income/Expenses	7,449	6,432
Provision for Loan Losses or other Receivables (-)	1,128	862
Specific provisions of banks loans and other receivables*	764	439
General provision expenses*	122	167
Other Operating Expenses (-)	2,274	2,365
Personnel Expenses*	1,143	1,178
Net Operating Profit/Loss	4,047	3,205
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	4,047	3,205
Provisions for Taxes on Income from Continuing Operations (±)	-785	-672
Net Profit/Loss from Continuing Operations	3,262	2,533
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	3,262	2,533

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

Ratios

(%)

	Sept. 2009	Sept. 2008
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	17.8	16.0
Shareholders' Equity / Total Assets	9.2	8.7
(Shareholders' Equity - Permanent Assets) / Total Assets	6.9	6.3
Net On Balance Sheet Position / Total Shareholders' Equity	-3.8	-17.5
Net On and Off Balance Sheet Position / Total Shareholders' Equity	1.9	-0.8
Balance-Sheet Ratios		
TC Assets / Total Assets	78.5	80.0
TC Liabilities / Total Liabilities	77.9	77.8
FC Assets / FC Liabilities	97.0	90.0
TC Deposits / Total Deposits	75.3	77.4
TC Loans / Total Loans and Receivables	79.1	81.3
Total Deposits / Total Assets	74.5	78.7
Funds Borrowed / Total Assets	3.1	3.3
Assets Quality		
Financial Assets (net) / Total Assets	44.9	44.0
Total Loans and Receivables / Total Assets	40.8	43.7
Total Loans and Receivables / Total Deposits	54.7	55.5
Loans Under Follow-up (gross) / Total Loans and Receivables	4.5	3.5
Loans Under Follow-up (net) / Total Loans and Receivables	0.7	0.4
Specific Provisions / Loans Under Follow-up	85.5	88.8
Permanent Assets / Total Assets	2.3	2.5
Consumer Loans / Total Loans and Receivables	32.5	32.4
Liquidity		
Liquid Assets / Total Assets	27.0	25.6
Liquid Assets / Short-term Liabilities	42.6	39.5
TC Liquid Assets / Total Assets	18.2	16.5
Profitability		
Net Profit/Losses / Total Assets	2.0	1.6
Net Profit/Losses / Total Shareholders' Equity	22.0	18.8
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.5	2.1
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	3.3	2.9
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	71.8	69.4
Non-interest Income (net) / Total Assets	0.8	1.0
Other Operating Expenses / Total Assets	1.4	1.5
Personnel Expenses / Other Operating Expenses	50.3	49.8
Non-interest Income (net) / Other Operating Expenses	58.8	64.7

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

Privately-owned Banks

Assets

(USD Million)

	Sept. 2009			%	Sept. 2008			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	13,202	8,332	21,533	8.1	9,153	11,388	20,541	7.3
Fin.ass.where fair value cha. is refl.to I/S (Net)	2,137	570	2,707	1.0	794	2,054	2,848	1.0
Financial assets held for trading	1,872	570	2,442	0.9	794	2,054	2,848	1.0
Public sector debt securities	965	183	1,148	0.4	470	1,897	2,367	0.8
Securities representing a share in capital	6	0	6	0.0	0	0	0	0.0
Derivative financial assets held for trading	895	387	1,281	0.5	317	157	474	0.2
Other marketable securities	6	0	6	0.0	7	0	7	0.0
Fin.assets clas. as fair value change is refl.to I/S	266	0	266	0.1	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	266	0	266	0.1	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	1,821	13,887	15,708	5.9	1,613	12,339	13,952	5.0
Money Market Securities	1,277	2	1,279	0.5	4,446	0	4,446	1.6
Interbank money market placements	1,237	2	1,239	0.5	4,203	0	4,203	1.5
Istanbul Stock Exc. money market placements	39	0	39	0.0	4	0	4	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	239	0	239	0.1
Financial Assets Available for Sale (Net)	37,682	10,705	48,387	18.1	34,177	13,832	48,009	17.1
Securities representing a share in capital	52	46	98	0.0	44	37	81	0.0
Public sector debt securities	37,449	7,913	45,362	17.0	33,845	10,908	44,753	15.9
Other marketable securities	181	2,746	2,927	1.1	287	2,887	3,174	1.1
Loans	85,740	44,207	129,947	48.7	107,997	50,060	158,057	56.3
Loans	84,613	44,204	128,817	48.3	107,127	50,055	157,182	56.0
Loans granted to the Banks risk group	1,265	1,200	2,465	0.9	868	1,663	2,531	0.9
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	83,348	43,004	126,352	47.4	106,259	48,392	154,652	55.1
Loans under follow-up	7,093	74	7,167	2.7	4,495	50	4,545	1.6
Specific provisions (-)	5,966	71	6,037	2.3	3,626	45	3,671	1.3
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	24,050	8,906	32,956	12.4	13,378	5,261	18,640	6.6
Public sector debt securities	24,046	8,898	32,944	12.4	13,374	5,252	18,626	6.6
Other marketable securities	4	9	13	0.0	4	10	14	0.0
Investments and Associates (Net)	530	29	559	0.2	612	35	648	0.2
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	530	29	559	0.2	612	35	648	0.2
Financial investments and associates	80	29	109	0.0	81	35	116	0.0
Non-financial investments and associates	450	0	450	0.2	532	0	532	0.2
Subsidiaries (Net)	4,034	1,258	5,293	2.0	4,055	1,249	5,303	1.9
Financial subsidiaries	2,780	1,258	4,039	1.5	2,724	1,249	3,973	1.4
Non-financial subsidiaries	1,254	0	1,254	0.5	1,330	0	1,330	0.5
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
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
Derivative Financial Assets Held for Hedging	97	1	99	0.0	35	3	38	0.0
Fair value hedges	97	1	99	0.0	35	1	36	0.0
Cash flow hedges	0	0	0	0.0	0	2	2	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	3,594	4	3,599	1.3	4,181	5	4,186	1.5
Intangible Assets (Net)	881	0	881	0.3	1,048	0	1,048	0.4
Goodwill	663	0	663	0.2	795	0	795	0.3
Other	218	0	218	0.1	253	0	253	0.1
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	753	0	753	0.3	516	1	517	0.2
Current assets for tax	2	0	2	0.0	223	0	223	0.1
Deferred assets for tax	751	0	751	0.3	293	1	294	0.1
Prop.&Equ.for Sale p. and from Term.Op.(Net)	153	0	153	0.1	200	0	200	0.1
Other Assets	2,063	679	2,742	1.0	1,622	697	2,319	0.8
Total Assets	178,014	88,581	266,595	100.0	183,827	96,925	280,752	100.0

Privately-owned Banks

September 2009

Liabilities

(USD Million)

	Sept. 2009			%	Sept. 2008			%
	TC	FC	Total		TC	FC	Total	
Deposits	94,889	69,659	164,548	61.7	103,455	68,585	172,040	61.3
Deposits held by the Banks risk group	3,058	4,348	7,406	2.8	3,668	3,935	7,603	2.7
Other	91,831	65,311	157,142	58.9	99,787	64,650	164,437	58.6
Derivative Finan. Liabilities Held for Trading	740	427	1,167	0.4	464	264	728	0.3
Funds Borrowed	4,678	21,093	25,771	9.7	6,382	28,386	34,768	12.4
Money Market Takings	19,314	2,716	22,031	8.3	19,171	4,010	23,180	8.3
Interbank money market takings	0	25	25	0.0	4,754	3,185	7,939	2.8
Istanbul Stock Exc. money market takings	0	0	0	0.0	7	0	7	0.0
Funds provided under repurchase agreements	19,314	2,691	22,006	8.3	14,410	825	15,235	5.4
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
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
Funds	15	0	15	0.0	25	0	25	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	15	0	15	0.0	25	0	25	0.0
Miscellaneous Payables	5,553	356	5,909	2.2	5,888	218	6,107	2.2
Other External Resources	2,338	824	3,162	1.2	1,384	1,310	2,694	1.0
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	8	30	38	0.0	24	84	109	0.0
Finance leasing payables	11	33	44	0.0	29	92	121	0.0
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 (-)	3	2	5	0.0	5	8	13	0.0
Derivative Finan. Liabilities Held for Hedging	533	3	535	0.2	76	4	80	0.0
Fair value hedges	260	0	260	0.1	76	1	76	0.0
Cash flow hedges	273	3	275	0.1	0	3	3	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	4,664	388	5,052	1.9	4,984	411	5,396	1.9
General provisions	1,210	344	1,554	0.6	1,296	318	1,614	0.6
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	425	0	425	0.2	506	0	506	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	3,029	45	3,074	1.2	3,182	93	3,276	1.2
Liabilities for Tax	1,403	0	1,403	0.5	1,203	0	1,204	0.4
Current liabilities for tax	1,403	0	1,403	0.5	1,202	0	1,203	0.4
Deferred liabilities for tax	0	0	0	0.0	1	0	1	0.0
Lia. for Pro. & Equ. for Sale p. and from Term. Op. (Net)	0	2	2	0.0	0	2	2	0.0
Subordinated Loans	0	2,436	2,436	0.9	0	2,378	2,378	0.8
Shareholders' Equity	34,405	122	34,527	13.0	32,001	42	32,042	11.4
Paid-in capital	11,859	0	11,859	4.4	13,132	0	13,132	4.7
Supplementary capital	7,130	113	7,243	2.7	6,203	36	6,240	2.2
Share premium	1,560	0	1,560	0.6	1,869	0	1,869	0.7
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	2,119	138	2,257	0.8	-86	38	-48	0.0
Revaluation changes of property and equip.	476	0	476	0.2	536	0	536	0.2
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.	3	0	3	0.0	2	0	2	0.0
Hedging funds (active part)	-276	-25	-302	-0.1	-12	-2	-13	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	3,249	0	3,249	1.2	3,894	0	3,894	1.4
Profit reserves	10,281	9	10,289	3.9	8,145	6	8,150	2.9
Legal reserves	1,770	3	1,773	0.7	1,802	3	1,804	0.6
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	8,517	0	8,517	3.2	6,336	0	6,336	2.3
Other profit reserves	-7	6	-1	0.0	7	3	10	0.0
Profit or loss	5,135	0	5,135	1.9	4,521	0	4,521	1.6
Prior years income/loss	-17	0	-17	0.0	-54	0	-54	0.0
Current year income/loss	5,152	0	5,152	1.9	4,575	0	4,575	1.6
Total Liabilities	168,539	98,056	266,595	100.0	175,057	105,695	280,752	100.0

Privately-owned Banks

Off Balance Sheet Commitments

(USD Million)

	Sept. 2009			Sept. 2008		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	15,689	24,788	40,476	18,155	27,418	45,573
Letters of guarantee	15,435	16,481	31,917	17,742	15,427	33,169
Bank acceptances	1	449	450	1	509	510
Letters of credit	1	7,123	7,123	1	10,678	10,678
Prefinancing given as guarantee	0	7	7	0	4	4
Endorsements	0	53	53	0	0	0
Other guarantees and warranties	252	674	926	411	800	1,211
Commitments	77,122	25,999	103,121	49,648	10,104	59,752
Irrevocable commitments	77,117	25,998	103,115	49,644	10,104	59,748
Revocable commitments	5	0	6	4	0	4
Derivative Financial Instruments	32,115	57,562	89,677	28,527	49,466	77,992
Derivative finan. instruments held for hedging	4,930	1,388	6,318	527	405	932
Trading transactions	27,185	56,174	83,359	28,000	49,060	77,060
Custody and Pledged Securities	421,860	125,529	547,389	380,232	111,830	492,061
Items held in Custody	209,781	17,260	227,041	174,681	17,657	192,337
Pledged Items	210,004	107,792	317,796	202,977	93,593	296,570
Accepted independent guaran. and warrant.	2,075	477	2,553	2,574	580	3,155
Total Off Balance Sheet Commitments	546,786	233,877	780,663	476,562	198,817	675,379

Income-Expenditure

(USD Million)

	Sept. 2009	Sept. 2008
Interest Income	21,176	23,925
Interest on loans	13,665	15,789
Interest received from reserve deposits	281	384
Interest received from banks	260	704
Interest received from money market transactions	134	66
Interest received from marketable securities portfolio	6,710	6,819
Other interest income	127	163
Interest Expenses	11,042	14,978
Interest on deposits	8,899	11,565
Interest on money market transactions	1,146	1,646
Interest on funds borrowed	962	1,706
Interest on securities issued	0	0
Other interest expenses	35	60
Net Interest Income/Expenses	10,134	8,948
Net Fees and Commissions Income/Expenses	3,033	3,260
Fees and commissions received	3,635	4,003
Fees and commissions paid	602	742
Dividend Income	409	467
Trading Profit/Loss (net)	1,080	321
Profit/loss on trading account securities	780	287
Profit/losses on derivative financial transactions	437	0
Foreign exchange profit/loss	-137	34
Other Operating Income	1,077	1,737
Total Operating Income/Expenses	15,733	14,733
Provision for Loan Losses or other Receivables (-)	3,733	2,208
Specific provisions of banks loans and other receivables*	2,991	1,492
General provision expenses*	169	400
Other Operating Expenses (-)	5,574	6,845
Personnel Expenses*	2,442	2,816
Net Operating Profit/Loss	6,426	5,680
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	6,426	5,680
Provisions for Taxes on Income from Continuing Operations (±)	-1,273	-1,105
Net Profit/Loss from Continuing Operations	5,152	4,575
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	5,152	4,575

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

Ratios

(%)

	Sept. 2009	Sept. 2008
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	19.0	16.4
Shareholders' Equity / Total Assets	13.0	11.4
(Shareholders' Equity - Permanent Assets) / Total Assets	8.6	7.0
Net On Balance Sheet Position / Total Shareholders' Equity	-10.1	-1.2
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.4	-1.0
Balance-Sheet Ratios		
TC Assets / Total Assets	66.8	65.5
TC Liabilities / Total Liabilities	63.2	62.4
FC Assets / FC Liabilities	90.3	91.7
TC Deposits / Total Deposits	57.7	60.1
TC Loans / Total Loans and Receivables	66.0	68.3
Total Deposits / Total Assets	61.7	61.3
Funds Borrowed / Total Assets	9.7	12.4
Assets Quality		
Financial Assets (net) / Total Assets	31.6	24.8
Total Loans and Receivables / Total Assets	48.7	56.3
Total Loans and Receivables / Total Deposits	79.0	91.9
Loans Under Follow-up (gross) / Total Loans and Receivables	5.5	2.9
Loans Under Follow-up (net) / Total Loans and Receivables	0.9	0.6
Specific Provisions / Loans Under Follow-up	84.2	80.8
Permanent Assets / Total Assets	4.4	4.4
Consumer Loans / Total Loans and Receivables	32.3	31.9
Liquidity		
Liquid Assets / Total Assets	33.6	32.0
Liquid Assets / Short-term Liabilities	55.3	50.1
TC Liquid Assets / Total Assets	21.1	17.9
Profitability		
Net Profit/Losses / Total Assets	1.9	1.6
Net Profit/Losses / Total Shareholders' Equity	14.9	14.3
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.4	2.0
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	2.7	2.7
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	45.4	50.6
Non-interest Income (net) / Total Assets	2.1	2.1
Other Operating Expenses / Total Assets	2.1	2.4
Personnel Expenses / Other Operating Expenses	43.8	41.1
Non-interest Income (net) / Other Operating Expenses	100.4	84.5

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

Banks Under the Deposit Insurance Fund

Assets

(USD Million)

	Sept. 2009			%	Sept. 2008			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	0	0	0	0.0	0	0	0	0.0
Fin.ass.where fair value cha. is refl.to I/S (Net)	245	0	245	45.2	7	0	7	1.2
Financial assets held for trading	245	0	245	45.2	7	0	7	1.2
Public sector debt securities	245	0	245	45.2	7	0	7	1.2
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	149	67	216	39.9	396	67	463	72.5
Money Market Securities	1	0	1	0.2	1	0	1	0.1
Interbank money market placements	1	0	1	0.2	1	0	1	0.1
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans	8	0	8	1.5	12	1	13	2.0
Loans	1	0	1	0.1	2	1	3	0.5
Loans granted to the Banks risk group	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	1	0	1	0.1	2	1	3	0.5
Loans under follow-up	42	6	48	9.0	57	4	61	9.5
Specific provisions (-)	35	6	41	7.6	47	4	51	8.1
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	0	0	0	0.0	0	0	0	0.0
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
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
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	37	0	37	6.9	49	0	49	7.6
Intangible Assets (Net)	0	0	0	0.0	0	0	0	0.0
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	0	0	0	0.1	0	0	0	0.1
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	0	0	0	0.1	0	0	0	0.1
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	29	4	33	6.1	99	7	105	16.5
Total Assets	470	71	541	100.0	564	75	639	100.0

Banks Under the Deposit Insurance Fund

September 2009

Liabilities

(USD Million)

	Sept. 2009			%	Sept. 2008			%
	TC	FC	Total		TC	FC	Total	
Deposits	9	13	21	4.0	12	16	28	4.3
Deposits held by the Banks risk group	0	0	0	0.0	0	0	0	0.0
Other	9	13	21	4.0	12	16	28	4.3
Derivative Finan. Liabilities Held for Trading	0	0	0	0.0	0	0	0	0.0
Funds Borrowed	0	0	0	0.0	0	0	0	0.0
Money Market Takings	2	0	2	0.4	2	0	2	0.4
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	2	0	2	0.4	2	0	2	0.4
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
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
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	7	27	34	6.2	7	27	34	5.3
Other External Resources	2	0	3	0.5	3	0	3	0.4
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
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 (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	17	32	49	9.1	20	32	52	8.2
General provisions	2	0	2	0.3	3	0	4	0.6
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	2	0	2	0.4	2	0	2	0.3
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	13	32	45	8.4	14	32	46	7.2
Liabilities for Tax	3	0	3	0.6	4	0	4	0.6
Current liabilities for tax	3	0	3	0.6	4	0	4	0.6
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia. for Pro. & Equ. for Sale p. and from Term. Op. (Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	429	0	429	79.3	516	0	516	80.8
Paid-in capital	312	0	312	57.7	374	0	374	58.5
Supplementary capital	0	0	0	0.0	0	0	0	0.0
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	0	0	0	0.0	0	0	0	0.0
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
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.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	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	0	0	0	0.0	0	0	0	0.0
Profit reserves	12,009	0	12,009	2,220.5	14,467	0	14,467	2,264.3
Legal reserves	18	0	18	3.3	22	0	22	3.4
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	11,991	0	11,991	2,217.2	14,446	0	14,446	2,260.9
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	-11,892	0	-11,892	-2,198.9	-14,325	0	-14,325	-2,242.0
Prior years income/loss	-11,929	0	-11,929	-2,205.7	-14,371	0	-14,371	-2,249.3
Current year income/loss	37	0	37	6.9	47	0	47	7.3
Total Liabilities	469	72	541	100.0	564	75	639	100.0

Banks Under the Deposit Insurance Fund

Off Balance Sheet Commitments

(USD Million)

	Sept. 2009			Sept. 2008		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	52	72	124	69	76	144
Letters of guarantee	52	72	124	69	76	144
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	0	0	0	0	0
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	0	0	0	0	0
Commitments	269	0	269	0	0	0
Irrevocable commitments	269	0	269	0	0	0
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	0	0	0	0	0	0
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	0	0	0	0	0	0
Custody and Pledged Securities	608	94	702	789	102	891
Items held in Custody	9	2	11	9	2	11
Pledged Items	599	92	691	781	100	881
Accepted independent guaran. and warrant.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	929	165	1,094	858	178	1,036

Income-Expenditure

(USD Million)

	Sept. 2009	Sept. 2008
Interest Income	21	73
Interest on loans	1	11
Interest received from reserve deposits	0	0
Interest received from banks	20	61
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	0	0
Other interest income	0	1
Interest Expenses	0	0
Interest on deposits	0	0
Interest on money market transactions	0	0
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	21	73
Net Fees and Commissions Income/Expenses	1	2
Fees and commissions received	1	2
Fees and commissions paid	0	0
Dividend Income	0	0
Trading Profit/Loss (net)	40	2
Profit/loss on trading account securities	40	1
Profit/losses on derivative financial transactions	0	0
Foreign exchange profit/loss	0	1
Other Operating Income	7	7
Total Operating Income/Expenses	70	84
Provision for Loan Losses or other Receivables (-)	6	4
Specific provisions of banks loans and other receivables*	3	2
General provision expenses*	0	0
Other Operating Expenses (-)	17	21
Personnel Expenses*	8	11
Net Operating Profit/Loss	47	58
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	47	58
Provisions for Taxes on Income from Continuing Operations (±)	-10	-12
Net Profit/Loss from Continuing Operations	37	47
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	37	47

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

Ratios

(%)

	Sept. 2009	Sept. 2008
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	51.1	60.7
Shareholders' Equity / Total Assets	79.3	80.8
(Shareholders' Equity - Permanent Assets) / Total Assets	71.0	71.7
Net On Balance Sheet Position / Total Shareholders' Equity	-0.3	0.3
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-0.3	0.3
Balance-Sheet Ratios		
TC Assets / Total Assets	86.9	88.3
TC Liabilities / Total Liabilities	86.7	88.3
FC Assets / FC Liabilities	98.0	99.6
TC Deposits / Total Deposits	40.2	42.2
TC Loans / Total Loans and Receivables	100.0	93.1
Total Deposits / Total Assets	4.0	4.3
Funds Borrowed / Total Assets	0.0	0.0
Assets Quality		
Financial Assets (net) / Total Assets	45.2	1.2
Total Loans and Receivables / Total Assets	1.5	2.0
Total Loans and Receivables / Total Deposits	37.7	46.4
Loans Under Follow-up (gross) / Total Loans and Receivables	598.1	477.6
Loans Under Follow-up (net) / Total Loans and Receivables	92.6	74.7
Specific Provisions / Loans Under Follow-up	84.5	84.4
Permanent Assets / Total Assets	8.3	9.1
Consumer Loans / Total Loans and Receivables	7.1	3.1
Liquidity		
Liquid Assets / Total Assets	85.4	73.8
Liquid Assets / Short-term Liabilities	801.3	702.8
TC Liquid Assets / Total Assets	73.1	63.3
Profitability		
Net Profit/Losses / Total Assets	6.9	7.3
Net Profit/Losses / Total Shareholders' Equity	8.7	9.0
Profit/Losses Before Taxes after Continuing Operations / Total Assets	8.6	9.2
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	3.3	11.0
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	25.6	84.0
Non-interest Income (net) / Total Assets	9.0	1.7
Other Operating Expenses / Total Assets	3.2	3.3
Personnel Expenses / Other Operating Expenses	47.0	53.8
Non-interest Income (net) / Other Operating Expenses	283.4	51.7

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

Foreign Banks

Assets

(USD Million)

	Sept. 2009			%	Sept. 2008			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	1,830	2,542	4,372	6.1	1,468	3,184	4,653	5.9
Fin.ass.where fair value cha. is refl.to I/S (Net)	3,372	653	4,025	5.6	2,403	618	3,021	3.8
Financial assets held for trading	2,079	651	2,730	3.8	2,234	598	2,832	3.6
Public sector debt securities	1,771	368	2,138	3.0	1,501	322	1,823	2.3
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	300	280	580	0.8	730	266	997	1.3
Other marketable securities	8	4	12	0.0	2	10	12	0.0
Fin.assets clas. as fair value change is refl.to I/S	1,293	1	1,295	1.8	169	19	189	0.2
Public sector debt securities	52	0	52	0.1	169	0	169	0.2
Securities representing a share in capital	0	1	1	0.0	0	0	0	0.0
Loans	1,241	0	1,241	1.7	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	19	19	0.0
Banks	1,119	2,894	4,013	5.6	1,345	1,794	3,139	4.0
Money Market Securities	2,445	46	2,491	3.5	1,351	0	1,351	1.7
Interbank money market placements	2,409	0	2,409	3.4	1,295	0	1,295	1.6
Istanbul Stock Exc. money market placements	35	0	35	0.0	56	0	56	0.1
Receiv. from reverse repurchase agreements	0	46	46	0.1	0	0	0	0.0
Financial Assets Available for Sale (Net)	8,619	966	9,585	13.4	8,255	972	9,227	11.7
Securities representing a share in capital	13	1	14	0.0	13	1	15	0.0
Public sector debt securities	8,551	802	9,353	13.1	8,151	967	9,118	11.5
Other marketable securities	55	163	218	0.3	91	3	95	0.1
Loans	34,947	6,937	41,883	58.4	43,327	9,573	52,900	66.8
Loans	34,168	6,864	41,032	57.3	42,952	9,571	52,523	66.3
Loans granted to the Banks risk group	102	113	215	0.3	76	119	194	0.2
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	34,065	6,751	40,817	57.0	42,876	9,452	52,328	66.1
Loans under follow-up	3,051	105	3,156	4.4	1,666	12	1,677	2.1
Specific provisions (-)	2,272	32	2,304	3.2	1,290	9	1,300	1.6
Factoring Receivables	65	21	86	0.1	64	18	82	0.1
Investments held to Maturity (Net)	1,204	250	1,454	2.0	922	236	1,158	1.5
Public sector debt securities	1,204	176	1,380	1.9	922	184	1,105	1.4
Other marketable securities	0	73	73	0.1	0	52	52	0.1
Investments and Associates (Net)	5	0	5	0.0	3	0	3	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	5	0	5	0.0	3	0	3	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	5	0	5	0.0	3	0	3	0.0
Subsidiaries (Net)	531	163	694	1.0	590	348	938	1.2
Financial subsidiaries	521	163	684	1.0	583	348	930	1.2
Non-financial subsidiaries	10	0	10	0.0	7	0	7	0.0
Joint Ventures (Business Partners) (Net)	1	0	1	0.0	0	0	0	0.0
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
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
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
Derivative Financial Assets Held for Hedging	413	11	424	0.6	43	6	50	0.1
Fair value hedges	67	1	69	0.1	1	4	5	0.0
Cash flow hedges	346	9	355	0.5	42	2	45	0.1
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	813	0	813	1.1	1,039	0	1,039	1.3
Intangible Assets (Net)	308	0	308	0.4	276	0	276	0.3
Goodwill	57	0	57	0.1	68	0	68	0.1
Other	252	0	252	0.4	207	0	207	0.3
Real Estates for Investment Purpose (Net)	7	0	7	0.0	7	0	7	0.0
Assets for Tax	200	0	200	0.3	158	0	158	0.2
Current assets for tax	4	0	4	0.0	10	0	10	0.0
Deferred assets for tax	197	0	197	0.3	149	0	149	0.2
Prop.&Equ.for Sale p. and from Term.Op.(Net)	22	0	22	0.0	17	10	27	0.0
Other Assets	926	352	1,278	1.8	580	574	1,154	1.5
Total Assets	56,827	14,835	71,662	100.0	61,851	17,331	79,182	100.0

Foreign Banks

September 2009

Liabilities

(USD Million)

	Sept. 2009			%	Sept. 2008			%
	TC	FC	Total		TC	FC	Total	
Deposits	24,788	17,190	41,978	58.6	27,129	19,499	46,627	58.9
Deposits held by the Banks risk group	647	586	1,233	1.7	1,155	1,560	2,715	3.4
Other	24,141	16,604	40,745	56.9	25,974	17,938	43,912	55.5
Derivative Finan. Liabilities Held for Trading	485	244	730	1.0	1,302	364	1,665	2.1
Funds Borrowed	2,401	8,701	11,102	15.5	3,639	9,691	13,330	16.8
Money Market Takings	1,301	2	1,303	1.8	2,235	76	2,311	2.9
Interbank money market takings	0	2	2	0.0	42	0	42	0.1
Istanbul Stock Exc. money market takings	0	0	0	0.0	8	0	8	0.0
Funds provided under repurchase agreements	1,301	0	1,301	1.8	2,185	76	2,261	2.9
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
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
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	1,066	332	1,397	1.9	1,244	173	1,416	1.8
Other External Resources	988	104	1,092	1.5	432	206	638	0.8
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	11	20	31	0.0	19	40	59	0.1
Finance leasing payables	14	21	35	0.0	25	44	69	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 (-)	3	1	4	0.0	7	4	10	0.0
Derivative Finan. Liabilities Held for Hedging	679	40	719	1.0	84	26	111	0.1
Fair value hedges	92	34	126	0.2	12	17	29	0.0
Cash flow hedges	587	6	593	0.8	72	10	82	0.1
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	919	62	981	1.4	971	32	1,003	1.3
General provisions	377	38	415	0.6	462	4	466	0.6
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	111	0	111	0.2	145	0	145	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	431	24	455	0.6	364	28	392	0.5
Liabilities for Tax	271	0	271	0.4	254	0	254	0.3
Current liabilities for tax	244	0	244	0.3	249	0	249	0.3
Deferred liabilities for tax	27	0	27	0.0	5	0	5	0.0
Lia. for Pro. & Equ. for Sale p. and from Term. Op. (Net)	0	0	0	0.0	2	148	150	0.2
Subordinated Loans	121	1,386	1,507	2.1	71	984	1,055	1.3
Shareholders' Equity	10,533	18	10,552	14.7	10,591	-29	10,562	13.3
Paid-in capital	4,854	0	4,854	6.8	5,356	0	5,356	6.8
Supplementary capital	940	18	958	1.3	913	-29	884	1.1
Share premium	67	0	67	0.1	80	0	80	0.1
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	279	23	301	0.4	-93	-28	-121	-0.2
Revaluation changes of property and equip.	18	0	18	0.0	11	0	11	0.0
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.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	-174	-4	-178	-0.2	16	-1	16	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	749	0	749	1.0	899	0	899	1.1
Profit reserves	3,403	0	3,403	4.7	3,306	0	3,306	4.2
Legal reserves	329	0	329	0.5	337	0	337	0.4
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	3,070	0	3,070	4.3	2,968	0	2,968	3.7
Other profit reserves	3	0	3	0.0	0	0	0	0.0
Profit or loss	1,338	0	1,338	1.9	1,016	0	1,016	1.3
Prior years income/loss	76	0	76	0.1	52	0	52	0.1
Current year income/loss	1,261	0	1,261	1.8	964	0	964	1.2
Total Liabilities	43,562	28,099	71,662	100.0	47,972	31,211	79,182	100.0

Foreign Banks

Off Balance Sheet Commitments

(USD Million)

	Sept. 2009			Sept. 2008		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	4,900	10,134	15,034	6,069	14,097	20,166
Letters of guarantee	4,884	5,539	10,423	6,020	6,349	12,369
Bank acceptances	0	964	964	1	1,469	1,471
Letters of credit	2	2,662	2,664	0	4,400	4,400
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	13	969	982	47	1,879	1,926
Commitments	23,754	9,966	33,720	35,960	5,924	41,884
Irrevocable commitments	22,852	9,281	32,134	20,493	5,137	25,630
Revocable commitments	902	685	1,586	15,467	787	16,254
Derivative Financial Instruments	26,751	45,155	71,906	32,723	45,117	77,840
Derivative finan. instruments held for hedging	5,412	3,208	8,621	889	1,806	2,695
Trading transactions	21,338	41,947	63,285	31,835	43,311	75,146
Custody and Pledged Securities	125,269	28,589	153,858	121,023	26,498	147,521
Items held in Custody	43,909	3,495	47,403	51,416	3,224	54,641
Pledged Items	55,744	18,820	74,564	47,789	17,302	65,091
Accepted independent guaran. and warran.	25,616	6,274	31,890	21,818	5,971	27,789
Total Off Balance Sheet Commitments	180,673	93,844	274,518	195,776	91,636	287,412

Income-Expenditure

(USD Million)

	Sept. 2009	Sept. 2008
Interest Income	7,122	8,166
Interest on loans	5,579	6,142
Interest received from reserve deposits	51	101
Interest received from banks	110	263
Interest received from money market transactions	159	86
Interest received from marketable securities portfolio	1,160	1,513
Other interest income	62	61
Interest Expenses	3,133	4,436
Interest on deposits	2,363	3,245
Interest on money market transactions	564	692
Interest on funds borrowed	99	323
Interest on securities issued	0	0
Other interest expenses	106	176
Net Interest Income/Expenses	3,989	3,729
Net Fees and Commissions Income/Expenses	896	934
Fees and commissions received	1,066	1,147
Fees and commissions paid	170	213
Dividend Income	47	37
Trading Profit/Loss (net)	-92	-236
Profit/loss on trading account securities	606	-143
Profit/losses on derivative financial transactions	-1,110	0
Foreign exchange profit/loss	411	-93
Other Operating Income	349	384
Total Operating Income/Expenses	5,188	4,848
Provision for Loan Losses or other Receivables (-)	1,307	766
Specific provisions of banks loans and other receivables*	1,077	479
General provision expenses*	48	119
Other Operating Expenses (-)	2,458	2,802
Personnel Expenses*	1,159	1,365
Net Operating Profit/Loss	1,423	1,280
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	1,423	1,280
Provisions for Taxes on Income from Continuing Operations (±)	-286	-314
Net Profit/Loss from Continuing Operations	1,137	966
Net Profit/Loss Before Taxes from Terminated Operations	133	-2
Provisions for Taxes on Income from Terminated Operations (±)	-9	0
Net Profit/Loss from Terminated Operations	124	-2
Net Profit/Losses	1,261	964

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

Ratios

(%)

	Sept. 2009	Sept. 2008
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	18.6	15.1
Shareholders' Equity / Total Assets	14.7	13.3
(Shareholders' Equity - Permanent Assets) / Total Assets	11.0	10.0
Net On Balance Sheet Position / Total Shareholders' Equity	-87.3	-72.8
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-1.8	-1.2
Balance-Sheet Ratios		
TC Assets / Total Assets	79.3	78.1
TC Liabilities / Total Liabilities	60.8	60.6
FC Assets / FC Liabilities	52.8	55.5
TC Deposits / Total Deposits	59.0	58.2
TC Loans / Total Loans and Receivables	83.4	81.9
Total Deposits / Total Assets	58.6	58.9
Funds Borrowed / Total Assets	15.5	16.8
Assets Quality		
Financial Assets (net) / Total Assets	21.6	17.0
Total Loans and Receivables / Total Assets	58.4	66.8
Total Loans and Receivables / Total Deposits	99.8	113.5
Loans Under Follow-up (gross) / Total Loans and Receivables	7.5	3.2
Loans Under Follow-up (net) / Total Loans and Receivables	2.0	0.7
Specific Provisions / Loans Under Follow-up	73.0	77.5
Permanent Assets / Total Assets	3.8	3.4
Consumer Loans / Total Loans and Receivables	46.0	41.2
Liquidity		
Liquid Assets / Total Assets	34.2	27.0
Liquid Assets / Short-term Liabilities	61.6	46.3
TC Liquid Assets / Total Assets	24.3	18.7
Profitability		
Net Profit/Losses / Total Assets	1.8	1.2
Net Profit/Losses / Total Shareholders' Equity	12.0	9.1
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.0	1.6
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	4.1	4.1
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	56.1	67.0
Non-interest Income (net) / Total Assets	1.7	1.4
Other Operating Expenses / Total Assets	3.4	3.5
Personnel Expenses / Other Operating Expenses	47.2	48.7
Non-interest Income (net) / Other Operating Expenses	48.8	39.9

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

Development and Investment Banks

Assets

(USD Million)

	Sept. 2009			%	Sept. 2008			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	162	73	235	1.3	47	103	150	0.9
Fin.ass.where fair value cha. is refl.to I/S (Net)	227	12	239	1.4	308	17	325	1.9
Financial assets held for trading	227	12	239	1.4	216	17	233	1.3
Public sector debt securities	200	2	202	1.2	186	6	193	1.1
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	26	10	37	0.2	30	10	40	0.2
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	92	0	92	0.5
Public sector debt securities	0	0	0	0.0	92	0	92	0.5
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	1,486	201	1,687	9.7	1,484	422	1,906	11.0
Money Market Securities	1,332	0	1,332	7.6	1,688	0	1,688	9.7
Interbank money market placements	1,323	0	1,323	7.6	1,681	0	1,681	9.7
Istanbul Stock Exc. money market placements	4	0	4	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	5	0	5	0.0	7	0	7	0.0
Financial Assets Available for Sale (Net)	1,354	344	1,697	9.7	1,049	300	1,350	7.8
Securities representing a share in capital	30	9	39	0.2	24	2	26	0.2
Public sector debt securities	1,304	230	1,534	8.8	1,003	259	1,262	7.3
Other marketable securities	20	105	124	0.7	23	38	61	0.4
Loans	7,030	4,103	11,132	63.8	7,725	3,085	10,809	62.4
Loans	6,978	4,103	11,080	63.5	7,706	3,085	10,791	62.3
Loans granted to the Banks risk group	229	84	312	1.8	127	76	203	1.2
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	6,749	4,019	10,768	61.8	7,579	3,009	10,588	61.1
Loans under follow-up	179	4	183	1.1	147	6	153	0.9
Specific provisions (-)	127	4	131	0.8	129	6	135	0.8
Factoring Receivables	1	0	1	0.0	3	0	3	0.0
Investments held to Maturity (Net)	328	42	370	2.1	211	44	254	1.5
Public sector debt securities	328	33	361	2.1	211	37	248	1.4
Other marketable securities	0	9	9	0.0	0	6	6	0.0
Investments and Associates (Net)	77	1	77	0.4	60	7	67	0.4
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	77	1	77	0.4	60	7	67	0.4
Financial investments and associates	68	1	68	0.4	49	0	49	0.3
Non-financial investments and associates	9	0	9	0.1	11	7	18	0.1
Subsidiaries (Net)	132	82	214	1.2	135	76	211	1.2
Financial subsidiaries	121	77	197	1.1	130	71	200	1.2
Non-financial subsidiaries	11	5	16	0.1	5	5	11	0.1
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	121	121	0.7	2	181	183	1.1
Finance lease receivables	0	128	128	0.7	2	204	206	1.2
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	7	7	0.0	0	23	23	0.1
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	149	0	149	0.9	167	0	167	1.0
Intangible Assets (Net)	9	0	9	0.0	6	0	6	0.0
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	9	0	9	0.0	6	0	6	0.0
Real Estates for Investment Purpose (Net)	7	0	7	0.0	0	0	0	0.0
Assets for Tax	63	0	63	0.4	68	0	68	0.4
Current assets for tax	37	0	37	0.2	43	0	43	0.2
Deferred assets for tax	26	0	26	0.2	25	0	25	0.1
Prop.&Equ.for Sale p. and from Term.Op.(Net)	2	0	2	0.0	4	0	4	0.0
Other Assets	33	68	101	0.6	71	71	142	0.8
Total Assets	12,391	5,046	17,437	100.0	13,029	4,304	17,333	100.0

Development and Investment Banks

September 2009

Liabilities

(USD Million)

	Sept. 2009			%	Sept. 2008			%
	TC	FC	Total		TC	FC	Total	
Deposits	0	0	0	0.0	0	0	0	0.0
Deposits held by the Banks risk group	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Trading	19	5	25	0.1	51	10	62	0.4
Funds Borrowed	221	5,126	5,347	30.7	266	4,699	4,965	28.6
Money Market Takings	815	36	850	4.9	532	47	579	3.3
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	815	36	850	4.9	532	47	579	3.3
Marketable Securities Issued (Net)	36	0	36	0.2	0	0	0	0.0
Bills	2	0	2	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	34	0	34	0.2	0	0	0	0.0
Funds	1,050	112	1,162	6.7	177	68	245	1.4
Borrower funds	32	112	144	0.8	67	68	136	0.8
Others	1,018	0	1,018	5.8	109	0	109	0.6
Miscellaneous Payables	780	54	834	4.8	2,240	26	2,266	13.1
Other External Resources	375	206	581	3.3	382	184	566	3.3
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	1	1	0.0
Finance leasing payables	0	0	0	0.0	0	1	1	0.0
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 (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	183	0	183	1.0	150	0	150	0.9
General provisions	60	0	60	0.3	52	0	52	0.3
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	44	0	44	0.3	48	0	48	0.3
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	79	0	79	0.5	50	0	50	0.3
Liabilities for Tax	87	0	87	0.5	87	0	87	0.5
Current liabilities for tax	86	0	86	0.5	87	0	87	0.5
Deferred liabilities for tax	1	0	1	0.0	0	0	0	0.0
Lia. for Pro. & Equ. for Sale p. and from Term. Op. (Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	203	203	1.2	0	221	221	1.3
Shareholders' Equity	8,121	7	8,128	46.6	8,205	-14	8,191	47.3
Paid-in capital	5,244	0	5,244	30.1	4,793	0	4,793	27.7
Supplementary capital	1,396	7	1,403	8.0	1,723	-14	1,709	9.9
Share premium	15	0	15	0.1	18	0	18	0.1
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	41	7	48	0.3	-28	-12	-41	-0.2
Revaluation changes of property and equip.	22	0	22	0.1	25	0	25	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.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	-1	-1	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	1,318	0	1,318	7.6	1,709	0	1,709	9.9
Profit reserves	996	0	996	5.7	1,197	0	1,197	6.9
Legal reserves	389	0	389	2.2	407	0	407	2.3
Status reserves	19	0	19	0.1	18	0	18	0.1
Extraordinary reserves	568	0	568	3.3	748	0	748	4.3
Other profit reserves	20	0	20	0.1	23	0	23	0.1
Profit or loss	484	0	484	2.8	492	0	492	2.8
Prior years income/loss	-82	0	-82	-0.5	-70	0	-70	-0.4
Current year income/loss	566	0	566	3.2	562	0	562	3.2
Total Liabilities	11,688	5,749	17,437	100.0	12,090	5,242	17,333	100.0

Development and Investment Banks

Off Balance Sheet Commitments

(USD Million)

	Sept. 2009			Sept. 2008		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	2,349	1,897	4,246	1,636	1,633	3,269
Letters of guarantee	1,398	727	2,125	780	731	1,510
Bank acceptances	0	10	10	2	18	20
Letters of credit	0	331	331	0	467	467
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	445	445	0	0	0
Other guarantees and warranties	951	383	1,335	854	417	1,271
Commitments	1,502	1,180	2,682	323	682	1,004
Irrevocable commitments	1,358	686	2,044	12	487	499
Revocable commitments	143	494	638	311	194	505
Derivative Financial Instruments	1,034	3,291	4,324	1,393	2,557	3,950
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	1,034	3,291	4,324	1,393	2,557	3,950
Custody and Pledged Securities	3,500,852	12,954	3,513,806	3,997,481	10,522	4,008,003
Items held in Custody	3,494,721	254	3,494,975	3,991,408	224	3,991,633
Pledged Items	5,560	12,470	18,029	5,416	10,069	15,485
Accepted independent guaran. and warrant.	572	230	802	656	229	886
Total Off Balance Sheet Commitments	3,505,737	19,322	3,525,058	4,000,832	15,394	4,016,227

Income-Expenditure

(USD Million)

	Sept. 2009	Sept. 2008
Interest Income	1,010	1,135
Interest on loans	678	692
Interest received from reserve deposits	2	6
Interest received from banks	60	98
Interest received from money market transactions	58	90
Interest received from marketable securities portfolio	205	236
Other interest income	7	13
Interest Expenses	227	256
Interest on deposits	0	0
Interest on money market transactions	166	179
Interest on funds borrowed	51	63
Interest on securities issued	0	0
Other interest expenses	9	14
Net Interest Income/Expenses	783	879
Net Fees and Commissions Income/Expenses	54	29
Fees and commissions received	62	35
Fees and commissions paid	8	6
Dividend Income	20	27
Trading Profit/Loss (net)	34	-8
Profit/loss on trading account securities	7	-62
Profit/losses on derivative financial transactions	37	0
Foreign exchange profit/loss	-9	54
Other Operating Income	80	74
Total Operating Income/Expenses	972	1,000
Provision for Loan Losses or other Receivables (-)	71	72
Specific provisions of banks loans and other receivables*	13	24
General provision expenses*	10	12
Other Operating Expenses (-)	247	280
Personnel Expenses*	146	172
Net Operating Profit/Loss	653	648
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	653	648
Provisions for Taxes on Income from Continuing Operations (±)	-87	-86
Net Profit/Loss from Continuing Operations	567	562
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	-1	0
Net Profit/Loss from Terminated Operations	-1	0
Net Profit/Losses	566	562

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

Ratios

(%)

	Sept. 2009	Sept. 2008
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	58.4	61.3
Shareholders' Equity / Total Assets	46.6	47.3
(Shareholders' Equity - Permanent Assets) / Total Assets	43.7	44.5
Net On Balance Sheet Position / Total Shareholders' Equity	4.7	1.0
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.7	12.6
Balance-Sheet Ratios		
TC Assets / Total Assets	71.1	75.2
TC Liabilities / Total Liabilities	67.0	69.8
FC Assets / FC Liabilities	87.8	82.1
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans and Receivables	63.1	71.5
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	30.7	28.6
Assets Quality		
Financial Assets (net) / Total Assets	13.2	11.1
Total Loans and Receivables / Total Assets	63.8	62.4
Total Loans and Receivables / Total Deposits	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	1.6	1.4
Loans Under Follow-up (net) / Total Loans and Receivables	0.5	0.2
Specific Provisions / Loans Under Follow-up	71.5	87.9
Permanent Assets / Total Assets	2.9	2.7
Consumer Loans / Total Loans and Receivables	1.7	2.1
Liquidity		
Liquid Assets / Total Assets	29.8	31.3
Liquid Assets / Short-term Liabilities	168.6	165.6
TC Liquid Assets / Total Assets	26.2	26.4
Profitability		
Net Profit/Losses / Total Assets	3.2	3.2
Net Profit/Losses / Total Shareholders' Equity	7.0	6.9
Profit/Losses Before Taxes after Continuing Operations / Total Assets	3.7	3.7
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	4.4	4.9
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	79.2	85.4
Non-interest Income (net) / Total Assets	1.1	0.7
Other Operating Expenses / Total Assets	1.4	1.6
Personnel Expenses / Other Operating Expenses	59.0	61.4
Non-interest Income (net) / Other Operating Expenses	76.3	43.4

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

ABN AMRO Bank N.V.

Assets

(USD Million)

	Sept. 2009			%	Sept. 2008			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	19	27	46	5.6	9	24	33	3.3
Fin.ass.where fair value cha. is refl.to I/S (Net)	184	40	224	27.5	67	19	86	8.5
Financial assets held for trading	184	40	224	27.5	67	19	86	8.5
Public sector debt securities	184	0	184	22.5	67	0	67	6.6
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	40	40	4.9	0	19	19	1.9
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	4	16	20	2.5	65	39	104	10.3
Money Market Securities	318	0	318	39.0	24	0	24	2.4
Interbank money market placements	318	0	318	39.0	24	0	24	2.4
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	69	0	69	8.5	289	0	289	28.5
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	69	0	69	8.5	289	0	289	28.5
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans	68	46	113	13.9	352	93	445	43.9
Loans	66	46	111	13.6	350	93	443	43.7
Loans granted to the Banks risk group	1	0	1	0.1	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	65	46	110	13.5	350	93	443	43.7
Loans under follow-up	20	0	20	2.5	15	0	15	1.5
Specific provisions (-)	18	0	18	2.2	13	0	13	1.3
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	0	0	0	0.0	0	0	0	0.0
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
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
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	16	0	16	1.9	18	0	18	1.8
Intangible Assets (Net)	0	0	0	0.0	0	0	0	0.0
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Real Estates for Investment Purpose (Net)	7	0	7	0.8	7	0	7	0.7
Assets for Tax	0	0	0	0.0	4	0	4	0.4
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	0	0	0	0.0	4	0	4	0.4
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	2	0	2	0.3	3	0	3	0.3
Total Assets	687	129	816	100.0	838	176	1,014	100.0

Liabilities

(USD Million)

	Sept. 2009			%	Sept. 2008			%
	TC	FC	Total		TC	FC	Total	
Deposits	149	349	498	61.0	277	190	468	46.1
Deposits held by the Banks risk group	1	0	1	0.2	3	5	8	0.8
Other	148	349	497	60.8	274	186	460	45.3
Derivative Finan. Liabilities Held for Trading	0	27	27	3.4	0	31	31	3.1
Funds Borrowed	18	0	18	2.2	69	0	69	6.8
Money Market Takings	0	0	0	0.0	148	0	148	14.6
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	0	0	0	0.0	148	0	148	14.6
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
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
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	10	1	11	1.3	76	0	76	7.5
Other External Resources	2	6	8	1.0	1	5	6	0.6
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.1	0	1	1	0.1
Finance leasing payables	0	0	0	0.1	0	1	1	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 (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	8	0	8	1.0	12	0	12	1.2
General provisions	3	0	3	0.3	9	0	9	0.9
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	2	0	2	0.2	2	0	2	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	3	0	3	0.4	1	0	1	0.1
Liabilities for Tax	6	0	6	0.7	10	0	10	1.0
Current liabilities for tax	5	0	5	0.6	10	0	10	1.0
Deferred liabilities for tax	1	0	1	0.1	0	0	0	0.0
Lia. for Pro. & Equ. for Sale p. and from Term. Op. (Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	51	51	5.1
Shareholders' Equity	239	0	239	29.3	142	0	142	14.0
Paid-in capital	73	0	73	9.0	24	0	24	2.4
Supplementary capital	51	0	51	6.2	44	0	44	4.3
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	6	0	6	0.7	-10	0	-10	-1.0
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
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.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	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	45	0	45	5.5	54	0	54	5.3
Profit reserves	0	0	0	0.0	0	0	0	0.0
Legal reserves	0	0	0	0.0	0	0	0	0.0
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	0	0	0	0.0	0	0	0	0.0
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	116	0	116	14.2	74	0	74	7.3
Prior years income/loss	73	0	73	8.9	60	0	60	5.9
Current year income/loss	43	0	43	5.2	14	0	14	1.3
Total Liabilities	433	384	816	100.0	735	279	1,014	100.0

ABN AMRO Bank N.V.

Off Balance Sheet Commitments

(USD Million)

	Sept. 2009			Sept. 2008		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	30	191	221	44	404	447
Letters of guarantee	30	136	166	44	241	285
Bank acceptances	0	8	8	0	35	35
Letters of credit	0	46	46	0	126	126
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	1	1	0	1	1
Commitments	194	744	938	201	787	989
Irrevocable commitments	30	59	89	2	0	2
Revocable commitments	165	685	849	199	787	987
Derivative Financial Instruments	581	3,359	3,940	587	2,639	3,226
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	581	3,359	3,940	587	2,639	3,226
Custody and Pledged Securities	1,564	30	1,594	1,891	49	1,940
Items held in Custody	230	30	260	292	49	341
Pledged Items	1,334	0	1,334	1,600	0	1,600
Accepted independent guaran. and warrant.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	2,369	4,324	6,693	2,723	3,879	6,602

Income-Expenditure

(USD Million)

	Sept. 2009	Sept. 2008
Interest Income	64	88
Interest on loans	11	31
Interest received from reserve deposits	0	0
Interest received from banks	2	8
Interest received from money market transactions	30	8
Interest received from marketable securities portfolio	21	40
Other interest income	0	0
Interest Expenses	13	40
Interest on deposits	6	17
Interest on money market transactions	7	22
Interest on funds borrowed	0	1
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	51	48
Net Fees and Commissions Income/Expenses	35	29
Fees and commissions received	36	30
Fees and commissions paid	1	1
Dividend Income	0	0
Trading Profit/Loss (net)	0	-6
Profit/loss on trading account securities	12	5
Profit/losses on derivative financial transactions	-25	0
Foreign exchange profit/loss	12	-11
Other Operating Income	4	3
Total Operating Income/Expenses	90	74
Provision for Loan Losses or other Receivables (-)	4	8
Specific provisions of banks loans and other receivables*	3	2
General provision expenses*	1	6
Other Operating Expenses (-)	34	48
Personnel Expenses*	16	22
Net Operating Profit/Loss	53	19
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	53	19
Provisions for Taxes on Income from Continuing Operations (±)	-10	-5
Net Profit/Loss from Continuing Operations	43	14
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	43	14

* Used from information and disclosures related to income statement.

Ratios

(%)

	Sept. 2009	Sept. 2008
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	43.8	20.5
Shareholders' Equity / Total Assets	29.3	14.0
(Shareholders' Equity - Permanent Assets) / Total Assets	27.1	12.0
Net On Balance Sheet Position / Total Shareholders' Equity	-108.4	9.8
Net On and Off Balance Sheet Position / Total Shareholders' Equity	1.7	0.0
Balance-Sheet Ratios		
TC Assets / Total Assets	84.2	82.6
TC Liabilities / Total Liabilities	53.0	72.5
FC Assets / FC Liabilities	33.6	63.1
TC Deposits / Total Deposits	30.0	59.3
TC Loans / Total Loans and Receivables	59.8	79.1
Total Deposits / Total Assets	61.0	46.1
Funds Borrowed / Total Assets	2.2	6.8
Assets Quality		
Financial Assets (net) / Total Assets	35.9	37.0
Total Loans and Receivables / Total Assets	13.9	43.9
Total Loans and Receivables / Total Deposits	22.7	95.1
Loans Under Follow-up (gross) / Total Loans and Receivables	18.0	3.4
Loans Under Follow-up (net) / Total Loans and Receivables	1.8	0.4
Specific Provisions / Loans Under Follow-up	89.8	87.9
Permanent Assets / Total Assets	2.2	2.0
Consumer Loans / Total Loans and Receivables	1.4	0.3
Liquidity		
Liquid Assets / Total Assets	83.0	53.0
Liquid Assets / Short-term Liabilities	129.4	78.1
TC Liquid Assets / Total Assets	72.8	44.8
Profitability		
Net Profit/Losses / Total Assets	5.2	1.3
Net Profit/Losses / Total Shareholders' Equity	17.8	9.7
Profit/Losses Before Taxes after Continuing Operations / Total Assets	6.5	1.8
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	5.9	4.5
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	53.9	61.5
Non-interest Income (net) / Total Assets	4.7	2.6
Other Operating Expenses / Total Assets	4.1	4.7
Personnel Expenses / Other Operating Expenses	46.6	46.1
Non-interest Income (net) / Other Operating Expenses	114.8	55.8

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

Adabank A.Ş.

Assets

(USD Million)

	Sept. 2009			%	Sept. 2008			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	0	0	1	1.5	0	0	1	1.5
Fin.ass.where fair value cha. is refl.to I/S (Net)	27	0	27	78.8	30	0	30	75.9
Financial assets held for trading	27	0	27	78.8	30	0	30	75.9
Public sector debt securities	27	0	27	78.8	30	0	30	75.9
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	0	0	0	0.7	0	0	0	0.4
Money Market Securities	4	0	4	12.6	6	0	6	15.0
Interbank money market placements	4	0	4	12.6	6	0	6	15.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Loans granted to the Banks risk group	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Loans under follow-up	6	0	6	18.1	17	0	17	43.6
Specific provisions (-)	6	0	6	18.1	17	0	17	43.6
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	0	0	0	0.0	0	0	0	0.0
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
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
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	2	0	2	6.3	3	0	3	6.8
Intangible Assets (Net)	0	0	0	0.1	0	0	0	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.1	0	0	0	0.1
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	0	0	0	0.0	0	0	0	0.0
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	0	0	0	0.0	0	0	0	0.0
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	0	0	0	0.1	0	0	0	0.3
Total Assets	34	0	34	100.0	39	0	39	100.0

Liabilities

(USD Million)

	Sept. 2009			%	Sept. 2008			%
	TC	FC	Total		TC	FC	Total	
Deposits	4	0	5	13.4	5	0	5	13.8
Deposits held by the Banks risk group	4	0	4	12.9	5	0	5	13.1
Other	0	0	0	0.5	0	0	0	0.7
Derivative Finan. Liabilities Held for Trading	0	0	0	0.0	0	0	0	0.0
Funds Borrowed	0	0	0	0.0	0	0	0	0.0
Money Market Takings	0	0	0	0.0	0	0	0	0.0
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	0	0	0	0.0	0	0	0	0.0
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
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
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	0	0	0	0.1	0	0	0	0.1
Other External Resources	0	0	0	0.0	0	0	0	0.1
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
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 (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	0	0	0	1.4	1	0	1	1.3
General provisions	0	0	0	0.0	0	0	0	0.0
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	0	0	0	0.7	0	0	0	0.5
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	0	0	0	0.7	0	0	0	0.8
Liabilities for Tax	0	0	0	0.2	0	0	0	0.2
Current liabilities for tax	0	0	0	0.2	0	0	0	0.2
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia. for Pro. & Equ. for Sale p. and from Term. Op. (Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	29	0	29	85.0	33	0	33	84.6
Paid-in capital	54	0	54	157.3	65	0	65	164.6
Supplementary capital	0	0	0	0.0	35	0	35	87.6
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	0	0	0	0.0	0	0	0	0.0
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
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.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	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	0	0	0	0.0	35	0	35	87.6
Profit reserves	0	0	0	0.0	0	0	0	0.0
Legal reserves	0	0	0	0.0	0	0	0	0.0
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	0	0	0	0.0	0	0	0	0.0
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	-25	0	-25	-72.4	-66	0	-66	-167.6
Prior years income/loss	-26	0	-26	-74.4	-68	0	-68	-171.1
Current year income/loss	1	0	1	2.1	1	0	1	3.5
Total Liabilities	34	0	34	100.0	39	0	39	100.0

Adabank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Sept. 2009			Sept. 2008		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	4	8	12	4	8	12
Letters of guarantee	4	8	12	4	8	12
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	0	0	0	0	0
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	0	0	0	0	0
Commitments	0	0	0	0	0	0
Irrevocable commitments	0	0	0	0	0	0
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	0	0	0	0	0	0
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	0	0	0	0	0	0
Custody and Pledged Securities	0	0	0	0	0	0
Items held in Custody	0	0	0	0	0	0
Pledged Items	0	0	0	0	0	0
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	4	8	12	4	8	12

Income-Expenditure

(USD Million)

	Sept. 2009	Sept. 2008
Interest Income	3	4
Interest on loans	0	0
Interest received from reserve deposits	0	0
Interest received from banks	0	0
Interest received from money market transactions	1	2
Interest received from marketable securities portfolio	3	2
Other interest income	0	0
Interest Expenses	0	0
Interest on deposits	0	0
Interest on money market transactions	0	0
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	3	4
Net Fees and Commissions Income/Expenses	0	0
Fees and commissions received	0	0
Fees and commissions paid	0	0
Dividend Income	0	0
Trading Profit/Loss (net)	0	0
Profit/loss on trading account securities	0	0
Profit/losses on derivative financial transactions	0	0
Foreign exchange profit/loss	0	0
Other Operating Income	0	0
Total Operating Income/Expenses	3	4
Provision for Loan Losses or other Receivables (-)	0	0
Specific provisions of banks loans and other receivables*	0	0
General provision expenses*	0	0
Other Operating Expenses (-)	2	2
Personnel Expenses*	1	1
Net Operating Profit/Loss	1	1
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	1	1
Provisions for Taxes on Income from Continuing Operations (±)	0	0
Net Profit/Loss from Continuing Operations	1	1
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	1	1

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

Ratios

(%)

	Sept. 2009	Sept. 2008
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	180.1	181.7
Shareholders' Equity / Total Assets	85.0	84.6
(Shareholders' Equity - Permanent Assets) / Total Assets	78.6	77.7
Net On Balance Sheet Position / Total Shareholders' Equity	0.6	0.5
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.6	0.5
Balance-Sheet Ratios		
TC Assets / Total Assets	99.1	99.2
TC Liabilities / Total Liabilities	99.6	99.6
FC Assets / FC Liabilities	238.8	200.0
TC Deposits / Total Deposits	97.1	96.9
TC Loans / Total Loans and Receivables	-	-
Total Deposits / Total Assets	13.4	13.8
Funds Borrowed / Total Assets	0.0	0.0
Assets Quality		
Financial Assets (net) / Total Assets	78.8	75.9
Total Loans and Receivables / Total Assets	0.0	0.0
Total Loans and Receivables / Total Deposits	0.0	0.0
Loans Under Follow-up (gross) / Total Loans and Receivables	-	-
Loans Under Follow-up (net) / Total Loans and Receivables	-	-
Specific Provisions / Loans Under Follow-up	100.0	100.0
Permanent Assets / Total Assets	6.4	6.9
Consumer Loans / Total Loans and Receivables	-	-
Liquidity		
Liquid Assets / Total Assets	93.5	92.8
Liquid Assets / Short-term Liabilities	703.0	701.4
TC Liquid Assets / Total Assets	92.6	92.0
Profitability		
Net Profit/Losses / Total Assets	2.1	3.5
Net Profit/Losses / Total Shareholders' Equity	2.4	4.2
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.1	3.5
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	7.9	9.8
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	87.7	94.4
Non-interest Income (net) / Total Assets	0.7	0.6
Other Operating Expenses / Total Assets	6.5	6.0
Personnel Expenses / Other Operating Expenses	40.2	46.5
Non-interest Income (net) / Other Operating Expenses	10.3	9.7

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

Akbank T.A.Ş.

Assets

(USD Million)

	Sept. 2009			%	Sept. 2008			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	3,158	1,515	4,673	7.7	3,941	2,217	6,158	9.2
Fin.ass.where fair value cha. is refl.to I/S (Net)	80	133	213	0.3	118	1,763	1,881	2.8
Financial assets held for trading	80	133	213	0.3	118	1,763	1,881	2.8
Public sector debt securities	35	74	109	0.2	86	1,725	1,810	2.7
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	45	59	104	0.2	32	38	70	0.1
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	1	2,164	2,165	3.6	0	2,992	2,993	4.5
Money Market Securities	0	0	0	0.0	0	0	0	0.0
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	12,304	774	13,078	21.5	14,461	3,240	17,701	26.4
Securities representing a share in capital	2	2	4	0.0	5	0	5	0.0
Public sector debt securities	12,302	740	13,042	21.4	14,456	3,240	17,697	26.4
Other marketable securities	0	32	32	0.1	0	0	0	0.0
Loans	16,101	10,608	26,709	43.8	24,000	12,599	36,599	54.6
Loans	16,101	10,608	26,709	43.8	24,000	12,599	36,599	54.6
Loans granted to the Banks risk group	220	522	742	1.2	260	585	845	1.3
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	15,881	10,085	25,967	42.6	23,740	12,014	35,754	53.4
Loans under follow-up	1,160	32	1,191	2.0	664	19	683	1.0
Specific provisions (-)	1,160	32	1,191	2.0	664	19	683	1.0
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	8,158	4,037	12,195	20.0	0	0	0	0.0
Public sector debt securities	8,158	4,037	12,195	20.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	2	0	2	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	2	0	2	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	2	0	2	0.0	0	0	0	0.0
Subsidiaries (Net)	152	484	636	1.0	177	442	619	0.9
Financial subsidiaries	152	484	636	1.0	177	442	619	0.9
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
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
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	519	2	521	0.9	584	2	586	0.9
Intangible Assets (Net)	32	0	32	0.1	27	0	27	0.0
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	32	0	32	0.1	27	0	27	0.0
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	180	0	180	0.3	21	1	22	0.0
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	180	0	180	0.3	21	1	22	0.0
Prop.&Equ.for Sale p. and from Term.Op.(Net)	2	0	2	0.0	3	0	3	0.0
Other Assets	471	45	517	0.8	343	56	399	0.6
Total Assets	41,160	19,762	60,923	100.0	43,676	23,313	66,989	100.0

Liabilities

(USD Million)

	Sept. 2009			%	Sept. 2008			%
	TC	FC	Total		TC	FC	Total	
Deposits	21,534	14,628	36,161	59.4	23,905	15,444	39,349	58.7
Deposits held by the Banks risk group	777	904	1,681	2.8	915	1,126	2,041	3.0
Other	20,757	13,724	34,481	56.6	22,990	14,318	37,308	55.7
Derivative Finan. Liabilities Held for Trading	101	97	198	0.3	45	49	94	0.1
Funds Borrowed	73	5,450	5,523	9.1	135	9,139	9,275	13.8
Money Market Takings	7,348	51	7,398	12.1	7,166	0	7,166	10.7
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	7,348	51	7,398	12.1	7,166	0	7,166	10.7
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
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
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	810	12	822	1.3	869	7	876	1.3
Other External Resources	528	105	633	1.0	234	136	369	0.6
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	5	3	8	0.0	13	7	20	0.0
Finance leasing payables	7	3	10	0.0	15	7	22	0.0
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 (-)	2	0	2	0.0	2	1	2	0.0
Derivative Finan. Liabilities Held for Hedging	273	0	273	0.4	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	273	0	273	0.4	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	305	112	416	0.7	370	132	503	0.8
General provisions	140	111	251	0.4	196	132	329	0.5
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	40	0	40	0.1	54	0	54	0.1
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	124	0	125	0.2	120	0	120	0.2
Liabilities for Tax	394	0	394	0.6	281	0	281	0.4
Current liabilities for tax	394	0	394	0.6	281	0	281	0.4
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia. for Pro. & Equ. for Sale p. and from Term. Op. (Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	9,139	-43	9,096	14.9	9,083	-26	9,056	13.5
Paid-in capital	2,031	0	2,031	3.3	2,436	0	2,436	3.6
Supplementary capital	2,754	-43	2,711	4.5	2,942	-26	2,915	4.4
Share premium	1,151	0	1,151	1.9	1,380	0	1,380	2.1
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	529	-19	510	0.8	7	-26	-19	0.0
Revaluation changes of property and equip.	12	0	12	0.0	7	0	7	0.0
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.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	-228	-24	-252	-0.4	0	0	0	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	1,290	0	1,290	2.1	1,547	0	1,547	2.3
Profit reserves	2,983	0	2,983	4.9	2,493	0	2,493	3.7
Legal reserves	529	0	529	0.9	548	0	548	0.8
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	2,453	0	2,453	4.0	1,945	0	1,945	2.9
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	1,371	0	1,371	2.3	1,212	0	1,212	1.8
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	1,371	0	1,371	2.3	1,212	0	1,212	1.8
Total Liabilities	40,509	20,414	60,923	100.0	42,102	24,887	66,989	100.0

Akbank T.A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Sept. 2009			Sept. 2008		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	1,937	3,119	5,056	2,536	2,870	5,406
Letters of guarantee	1,777	1,811	3,588	2,347	1,335	3,682
Bank acceptances	0	32	32	0	50	50
Letters of credit	0	1,166	1,166	0	1,458	1,458
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	160	110	270	189	26	216
Commitments	33,250	10,021	43,271	9,715	4,442	14,157
Irrevocable commitments	33,250	10,021	43,271	9,715	4,442	14,157
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	4,864	10,094	14,958	6,048	9,789	15,837
Derivative finan. instruments held for hedging	3,446	0	3,446	0	0	0
Trading transactions	1,417	10,094	11,511	6,048	9,789	15,837
Custody and Pledged Securities	34,944	9,237	44,181	42,877	8,516	51,393
Items held in Custody	11,184	1,263	12,447	11,128	1,524	12,651
Pledged Items	22,364	7,920	30,284	29,938	6,945	36,883
Accepted independent guaran. and warrant.	1,396	54	1,450	1,811	47	1,859
Total Off Balance Sheet Commitments	74,995	32,471	107,465	61,176	25,617	86,793

Income-Expenditure

(USD Million)

	Sept. 2009	Sept. 2008
Interest Income	4,754	5,728
Interest on loans	2,591	3,587
Interest received from reserve deposits	0	12
Interest received from banks	75	171
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	2,084	1,952
Other interest income	4	6
Interest Expenses	2,426	3,569
Interest on deposits	1,886	2,745
Interest on money market transactions	152	296
Interest on funds borrowed	384	521
Interest on securities issued	0	0
Other interest expenses	5	6
Net Interest Income/Expenses	2,327	2,160
Net Fees and Commissions Income/Expenses	637	662
Fees and commissions received	743	802
Fees and commissions paid	105	140
Dividend Income	29	24
Trading Profit/Loss (net)	105	42
Profit/loss on trading account securities	146	-79
Profit/losses on derivative financial transactions	-74	0
Foreign exchange profit/loss	33	121
Other Operating Income	282	560
Total Operating Income/Expenses	3,382	3,448
Provision for Loan Losses or other Receivables (-)	614	663
Specific provisions of banks loans and other receivables*	604	554
General provision expenses*	0	105
Other Operating Expenses (-)	1,073	1,295
Personnel Expenses*	392	494
Net Operating Profit/Loss	1,695	1,490
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	1,695	1,490
Provisions for Taxes on Income from Continuing Operations (±)	-323	-277
Net Profit/Loss from Continuing Operations	1,371	1,212
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	1,371	1,212

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

Ratios

(%)

	Sept. 2009	Sept. 2008
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	21.6	17.5
Shareholders' Equity / Total Assets	14.9	13.5
(Shareholders' Equity - Permanent Assets) / Total Assets	13.0	11.7
Net On Balance Sheet Position / Total Shareholders' Equity	-0.9	-8.0
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-0.5	-0.4
Balance-Sheet Ratios		
TC Assets / Total Assets	67.6	65.2
TC Liabilities / Total Liabilities	66.5	62.8
FC Assets / FC Liabilities	96.8	93.7
TC Deposits / Total Deposits	59.5	60.8
TC Loans / Total Loans and Receivables	60.3	65.6
Total Deposits / Total Assets	59.4	58.7
Funds Borrowed / Total Assets	9.1	13.8
Assets Quality		
Financial Assets (net) / Total Assets	41.8	29.2
Total Loans and Receivables / Total Assets	43.8	54.6
Total Loans and Receivables / Total Deposits	73.9	93.0
Loans Under Follow-up (gross) / Total Loans and Receivables	4.5	1.9
Loans Under Follow-up (net) / Total Loans and Receivables	0.0	0.0
Specific Provisions / Loans Under Follow-up	100.0	100.0
Permanent Assets / Total Assets	2.0	1.8
Consumer Loans / Total Loans and Receivables	35.9	32.8
Liquidity		
Liquid Assets / Total Assets	33.0	42.9
Liquid Assets / Short-term Liabilities	55.9	64.8
TC Liquid Assets / Total Assets	25.5	27.6
Profitability		
Net Profit/Losses / Total Assets	2.3	1.8
Net Profit/Losses / Total Shareholders' Equity	15.1	13.4
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.8	2.2
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	2.8	2.4
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	51.0	46.6
Non-interest Income (net) / Total Assets	1.7	1.9
Other Operating Expenses / Total Assets	1.8	1.9
Personnel Expenses / Other Operating Expenses	36.5	38.1
Non-interest Income (net) / Other Operating Expenses	98.2	99.4

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

Aktif Yatırım Bankası A.Ş.

Assets

(USD Million)

	Sept. 2009			%	Sept. 2008			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	3	7	10	4.0	0	6	6	4.9
Fin.ass.where fair value cha. is refl.to I/S (Net)	0	0	0	0.0	1	0	1	0.5
Financial assets held for trading	0	0	0	0.0	1	0	1	0.5
Public sector debt securities	0	0	0	0.0	1	0	1	0.5
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	38	1	39	16.2	3	6	9	6.8
Money Market Securities	0	0	0	0.0	5	0	5	4.3
Interbank money market placements	0	0	0	0.0	5	0	5	4.3
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	25	9	34	14.1	0	1	1	0.6
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	25	0	25	10.4	0	0	0	0.0
Other marketable securities	0	9	9	3.7	0	1	1	0.6
Loans	107	27	134	56.1	66	21	87	67.8
Loans	107	27	134	56.1	65	21	87	67.8
Loans granted to the Banks risk group	82	23	105	43.8	43	11	53	41.6
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	25	5	30	12.4	23	10	33	26.1
Loans under follow-up	1	0	1	0.3	0	0	0	0.3
Specific provisions (-)	1	0	1	0.3	0	0	0	0.2
Factoring Receivables	1	0	1	0.3	3	0	3	2.0
Investments held to Maturity (Net)	0	2	2	0.7	0	2	2	1.2
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	2	2	0.7	0	2	2	1.2
Investments and Associates (Net)	11	0	11	4.5	10	0	10	7.7
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	11	0	11	4.5	10	0	10	7.7
Financial investments and associates	11	0	11	4.5	10	0	10	7.7
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	2	0	2	0.6	2	0	2	1.4
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	2	0	2	0.6	2	0	2	1.4
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.2	0	0	0	0.3
Finance lease receivables	0	0	1	0.2	0	0	0	0.3
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
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	3	0	3	1.1	1	0	1	0.7
Intangible Assets (Net)	4	0	4	1.6	1	0	1	0.4
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	4	0	4	1.6	1	0	1	0.4
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	0	0	0	0.0	0	0	0	0.4
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	0	0	0	0.0	0	0	0	0.4
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	1	0	2	0.6	1	0	1	1.1
Total Assets	194	46	239	100.0	92	36	128	100.0

Liabilities

(USD Million)

	Sept. 2009			%	Sept. 2008			%
	TC	FC	Total		TC	FC	Total	
Deposits	0	0	0	0.0	0	0	0	0.0
Deposits held by the Banks risk group	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Trading	0	0	0	0.0	0	0	0	0.0
Funds Borrowed	1	48	49	20.5	5	51	56	44.0
Money Market Takings	16	0	16	6.5	0	0	0	0.2
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	16	0	16	6.5	0	0	0	0.2
Marketable Securities Issued (Net)	2	0	2	0.9	0	0	0	0.0
Bills	2	0	2	0.9	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
Funds	9	27	36	15.0	6	10	17	13.3
Borrower funds	9	27	36	15.0	6	10	17	13.3
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	0	14	14	5.7	0	0	0	0.0
Other External Resources	1	0	1	0.6	1	0	1	0.6
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
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 (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	3	0	3	1.2	1	0	1	1.1
General provisions	2	0	2	0.8	1	0	1	1.0
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	0	0	0	0.1	0	0	0	0.1
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	0	0	0	0.2	0	0	0	0.0
Liabilities for Tax	2	0	2	0.8	1	0	1	0.5
Current liabilities for tax	1	0	1	0.6	1	0	1	0.5
Deferred liabilities for tax	0	0	0	0.2	0	0	0	0.0
Lia. for Pro. & Equ. for Sale p. and from Term. Op. (Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	115	2	117	48.8	52	0	52	40.3
Paid-in capital	105	0	105	43.9	16	0	16	12.7
Supplementary capital	1	2	3	1.1	16	0	16	12.8
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	0	2	2	0.8	0	0	0	0.0
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
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.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	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	1	0	1	0.3	16	0	16	12.8
Profit reserves	2	0	2	0.7	18	0	18	14.5
Legal reserves	0	0	0	0.0	2	0	2	1.4
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	2	0	2	0.7	17	0	17	13.1
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	7	0	7	3.1	0	0	0	0.4
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	7	0	7	3.1	0	0	0	0.4
Total Liabilities	150	90	239	100.0	66	62	128	100.0

Aktif Yatırım Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Sept. 2009			Sept. 2008		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	107	199	306	111	145	255
Letters of guarantee	107	151	257	109	83	192
Bank acceptances	0	8	8	2	10	12
Letters of credit	0	40	40	0	52	52
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	0	0	0	0	0
Commitments	16	14	30	9	2	11
Irrevocable commitments	16	14	30	9	2	11
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	5	32	37	0	0	0
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	5	32	37	0	0	0
Custody and Pledged Securities	24	40	63	25	12	37
Items held in Custody	9	4	13	8	4	11
Pledged Items	15	35	50	17	9	26
Accepted independent guaran. and warrant.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	151	285	436	144	159	304

Income-Expenditure

(USD Million)

	Sept. 2009	Sept. 2008
Interest Income	20	10
Interest on loans	16	9
Interest received from reserve deposits	0	0
Interest received from banks	0	0
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	4	0
Other interest income	0	0
Interest Expenses	3	1
Interest on deposits	0	0
Interest on money market transactions	2	1
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	1	0
Net Interest Income/Expenses	17	8
Net Fees and Commissions Income/Expenses	3	2
Fees and commissions received	3	2
Fees and commissions paid	0	0
Dividend Income	3	3
Trading Profit/Loss (net)	3	0
Profit/loss on trading account securities	3	0
Profit/losses on derivative financial transactions	4	0
Foreign exchange profit/loss	-3	0
Other Operating Income	0	0
Total Operating Income/Expenses	26	13
Provision for Loan Losses or other Receivables (-)	2	1
Specific provisions of banks loans and other receivables*	0	0
General provision expenses*	1	1
Other Operating Expenses (-)	15	12
Personnel Expenses*	9	8
Net Operating Profit/Loss	9	0
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	9	0
Provisions for Taxes on Income from Continuing Operations (±)	-2	1
Net Profit/Loss from Continuing Operations	7	0
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	7	0

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

Ratios

(%)

	Sept. 2009	Sept. 2008
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	25.4	14.5
Shareholders' Equity / Total Assets	48.8	40.3
(Shareholders' Equity - Permanent Assets) / Total Assets	41.0	30.0
Net On Balance Sheet Position / Total Shareholders' Equity	5.0	-0.2
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.5	-0.2
Balance-Sheet Ratios		
TC Assets / Total Assets	80.9	72.2
TC Liabilities / Total Liabilities	62.5	51.5
FC Assets / FC Liabilities	51.0	57.3
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans and Receivables	79.6	75.6
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	20.5	44.0
Assets Quality		
Financial Assets (net) / Total Assets	14.8	2.3
Total Loans and Receivables / Total Assets	56.1	67.8
Total Loans and Receivables / Total Deposits	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	0.5	0.4
Loans Under Follow-up (net) / Total Loans and Receivables	0.0	0.1
Specific Provisions / Loans Under Follow-up	100.0	81.7
Permanent Assets / Total Assets	7.9	10.3
Consumer Loans / Total Loans and Receivables	0.2	0.0
Liquidity		
Liquid Assets / Total Assets	34.3	17.0
Liquid Assets / Short-term Liabilities	152.6	77.2
TC Liquid Assets / Total Assets	27.4	7.2
Profitability		
Net Profit/Losses / Total Assets	3.1	0.4
Net Profit/Losses / Total Shareholders' Equity	6.4	0.9
Profit/Losses Before Taxes after Continuing Operations / Total Assets	3.9	0.0
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	7.0	6.5
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	63.9	65.3
Non-interest Income (net) / Total Assets	3.7	3.4
Other Operating Expenses / Total Assets	6.3	9.5
Personnel Expenses / Other Operating Expenses	58.1	70.0
Non-interest Income (net) / Other Operating Expenses	59.2	36.0

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

Alternatif Bank A.Ş.

Assets

(USD Million)

	Sept. 2009			%	Sept. 2008			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	39	80	119	5.1	52	126	178	6.9
Fin.ass.where fair value cha. is refl.to I/S (Net)	16	3	18	0.8	4	7	10	0.4
Financial assets held for trading	16	3	18	0.8	4	7	10	0.4
Public sector debt securities	12	0	12	0.5	2	2	4	0.2
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	4	3	7	0.3	2	4	6	0.2
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	0	54	55	2.3	20	118	138	5.4
Money Market Securities	0	0	0	0.0	64	0	64	2.5
Interbank money market placements	0	0	0	0.0	64	0	64	2.5
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	112	0	112	4.8	2	20	22	0.9
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	112	0	112	4.8	2	20	22	0.8
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans	1,385	333	1,718	73.1	1,649	389	2,038	79.2
Loans	1,335	333	1,667	71.0	1,620	389	2,009	78.1
Loans granted to the Banks risk group	14	0	14	0.6	2	0	2	0.1
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	1,320	333	1,653	70.4	1,619	389	2,008	78.1
Loans under follow-up	116	0	116	4.9	81	0	81	3.2
Specific provisions (-)	66	0	66	2.8	53	0	53	2.1
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	246	0	246	10.5	52	0	52	2.0
Public sector debt securities	246	0	246	10.5	52	0	52	2.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	17	0	17	0.7	20	0	20	0.8
Financial subsidiaries	17	0	17	0.7	20	0	20	0.8
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
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
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	12	0	12	0.5	15	0	15	0.6
Intangible Assets (Net)	1	0	1	0.1	2	0	2	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	1	0	1	0.1	2	0	2	0.1
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	3	0	3	0.1	3	0	3	0.1
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	3	0	3	0.1	3	0	3	0.1
Prop.&Equ.for Sale p. and from Term.Op.(Net)	17	0	17	0.7	10	0	10	0.4
Other Assets	28	3	30	1.3	13	7	20	0.8
Total Assets	1,877	472	2,349	100.0	1,906	666	2,572	100.0

Liabilities

(USD Million)

	Sept. 2009			%	Sept. 2008			%
	TC	FC	Total		TC	FC	Total	
Deposits	962	649	1,611	68.6	867	779	1,646	64.0
Deposits held by the Banks risk group	188	83	271	11.6	145	123	268	10.4
Other	774	566	1,339	57.0	722	657	1,378	53.6
Derivative Finan. Liabilities Held for Trading	4	3	7	0.3	12	7	19	0.7
Funds Borrowed	31	258	289	12.3	32	468	499	19.4
Money Market Takings	29	0	29	1.2	4	15	19	0.8
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	29	0	29	1.2	4	15	19	0.8
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
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
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	18	18	36	1.5	26	13	39	1.5
Other External Resources	38	0	38	1.6	2	0	2	0.1
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	2	2	0.1	0	3	3	0.1
Finance leasing payables	0	2	2	0.1	0	3	3	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 (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	29	0	29	1.2	26	0	26	1.0
General provisions	13	0	13	0.6	17	0	17	0.7
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	3	0	3	0.1	3	0	3	0.1
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	13	0	13	0.6	7	0	7	0.3
Liabilities for Tax	11	0	11	0.5	13	0	13	0.5
Current liabilities for tax	11	0	11	0.5	13	0	13	0.5
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia. for Pro. & Equ. for Sale p. and from Term. Op. (Net)	0	2	2	0.1	0	2	2	0.1
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	296	0	296	12.6	304	0	304	11.8
Paid-in capital	203	0	203	8.6	244	0	244	9.5
Supplementary capital	1	0	1	0.0	-1	0	-1	0.0
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	1	0	1	0.0	-1	0	-1	0.0
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
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.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	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	0	0	0	0.0	0	0	0	0.0
Profit reserves	49	0	49	2.1	11	0	11	0.4
Legal reserves	2	0	2	0.1	1	0	1	0.0
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	46	0	46	2.0	10	0	10	0.4
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	43	0	43	1.8	50	0	50	2.0
Prior years income/loss	1	0	1	0.0	6	0	6	0.2
Current year income/loss	42	0	42	1.8	44	0	44	1.7
Total Liabilities	1,418	931	2,349	100.0	1,285	1,287	2,572	100.0

Alternatif Bank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Sept. 2009			Sept. 2008		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	497	483	981	556	501	1,057
Letters of guarantee	497	301	798	556	264	820
Bank acceptances	0	44	44	0	14	14
Letters of credit	0	129	129	0	208	208
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	9	9	0	14	14
Commitments	585	349	934	415	76	491
Irrevocable commitments	585	349	934	415	76	491
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	335	444	779	391	797	1,188
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	335	444	779	391	797	1,188
Custody and Pledged Securities	2,526	591	3,117	2,596	603	3,200
Items held in Custody	87	29	116	121	24	145
Pledged Items	2,439	562	3,001	2,475	579	3,054
Accepted independent guaran. and warrant.	1	0	1	0	0	0
Total Off Balance Sheet Commitments	3,944	1,867	5,811	3,959	1,977	5,936

Income-Expenditure

(USD Million)

	Sept. 2009	Sept. 2008
Interest Income	250	249
Interest on loans	203	224
Interest received from reserve deposits	3	5
Interest received from banks	1	6
Interest received from money market transactions	1	1
Interest received from marketable securities portfolio	40	12
Other interest income	3	1
Interest Expenses	127	128
Interest on deposits	108	108
Interest on money market transactions	12	18
Interest on funds borrowed	6	2
Interest on securities issued	0	0
Other interest expenses	1	0
Net Interest Income/Expenses	123	121
Net Fees and Commissions Income/Expenses	14	13
Fees and commissions received	17	19
Fees and commissions paid	3	7
Dividend Income	0	1
Trading Profit/Loss (net)	-8	-9
Profit/loss on trading account securities	4	-14
Profit/losses on derivative financial transactions	-19	0
Foreign exchange profit/loss	7	5
Other Operating Income	26	16
Total Operating Income/Expenses	155	141
Provision for Loan Losses or other Receivables (-)	53	30
Specific provisions of banks loans and other receivables*	32	16
General provision expenses*	8	9
Other Operating Expenses (-)	51	55
Personnel Expenses*	30	34
Net Operating Profit/Loss	52	56
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	52	56
Provisions for Taxes on Income from Continuing Operations (±)	-10	-12
Net Profit/Loss from Continuing Operations	42	44
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	42	44

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

Ratios

(%)

	Sept. 2009	Sept. 2008
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	13.8	12.8
Shareholders' Equity / Total Assets	12.6	11.8
(Shareholders' Equity - Permanent Assets) / Total Assets	8.4	8.9
Net On Balance Sheet Position / Total Shareholders' Equity	-34.5	-23.0
Net On and Off Balance Sheet Position / Total Shareholders' Equity	4.9	2.4
Balance-Sheet Ratios		
TC Assets / Total Assets	79.9	74.1
TC Liabilities / Total Liabilities	60.4	50.0
FC Assets / FC Liabilities	50.7	51.8
TC Deposits / Total Deposits	59.7	52.7
TC Loans / Total Loans and Receivables	80.6	80.9
Total Deposits / Total Assets	68.6	64.0
Funds Borrowed / Total Assets	12.3	19.4
Assets Quality		
Financial Assets (net) / Total Assets	16.0	3.3
Total Loans and Receivables / Total Assets	73.1	79.2
Total Loans and Receivables / Total Deposits	106.6	123.8
Loans Under Follow-up (gross) / Total Loans and Receivables	6.8	4.0
Loans Under Follow-up (net) / Total Loans and Receivables	2.9	1.4
Specific Provisions / Loans Under Follow-up	56.6	65.3
Permanent Assets / Total Assets	4.2	2.9
Consumer Loans / Total Loans and Receivables	0.2	0.1
Liquidity		
Liquid Assets / Total Assets	13.0	16.0
Liquid Assets / Short-term Liabilities	23.2	29.5
TC Liquid Assets / Total Assets	7.1	5.5
Profitability		
Net Profit/Losses / Total Assets	1.8	1.7
Net Profit/Losses / Total Shareholders' Equity	14.2	14.6
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.2	2.2
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	3.8	4.1
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	58.1	74.3
Non-interest Income (net) / Total Assets	1.4	0.8
Other Operating Expenses / Total Assets	2.2	2.1
Personnel Expenses / Other Operating Expenses	59.9	61.8
Non-interest Income (net) / Other Operating Expenses	64.4	37.1

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

Anadolubank A.Ş.

Assets

(USD Million)

	Sept. 2009			%	Sept. 2008			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	73	139	212	7.8	34	127	161	6.1
Fin.ass.where fair value cha. is refl.to I/S (Net)	234	23	256	9.5	32	3	35	1.3
Financial assets held for trading	234	23	256	9.5	32	3	35	1.3
Public sector debt securities	230	21	251	9.3	25	0	25	1.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	3	2	5	0.2	7	3	10	0.4
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	0	51	51	1.9	0	80	80	3.1
Money Market Securities	0	0	0	0.0	28	0	28	1.1
Interbank money market placements	0	0	0	0.0	28	0	28	1.1
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans	1,455	199	1,655	61.2	1,570	231	1,802	68.7
Loans	1,442	199	1,641	60.7	1,568	231	1,799	68.6
Loans granted to the Banks risk group	20	26	46	1.7	19	11	30	1.1
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	1,422	173	1,595	59.0	1,549	221	1,769	67.5
Loans under follow-up	45	0	45	1.7	32	0	32	1.2
Specific provisions (-)	32	0	32	1.2	29	0	29	1.1
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	205	193	398	14.7	167	194	361	13.8
Public sector debt securities	205	191	396	14.6	167	191	358	13.7
Other marketable securities	0	2	2	0.1	0	2	2	0.1
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	12	38	50	1.8	6	45	52	2.0
Financial subsidiaries	12	38	50	1.8	6	45	52	2.0
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
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
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	12	0	12	0.4	14	0	14	0.5
Intangible Assets (Net)	1	0	1	0.0	2	0	2	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	1	0	1	0.0	2	0	2	0.1
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	8	0	8	0.3	0	0	0	0.0
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	8	0	8	0.3	0	0	0	0.0
Prop.&Equ.for Sale p. and from Term.Op.(Net)	4	0	4	0.2	0	0	0	0.0
Other Assets	48	8	56	2.1	80	7	87	3.3
Total Assets	2,051	651	2,702	100.0	1,934	688	2,622	100.0

Liabilities

(USD Million)

	Sept. 2009			%	Sept. 2008			%
	TC	FC	Total		TC	FC	Total	
Deposits	757	847	1,604	59.3	835	692	1,527	58.2
Deposits held by the Banks risk group	4	9	13	0.5	6	5	11	0.4
Other	753	838	1,590	58.9	829	687	1,516	57.8
Derivative Finan. Liabilities Held for Trading	24	2	26	1.0	22	2	24	0.9
Funds Borrowed	4	108	112	4.1	15	353	369	14.1
Money Market Takings	320	101	421	15.6	0	168	168	6.4
Interbank money market takings	0	25	25	0.9	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	320	76	396	14.6	0	168	168	6.4
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
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
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	17	1	17	0.6	14	1	15	0.6
Other External Resources	63	6	69	2.6	78	5	82	3.1
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
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 (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	21	2	22	0.8	22	0	22	0.8
General provisions	12	2	14	0.5	15	0	15	0.6
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	6	0	6	0.2	6	0	6	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	2	0	2	0.1	1	0	1	0.0
Liabilities for Tax	16	0	16	0.6	16	0	16	0.6
Current liabilities for tax	16	0	16	0.6	15	0	15	0.6
Deferred liabilities for tax	0	0	0	0.0	1	0	1	0.0
Lia. for Pro. & Equ. for Sale p. and from Term. Op. (Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	417	-2	415	15.3	400	-2	399	15.2
Paid-in capital	277	0	277	10.3	332	0	332	12.7
Supplementary capital	-1	-2	-3	-0.1	-3	-2	-5	-0.2
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	-1	-2	-3	-0.1	-3	-2	-5	-0.2
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
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.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	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	1	0	1	0.0	0	0	0	0.0
Profit reserves	71	0	71	2.6	15	0	15	0.6
Legal reserves	10	0	10	0.4	9	0	9	0.3
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	60	0	60	2.2	6	0	6	0.2
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	69	0	69	2.6	56	0	56	2.1
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	69	0	69	2.6	56	0	56	2.1
Total Liabilities	1,638	1,065	2,702	100.0	1,402	1,220	2,622	100.0

Anadolubank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Sept. 2009			Sept. 2008		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	330	240	570	484	508	992
Letters of guarantee	330	96	427	484	142	626
Bank acceptances	0	3	3	0	13	13
Letters of credit	0	117	117	0	213	213
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	24	24	0	139	139
Commitments	837	0	837	316	0	316
Irrevocable commitments	831	0	831	312	0	312
Revocable commitments	5	0	5	4	0	4
Derivative Financial Instruments	271	1,191	1,462	231	1,703	1,934
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	271	1,191	1,462	231	1,703	1,934
Custody and Pledged Securities	3,131	647	3,778	2,947	547	3,494
Items held in Custody	2,158	110	2,268	2,303	94	2,397
Pledged Items	973	537	1,510	643	453	1,096
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	4,569	2,078	6,647	3,977	2,758	6,735

Income-Expenditure

(USD Million)

	Sept. 2009	Sept. 2008
Interest Income	241	277
Interest on loans	191	229
Interest received from reserve deposits	3	6
Interest received from banks	0	5
Interest received from money market transactions	1	2
Interest received from marketable securities portfolio	46	34
Other interest income	1	1
Interest Expenses	106	141
Interest on deposits	84	120
Interest on money market transactions	8	14
Interest on funds borrowed	14	7
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	135	136
Net Fees and Commissions Income/Expenses	29	29
Fees and commissions received	33	34
Fees and commissions paid	3	4
Dividend Income	0	1
Trading Profit/Loss (net)	2	-4
Profit/loss on trading account securities	9	-12
Profit/losses on derivative financial transactions	-35	0
Foreign exchange profit/loss	27	9
Other Operating Income	8	5
Total Operating Income/Expenses	174	167
Provision for Loan Losses or other Receivables (-)	14	14
Specific provisions of banks loans and other receivables*	11	6
General provision expenses*	3	4
Other Operating Expenses (-)	73	83
Personnel Expenses*	47	55
Net Operating Profit/Loss	87	70
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	87	70
Provisions for Taxes on Income from Continuing Operations (±)	-18	-15
Net Profit/Loss from Continuing Operations	69	56
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	69	56

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

Ratios

(%)

	Sept. 2009	Sept. 2008
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	20.0	15.6
Shareholders' Equity / Total Assets	15.3	15.2
(Shareholders' Equity - Permanent Assets) / Total Assets	12.4	12.5
Net On Balance Sheet Position / Total Shareholders' Equity	-45.2	-46.0
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-3.0	-2.0
Balance-Sheet Ratios		
TC Assets / Total Assets	75.9	73.8
TC Liabilities / Total Liabilities	60.6	53.5
FC Assets / FC Liabilities	61.2	56.4
TC Deposits / Total Deposits	47.2	54.7
TC Loans / Total Loans and Receivables	87.9	87.2
Total Deposits / Total Assets	59.3	58.2
Funds Borrowed / Total Assets	4.1	14.1
Assets Quality		
Financial Assets (net) / Total Assets	24.2	15.1
Total Loans and Receivables / Total Assets	61.2	68.7
Total Loans and Receivables / Total Deposits	103.2	118.0
Loans Under Follow-up (gross) / Total Loans and Receivables	2.7	1.8
Loans Under Follow-up (net) / Total Loans and Receivables	0.8	0.1
Specific Provisions / Loans Under Follow-up	69.9	92.4
Permanent Assets / Total Assets	3.0	2.7
Consumer Loans / Total Loans and Receivables	20.1	19.2
Liquidity		
Liquid Assets / Total Assets	19.2	11.6
Liquid Assets / Short-term Liabilities	30.6	21.5
TC Liquid Assets / Total Assets	11.3	3.6
Profitability		
Net Profit/Losses / Total Assets	2.6	2.1
Net Profit/Losses / Total Shareholders' Equity	16.7	14.0
Profit/Losses Before Taxes after Continuing Operations / Total Assets	3.2	2.7
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	4.6	5.0
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	71.5	78.0
Non-interest Income (net) / Total Assets	1.4	1.2
Other Operating Expenses / Total Assets	2.7	3.2
Personnel Expenses / Other Operating Expenses	64.5	66.0
Non-interest Income (net) / Other Operating Expenses	53.3	37.8

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

Arap Türk Bankası A.Ş.

Assets

(USD Million)

	Sept. 2009			%	Sept. 2008			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	0	27	27	4.9	1	32	33	5.5
Fin.ass.where fair value cha. is refl.to I/S (Net)	77	47	124	22.6	85	67	152	25.9
Financial assets held for trading	77	47	124	22.6	85	48	133	22.7
Public sector debt securities	77	41	119	21.5	85	41	126	21.4
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	6	6	1.1	0	3	3	0.5
Other marketable securities	0	0	0	0.0	0	4	4	0.7
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	19	19	3.3
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	19	19	3.3
Banks	0	37	37	6.7	0	20	20	3.4
Money Market Securities	0	0	0	0.0	0	0	0	0.0
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	0	1	1	0.1	0	1	1	0.1
Securities representing a share in capital	0	1	1	0.1	0	1	1	0.1
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans	116	95	211	38.3	121	114	234	40.0
Loans	116	95	211	38.3	121	114	234	40.0
Loans granted to the Banks risk group	0	5	5	1.0	0	2	2	0.3
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	116	89	205	37.3	121	112	232	39.6
Loans under follow-up	4	0	4	0.7	5	0	5	0.8
Specific provisions (-)	4	0	4	0.7	5	0	5	0.8
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	20	91	111	20.1	27	68	95	16.2
Public sector debt securities	20	48	68	12.4	27	53	80	13.6
Other marketable securities	0	42	42	7.7	0	15	15	2.6
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	22	0	22	4.0	23	0	23	3.9
Financial subsidiaries	22	0	22	4.0	23	0	23	3.9
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
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
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	13	0	13	2.3	15	0	15	2.6
Intangible Assets (Net)	1	0	1	0.2	0	0	0	0.0
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	1	0	1	0.2	0	0	0	0.0
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	2	0	2	0.4	11	0	11	1.8
Current assets for tax	1	0	1	0.1	8	0	8	1.4
Deferred assets for tax	1	0	1	0.2	2	0	2	0.4
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.1	1	0	1	0.2
Other Assets	1	1	2	0.3	1	0	2	0.3
Total Assets	254	297	551	100.0	285	302	586	100.0

Liabilities

(USD Million)

	Sept. 2009			%	Sept. 2008			%
	TC	FC	Total		TC	FC	Total	
Deposits	25	85	110	19.9	3	61	63	10.8
Deposits held by the Banks risk group	0	7	7	1.2	0	8	8	1.3
Other	24	78	103	18.7	3	53	55	9.5
Derivative Finan. Liabilities Held for Trading	0	6	6	1.1	0	10	10	1.6
Funds Borrowed	0	174	174	31.6	0	245	245	41.9
Money Market Takings	61	0	61	11.1	29	0	29	4.9
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	61	0	61	11.1	29	0	29	4.9
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
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
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	0	2	2	0.4	1	2	3	0.6
Other External Resources	1	2	3	0.6	1	2	3	0.4
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.1	0	0	0	0.0
Finance leasing payables	0	0	1	0.1	0	0	0	0.0
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 (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	6	0	6	1.2	5	0	6	1.0
General provisions	3	0	3	0.6	3	0	3	0.5
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	3	0	3	0.5	2	0	2	0.4
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	0	0	0	0.1	0	0	0	0.1
Liabilities for Tax	1	0	1	0.1	1	0	1	0.1
Current liabilities for tax	1	0	1	0.1	1	0	1	0.1
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia. for Pro. & Equ. for Sale p. and from Term. Op. (Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	187	0	187	34.0	227	0	227	38.8
Paid-in capital	162	0	162	29.5	195	0	195	33.2
Supplementary capital	6	0	6	1.1	7	0	7	1.3
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	0	0	0	0.0	0	0	0	0.0
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
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.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	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	6	0	6	1.1	7	0	7	1.3
Profit reserves	1	0	1	0.2	1	0	1	0.2
Legal reserves	1	0	1	0.2	1	0	1	0.2
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	0	0	0	0.0	0	0	0	0.0
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	17	0	17	3.2	24	0	24	4.1
Prior years income/loss	5	0	5	0.8	3	0	3	0.6
Current year income/loss	13	0	13	2.3	21	0	21	3.5
Total Liabilities	281	269	551	100.0	267	319	586	100.0

Arap Türk Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Sept. 2009			Sept. 2008		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	1	787	788	1	356	357
Letters of guarantee	1	549	550	1	191	193
Bank acceptances	0	7	7	0	0	0
Letters of credit	0	231	231	0	103	103
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	0	0	0	62	62
Commitments	4	95	99	3	0	3
Irrevocable commitments	4	95	99	3	0	3
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	61	60	121	511	585	1,096
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	61	60	121	511	585	1,096
Custody and Pledged Securities	77	207	284	13	144	157
Items held in Custody	68	20	88	12	0	12
Pledged Items	9	187	196	2	144	145
Accepted independent guaran. and warrant.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	143	1,149	1,292	529	1,085	1,614

Income-Expenditure

(USD Million)

	Sept. 2009	Sept. 2008
Interest Income	35	29
Interest on loans	14	12
Interest received from reserve deposits	0	0
Interest received from banks	0	2
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	21	14
Other interest income	0	0
Interest Expenses	7	7
Interest on deposits	1	1
Interest on money market transactions	2	5
Interest on funds borrowed	4	0
Interest on securities issued	0	0
Other interest expenses	0	1
Net Interest Income/Expenses	28	21
Net Fees and Commissions Income/Expenses	11	5
Fees and commissions received	11	5
Fees and commissions paid	0	0
Dividend Income	0	1
Trading Profit/Loss (net)	-7	-1
Profit/loss on trading account securities	0	-5
Profit/losses on derivative financial transactions	-1	0
Foreign exchange profit/loss	-6	4
Other Operating Income	0	15
Total Operating Income/Expenses	33	41
Provision for Loan Losses or other Receivables (-)	2	4
Specific provisions of banks loans and other receivables*	0	0
General provision expenses*	1	2
Other Operating Expenses (-)	14	15
Personnel Expenses*	9	10
Net Operating Profit/Loss	16	23
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	16	23
Provisions for Taxes on Income from Continuing Operations (±)	-3	-2
Net Profit/Loss from Continuing Operations	13	21
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	13	21

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

Ratios

(%)

	Sept. 2009	Sept. 2008
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	30.2	41.3
Shareholders' Equity / Total Assets	34.0	38.8
(Shareholders' Equity - Permanent Assets) / Total Assets	27.3	32.1
Net On Balance Sheet Position / Total Shareholders' Equity	28.3	0.2
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-3.8	13.6
Balance-Sheet Ratios		
TC Assets / Total Assets	46.1	48.6
TC Liabilities / Total Liabilities	51.1	45.5
FC Assets / FC Liabilities	110.2	94.5
TC Deposits / Total Deposits	22.4	4.1
TC Loans / Total Loans and Receivables	55.0	51.5
Total Deposits / Total Assets	19.9	10.8
Funds Borrowed / Total Assets	31.6	41.9
Assets Quality		
Financial Assets (net) / Total Assets	42.8	42.3
Total Loans and Receivables / Total Assets	38.3	40.0
Total Loans and Receivables / Total Deposits	192.3	371.2
Loans Under Follow-up (gross) / Total Loans and Receivables	1.9	2.0
Loans Under Follow-up (net) / Total Loans and Receivables	0.0	0.0
Specific Provisions / Loans Under Follow-up	100.0	100.0
Permanent Assets / Total Assets	6.6	6.7
Consumer Loans / Total Loans and Receivables	0.1	0.1
Liquidity		
Liquid Assets / Total Assets	34.3	35.0
Liquid Assets / Short-term Liabilities	65.7	84.6
TC Liquid Assets / Total Assets	14.2	14.6
Profitability		
Net Profit/Losses / Total Assets	2.3	3.5
Net Profit/Losses / Total Shareholders' Equity	6.9	9.0
Profit/Losses Before Taxes after Continuing Operations / Total Assets	3.0	3.9
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	5.0	3.6
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	84.9	51.5
Non-interest Income (net) / Total Assets	0.9	3.4
Other Operating Expenses / Total Assets	2.5	2.6
Personnel Expenses / Other Operating Expenses	64.1	64.5
Non-interest Income (net) / Other Operating Expenses	35.5	132.1

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

Bank Mellat

Assets

(USD Million)

	Sept. 2009			%	Sept. 2008			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	0	18	18	6.4	0	18	18	8.7
Fin.ass.where fair value cha. is refl.to I/S (Net)	0	0	0	0.0	0	0	0	0.0
Financial assets held for trading	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	17	79	96	33.7	7	47	54	25.8
Money Market Securities	0	0	0	0.0	0	0	0	0.0
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	17	0	17	5.9	20	0	20	9.7
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	17	0	17	5.9	20	0	20	9.7
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans	1	147	148	51.6	0	108	108	51.5
Loans	1	147	148	51.6	0	108	108	51.5
Loans granted to the Banks risk group	0	73	73	25.6	0	56	56	26.9
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	1	74	74	26.0	0	51	52	24.6
Loans under follow-up	0	0	0	0.0	0	0	0	0.0
Specific provisions (-)	0	0	0	0.0	0	0	0	0.0
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	0	0	0	0.0	0	0	0	0.0
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
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
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	6	0	6	2.2	7	0	7	3.4
Intangible Assets (Net)	0	0	0	0.0	0	0	0	0.0
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	0	0	0	0.1	2	0	2	0.7
Current assets for tax	0	0	0	0.0	1	0	1	0.5
Deferred assets for tax	0	0	0	0.1	0	0	0	0.2
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	0	0	0	0.0	0	0	0	0.1
Total Assets	42	244	286	100.0	37	173	210	100.0

Liabilities

(USD Million)

	Sept. 2009			%	Sept. 2008			%
	TC	FC	Total		TC	FC	Total	
Deposits	0	113	113	39.6	0	48	48	22.9
Deposits held by the Banks risk group	0	54	54	19.0	0	17	17	7.9
Other	0	59	59	20.7	0	31	31	15.0
Derivative Finan. Liabilities Held for Trading	0	0	0	0.0	0	0	0	0.0
Funds Borrowed	0	15	15	5.2	0	18	18	8.5
Money Market Takings	0	0	0	0.0	0	0	0	0.0
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	0	0	0	0.0	0	0	0	0.0
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
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
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	0	92	92	32.2	0	90	90	43.1
Other External Resources	0	16	16	5.4	0	9	9	4.5
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
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 (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	1	1	2	0.6	1	0	1	0.6
General provisions	0	1	1	0.3	0	0	0	0.2
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	0	0	0	0.1	0	0	0	0.1
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	1	0	1	0.2	1	0	1	0.3
Liabilities for Tax	2	0	2	0.6	2	0	2	0.9
Current liabilities for tax	2	0	2	0.6	2	0	2	0.9
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia. for Pro. & Equ. for Sale p. and from Term. Op. (Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	47	0	47	16.4	41	0	41	19.4
Paid-in capital	36	0	36	12.7	25	0	25	12.1
Supplementary capital	0	0	0	0.2	0	0	0	0.0
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	0	0	0	0.2	0	0	0	0.0
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
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.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	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	0	0	0	0.0	0	0	0	0.0
Profit reserves	1	0	1	0.3	1	0	1	0.5
Legal reserves	0	0	0	0.0	0	0	0	0.0
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	1	0	1	0.3	1	0	1	0.5
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	9	0	9	3.2	14	0	14	6.9
Prior years income/loss	0	0	0	0.0	7	0	7	3.3
Current year income/loss	9	0	9	3.2	8	0	8	3.6
Total Liabilities	50	236	286	100.0	44	166	210	100.0

Bank Mellat

Off Balance Sheet Commitments

(USD Million)

	Sept. 2009			Sept. 2008		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	0	31	31	1	28	29
Letters of guarantee	0	13	14	0	4	4
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	17	17	0	24	24
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	0	0	1	0	1
Commitments	1	13	14	0	0	0
Irrevocable commitments	1	13	14	0	0	0
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	0	0	0	0	0	0
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	0	0	0	0	0	0
Custody and Pledged Securities	0	0	0	0	0	0
Items held in Custody	0	0	0	0	0	0
Pledged Items	0	0	0	0	0	0
Accepted independent guaran. and warrant.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	1	44	45	1	28	29

Income-Expenditure

(USD Million)

	Sept. 2009	Sept. 2008
Interest Income	13	11
Interest on loans	10	6
Interest received from reserve deposits	0	0
Interest received from banks	2	2
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	2	2
Other interest income	0	0
Interest Expenses	5	5
Interest on deposits	1	1
Interest on money market transactions	5	4
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	8	6
Net Fees and Commissions Income/Expenses	5	5
Fees and commissions received	5	5
Fees and commissions paid	0	0
Dividend Income	0	0
Trading Profit/Loss (net)	1	1
Profit/loss on trading account securities	0	0
Profit/losses on derivative financial transactions	0	0
Foreign exchange profit/loss	1	1
Other Operating Income	0	0
Total Operating Income/Expenses	14	12
Provision for Loan Losses or other Receivables (-)	0	0
Specific provisions of banks loans and other receivables*	0	0
General provision expenses*	0	0
Other Operating Expenses (-)	2	2
Personnel Expenses*	1	1
Net Operating Profit/Loss	12	9
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	12	9
Provisions for Taxes on Income from Continuing Operations (±)	0	-2
Net Profit/Loss from Continuing Operations	12	8
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	-2	0
Net Profit/Loss from Terminated Operations	-2	0
Net Profit/Losses	9	8

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

Ratios

(%)

	Sept. 2009	Sept. 2008
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	37.6	58.9
Shareholders' Equity / Total Assets	16.4	19.4
(Shareholders' Equity - Permanent Assets) / Total Assets	14.2	15.9
Net On Balance Sheet Position / Total Shareholders' Equity	19.5	18.7
Net On and Off Balance Sheet Position / Total Shareholders' Equity	19.5	18.7
Balance-Sheet Ratios		
TC Assets / Total Assets	14.7	17.7
TC Liabilities / Total Liabilities	17.4	21.0
FC Assets / FC Liabilities	103.3	104.2
TC Deposits / Total Deposits	0.2	0.7
TC Loans / Total Loans and Receivables	0.7	0.4
Total Deposits / Total Assets	39.6	22.9
Funds Borrowed / Total Assets	5.2	8.5
Assets Quality		
Financial Assets (net) / Total Assets	5.9	9.7
Total Loans and Receivables / Total Assets	51.6	51.5
Total Loans and Receivables / Total Deposits	130.2	225.0
Loans Under Follow-up (gross) / Total Loans and Receivables	0.0	0.1
Loans Under Follow-up (net) / Total Loans and Receivables	0.0	0.0
Specific Provisions / Loans Under Follow-up	25.0	35.7
Permanent Assets / Total Assets	2.2	3.5
Consumer Loans / Total Loans and Receivables	0.1	0.2
Liquidity		
Liquid Assets / Total Assets	46.0	44.2
Liquid Assets / Short-term Liabilities	100.3	153.5
TC Liquid Assets / Total Assets	12.0	13.2
Profitability		
Net Profit/Losses / Total Assets	3.2	3.6
Net Profit/Losses / Total Shareholders' Equity	19.6	18.5
Profit/Losses Before Taxes after Continuing Operations / Total Assets	4.1	4.5
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	2.7	2.7
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	55.6	48.4
Non-interest Income (net) / Total Assets	2.2	2.9
Other Operating Expenses / Total Assets	0.8	1.2
Personnel Expenses / Other Operating Expenses	62.6	57.3
Non-interest Income (net) / Other Operating Expenses	280.9	252.7

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

BankPozitif Kredi ve Kalkınma Bankası A.Ş.

Assets

(USD Million)

	Sept. 2009			%	Sept. 2008			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	5	54	59	5.8	2	83	86	7.0
Fin.ass.where fair value cha. is refl.to I/S (Net)	7	0	7	0.7	2	0	2	0.2
Financial assets held for trading	7	0	7	0.7	2	0	2	0.2
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	7	0	7	0.7	2	0	2	0.2
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	1	17	17	1.7	7	35	42	3.5
Money Market Securities	31	0	31	3.0	9	0	9	0.7
Interbank money market placements	27	0	27	2.7	9	0	9	0.7
Istanbul Stock Exc. money market placements	4	0	4	0.4	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	40	0	40	3.9	67	0	67	5.5
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	40	0	40	3.9	67	0	67	5.5
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans	512	208	720	71.0	696	170	866	71.2
Loans	483	208	691	68.1	684	170	854	70.3
Loans granted to the Banks risk group	0	1	1	0.1	6	0	6	0.5
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	483	207	690	67.9	679	170	849	69.8
Loans under follow-up	39	0	39	3.8	18	0	18	1.4
Specific provisions (-)	9	0	9	0.9	6	0	6	0.5
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	21	6	27	2.6	23	4	27	2.2
Public sector debt securities	21	0	21	2.0	23	0	23	1.9
Other marketable securities	0	6	6	0.6	0	4	4	0.3
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	6	77	82	8.1	6	71	77	6.3
Financial subsidiaries	3	77	80	7.8	3	71	74	6.1
Non-financial subsidiaries	3	0	3	0.3	3	0	3	0.3
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	8	8	0.8	0	16	16	1.3
Finance lease receivables	0	9	9	0.8	0	18	18	1.5
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	1	1	0.1	0	2	2	0.1
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	5	0	5	0.5	9	0	9	0.8
Intangible Assets (Net)	3	0	3	0.3	4	0	4	0.3
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	3	0	3	0.3	3	0	3	0.3
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	0	0	0	0.0	0	0	0	0.0
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	0	0	0	0.0	0	0	0	0.0
Prop.&Equ.for Sale p. and from Term.Op.(Net)	1	0	1	0.1	1	0	1	0.1
Other Assets	2	13	15	1.5	2	8	10	0.9
Total Assets	633	382	1,015	100.0	829	387	1,216	100.0

Liabilities

(USD Million)

	Sept. 2009			%	Sept. 2008			%
	TC	FC	Total		TC	FC	Total	
Deposits	0	0	0	0.0	0	0	0	0.0
Deposits held by the Banks risk group	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Trading	10	0	10	1.0	4	0	4	0.3
Funds Borrowed	4	582	586	57.7	6	741	747	61.4
Money Market Takings	0	0	0	0.0	19	0	19	1.6
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	0	0	0	0.0	19	0	19	1.6
Marketable Securities Issued (Net)	34	0	34	3.4	0	0	0	0.0
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	34	0	34	3.4	0	0	0	0.0
Funds	19	34	53	5.2	29	26	55	4.6
Borrower funds	19	34	53	5.2	29	26	55	4.6
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	2	0	2	0.2	1	0	1	0.1
Other External Resources	1	5	7	0.7	2	3	4	0.4
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	1	1	0.1
Finance leasing payables	0	0	0	0.0	0	1	1	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 (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	14	0	14	1.4	11	0	11	0.9
General provisions	8	0	8	0.8	9	0	9	0.7
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	2	0	2	0.2	2	0	2	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	4	0	4	0.4	0	0	0	0.0
Liabilities for Tax	5	0	5	0.5	3	0	3	0.2
Current liabilities for tax	4	0	4	0.4	2	0	2	0.2
Deferred liabilities for tax	1	0	1	0.1	0	0	0	0.0
Lia. for Pro. & Equ. for Sale p. and from Term. Op. (Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	305	-1	304	29.9	372	-1	371	30.5
Paid-in capital	228	0	228	22.5	274	0	274	22.5
Supplementary capital	28	-1	27	2.7	33	-1	32	2.6
Share premium	14	0	14	1.3	16	0	16	1.3
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	1	-1	0	0.0	0	0	0	0.0
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
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.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	-1	-1	-0.1
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	14	0	14	1.3	16	0	16	1.4
Profit reserves	28	0	28	2.8	47	0	47	3.9
Legal reserves	6	0	6	0.6	3	0	3	0.3
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	22	0	22	2.2	44	0	44	3.6
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	20	0	20	2.0	18	0	18	1.5
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	20	0	20	2.0	18	0	18	1.5
Total Liabilities	394	621	1,015	100.0	447	769	1,216	100.0

BankPozitif Kredi ve Kalkınma Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Sept. 2009			Sept. 2008		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	47	347	393	77	352	428
Letters of guarantee	47	296	342	77	258	334
Bank acceptances	0	2	2	0	8	8
Letters of credit	0	50	50	0	86	86
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	0	0	0	0	0
Commitments	4	219	223	2	120	123
Irrevocable commitments	4	219	223	2	120	123
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	102	720	822	60	322	381
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	102	720	822	60	322	381
Custody and Pledged Securities	1,102	2,057	3,159	878	1,722	2,600
Items held in Custody	19	74	93	105	28	132
Pledged Items	1,083	1,983	3,066	773	1,694	2,467
Accepted independent guaran. and warrant.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	1,255	3,343	4,598	1,016	2,516	3,532

Income-Expenditure

(USD Million)

	Sept. 2009	Sept. 2008
Interest Income	76	88
Interest on loans	64	71
Interest received from reserve deposits	0	1
Interest received from banks	0	2
Interest received from money market transactions	4	1
Interest received from marketable securities portfolio	7	12
Other interest income	1	1
Interest Expenses	31	35
Interest on deposits	0	0
Interest on money market transactions	28	32
Interest on funds borrowed	0	1
Interest on securities issued	0	0
Other interest expenses	2	2
Net Interest Income/Expenses	46	53
Net Fees and Commissions Income/Expenses	6	8
Fees and commissions received	8	10
Fees and commissions paid	2	1
Dividend Income	0	0
Trading Profit/Loss (net)	7	-2
Profit/loss on trading account securities	0	-8
Profit/losses on derivative financial transactions	1	0
Foreign exchange profit/loss	6	7
Other Operating Income	0	1
Total Operating Income/Expenses	59	61
Provision for Loan Losses or other Receivables (-)	8	8
Specific provisions of banks loans and other receivables*	3	4
General provision expenses*	1	3
Other Operating Expenses (-)	26	29
Personnel Expenses*	10	13
Net Operating Profit/Loss	25	24
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	25	24
Provisions for Taxes on Income from Continuing Operations (±)	-5	-5
Net Profit/Loss from Continuing Operations	20	18
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	20	18

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

Ratios

(%)

	Sept. 2009	Sept. 2008
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	29.6	32.3
Shareholders' Equity / Total Assets	29.9	30.5
(Shareholders' Equity - Permanent Assets) / Total Assets	18.0	22.0
Net On Balance Sheet Position / Total Shareholders' Equity	8.8	-10.8
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-2.7	-2.2
Balance-Sheet Ratios		
TC Assets / Total Assets	62.3	68.2
TC Liabilities / Total Liabilities	38.8	36.8
FC Assets / FC Liabilities	61.5	50.3
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans and Receivables	71.1	80.4
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	57.7	61.4
Assets Quality		
Financial Assets (net) / Total Assets	7.3	7.9
Total Loans and Receivables / Total Assets	71.0	71.2
Total Loans and Receivables / Total Deposits	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	5.4	2.0
Loans Under Follow-up (net) / Total Loans and Receivables	4.1	1.3
Specific Provisions / Loans Under Follow-up	24.0	33.6
Permanent Assets / Total Assets	11.9	8.4
Consumer Loans / Total Loans and Receivables	23.3	23.6
Liquidity		
Liquid Assets / Total Assets	15.2	16.9
Liquid Assets / Short-term Liabilities	292.2	268.4
TC Liquid Assets / Total Assets	8.2	7.1
Profitability		
Net Profit/Losses / Total Assets	2.0	1.5
Net Profit/Losses / Total Shareholders' Equity	6.6	4.9
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.5	1.9
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	4.2	4.0
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	72.1	80.2
Non-interest Income (net) / Total Assets	1.3	0.6
Other Operating Expenses / Total Assets	2.5	2.4
Personnel Expenses / Other Operating Expenses	40.3	45.2
Non-interest Income (net) / Other Operating Expenses	50.9	26.0

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

Birleşik Fon Bankası A.Ş.

Assets

(USD Million)

	Sept. 2009			%	Sept. 2008			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	0	0	0	0.0	0	0	0	0.0
Fin.ass.where fair value cha. is refl.to I/S (Net)	245	0	245	45.2	7	0	7	1.2
Financial assets held for trading	245	0	245	45.2	7	0	7	1.2
Public sector debt securities	245	0	245	45.2	7	0	7	1.2
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	149	67	216	39.9	396	67	463	72.5
Money Market Securities	1	0	1	0.2	1	0	1	0.1
Interbank money market placements	1	0	1	0.2	1	0	1	0.1
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans	8	0	8	1.5	12	1	13	2.0
Loans	1	0	1	0.1	2	1	3	0.5
Loans granted to the Banks risk group	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	1	0	1	0.1	2	1	3	0.5
Loans under follow-up	42	6	48	9.0	57	4	61	9.5
Specific provisions (-)	35	6	41	7.6	47	4	51	8.1
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	0	0	0	0.0	0	0	0	0.0
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
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
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	37	0	37	6.9	49	0	49	7.6
Intangible Assets (Net)	0	0	0	0.0	0	0	0	0.0
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	0	0	0	0.1	0	0	0	0.1
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	0	0	0	0.1	0	0	0	0.1
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	29	4	33	6.1	99	7	105	16.5
Total Assets	470	71	541	100.0	564	75	639	100.0

Liabilities

(USD Million)

	Sept. 2009			%	Sept. 2008			%
	TC	FC	Total		TC	FC	Total	
Deposits	9	13	21	4.0	12	16	28	4.3
Deposits held by the Banks risk group	0	0	0	0.0	0	0	0	0.0
Other	9	13	21	4.0	12	16	28	4.3
Derivative Finan. Liabilities Held for Trading	0	0	0	0.0	0	0	0	0.0
Funds Borrowed	0	0	0	0.0	0	0	0	0.0
Money Market Takings	2	0	2	0.4	2	0	2	0.4
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	2	0	2	0.4	2	0	2	0.4
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
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
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	7	27	34	6.2	7	27	34	5.3
Other External Resources	2	0	3	0.5	3	0	3	0.4
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
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 (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	17	32	49	9.1	20	32	52	8.2
General provisions	2	0	2	0.3	3	0	4	0.6
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	2	0	2	0.4	2	0	2	0.3
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	13	32	45	8.4	14	32	46	7.2
Liabilities for Tax	3	0	3	0.6	4	0	4	0.6
Current liabilities for tax	3	0	3	0.6	4	0	4	0.6
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia. for Pro. & Equ. for Sale p. and from Term. Op. (Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	429	0	429	79.3	516	0	516	80.8
Paid-in capital	312	0	312	57.7	374	0	374	58.5
Supplementary capital	0	0	0	0.0	0	0	0	0.0
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	0	0	0	0.0	0	0	0	0.0
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
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.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	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	0	0	0	0.0	0	0	0	0.0
Profit reserves	12,009	0	12,009	2,220.5	14,467	0	14,467	2,264.3
Legal reserves	18	0	18	3.3	22	0	22	3.4
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	11,991	0	11,991	2,217.2	14,446	0	14,446	2,260.9
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	-11,892	0	-11,892	-2,198.9	-14,325	0	-14,325	-2,242.0
Prior years income/loss	-11,929	0	-11,929	-2,205.7	-14,371	0	-14,371	-2,249.3
Current year income/loss	37	0	37	6.9	47	0	47	7.3
Total Liabilities	469	72	541	100.0	564	75	639	100.0

Birleşik Fon Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Sept. 2009			Sept. 2008		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	52	72	124	69	76	144
Letters of guarantee	52	72	124	69	76	144
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	0	0	0	0	0
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	0	0	0	0	0
Commitments	269	0	269	0	0	0
Irrevocable commitments	269	0	269	0	0	0
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	0	0	0	0	0	0
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	0	0	0	0	0	0
Custody and Pledged Securities	608	94	702	789	102	891
Items held in Custody	9	2	11	9	2	11
Pledged Items	599	92	691	781	100	881
Accepted independent guaran. and warrant.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	929	165	1,094	858	178	1,036

Income-Expenditure

(USD Million)

	Sept. 2009	Sept. 2008
Interest Income	21	73
Interest on loans	1	11
Interest received from reserve deposits	0	0
Interest received from banks	20	61
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	0	0
Other interest income	0	1
Interest Expenses	0	0
Interest on deposits	0	0
Interest on money market transactions	0	0
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	21	73
Net Fees and Commissions Income/Expenses	1	2
Fees and commissions received	1	2
Fees and commissions paid	0	0
Dividend Income	0	0
Trading Profit/Loss (net)	40	2
Profit/loss on trading account securities	40	1
Profit/losses on derivative financial transactions	0	0
Foreign exchange profit/loss	0	1
Other Operating Income	7	7
Total Operating Income/Expenses	70	84
Provision for Loan Losses or other Receivables (-)	6	4
Specific provisions of banks loans and other receivables*	3	2
General provision expenses*	0	0
Other Operating Expenses (-)	17	21
Personnel Expenses*	8	11
Net Operating Profit/Loss	47	58
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	47	58
Provisions for Taxes on Income from Continuing Operations (±)	-10	-12
Net Profit/Loss from Continuing Operations	37	47
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	37	47

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

Ratios

(%)

	Sept. 2009	Sept. 2008
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	51.1	60.7
Shareholders' Equity / Total Assets	79.3	80.8
(Shareholders' Equity - Permanent Assets) / Total Assets	71.0	71.7
Net On Balance Sheet Position / Total Shareholders' Equity	-0.3	0.3
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-0.3	0.3
Balance-Sheet Ratios		
TC Assets / Total Assets	86.9	88.3
TC Liabilities / Total Liabilities	86.7	88.3
FC Assets / FC Liabilities	98.0	99.6
TC Deposits / Total Deposits	40.2	42.2
TC Loans / Total Loans and Receivables	100.0	93.1
Total Deposits / Total Assets	4.0	4.3
Funds Borrowed / Total Assets	0.0	0.0
Assets Quality		
Financial Assets (net) / Total Assets	45.2	1.2
Total Loans and Receivables / Total Assets	1.5	2.0
Total Loans and Receivables / Total Deposits	37.7	46.4
Loans Under Follow-up (gross) / Total Loans and Receivables	598.1	477.6
Loans Under Follow-up (net) / Total Loans and Receivables	92.6	74.7
Specific Provisions / Loans Under Follow-up	84.5	84.4
Permanent Assets / Total Assets	8.3	9.1
Consumer Loans / Total Loans and Receivables	7.1	3.1
Liquidity		
Liquid Assets / Total Assets	85.4	73.8
Liquid Assets / Short-term Liabilities	801.3	702.8
TC Liquid Assets / Total Assets	73.1	63.3
Profitability		
Net Profit/Losses / Total Assets	6.9	7.3
Net Profit/Losses / Total Shareholders' Equity	8.7	9.0
Profit/Losses Before Taxes after Continuing Operations / Total Assets	8.6	9.2
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	3.3	11.0
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	25.6	84.0
Non-interest Income (net) / Total Assets	9.0	1.7
Other Operating Expenses / Total Assets	3.2	3.3
Personnel Expenses / Other Operating Expenses	47.0	53.8
Non-interest Income (net) / Other Operating Expenses	283.4	51.7

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

Calyon Yatırım Bankası Türk A.Ş.

Assets

(USD Million)

	Sept. 2009			%	Sept. 2008			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	0	0	0	0.2	4	0	4	2.9
Fin.ass.where fair value cha. is refl.to I/S (Net)	0	0	0	0.0	39	0	39	26.9
Financial assets held for trading	0	0	0	0.0	39	0	39	26.9
Public sector debt securities	0	0	0	0.0	23	0	23	15.8
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	0	0	0.0	16	0	16	11.1
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	22	0	22	56.0	19	21	40	27.5
Money Market Securities	8	0	8	21.1	2	0	2	1.6
Interbank money market placements	8	0	8	21.1	2	0	2	1.6
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.1	47	0	47	32.1
Loans	0	0	0	0.1	47	0	47	32.1
Loans granted to the Banks risk group	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.1	47	0	47	32.1
Loans under follow-up	3	0	3	8.7	4	0	4	2.9
Specific provisions (-)	3	0	3	8.7	4	0	4	2.9
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	0	0	0	0.0	0	0	0	0.0
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
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
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	3	0	3	8.4	5	0	5	3.7
Intangible Assets (Net)	0	0	0	0.1	0	0	0	0.0
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.1	0	0	0	0.0
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	2	0	2	5.0	7	0	7	4.5
Current assets for tax	0	0	0	0.0	2	0	2	1.4
Deferred assets for tax	2	0	2	5.0	5	0	5	3.1
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	0	3	4	9.1	0	1	1	0.7
Total Assets	36	4	40	100.0	124	22	146	100.0

Liabilities

(USD Million)

	Sept. 2009			%	Sept. 2008			%
	TC	FC	Total		TC	FC	Total	
Deposits	0	0	0	0.0	0	0	0	0.0
Deposits held by the Banks risk group	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Trading	0	0	0	0.0	32	0	33	22.3
Funds Borrowed	0	0	0	0.0	71	2	73	49.8
Money Market Takings	0	0	0	0.0	0	0	0	0.0
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	0	0	0	0.0	0	0	0	0.0
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
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
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	0	0	0	0.5	0	0	0	0.2
Other External Resources	0	3	3	7.1	0	2	2	1.7
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
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 (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	2	0	2	5.0	3	0	3	2.1
General provisions	1	0	1	1.7	1	0	1	0.8
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	1	0	1	3.3	2	0	2	1.3
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	0	0	0	0.0	0	0	0	0.0
Liabilities for Tax	0	0	0	0.3	1	0	1	0.5
Current liabilities for tax	0	0	0	0.3	1	0	1	0.5
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia. for Pro. & Equ. for Sale p. and from Term. Op. (Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	2	2	1.1
Shareholders' Equity	35	0	35	87.1	32	0	32	22.2
Paid-in capital	27	0	27	68.3	31	0	31	20.9
Supplementary capital	62	0	62	156.7	75	0	75	51.2
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	0	0	0	0.0	0	0	0	0.0
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
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.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	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	62	0	62	156.7	75	0	75	51.2
Profit reserves	11	0	11	28.6	14	0	14	9.4
Legal reserves	1	0	1	1.5	1	0	1	0.5
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	11	0	11	27.1	13	0	13	8.9
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	-66	0	-66	-166.5	-87	0	-87	-59.3
Prior years income/loss	-71	0	-71	-179.6	-85	0	-85	-58.5
Current year income/loss	5	0	5	13.1	-1	0	-1	-0.8
Total Liabilities	37	3	40	100.0	140	6	146	100.0

Calyon Yatırım Bankası Türk A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Sept. 2009			Sept. 2008		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	0	306	306	1	370	371
Letters of guarantee	0	114	114	1	137	137
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	101	101	0	135	135
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	91	91	0	98	98
Commitments	1	0	1	0	0	0
Irrevocable commitments	1	0	1	0	0	0
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	0	7	7	569	540	1,110
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	0	7	7	569	540	1,110
Custody and Pledged Securities	0	0	0	0	5	5
Items held in Custody	0	0	0	0	5	5
Pledged Items	0	0	0	0	0	0
Accepted independent guaran. and warrant.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	1	314	314	570	916	1,486

Income-Expenditure

(USD Million)

	Sept. 2009	Sept. 2008
Interest Income	2	24
Interest on loans	0	6
Interest received from reserve deposits	0	0
Interest received from banks	2	8
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	0	10
Other interest income	0	0
Interest Expenses	0	12
Interest on deposits	0	0
Interest on money market transactions	0	11
Interest on funds borrowed	0	1
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	2	12
Net Fees and Commissions Income/Expenses	9	4
Fees and commissions received	9	4
Fees and commissions paid	0	0
Dividend Income	0	0
Trading Profit/Loss (net)	0	-8
Profit/loss on trading account securities	0	-1
Profit/losses on derivative financial transactions	2	0
Foreign exchange profit/loss	-2	-8
Other Operating Income	1	1
Total Operating Income/Expenses	13	9
Provision for Loan Losses or other Receivables (-)	0	0
Specific provisions of banks loans and other receivables*	0	0
General provision expenses*	0	0
Other Operating Expenses (-)	6	10
Personnel Expenses*	3	4
Net Operating Profit/Loss	6	-1
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	6	-1
Provisions for Taxes on Income from Continuing Operations (±)	-1	0
Net Profit/Loss from Continuing Operations	5	-1
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	5	-1

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

Ratios

(%)

	Sept. 2009	Sept. 2008
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	19.4	11.6
Shareholders' Equity / Total Assets	87.1	22.2
(Shareholders' Equity - Permanent Assets) / Total Assets	78.6	18.5
Net On Balance Sheet Position / Total Shareholders' Equity	3.0	48.6
Net On and Off Balance Sheet Position / Total Shareholders' Equity	2.0	-4.5
Balance-Sheet Ratios		
TC Assets / Total Assets	90.1	84.9
TC Liabilities / Total Liabilities	92.8	95.7
FC Assets / FC Liabilities	136.7	350.3
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans and Receivables	100.0	100.0
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	0.0	49.8
Assets Quality		
Financial Assets (net) / Total Assets	0.0	26.9
Total Loans and Receivables / Total Assets	0.1	32.1
Total Loans and Receivables / Total Deposits	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	10,060.8	8.9
Loans Under Follow-up (net) / Total Loans and Receivables	0.0	0.0
Specific Provisions / Loans Under Follow-up	100.0	100.0
Permanent Assets / Total Assets	8.5	3.8
Consumer Loans / Total Loans and Receivables	0.0	0.0
Liquidity		
Liquid Assets / Total Assets	77.4	58.9
Liquid Assets / Short-term Liabilities	9,531.2	465.0
TC Liquid Assets / Total Assets	76.2	44.3
Profitability		
Net Profit/Losses / Total Assets	13.1	-0.8
Net Profit/Losses / Total Shareholders' Equity	15.1	-3.6
Profit/Losses Before Taxes after Continuing Operations / Total Assets	16.0	-0.9
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	4.7	8.5
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	14.7	140.9
Non-interest Income (net) / Total Assets	27.2	-2.5
Other Operating Expenses / Total Assets	15.9	6.7
Personnel Expenses / Other Operating Expenses	40.3	44.9
Non-interest Income (net) / Other Operating Expenses	171.1	-36.6

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

Citibank A.Ş.

Assets

(USD Million)

	Sept. 2009			%	Sept. 2008			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	77	100	177	5.0	73	146	220	5.6
Fin.ass.where fair value cha. is refl.to I/S (Net)	51	15	66	1.9	128	44	172	4.4
Financial assets held for trading	51	15	66	1.9	128	44	172	4.4
Public sector debt securities	38	0	38	1.1	53	0	53	1.3
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	13	15	28	0.8	75	44	119	3.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	617	239	856	24.1	643	33	675	17.1
Money Market Securities	440	0	440	12.4	642	0	642	16.3
Interbank money market placements	440	0	440	12.4	642	0	642	16.3
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	433	21	454	12.8	196	25	221	5.6
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	433	21	454	12.8	196	25	221	5.6
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans	1,156	318	1,474	41.6	1,470	416	1,886	47.9
Loans	1,134	318	1,452	41.0	1,436	416	1,852	47.0
Loans granted to the Banks risk group	18	0	18	0.5	19	5	24	0.6
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	1,116	318	1,434	40.5	1,417	411	1,829	46.4
Loans under follow-up	265	0	265	7.5	167	0	167	4.2
Specific provisions (-)	242	0	242	6.8	133	0	133	3.4
Factoring Receivables	16	0	16	0.4	28	0	28	0.7
Investments held to Maturity (Net)	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	0	0	0	0.0	0	0	0	0.0
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
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
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	19	0	19	0.5	30	0	30	0.8
Intangible Assets (Net)	5	0	5	0.1	4	0	4	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	5	0	5	0.1	4	0	4	0.1
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	2	0	2	0.1	0	0	0	0.0
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	2	0	2	0.1	0	0	0	0.0
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	33	3	35	1.0	53	6	59	1.5
Total Assets	2,849	696	3,544	100.0	3,268	670	3,938	100.0

Liabilities

(USD Million)

	Sept. 2009			%	Sept. 2008			%
	TC	FC	Total		TC	FC	Total	
Deposits	1,872	920	2,792	78.8	2,161	822	2,983	75.7
Deposits held by the Banks risk group	100	32	132	3.7	222	15	237	6.0
Other	1,773	888	2,661	75.1	1,939	807	2,746	69.7
Derivative Finan. Liabilities Held for Trading	21	12	33	0.9	41	59	101	2.6
Funds Borrowed	47	1	48	1.4	112	1	113	2.9
Money Market Takings	0	0	0	0.0	0	0	0	0.0
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	0	0	0	0.0	0	0	0	0.0
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
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
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	27	0	28	0.8	34	0	34	0.9
Other External Resources	32	1	33	0.9	34	1	36	0.9
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
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 (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	41	0	41	1.2	47	0	47	1.2
General provisions	28	0	28	0.8	30	0	30	0.8
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	2	0	2	0.0	2	0	2	0.1
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	11	0	11	0.3	15	0	15	0.4
Liabilities for Tax	4	0	4	0.1	11	0	11	0.3
Current liabilities for tax	4	0	4	0.1	9	0	9	0.2
Deferred liabilities for tax	0	0	0	0.0	2	0	2	0.0
Lia. for Pro. & Equ. for Sale p. and from Term. Op. (Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	564	1	565	15.9	614	0	614	15.6
Paid-in capital	23	0	23	0.6	27	0	27	0.7
Supplementary capital	170	1	171	4.8	192	0	192	4.9
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	3	1	4	0.1	-7	0	-8	-0.2
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
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.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	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	166	0	166	4.7	200	0	200	5.1
Profit reserves	332	0	332	9.4	332	0	332	8.4
Legal reserves	7	0	7	0.2	8	0	8	0.2
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	325	0	325	9.2	324	0	324	8.2
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	40	0	40	1.1	63	0	63	1.6
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	40	0	40	1.1	63	0	63	1.6
Total Liabilities	2,608	936	3,544	100.0	3,054	884	3,938	100.0

Citibank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Sept. 2009			Sept. 2008		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	173	409	582	207	543	750
Letters of guarantee	173	257	430	207	446	653
Bank acceptances	0	67	67	0	57	57
Letters of credit	0	83	83	0	32	32
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	3	3	0	7	7
Commitments	1,254	176	1,430	1,041	1	1,041
Irrevocable commitments	1,254	176	1,430	1,041	1	1,041
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	1,990	3,345	5,335	2,962	4,090	7,052
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	1,990	3,345	5,335	2,962	4,090	7,052
Custody and Pledged Securities	15,567	844	16,411	24,645	982	25,627
Items held in Custody	15,365	222	15,587	24,518	645	25,163
Pledged Items	202	622	824	127	337	464
Accepted independent guaran. and warrant.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	18,984	4,774	23,758	28,855	5,616	34,470

Income-Expenditure

(USD Million)

	Sept. 2009	Sept. 2008
Interest Income	346	434
Interest on loans	249	312
Interest received from reserve deposits	6	11
Interest received from banks	17	39
Interest received from money market transactions	41	34
Interest received from marketable securities portfolio	32	38
Other interest income	0	0
Interest Expenses	154	191
Interest on deposits	151	183
Interest on money market transactions	3	8
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	192	243
Net Fees and Commissions Income/Expenses	-4	-7
Fees and commissions received	4	3
Fees and commissions paid	8	10
Dividend Income	0	0
Trading Profit/Loss (net)	80	46
Profit/loss on trading account securities	55	52
Profit/losses on derivative financial transactions	-40	0
Foreign exchange profit/loss	65	-7
Other Operating Income	66	76
Total Operating Income/Expenses	334	358
Provision for Loan Losses or other Receivables (-)	117	69
Specific provisions of banks loans and other receivables*	104	55
General provision expenses*	7	4
Other Operating Expenses (-)	165	210
Personnel Expenses*	69	94
Net Operating Profit/Loss	51	79
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	51	79
Provisions for Taxes on Income from Continuing Operations (±)	-12	-17
Net Profit/Loss from Continuing Operations	40	63
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	40	63

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

Ratios

(%)

	Sept. 2009	Sept. 2008
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	18.8	17.3
Shareholders' Equity / Total Assets	15.9	15.6
(Shareholders' Equity - Permanent Assets) / Total Assets	14.7	13.9
Net On Balance Sheet Position / Total Shareholders' Equity	-23.5	5.8
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-12.6	-6.7
Balance-Sheet Ratios		
TC Assets / Total Assets	80.4	83.0
TC Liabilities / Total Liabilities	73.6	77.5
FC Assets / FC Liabilities	74.3	75.8
TC Deposits / Total Deposits	67.0	72.4
TC Loans / Total Loans and Receivables	78.4	77.9
Total Deposits / Total Assets	78.8	75.7
Funds Borrowed / Total Assets	1.4	2.9
Assets Quality		
Financial Assets (net) / Total Assets	14.7	10.0
Total Loans and Receivables / Total Assets	41.6	47.9
Total Loans and Receivables / Total Deposits	52.8	63.2
Loans Under Follow-up (gross) / Total Loans and Receivables	18.0	8.8
Loans Under Follow-up (net) / Total Loans and Receivables	1.5	1.8
Specific Provisions / Loans Under Follow-up	91.5	79.8
Permanent Assets / Total Assets	1.3	1.7
Consumer Loans / Total Loans and Receivables	49.6	51.0
Liquidity		
Liquid Assets / Total Assets	56.2	49.0
Liquid Assets / Short-term Liabilities	85.2	69.1
TC Liquid Assets / Total Assets	45.7	42.7
Profitability		
Net Profit/Losses / Total Assets	1.1	1.6
Net Profit/Losses / Total Shareholders' Equity	7.0	10.2
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.5	2.0
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	2.5	4.8
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	26.1	52.4
Non-interest Income (net) / Total Assets	4.0	2.9
Other Operating Expenses / Total Assets	4.7	5.3
Personnel Expenses / Other Operating Expenses	41.7	44.7
Non-interest Income (net) / Other Operating Expenses	86.1	54.8

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

Denizbank A.Ş.

Assets

(USD Million)

	Sept. 2009			%	Sept. 2008			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	378	548	926	6.5	120	502	622	4.4
Fin.ass.where fair value cha. is refl.to I/S (Net)	90	56	146	1.0	89	46	135	0.9
Financial assets held for trading	90	56	146	1.0	89	46	135	0.9
Public sector debt securities	57	14	71	0.5	53	8	61	0.4
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	33	42	75	0.5	35	38	73	0.5
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	0	688	688	4.8	44	397	441	3.1
Money Market Securities	508	0	508	3.6	0	0	0	0.0
Interbank money market placements	508	0	508	3.6	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	1,291	179	1,470	10.3	1,786	152	1,938	13.6
Securities representing a share in capital	3	0	3	0.0	3	0	3	0.0
Public sector debt securities	1,288	177	1,465	10.3	1,783	150	1,933	13.6
Other marketable securities	0	2	2	0.0	0	2	2	0.0
Loans	6,871	2,290	9,161	64.3	7,402	2,904	10,306	72.5
Loans	6,700	2,290	8,990	63.1	7,329	2,904	10,233	72.0
Loans granted to the Banks risk group	0	3	3	0.0	0	3	3	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	6,700	2,287	8,987	63.1	7,329	2,901	10,230	71.9
Loans under follow-up	515	0	515	3.6	269	0	269	1.9
Specific provisions (-)	345	0	345	2.4	196	0	196	1.4
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	419	31	450	3.2	0	32	32	0.2
Public sector debt securities	419	0	419	2.9	0	0	0	0.0
Other marketable securities	0	31	31	0.2	0	32	32	0.2
Investments and Associates (Net)	2	0	2	0.0	3	0	3	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	2	0	2	0.0	3	0	3	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	2	0	2	0.0	3	0	3	0.0
Subsidiaries (Net)	190	84	273	1.9	227	99	327	2.3
Financial subsidiaries	186	84	270	1.9	223	99	322	2.3
Non-financial subsidiaries	4	0	4	0.0	5	0	5	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
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
Derivative Financial Assets Held for Hedging	110	9	119	0.8	42	2	45	0.3
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	110	9	119	0.8	42	2	45	0.3
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	130	0	130	0.9	147	0	147	1.0
Intangible Assets (Net)	16	0	16	0.1	12	0	12	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	16	0	16	0.1	12	0	12	0.1
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	42	0	42	0.3	13	0	13	0.1
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	42	0	42	0.3	13	0	13	0.1
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	184	121	305	2.1	118	82	200	1.4
Total Assets	10,230	4,007	14,237	100.0	10,004	4,216	14,220	100.0

Liabilities

(USD Million)

	Sept. 2009			%	Sept. 2008			%
	TC	FC	Total		TC	FC	Total	
Deposits	4,560	3,337	7,897	55.5	4,291	3,337	7,628	53.6
Deposits held by the Banks risk group	92	156	249	1.7	246	195	441	3.1
Other	4,468	3,181	7,648	53.7	4,045	3,143	7,187	50.5
Derivative Finan. Liabilities Held for Trading	32	55	87	0.6	60	36	97	0.7
Funds Borrowed	143	2,876	3,020	21.2	125	3,362	3,486	24.5
Money Market Takings	120	0	120	0.8	232	0	232	1.6
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	120	0	120	0.8	232	0	232	1.6
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
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
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	158	21	179	1.3	222	12	234	1.6
Other External Resources	235	15	250	1.8	62	27	89	0.6
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	11	10	20	0.1	12	18	30	0.2
Finance leasing payables	13	10	23	0.2	17	20	37	0.3
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 (-)	3	1	3	0.0	6	2	7	0.1
Derivative Finan. Liabilities Held for Hedging	125	6	131	0.9	72	10	82	0.6
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	125	6	131	0.9	72	10	82	0.6
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	214	8	222	1.6	171	8	179	1.3
General provisions	88	0	88	0.6	88	0	88	0.6
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	15	0	15	0.1	17	0	17	0.1
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	112	8	119	0.8	66	8	74	0.5
Liabilities for Tax	71	0	71	0.5	56	0	56	0.4
Current liabilities for tax	71	0	71	0.5	56	0	56	0.4
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia. for Pro. & Equ. for Sale p. and from Term. Op. (Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	517	517	3.6	0	519	519	3.7
Shareholders' Equity	1,716	6	1,722	12.1	1,591	-3	1,588	11.2
Paid-in capital	485	0	485	3.4	581	0	581	4.1
Supplementary capital	189	6	195	1.4	187	-3	184	1.3
Share premium	67	0	67	0.5	80	0	80	0.6
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	74	10	84	0.6	-63	-2	-65	-0.5
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
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.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	-80	-4	-84	-0.6	16	-1	16	0.1
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	128	0	128	0.9	154	0	154	1.1
Profit reserves	748	0	748	5.3	668	0	668	4.7
Legal reserves	37	0	37	0.3	33	0	33	0.2
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	709	0	709	5.0	635	0	635	4.5
Other profit reserves	3	0	3	0.0	0	0	0	0.0
Profit or loss	294	0	294	2.1	155	0	155	1.1
Prior years income/loss	10	0	10	0.1	11	0	11	0.1
Current year income/loss	285	0	285	2.0	143	0	143	1.0
Total Liabilities	7,386	6,851	14,237	100.0	6,893	7,326	14,220	100.0

Denizbank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Sept. 2009			Sept. 2008		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	1,315	2,000	3,315	1,366	2,691	4,056
Letters of guarantee	1,315	1,109	2,424	1,366	1,332	2,698
Bank acceptances	0	98	98	0	85	85
Letters of credit	0	651	651	0	1,146	1,146
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	142	142	0	127	127
Commitments	3,788	4,416	8,205	3,307	4,400	7,708
Irrevocable commitments	3,788	4,416	8,204	3,307	4,400	7,707
Revocable commitments	0	0	0	1	0	1
Derivative Financial Instruments	3,329	8,927	12,255	2,949	5,237	8,186
Derivative finan. instruments held for hedging	599	1,074	1,673	763	852	1,616
Trading transactions	2,730	7,853	10,583	2,185	4,385	6,570
Custody and Pledged Securities	24,474	8,456	32,930	16,767	6,973	23,740
Items held in Custody	3,397	397	3,794	2,097	468	2,565
Pledged Items	20,969	7,968	28,938	14,527	6,387	20,914
Accepted independent guaran. and warran.	107	91	198	143	118	261
Total Off Balance Sheet Commitments	32,906	23,800	56,705	24,388	19,302	43,690

Income-Expenditure

(USD Million)

	Sept. 2009	Sept. 2008
Interest Income	1,329	1,387
Interest on loans	1,061	1,052
Interest received from reserve deposits	15	26
Interest received from banks	7	16
Interest received from money market transactions	5	0
Interest received from marketable securities portfolio	223	283
Other interest income	17	10
Interest Expenses	491	734
Interest on deposits	380	502
Interest on money market transactions	98	114
Interest on funds borrowed	8	113
Interest on securities issued	0	0
Other interest expenses	5	6
Net Interest Income/Expenses	838	652
Net Fees and Commissions Income/Expenses	132	117
Fees and commissions received	177	181
Fees and commissions paid	45	64
Dividend Income	1	0
Trading Profit/Loss (net)	-51	-84
Profit/loss on trading account securities	71	-79
Profit/losses on derivative financial transactions	-376	0
Foreign exchange profit/loss	255	-4
Other Operating Income	102	93
Total Operating Income/Expenses	1,022	779
Provision for Loan Losses or other Receivables (-)	275	168
Specific provisions of banks loans and other receivables*	188	67
General provision expenses*	14	24
Other Operating Expenses (-)	390	415
Personnel Expenses*	203	229
Net Operating Profit/Loss	357	196
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	357	196
Provisions for Taxes on Income from Continuing Operations (±)	-73	-52
Net Profit/Loss from Continuing Operations	285	143
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	285	143

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

Ratios

(%)

	Sept. 2009	Sept. 2008
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	18.7	15.4
Shareholders' Equity / Total Assets	12.1	11.2
(Shareholders' Equity - Permanent Assets) / Total Assets	7.9	7.2
Net On Balance Sheet Position / Total Shareholders' Equity	-108.7	-117.6
Net On and Off Balance Sheet Position / Total Shareholders' Equity	2.6	-4.2
Balance-Sheet Ratios		
TC Assets / Total Assets	71.9	70.4
TC Liabilities / Total Liabilities	51.9	48.5
FC Assets / FC Liabilities	58.5	57.5
TC Deposits / Total Deposits	57.7	56.3
TC Loans / Total Loans and Receivables	75.0	71.8
Total Deposits / Total Assets	55.5	53.6
Funds Borrowed / Total Assets	21.2	24.5
Assets Quality		
Financial Assets (net) / Total Assets	15.3	15.1
Total Loans and Receivables / Total Assets	64.3	72.5
Total Loans and Receivables / Total Deposits	116.0	135.1
Loans Under Follow-up (gross) / Total Loans and Receivables	5.6	2.6
Loans Under Follow-up (net) / Total Loans and Receivables	1.9	0.7
Specific Provisions / Loans Under Follow-up	66.9	72.9
Permanent Assets / Total Assets	4.2	4.0
Consumer Loans / Total Loans and Receivables	32.4	32.6
Liquidity		
Liquid Assets / Total Assets	26.3	22.0
Liquid Assets / Short-term Liabilities	49.0	39.8
TC Liquid Assets / Total Assets	15.9	14.3
Profitability		
Net Profit/Losses / Total Assets	2.0	1.0
Net Profit/Losses / Total Shareholders' Equity	16.5	9.0
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.5	1.4
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	4.6	4.1
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	63.6	75.1
Non-interest Income (net) / Total Assets	1.3	0.9
Other Operating Expenses / Total Assets	2.7	2.9
Personnel Expenses / Other Operating Expenses	52.0	55.1
Non-interest Income (net) / Other Operating Expenses	47.2	30.5

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

Deutsche Bank A.Ş.

Assets

(USD Million)

	Sept. 2009			%	Sept. 2008			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	4	9	13	1.1	7	9	16	1.8
Fin.ass.where fair value cha. is refl.to I/S (Net)	584	1	585	50.5	474	5	479	53.7
Financial assets held for trading	584	1	585	50.5	474	5	479	53.7
Public sector debt securities	584	0	584	50.4	474	0	474	53.1
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	1	1	0.1	0	5	5	0.6
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	78	2	80	6.9	0	20	20	2.2
Money Market Securities	264	0	264	22.8	122	0	122	13.7
Interbank money market placements	264	0	264	22.8	122	0	122	13.7
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans	90	15	105	9.0	110	16	127	14.2
Loans	90	15	105	9.0	110	16	127	14.2
Loans granted to the Banks risk group	48	0	48	4.1	22	0	22	2.5
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	42	15	57	4.9	88	16	105	11.8
Loans under follow-up	0	0	0	0.0	0	0	0	0.0
Specific provisions (-)	0	0	0	0.0	0	0	0	0.0
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	0	0	0	0.0	0	0	0	0.0
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
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
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	4	0	4	0.3	6	0	6	0.7
Intangible Assets (Net)	80	0	80	6.9	107	0	107	12.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	80	0	80	6.9	107	0	107	12.1
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	0	0	0	0.0	0	0	0	0.0
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	0	0	0	0.0	0	0	0	0.0
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	6	22	28	2.4	10	5	15	1.7
Total Assets	1,109	49	1,158	100.0	836	55	891	100.0

Liabilities

(USD Million)

	Sept. 2009			%	Sept. 2008			%
	TC	FC	Total		TC	FC	Total	
Deposits	115	380	496	42.8	162	41	203	22.8
Deposits held by the Banks risk group	30	0	30	2.6	110	0	110	12.3
Other	85	380	465	40.2	53	41	93	10.5
Derivative Finan. Liabilities Held for Trading	0	1	1	0.1	0	6	6	0.7
Funds Borrowed	327	0	327	28.3	374	0	374	42.0
Money Market Takings	16	0	16	1.3	27	0	27	3.1
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	16	0	16	1.3	27	0	27	3.1
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
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
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	2	11	13	1.1	1	0	1	0.1
Other External Resources	0	0	0	0.0	0	0	0	0.0
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	1	1	0.1	0	1	1	0.1
Finance leasing payables	0	1	1	0.1	0	1	1	0.2
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 (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	3	9	12	1.1	3	12	15	1.7
General provisions	1	0	1	0.1	1	0	1	0.2
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	0	0	0	0.0	0	0	0	0.0
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	2	9	11	0.9	2	12	13	1.5
Liabilities for Tax	15	0	15	1.3	7	0	7	0.8
Current liabilities for tax	9	0	9	0.8	4	0	4	0.4
Deferred liabilities for tax	6	0	6	0.5	4	0	4	0.4
Lia. for Pro. & Equ. for Sale p. and from Term. Op. (Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	278	0	278	24.0	257	0	257	28.9
Paid-in capital	91	0	91	7.9	110	0	110	12.3
Supplementary capital	22	0	22	1.9	26	0	26	2.9
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	0	0	0	0.0	0	0	0	0.0
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
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.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	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	22	0	22	1.9	26	0	26	2.9
Profit reserves	95	0	95	8.2	110	0	110	12.4
Legal reserves	24	0	24	2.1	26	0	26	2.9
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	70	0	70	6.1	84	0	84	9.5
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	71	0	71	6.1	12	0	12	1.3
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	71	0	71	6.1	12	0	12	1.3
Total Liabilities	756	402	1,158	100.0	832	60	891	100.0

Deutsche Bank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Sept. 2009			Sept. 2008		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	14	151	165	23	166	190
Letters of guarantee	14	74	88	23	96	119
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	77	77	0	45	45
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	0	0	0	25	25
Commitments	643	11	654	3	0	3
Irrevocable commitments	175	11	186	3	0	3
Revocable commitments	467	0	467	0	0	0
Derivative Financial Instruments	890	1,026	1,916	405	530	936
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	890	1,026	1,916	405	530	936
Custody and Pledged Securities	11,497	10	11,507	11,022	0	11,022
Items held in Custody	11,497	10	11,507	11,022	0	11,022
Pledged Items	0	0	0	0	0	0
Accepted independent guaran. and warrant.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	13,044	1,198	14,242	11,454	697	12,151

Income-Expenditure

(USD Million)

	Sept. 2009	Sept. 2008
Interest Income	31	59
Interest on loans	5	12
Interest received from reserve deposits	0	0
Interest received from banks	1	7
Interest received from money market transactions	7	5
Interest received from marketable securities portfolio	18	35
Other interest income	0	0
Interest Expenses	21	52
Interest on deposits	7	17
Interest on money market transactions	6	18
Interest on funds borrowed	8	0
Interest on securities issued	0	0
Other interest expenses	0	17
Net Interest Income/Expenses	10	8
Net Fees and Commissions Income/Expenses	20	10
Fees and commissions received	23	14
Fees and commissions paid	4	3
Dividend Income	0	0
Trading Profit/Loss (net)	94	37
Profit/loss on trading account securities	98	30
Profit/losses on derivative financial transactions	-22	0
Foreign exchange profit/loss	19	7
Other Operating Income	5	3
Total Operating Income/Expenses	129	58
Provision for Loan Losses or other Receivables (-)	0	4
Specific provisions of banks loans and other receivables*	0	0
General provision expenses*	0	0
Other Operating Expenses (-)	40	39
Personnel Expenses*	9	9
Net Operating Profit/Loss	89	15
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	89	15
Provisions for Taxes on Income from Continuing Operations (±)	-19	-3
Net Profit/Loss from Continuing Operations	71	12
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	71	12

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

Ratios

(%)

	Sept. 2009	Sept. 2008
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	48.4	33.1
Shareholders' Equity / Total Assets	24.0	28.9
(Shareholders' Equity - Permanent Assets) / Total Assets	16.8	16.1
Net On Balance Sheet Position / Total Shareholders' Equity	-115.1	11.4
Net On and Off Balance Sheet Position / Total Shareholders' Equity	3.5	-3.6
Balance-Sheet Ratios		
TC Assets / Total Assets	95.8	93.8
TC Liabilities / Total Liabilities	65.3	93.3
FC Assets / FC Liabilities	12.1	92.5
TC Deposits / Total Deposits	23.3	79.9
TC Loans / Total Loans and Receivables	85.8	87.0
Total Deposits / Total Assets	42.8	22.8
Funds Borrowed / Total Assets	28.3	42.0
Assets Quality		
Financial Assets (net) / Total Assets	50.5	53.7
Total Loans and Receivables / Total Assets	9.0	14.2
Total Loans and Receivables / Total Deposits	21.1	62.4
Loans Under Follow-up (gross) / Total Loans and Receivables	0.0	0.0
Loans Under Follow-up (net) / Total Loans and Receivables	0.0	0.0
Specific Provisions / Loans Under Follow-up	-	-
Permanent Assets / Total Assets	7.2	12.7
Consumer Loans / Total Loans and Receivables	0.1	0.1
Liquidity		
Liquid Assets / Total Assets	81.4	71.4
Liquid Assets / Short-term Liabilities	111.6	103.8
TC Liquid Assets / Total Assets	80.3	67.6
Profitability		
Net Profit/Losses / Total Assets	6.1	1.3
Net Profit/Losses / Total Shareholders' Equity	25.4	4.5
Profit/Losses Before Taxes after Continuing Operations / Total Assets	7.7	1.7
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	0.8	0.9
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	7.4	13.2
Non-interest Income (net) / Total Assets	10.3	5.6
Other Operating Expenses / Total Assets	3.4	4.3
Personnel Expenses / Other Operating Expenses	23.8	24.5
Non-interest Income (net) / Other Operating Expenses	301.8	129.4

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

Diler Yatırım Bankası A.Ş.

Assets

(USD Million)

	Sept. 2009			%	Sept. 2008			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	0	0	0	0.7	0	3	3	2.7
Fin.ass.where fair value cha. is refl.to I/S (Net)	1	0	1	1.7	13	0	13	12.3
Financial assets held for trading	1	0	1	1.7	13	0	13	12.3
Public sector debt securities	1	0	1	1.5	13	0	13	12.3
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	0	0	0.2	0	0	0	0.1
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	1	1	2	2.8	20	27	46	44.7
Money Market Securities	1	0	1	1.5	19	0	19	17.9
Interbank money market placements	1	0	1	1.5	19	0	19	17.9
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans	45	4	50	85.2	9	8	18	16.9
Loans	45	4	50	85.2	9	8	18	16.9
Loans granted to the Banks risk group	23	0	23	38.6	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	23	4	27	46.6	9	8	18	16.9
Loans under follow-up	0	0	0	0.1	0	0	0	0.1
Specific provisions (-)	0	0	0	0.1	0	0	0	0.1
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	1	1	2	2.9	1	1	2	1.8
Public sector debt securities	1	0	1	1.3	1	0	1	0.9
Other marketable securities	0	1	1	1.6	0	1	1	0.9
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	0	0	0	0.0	0	0	0	0.0
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	2	2	3.8	0	3	3	3.2
Finance lease receivables	0	2	3	4.3	0	4	4	3.6
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	0.5	0	0	0	0.4
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	0	0	0	0.2	0	0	0	0.1
Intangible Assets (Net)	0	0	0	0.1	0	0	0	0.0
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.1	0	0	0	0.0
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	0	0	0	0.0	0	0	0	0.0
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	0	0	0	0.0	0	0	0	0.0
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	1	0	1	1.2	0	0	0	0.4
Total Assets	50	8	58	100.0	62	42	104	100.0

Liabilities

(USD Million)

	Sept. 2009			%	Sept. 2008			%
	TC	FC	Total		TC	FC	Total	
Deposits	0	0	0	0.0	0	0	0	0.0
Deposits held by the Banks risk group	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Trading	0	0	0	0.0	0	0	0	0.0
Funds Borrowed	0	2	2	3.4	0	24	24	23.3
Money Market Takings	0	0	0	0.0	8	0	8	7.8
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	0	0	0	0.0	8	0	8	7.8
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
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
Funds	0	1	1	1.4	0	12	13	12.1
Borrower funds	0	1	1	1.4	0	12	13	12.1
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	0	0	0	0.1	0	0	0	0.0
Other External Resources	0	0	0	0.0	0	0	0	0.0
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
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 (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	1	0	1	1.2	1	0	1	0.7
General provisions	1	0	1	1.0	1	0	1	0.6
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	0	0	0	0.0	0	0	0	0.0
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	0	0	0	0.2	0	0	0	0.1
Liabilities for Tax	1	0	1	1.7	1	0	1	0.9
Current liabilities for tax	1	0	1	1.7	1	0	1	0.9
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia. for Pro. & Equ. for Sale p. and from Term. Op. (Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	54	0	54	92.1	57	0	57	55.2
Paid-in capital	41	0	41	69.5	49	0	49	46.9
Supplementary capital	2	0	2	2.8	2	0	2	1.9
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	0	0	0	0.0	0	0	0	0.0
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
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.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	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	2	0	2	2.8	2	0	2	1.9
Profit reserves	8	0	8	13.6	4	0	4	3.6
Legal reserves	0	0	0	0.8	0	0	0	0.2
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	7	0	7	12.7	4	0	4	3.4
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	4	0	4	6.2	3	0	3	2.8
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	4	0	4	6.2	3	0	3	2.8
Total Liabilities	56	3	58	100.0	67	37	104	100.0

Diler Yatırım Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Sept. 2009			Sept. 2008		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	32	14	46	54	20	73
Letters of guarantee	32	14	46	54	20	73
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	0	0	0	0	0
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	0	0	0	0	0
Commitments	2	45	47	0	0	0
Irrevocable commitments	2	45	47	0	0	0
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	15	70	85	5	11	16
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	15	70	85	5	11	16
Custody and Pledged Securities	0	0	0	0	0	0
Items held in Custody	0	0	0	0	0	0
Pledged Items	0	0	0	0	0	0
Accepted independent guaran. and warrant.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	49	129	178	59	30	89

Income-Expenditure

(USD Million)

	Sept. 2009	Sept. 2008
Interest Income	6	5
Interest on loans	4	1
Interest received from reserve deposits	0	0
Interest received from banks	0	2
Interest received from money market transactions	1	1
Interest received from marketable securities portfolio	0	1
Other interest income	0	0
Interest Expenses	0	0
Interest on deposits	0	0
Interest on money market transactions	0	0
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	5	4
Net Fees and Commissions Income/Expenses	0	0
Fees and commissions received	0	0
Fees and commissions paid	0	0
Dividend Income	0	0
Trading Profit/Loss (net)	1	1
Profit/loss on trading account securities	0	0
Profit/losses on derivative financial transactions	0	0
Foreign exchange profit/loss	0	1
Other Operating Income	0	0
Total Operating Income/Expenses	6	6
Provision for Loan Losses or other Receivables (-)	0	0
Specific provisions of banks loans and other receivables*	0	0
General provision expenses*	0	0
Other Operating Expenses (-)	1	2
Personnel Expenses*	1	1
Net Operating Profit/Loss	5	4
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	5	4
Provisions for Taxes on Income from Continuing Operations (±)	-1	-1
Net Profit/Loss from Continuing Operations	4	3
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	4	3

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

Ratios

(%)

	Sept. 2009	Sept. 2008
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	56.7	75.9
Shareholders' Equity / Total Assets	92.1	55.2
(Shareholders' Equity - Permanent Assets) / Total Assets	91.9	55.1
Net On Balance Sheet Position / Total Shareholders' Equity	10.5	9.4
Net On and Off Balance Sheet Position / Total Shareholders' Equity	1.3	0.8
Balance-Sheet Ratios		
TC Assets / Total Assets	85.5	59.5
TC Liabilities / Total Liabilities	95.2	64.7
FC Assets / FC Liabilities	299.5	114.8
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans and Receivables	91.4	52.7
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	3.4	23.3
Assets Quality		
Financial Assets (net) / Total Assets	4.6	14.1
Total Loans and Receivables / Total Assets	85.2	16.9
Total Loans and Receivables / Total Deposits	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	0.1	0.3
Loans Under Follow-up (net) / Total Loans and Receivables	0.0	0.0
Specific Provisions / Loans Under Follow-up	100.0	100.0
Permanent Assets / Total Assets	0.3	0.1
Consumer Loans / Total Loans and Receivables	0.0	0.0
Liquidity		
Liquid Assets / Total Assets	6.7	77.6
Liquid Assets / Short-term Liabilities	6.7	325.3
TC Liquid Assets / Total Assets	4.9	49.2
Profitability		
Net Profit/Losses / Total Assets	6.2	2.8
Net Profit/Losses / Total Shareholders' Equity	6.8	5.1
Profit/Losses Before Taxes after Continuing Operations / Total Assets	7.8	3.5
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	9.1	4.3
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	85.8	75.1
Non-interest Income (net) / Total Assets	1.5	1.4
Other Operating Expenses / Total Assets	2.5	1.7
Personnel Expenses / Other Operating Expenses	49.9	48.3
Non-interest Income (net) / Other Operating Expenses	60.0	83.1

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

Eurobank Tekfen A.Ş.

Assets

(USD Million)

	Sept. 2009			%	Sept. 2008			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	60	58	118	4.8	71	50	121	4.7
Fin.ass.where fair value cha. is refl.to I/S (Net)	6	0	6	0.2	6	0	6	0.2
Financial assets held for trading	6	0	6	0.2	6	0	6	0.2
Public sector debt securities	5	0	5	0.2	5	0	5	0.2
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	1	0	1	0.0	0	0	1	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	238	177	415	16.7	73	13	86	3.4
Money Market Securities	0	0	0	0.0	86	0	86	3.4
Interbank money market placements	0	0	0	0.0	79	0	79	3.1
Istanbul Stock Exc. money market placements	0	0	0	0.0	7	0	7	0.3
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	213	83	296	11.9	336	103	439	17.2
Securities representing a share in capital	1	0	1	0.0	1	0	1	0.0
Public sector debt securities	212	83	296	11.9	335	103	439	17.1
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans	600	232	832	33.4	659	245	904	35.3
Loans	545	232	777	31.2	636	245	881	34.4
Loans granted to the Banks risk group	0	0	0	0.0	0	1	1	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	545	232	777	31.2	636	244	880	34.4
Loans under follow-up	103	0	103	4.2	44	0	44	1.7
Specific provisions (-)	49	0	49	2.0	20	0	20	0.8
Factoring Receivables	21	5	25	1.0	9	15	25	1.0
Investments held to Maturity (Net)	645	0	645	25.9	756	0	756	29.6
Public sector debt securities	645	0	645	25.9	756	0	756	29.6
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	91	0	91	3.7	99	0	99	3.9
Financial subsidiaries	91	0	91	3.7	99	0	99	3.9
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
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
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	1	1	0.0
Fair value hedges	0	0	0	0.0	0	1	1	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	25	0	25	1.0	25	0	25	1.0
Intangible Assets (Net)	2	0	2	0.1	2	0	2	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	2	0	2	0.1	2	0	2	0.1
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	16	0	16	0.6	4	0	4	0.2
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	16	0	16	0.6	4	0	4	0.2
Prop.&Equ.for Sale p. and from Term.Op.(Net)	1	0	1	0.1	1	0	1	0.0
Other Assets	17	0	17	0.7	2	0	2	0.1
Total Assets	1,934	556	2,490	100.0	2,130	428	2,558	100.0

Liabilities

(USD Million)

	Sept. 2009			%	Sept. 2008			%
	TC	FC	Total		TC	FC	Total	
Deposits	677	596	1,273	51.1	824	408	1,231	48.1
Deposits held by the Banks risk group	255	164	419	16.8	380	60	440	17.2
Other	422	432	854	34.3	443	348	791	30.9
Derivative Finan. Liabilities Held for Trading	2	0	2	0.1	1	0	1	0.0
Funds Borrowed	464	68	532	21.4	718	41	759	29.7
Money Market Takings	181	0	181	7.3	173	50	223	8.7
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	8	0	8	0.3
Funds provided under repurchase agreements	181	0	181	7.3	165	50	215	8.4
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
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
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	3	5	8	0.3	4	5	9	0.4
Other External Resources	24	0	25	1.0	1	1	2	0.1
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	2	2	0.1	0	2	2	0.1
Finance leasing payables	0	2	2	0.1	0	2	2	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 (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	14	14	0.6	0	12	12	0.5
Fair value hedges	0	14	14	0.6	0	12	12	0.5
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	18	9	27	1.1	13	9	22	0.9
General provisions	6	3	9	0.4	6	3	10	0.4
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	5	0	5	0.2	5	0	5	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	7	6	13	0.5	2	6	8	0.3
Liabilities for Tax	8	0	8	0.3	5	0	5	0.2
Current liabilities for tax	8	0	8	0.3	5	0	5	0.2
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia. for Pro. & Equ. for Sale p. and from Term. Op. (Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	121	0	121	4.8	71	0	71	2.8
Shareholders' Equity	299	-2	298	12.0	227	-6	221	8.7
Paid-in capital	257	0	257	10.3	187	0	187	7.3
Supplementary capital	11	-2	9	0.4	-3	-6	-8	-0.3
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	6	-2	4	0.2	-6	-6	-12	-0.5
Revaluation changes of property and equip.	5	0	5	0.2	2	0	2	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.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	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	1	0	1	0.0	1	0	1	0.0
Profit reserves	16	0	16	0.6	29	0	29	1.1
Legal reserves	5	0	5	0.2	6	0	6	0.2
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	10	0	10	0.4	23	0	23	0.9
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	15	0	15	0.6	14	0	14	0.6
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	15	0	15	0.6	14	0	14	0.6
Total Liabilities	1,796	694	2,490	100.0	2,035	523	2,558	100.0

Eurobank Tekfen A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Sept. 2009			Sept. 2008		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	125	621	746	172	736	908
Letters of guarantee	124	81	205	172	60	232
Bank acceptances	0	13	13	0	15	15
Letters of credit	0	72	72	0	93	94
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	1	456	457	0	568	568
Commitments	1,043	642	1,685	79	126	206
Irrevocable commitments	1,043	642	1,685	79	126	206
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	77	251	328	52	254	307
Derivative finan. instruments held for hedging	0	120	120	0	120	120
Trading transactions	77	131	208	52	134	187
Custody and Pledged Securities	2,610	3,402	6,012	2,105	3,239	5,344
Items held in Custody	832	173	1,005	285	138	423
Pledged Items	1,778	3,229	5,007	1,821	3,101	4,921
Accepted independent guaran. and warrant.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	3,855	4,916	8,771	2,409	4,356	6,765

Income-Expenditure

(USD Million)

	Sept. 2009	Sept. 2008
Interest Income	224	263
Interest on loans	92	103
Interest received from reserve deposits	4	8
Interest received from banks	11	4
Interest received from money market transactions	1	4
Interest received from marketable securities portfolio	111	139
Other interest income	5	6
Interest Expenses	172	214
Interest on deposits	82	93
Interest on money market transactions	70	91
Interest on funds borrowed	12	24
Interest on securities issued	0	0
Other interest expenses	8	6
Net Interest Income/Expenses	52	49
Net Fees and Commissions Income/Expenses	16	11
Fees and commissions received	17	12
Fees and commissions paid	1	1
Dividend Income	0	0
Trading Profit/Loss (net)	23	2
Profit/loss on trading account securities	20	1
Profit/losses on derivative financial transactions	1	0
Foreign exchange profit/loss	2	1
Other Operating Income	2	5
Total Operating Income/Expenses	93	68
Provision for Loan Losses or other Receivables (-)	27	7
Specific provisions of banks loans and other receivables*	26	4
General provision expenses*	1	3
Other Operating Expenses (-)	46	44
Personnel Expenses*	24	21
Net Operating Profit/Loss	19	18
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	19	18
Provisions for Taxes on Income from Continuing Operations (±)	-4	-4
Net Profit/Loss from Continuing Operations	15	14
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	15	14

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

Ratios

(%)

	Sept. 2009	Sept. 2008
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	29.1	18.6
Shareholders' Equity / Total Assets	12.0	8.7
(Shareholders' Equity - Permanent Assets) / Total Assets	5.0	2.8
Net On Balance Sheet Position / Total Shareholders' Equity	-10.0	8.6
Net On and Off Balance Sheet Position / Total Shareholders' Equity	4.1	-0.4
Balance-Sheet Ratios		
TC Assets / Total Assets	77.7	83.3
TC Liabilities / Total Liabilities	72.1	79.6
FC Assets / FC Liabilities	80.1	81.9
TC Deposits / Total Deposits	53.2	66.9
TC Loans / Total Loans and Receivables	72.1	72.9
Total Deposits / Total Assets	51.1	48.1
Funds Borrowed / Total Assets	21.4	29.7
Assets Quality		
Financial Assets (net) / Total Assets	38.0	47.0
Total Loans and Receivables / Total Assets	33.4	35.3
Total Loans and Receivables / Total Deposits	65.3	73.4
Loans Under Follow-up (gross) / Total Loans and Receivables	12.4	4.8
Loans Under Follow-up (net) / Total Loans and Receivables	6.6	2.6
Specific Provisions / Loans Under Follow-up	47.1	46.8
Permanent Assets / Total Assets	7.0	5.9
Consumer Loans / Total Loans and Receivables	1.6	1.7
Liquidity		
Liquid Assets / Total Assets	33.6	28.9
Liquid Assets / Short-term Liabilities	75.1	60.0
TC Liquid Assets / Total Assets	20.8	22.4
Profitability		
Net Profit/Losses / Total Assets	0.6	0.6
Net Profit/Losses / Total Shareholders' Equity	5.1	6.4
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.8	0.7
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	1.0	1.8
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	27.8	66.3
Non-interest Income (net) / Total Assets	1.6	0.7
Other Operating Expenses / Total Assets	1.9	1.7
Personnel Expenses / Other Operating Expenses	51.7	48.8
Non-interest Income (net) / Other Operating Expenses	88.3	43.1

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

Finans Bank A.Ş.

Assets

(USD Million)

	Sept. 2009			%	Sept. 2008			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	508	605	1,113	6.1	234	887	1,121	5.6
Fin.ass.where fair value cha. is refl.to I/S (Net)	1,540	33	1,573	8.6	378	62	439	2.2
Financial assets held for trading	247	33	280	1.5	208	62	270	1.4
Public sector debt securities	16	1	17	0.1	96	4	100	0.5
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	231	32	263	1.4	112	58	170	0.9
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	1,293	0	1,293	7.0	169	0	169	0.8
Public sector debt securities	52	0	52	0.3	169	0	169	0.8
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	1,241	0	1,241	6.8	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	8	137	145	0.8	166	265	431	2.2
Money Market Securities	0	0	0	0.0	57	0	57	0.3
Interbank money market placements	0	0	0	0.0	57	0	57	0.3
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	3,135	431	3,565	19.4	2,441	239	2,680	13.4
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	3,080	271	3,351	18.2	2,350	239	2,589	13.0
Other marketable securities	55	160	215	1.2	91	0	91	0.5
Loans	9,792	1,261	11,053	60.2	12,356	1,722	14,078	70.5
Loans	9,725	1,261	10,987	59.8	12,356	1,722	14,078	70.5
Loans granted to the Banks risk group	0	24	24	0.1	8	21	28	0.1
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	9,725	1,237	10,963	59.7	12,348	1,702	14,050	70.4
Loans under follow-up	867	0	867	4.7	424	0	424	2.1
Specific provisions (-)	800	0	800	4.4	424	0	424	2.1
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	3	0	3	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	3	0	3	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	3	0	3	0.0	0	0	0	0.0
Subsidiaries (Net)	152	0	152	0.8	153	164	317	1.6
Financial subsidiaries	146	0	146	0.8	150	164	314	1.6
Non-financial subsidiaries	6	0	6	0.0	3	0	3	0.0
Joint Ventures (Business Partners) (Net)	1	0	1	0.0	0	0	0	0.0
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
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
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
Derivative Financial Assets Held for Hedging	67	1	68	0.4	0	0	0	0.0
Fair value hedges	67	1	68	0.4	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	249	0	249	1.4	288	0	288	1.4
Intangible Assets (Net)	39	0	39	0.2	32	0	32	0.2
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	39	0	39	0.2	32	0	32	0.2
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	0	0	0	0.0	9	0	9	0.0
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	0	0	0	0.0	9	0	9	0.0
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	269	132	401	2.2	149	358	507	2.5
Total Assets	15,763	2,601	18,363	100.0	16,261	3,697	19,958	100.0

Liabilities

(USD Million)

	Sept. 2009			%	Sept. 2008			%
	TC	FC	Total		TC	FC	Total	
Deposits	6,729	4,105	10,834	59.0	7,331	5,602	12,933	64.8
Deposits held by the Banks risk group	103	100	203	1.1	120	1,056	1,176	5.9
Other	6,626	4,005	10,631	57.9	7,211	4,545	11,756	58.9
Derivative Finan. Liabilities Held for Trading	240	23	263	1.4	486	60	546	2.7
Funds Borrowed	240	1,846	2,086	11.4	325	2,073	2,398	12.0
Money Market Takings	741	0	741	4.0	579	26	605	3.0
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	741	0	741	4.0	579	26	605	3.0
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
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
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	350	60	411	2.2	321	25	346	1.7
Other External Resources	271	1	272	1.5	136	1	136	0.7
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	6	6	0.0	0	16	16	0.1
Finance leasing payables	0	6	6	0.0	0	17	17	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 (-)	0	0	0	0.0	0	1	1	0.0
Derivative Finan. Liabilities Held for Hedging	84	5	90	0.5	0	0	0	0.0
Fair value hedges	84	5	90	0.5	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	283	17	300	1.6	268	0	268	1.3
General provisions	105	17	123	0.7	123	0	123	0.6
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	32	0	32	0.2	44	0	44	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	146	0	146	0.8	101	0	101	0.5
Liabilities for Tax	50	0	50	0.3	28	0	28	0.1
Current liabilities for tax	30	0	30	0.2	28	0	28	0.1
Deferred liabilities for tax	20	0	20	0.1	0	0	0	0.0
Lia. for Pro. & Equ. for Sale p. and from Term. Op. (Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	869	869	4.7	0	414	414	2.1
Shareholders' Equity	2,434	9	2,443	13.3	2,283	-14	2,269	11.4
Paid-in capital	1,066	0	1,066	5.8	1,218	0	1,218	6.1
Supplementary capital	80	9	89	0.5	-10	-14	-25	-0.1
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	80	9	89	0.5	-10	-14	-25	-0.1
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
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.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	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	0	0	0	0.0	0	0	0	0.0
Profit reserves	865	0	865	4.7	825	0	825	4.1
Legal reserves	102	0	102	0.6	105	0	105	0.5
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	763	0	763	4.2	720	0	720	3.6
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	423	0	423	2.3	250	0	250	1.3
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	423	0	423	2.3	250	0	250	1.3
Total Liabilities	11,422	6,942	18,363	100.0	11,758	8,200	19,958	100.0

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Off Balance Sheet Commitments

(USD Million)

	Sept. 2009			Sept. 2008		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	1,420	1,857	3,277	1,984	2,648	4,632
Letters of guarantee	1,418	1,091	2,509	1,984	1,361	3,345
Bank acceptances	0	406	406	0	750	750
Letters of credit	2	332	334	0	494	494
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	28	28	0	43	43
Commitments	8,169	689	8,858	5,971	17	5,988
Irrevocable commitments	8,113	689	8,801	5,900	17	5,917
Revocable commitments	56	0	56	71	0	71
Derivative Financial Instruments	9,585	13,827	23,412	11,829	13,422	25,251
Derivative finan. instruments held for hedging	1,504	1,363	2,867	0	0	0
Trading transactions	8,081	12,464	20,546	11,829	13,422	25,251
Custody and Pledged Securities	5,268	1,253	6,521	5,847	1,056	6,903
Items held in Custody	2,124	814	2,938	2,231	571	2,803
Pledged Items	3,145	439	3,583	3,616	485	4,100
Accepted independent guaran. and warrant.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	24,443	17,625	42,068	25,631	17,143	42,774

Income-Expenditure

(USD Million)

	Sept. 2009	Sept. 2008
Interest Income	2,002	2,149
Interest on loans	1,666	1,725
Interest received from reserve deposits	0	5
Interest received from banks	31	72
Interest received from money market transactions	2	3
Interest received from marketable securities portfolio	302	343
Other interest income	1	1
Interest Expenses	890	1,107
Interest on deposits	731	900
Interest on money market transactions	120	120
Interest on funds borrowed	38	85
Interest on securities issued	0	0
Other interest expenses	1	1
Net Interest Income/Expenses	1,112	1,041
Net Fees and Commissions Income/Expenses	299	342
Fees and commissions received	333	378
Fees and commissions paid	34	36
Dividend Income	4	13
Trading Profit/Loss (net)	-128	-242
Profit/loss on trading account securities	181	-260
Profit/losses on derivative financial transactions	-342	0
Foreign exchange profit/loss	33	18
Other Operating Income	58	66
Total Operating Income/Expenses	1,346	1,221
Provision for Loan Losses or other Receivables (-)	407	238
Specific provisions of banks loans and other receivables*	361	200
General provision expenses*	14	27
Other Operating Expenses (-)	562	625
Personnel Expenses*	255	285
Net Operating Profit/Loss	376	358
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	376	358
Provisions for Taxes on Income from Continuing Operations (±)	-80	-108
Net Profit/Loss from Continuing Operations	296	250
Net Profit/Loss Before Taxes from Terminated Operations	133	0
Provisions for Taxes on Income from Terminated Operations (±)	-7	0
Net Profit/Loss from Terminated Operations	127	0
Net Profit/Losses	423	250

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

Ratios

(%)

	Sept. 2009	Sept. 2008
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	17.8	13.1
Shareholders' Equity / Total Assets	13.3	11.4
(Shareholders' Equity - Permanent Assets) / Total Assets	10.5	8.2
Net On Balance Sheet Position / Total Shareholders' Equity	-146.4	-158.6
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-5.4	1.3
Balance-Sheet Ratios		
TC Assets / Total Assets	85.8	81.5
TC Liabilities / Total Liabilities	62.2	58.9
FC Assets / FC Liabilities	37.5	45.1
TC Deposits / Total Deposits	62.1	56.7
TC Loans / Total Loans and Receivables	88.6	87.8
Total Deposits / Total Assets	59.0	64.8
Funds Borrowed / Total Assets	11.4	12.0
Assets Quality		
Financial Assets (net) / Total Assets	28.4	15.6
Total Loans and Receivables / Total Assets	60.2	70.5
Total Loans and Receivables / Total Deposits	102.0	108.9
Loans Under Follow-up (gross) / Total Loans and Receivables	7.8	3.0
Loans Under Follow-up (net) / Total Loans and Receivables	0.6	0.0
Specific Provisions / Loans Under Follow-up	92.3	100.0
Permanent Assets / Total Assets	2.8	3.2
Consumer Loans / Total Loans and Receivables	66.6	51.3
Liquidity		
Liquid Assets / Total Assets	34.8	23.7
Liquid Assets / Short-term Liabilities	65.2	39.0
TC Liquid Assets / Total Assets	28.3	16.4
Profitability		
Net Profit/Losses / Total Assets	2.3	1.3
Net Profit/Losses / Total Shareholders' Equity	17.3	11.0
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.0	1.8
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	4.1	4.2
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	55.8	68.9
Non-interest Income (net) / Total Assets	1.3	0.9
Other Operating Expenses / Total Assets	3.1	3.1
Personnel Expenses / Other Operating Expenses	45.3	45.7
Non-interest Income (net) / Other Operating Expenses	41.5	28.8

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

Fortis Bank A.Ş.

Assets

(USD Million)

	Sept. 2009			%	Sept. 2008			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	235	324	558	7.2	151	378	529	6.1
Fin.ass.where fair value cha. is refl.to I/S (Net)	476	327	803	10.4	129	283	412	4.8
Financial assets held for trading	476	326	802	10.4	129	283	412	4.8
Public sector debt securities	461	301	762	9.9	68	260	327	3.8
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	15	25	40	0.5	61	23	84	1.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	1	1	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	1	1	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	17	64	81	1.0	3	42	45	0.5
Money Market Securities	0	46	46	0.6	30	0	30	0.3
Interbank money market placements	0	0	0	0.0	30	0	30	0.3
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	46	46	0.6	0	0	0	0.0
Financial Assets Available for Sale (Net)	818	202	1,021	13.2	861	309	1,169	13.5
Securities representing a share in capital	9	1	9	0.1	9	0	9	0.1
Public sector debt securities	810	200	1,010	13.1	852	306	1,159	13.4
Other marketable securities	0	1	1	0.0	0	2	2	0.0
Loans	3,991	615	4,606	59.8	4,627	1,143	5,770	66.8
Loans	3,869	615	4,484	58.2	4,610	1,143	5,753	66.6
Loans granted to the Banks risk group	7	0	7	0.1	8	21	29	0.3
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	3,863	615	4,478	58.1	4,602	1,122	5,724	66.2
Loans under follow-up	377	9	386	5.0	235	0	235	2.7
Specific provisions (-)	255	9	264	3.4	218	0	218	2.5
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	95	96	190	2.5	115	103	218	2.5
Public sector debt securities	95	96	190	2.5	115	98	213	2.5
Other marketable securities	0	0	0	0.0	0	5	5	0.1
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	30	79	110	1.4	34	84	118	1.4
Financial subsidiaries	30	79	109	1.4	34	84	118	1.4
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
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
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	112	0	112	1.5	143	0	143	1.7
Intangible Assets (Net)	8	0	8	0.1	10	0	10	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	8	0	8	0.1	10	0	10	0.1
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	37	0	37	0.5	54	0	54	0.6
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	37	0	37	0.5	54	0	54	0.6
Prop.&Equ.for Sale p. and from Term.Op.(Net)	9	0	9	0.1	5	10	15	0.2
Other Assets	112	15	127	1.6	62	66	128	1.5
Total Assets	5,940	1,768	7,708	100.0	6,224	2,418	8,642	100.0

Liabilities

(USD Million)

	Sept. 2009			%	Sept. 2008			%
	TC	FC	Total		TC	FC	Total	
Deposits	2,333	1,696	4,029	52.3	2,325	1,469	3,794	43.9
Deposits held by the Banks risk group	27	10	38	0.5	2	9	11	0.1
Other	2,306	1,685	3,991	51.8	2,323	1,460	3,783	43.8
Derivative Finan. Liabilities Held for Trading	72	51	123	1.6	162	52	215	2.5
Funds Borrowed	237	1,513	1,750	22.7	474	1,891	2,365	27.4
Money Market Takings	9	0	9	0.1	147	0	147	1.7
Interbank money market takings	0	0	0	0.0	1	0	1	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	9	0	9	0.1	146	0	146	1.7
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
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
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	208	33	240	3.1	215	18	233	2.7
Other External Resources	80	2	83	1.1	42	4	46	0.5
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	1	0	1	0.0	7	0	7	0.1
Finance leasing payables	1	0	1	0.0	8	0	8	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 (-)	0	0	0	0.0	1	0	1	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	154	5	159	2.1	187	0	187	2.2
General provisions	33	5	38	0.5	46	0	46	0.5
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	24	0	24	0.3	42	0	42	0.5
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	96	0	96	1.3	99	0	99	1.1
Liabilities for Tax	22	0	22	0.3	39	0	39	0.4
Current liabilities for tax	22	0	22	0.3	39	0	39	0.4
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia. for Pro. & Equ. for Sale p. and from Term. Op. (Net)	0	0	0	0.0	2	148	150	1.7
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	1,289	4	1,293	16.8	1,465	-6	1,459	16.9
Paid-in capital	711	0	711	9.2	853	0	853	9.9
Supplementary capital	164	4	168	2.2	177	-6	171	2.0
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	22	4	26	0.3	6	-6	0	0.0
Revaluation changes of property and equip.	7	0	7	0.1	8	0	8	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.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	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	135	0	135	1.8	162	0	162	1.9
Profit reserves	338	0	338	4.4	290	0	290	3.4
Legal reserves	31	0	31	0.4	31	0	31	0.4
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	307	0	307	4.0	259	0	259	3.0
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	77	0	77	1.0	146	0	146	1.7
Prior years income/loss	12	0	12	0.2	14	0	14	0.2
Current year income/loss	65	0	65	0.8	132	0	132	1.5
Total Liabilities	4,404	3,304	7,708	100.0	5,064	3,578	8,642	100.0

Fortis Bank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Sept. 2009			Sept. 2008		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	465	1,341	1,806	547	2,503	3,050
Letters of guarantee	453	689	1,142	501	868	1,369
Bank acceptances	0	101	101	0	160	160
Letters of credit	0	481	481	0	643	643
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	12	69	81	46	832	878
Commitments	1,851	1,087	2,938	2,839	243	3,082
Irrevocable commitments	1,851	1,087	2,938	2,839	243	3,082
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	1,699	5,778	7,476	4,972	9,362	14,334
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	1,699	5,778	7,476	4,972	9,362	14,334
Custody and Pledged Securities	5,633	1,431	7,064	6,457	2,609	9,067
Items held in Custody	2,660	100	2,760	2,958	129	3,087
Pledged Items	2,973	1,331	4,304	3,500	2,480	5,980
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	9,648	9,636	19,284	14,815	14,717	29,533

Income-Expenditure

(USD Million)

	Sept. 2009	Sept. 2008
Interest Income	780	960
Interest on loans	600	701
Interest received from reserve deposits	10	18
Interest received from banks	2	5
Interest received from money market transactions	20	1
Interest received from marketable securities portfolio	136	218
Other interest income	11	18
Interest Expenses	407	532
Interest on deposits	237	307
Interest on money market transactions	76	95
Interest on funds borrowed	7	23
Interest on securities issued	0	0
Other interest expenses	87	106
Net Interest Income/Expenses	373	428
Net Fees and Commissions Income/Expenses	88	103
Fees and commissions received	115	144
Fees and commissions paid	27	41
Dividend Income	28	3
Trading Profit/Loss (net)	13	62
Profit/loss on trading account securities	27	69
Profit/losses on derivative financial transactions	9	0
Foreign exchange profit/loss	-22	-7
Other Operating Income	9	24
Total Operating Income/Expenses	511	620
Provision for Loan Losses or other Receivables (-)	99	62
Specific provisions of banks loans and other receivables*	72	37
General provision expenses*	-1	14
Other Operating Expenses (-)	334	385
Personnel Expenses*	152	197
Net Operating Profit/Loss	78	174
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	78	174
Provisions for Taxes on Income from Continuing Operations (±)	-13	-40
Net Profit/Loss from Continuing Operations	65	134
Net Profit/Loss Before Taxes from Terminated Operations	0	-2
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	-2
Net Profit/Losses	65	132

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

Ratios

(%)

	Sept. 2009	Sept. 2008
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	15.5	13.9
Shareholders' Equity / Total Assets	16.8	16.9
(Shareholders' Equity - Permanent Assets) / Total Assets	12.1	13.4
Net On Balance Sheet Position / Total Shareholders' Equity	-75.4	-22.7
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-3.8	-7.4
Balance-Sheet Ratios		
TC Assets / Total Assets	77.1	72.0
TC Liabilities / Total Liabilities	57.1	58.6
FC Assets / FC Liabilities	53.5	67.6
TC Deposits / Total Deposits	57.9	61.3
TC Loans / Total Loans and Receivables	86.7	80.2
Total Deposits / Total Assets	52.3	43.9
Funds Borrowed / Total Assets	22.7	27.4
Assets Quality		
Financial Assets (net) / Total Assets	26.1	20.8
Total Loans and Receivables / Total Assets	59.8	66.8
Total Loans and Receivables / Total Deposits	114.3	152.1
Loans Under Follow-up (gross) / Total Loans and Receivables	8.4	4.1
Loans Under Follow-up (net) / Total Loans and Receivables	2.6	0.3
Specific Provisions / Loans Under Follow-up	68.4	92.6
Permanent Assets / Total Assets	4.7	3.5
Consumer Loans / Total Loans and Receivables	40.6	39.2
Liquidity		
Liquid Assets / Total Assets	32.6	25.3
Liquid Assets / Short-term Liabilities	63.1	50.1
TC Liquid Assets / Total Assets	20.1	13.6
Profitability		
Net Profit/Losses / Total Assets	0.8	1.5
Net Profit/Losses / Total Shareholders' Equity	5.0	9.0
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.0	2.0
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	3.9	4.5
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	58.8	63.1
Non-interest Income (net) / Total Assets	1.8	2.2
Other Operating Expenses / Total Assets	4.3	4.5
Personnel Expenses / Other Operating Expenses	45.6	51.2
Non-interest Income (net) / Other Operating Expenses	41.4	49.9

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

GSD Yatırım Bankası A.Ş.

Assets

(USD Million)

	Sept. 2009			%	Sept. 2008			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	0	0	0	0.7	0	3	3	3.2
Fin.ass.where fair value cha. is refl.to I/S (Net)	3	0	3	4.3	1	0	1	1.3
Financial assets held for trading	3	0	3	4.3	1	0	1	1.3
Public sector debt securities	3	0	3	4.2	1	0	1	1.2
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	0	0	0.1	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	0	0	0	0.4	0	0	0	0.3
Money Market Securities	0	0	0	0.0	0	0	0	0.0
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	4	0	4	6.8	7	0	7	6.2
Securities representing a share in capital	4	0	4	6.8	7	0	7	6.2
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans	46	0	46	75.4	80	8	88	80.7
Loans	42	0	42	69.0	78	8	87	79.4
Loans granted to the Banks risk group	0	0	0	0.5	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	41	0	41	68.5	78	8	87	79.4
Loans under follow-up	8	0	8	13.5	3	0	3	3.0
Specific provisions (-)	4	0	4	7.1	2	0	2	1.7
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	0	5	5	8.6	0	5	5	5.0
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	0	5	5	8.6	0	5	5	5.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.2
Finance lease receivables	0	0	0	0.0	0	0	0	0.2
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
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	0	0	0	0.2	0	0	0	0.4
Intangible Assets (Net)	0	0	0	0.1	0	0	0	0.0
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.1	0	0	0	0.0
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	0	0	0	0.0	0	0	0	0.0
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	0	0	0	0.0	0	0	0	0.0
Prop.&Equ.for Sale p. and from Term.Op.(Net)	1	0	1	1.2	2	0	2	2.3
Other Assets	1	0	1	2.4	0	0	0	0.4
Total Assets	55	6	60	100.0	92	17	109	100.0

Liabilities

(USD Million)

	Sept. 2009			%	Sept. 2008			%
	TC	FC	Total		TC	FC	Total	
Deposits	0	0	0	0.0	0	0	0	0.0
Deposits held by the Banks risk group	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Trading	0	0	0	0.0	0	0	0	0.0
Funds Borrowed	4	6	10	15.9	13	22	35	32.5
Money Market Takings	2	0	2	3.4	1	0	1	0.7
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	2	0	2	3.4	1	0	1	0.7
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
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
Funds	2	0	2	3.2	20	1	21	18.8
Borrower funds	2	0	2	3.2	20	1	21	18.8
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	0	0	0	0.1	0	0	0	0.1
Other External Resources	1	0	1	2.0	0	0	0	0.1
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
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 (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	1	0	1	1.0	1	0	1	1.0
General provisions	0	0	0	0.6	1	0	1	0.7
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	0	0	0	0.3	0	0	0	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	0	0	0	0.0	0	0	0	0.0
Liabilities for Tax	0	0	0	0.5	1	0	1	0.7
Current liabilities for tax	0	0	0	0.5	1	0	1	0.7
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia. for Pro. & Equ. for Sale p. and from Term. Op. (Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	45	0	45	73.9	50	0	50	46.2
Paid-in capital	34	0	34	56.0	20	0	20	18.6
Supplementary capital	1	0	1	1.8	13	0	13	12.2
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	-1	0	-1	-1.2	1	0	1	0.9
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
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.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	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	2	0	2	3.0	12	0	12	11.3
Profit reserves	7	0	7	11.8	11	0	11	10.2
Legal reserves	2	0	2	2.5	1	0	1	1.3
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	6	0	6	9.3	10	0	10	8.9
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	3	0	3	4.3	6	0	6	5.2
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	3	0	3	4.3	6	0	6	5.2
Total Liabilities	54	6	60	100.0	86	23	109	100.0

GSD Yatırım Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Sept. 2009			Sept. 2008		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	44	2	45	44	13	58
Letters of guarantee	44	2	45	44	11	55
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	0	0	0	3	3
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	0	0	0	0	0
Commitments	0	1	1	0	0	0
Irrevocable commitments	0	1	1	0	0	0
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	11	12	22	10	18	29
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	11	12	22	10	18	29
Custody and Pledged Securities	702	296	998	810	307	1,116
Items held in Custody	4	0	4	2	0	2
Pledged Items	126	66	192	152	78	229
Accepted independent guaran. and warrant.	572	230	802	656	229	886
Total Off Balance Sheet Commitments	756	310	1,067	864	339	1,203

Income-Expenditure

(USD Million)

	Sept. 2009	Sept. 2008
Interest Income	7	18
Interest on loans	7	17
Interest received from reserve deposits	0	0
Interest received from banks	0	0
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	0	0
Other interest income	0	0
Interest Expenses	1	7
Interest on deposits	0	0
Interest on money market transactions	1	3
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	0	3
Net Interest Income/Expenses	6	11
Net Fees and Commissions Income/Expenses	0	1
Fees and commissions received	0	1
Fees and commissions paid	0	0
Dividend Income	0	1
Trading Profit/Loss (net)	0	0
Profit/loss on trading account securities	0	0
Profit/losses on derivative financial transactions	0	0
Foreign exchange profit/loss	0	0
Other Operating Income	2	1
Total Operating Income/Expenses	9	13
Provision for Loan Losses or other Receivables (-)	3	1
Specific provisions of banks loans and other receivables*	3	1
General provision expenses*	0	0
Other Operating Expenses (-)	3	5
Personnel Expenses*	2	3
Net Operating Profit/Loss	3	7
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	3	7
Provisions for Taxes on Income from Continuing Operations (±)	0	-1
Net Profit/Loss from Continuing Operations	3	6
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	3	6

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

Ratios

(%)

	Sept. 2009	Sept. 2008
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	45.8	31.5
Shareholders' Equity / Total Assets	73.9	46.2
(Shareholders' Equity - Permanent Assets) / Total Assets	57.5	37.1
Net On Balance Sheet Position / Total Shareholders' Equity	0.8	0.2
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-1.3	-0.2
Balance-Sheet Ratios		
TC Assets / Total Assets	90.5	84.1
TC Liabilities / Total Liabilities	89.6	79.1
FC Assets / FC Liabilities	91.8	76.0
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans and Receivables	100.0	90.5
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	15.9	32.5
Assets Quality		
Financial Assets (net) / Total Assets	11.1	7.5
Total Loans and Receivables / Total Assets	75.4	80.7
Total Loans and Receivables / Total Deposits	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	17.9	3.8
Loans Under Follow-up (net) / Total Loans and Receivables	8.5	1.7
Specific Provisions / Loans Under Follow-up	52.8	55.7
Permanent Assets / Total Assets	16.5	9.0
Consumer Loans / Total Loans and Receivables	0.3	0.0
Liquidity		
Liquid Assets / Total Assets	12.1	10.9
Liquid Assets / Short-term Liabilities	78.2	47.8
TC Liquid Assets / Total Assets	11.2	7.9
Profitability		
Net Profit/Losses / Total Assets	4.3	5.2
Net Profit/Losses / Total Shareholders' Equity	5.8	11.3
Profit/Losses Before Taxes after Continuing Operations / Total Assets	4.9	6.5
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	6.1	9.4
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	41.8	76.9
Non-interest Income (net) / Total Assets	4.2	1.9
Other Operating Expenses / Total Assets	5.1	4.4
Personnel Expenses / Other Operating Expenses	53.1	60.6
Non-interest Income (net) / Other Operating Expenses	81.9	44.3

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

Habib Bank Limited

Assets

(USD Million)

	Sept. 2009			%	Sept. 2008			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	0	1	2	1.6	0	7	7	10.3
Fin.ass.where fair value cha. is refl.to I/S (Net)	0	0	0	0.0	0	0	0	0.0
Financial assets held for trading	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	12	56	69	72.3	11	23	34	50.1
Money Market Securities	0	0	0	0.0	0	0	0	0.0
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	7	1	8	8.6	10	1	11	16.5
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	7	1	8	8.6	10	1	11	16.5
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans	12	3	15	16.2	10	4	15	21.6
Loans	12	3	15	16.2	10	4	15	21.5
Loans granted to the Banks risk group	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	12	3	15	16.2	10	4	15	21.5
Loans under follow-up	0	2	2	1.8	0	2	2	3.2
Specific provisions (-)	0	2	2	1.8	0	2	2	3.1
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	0	0	0	0.0	0	0	0	0.0
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
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
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	1	0	1	0.7	1	0	1	1.3
Intangible Assets (Net)	0	0	0	0.0	0	0	0	0.0
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	0	0	0	0.1	0	0	0	0.1
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	0	0	0	0.1	0	0	0	0.1
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	0	0	0	0.4	0	0	0	0.1
Total Assets	33	62	95	100.0	33	35	68	100.0

Liabilities

(USD Million)

	Sept. 2009			%	Sept. 2008			%
	TC	FC	Total		TC	FC	Total	
Deposits	2	52	54	56.7	1	8	9	13.1
Deposits held by the Banks risk group	0	0	0	0.5	0	0	0	0.0
Other	2	52	53	56.2	1	8	9	13.1
Derivative Finan. Liabilities Held for Trading	0	0	0	0.0	0	0	0	0.0
Funds Borrowed	1	10	11	12.0	1	29	30	44.1
Money Market Takings	0	2	2	2.1	0	0	0	0.0
Interbank money market takings	0	2	2	2.1	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	0	0	0	0.0	0	0	0	0.0
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
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
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	0	0	0	0.2	0	0	0	0.4
Other External Resources	0	0	0	0.5	0	0	0	0.3
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
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 (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	0	0	0	0.2	0	0	0	0.3
General provisions	0	0	0	0.2	0	0	0	0.3
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	0	0	0	0.0	0	0	0	0.1
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	0	0	0	0.0	0	0	0	0.0
Liabilities for Tax	0	0	0	0.2	0	0	0	0.4
Current liabilities for tax	0	0	0	0.2	0	0	0	0.4
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia. for Pro. & Equ. for Sale p. and from Term. Op. (Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	27	0	27	28.1	28	0	28	41.3
Paid-in capital	20	0	20	21.4	24	0	24	35.8
Supplementary capital	0	0	0	0.3	0	0	0	0.1
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	0	0	0	0.3	0	0	0	0.1
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
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.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	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	0	0	0	0.0	0	0	0	0.0
Profit reserves	0	0	0	0.0	0	0	0	0.0
Legal reserves	0	0	0	0.0	0	0	0	0.0
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	0	0	0	0.0	0	0	0	0.0
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	6	0	6	6.4	4	0	4	5.5
Prior years income/loss	4	0	4	4.3	1	0	1	1.9
Current year income/loss	2	0	2	2.2	2	0	2	3.6
Total Liabilities	31	64	95	100.0	31	37	68	100.0

Habib Bank Limited

Off Balance Sheet Commitments

(USD Million)

	Sept. 2009			Sept. 2008		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	0	9	9	0	18	18
Letters of guarantee	0	0	1	0	10	11
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	9	9	0	8	8
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	0	0	0	0	0
Commitments	0	7	7	0	0	0
Irrevocable commitments	0	7	7	0	0	0
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	0	0	0	0	0	0
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	0	0	0	0	0	0
Custody and Pledged Securities	18	43	61	24	43	67
Items held in Custody	18	43	61	24	43	67
Pledged Items	0	0	0	0	0	0
Accepted independent guaran. and warrant.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	19	59	78	24	62	85

Income-Expenditure

(USD Million)

	Sept. 2009	Sept. 2008
Interest Income	4	5
Interest on loans	1	1
Interest received from reserve deposits	0	0
Interest received from banks	1	2
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	1	1
Other interest income	0	0
Interest Expenses	1	1
Interest on deposits	0	0
Interest on money market transactions	0	1
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	3	4
Net Fees and Commissions Income/Expenses	0	1
Fees and commissions received	0	1
Fees and commissions paid	0	0
Dividend Income	0	0
Trading Profit/Loss (net)	0	0
Profit/loss on trading account securities	0	0
Profit/losses on derivative financial transactions	0	0
Foreign exchange profit/loss	0	0
Other Operating Income	0	0
Total Operating Income/Expenses	4	4
Provision for Loan Losses or other Receivables (-)	0	0
Specific provisions of banks loans and other receivables*	0	0
General provision expenses*	0	0
Other Operating Expenses (-)	1	1
Personnel Expenses*	1	1
Net Operating Profit/Loss	3	3
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	3	3
Provisions for Taxes on Income from Continuing Operations (±)	-1	-1
Net Profit/Loss from Continuing Operations	2	2
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	2	2

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

Ratios

(%)

	Sept. 2009	Sept. 2008
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	64.2	80.2
Shareholders' Equity / Total Assets	28.1	41.3
(Shareholders' Equity - Permanent Assets) / Total Assets	27.3	39.9
Net On Balance Sheet Position / Total Shareholders' Equity	10.7	3.3
Net On and Off Balance Sheet Position / Total Shareholders' Equity	10.7	3.3
Balance-Sheet Ratios		
TC Assets / Total Assets	35.0	48.3
TC Liabilities / Total Liabilities	32.2	45.8
FC Assets / FC Liabilities	95.9	95.4
TC Deposits / Total Deposits	3.0	12.0
TC Loans / Total Loans and Receivables	80.0	69.7
Total Deposits / Total Assets	56.7	13.1
Funds Borrowed / Total Assets	12.0	44.1
Assets Quality		
Financial Assets (net) / Total Assets	8.6	16.5
Total Loans and Receivables / Total Assets	16.2	21.6
Total Loans and Receivables / Total Deposits	28.6	164.6
Loans Under Follow-up (gross) / Total Loans and Receivables	11.4	15.0
Loans Under Follow-up (net) / Total Loans and Receivables	0.0	0.6
Specific Provisions / Loans Under Follow-up	100.0	95.9
Permanent Assets / Total Assets	0.8	1.5
Consumer Loans / Total Loans and Receivables	2.2	0.0
Liquidity		
Liquid Assets / Total Assets	82.5	76.9
Liquid Assets / Short-term Liabilities	124.0	191.1
TC Liquid Assets / Total Assets	20.8	31.8
Profitability		
Net Profit/Losses / Total Assets	2.2	3.6
Net Profit/Losses / Total Shareholders' Equity	7.7	8.8
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.7	4.6
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	3.5	5.3
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	89.3	83.5
Non-interest Income (net) / Total Assets	0.4	1.1
Other Operating Expenses / Total Assets	1.2	1.7
Personnel Expenses / Other Operating Expenses	55.6	56.5
Non-interest Income (net) / Other Operating Expenses	36.2	61.7

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

HSBC Bank A.Ş.

Assets

(USD Million)

	Sept. 2009			%	Sept. 2008			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	156	396	552	5.9	310	546	856	7.8
Fin.ass.where fair value cha. is refl.to I/S (Net)	74	37	111	1.2	50	25	75	0.7
Financial assets held for trading	74	37	111	1.2	50	25	75	0.7
Public sector debt securities	69	5	75	0.8	14	3	17	0.2
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	3	28	31	0.3	35	16	51	0.5
Other marketable securities	2	3	5	0.1	2	6	8	0.1
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	56	887	943	10.0	101	440	541	4.9
Money Market Securities	339	0	339	3.6	279	0	279	2.5
Interbank money market placements	339	0	339	3.6	279	0	279	2.5
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	1,032	48	1,080	11.5	402	101	504	4.6
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	1,032	48	1,080	11.5	402	101	504	4.6
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans	5,251	605	5,856	62.4	7,146	1,104	8,250	75.2
Loans	5,096	532	5,629	59.9	7,015	1,102	8,116	74.0
Loans granted to the Banks risk group	1	2	3	0.0	19	1	21	0.2
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	5,095	530	5,625	59.9	6,995	1,100	8,095	73.8
Loans under follow-up	567	94	661	7.0	349	9	359	3.3
Specific provisions (-)	412	22	434	4.6	218	8	225	2.1
Factoring Receivables	29	16	46	0.5	27	3	29	0.3
Investments held to Maturity (Net)	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	24	0	24	0.3	28	0	28	0.3
Financial subsidiaries	24	0	24	0.3	28	0	28	0.3
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
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
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	81	0	81	0.9	186	0	186	1.7
Intangible Assets (Net)	139	0	139	1.5	87	0	87	0.8
Goodwill	57	0	57	0.6	68	0	68	0.6
Other	83	0	83	0.9	19	0	19	0.2
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	15	0	15	0.2	4	0	4	0.0
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	15	0	15	0.2	4	0	4	0.0
Prop.&Equ.for Sale p. and from Term.Op.(Net)	3	0	3	0.0	1	0	1	0.0
Other Assets	155	48	203	2.2	118	8	127	1.2
Total Assets	7,353	2,037	9,390	100.0	8,740	2,227	10,967	100.0

Liabilities

(USD Million)

	Sept. 2009			%	Sept. 2008			%
	TC	FC	Total		TC	FC	Total	
Deposits	2,962	3,074	6,036	64.3	3,323	3,445	6,768	61.7
Deposits held by the Banks risk group	15	2	17	0.2	31	0	32	0.3
Other	2,947	3,072	6,019	64.1	3,292	3,444	6,736	61.4
Derivative Finan. Liabilities Held for Trading	11	32	43	0.5	30	18	49	0.4
Funds Borrowed	751	274	1,025	10.9	1,124	640	1,764	16.1
Money Market Takings	0	0	0	0.0	0	0	0	0.0
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	0	0	0	0.0	0	0	0	0.0
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
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
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	206	90	297	3.2	271	2	274	2.5
Other External Resources	132	49	182	1.9	78	47	124	1.1
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
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 (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	76	12	88	0.9	107	2	109	1.0
General provisions	41	11	52	0.6	66	0	66	0.6
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	8	0	8	0.1	8	0	8	0.1
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	27	1	28	0.3	33	2	35	0.3
Liabilities for Tax	38	0	38	0.4	45	0	45	0.4
Current liabilities for tax	38	0	38	0.4	45	0	45	0.4
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia. for Pro. & Equ. for Sale p. and from Term. Op. (Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	1,682	0	1,682	17.9	1,834	1	1,835	16.7
Paid-in capital	442	0	442	4.7	530	0	530	4.8
Supplementary capital	241	0	241	2.6	218	1	219	2.0
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	56	0	56	0.6	-3	1	-3	0.0
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
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.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	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	185	0	185	2.0	221	0	221	2.0
Profit reserves	848	0	848	9.0	881	0	881	8.0
Legal reserves	93	0	93	1.0	97	0	97	0.9
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	755	0	755	8.0	784	0	784	7.1
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	152	0	152	1.6	205	0	205	1.9
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	152	0	152	1.6	205	0	205	1.9
Total Liabilities	5,858	3,532	9,390	100.0	6,812	4,155	10,967	100.0

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Off Balance Sheet Commitments

(USD Million)

	Sept. 2009			Sept. 2008		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	90	801	891	195	1,332	1,528
Letters of guarantee	90	326	416	194	309	503
Bank acceptances	0	201	201	1	286	287
Letters of credit	0	155	156	0	593	593
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	119	119	0	144	144
Commitments	3,934	16	3,950	5,267	196	5,463
Irrevocable commitments	3,934	16	3,950	5,267	196	5,463
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	2,966	4,343	7,309	3,069	4,131	7,199
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	2,966	4,343	7,309	3,069	4,131	7,199
Custody and Pledged Securities	5,095	1,487	6,582	6,328	876	7,204
Items held in Custody	5,086	1,411	6,496	6,318	778	7,096
Pledged Items	9	77	86	10	98	108
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	12,085	6,648	18,733	14,859	6,536	21,394

Income-Expenditure

(USD Million)

	Sept. 2009	Sept. 2008
Interest Income	993	1,257
Interest on loans	853	1,083
Interest received from reserve deposits	13	26
Interest received from banks	8	40
Interest received from money market transactions	26	19
Interest received from marketable securities portfolio	66	63
Other interest income	27	25
Interest Expenses	385	640
Interest on deposits	265	460
Interest on money market transactions	116	147
Interest on funds borrowed	1	5
Interest on securities issued	0	0
Other interest expenses	3	28
Net Interest Income/Expenses	607	617
Net Fees and Commissions Income/Expenses	182	190
Fees and commissions received	215	226
Fees and commissions paid	34	36
Dividend Income	12	18
Trading Profit/Loss (net)	34	27
Profit/loss on trading account securities	83	30
Profit/losses on derivative financial transactions	-57	0
Foreign exchange profit/loss	8	-3
Other Operating Income	48	51
Total Operating Income/Expenses	884	902
Provision for Loan Losses or other Receivables (-)	246	94
Specific provisions of banks loans and other receivables*	234	85
General provision expenses*	11	6
Other Operating Expenses (-)	454	557
Personnel Expenses*	197	246
Net Operating Profit/Loss	184	251
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	184	251
Provisions for Taxes on Income from Continuing Operations (±)	-32	-45
Net Profit/Loss from Continuing Operations	152	205
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	152	205

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

Ratios

(%)

	Sept. 2009	Sept. 2008
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	17.6	15.3
Shareholders' Equity / Total Assets	17.9	16.7
(Shareholders' Equity - Permanent Assets) / Total Assets	12.9	12.8
Net On Balance Sheet Position / Total Shareholders' Equity	-54.2	-49.2
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-1.8	1.4
Balance-Sheet Ratios		
TC Assets / Total Assets	78.3	79.7
TC Liabilities / Total Liabilities	62.4	62.1
FC Assets / FC Liabilities	57.7	53.6
TC Deposits / Total Deposits	49.1	49.1
TC Loans / Total Loans and Receivables	89.7	86.6
Total Deposits / Total Assets	64.3	61.7
Funds Borrowed / Total Assets	10.9	16.1
Assets Quality		
Financial Assets (net) / Total Assets	12.7	5.3
Total Loans and Receivables / Total Assets	62.4	75.2
Total Loans and Receivables / Total Deposits	97.0	121.9
Loans Under Follow-up (gross) / Total Loans and Receivables	11.3	4.4
Loans Under Follow-up (net) / Total Loans and Receivables	3.9	1.6
Specific Provisions / Loans Under Follow-up	65.6	62.7
Permanent Assets / Total Assets	5.1	4.0
Consumer Loans / Total Loans and Receivables	58.0	54.1
Liquidity		
Liquid Assets / Total Assets	32.2	20.6
Liquid Assets / Short-term Liabilities	56.8	38.6
TC Liquid Assets / Total Assets	17.6	10.4
Profitability		
Net Profit/Losses / Total Assets	1.6	1.9
Net Profit/Losses / Total Shareholders' Equity	9.0	11.2
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.0	2.3
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	4.0	4.8
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	42.2	58.9
Non-interest Income (net) / Total Assets	2.9	2.6
Other Operating Expenses / Total Assets	4.8	5.1
Personnel Expenses / Other Operating Expenses	43.4	44.1
Non-interest Income (net) / Other Operating Expenses	60.8	51.2

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

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Assets

(USD Million)

	Sept. 2009			%	Sept. 2008			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	0	0	0	0.0	0	0	0	0.0
Fin.ass.where fair value cha. is refl.to I/S (Net)	0	0	0	0.0	0	0	0	0.0
Financial assets held for trading	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	1,085	0	1,085	20.3	1,114	6	1,119	20.5
Money Market Securities	38	0	38	0.7	275	0	275	5.0
Interbank money market placements	38	0	38	0.7	275	0	275	5.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	0	0	0	0.0	1	0	1	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	1	0	1	0.0
Loans	3,964	113	4,078	76.4	3,851	45	3,896	71.4
Loans	3,964	113	4,078	76.4	3,851	45	3,896	71.4
Loans granted to the Banks risk group	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	3,964	113	4,078	76.4	3,851	45	3,896	71.4
Loans under follow-up	0	0	0	0.0	0	0	0	0.0
Specific provisions (-)	0	0	0	0.0	0	0	0	0.0
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	0	0	0	0.0	0	0	0	0.0
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
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
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	80	0	80	1.5	79	0	79	1.4
Intangible Assets (Net)	0	0	0	0.0	0	0	0	0.0
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	36	0	36	0.7	34	0	34	0.6
Current assets for tax	34	0	34	0.6	31	0	31	0.6
Deferred assets for tax	2	0	2	0.0	3	0	3	0.0
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	16	1	17	0.3	55	0	55	1.0
Total Assets	5,220	114	5,334	100.0	5,408	51	5,459	100.0

Liabilities

(USD Million)

	Sept. 2009			%	Sept. 2008			%
	TC	FC	Total		TC	FC	Total	
Deposits	0	0	0	0.0	0	0	0	0.0
Deposits held by the Banks risk group	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Trading	0	0	0	0.0	0	0	0	0.0
Funds Borrowed	0	114	114	2.1	0	51	51	0.9
Money Market Takings	0	0	0	0.0	0	0	0	0.0
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	0	0	0	0.0	0	0	0	0.0
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
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
Funds	933	0	933	17.5	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	933	0	933	17.5	0	0	0	0.0
Miscellaneous Payables	217	0	217	4.1	1,293	0	1,293	23.7
Other External Resources	16	0	16	0.3	10	0	10	0.2
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
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 (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	11	0	11	0.2	12	0	12	0.2
General provisions	0	0	0	0.0	0	0	0	0.0
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	11	0	11	0.2	12	0	12	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	0	0	0	0.0	0	0	0	0.0
Liabilities for Tax	52	0	52	1.0	52	0	52	1.0
Current liabilities for tax	52	0	52	1.0	52	0	52	1.0
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia. for Pro. & Equ. for Sale p. and from Term. Op. (Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	3,991	0	3,991	74.8	4,041	0	4,041	74.0
Paid-in capital	2,986	0	2,986	56.0	2,908	0	2,908	53.3
Supplementary capital	597	0	597	11.2	714	0	714	13.1
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	0	0	0	0.0	0	0	0	0.0
Revaluation changes of property and equip.	3	0	3	0.1	2	0	2	0.0
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.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	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	593	0	593	11.1	712	0	712	13.0
Profit reserves	209	0	209	3.9	224	0	224	4.1
Legal reserves	209	0	209	3.9	224	0	224	4.1
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	0	0	0	0.0	0	0	0	0.0
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	199	0	199	3.7	195	0	195	3.6
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	198	0	198	3.7	195	0	195	3.6
Total Liabilities	5,220	114	5,334	100.0	5,408	51	5,459	100.0

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Off Balance Sheet Commitments

(USD Million)

	Sept. 2009			Sept. 2008		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	962	2	964	393	0	393
Letters of guarantee	962	2	964	393	0	393
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	0	0	0	0	0
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	0	0	0	0	0
Commitments	334	228	562	0	295	295
Irrevocable commitments	334	228	562	0	295	295
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	0	0	0	0	0	0
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	0	0	0	0	0	0
Custody and Pledged Securities	1,019	92	1,111	1,438	99	1,537
Items held in Custody	1,019	92	1,111	1,438	99	1,537
Pledged Items	0	0	0	0	0	0
Accepted independent guaran. and warrant.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	2,315	322	2,637	1,831	395	2,226

Income-Expenditure

(USD Million)

	Sept. 2009	Sept. 2008
Interest Income	291	319
Interest on loans	252	231
Interest received from reserve deposits	0	0
Interest received from banks	25	37
Interest received from money market transactions	14	51
Interest received from marketable securities portfolio	0	0
Other interest income	0	0
Interest Expenses	0	0
Interest on deposits	0	0
Interest on money market transactions	0	0
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	291	319
Net Fees and Commissions Income/Expenses	17	6
Fees and commissions received	17	6
Fees and commissions paid	0	0
Dividend Income	0	0
Trading Profit/Loss (net)	0	0
Profit/loss on trading account securities	0	0
Profit/losses on derivative financial transactions	0	0
Foreign exchange profit/loss	0	0
Other Operating Income	26	14
Total Operating Income/Expenses	334	339
Provision for Loan Losses or other Receivables (-)	0	2
Specific provisions of banks loans and other receivables*	0	0
General provision expenses*	0	0
Other Operating Expenses (-)	86	94
Personnel Expenses*	54	64
Net Operating Profit/Loss	248	244
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	248	244
Provisions for Taxes on Income from Continuing Operations (±)	-50	-49
Net Profit/Loss from Continuing Operations	198	195
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	198	195

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

Ratios

(%)

	Sept. 2009	Sept. 2008
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	64.1	73.5
Shareholders' Equity / Total Assets	74.8	74.0
(Shareholders' Equity - Permanent Assets) / Total Assets	73.3	72.6
Net On Balance Sheet Position / Total Shareholders' Equity	0.0	0.0
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.0	0.0
Balance-Sheet Ratios		
TC Assets / Total Assets	97.9	99.1
TC Liabilities / Total Liabilities	97.9	99.1
FC Assets / FC Liabilities	99.8	99.5
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans and Receivables	97.2	98.8
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	2.1	0.9
Assets Quality		
Financial Assets (net) / Total Assets	0.0	0.0
Total Loans and Receivables / Total Assets	76.4	71.4
Total Loans and Receivables / Total Deposits	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	0.0	0.0
Loans Under Follow-up (net) / Total Loans and Receivables	0.0	0.0
Specific Provisions / Loans Under Follow-up	100.0	-
Permanent Assets / Total Assets	1.5	1.4
Consumer Loans / Total Loans and Receivables	0.3	0.3
Liquidity		
Liquid Assets / Total Assets	21.1	25.5
Liquid Assets / Short-term Liabilities	123.1	122.5
TC Liquid Assets / Total Assets	21.1	25.4
Profitability		
Net Profit/Losses / Total Assets	3.7	3.6
Net Profit/Losses / Total Shareholders' Equity	5.0	4.8
Profit/Losses Before Taxes after Continuing Operations / Total Assets	4.7	4.5
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	5.5	5.9
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	87.1	94.1
Non-interest Income (net) / Total Assets	0.8	0.4
Other Operating Expenses / Total Assets	1.6	1.7
Personnel Expenses / Other Operating Expenses	63.0	67.7
Non-interest Income (net) / Other Operating Expenses	50.3	21.2

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

İMKB Takas ve Saklama Bankası A.Ş.

Assets

(USD Million)

	Sept. 2009			%	Sept. 2008			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	32	2	34	3.5	36	1	37	2.6
Fin.ass.where fair value cha. is refl.to I/S (Net)	3	0	3	0.4	3	0	3	0.2
Financial assets held for trading	3	0	3	0.4	3	0	3	0.2
Public sector debt securities	3	0	3	0.4	3	0	3	0.2
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	248	21	270	27.4	225	9	234	16.8
Money Market Securities	604	0	604	61.4	1,013	0	1,013	72.5
Interbank money market placements	599	0	599	60.9	1,006	0	1,006	72.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	5	0	5	0.5	7	0	7	0.5
Financial Assets Available for Sale (Net)	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans	3	0	3	0.3	11	0	11	0.8
Loans	2	0	2	0.3	11	0	11	0.8
Loans granted to the Banks risk group	1	0	1	0.1	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	1	0	1	0.1	11	0	11	0.8
Loans under follow-up	1	0	1	0.1	0	0	0	0.0
Specific provisions (-)	0	0	0	0.0	0	0	0	0.0
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	55	0	55	5.6	85	0	85	6.1
Public sector debt securities	55	0	55	5.6	85	0	85	6.1
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	3	0	3	0.3	4	0	4	0.3
Financial subsidiaries	3	0	3	0.3	4	0	4	0.3
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
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
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	7	0	7	0.7	9	0	9	0.6
Intangible Assets (Net)	0	0	0	0.0	0	0	0	0.0
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	1	0	1	0.1	0	0	0	0.0
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	1	0	1	0.1	0	0	0	0.0
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	1	0	1	0.1	1	0	1	0.1
Total Assets	961	23	984	100.0	1,388	10	1,398	100.0

Liabilities

(USD Million)

	Sept. 2009			%	Sept. 2008			%
	TC	FC	Total		TC	FC	Total	
Deposits	0	0	0	0.0	0	0	0	0.0
Deposits held by the Banks risk group	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Trading	0	0	0	0.0	0	0	0	0.0
Funds Borrowed	150	0	150	15.2	146	0	146	10.4
Money Market Takings	0	0	0	0.0	0	0	0	0.0
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	0	0	0	0.0	0	0	0	0.0
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
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
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	525	22	547	55.6	914	9	923	66.1
Other External Resources	94	0	94	9.5	108	0	108	7.7
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
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 (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	4	0	4	0.4	4	0	4	0.3
General provisions	2	0	2	0.2	2	0	2	0.1
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	2	0	2	0.2	2	0	2	0.1
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	0	0	0	0.0	0	0	0	0.0
Liabilities for Tax	4	0	4	0.4	4	0	4	0.3
Current liabilities for tax	4	0	4	0.4	4	0	4	0.3
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia. for Pro. & Equ. for Sale p. and from Term. Op. (Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	186	0	186	18.9	213	0	213	15.2
Paid-in capital	41	0	41	4.1	49	0	49	3.5
Supplementary capital	66	0	66	6.7	79	0	79	5.6
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	0	0	0	0.0	0	0	0	0.0
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
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.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	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	66	0	66	6.7	79	0	79	5.6
Profit reserves	57	0	57	5.8	57	0	57	4.0
Legal reserves	12	0	12	1.2	12	0	12	0.8
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	43	0	43	4.4	42	0	42	3.0
Other profit reserves	2	0	2	0.2	3	0	3	0.2
Profit or loss	23	0	23	2.3	29	0	29	2.1
Prior years income/loss	1	0	1	0.1	1	0	1	0.1
Current year income/loss	22	0	22	2.2	28	0	28	2.0
Total Liabilities	962	22	984	100.0	1,389	9	1,398	100.0

İMKB Takas ve Saklama Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Sept. 2009			Sept. 2008		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	930	0	930	854	0	854
Letters of guarantee	0	0	0	0	0	0
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	0	0	0	0	0
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	930	0	930	854	0	854
Commitments	886	0	886	0	0	0
Irrevocable commitments	886	0	886	0	0	0
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	0	0	0	0	0	0
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	0	0	0	0	0	0
Custody and Pledged Securities	3,493,875	243	3,494,119	3,990,518	86	3,990,603
Items held in Custody	3,492,220	0	3,492,220	3,988,536	0	3,988,536
Pledged Items	1,655	243	1,898	1,982	86	2,068
Accepted independent guaran. and warrant.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	3,495,692	243	3,495,935	3,991,372	86	3,991,458

Income-Expenditure

(USD Million)

	Sept. 2009	Sept. 2008
Interest Income	28	38
Interest on loans	0	2
Interest received from reserve deposits	2	4
Interest received from banks	19	22
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	7	11
Other interest income	0	0
Interest Expenses	9	11
Interest on deposits	0	0
Interest on money market transactions	9	11
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	20	27
Net Fees and Commissions Income/Expenses	9	0
Fees and commissions received	10	1
Fees and commissions paid	1	1
Dividend Income	4	4
Trading Profit/Loss (net)	0	0
Profit/loss on trading account securities	0	0
Profit/losses on derivative financial transactions	0	0
Foreign exchange profit/loss	0	0
Other Operating Income	7	17
Total Operating Income/Expenses	40	48
Provision for Loan Losses or other Receivables (-)	1	1
Specific provisions of banks loans and other receivables*	0	0
General provision expenses*	1	1
Other Operating Expenses (-)	13	13
Personnel Expenses*	10	10
Net Operating Profit/Loss	27	34
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	27	34
Provisions for Taxes on Income from Continuing Operations (±)	-5	-6
Net Profit/Loss from Continuing Operations	22	28
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	22	28

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

Ratios

(%)

	Sept. 2009	Sept. 2008
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	54.5	59.5
Shareholders' Equity / Total Assets	18.9	15.2
(Shareholders' Equity - Permanent Assets) / Total Assets	17.7	14.3
Net On Balance Sheet Position / Total Shareholders' Equity	0.5	0.3
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.5	0.3
Balance-Sheet Ratios		
TC Assets / Total Assets	97.6	99.3
TC Liabilities / Total Liabilities	97.7	99.3
FC Assets / FC Liabilities	104.5	108.1
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans and Receivables	100.0	100.0
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	15.2	10.4
Assets Quality		
Financial Assets (net) / Total Assets	6.0	6.3
Total Loans and Receivables / Total Assets	0.3	0.8
Total Loans and Receivables / Total Deposits	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	32.2	0.0
Loans Under Follow-up (net) / Total Loans and Receivables	28.3	0.0
Specific Provisions / Loans Under Follow-up	12.2	-
Permanent Assets / Total Assets	1.2	0.9
Consumer Loans / Total Loans and Receivables	0.1	0.0
Liquidity		
Liquid Assets / Total Assets	92.7	92.1
Liquid Assets / Short-term Liabilities	116.5	110.7
TC Liquid Assets / Total Assets	90.3	91.4
Profitability		
Net Profit/Losses / Total Assets	2.2	2.0
Net Profit/Losses / Total Shareholders' Equity	11.8	13.2
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.7	2.5
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	2.0	1.9
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	49.5	56.2
Non-interest Income (net) / Total Assets	2.1	1.5
Other Operating Expenses / Total Assets	1.3	0.9
Personnel Expenses / Other Operating Expenses	75.6	75.2
Non-interest Income (net) / Other Operating Expenses	158.6	159.1

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

ING Bank A.Ş.

Assets

(USD Million)

	Sept. 2009			%	Sept. 2008			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	322	344	666	6.2	412	474	886	6.6
Fin.ass.where fair value cha. is refl.to I/S (Net)	76	93	168	1.6	413	61	474	3.5
Financial assets held for trading	76	93	168	1.6	413	61	474	3.5
Public sector debt securities	69	3	72	0.7	10	3	13	0.1
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	90	90	0.8	404	58	462	3.4
Other marketable securities	6	0	6	0.1	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	36	447	484	4.5	32	344	375	2.8
Money Market Securities	68	0	68	0.6	0	0	0	0.0
Interbank money market placements	68	0	68	0.6	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	1,520	0	1,520	14.1	1,849	41	1,890	14.1
Securities representing a share in capital	1	0	1	0.0	1	0	1	0.0
Public sector debt securities	1,520	0	1,520	14.0	1,848	41	1,889	14.1
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans	6,102	1,157	7,259	67.1	7,899	1,541	9,440	70.5
Loans	5,938	1,157	7,094	65.6	7,813	1,541	9,353	69.9
Loans granted to the Banks risk group	0	5	5	0.0	0	9	9	0.1
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	5,938	1,152	7,090	65.5	7,813	1,532	9,344	69.8
Loans under follow-up	293	0	293	2.7	141	0	141	1.1
Specific provisions (-)	128	0	128	1.2	55	0	55	0.4
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	0	33	33	0.3	0	33	34	0.3
Public sector debt securities	0	33	33	0.3	0	33	33	0.2
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	22	0	22	0.2	26	0	27	0.2
Financial subsidiaries	22	0	22	0.2	26	0	27	0.2
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
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
Derivative Financial Assets Held for Hedging	236	0	236	2.2	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	236	0	236	2.2	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	139	0	139	1.3	144	0	144	1.1
Intangible Assets (Net)	14	0	14	0.1	15	0	15	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	14	0	14	0.1	15	0	15	0.1
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	69	0	69	0.6	39	0	39	0.3
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	69	0	69	0.6	39	0	39	0.3
Prop.&Equ.for Sale p. and from Term.Op.(Net)	8	0	8	0.1	9	0	9	0.1
Other Assets	131	3	134	1.2	53	4	57	0.4
Total Assets	8,743	2,076	10,819	100.0	10,892	2,498	13,390	100.0

Liabilities

(USD Million)

	Sept. 2009			%	Sept. 2008			%
	TC	FC	Total		TC	FC	Total	
Deposits	4,811	1,823	6,634	61.3	6,026	3,062	9,088	67.9
Deposits held by the Banks risk group	17	1	18	0.2	16	2	18	0.1
Other	4,794	1,822	6,616	61.1	6,010	3,060	9,070	67.7
Derivative Finan. Liabilities Held for Trading	105	36	141	1.3	496	88	584	4.4
Funds Borrowed	141	1,539	1,680	15.5	106	1,103	1,208	9.0
Money Market Takings	173	0	173	1.6	740	0	740	5.5
Interbank money market takings	0	0	0	0.0	41	0	41	0.3
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	173	0	173	1.6	698	0	698	5.2
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
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
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	92	15	107	1.0	92	16	107	0.8
Other External Resources	192	9	201	1.9	56	109	164	1.2
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	1	0.0
Finance leasing payables	0	0	0	0.0	0	1	1	0.0
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 (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	462	0	462	4.3	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	462	0	462	4.3	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	93	0	93	0.9	132	0	132	1.0
General provisions	59	0	59	0.5	76	0	76	0.6
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	15	0	15	0.1	18	0	18	0.1
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	19	0	19	0.2	37	0	37	0.3
Liabilities for Tax	41	0	41	0.4	41	0	41	0.3
Current liabilities for tax	41	0	41	0.4	41	0	41	0.3
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia. for Pro. & Equ. for Sale p. and from Term. Op. (Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	1,286	0	1,286	11.9	1,326	-1	1,325	9.9
Paid-in capital	1,084	0	1,084	10.0	1,075	0	1,075	8.0
Supplementary capital	-67	0	-67	-0.6	1	-1	0	0.0
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	26	0	26	0.2	1	-1	0	0.0
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
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.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	-94	0	-94	-0.9	0	0	0	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	0	0	0	0.0	0	0	0	0.0
Profit reserves	153	0	153	1.4	161	0	161	1.2
Legal reserves	31	0	31	0.3	31	0	31	0.2
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	122	0	122	1.1	129	0	129	1.0
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	117	0	117	1.1	89	0	89	0.7
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	117	0	117	1.1	89	0	89	0.7
Total Liabilities	7,397	3,422	10,819	100.0	9,013	4,376	13,390	100.0

ING Bank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Sept. 2009			Sept. 2008		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	988	1,656	2,644	1,272	2,294	3,566
Letters of guarantee	988	1,017	2,004	1,272	1,190	2,461
Bank acceptances	0	59	59	0	65	65
Letters of credit	0	462	462	0	996	996
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	118	118	0	43	43
Commitments	1,837	617	2,454	16,764	127	16,890
Irrevocable commitments	1,837	617	2,454	1,857	127	1,984
Revocable commitments	0	0	0	14,906	0	14,906
Derivative Financial Instruments	4,162	1,670	5,832	4,560	2,787	7,347
Derivative finan. instruments held for hedging	3,230	0	3,230	0	0	0
Trading transactions	932	1,670	2,602	4,560	2,787	7,347
Custody and Pledged Securities	50,680	9,583	60,263	43,224	9,081	52,305
Items held in Custody	2,310	213	2,523	905	315	1,220
Pledged Items	22,875	3,246	26,120	20,648	2,967	23,615
Accepted independent guaran. and warrant.	25,495	6,124	31,620	21,670	5,799	27,469
Total Off Balance Sheet Commitments	57,667	13,525	71,192	65,819	14,288	80,107

Income-Expenditure

(USD Million)

	Sept. 2009	Sept. 2008
Interest Income	1,131	1,291
Interest on loans	917	990
Interest received from reserve deposits	0	3
Interest received from banks	19	39
Interest received from money market transactions	1	0
Interest received from marketable securities portfolio	194	259
Other interest income	0	0
Interest Expenses	511	796
Interest on deposits	438	676
Interest on money market transactions	52	48
Interest on funds borrowed	21	71
Interest on securities issued	0	0
Other interest expenses	1	1
Net Interest Income/Expenses	620	495
Net Fees and Commissions Income/Expenses	91	109
Fees and commissions received	107	129
Fees and commissions paid	16	20
Dividend Income	1	1
Trading Profit/Loss (net)	-180	-54
Profit/loss on trading account securities	9	63
Profit/losses on derivative financial transactions	-223	0
Foreign exchange profit/loss	34	-117
Other Operating Income	45	25
Total Operating Income/Expenses	577	576
Provision for Loan Losses or other Receivables (-)	109	102
Specific provisions of banks loans and other receivables*	77	26
General provision expenses*	0	28
Other Operating Expenses (-)	322	352
Personnel Expenses*	175	191
Net Operating Profit/Loss	146	122
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	146	122
Provisions for Taxes on Income from Continuing Operations (±)	-29	-33
Net Profit/Loss from Continuing Operations	117	89
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	117	89

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

Ratios

(%)

	Sept. 2009	Sept. 2008
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	15.5	12.5
Shareholders' Equity / Total Assets	11.9	9.9
(Shareholders' Equity - Permanent Assets) / Total Assets	8.7	7.8
Net On Balance Sheet Position / Total Shareholders' Equity	-68.3	-61.6
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-0.6	0.6
Balance-Sheet Ratios		
TC Assets / Total Assets	80.8	81.3
TC Liabilities / Total Liabilities	68.4	67.3
FC Assets / FC Liabilities	60.7	57.1
TC Deposits / Total Deposits	72.5	66.3
TC Loans / Total Loans and Receivables	84.1	83.7
Total Deposits / Total Assets	61.3	67.9
Funds Borrowed / Total Assets	15.5	9.0
Assets Quality		
Financial Assets (net) / Total Assets	18.1	17.9
Total Loans and Receivables / Total Assets	67.1	70.5
Total Loans and Receivables / Total Deposits	109.4	103.9
Loans Under Follow-up (gross) / Total Loans and Receivables	4.0	1.5
Loans Under Follow-up (net) / Total Loans and Receivables	2.3	0.9
Specific Provisions / Loans Under Follow-up	43.9	38.7
Permanent Assets / Total Assets	3.2	2.1
Consumer Loans / Total Loans and Receivables	35.6	32.8
Liquidity		
Liquid Assets / Total Assets	26.9	27.1
Liquid Assets / Short-term Liabilities	44.8	41.0
TC Liquid Assets / Total Assets	18.7	20.2
Profitability		
Net Profit/Losses / Total Assets	1.1	0.7
Net Profit/Losses / Total Shareholders' Equity	9.1	6.7
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.4	0.9
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	5.0	3.5
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	93.9	81.5
Non-interest Income (net) / Total Assets	-0.4	0.6
Other Operating Expenses / Total Assets	3.0	2.6
Personnel Expenses / Other Operating Expenses	54.3	54.2
Non-interest Income (net) / Other Operating Expenses	-13.2	23.1

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

JPMorgan Chase Bank N.A.

Assets

(USD Million)

	Sept. 2009			%	Sept. 2008			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	0	2	2	0.9	1	4	5	1.8
Fin.ass.where fair value cha. is refl.to I/S (Net)	96	1	97	40.0	213	0	213	81.3
Financial assets held for trading	96	1	97	40.0	213	0	213	81.3
Public sector debt securities	96	0	96	39.6	213	0	213	81.3
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	1	1	0.4	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	1	0	1	0.4	0	0	0	0.1
Money Market Securities	136	0	136	56.2	39	0	39	14.7
Interbank money market placements	136	0	136	56.2	39	0	39	14.7
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Loans granted to the Banks risk group	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Loans under follow-up	0	0	0	0.0	0	0	0	0.0
Specific provisions (-)	0	0	0	0.0	0	0	0	0.0
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	0	0	0	0.0	0	0	0	0.0
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
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
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	2	0	2	0.8	3	0	3	1.1
Intangible Assets (Net)	0	0	0	0.1	0	0	0	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.1	0	0	0	0.1
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	4	0	4	1.5	1	0	1	0.5
Current assets for tax	3	0	3	1.2	0	0	0	0.1
Deferred assets for tax	1	0	1	0.3	1	0	1	0.3
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	0	0	0	0.1	1	0	1	0.5
Total Assets	239	3	242	100.0	258	5	263	100.0

Liabilities

(USD Million)

	Sept. 2009			%	Sept. 2008			%
	TC	FC	Total		TC	FC	Total	
Deposits	6	110	116	47.9	11	135	146	55.5
Deposits held by the Banks risk group	5	55	60	24.7	11	69	80	30.4
Other	0	56	56	23.2	0	66	66	25.1
Derivative Finan. Liabilities Held for Trading	0	1	1	0.2	0	1	1	0.5
Funds Borrowed	0	0	0	0.0	0	0	0	0.0
Money Market Takings	0	0	0	0.0	0	0	0	0.0
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	0	0	0	0.0	0	0	0	0.0
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
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
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	0	0	0	0.1	0	0	0	0.1
Other External Resources	0	0	0	0.0	0	0	0	0.0
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
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 (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	5	0	5	1.9	4	0	4	1.5
General provisions	0	0	0	0.0	0	0	0	0.0
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	0	0	0	0.2	1	0	1	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	4	0	4	1.7	3	0	3	1.3
Liabilities for Tax	5	0	5	2.0	3	0	3	1.0
Current liabilities for tax	5	0	5	2.0	3	0	3	1.0
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia. for Pro. & Equ. for Sale p. and from Term. Op. (Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	116	0	116	48.0	109	0	109	41.4
Paid-in capital	68	0	68	28.0	81	0	81	30.9
Supplementary capital	0	0	0	0.0	0	0	0	0.0
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	0	0	0	0.0	0	0	0	0.0
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
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.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	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	0	0	0	0.0	0	0	0	0.0
Profit reserves	0	0	0	0.0	0	0	0	0.0
Legal reserves	0	0	0	0.0	0	0	0	0.0
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	0	0	0	0.0	0	0	0	0.0
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	48	0	48	19.9	27	0	27	10.5
Prior years income/loss	33	0	33	13.6	22	0	22	8.5
Current year income/loss	15	0	15	6.4	5	0	5	2.0
Total Liabilities	131	111	242	100.0	126	136	263	100.0

JPMorgan Chase Bank N.A.

Off Balance Sheet Commitments

(USD Million)

	Sept. 2009			Sept. 2008		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	0	6	6	0	6	6
Letters of guarantee	0	6	6	0	6	6
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	0	0	0	0	0
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	0	0	0	0	0
Commitments	108	5	113	139	0	139
Irrevocable commitments	108	5	113	139	0	139
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	674	791	1,465	127	126	254
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	674	791	1,465	127	126	254
Custody and Pledged Securities	129	0	129	231	0	231
Items held in Custody	129	0	129	231	0	231
Pledged Items	0	0	0	0	0	0
Accepted independent guaran. and warrant.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	911	802	1,713	497	132	629

Income-Expenditure

(USD Million)

	Sept. 2009	Sept. 2008
Interest Income	18	30
Interest on loans	0	0
Interest received from reserve deposits	0	0
Interest received from banks	1	4
Interest received from money market transactions	9	3
Interest received from marketable securities portfolio	8	23
Other interest income	0	0
Interest Expenses	1	5
Interest on deposits	0	5
Interest on money market transactions	0	0
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	1	0
Net Interest Income/Expenses	17	25
Net Fees and Commissions Income/Expenses	1	7
Fees and commissions received	1	7
Fees and commissions paid	0	0
Dividend Income	0	0
Trading Profit/Loss (net)	19	-7
Profit/loss on trading account securities	27	-5
Profit/losses on derivative financial transactions	-9	0
Foreign exchange profit/loss	1	-2
Other Operating Income	0	0
Total Operating Income/Expenses	37	25
Provision for Loan Losses or other Receivables (-)	2	2
Specific provisions of banks loans and other receivables*	0	0
General provision expenses*	0	0
Other Operating Expenses (-)	16	16
Personnel Expenses*	4	5
Net Operating Profit/Loss	19	7
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	19	7
Provisions for Taxes on Income from Continuing Operations (±)	-4	-1
Net Profit/Loss from Continuing Operations	15	5
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	15	5

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

Ratios

(%)

	Sept. 2009	Sept. 2008
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	117.0	108.6
Shareholders' Equity / Total Assets	48.0	41.4
(Shareholders' Equity - Permanent Assets) / Total Assets	47.1	40.3
Net On Balance Sheet Position / Total Shareholders' Equity	-93.4	-120.0
Net On and Off Balance Sheet Position / Total Shareholders' Equity	12.6	-4.0
Balance-Sheet Ratios		
TC Assets / Total Assets	98.7	98.2
TC Liabilities / Total Liabilities	54.2	48.1
FC Assets / FC Liabilities	2.8	3.4
TC Deposits / Total Deposits	4.8	7.3
TC Loans / Total Loans and Receivables	-	-
Total Deposits / Total Assets	47.9	55.5
Funds Borrowed / Total Assets	0.0	0.0
Assets Quality		
Financial Assets (net) / Total Assets	40.0	81.3
Total Loans and Receivables / Total Assets	0.0	0.0
Total Loans and Receivables / Total Deposits	0.0	0.0
Loans Under Follow-up (gross) / Total Loans and Receivables	-	-
Loans Under Follow-up (net) / Total Loans and Receivables	-	-
Specific Provisions / Loans Under Follow-up	-	-
Permanent Assets / Total Assets	0.9	1.1
Consumer Loans / Total Loans and Receivables	-	-
Liquidity		
Liquid Assets / Total Assets	97.5	97.9
Liquid Assets / Short-term Liabilities	203.6	172.3
TC Liquid Assets / Total Assets	96.2	96.3
Profitability		
Net Profit/Losses / Total Assets	6.4	2.0
Net Profit/Losses / Total Shareholders' Equity	13.3	4.8
Profit/Losses Before Taxes after Continuing Operations / Total Assets	8.0	2.5
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	6.9	9.3
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	45.1	97.9
Non-interest Income (net) / Total Assets	8.4	0.2
Other Operating Expenses / Total Assets	6.6	6.2
Personnel Expenses / Other Operating Expenses	27.7	33.5
Non-interest Income (net) / Other Operating Expenses	127.6	3.2

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

Merrill Lynch Yatırım Bank A.Ş.

Assets

(USD Million)

	Sept. 2009			%	Sept. 2008			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	120	3	123	61.4	3	0	3	5.8
Fin.ass.where fair value cha. is refl.to I/S (Net)	40	0	40	19.9	37	0	37	65.2
Financial assets held for trading	40	0	40	19.9	37	0	37	65.2
Public sector debt securities	40	0	40	19.8	37	0	37	65.2
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	0	0	0.1	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	10	1	10	5.1	3	1	4	7.1
Money Market Securities	0	0	0	0.0	0	0	0	0.0
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Loans granted to the Banks risk group	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Loans under follow-up	0	0	0	0.0	0	0	0	0.0
Specific provisions (-)	0	0	0	0.0	0	0	0	0.0
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	2	0	2	1.1	3	0	3	4.4
Financial subsidiaries	2	0	2	1.1	3	0	3	4.4
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
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
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	2	0	2	0.8	3	0	3	4.8
Intangible Assets (Net)	0	0	0	0.1	0	0	0	0.6
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.1	0	0	0	0.6
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	1	0	1	0.4	3	0	3	4.4
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	1	0	1	0.4	3	0	3	4.4
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	1	22	23	11.3	4	0	4	7.7
Total Assets	175	25	200	100.0	56	2	57	100.0

Liabilities

(USD Million)

	Sept. 2009			%	Sept. 2008			%
	TC	FC	Total		TC	FC	Total	
Deposits	0	0	0	0.0	0	0	0	0.0
Deposits held by the Banks risk group	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Trading	0	0	0	0.2	0	0	0	0.0
Funds Borrowed	0	121	121	60.3	1	1	2	4.1
Money Market Takings	34	0	34	16.9	10	0	10	17.0
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	34	0	34	16.9	10	0	10	17.0
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
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
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	9	0	9	4.7	10	0	10	16.7
Other External Resources	0	0	0	0.0	0	0	0	0.0
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
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 (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	5	0	5	2.6	5	0	5	8.6
General provisions	0	0	0	0.1	0	0	0	0.0
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	4	0	4	2.1	4	0	4	7.6
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	1	0	1	0.5	1	0	1	1.0
Liabilities for Tax	0	0	0	0.2	0	0	0	0.5
Current liabilities for tax	0	0	0	0.2	0	0	0	0.5
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia. for Pro. & Equ. for Sale p. and from Term. Op. (Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	30	0	30	15.0	30	0	30	53.0
Paid-in capital	34	0	34	16.9	41	0	41	70.8
Supplementary capital	0	0	0	0.0	0	0	0	0.0
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	0	0	0	0.0	0	0	0	0.0
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
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.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	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	0	0	0	0.0	0	0	0	0.0
Profit reserves	0	0	0	0.0	0	0	0	0.0
Legal reserves	0	0	0	0.0	0	0	0	0.0
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	0	0	0	0.0	0	0	0	0.0
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	-4	0	-4	-1.9	-10	0	-10	-17.8
Prior years income/loss	-7	0	-7	-3.4	-7	0	-7	-12.5
Current year income/loss	3	0	3	1.5	-3	0	-3	-5.3
Total Liabilities	79	121	200	100.0	56	1	57	100.0

Merrill Lynch Yatırım Bank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Sept. 2009			Sept. 2008		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	0	0	0	0	0	0
Letters of guarantee	0	0	0	0	0	0
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	0	0	0	0	0
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	0	0	0	0	0
Commitments	1	7	8	0	0	0
Irrevocable commitments	1	7	8	0	0	0
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	195	306	501	0	0	0
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	195	306	501	0	0	0
Custody and Pledged Securities	18	0	18	40	0	40
Items held in Custody	18	0	18	40	0	40
Pledged Items	0	0	0	0	0	0
Accepted independent guaran. and warrant.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	214	313	527	40	0	40

Income-Expenditure

(USD Million)

	Sept. 2009	Sept. 2008
Interest Income	19	17
Interest on loans	0	0
Interest received from reserve deposits	0	0
Interest received from banks	4	1
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	15	16
Other interest income	0	0
Interest Expenses	1	7
Interest on deposits	0	0
Interest on money market transactions	0	3
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	1	4
Net Interest Income/Expenses	18	9
Net Fees and Commissions Income/Expenses	1	0
Fees and commissions received	1	0
Fees and commissions paid	0	0
Dividend Income	0	0
Trading Profit/Loss (net)	-2	5
Profit/loss on trading account securities	0	2
Profit/losses on derivative financial transactions	-8	0
Foreign exchange profit/loss	6	3
Other Operating Income	9	6
Total Operating Income/Expenses	25	20
Provision for Loan Losses or other Receivables (-)	9	13
Specific provisions of banks loans and other receivables*	0	0
General provision expenses*	0	0
Other Operating Expenses (-)	13	11
Personnel Expenses*	9	6
Net Operating Profit/Loss	4	-4
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	4	-4
Provisions for Taxes on Income from Continuing Operations (±)	0	1
Net Profit/Loss from Continuing Operations	4	-3
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	-1	0
Net Profit/Loss from Terminated Operations	-1	0
Net Profit/Losses	3	-3

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

Ratios

(%)

	Sept. 2009	Sept. 2008
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	77.1	115.0
Shareholders' Equity / Total Assets	15.0	53.0
(Shareholders' Equity - Permanent Assets) / Total Assets	13.0	43.2
Net On Balance Sheet Position / Total Shareholders' Equity	-319.3	0.8
Net On and Off Balance Sheet Position / Total Shareholders' Equity	2.1	0.8
Balance-Sheet Ratios		
TC Assets / Total Assets	87.4	97.4
TC Liabilities / Total Liabilities	39.5	97.8
FC Assets / FC Liabilities	20.8	120.4
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans and Receivables	-	-
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	60.3	4.1
Assets Quality		
Financial Assets (net) / Total Assets	19.9	65.2
Total Loans and Receivables / Total Assets	0.0	0.0
Total Loans and Receivables / Total Deposits	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	-	-
Loans Under Follow-up (net) / Total Loans and Receivables	-	-
Specific Provisions / Loans Under Follow-up	-	-
Permanent Assets / Total Assets	2.0	9.8
Consumer Loans / Total Loans and Receivables	-	-
Liquidity		
Liquid Assets / Total Assets	86.3	78.1
Liquid Assets / Short-term Liabilities	120.1	357.6
TC Liquid Assets / Total Assets	84.7	75.5
Profitability		
Net Profit/Losses / Total Assets	1.5	-5.3
Net Profit/Losses / Total Shareholders' Equity	9.8	-10.0
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.0	-6.3
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	8.9	16.6
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	70.0	47.0
Non-interest Income (net) / Total Assets	3.8	18.7
Other Operating Expenses / Total Assets	6.4	18.9
Personnel Expenses / Other Operating Expenses	67.2	57.1
Non-interest Income (net) / Other Operating Expenses	60.1	99.0

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

Millennium Bank A.Ş.

Assets

(USD Million)

	Sept. 2009			%	Sept. 2008			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	45	37	82	12.4	53	82	134	14.5
Fin.ass.where fair value cha. is refl.to I/S (Net)	15	2	18	2.7	29	4	32	3.5
Financial assets held for trading	15	2	18	2.7	29	4	32	3.5
Public sector debt securities	13	2	15	2.3	24	3	28	3.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	3	0	3	0.4	4	0	5	0.5
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	0	13	13	2.0	1	33	34	3.7
Money Market Securities	35	0	35	5.3	49	0	49	5.2
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	35	0	35	5.3	49	0	49	5.2
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans	476	12	488	74.1	626	25	652	70.1
Loans	466	12	478	72.5	620	25	646	69.4
Loans granted to the Banks risk group	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	466	12	478	72.5	620	25	646	69.4
Loans under follow-up	14	0	14	2.1	7	0	7	0.7
Specific provisions (-)	3	0	3	0.5	1	0	1	0.1
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	0	0	0	0.0	0	0	0	0.0
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
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
Derivative Financial Assets Held for Hedging	0	1	1	0.1	1	3	4	0.5
Fair value hedges	0	1	1	0.1	1	3	4	0.5
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	5	0	5	0.7	7	0	7	0.7
Intangible Assets (Net)	1	0	1	0.1	1	0	1	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	1	0	1	0.1	1	0	1	0.1
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	13	0	13	2.0	13	0	13	1.4
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	13	0	13	2.0	13	0	13	1.4
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	3	0	3	0.5	3	1	3	0.3
Total Assets	594	65	659	100.0	782	148	930	100.0

Liabilities

(USD Million)

	Sept. 2009			%	Sept. 2008			%
	TC	FC	Total		TC	FC	Total	
Deposits	198	336	534	81.1	98	655	753	81.0
Deposits held by the Banks risk group	2	3	4	0.7	1	106	107	11.5
Other	197	333	530	80.4	97	549	646	69.5
Derivative Finan. Liabilities Held for Trading	1	0	1	0.1	22	0	22	2.4
Funds Borrowed	0	0	0	0.0	0	0	0	0.0
Money Market Takings	0	0	0	0.0	0	0	0	0.0
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	0	0	0	0.0	0	0	0	0.0
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
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
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	1	0	1	0.2	1	0	2	0.2
Other External Resources	2	0	3	0.4	4	0	4	0.4
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
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 (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	8	15	22	3.4	12	5	17	1.8
Fair value hedges	8	15	22	3.4	12	5	17	1.8
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	6	0	6	0.9	7	0	7	0.8
General provisions	5	0	5	0.7	6	0	6	0.7
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	1	0	1	0.1	1	0	1	0.1
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	0	0	0	0.1	0	0	0	0.0
Liabilities for Tax	1	0	1	0.2	3	0	3	0.3
Current liabilities for tax	1	0	1	0.2	3	0	3	0.3
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia. for Pro. & Equ. for Sale p. and from Term. Op. (Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	90	0	90	13.7	121	0	121	13.0
Paid-in capital	137	0	137	20.8	164	0	164	17.7
Supplementary capital	18	0	18	2.8	14	0	14	1.5
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	0	0	0	0.0	0	0	0	0.0
Revaluation changes of property and equip.	6	0	6	1.0	0	0	0	0.0
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.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	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	12	0	12	1.8	14	0	14	1.5
Profit reserves	0	0	0	0.0	0	0	0	0.0
Legal reserves	0	0	0	0.0	0	0	0	0.0
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	0	0	0	0.0	0	0	0	0.0
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	-65	0	-65	-9.9	-57	0	-57	-6.2
Prior years income/loss	-56	0	-56	-8.4	-61	0	-61	-6.6
Current year income/loss	-10	0	-10	-1.5	4	0	4	0.4
Total Liabilities	308	351	659	100.0	270	660	930	100.0

Millennium Bank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Sept. 2009			Sept. 2008		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	12	4	17	3	12	15
Letters of guarantee	12	3	16	3	12	15
Bank acceptances	0	0	0	0	1	1
Letters of credit	0	1	1	0	0	0
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	0	0	0	0	0
Commitments	843	1,344	2,187	315	0	315
Irrevocable commitments	631	1,344	1,974	25	0	25
Revocable commitments	213	0	213	290	0	290
Derivative Financial Instruments	294	1,350	1,644	327	1,601	1,929
Derivative finan. instruments held for hedging	79	652	732	125	833	959
Trading transactions	214	698	912	202	768	970
Custody and Pledged Securities	754	1,254	2,008	766	862	1,628
Items held in Custody	39	43	82	211	57	268
Pledged Items	702	1,154	1,856	550	751	1,301
Accepted independent guaran. and warran.	14	57	71	5	54	59
Total Off Balance Sheet Commitments	1,903	3,952	5,856	1,411	2,476	3,887

Income-Expenditure

(USD Million)

	Sept. 2009	Sept. 2008
Interest Income	44	70
Interest on loans	36	48
Interest received from reserve deposits	1	2
Interest received from banks	2	4
Interest received from money market transactions	3	2
Interest received from marketable securities portfolio	2	14
Other interest income	0	0
Interest Expenses	29	37
Interest on deposits	29	35
Interest on money market transactions	0	0
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	0	2
Net Interest Income/Expenses	15	33
Net Fees and Commissions Income/Expenses	2	2
Fees and commissions received	2	3
Fees and commissions paid	0	1
Dividend Income	0	0
Trading Profit/Loss (net)	-2	-12
Profit/loss on trading account securities	1	-36
Profit/losses on derivative financial transactions	-15	0
Foreign exchange profit/loss	11	25
Other Operating Income	2	12
Total Operating Income/Expenses	16	35
Provision for Loan Losses or other Receivables (-)	2	2
Specific provisions of banks loans and other receivables*	2	1
General provision expenses*	0	1
Other Operating Expenses (-)	25	31
Personnel Expenses*	14	16
Net Operating Profit/Loss	-11	3
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	-11	3
Provisions for Taxes on Income from Continuing Operations (±)	2	1
Net Profit/Loss from Continuing Operations	-10	4
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	-10	4

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

Ratios

(%)

	Sept. 2009	Sept. 2008
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	23.1	25.3
Shareholders' Equity / Total Assets	13.7	13.0
(Shareholders' Equity - Permanent Assets) / Total Assets	11.3	11.6
Net On Balance Sheet Position / Total Shareholders' Equity	79.5	-40.8
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-0.6	1.3
Balance-Sheet Ratios		
TC Assets / Total Assets	90.1	84.1
TC Liabilities / Total Liabilities	46.7	29.0
FC Assets / FC Liabilities	18.6	22.4
TC Deposits / Total Deposits	37.1	13.1
TC Loans / Total Loans and Receivables	97.6	96.1
Total Deposits / Total Assets	81.1	81.0
Funds Borrowed / Total Assets	0.0	0.0
Assets Quality		
Financial Assets (net) / Total Assets	2.8	4.0
Total Loans and Receivables / Total Assets	74.1	70.1
Total Loans and Receivables / Total Deposits	91.3	86.5
Loans Under Follow-up (gross) / Total Loans and Receivables	2.8	1.0
Loans Under Follow-up (net) / Total Loans and Receivables	2.1	0.9
Specific Provisions / Loans Under Follow-up	24.1	12.7
Permanent Assets / Total Assets	2.4	1.4
Consumer Loans / Total Loans and Receivables	62.0	61.4
Liquidity		
Liquid Assets / Total Assets	22.5	26.9
Liquid Assets / Short-term Liabilities	44.0	56.5
TC Liquid Assets / Total Assets	14.5	14.1
Profitability		
Net Profit/Losses / Total Assets	-1.5	0.4
Net Profit/Losses / Total Shareholders' Equity	-10.8	3.4
Profit/Losses Before Taxes after Continuing Operations / Total Assets	-1.7	0.3
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	1.9	3.5
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	75.2	91.4
Non-interest Income (net) / Total Assets	0.3	0.3
Other Operating Expenses / Total Assets	3.9	3.3
Personnel Expenses / Other Operating Expenses	53.8	53.7
Non-interest Income (net) / Other Operating Expenses	7.0	7.7

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

Nurol Yatırım Bankası A.Ş.

Assets

(USD Million)

	Sept. 2009			%	Sept. 2008			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	1	6	6	5.4	1	3	3	2.6
Fin.ass.where fair value cha. is refl.to I/S (Net)	3	0	3	2.4	2	0	2	2.0
Financial assets held for trading	3	0	3	2.4	2	0	2	2.0
Public sector debt securities	3	0	3	2.4	2	0	2	2.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	0	11	11	9.3	12	13	26	21.5
Money Market Securities	0	0	0	0.0	0	0	0	0.0
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	7	6	14	11.9	2	0	2	1.4
Securities representing a share in capital	4	6	11	9.4	0	0	0	0.0
Public sector debt securities	3	0	3	2.5	2	0	2	1.3
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans	24	47	71	61.8	30	38	68	56.5
Loans	23	47	70	60.9	27	38	64	53.9
Loans granted to the Banks risk group	18	36	54	47.0	17	21	38	31.8
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	5	11	16	13.9	9	17	26	22.1
Loans under follow-up	16	0	16	14.0	21	0	21	17.2
Specific provisions (-)	15	0	15	13.1	18	0	18	14.7
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	7	7	6.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	7	7	6.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	7	7	6.0
Subsidiaries (Net)	0	0	0	0.0	5	0	5	4.0
Financial subsidiaries	0	0	0	0.0	5	0	5	4.0
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	1	1	1.1	0	5	5	4.5
Finance lease receivables	0	1	1	1.2	0	6	6	4.9
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	0.1	0	1	1	0.4
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	0	0	0	0.1	0	0	0	0.1
Intangible Assets (Net)	0	0	0	0.0	0	0	0	0.0
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Real Estates for Investment Purpose (Net)	7	0	7	6.2	0	0	0	0.0
Assets for Tax	0	0	0	0.0	1	0	1	1.0
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	0	0	0	0.0	1	0	1	1.0
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	2	0	2	1.9	0	0	0	0.4
Total Assets	44	72	115	100.0	53	66	120	100.0

Liabilities

(USD Million)

	Sept. 2009			%	Sept. 2008			%
	TC	FC	Total		TC	FC	Total	
Deposits	0	0	0	0.0	0	0	0	0.0
Deposits held by the Banks risk group	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Trading	0	0	0	0.0	0	0	0	0.0
Funds Borrowed	2	19	20	17.6	0	45	45	38.0
Money Market Takings	3	0	3	2.4	2	0	2	1.8
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	3	0	3	2.4	2	0	2	1.8
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
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
Funds	2	51	52	45.3	12	19	30	25.2
Borrower funds	2	51	52	45.3	12	19	30	25.2
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	0	2	2	1.7	0	1	1	1.2
Other External Resources	0	0	0	0.4	0	1	1	0.7
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
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 (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	1	0	1	1.0	1	0	1	0.8
General provisions	1	0	1	0.7	1	0	1	0.5
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	0	0	0	0.1	0	0	0	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	0	0	0	0.1	0	0	0	0.1
Liabilities for Tax	0	0	0	0.2	0	0	0	0.1
Current liabilities for tax	0	0	0	0.1	0	0	0	0.1
Deferred liabilities for tax	0	0	0	0.1	0	0	0	0.0
Lia. for Pro. & Equ. for Sale p. and from Term. Op. (Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	36	0	36	31.4	39	0	39	32.2
Paid-in capital	30	0	30	26.4	37	0	37	30.6
Supplementary capital	3	0	3	2.2	0	0	0	0.0
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	3	0	3	2.2	0	0	0	0.0
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
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.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	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	0	0	0	0.0	0	0	0	0.0
Profit reserves	0	0	0	0.4	1	0	1	0.5
Legal reserves	0	0	0	0.4	1	0	1	0.5
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	0	0	0	0.0	0	0	0	0.0
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	3	0	3	2.4	1	0	1	1.2
Prior years income/loss	1	0	1	1.0	0	0	0	0.1
Current year income/loss	2	0	2	1.4	1	0	1	1.2
Total Liabilities	44	71	115	100.0	54	66	120	100.0

Nurol Yatırım Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Sept. 2009			Sept. 2008		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	50	94	145	21	72	93
Letters of guarantee	50	89	139	21	67	88
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	6	6	0	5	5
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	0	0	0	0	0
Commitments	1	2	3	0	1	1
Irrevocable commitments	1	2	3	0	1	1
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	1	0	1	0	0	0
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	1	0	1	0	0	0
Custody and Pledged Securities	21	45	66	23	38	62
Items held in Custody	0	7	7	1	7	7
Pledged Items	21	38	59	22	32	54
Accepted independent guaran. and warrant.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	73	142	215	44	111	155

Income-Expenditure

(USD Million)

	Sept. 2009	Sept. 2008
Interest Income	7	7
Interest on loans	5	5
Interest received from reserve deposits	0	0
Interest received from banks	0	1
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	1	1
Other interest income	0	0
Interest Expenses	3	3
Interest on deposits	0	0
Interest on money market transactions	3	3
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	5	4
Net Fees and Commissions Income/Expenses	1	1
Fees and commissions received	1	1
Fees and commissions paid	0	0
Dividend Income	0	0
Trading Profit/Loss (net)	0	0
Profit/loss on trading account securities	0	0
Profit/losses on derivative financial transactions	0	0
Foreign exchange profit/loss	0	0
Other Operating Income	0	0
Total Operating Income/Expenses	6	6
Provision for Loan Losses or other Receivables (-)	1	0
Specific provisions of banks loans and other receivables*	0	0
General provision expenses*	0	0
Other Operating Expenses (-)	4	4
Personnel Expenses*	2	2
Net Operating Profit/Loss	2	2
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	2	2
Provisions for Taxes on Income from Continuing Operations (±)	0	0
Net Profit/Loss from Continuing Operations	2	2
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	2	1

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

Ratios

(%)

	Sept. 2009	Sept. 2008
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	19.8	18.3
Shareholders' Equity / Total Assets	31.4	32.2
(Shareholders' Equity - Permanent Assets) / Total Assets	30.4	19.5
Net On Balance Sheet Position / Total Shareholders' Equity	1.1	1.2
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-0.3	1.2
Balance-Sheet Ratios		
TC Assets / Total Assets	38.0	44.7
TC Liabilities / Total Liabilities	38.3	44.9
FC Assets / FC Liabilities	100.5	100.5
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans and Receivables	33.5	44.2
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	17.6	38.0
Assets Quality		
Financial Assets (net) / Total Assets	14.3	3.3
Total Loans and Receivables / Total Assets	61.8	56.5
Total Loans and Receivables / Total Deposits	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	22.7	30.5
Loans Under Follow-up (net) / Total Loans and Receivables	1.5	4.6
Specific Provisions / Loans Under Follow-up	93.5	85.0
Permanent Assets / Total Assets	1.0	12.7
Consumer Loans / Total Loans and Receivables	0.4	0.6
Liquidity		
Liquid Assets / Total Assets	29.0	27.4
Liquid Assets / Short-term Liabilities	148.7	116.1
TC Liquid Assets / Total Assets	9.2	14.1
Profitability		
Net Profit/Losses / Total Assets	1.4	1.2
Net Profit/Losses / Total Shareholders' Equity	4.5	3.6
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.8	1.4
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	3.6	3.5
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	65.2	71.7
Non-interest Income (net) / Total Assets	1.6	1.3
Other Operating Expenses / Total Assets	3.3	3.3
Personnel Expenses / Other Operating Expenses	46.3	48.0
Non-interest Income (net) / Other Operating Expenses	50.1	38.8

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

Société Générale (SA)

Assets

(USD Million)

	Sept. 2009			%	Sept. 2008			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	4	13	17	3.9	9	14	23	6.4
Fin.ass.where fair value cha. is refl.to I/S (Net)	10	0	10	2.3	166	1	167	46.2
Financial assets held for trading	10	0	10	2.3	166	1	167	46.2
Public sector debt securities	10	0	10	2.3	166	0	166	45.8
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	0	0	0.0	0	1	1	0.4
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	0	0	0	0.1	48	23	72	19.8
Money Market Securities	315	0	315	70.5	20	0	20	5.4
Interbank money market placements	315	0	315	70.5	20	0	20	5.4
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans	74	22	96	21.5	65	3	68	18.9
Loans	71	22	94	21.0	65	3	68	18.8
Loans granted to the Banks risk group	28	0	28	6.2	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	44	22	66	14.8	65	3	68	18.8
Loans under follow-up	5	0	5	1.1	0	0	0	0.0
Specific provisions (-)	2	0	2	0.5	0	0	0	0.0
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	0	0	0	0.0	0	0	0	0.0
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
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
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	3	0	3	0.6	3	0	3	0.9
Intangible Assets (Net)	2	0	2	0.4	3	0	3	0.7
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	2	0	2	0.4	3	0	3	0.7
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	0	0	0	0.0	3	0	3	0.7
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	0	0	0	0.0	3	0	3	0.7
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	3	0	3	0.7	3	0	4	1.0
Total Assets	411	36	447	100.0	320	42	362	100.0

Liabilities

(USD Million)

	Sept. 2009			%	Sept. 2008			%
	TC	FC	Total		TC	FC	Total	
Deposits	67	0	68	15.2	52	0	53	14.5
Deposits held by the Banks risk group	0	0	0	0.0	0	0	0	0.0
Other	67	0	68	15.2	52	0	53	14.5
Derivative Finan. Liabilities Held for Trading	0	0	0	0.1	1	1	1	0.4
Funds Borrowed	22	331	354	79.2	15	120	135	37.2
Money Market Takings	0	0	0	0.0	132	0	132	36.5
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	0	0	0	0.0	132	0	132	36.5
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
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
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	1	0	1	0.1	1	0	1	0.3
Other External Resources	1	0	1	0.2	0	0	0	0.1
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
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 (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	3	0	3	0.7	3	0	3	0.9
General provisions	1	0	1	0.1	1	0	1	0.2
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	2	0	2	0.3	2	0	2	0.6
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	1	0	1	0.2	0	0	0	0.1
Liabilities for Tax	1	0	1	0.1	1	0	1	0.2
Current liabilities for tax	1	0	1	0.1	1	0	1	0.2
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia. for Pro. & Equ. for Sale p. and from Term. Op. (Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	20	0	20	4.5	36	0	36	9.9
Paid-in capital	46	0	46	10.3	55	0	55	15.2
Supplementary capital	13	0	13	2.9	16	0	16	4.4
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	0	0	0	0.0	0	0	0	0.0
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
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.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	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	13	0	13	2.9	16	0	16	4.4
Profit reserves	0	0	0	0.0	0	0	0	0.0
Legal reserves	0	0	0	0.0	0	0	0	0.0
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	0	0	0	0.0	0	0	0	0.0
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	-39	0	-39	-8.7	-35	0	-35	-9.7
Prior years income/loss	-32	0	-32	-7.3	-24	0	-24	-6.6
Current year income/loss	-7	0	-7	-1.5	-11	0	-11	-3.0
Total Liabilities	115	332	447	100.0	241	121	362	100.0

Société Générale (SA)

Off Balance Sheet Commitments

(USD Million)

	Sept. 2009			Sept. 2008		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	2	130	132	1	124	125
Letters of guarantee	2	104	105	1	107	108
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	10	10	0	8	8
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	17	17	0	9	9
Commitments	7	23	30	0	0	0
Irrevocable commitments	7	23	30	0	0	0
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	317	368	685	114	281	395
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	317	368	685	114	281	395
Custody and Pledged Securities	5	0	5	0	0	0
Items held in Custody	0	0	0	0	0	0
Pledged Items	5	0	5	0	0	0
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	331	521	851	115	405	520

Income-Expenditure

(USD Million)

	Sept. 2009	Sept. 2008
Interest Income	24	27
Interest on loans	11	6
Interest received from reserve deposits	0	0
Interest received from banks	3	10
Interest received from money market transactions	7	0
Interest received from marketable securities portfolio	2	10
Other interest income	0	0
Interest Expenses	7	25
Interest on deposits	5	8
Interest on money market transactions	2	11
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	0	6
Net Interest Income/Expenses	16	3
Net Fees and Commissions Income/Expenses	2	3
Fees and commissions received	3	3
Fees and commissions paid	0	0
Dividend Income	0	0
Trading Profit/Loss (net)	-2	2
Profit/loss on trading account securities	8	10
Profit/losses on derivative financial transactions	0	0
Foreign exchange profit/loss	-10	-9
Other Operating Income	1	0
Total Operating Income/Expenses	17	7
Provision for Loan Losses or other Receivables (-)	9	2
Specific provisions of banks loans and other receivables*	2	0
General provision expenses*	0	1
Other Operating Expenses (-)	15	17
Personnel Expenses*	10	10
Net Operating Profit/Loss	-6	-11
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	-6	-11
Provisions for Taxes on Income from Continuing Operations (±)	0	0
Net Profit/Loss from Continuing Operations	-7	-11
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	-7	-11

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

Ratios

(%)

	Sept. 2009	Sept. 2008
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	16.3	26.9
Shareholders' Equity / Total Assets	4.5	9.9
(Shareholders' Equity - Permanent Assets) / Total Assets	2.9	8.2
Net On Balance Sheet Position / Total Shareholders' Equity	-1,485.5	-220.9
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-3.4	1.0
Balance-Sheet Ratios		
TC Assets / Total Assets	92.0	88.3
TC Liabilities / Total Liabilities	25.7	66.5
FC Assets / FC Liabilities	10.8	35.0
TC Deposits / Total Deposits	99.4	99.4
TC Loans / Total Loans and Receivables	76.6	95.0
Total Deposits / Total Assets	15.2	14.5
Funds Borrowed / Total Assets	79.2	37.2
Assets Quality		
Financial Assets (net) / Total Assets	2.3	46.2
Total Loans and Receivables / Total Assets	21.5	18.9
Total Loans and Receivables / Total Deposits	141.6	129.8
Loans Under Follow-up (gross) / Total Loans and Receivables	5.0	0.1
Loans Under Follow-up (net) / Total Loans and Receivables	2.4	0.0
Specific Provisions / Loans Under Follow-up	51.1	51.9
Permanent Assets / Total Assets	1.6	1.7
Consumer Loans / Total Loans and Receivables	32.7	14.9
Liquidity		
Liquid Assets / Total Assets	76.8	77.7
Liquid Assets / Short-term Liabilities	92.3	108.0
TC Liquid Assets / Total Assets	73.8	67.0
Profitability		
Net Profit/Losses / Total Assets	-1.5	-3.0
Net Profit/Losses / Total Shareholders' Equity	-32.8	-30.9
Profit/Losses Before Taxes after Continuing Operations / Total Assets	-1.4	-3.1
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	3.2	0.7
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	81.5	33.9
Non-interest Income (net) / Total Assets	0.2	1.3
Other Operating Expenses / Total Assets	3.4	4.6
Personnel Expenses / Other Operating Expenses	66.7	60.1
Non-interest Income (net) / Other Operating Expenses	6.9	29.4

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

Şekerbank T.A.Ş.

Assets

(USD Million)

	Sept. 2009			%	Sept. 2008			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	262	158	420	7.3	169	233	402	6.3
Fin.ass.where fair value cha. is refl.to I/S (Net)	303	41	343	6.0	32	9	41	0.6
Financial assets held for trading	37	41	78	1.3	32	9	41	0.6
Public sector debt securities	37	1	38	0.7	32	1	33	0.5
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	40	40	0.7	0	8	8	0.1
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	266	0	266	4.6	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	266	0	266	4.6	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	0	28	28	0.5	0	78	78	1.2
Money Market Securities	0	0	0	0.0	0	0	0	0.0
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	645	30	675	11.7	509	59	567	8.9
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	643	30	673	11.7	506	59	565	8.8
Other marketable securities	2	0	2	0.0	3	0	3	0.0
Loans	2,706	396	3,102	53.9	3,426	438	3,864	60.5
Loans	2,578	396	2,973	51.7	3,401	438	3,839	60.1
Loans granted to the Banks risk group	62	40	102	1.8	55	16	71	1.1
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	2,516	356	2,871	49.9	3,346	422	3,768	59.0
Loans under follow-up	293	0	293	5.1	142	0	142	2.2
Specific provisions (-)	165	0	165	2.9	117	0	117	1.8
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	890	0	890	15.5	1,098	0	1,099	17.2
Public sector debt securities	890	0	890	15.5	1,098	0	1,099	17.2
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	3	0	3	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	3	0	3	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	3	0	3	0.0	0	0	0	0.0
Subsidiaries (Net)	38	3	41	0.7	34	4	38	0.6
Financial subsidiaries	34	3	37	0.6	33	4	37	0.6
Non-financial subsidiaries	3	0	3	0.1	2	0	2	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
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
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	140	0	140	2.4	150	0	150	2.3
Intangible Assets (Net)	11	0	11	0.2	12	0	12	0.2
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	11	0	11	0.2	12	0	12	0.2
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	12	0	12	0.2	12	0	12	0.2
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	12	0	12	0.2	12	0	12	0.2
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	14	0	14	0.2
Other Assets	35	55	90	1.6	34	76	110	1.7
Total Assets	5,044	711	5,755	100.0	5,492	896	6,387	100.0

Liabilities

(USD Million)

	Sept. 2009			%	Sept. 2008			%
	TC	FC	Total		TC	FC	Total	
Deposits	2,695	1,486	4,182	72.7	2,895	1,657	4,552	71.3
Deposits held by the Banks risk group	11	12	23	0.4	4	4	7	0.1
Other	2,685	1,474	4,158	72.3	2,891	1,654	4,545	71.2
Derivative Finan. Liabilities Held for Trading	74	4	77	1.3	37	33	70	1.1
Funds Borrowed	25	148	174	3.0	31	361	392	6.1
Money Market Takings	191	0	191	3.3	356	38	393	6.2
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	191	0	191	3.3	356	38	393	6.2
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
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
Funds	15	0	15	0.3	25	0	25	0.4
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	15	0	15	0.3	25	0	25	0.4
Miscellaneous Payables	48	4	52	0.9	17	1	18	0.3
Other External Resources	56	0	56	1.0	9	0	9	0.1
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	2	0	3	0.0	7	1	9	0.1
Finance leasing payables	4	0	4	0.1	10	2	12	0.2
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 (-)	1	0	1	0.0	3	0	3	0.1
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	121	5	125	2.2	111	0	111	1.7
General provisions	32	5	37	0.6	39	0	39	0.6
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	15	0	15	0.3	17	0	17	0.3
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	73	0	74	1.3	55	0	55	0.9
Liabilities for Tax	28	0	28	0.5	32	0	32	0.5
Current liabilities for tax	28	0	28	0.5	32	0	32	0.5
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia. for Pro. & Equ. for Sale p. and from Term. Op. (Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	22	22	0.4	0	22	22	0.3
Shareholders' Equity	830	0	830	14.4	753	0	753	11.8
Paid-in capital	339	0	339	5.9	325	0	325	5.1
Supplementary capital	99	0	99	1.7	71	0	71	1.1
Share premium	4	0	4	0.1	4	0	4	0.1
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	-1	0	-1	0.0	-21	0	-21	-0.3
Revaluation changes of property and equip.	56	0	56	1.0	40	0	40	0.6
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.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	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	40	0	40	0.7	48	0	48	0.8
Profit reserves	305	0	305	5.3	257	0	257	4.0
Legal reserves	27	0	27	0.5	26	0	26	0.4
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	277	0	277	4.8	230	0	230	3.6
Other profit reserves	0	0	0	0.0	1	0	1	0.0
Profit or loss	88	0	88	1.5	99	0	99	1.6
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	88	0	88	1.5	99	0	99	1.6
Total Liabilities	4,085	1,670	5,755	100.0	4,273	2,114	6,387	100.0

Şekerbank T.A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Sept. 2009			Sept. 2008		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	1,369	558	1,927	1,597	558	2,155
Letters of guarantee	1,369	394	1,763	1,597	360	1,957
Bank acceptances	0	31	31	0	23	23
Letters of credit	0	109	109	0	156	156
Prefinancing given as guarantee	0	5	5	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	19	19	0	19	19
Commitments	903	101	1,004	743	0	743
Irrevocable commitments	903	101	1,004	743	0	743
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	605	904	1,509	795	1,238	2,033
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	605	904	1,509	795	1,238	2,033
Custody and Pledged Securities	32,887	7,006	39,893	21,811	4,330	26,141
Items held in Custody	709	113	822	412	207	618
Pledged Items	32,173	6,892	39,065	21,399	4,124	25,523
Accepted independent guaran. and warrant.	5	0	5	0	0	0
Total Off Balance Sheet Commitments	35,764	8,569	44,333	24,945	6,126	31,071

Income-Expenditure

(USD Million)

	Sept. 2009	Sept. 2008
Interest Income	678	749
Interest on loans	481	538
Interest received from reserve deposits	9	15
Interest received from banks	0	2
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	186	194
Other interest income	1	0
Interest Expenses	295	387
Interest on deposits	252	300
Interest on money market transactions	13	14
Interest on funds borrowed	24	67
Interest on securities issued	0	0
Other interest expenses	6	5
Net Interest Income/Expenses	384	362
Net Fees and Commissions Income/Expenses	50	58
Fees and commissions received	61	69
Fees and commissions paid	11	11
Dividend Income	1	7
Trading Profit/Loss (net)	-48	-64
Profit/loss on trading account securities	24	-62
Profit/losses on derivative financial transactions	-54	0
Foreign exchange profit/loss	-19	-2
Other Operating Income	45	108
Total Operating Income/Expenses	432	471
Provision for Loan Losses or other Receivables (-)	114	111
Specific provisions of banks loans and other receivables*	80	71
General provision expenses*	4	10
Other Operating Expenses (-)	204	234
Personnel Expenses*	112	121
Net Operating Profit/Loss	113	125
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	113	125
Provisions for Taxes on Income from Continuing Operations (±)	-26	-26
Net Profit/Loss from Continuing Operations	88	99
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	88	99

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

Ratios

(%)

	Sept. 2009	Sept. 2008
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	17.3	14.1
Shareholders' Equity / Total Assets	14.4	11.8
(Shareholders' Equity - Permanent Assets) / Total Assets	8.8	8.0
Net On Balance Sheet Position / Total Shareholders' Equity	-75.1	-103.5
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.0	-3.8
Balance-Sheet Ratios		
TC Assets / Total Assets	87.6	86.0
TC Liabilities / Total Liabilities	71.0	66.9
FC Assets / FC Liabilities	42.6	42.4
TC Deposits / Total Deposits	64.5	63.6
TC Loans / Total Loans and Receivables	87.2	88.7
Total Deposits / Total Assets	72.7	71.3
Funds Borrowed / Total Assets	3.0	6.1
Assets Quality		
Financial Assets (net) / Total Assets	33.2	26.7
Total Loans and Receivables / Total Assets	53.9	60.5
Total Loans and Receivables / Total Deposits	74.2	84.9
Loans Under Follow-up (gross) / Total Loans and Receivables	9.5	3.7
Loans Under Follow-up (net) / Total Loans and Receivables	4.1	0.6
Specific Provisions / Loans Under Follow-up	56.1	82.3
Permanent Assets / Total Assets	5.6	3.7
Consumer Loans / Total Loans and Receivables	19.0	16.6
Liquidity		
Liquid Assets / Total Assets	25.5	17.0
Liquid Assets / Short-term Liabilities	38.4	25.2
TC Liquid Assets / Total Assets	21.0	11.1
Profitability		
Net Profit/Losses / Total Assets	1.5	1.6
Net Profit/Losses / Total Shareholders' Equity	10.6	13.2
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.0	2.0
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	5.3	4.6
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	70.4	61.8
Non-interest Income (net) / Total Assets	0.8	1.7
Other Operating Expenses / Total Assets	3.5	3.7
Personnel Expenses / Other Operating Expenses	54.7	51.7
Non-interest Income (net) / Other Operating Expenses	23.4	46.5

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

Taib Yatırım Bank A.Ş.

Assets

(USD Million)

	Sept. 2009			%	Sept. 2008			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	0	0	0	0.4	0	1	1	3.5
Fin.ass.where fair value cha. is refl.to I/S (Net)	2	0	2	11.5	4	0	4	19.8
Financial assets held for trading	2	0	2	11.5	4	0	4	19.8
Public sector debt securities	2	0	2	11.4	4	0	4	19.8
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.1	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	0	0	0	2.1	0	0	0	0.3
Money Market Securities	0	0	0	0.0	4	0	4	19.8
Interbank money market placements	0	0	0	0.0	4	0	4	19.8
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	1.4	0	0	0	1.2
Loans	0	0	0	1.4	0	0	0	1.2
Loans granted to the Banks risk group	0	0	0	0.0	0	0	0	1.2
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	1.4	0	0	0	0.0
Loans under follow-up	0	0	0	0.2	0	0	0	0.2
Specific provisions (-)	0	0	0	0.2	0	0	0	0.2
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	15	0	15	82.6	12	0	12	53.7
Financial subsidiaries	10	0	10	53.9	12	0	12	53.7
Non-financial subsidiaries	5	0	5	28.7	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
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
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	0	0	0	0.5	0	0	0	0.5
Intangible Assets (Net)	0	0	0	0.1	0	0	0	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.1	0	0	0	0.1
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	0	0	0	0.0	0	0	0	0.0
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	0	0	0	0.0	0	0	0	0.0
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	0	0	0	1.3	0	0	0	1.1
Total Assets	18	0	19	100.0	22	1	23	100.0

Liabilities

(USD Million)

	Sept. 2009			%	Sept. 2008			%
	TC	FC	Total		TC	FC	Total	
Deposits	0	0	0	0.0	0	0	0	0.0
Deposits held by the Banks risk group	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Trading	0	0	0	0.0	0	0	0	0.0
Funds Borrowed	0	0	1	3.7	4	0	4	17.4
Money Market Takings	0	0	0	1.8	2	0	2	7.3
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	0	0	0	1.8	2	0	2	7.3
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
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
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	5	0	6	29.5	0	0	0	1.7
Other External Resources	0	0	0	0.0	0	0	0	0.0
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
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 (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	0	0	0	1.5	0	0	0	0.8
General provisions	0	0	0	0.9	0	0	0	0.6
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	0	0	0	0.5	0	0	0	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	0	0	0	0.2	0	0	0	0.0
Liabilities for Tax	0	0	0	0.3	0	0	0	0.4
Current liabilities for tax	0	0	0	0.3	0	0	0	0.4
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia. for Pro. & Equ. for Sale p. and from Term. Op. (Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	12	0	12	63.1	16	0	16	72.5
Paid-in capital	18	0	18	98.5	22	0	22	98.1
Supplementary capital	0	0	0	0.0	0	0	0	0.0
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	0	0	0	0.0	0	0	0	0.0
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
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.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	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	0	0	0	0.0	0	0	0	0.0
Profit reserves	0	0	0	1.2	0	0	0	1.2
Legal reserves	0	0	0	0.1	0	0	0	0.1
Status reserves	0	0	0	1.1	0	0	0	1.1
Extraordinary reserves	0	0	0	0.0	0	0	0	0.0
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	-7	0	-7	-36.5	-6	0	-6	-26.7
Prior years income/loss	-5	0	-5	-29.4	-4	0	-4	-18.1
Current year income/loss	-1	0	-1	-7.1	-2	0	-2	-8.6
Total Liabilities	18	1	19	100.0	23	0	23	100.0

Taib Yatırım Bank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Sept. 2009			Sept. 2008		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	0	0	0	0	0	0
Letters of guarantee	0	0	0	0	0	0
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	0	0	0	0	0
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	0	0	0	0	0
Commitments	0	0	0	0	0	0
Irrevocable commitments	0	0	0	0	0	0
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	0	13	13	0	0	0
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	0	13	13	0	0	0
Custody and Pledged Securities	1	0	1	5	0	5
Items held in Custody	1	0	1	5	0	5
Pledged Items	0	0	0	0	0	0
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	1	13	14	5	0	5

Income-Expenditure

(USD Million)

	Sept. 2009	Sept. 2008
Interest Income	0	1
Interest on loans	0	0
Interest received from reserve deposits	0	0
Interest received from banks	0	0
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	0	0
Other interest income	0	0
Interest Expenses	0	0
Interest on deposits	0	0
Interest on money market transactions	0	0
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	0	1
Net Fees and Commissions Income/Expenses	0	0
Fees and commissions received	0	0
Fees and commissions paid	0	0
Dividend Income	0	0
Trading Profit/Loss (net)	0	0
Profit/loss on trading account securities	0	0
Profit/losses on derivative financial transactions	0	0
Foreign exchange profit/loss	0	0
Other Operating Income	0	0
Total Operating Income/Expenses	1	1
Provision for Loan Losses or other Receivables (-)	0	0
Specific provisions of banks loans and other receivables*	0	0
General provision expenses*	0	0
Other Operating Expenses (-)	2	3
Personnel Expenses*	1	1
Net Operating Profit/Loss	-1	-2
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	-1	-2
Provisions for Taxes on Income from Continuing Operations (±)	0	0
Net Profit/Loss from Continuing Operations	-1	-2
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	-1	-2

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

Ratios

(%)

	Sept. 2009	Sept. 2008
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	60.8	100.4
Shareholders' Equity / Total Assets	63.1	72.5
(Shareholders' Equity - Permanent Assets) / Total Assets	-20.2	18.2
Net On Balance Sheet Position / Total Shareholders' Equity	1.6	5.2
Net On and Off Balance Sheet Position / Total Shareholders' Equity	1.7	5.2
Balance-Sheet Ratios		
TC Assets / Total Assets	97.4	96.2
TC Liabilities / Total Liabilities	97.0	100.0
FC Assets / FC Liabilities	86.6	104,800.0
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans and Receivables	100.0	100.0
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	3.7	17.4
Assets Quality		
Financial Assets (net) / Total Assets	11.5	19.8
Total Loans and Receivables / Total Assets	1.4	1.2
Total Loans and Receivables / Total Deposits	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	15.0	18.7
Loans Under Follow-up (net) / Total Loans and Receivables	0.0	0.0
Specific Provisions / Loans Under Follow-up	100.0	100.0
Permanent Assets / Total Assets	83.3	54.3
Consumer Loans / Total Loans and Receivables	0.0	0.0
Liquidity		
Liquid Assets / Total Assets	14.0	43.5
Liquid Assets / Short-term Liabilities	319.9	176.1
TC Liquid Assets / Total Assets	11.6	39.8
Profitability		
Net Profit/Losses / Total Assets	-7.1	-8.6
Net Profit/Losses / Total Shareholders' Equity	-11.3	-11.8
Profit/Losses Before Taxes after Continuing Operations / Total Assets	-7.1	-8.6
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	0.4	2.5
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	9.9	79.3
Non-interest Income (net) / Total Assets	3.9	0.7
Other Operating Expenses / Total Assets	10.6	11.3
Personnel Expenses / Other Operating Expenses	48.5	51.9
Non-interest Income (net) / Other Operating Expenses	36.9	5.8

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

Tekstil Bankası A.Ş.

Assets

(USD Million)

	Sept. 2009			%	Sept. 2008			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	18	53	72	5.3	33	140	173	6.6
Fin.ass.where fair value cha. is refl.to I/S (Net)	0	2	2	0.2	61	2	63	2.4
Financial assets held for trading	0	2	2	0.2	61	2	63	2.4
Public sector debt securities	0	0	0	0.0	61	0	61	2.3
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	2	2	0.1	1	1	2	0.1
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	6	120	126	9.4	13	113	126	4.8
Money Market Securities	0	0	0	0.0	0	0	0	0.0
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	128	14	141	10.5	186	14	199	7.6
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	128	7	134	10.0	186	6	192	7.3
Other marketable securities	0	7	7	0.5	0	8	8	0.3
Loans	775	134	909	67.8	1,559	293	1,852	70.9
Loans	743	134	877	65.4	1,537	293	1,829	70.0
Loans granted to the Banks risk group	11	0	11	0.8	1	2	3	0.1
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	733	134	866	64.6	1,536	291	1,827	69.9
Loans under follow-up	64	0	64	4.8	51	0	51	2.0
Specific provisions (-)	32	0	32	2.4	28	0	28	1.1
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	0	0	0	0.0	34	0	34	1.3
Public sector debt securities	0	0	0	0.0	34	0	34	1.3
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	4	4	7	0.5	5	4	9	0.3
Financial subsidiaries	4	4	7	0.5	4	4	9	0.3
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
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
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	49	0	49	3.6	63	0	63	2.4
Intangible Assets (Net)	1	0	1	0.1	2	0	2	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	1	0	1	0.1	2	0	2	0.1
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	2	0	2	0.2	2	0	2	0.1
Current assets for tax	1	0	1	0.1	0	0	0	0.0
Deferred assets for tax	1	0	1	0.1	2	0	2	0.1
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	27	0	27	1.0
Other Assets	29	2	31	2.3	53	10	63	2.4
Total Assets	1,013	328	1,341	100.0	2,039	574	2,614	100.0

Liabilities

(USD Million)

	Sept. 2009			%	Sept. 2008			%
	TC	FC	Total		TC	FC	Total	
Deposits	423	451	875	65.2	735	603	1,338	51.2
Deposits held by the Banks risk group	15	8	23	1.7	9	10	19	0.7
Other	408	443	851	63.5	726	593	1,318	50.4
Derivative Finan. Liabilities Held for Trading	1	2	3	0.2	1	4	5	0.2
Funds Borrowed	4	96	100	7.5	118	500	618	23.6
Money Market Takings	3	0	3	0.3	201	0	201	7.7
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	7	0	7	0.2
Funds provided under repurchase agreements	3	0	3	0.3	194	0	194	7.4
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
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
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	6	0	6	0.5	8	1	9	0.3
Other External Resources	18	4	22	1.6	46	5	52	2.0
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	1	1	0.0
Finance leasing payables	0	0	0	0.0	0	1	1	0.0
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 (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	10	0	10	0.7	19	0	19	0.7
General provisions	6	0	6	0.4	14	0	14	0.5
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	3	0	3	0.2	3	0	3	0.1
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	2	0	2	0.1	1	0	1	0.0
Liabilities for Tax	4	0	4	0.3	8	0	8	0.3
Current liabilities for tax	4	0	4	0.3	8	0	8	0.3
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia. for Pro.&Equ. for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	317	0	317	23.6	365	0	364	13.9
Paid-in capital	284	0	284	21.2	341	0	341	13.0
Supplementary capital	6	0	6	0.4	3	0	2	0.1
Share premium	-1	0	-1	0.0	-1	0	-1	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	3	0	3	0.2	-1	0	-2	-0.1
Revaluation changes of property and equip.	3	0	3	0.3	5	0	5	0.2
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.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	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	0	0	0	0.0	0	0	0	0.0
Profit reserves	18	0	18	1.4	12	0	12	0.4
Legal reserves	3	0	3	0.2	3	0	3	0.1
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	15	0	15	1.1	9	0	9	0.3
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	9	0	9	0.7	9	0	9	0.3
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	9	0	9	0.7	9	0	9	0.3
Total Liabilities	787	555	1,341	100.0	1,500	1,114	2,614	100.0

Tekstil Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Sept. 2009			Sept. 2008		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	250	256	507	461	559	1,019
Letters of guarantee	250	193	443	461	302	763
Bank acceptances	0	0	0	0	9	9
Letters of credit	0	45	45	0	211	211
Prefinancing given as guarantee	0	1	1	0	2	2
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	17	17	0	35	35
Commitments	201	5	205	269	0	269
Irrevocable commitments	201	5	205	269	0	269
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	269	740	1,008	265	684	949
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	269	740	1,008	265	684	949
Custody and Pledged Securities	936	337	1,273	1,320	379	1,699
Items held in Custody	182	18	200	524	50	574
Pledged Items	755	319	1,073	796	329	1,125
Accepted independent guaran. and warrant.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	1,656	1,338	2,993	2,314	1,622	3,936

Income-Expenditure

(USD Million)

	Sept. 2009	Sept. 2008
Interest Income	137	262
Interest on loans	109	211
Interest received from reserve deposits	0	1
Interest received from banks	4	11
Interest received from money market transactions	3	0
Interest received from marketable securities portfolio	21	39
Other interest income	0	0
Interest Expenses	69	160
Interest on deposits	58	111
Interest on money market transactions	10	33
Interest on funds borrowed	1	16
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	69	102
Net Fees and Commissions Income/Expenses	10	16
Fees and commissions received	12	18
Fees and commissions paid	2	2
Dividend Income	0	1
Trading Profit/Loss (net)	9	-12
Profit/loss on trading account securities	5	-12
Profit/losses on derivative financial transactions	-3	0
Foreign exchange profit/loss	7	0
Other Operating Income	7	7
Total Operating Income/Expenses	94	114
Provision for Loan Losses or other Receivables (-)	31	27
Specific provisions of banks loans and other receivables*	26	20
General provision expenses*	0	2
Other Operating Expenses (-)	52	76
Personnel Expenses*	32	49
Net Operating Profit/Loss	11	12
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	11	12
Provisions for Taxes on Income from Continuing Operations (±)	-2	-3
Net Profit/Loss from Continuing Operations	9	9
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	9	9

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

Ratios

(%)

	Sept. 2009	Sept. 2008
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	22.2	13.2
Shareholders' Equity / Total Assets	23.6	13.9
(Shareholders' Equity - Permanent Assets) / Total Assets	17.0	9.2
Net On Balance Sheet Position / Total Shareholders' Equity	-21.8	-36.2
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-0.5	2.5
Balance-Sheet Ratios		
TC Assets / Total Assets	75.6	78.0
TC Liabilities / Total Liabilities	58.7	57.4
FC Assets / FC Liabilities	59.1	51.6
TC Deposits / Total Deposits	48.4	54.9
TC Loans / Total Loans and Receivables	85.3	84.2
Total Deposits / Total Assets	65.2	51.2
Funds Borrowed / Total Assets	7.5	23.6
Assets Quality		
Financial Assets (net) / Total Assets	10.7	11.4
Total Loans and Receivables / Total Assets	67.8	70.9
Total Loans and Receivables / Total Deposits	103.9	138.4
Loans Under Follow-up (gross) / Total Loans and Receivables	7.0	2.8
Loans Under Follow-up (net) / Total Loans and Receivables	3.5	1.2
Specific Provisions / Loans Under Follow-up	50.3	55.2
Permanent Assets / Total Assets	6.7	4.8
Consumer Loans / Total Loans and Receivables	14.7	10.9
Liquidity		
Liquid Assets / Total Assets	25.5	21.5
Liquid Assets / Short-term Liabilities	44.3	36.2
TC Liquid Assets / Total Assets	11.4	11.2
Profitability		
Net Profit/Losses / Total Assets	0.7	0.3
Net Profit/Losses / Total Shareholders' Equity	2.8	2.5
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.8	0.4
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	3.2	3.1
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	45.1	71.7
Non-interest Income (net) / Total Assets	1.9	0.5
Other Operating Expenses / Total Assets	3.9	2.9
Personnel Expenses / Other Operating Expenses	60.4	65.1
Non-interest Income (net) / Other Operating Expenses	48.2	15.7

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

Turkish Bank A.Ş.

Assets

(USD Million)

	Sept. 2009			%	Sept. 2008			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	10	18	28	4.9	6	20	26	4.4
Fin.ass.where fair value cha. is refl.to I/S (Net)	0	0	0	0.1	0	1	1	0.2
Financial assets held for trading	0	0	0	0.1	0	1	1	0.2
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	0	0	0.1	0	1	1	0.2
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	100	162	262	45.4	40	111	150	25.4
Money Market Securities	14	0	14	2.5	147	0	147	24.8
Interbank money market placements	14	0	14	2.5	147	0	147	24.8
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	78	21	99	17.2	68	12	80	13.5
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	78	17	95	16.5	68	12	80	13.5
Other marketable securities	0	4	4	0.7	0	0	0	0.0
Loans	94	51	145	25.1	98	56	155	26.1
Loans	92	51	143	24.7	98	56	154	26.0
Loans granted to the Banks risk group	19	0	19	3.4	28	0	28	4.8
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	72	51	123	21.4	69	56	126	21.3
Loans under follow-up	4	1	6	1.0	1	0	1	0.2
Specific provisions (-)	2	1	3	0.6	1	0	1	0.1
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	17	0	17	3.0	21	0	21	3.5
Financial subsidiaries	17	0	17	3.0	21	0	21	3.5
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
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
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	8	0	8	1.5	10	0	10	1.6
Intangible Assets (Net)	0	0	0	0.1	0	0	0	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.1	0	0	0	0.1
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	1	0	1	0.1	0	0	0	0.0
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	1	0	1	0.1	0	0	0	0.0
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	1	0	1	0.2	2	0	2	0.4
Total Assets	324	253	577	100.0	392	200	592	100.0

Liabilities

(USD Million)

	Sept. 2009			%	Sept. 2008			%
	TC	FC	Total		TC	FC	Total	
Deposits	140	145	285	49.4	165	151	316	53.4
Deposits held by the Banks risk group	1	13	14	2.4	25	44	68	11.5
Other	139	132	271	47.0	140	108	248	41.9
Derivative Finan. Liabilities Held for Trading	0	0	0	0.1	0	1	1	0.1
Funds Borrowed	8	110	118	20.4	38	49	88	14.8
Money Market Takings	67	0	67	11.6	56	0	56	9.5
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	67	0	67	11.6	56	0	56	9.5
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
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
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	0	0	0	0.0	0	0	0	0.1
Other External Resources	1	0	2	0.3	1	0	1	0.1
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
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 (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	2	0	2	0.3	2	0	2	0.3
General provisions	1	0	1	0.2	1	0	1	0.2
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	0	0	0	0.0	0	0	0	0.1
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	0	0	0	0.0	0	0	0	0.0
Liabilities for Tax	1	0	1	0.1	1	0	1	0.2
Current liabilities for tax	1	0	1	0.1	1	0	1	0.2
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia. for Pro.&Equ. for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	105	-2	103	17.8	129	-2	127	21.4
Paid-in capital	54	0	54	9.4	65	0	65	11.0
Supplementary capital	39	-2	37	6.4	45	-2	43	7.2
Share premium	25	0	25	4.4	30	0	30	5.1
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	1	-2	-1	-0.2	-1	-2	-3	-0.5
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
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.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	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	13	0	13	2.2	15	0	15	2.6
Profit reserves	2	0	2	0.3	2	0	2	0.3
Legal reserves	2	0	2	0.3	1	0	1	0.2
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	0	0	0	0.1	0	0	0	0.0
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	10	0	10	1.7	17	0	17	2.9
Prior years income/loss	8	0	8	1.3	7	0	7	1.2
Current year income/loss	2	0	2	0.3	10	0	10	1.7
Total Liabilities	323	254	577	100.0	393	199	592	100.0

Turkish Bank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Sept. 2009			Sept. 2008		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	26	110	136	16	104	121
Letters of guarantee	26	23	49	16	29	46
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	1	1	0	1	1
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	86	86	0	73	73
Commitments	24	36	60	19	15	34
Irrevocable commitments	24	36	60	19	15	34
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	2	157	159	0	124	125
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	2	157	159	0	124	125
Custody and Pledged Securities	253	257	510	284	208	492
Items held in Custody	92	11	103	139	5	144
Pledged Items	161	246	407	145	203	348
Accepted independent guaran. and warrant.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	304	561	865	320	451	771

Income-Expenditure

(USD Million)

	Sept. 2009	Sept. 2008
Interest Income	29	42
Interest on loans	13	19
Interest received from reserve deposits	0	1
Interest received from banks	5	11
Interest received from money market transactions	3	2
Interest received from marketable securities portfolio	8	9
Other interest income	0	0
Interest Expenses	16	25
Interest on deposits	13	21
Interest on money market transactions	1	2
Interest on funds borrowed	2	2
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	13	17
Net Fees and Commissions Income/Expenses	2	1
Fees and commissions received	2	1
Fees and commissions paid	0	0
Dividend Income	1	2
Trading Profit/Loss (net)	1	1
Profit/loss on trading account securities	0	0
Profit/losses on derivative financial transactions	0	0
Foreign exchange profit/loss	0	1
Other Operating Income	2	6
Total Operating Income/Expenses	17	28
Provision for Loan Losses or other Receivables (-)	2	1
Specific provisions of banks loans and other receivables*	0	0
General provision expenses*	0	0
Other Operating Expenses (-)	13	15
Personnel Expenses*	8	9
Net Operating Profit/Loss	2	12
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	2	12
Provisions for Taxes on Income from Continuing Operations (±)	0	-1
Net Profit/Loss from Continuing Operations	2	10
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	2	10

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

Ratios

(%)

	Sept. 2009	Sept. 2008
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	30.0	42.8
Shareholders' Equity / Total Assets	17.8	21.4
(Shareholders' Equity - Permanent Assets) / Total Assets	12.8	16.1
Net On Balance Sheet Position / Total Shareholders' Equity	-0.7	0.4
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.1	-1.0
Balance-Sheet Ratios		
TC Assets / Total Assets	56.2	66.2
TC Liabilities / Total Liabilities	56.0	66.3
FC Assets / FC Liabilities	99.6	100.3
TC Deposits / Total Deposits	49.1	52.2
TC Loans / Total Loans and Receivables	64.7	63.5
Total Deposits / Total Assets	49.4	53.4
Funds Borrowed / Total Assets	20.4	14.8
Assets Quality		
Financial Assets (net) / Total Assets	17.3	13.7
Total Loans and Receivables / Total Assets	25.1	26.1
Total Loans and Receivables / Total Deposits	50.9	48.9
Loans Under Follow-up (gross) / Total Loans and Receivables	3.9	0.9
Loans Under Follow-up (net) / Total Loans and Receivables	1.5	0.4
Specific Provisions / Loans Under Follow-up	60.2	60.2
Permanent Assets / Total Assets	5.0	5.3
Consumer Loans / Total Loans and Receivables	1.8	1.5
Liquidity		
Liquid Assets / Total Assets	70.0	68.2
Liquid Assets / Short-term Liabilities	91.2	89.8
TC Liquid Assets / Total Assets	35.1	44.0
Profitability		
Net Profit/Losses / Total Assets	0.3	1.7
Net Profit/Losses / Total Shareholders' Equity	1.8	8.2
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.4	2.0
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	2.1	2.9
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	70.6	61.9
Non-interest Income (net) / Total Assets	0.8	1.8
Other Operating Expenses / Total Assets	2.3	2.6
Personnel Expenses / Other Operating Expenses	56.1	55.7
Non-interest Income (net) / Other Operating Expenses	35.4	67.6

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

Turkland Bank A.Ş.

Assets

(USD Million)

	Sept. 2009			%	Sept. 2008			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	20	25	45	6.8	12	4	16	2.0
Fin.ass.where fair value cha. is refl.to I/S (Net)	1	0	1	0.1	1	0	1	0.1
Financial assets held for trading	1	0	1	0.1	1	0	1	0.1
Public sector debt securities	1	0	1	0.1	1	0	1	0.1
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	0	31	31	4.7	0	31	31	3.8
Money Market Securities	22	0	22	3.3	4	0	4	0.5
Interbank money market placements	22	0	22	3.3	4	0	4	0.5
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	84	0	84	12.6	64	0	64	8.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	84	0	84	12.6	64	0	64	7.9
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans	340	97	437	65.6	468	135	603	74.9
Loans	331	97	428	64.3	466	135	601	74.7
Loans granted to the Banks risk group	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	331	97	428	64.3	466	135	601	74.7
Loans under follow-up	21	0	21	3.2	10	0	10	1.2
Specific provisions (-)	13	0	13	1.9	8	0	8	1.0
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	25	0	25	3.7	23	0	23	2.9
Public sector debt securities	25	0	25	3.7	23	0	23	2.9
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	0	0	0	0.0	0	0	0	0.0
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
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
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	9	0	9	1.4	14	0	14	1.8
Intangible Assets (Net)	1	0	1	0.2	2	0	2	0.3
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	1	0	1	0.2	2	0	2	0.3
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	1	0	1	0.1	1	0	1	0.1
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	1	0	1	0.1	1	0	1	0.1
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	9	0	9	1.4	3	41	45	5.6
Total Assets	512	154	665	100.0	593	211	805	100.0

Liabilities

(USD Million)

	Sept. 2009			%	Sept. 2008			%
	TC	FC	Total		TC	FC	Total	
Deposits	261	182	443	66.6	231	204	436	54.1
Deposits held by the Banks risk group	0	0	0	0.0	12	19	31	3.9
Other	260	182	443	66.5	219	186	404	50.3
Derivative Finan. Liabilities Held for Trading	0	0	0	0.0	0	0	0	0.0
Funds Borrowed	6	35	41	6.2	5	151	156	19.4
Money Market Takings	0	0	0	0.0	28	0	28	3.5
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	0	0	0	0.0	28	0	28	3.5
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
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
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	3	0	3	0.4	2	0	2	0.2
Other External Resources	12	0	12	1.9	2	0	2	0.3
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	1	1	0.1	0	2	2	0.2
Finance leasing payables	0	1	1	0.1	0	2	2	0.2
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 (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	7	0	7	1.0	8	0	8	1.0
General provisions	4	0	4	0.6	5	0	5	0.7
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	1	0	1	0.2	1	0	1	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	1	0	1	0.2	1	0	1	0.1
Liabilities for Tax	3	0	3	0.5	3	0	3	0.4
Current liabilities for tax	3	0	3	0.5	3	0	3	0.4
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia. for Pro. & Equ. for Sale p. and from Term. Op. (Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	155	0	155	23.3	167	0	167	20.8
Paid-in capital	115	0	115	17.3	138	0	138	17.2
Supplementary capital	22	0	22	3.3	20	0	20	2.5
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	5	0	5	0.7	0	0	0	0.0
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
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.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	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	17	0	17	2.6	21	0	21	2.6
Profit reserves	8	0	8	1.1	8	0	8	1.1
Legal reserves	0	0	0	0.1	1	0	1	0.1
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	7	0	7	1.1	8	0	8	1.0
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	10	0	10	1.6	1	0	1	0.1
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	10	0	10	1.6	1	0	1	0.1
Total Liabilities	447	219	665	100.0	447	357	805	100.0

Turkland Bank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Sept. 2009			Sept. 2008		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	263	134	397	252	228	480
Letters of guarantee	263	78	341	252	108	360
Bank acceptances	0	4	4	0	15	15
Letters of credit	0	35	35	0	88	88
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	16	16	0	18	18
Commitments	55	51	106	30	4	34
Irrevocable commitments	55	51	106	30	4	34
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	0	8	8	15	17	32
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	0	8	8	15	17	32
Custody and Pledged Securities	1,897	587	2,484	1,703	577	2,280
Items held in Custody	154	19	173	314	24	338
Pledged Items	1,743	568	2,311	1,389	553	1,943
Accepted independent guaran. and warrant.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	2,215	780	2,995	2,000	826	2,826

Income-Expenditure

(USD Million)

	Sept. 2009	Sept. 2008
Interest Income	67	68
Interest on loans	52	55
Interest received from reserve deposits	1	1
Interest received from banks	0	1
Interest received from money market transactions	2	0
Interest received from marketable securities portfolio	11	11
Other interest income	0	0
Interest Expenses	33	40
Interest on deposits	27	32
Interest on money market transactions	5	5
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	0	3
Net Interest Income/Expenses	34	29
Net Fees and Commissions Income/Expenses	7	6
Fees and commissions received	7	6
Fees and commissions paid	0	0
Dividend Income	0	0
Trading Profit/Loss (net)	6	0
Profit/loss on trading account securities	6	-2
Profit/losses on derivative financial transactions	-2	0
Foreign exchange profit/loss	3	2
Other Operating Income	1	4
Total Operating Income/Expenses	48	39
Provision for Loan Losses or other Receivables (-)	6	4
Specific provisions of banks loans and other receivables*	5	1
General provision expenses*	1	3
Other Operating Expenses (-)	29	34
Personnel Expenses*	16	21
Net Operating Profit/Loss	13	1
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	13	1
Provisions for Taxes on Income from Continuing Operations (±)	-3	0
Net Profit/Loss from Continuing Operations	10	1
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	10	1

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

Ratios

(%)

	Sept. 2009	Sept. 2008
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	23.1	19.6
Shareholders' Equity / Total Assets	23.3	20.8
(Shareholders' Equity - Permanent Assets) / Total Assets	20.4	18.5
Net On Balance Sheet Position / Total Shareholders' Equity	0.6	-8.7
Net On and Off Balance Sheet Position / Total Shareholders' Equity	13.1	-0.2
Balance-Sheet Ratios		
TC Assets / Total Assets	76.9	73.7
TC Liabilities / Total Liabilities	67.1	55.6
FC Assets / FC Liabilities	70.3	59.1
TC Deposits / Total Deposits	58.8	53.1
TC Loans / Total Loans and Receivables	77.8	77.7
Total Deposits / Total Assets	66.6	54.1
Funds Borrowed / Total Assets	6.2	19.4
Assets Quality		
Financial Assets (net) / Total Assets	16.5	11.0
Total Loans and Receivables / Total Assets	65.6	74.9
Total Loans and Receivables / Total Deposits	98.6	138.4
Loans Under Follow-up (gross) / Total Loans and Receivables	4.9	1.6
Loans Under Follow-up (net) / Total Loans and Receivables	2.0	0.3
Specific Provisions / Loans Under Follow-up	59.4	79.1
Permanent Assets / Total Assets	2.9	2.3
Consumer Loans / Total Loans and Receivables	1.0	1.0
Liquidity		
Liquid Assets / Total Assets	27.5	14.4
Liquid Assets / Short-term Liabilities	51.8	29.3
TC Liquid Assets / Total Assets	19.0	10.0
Profitability		
Net Profit/Losses / Total Assets	1.6	0.1
Net Profit/Losses / Total Shareholders' Equity	6.7	0.3
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.9	0.1
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	4.3	3.4
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	59.9	69.7
Non-interest Income (net) / Total Assets	2.2	1.3
Other Operating Expenses / Total Assets	4.3	4.2
Personnel Expenses / Other Operating Expenses	54.5	62.0
Non-interest Income (net) / Other Operating Expenses	50.3	30.8

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

Türk Ekonomi Bankası A.Ş.

Assets

(USD Million)

	Sept. 2009			%	Sept. 2008			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	298	805	1,102	12.1	363	1,228	1,591	13.4
Fin.ass.where fair value cha. is refl.to I/S (Net)	189	19	208	2.3	20	22	42	0.4
Financial assets held for trading	189	19	208	2.3	20	22	42	0.4
Public sector debt securities	169	2	171	1.9	3	3	6	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	20	17	37	0.4	17	19	36	0.3
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	30	224	254	2.8	34	289	323	2.7
Money Market Securities	34	2	36	0.4	626	0	626	5.3
Interbank money market placements	34	2	36	0.4	626	0	626	5.3
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	863	41	903	9.9	1,313	75	1,388	11.7
Securities representing a share in capital	0	1	1	0.0	0	0	0	0.0
Public sector debt securities	863	40	902	9.9	1,313	75	1,388	11.7
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans	4,308	1,198	5,506	60.5	5,638	1,815	7,453	62.8
Loans	4,184	1,198	5,382	59.2	5,573	1,815	7,388	62.3
Loans granted to the Banks risk group	22	9	31	0.3	20	92	112	0.9
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	4,162	1,189	5,351	58.8	5,554	1,723	7,276	61.3
Loans under follow-up	276	0	276	3.0	108	0	108	0.9
Specific provisions (-)	152	0	152	1.7	43	0	43	0.4
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	550	0	550	6.0	0	0	0	0.0
Public sector debt securities	550	0	550	6.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	63	41	104	1.1	75	50	125	1.1
Financial subsidiaries	63	41	104	1.1	75	50	125	1.1
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
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
Derivative Financial Assets Held for Hedging	19	0	19	0.2	35	1	36	0.3
Fair value hedges	19	0	19	0.2	35	1	36	0.3
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	106	0	106	1.2	123	0	123	1.0
Intangible Assets (Net)	6	0	6	0.1	7	0	7	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	6	0	6	0.1	7	0	7	0.1
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	6	0	6	0.1	21	0	21	0.2
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	6	0	6	0.1	21	0	21	0.2
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	276	20	296	3.3	110	21	131	1.1
Total Assets	6,747	2,351	9,097	100.0	8,365	3,501	11,865	100.0

Liabilities

(USD Million)

	Sept. 2009			%	Sept. 2008			%
	TC	FC	Total		TC	FC	Total	
Deposits	3,574	2,325	5,899	64.8	4,319	3,249	7,568	63.8
Deposits held by the Banks risk group	105	177	282	3.1	72	172	244	2.1
Other	3,469	2,149	5,618	61.8	4,247	3,077	7,324	61.7
Derivative Finan. Liabilities Held for Trading	29	13	42	0.5	71	16	87	0.7
Funds Borrowed	426	505	931	10.2	670	762	1,432	12.1
Money Market Takings	219	0	219	2.4	868	0	868	7.3
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	219	0	219	2.4	868	0	868	7.3
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
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
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	166	19	184	2.0	184	6	190	1.6
Other External Resources	219	1	220	2.4	23	0	23	0.2
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	1	1	0.0
Finance leasing payables	0	0	0	0.0	0	1	1	0.0
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 (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	50	0	50	0.5	70	1	71	0.6
Fair value hedges	50	0	50	0.5	70	1	71	0.6
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	66	8	74	0.8	96	14	109	0.9
General provisions	39	8	46	0.5	52	14	66	0.6
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	11	0	11	0.1	10	0	10	0.1
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	17	0	17	0.2	34	0	34	0.3
Liabilities for Tax	40	0	40	0.4	48	0	48	0.4
Current liabilities for tax	40	0	40	0.4	48	0	48	0.4
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia. for Pro. & Equ. for Sale p. and from Term. Op. (Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	332	332	3.6	0	332	332	2.8
Shareholders' Equity	1,104	3	1,106	12.2	1,139	-3	1,136	9.6
Paid-in capital	745	0	745	8.2	893	0	893	7.5
Supplementary capital	19	3	22	0.2	-2	-3	-5	0.0
Share premium	1	0	1	0.0	2	0	2	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	17	3	20	0.2	-5	-3	-7	-0.1
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
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.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	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	1	0	1	0.0	1	0	1	0.0
Profit reserves	213	0	213	2.3	122	0	122	1.0
Legal reserves	24	0	24	0.3	22	0	22	0.2
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	189	0	189	2.1	100	0	100	0.8
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	127	0	127	1.4	126	0	126	1.1
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	127	0	127	1.4	126	0	126	1.1
Total Liabilities	5,893	3,205	9,097	100.0	7,487	4,378	11,865	100.0

Türk Ekonomi Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Sept. 2009			Sept. 2008		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	949	1,253	2,201	1,271	1,767	3,037
Letters of guarantee	858	823	1,681	1,140	928	2,069
Bank acceptances	1	29	30	0	51	51
Letters of credit	0	324	324	0	692	693
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	90	76	166	130	95	225
Commitments	1,900	740	2,640	2,013	44	2,057
Irrevocable commitments	1,900	740	2,640	2,013	44	2,057
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	1,917	3,151	5,068	2,209	3,893	6,102
Derivative finan. instruments held for hedging	338	216	554	485	286	771
Trading transactions	1,579	2,935	4,514	1,724	3,607	5,331
Custody and Pledged Securities	86,959	5,062	92,021	59,685	5,473	65,159
Items held in Custody	76,082	319	76,401	48,090	509	48,599
Pledged Items	10,864	4,741	15,605	11,583	4,963	16,546
Accepted independent guaran. and warrant.	14	1	15	13	1	14
Total Off Balance Sheet Commitments	91,725	10,205	101,931	65,178	11,176	76,354

Income-Expenditure

(USD Million)

	Sept. 2009	Sept. 2008
Interest Income	869	1,129
Interest on loans	664	851
Interest received from reserve deposits	15	26
Interest received from banks	7	27
Interest received from money market transactions	17	36
Interest received from marketable securities portfolio	155	189
Other interest income	10	0
Interest Expenses	457	688
Interest on deposits	327	477
Interest on money market transactions	100	139
Interest on funds borrowed	19	54
Interest on securities issued	0	0
Other interest expenses	11	18
Net Interest Income/Expenses	412	441
Net Fees and Commissions Income/Expenses	121	116
Fees and commissions received	179	175
Fees and commissions paid	59	60
Dividend Income	8	15
Trading Profit/Loss (net)	32	11
Profit/loss on trading account securities	42	-4
Profit/losses on derivative financial transactions	-92	0
Foreign exchange profit/loss	82	15
Other Operating Income	16	59
Total Operating Income/Expenses	589	642
Provision for Loan Losses or other Receivables (-)	89	70
Specific provisions of banks loans and other receivables*	86	38
General provision expenses*	-5	22
Other Operating Expenses (-)	345	418
Personnel Expenses*	175	213
Net Operating Profit/Loss	155	154
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	155	154
Provisions for Taxes on Income from Continuing Operations (±)	-28	-28
Net Profit/Loss from Continuing Operations	127	126
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	127	126

* Used from information and disclosures related to income statement.

Ratios

(%)

	Sept. 2009	Sept. 2008
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	18.8	15.4
Shareholders' Equity / Total Assets	12.2	9.6
(Shareholders' Equity - Permanent Assets) / Total Assets	8.4	6.9
Net On Balance Sheet Position / Total Shareholders' Equity	-38.3	-4.3
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-4.0	6.3
Balance-Sheet Ratios		
TC Assets / Total Assets	74.2	70.5
TC Liabilities / Total Liabilities	64.8	63.1
FC Assets / FC Liabilities	73.4	80.0
TC Deposits / Total Deposits	60.6	57.1
TC Loans / Total Loans and Receivables	78.2	75.6
Total Deposits / Total Assets	64.8	63.8
Funds Borrowed / Total Assets	10.2	12.1
Assets Quality		
Financial Assets (net) / Total Assets	18.5	12.4
Total Loans and Receivables / Total Assets	60.5	62.8
Total Loans and Receivables / Total Deposits	93.3	98.5
Loans Under Follow-up (gross) / Total Loans and Receivables	5.0	1.4
Loans Under Follow-up (net) / Total Loans and Receivables	2.2	0.9
Specific Provisions / Loans Under Follow-up	55.2	39.5
Permanent Assets / Total Assets	3.7	2.7
Consumer Loans / Total Loans and Receivables	22.0	18.0
Liquidity		
Liquid Assets / Total Assets	27.5	33.5
Liquid Assets / Short-term Liabilities	40.7	46.1
TC Liquid Assets / Total Assets	15.5	19.9
Profitability		
Net Profit/Losses / Total Assets	1.4	1.1
Net Profit/Losses / Total Shareholders' Equity	11.4	11.1
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.7	1.3
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	3.6	3.4
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	55.4	62.9
Non-interest Income (net) / Total Assets	1.9	1.7
Other Operating Expenses / Total Assets	3.8	3.5
Personnel Expenses / Other Operating Expenses	50.7	50.9
Non-interest Income (net) / Other Operating Expenses	51.3	48.0

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

Türk Eximbank

Assets

(USD Million)

	Sept. 2009			%	Sept. 2008			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	0	0	0	0.0	0	0	0	0.0
Fin.ass.where fair value cha. is refl.to I/S (Net)	53	10	63	1.6	94	9	103	2.9
Financial assets held for trading	53	10	63	1.6	94	9	103	2.9
Public sector debt securities	44	2	46	1.1	92	5	97	2.7
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	9	8	17	0.4	2	4	6	0.2
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	62	89	151	3.7	40	99	139	3.9
Money Market Securities	579	0	579	14.3	226	0	226	6.3
Interbank money market placements	579	0	579	14.3	226	0	226	6.3
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	9	0	9	0.2	3	0	3	0.1
Securities representing a share in capital	9	0	9	0.2	3	0	3	0.1
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans	1,093	1,982	3,075	75.8	1,778	1,204	2,983	83.0
Loans	1,093	1,982	3,075	75.8	1,778	1,204	2,983	83.0
Loans granted to the Banks risk group	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	1,093	1,982	3,075	75.8	1,778	1,204	2,983	83.0
Loans under follow-up	43	0	43	1.0	50	0	50	1.4
Specific provisions (-)	43	0	43	1.0	50	0	50	1.4
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	132	33	165	4.1	84	37	121	3.4
Public sector debt securities	132	33	165	4.1	84	37	121	3.4
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	0	0	0	0.0	0	0	0	0.0
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
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
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	5	0	5	0.1	7	0	7	0.2
Intangible Assets (Net)	0	0	0	0.0	0	0	0	0.0
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	0	0	0	0.0	0	0	0	0.0
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	0	0	0	0.0	0	0	0	0.0
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	5	8	12	0.3	3	7	10	0.3
Total Assets	1,937	2,121	4,059	100.0	2,235	1,358	3,592	100.0

Liabilities

(USD Million)

	Sept. 2009			%	Sept. 2008			%
	TC	FC	Total		TC	FC	Total	
Deposits	0	0	0	0.0	0	0	0	0.0
Deposits held by the Banks risk group	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Trading	0	3	3	0.1	0	1	1	0.0
Funds Borrowed	0	1,061	1,061	26.1	0	611	611	17.0
Money Market Takings	0	0	0	0.0	0	0	0	0.0
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	0	0	0	0.0	0	0	0	0.0
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
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
Funds	5	0	5	0.1	5	0	5	0.2
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	5	0	5	0.1	5	0	5	0.2
Miscellaneous Payables	4	5	9	0.2	5	2	7	0.2
Other External Resources	258	197	455	11.2	258	178	436	12.1
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
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 (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	65	0	65	1.6	62	0	62	1.7
General provisions	19	0	19	0.5	15	0	15	0.4
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	10	0	10	0.2	11	0	11	0.3
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	36	0	36	0.9	36	0	36	1.0
Liabilities for Tax	1	0	1	0.0	1	0	1	0.0
Current liabilities for tax	1	0	1	0.0	1	0	1	0.0
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia. for Pro. & Equ. for Sale p. and from Term. Op. (Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	152	152	3.7	0	170	170	4.7
Shareholders' Equity	2,308	0	2,308	56.9	2,299	0	2,300	64.0
Paid-in capital	1,185	0	1,185	29.2	812	0	812	22.6
Supplementary capital	445	0	445	11.0	628	0	629	17.5
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	6	0	6	0.1	-1	0	0	0.0
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
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.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	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	440	0	440	10.8	629	0	629	17.5
Profit reserves	479	0	479	11.8	624	0	624	17.4
Legal reserves	103	0	103	2.5	109	0	109	3.0
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	360	0	360	8.9	497	0	497	13.8
Other profit reserves	15	0	15	0.4	18	0	18	0.5
Profit or loss	199	0	199	4.9	235	0	235	6.5
Prior years income/loss	0	0	0	0.0	25	0	25	0.7
Current year income/loss	199	0	199	4.9	210	0	210	5.8
Total Liabilities	2,642	1,417	4,059	100.0	2,631	962	3,592	100.0

Türk Eximbank

Off Balance Sheet Commitments

(USD Million)

	Sept. 2009			Sept. 2008		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	0	667	667	0	239	239
Letters of guarantee	0	0	0	0	0	0
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	0	0	0	0	0
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	445	445	0	0	0
Other guarantees and warranties	0	222	222	0	239	239
Commitments	0	14	14	0	15	15
Irrevocable commitments	0	14	14	0	15	15
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	415	578	993	124	249	373
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	415	578	993	124	249	373
Custody and Pledged Securities	21	112	133	16	64	80
Items held in Custody	0	0	0	0	0	0
Pledged Items	21	112	133	16	64	80
Accepted independent guaran. and warrant.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	436	1,371	1,807	139	568	707

Income-Expenditure

(USD Million)

	Sept. 2009	Sept. 2008
Interest Income	238	270
Interest on loans	179	207
Interest received from reserve deposits	0	0
Interest received from banks	5	16
Interest received from money market transactions	32	23
Interest received from marketable securities portfolio	22	24
Other interest income	0	0
Interest Expenses	27	26
Interest on deposits	0	0
Interest on money market transactions	27	26
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	211	244
Net Fees and Commissions Income/Expenses	-2	-1
Fees and commissions received	1	0
Fees and commissions paid	3	2
Dividend Income	0	0
Trading Profit/Loss (net)	21	13
Profit/loss on trading account securities	1	-40
Profit/losses on derivative financial transactions	37	0
Foreign exchange profit/loss	-18	53
Other Operating Income	14	17
Total Operating Income/Expenses	244	272
Provision for Loan Losses or other Receivables (-)	20	25
Specific provisions of banks loans and other receivables*	5	13
General provision expenses*	5	3
Other Operating Expenses (-)	25	37
Personnel Expenses*	11	18
Net Operating Profit/Loss	199	210
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	199	210
Provisions for Taxes on Income from Continuing Operations (±)	0	0
Net Profit/Loss from Continuing Operations	199	210
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	199	210

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

Ratios

(%)

	Sept. 2009	Sept. 2008
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	116.8	109.1
Shareholders' Equity / Total Assets	56.9	64.0
(Shareholders' Equity - Permanent Assets) / Total Assets	56.7	63.8
Net On Balance Sheet Position / Total Shareholders' Equity	19.2	5.8
Net On and Off Balance Sheet Position / Total Shareholders' Equity	2.0	0.7
Balance-Sheet Ratios		
TC Assets / Total Assets	47.7	62.2
TC Liabilities / Total Liabilities	65.1	73.2
FC Assets / FC Liabilities	149.7	141.1
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans and Receivables	35.5	59.6
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	26.1	17.0
Assets Quality		
Financial Assets (net) / Total Assets	5.8	6.3
Total Loans and Receivables / Total Assets	75.8	83.0
Total Loans and Receivables / Total Deposits	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	1.4	1.7
Loans Under Follow-up (net) / Total Loans and Receivables	0.0	0.0
Specific Provisions / Loans Under Follow-up	100.0	100.0
Permanent Assets / Total Assets	0.1	0.2
Consumer Loans / Total Loans and Receivables	0.1	0.1
Liquidity		
Liquid Assets / Total Assets	19.7	13.1
Liquid Assets / Short-term Liabilities	999.8	755.0
TC Liquid Assets / Total Assets	17.3	10.1
Profitability		
Net Profit/Losses / Total Assets	4.9	5.8
Net Profit/Losses / Total Shareholders' Equity	8.6	9.1
Profit/Losses Before Taxes after Continuing Operations / Total Assets	4.9	5.8
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	5.1	6.4
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	84.5	84.8
Non-interest Income (net) / Total Assets	0.8	0.8
Other Operating Expenses / Total Assets	0.6	1.0
Personnel Expenses / Other Operating Expenses	45.7	48.9
Non-interest Income (net) / Other Operating Expenses	132.1	76.8

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

Türkiye Cumhuriyeti Ziraat Bankası A.Ş.

Assets

(USD Million)

	Sept. 2009			%	Sept. 2008			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	5,074	1,220	6,294	7.7	3,135	1,284	4,419	5.9
Fin.ass.where fair value cha. is refl.to I/S (Net)	441	32	473	0.6	480	15	495	0.7
Financial assets held for trading	441	32	473	0.6	480	15	495	0.7
Public sector debt securities	441	31	472	0.6	477	15	492	0.7
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	1	1	0.0	3	0	3	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	6	3,227	3,233	4.0	11	1,574	1,584	2.1
Money Market Securities	7	0	7	0.0	488	0	488	0.7
Interbank money market placements	0	0	0	0.0	488	0	488	0.7
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	7	0	7	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	9,959	3,618	13,576	16.6	4,013	3,802	7,816	10.4
Securities representing a share in capital	15	0	15	0.0	17	0	17	0.0
Public sector debt securities	9,867	2,545	12,412	15.2	3,889	3,638	7,527	10.0
Other marketable securities	77	1,073	1,149	1.4	107	164	271	0.4
Loans	21,811	1,071	22,882	28.0	22,104	911	23,015	30.7
Loans	21,699	1,071	22,771	27.8	22,023	911	22,934	30.6
Loans granted to the Banks risk group	0	27	27	0.0	18	20	38	0.1
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	21,699	1,044	22,744	27.8	22,005	891	22,896	30.5
Loans under follow-up	546	6	552	0.7	442	6	448	0.6
Specific provisions (-)	435	6	440	0.5	361	6	367	0.5
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	30,624	3,164	33,787	41.3	32,602	3,165	35,766	47.7
Public sector debt securities	30,621	3,163	33,784	41.3	32,599	3,164	35,763	47.7
Other marketable securities	3	0	3	0.0	3	0	3	0.0
Investments and Associates (Net)	81	0	81	0.1	97	0	97	0.1
Accounted with equity method	50	0	50	0.1	0	0	0	0.0
Non-consolidated investments and associates	31	0	31	0.0	97	0	97	0.1
Financial investments and associates	28	0	28	0.0	94	0	94	0.1
Non-financial investments and associates	3	0	3	0.0	3	0	3	0.0
Subsidiaries (Net)	61	325	386	0.5	51	263	313	0.4
Financial subsidiaries	58	325	383	0.5	47	263	310	0.4
Non-financial subsidiaries	3	0	3	0.0	3	0	3	0.0
Joint Ventures (Business Partners) (Net)	0	17	17	0.0	0	11	11	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	17	17	0.0	0	11	11	0.0
Financial joint ventures	0	17	17	0.0	0	11	11	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
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
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	549	3	552	0.7	661	1	662	0.9
Intangible Assets (Net)	10	2	12	0.0	9	0	9	0.0
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	10	2	12	0.0	9	0	9	0.0
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	235	0	235	0.3	98	0	98	0.1
Current assets for tax	2	0	2	0.0	0	0	0	0.0
Deferred assets for tax	234	0	234	0.3	98	0	98	0.1
Prop.&Equ.for Sale p. and from Term.Op.(Net)	5	0	5	0.0	3	0	3	0.0
Other Assets	238	29	266	0.3	153	46	199	0.3
Total Assets	69,102	12,707	81,808	100.0	63,904	11,070	74,974	100.0

Liabilities

(USD Million)

	Sept. 2009			%	Sept. 2008			%
	TC	FC	Total		TC	FC	Total	
Deposits	51,465	12,456	63,921	78.1	50,808	10,884	61,692	82.3
Deposits held by the Banks risk group	39	28	67	0.1	54	12	66	0.1
Other	51,426	12,429	63,855	78.1	50,754	10,872	61,626	82.2
Derivative Finan. Liabilities Held for Trading	0	1	1	0.0	3	1	4	0.0
Funds Borrowed	11	10	21	0.0	11	2	13	0.0
Money Market Takings	7,075	0	7,075	8.6	3,530	0	3,530	4.7
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	7,075	0	7,075	8.6	3,530	0	3,530	4.7
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
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
Funds	2,122	0	2,122	2.6	2,244	0	2,244	3.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	2,122	0	2,122	2.6	2,244	0	2,244	3.0
Miscellaneous Payables	253	103	356	0.4	273	100	373	0.5
Other External Resources	321	121	442	0.5	134	126	259	0.3
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	1	1	1	0.0
Finance leasing payables	0	0	0	0.0	1	1	1	0.0
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 (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	1,075	3	1,078	1.3	1,081	1	1,082	1.4
General provisions	252	0	252	0.3	173	0	173	0.2
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	357	0	357	0.4	399	0	399	0.5
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	465	3	469	0.6	509	0	510	0.7
Liabilities for Tax	339	0	339	0.4	311	0	312	0.4
Current liabilities for tax	339	0	339	0.4	311	0	312	0.4
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia. for Pro. & Equ. for Sale p. and from Term. Op. (Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	6,429	25	6,454	7.9	5,516	-52	5,464	7.3
Paid-in capital	1,693	0	1,693	2.1	2,030	0	2,030	2.7
Supplementary capital	697	25	722	0.9	453	-52	401	0.5
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	320	25	345	0.4	73	-52	22	0.0
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
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.	9	0	9	0.0	10	0	10	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	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	368	0	368	0.4	369	0	369	0.5
Profit reserves	2,124	0	2,124	2.6	1,571	0	1,571	2.1
Legal reserves	1,190	0	1,190	1.5	1,274	0	1,274	1.7
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	727	0	727	0.9	73	0	73	0.1
Other profit reserves	206	0	206	0.3	224	0	224	0.3
Profit or loss	1,916	0	1,916	2.3	1,462	0	1,462	2.0
Prior years income/loss	108	0	108	0.1	130	0	130	0.2
Current year income/loss	1,808	0	1,808	2.2	1,332	0	1,332	1.8
Total Liabilities	69,088	12,720	81,808	100.0	63,912	11,062	74,974	100.0

Türkiye Cumhuriyeti Ziraat Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Sept. 2009			Sept. 2008		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	1,153	2,163	3,316	891	1,984	2,875
Letters of guarantee	1,153	1,876	3,029	891	1,372	2,263
Bank acceptances	0	30	30	0	3	3
Letters of credit	0	256	256	0	608	608
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	0	0	0	0	0
Commitments	8,507	2,899	11,406	5,495	2,672	8,167
Irrevocable commitments	3,142	562	3,704	1,801	146	1,947
Revocable commitments	5,365	2,337	7,702	3,694	2,526	6,220
Derivative Financial Instruments	5	105	110	54	141	195
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	5	105	110	54	141	195
Custody and Pledged Securities	61,917	1,332	63,249	55,662	1,307	56,969
Items held in Custody	6,393	458	6,851	6,797	655	7,452
Pledged Items	55,525	856	56,381	48,865	645	49,510
Accepted independent guaran. and warran.	0	17	17	0	7	7
Total Off Balance Sheet Commitments	71,583	6,498	78,082	62,102	6,104	68,206

Income-Expenditure

(USD Million)

	Sept. 2009	Sept. 2008
Interest Income	7,415	7,775
Interest on loans	2,857	2,606
Interest received from reserve deposits	1	17
Interest received from banks	176	317
Interest received from money market transactions	3	81
Interest received from marketable securities portfolio	4,374	4,748
Other interest income	4	6
Interest Expenses	4,380	5,330
Interest on deposits	3,941	5,048
Interest on money market transactions	1	1
Interest on funds borrowed	418	216
Interest on securities issued	0	0
Other interest expenses	20	66
Net Interest Income/Expenses	3,035	2,445
Net Fees and Commissions Income/Expenses	228	356
Fees and commissions received	272	405
Fees and commissions paid	45	49
Dividend Income	18	16
Trading Profit/Loss (net)	34	-2
Profit/loss on trading account securities	10	-33
Profit/losses on derivative financial transactions	0	0
Foreign exchange profit/loss	24	31
Other Operating Income	198	219
Total Operating Income/Expenses	3,513	3,034
Provision for Loan Losses or other Receivables (-)	328	343
Specific provisions of banks loans and other receivables*	194	162
General provision expenses*	61	56
Other Operating Expenses (-)	921	1,002
Personnel Expenses*	523	545
Net Operating Profit/Loss	2,264	1,690
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	2,264	1,690
Provisions for Taxes on Income from Continuing Operations (±)	-457	-357
Net Profit/Loss from Continuing Operations	1,808	1,332
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	1,808	1,332

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

Ratios

(%)

	Sept. 2009	Sept. 2008
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	22.9	19.3
Shareholders' Equity / Total Assets	7.9	7.3
(Shareholders' Equity - Permanent Assets) / Total Assets	6.5	5.7
Net On Balance Sheet Position / Total Shareholders' Equity	-0.2	0.2
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-0.2	0.2
Balance-Sheet Ratios		
TC Assets / Total Assets	84.5	85.2
TC Liabilities / Total Liabilities	84.5	85.2
FC Assets / FC Liabilities	99.9	100.1
TC Deposits / Total Deposits	80.5	82.4
TC Loans / Total Loans and Receivables	95.3	96.0
Total Deposits / Total Assets	78.1	82.3
Funds Borrowed / Total Assets	0.0	0.0
Assets Quality		
Financial Assets (net) / Total Assets	58.5	58.8
Total Loans and Receivables / Total Assets	28.0	30.7
Total Loans and Receivables / Total Deposits	35.8	37.3
Loans Under Follow-up (gross) / Total Loans and Receivables	2.4	1.9
Loans Under Follow-up (net) / Total Loans and Receivables	0.5	0.4
Specific Provisions / Loans Under Follow-up	79.8	82.0
Permanent Assets / Total Assets	1.4	1.6
Consumer Loans / Total Loans and Receivables	46.0	45.5
Liquidity		
Liquid Assets / Total Assets	28.8	19.7
Liquid Assets / Short-term Liabilities	42.1	27.1
TC Liquid Assets / Total Assets	18.9	10.8
Profitability		
Net Profit/Losses / Total Assets	2.2	1.8
Net Profit/Losses / Total Shareholders' Equity	28.0	24.4
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.8	2.3
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	3.5	3.0
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	80.9	75.2
Non-interest Income (net) / Total Assets	0.6	0.8
Other Operating Expenses / Total Assets	1.1	1.3
Personnel Expenses / Other Operating Expenses	56.8	54.4
Non-interest Income (net) / Other Operating Expenses	51.9	58.9

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

Türkiye Garanti Bankası A.Ş.

Assets

(USD Million)

	Sept. 2009			%	Sept. 2008			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	3,569	2,026	5,596	8.2	996	3,027	4,023	6.3
Fin.ass.where fair value cha. is refl.to I/S (Net)	475	94	569	0.8	161	69	230	0.4
Financial assets held for trading	475	94	569	0.8	161	69	230	0.4
Public sector debt securities	64	7	71	0.1	34	27	61	0.1
Securities representing a share in capital	6	0	6	0.0	0	0	0	0.0
Derivative financial assets held for trading	399	87	486	0.7	120	42	162	0.3
Other marketable securities	6	0	6	0.0	7	0	7	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	1,519	3,388	4,907	7.2	1,167	1,964	3,131	4.9
Money Market Securities	20	0	20	0.0	243	0	243	0.4
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	20	0	20	0.0	4	0	4	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	239	0	239	0.4
Financial Assets Available for Sale (Net)	14,587	1,888	16,475	24.1	9,088	1,744	10,833	16.9
Securities representing a share in capital	41	41	82	0.1	27	27	54	0.1
Public sector debt securities	14,406	686	15,092	22.1	8,824	499	9,323	14.5
Other marketable securities	140	1,161	1,301	1.9	238	1,218	1,456	2.3
Loans	19,877	14,073	33,950	49.7	22,965	14,786	37,751	58.9
Loans	19,613	14,073	33,686	49.4	22,603	14,786	37,389	58.3
Loans granted to the Banks risk group	148	184	332	0.5	127	362	489	0.8
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	19,465	13,890	33,354	48.9	22,475	14,424	36,900	57.5
Loans under follow-up	1,432	0	1,432	2.1	856	0	856	1.3
Specific provisions (-)	1,168	0	1,168	1.7	494	0	494	0.8
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	3,919	916	4,835	7.1	4,740	1,075	5,814	9.1
Public sector debt securities	3,919	916	4,835	7.1	4,740	1,075	5,814	9.1
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	19	0	19	0.0	9	0	9	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	19	0	19	0.0	9	0	9	0.0
Financial investments and associates	18	0	18	0.0	9	0	9	0.0
Non-financial investments and associates	1	0	1	0.0	0	0	0	0.0
Subsidiaries (Net)	202	396	598	0.9	190	373	563	0.9
Financial subsidiaries	194	396	590	0.9	183	373	556	0.9
Non-financial subsidiaries	8	0	8	0.0	7	0	7	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
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
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	2	2	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	2	2	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	740	1	741	1.1	828	1	828	1.3
Intangible Assets (Net)	12	0	12	0.0	12	0	12	0.0
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	12	0	12	0.0	12	0	12	0.0
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	34	0	34	0.0	56	0	56	0.1
Current assets for tax	2	0	2	0.0	1	0	1	0.0
Deferred assets for tax	32	0	32	0.0	55	0	55	0.1
Prop.&Equ.for Sale p. and from Term.Op.(Net)	59	0	59	0.1	65	0	65	0.1
Other Assets	398	41	439	0.6	520	59	580	0.9
Total Assets	45,429	22,825	68,254	100.0	41,039	23,101	64,140	100.0

Liabilities

(USD Million)

	Sept. 2009			%	Sept. 2008			%
	TC	FC	Total		TC	FC	Total	
Deposits	21,614	17,730	39,344	57.6	20,887	18,127	39,014	60.8
Deposits held by the Banks risk group	383	216	599	0.9	300	276	576	0.9
Other	21,231	17,514	38,745	56.8	20,586	17,851	38,438	59.9
Derivative Finan. Liabilities Held for Trading	150	68	218	0.3	128	26	153	0.2
Funds Borrowed	1,880	6,392	8,272	12.1	1,928	6,256	8,184	12.8
Money Market Takings	8,117	104	8,221	12.0	5,712	438	6,150	9.6
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	8,117	104	8,221	12.0	5,712	438	6,150	9.6
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
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
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	1,563	17	1,579	2.3	1,697	15	1,712	2.7
Other External Resources	363	178	541	0.8	89	193	282	0.4
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	3	4	0.0	1	22	23	0.0
Finance leasing payables	0	4	4	0.0	2	23	25	0.0
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 (-)	0	0	0	0.0	0	1	1	0.0
Derivative Finan. Liabilities Held for Hedging	0	3	3	0.0	0	3	3	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	3	3	0.0	0	3	3	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	744	14	758	1.1	705	14	718	1.1
General provisions	291	13	304	0.4	309	13	322	0.5
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	140	0	140	0.2	181	0	181	0.3
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	314	1	314	0.5	214	1	215	0.3
Liabilities for Tax	367	0	368	0.5	284	0	284	0.4
Current liabilities for tax	367	0	368	0.5	284	0	284	0.4
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia. for Pro. & Equ. for Sale p. and from Term. Op. (Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	574	574	0.8	0	509	509	0.8
Shareholders' Equity	8,277	96	8,372	12.3	7,039	69	7,107	11.1
Paid-in capital	2,844	0	2,844	4.2	3,410	0	3,410	5.3
Supplementary capital	1,849	87	1,936	2.8	1,078	63	1,141	1.8
Share premium	8	0	8	0.0	10	0	10	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	960	89	1,049	1.5	-34	65	31	0.0
Revaluation changes of property and equip.	405	0	405	0.6	485	0	485	0.8
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.	2	0	2	0.0	2	0	2	0.0
Hedging funds (active part)	-48	-2	-50	-0.1	-12	-2	-13	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	523	0	523	0.8	627	0	627	1.0
Profit reserves	2,174	9	2,183	3.2	1,413	6	1,419	2.2
Legal reserves	245	3	249	0.4	218	3	221	0.3
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	1,928	0	1,928	2.8	1,194	0	1,194	1.9
Other profit reserves	0	6	6	0.0	1	3	3	0.0
Profit or loss	1,410	0	1,410	2.1	1,137	0	1,137	1.8
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	1,410	0	1,410	2.1	1,137	0	1,137	1.8
Total Liabilities	43,075	25,179	68,254	100.0	38,469	25,671	64,140	100.0

Türkiye Garanti Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Sept. 2009			Sept. 2008		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	3,091	7,035	10,125	3,406	7,424	10,830
Letters of guarantee	3,090	5,164	8,254	3,316	4,758	8,075
Bank acceptances	0	105	106	0	92	92
Letters of credit	0	1,765	1,765	0	2,574	2,574
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	0	0	89	0	89
Commitments	11,550	5,118	16,668	11,680	2,530	14,210
Irrevocable commitments	11,550	5,118	16,667	11,680	2,530	14,210
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	10,957	16,288	27,245	7,784	15,489	23,273
Derivative finan. instruments held for hedging	0	1	1	0	80	80
Trading transactions	10,957	16,287	27,244	7,784	15,409	23,193
Custody and Pledged Securities	121,091	79,755	200,846	124,530	71,525	196,055
Items held in Custody	32,394	10,318	42,712	36,870	10,767	47,637
Pledged Items	88,696	69,437	158,134	87,660	60,758	148,418
Accepted independent guaran. and warrant.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	146,688	108,196	254,884	147,400	96,968	244,368

Income-Expenditure

(USD Million)

	Sept. 2009	Sept. 2008
Interest Income	5,356	5,339
Interest on loans	3,136	3,302
Interest received from reserve deposits	83	125
Interest received from banks	100	162
Interest received from money market transactions	2	3
Interest received from marketable securities portfolio	1,958	1,636
Other interest income	76	111
Interest Expenses	2,873	3,365
Interest on deposits	2,123	2,363
Interest on money market transactions	339	410
Interest on funds borrowed	408	588
Interest on securities issued	0	0
Other interest expenses	2	5
Net Interest Income/Expenses	2,483	1,974
Net Fees and Commissions Income/Expenses	852	889
Fees and commissions received	1,080	1,165
Fees and commissions paid	228	276
Dividend Income	53	61
Trading Profit/Loss (net)	546	93
Profit/loss on trading account securities	239	211
Profit/losses on derivative financial transactions	242	0
Foreign exchange profit/loss	65	-118
Other Operating Income	71	223
Total Operating Income/Expenses	4,005	3,241
Provision for Loan Losses or other Receivables (-)	958	259
Specific provisions of banks loans and other receivables*	732	163
General provision expenses*	13	93
Other Operating Expenses (-)	1,246	1,573
Personnel Expenses*	451	535
Net Operating Profit/Loss	1,801	1,408
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	1,801	1,408
Provisions for Taxes on Income from Continuing Operations (±)	-391	-271
Net Profit/Loss from Continuing Operations	1,410	1,137
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	1,410	1,137

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

Ratios

(%)

	Sept. 2009	Sept. 2008
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	18.8	16.3
Shareholders' Equity / Total Assets	12.3	11.1
(Shareholders' Equity - Permanent Assets) / Total Assets	9.8	8.2
Net On Balance Sheet Position / Total Shareholders' Equity	-10.0	-10.0
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-2.6	-2.5
Balance-Sheet Ratios		
TC Assets / Total Assets	66.6	64.0
TC Liabilities / Total Liabilities	63.1	60.0
FC Assets / FC Liabilities	90.7	90.0
TC Deposits / Total Deposits	54.9	53.5
TC Loans / Total Loans and Receivables	58.5	60.8
Total Deposits / Total Assets	57.6	60.8
Funds Borrowed / Total Assets	12.1	12.8
Assets Quality		
Financial Assets (net) / Total Assets	32.1	26.3
Total Loans and Receivables / Total Assets	49.7	58.9
Total Loans and Receivables / Total Deposits	86.3	96.8
Loans Under Follow-up (gross) / Total Loans and Receivables	4.2	2.3
Loans Under Follow-up (net) / Total Loans and Receivables	0.8	1.0
Specific Provisions / Loans Under Follow-up	81.6	57.7
Permanent Assets / Total Assets	2.5	2.9
Consumer Loans / Total Loans and Receivables	33.1	35.3
Liquidity		
Liquid Assets / Total Assets	40.4	28.8
Liquid Assets / Short-term Liabilities	63.9	42.4
TC Liquid Assets / Total Assets	29.6	18.2
Profitability		
Net Profit/Losses / Total Assets	2.1	1.8
Net Profit/Losses / Total Shareholders' Equity	16.8	16.0
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.6	2.2
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	2.6	2.8
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	43.7	55.9
Non-interest Income (net) / Total Assets	2.2	2.0
Other Operating Expenses / Total Assets	1.8	2.5
Personnel Expenses / Other Operating Expenses	36.2	34.0
Non-interest Income (net) / Other Operating Expenses	122.1	80.5

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

Türkiye Halk Bankası A.Ş.

Assets

(USD Million)

	Sept. 2009			%	Sept. 2008			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	1,374	873	2,247	5.8	1,356	1,087	2,443	6.3
Fin.ass.where fair value cha. is refl.to I/S (Net)	12	23	35	0.1	297	101	398	1.0
Financial assets held for trading	12	23	35	0.1	297	101	398	1.0
Public sector debt securities	11	5	16	0.0	296	78	374	1.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	17	17	0.0	0	23	23	0.1
Other marketable securities	1	0	1	0.0	1	0	1	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	13	563	576	1.5	43	346	389	1.0
Money Market Securities	0	0	0	0.0	0	0	0	0.0
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	1,774	880	2,654	6.9	7,011	1,909	8,920	23.0
Securities representing a share in capital	3	5	8	0.0	3	5	8	0.0
Public sector debt securities	1,771	875	2,646	6.8	7,008	1,904	8,912	23.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans	15,015	5,643	20,658	53.3	15,693	4,116	19,809	51.2
Loans	14,813	5,643	20,455	52.8	15,591	4,116	19,708	50.9
Loans granted to the Banks risk group	1	32	33	0.1	0	55	55	0.1
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	14,812	5,610	20,422	52.7	15,591	4,062	19,653	50.8
Loans under follow-up	1,074	0	1,074	2.8	875	0	875	2.3
Specific provisions (-)	871	0	871	2.2	773	0	773	2.0
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	9,290	1,752	11,042	28.5	5,365	0	5,365	13.9
Public sector debt securities	9,290	1,752	11,042	28.5	5,365	0	5,365	13.9
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	32	149	181	0.5	34	203	237	0.6
Accounted with equity method	0	149	149	0.4	0	203	203	0.5
Non-consolidated investments and associates	32	0	32	0.1	34	0	34	0.1
Financial investments and associates	31	0	31	0.1	33	0	33	0.1
Non-financial investments and associates	1	0	1	0.0	1	0	1	0.0
Subsidiaries (Net)	55	0	55	0.1	50	0	50	0.1
Financial subsidiaries	55	0	55	0.1	50	0	50	0.1
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
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
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	697	0	697	1.8	723	0	723	1.9
Intangible Assets (Net)	6	0	6	0.0	23	0	23	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	6	0	6	0.0	23	0	23	0.1
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	121	0	121	0.3	52	0	52	0.1
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	121	0	121	0.3	52	0	52	0.1
Prop.&Equ.for Sale p. and from Term.Op.(Net)	94	0	94	0.2	87	0	87	0.2
Other Assets	338	38	375	1.0	152	69	221	0.6
Total Assets	28,821	9,920	38,741	100.0	30,886	7,831	38,717	100.0

Liabilities

(USD Million)

	Sept. 2009			%	Sept. 2008			%
	TC	FC	Total		TC	FC	Total	
Deposits	18,641	9,099	27,740	71.6	21,021	9,498	30,519	78.8
Deposits held by the Banks risk group	62	5	67	0.2	73	3	75	0.2
Other	18,579	9,094	27,673	71.4	20,949	9,495	30,444	78.6
Derivative Finan. Liabilities Held for Trading	0	37	37	0.1	0	60	60	0.2
Funds Borrowed	135	1,147	1,282	3.3	181	789	970	2.5
Money Market Takings	3,536	420	3,956	10.2	1,126	658	1,784	4.6
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	3,536	420	3,956	10.2	1,126	658	1,784	4.6
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
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
Funds	925	0	925	2.4	879	0	879	2.3
Borrower funds	216	0	216	0.6	82	0	82	0.2
Others	709	0	709	1.8	797	0	797	2.1
Miscellaneous Payables	320	11	331	0.9	338	5	343	0.9
Other External Resources	151	57	207	0.5	42	49	91	0.2
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	1	1	0.0
Finance leasing payables	0	0	0	0.0	0	1	1	0.0
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 (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	444	10	453	1.2	411	8	419	1.1
General provisions	176	0	176	0.5	162	0	162	0.4
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	178	0	178	0.5	192	0	192	0.5
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	90	10	100	0.3	57	8	65	0.2
Liabilities for Tax	172	0	172	0.4	148	0	148	0.4
Current liabilities for tax	172	0	172	0.4	148	0	148	0.4
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia. for Pro. & Equ. for Sale p. and from Term. Op. (Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	3,583	54	3,637	9.4	3,405	99	3,504	9.1
Paid-in capital	846	0	846	2.2	1,015	0	1,015	2.6
Supplementary capital	866	54	921	2.4	988	99	1,087	2.8
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	73	54	127	0.3	3	99	103	0.3
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
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.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	-33	0	-33	-0.1	-6	0	-6	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	826	0	826	2.1	991	0	991	2.6
Profit reserves	1,053	0	1,053	2.7	650	0	650	1.7
Legal reserves	344	0	344	0.9	353	0	353	0.9
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	686	0	686	1.8	271	0	271	0.7
Other profit reserves	23	0	23	0.1	26	0	26	0.1
Profit or loss	818	0	818	2.1	753	0	753	1.9
Prior years income/loss	0	0	0	0.0	14	0	14	0.0
Current year income/loss	818	0	818	2.1	739	0	739	1.9
Total Liabilities	27,907	10,834	38,741	100.0	27,551	11,166	38,717	100.0

Türkiye Halk Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Sept. 2009			Sept. 2008		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	2,357	3,281	5,638	1,946	2,609	4,555
Letters of guarantee	2,334	2,002	4,337	1,927	1,512	3,439
Bank acceptances	0	112	112	0	45	45
Letters of credit	0	1,084	1,084	0	1,051	1,051
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	22	83	105	19	0	19
Commitments	2,987	1,008	3,995	2,775	212	2,986
Irrevocable commitments	2,985	1,008	3,993	2,772	212	2,984
Revocable commitments	2	0	2	3	0	3
Derivative Financial Instruments	565	3,517	4,082	2,283	2,269	4,552
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	565	3,517	4,082	2,283	2,269	4,552
Custody and Pledged Securities	151,725	58,553	210,278	111,145	36,421	147,565
Items held in Custody	34,529	3,663	38,192	32,225	2,273	34,498
Pledged Items	117,196	54,890	172,086	78,919	34,148	113,067
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	157,634	66,360	223,993	118,148	41,510	159,659

Income-Expenditure

(USD Million)

	Sept. 2009	Sept. 2008
Interest Income	3,514	3,948
Interest on loans	2,161	2,170
Interest received from reserve deposits	0	8
Interest received from banks	72	126
Interest received from money market transactions	1	7
Interest received from marketable securities portfolio	1,273	1,632
Other interest income	9	5
Interest Expenses	2,004	2,664
Interest on deposits	1,768	2,492
Interest on money market transactions	40	40
Interest on funds borrowed	163	110
Interest on securities issued	0	0
Other interest expenses	33	21
Net Interest Income/Expenses	1,511	1,284
Net Fees and Commissions Income/Expenses	221	228
Fees and commissions received	263	268
Fees and commissions paid	41	39
Dividend Income	7	23
Trading Profit/Loss (net)	21	-82
Profit/loss on trading account securities	76	19
Profit/losses on derivative financial transactions	-8	0
Foreign exchange profit/loss	-47	-101
Other Operating Income	142	260
Total Operating Income/Expenses	1,903	1,714
Provision for Loan Losses or other Receivables (-)	303	195
Specific provisions of banks loans and other receivables*	224	114
General provision expenses*	30	50
Other Operating Expenses (-)	591	587
Personnel Expenses*	299	300
Net Operating Profit/Loss	1,009	932
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	1,009	932
Provisions for Taxes on Income from Continuing Operations (±)	-192	-193
Net Profit/Loss from Continuing Operations	818	739
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	818	739

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

Ratios

(%)

	Sept. 2009	Sept. 2008
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	15.1	14.9
Shareholders' Equity / Total Assets	9.4	9.1
(Shareholders' Equity - Permanent Assets) / Total Assets	6.2	5.9
Net On Balance Sheet Position / Total Shareholders' Equity	-15.2	-70.6
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.1	-7.0
Balance-Sheet Ratios		
TC Assets / Total Assets	74.4	79.8
TC Liabilities / Total Liabilities	72.0	71.2
FC Assets / FC Liabilities	91.6	70.1
TC Deposits / Total Deposits	67.2	68.9
TC Loans / Total Loans and Receivables	72.7	79.2
Total Deposits / Total Assets	71.6	78.8
Funds Borrowed / Total Assets	3.3	2.5
Assets Quality		
Financial Assets (net) / Total Assets	35.4	37.9
Total Loans and Receivables / Total Assets	53.3	51.2
Total Loans and Receivables / Total Deposits	74.5	64.9
Loans Under Follow-up (gross) / Total Loans and Receivables	5.2	4.4
Loans Under Follow-up (net) / Total Loans and Receivables	1.0	0.5
Specific Provisions / Loans Under Follow-up	81.1	88.4
Permanent Assets / Total Assets	3.2	3.2
Consumer Loans / Total Loans and Receivables	20.7	23.1
Liquidity		
Liquid Assets / Total Assets	14.2	31.4
Liquid Assets / Short-term Liabilities	22.3	49.7
TC Liquid Assets / Total Assets	8.2	22.5
Profitability		
Net Profit/Losses / Total Assets	2.1	1.9
Net Profit/Losses / Total Shareholders' Equity	22.5	21.1
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.6	2.4
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	3.3	3.0
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	67.6	68.3
Non-interest Income (net) / Total Assets	1.0	1.1
Other Operating Expenses / Total Assets	1.5	1.5
Personnel Expenses / Other Operating Expenses	50.7	51.0
Non-interest Income (net) / Other Operating Expenses	66.4	73.1

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

Türkiye İş Bankası A.Ş.

Assets

(USD Million)

	Sept. 2009			%	Sept. 2008			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	4,418	2,010	6,428	8.9	2,310	2,147	4,457	6.0
Fin.ass.where fair value cha. is refl.to I/S (Net)	298	53	351	0.5	296	41	338	0.5
Financial assets held for trading	298	53	351	0.5	296	41	338	0.5
Public sector debt securities	232	3	235	0.3	194	7	201	0.3
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	66	50	116	0.2	103	34	137	0.2
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	132	6,341	6,472	9.0	144	5,312	5,456	7.3
Money Market Securities	0	0	0	0.0	2,519	0	2,519	3.4
Interbank money market placements	0	0	0	0.0	2,519	0	2,519	3.4
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	8,358	7,463	15,821	21.9	8,391	8,350	16,740	22.4
Securities representing a share in capital	7	0	7	0.0	11	0	11	0.0
Public sector debt securities	8,351	5,949	14,299	19.8	8,379	6,794	15,174	20.3
Other marketable securities	0	1,514	1,514	2.1	0	1,556	1,556	2.1
Loans	22,463	8,635	31,098	43.1	26,852	10,294	37,146	49.7
Loans	22,463	8,635	31,098	43.1	26,852	10,294	37,146	49.7
Loans granted to the Banks risk group	108	290	398	0.6	31	388	419	0.6
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	22,355	8,345	30,699	42.5	26,821	9,906	36,727	49.1
Loans under follow-up	1,966	36	2,003	2.8	1,375	2	1,378	1.8
Specific provisions (-)	1,966	36	2,003	2.8	1,375	2	1,378	1.8
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	6,589	6	6,596	9.1	2,728	7	2,735	3.7
Public sector debt securities	6,585	0	6,585	9.1	2,724	0	2,724	3.6
Other marketable securities	4	6	10	0.0	4	7	11	0.0
Investments and Associates (Net)	503	0	503	0.7	601	0	601	0.8
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	503	0	503	0.7	601	0	601	0.8
Financial investments and associates	60	0	60	0.1	69	0	69	0.1
Non-financial investments and associates	443	0	443	0.6	532	0	532	0.7
Subsidiaries (Net)	2,568	28	2,596	3.6	2,372	34	2,406	3.2
Financial subsidiaries	1,327	28	1,356	1.9	1,052	34	1,086	1.5
Non-financial subsidiaries	1,241	0	1,241	1.7	1,320	0	1,320	1.8
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
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
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	1,251	2	1,253	1.7	1,513	2	1,516	2.0
Intangible Assets (Net)	27	0	27	0.0	54	0	54	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	27	0	27	0.0	54	0	54	0.1
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	363	0	363	0.5	222	0	222	0.3
Current assets for tax	0	0	0	0.0	222	0	222	0.3
Deferred assets for tax	363	0	363	0.5	0	0	0	0.0
Prop.&Equ.for Sale p. and from Term.Op.(Net)	15	0	15	0.0	13	0	13	0.0
Other Assets	416	230	645	0.9	294	237	531	0.7
Total Assets	47,400	24,768	72,168	100.0	48,309	26,425	74,734	100.0

Liabilities

(USD Million)

	Sept. 2009			%	Sept. 2008			%
	TC	FC	Total		TC	FC	Total	
Deposits	28,143	18,755	46,897	65.0	30,305	15,219	45,524	60.9
Deposits held by the Banks risk group	714	1,016	1,731	2.4	974	314	1,287	1.7
Other	27,428	17,738	45,167	62.6	29,331	14,906	44,237	59.2
Derivative Finan. Liabilities Held for Trading	194	105	300	0.4	33	123	156	0.2
Funds Borrowed	1,783	5,019	6,802	9.4	2,588	5,721	8,309	11.1
Money Market Takings	2,946	2,245	5,191	7.2	4,754	3,185	7,939	10.6
Interbank money market takings	0	0	0	0.0	4,754	3,185	7,939	10.6
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	2,946	2,245	5,191	7.2	0	0	0	0.0
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
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
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	1,222	50	1,272	1.8	1,293	104	1,397	1.9
Other External Resources	567	135	702	1.0	134	549	682	0.9
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	19	19	0.0	0	45	45	0.1
Finance leasing payables	0	20	20	0.0	0	50	50	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 (-)	0	2	2	0.0	0	5	5	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	2,171	15	2,186	3.0	2,344	66	2,409	3.2
General provisions	334	0	334	0.5	355	0	355	0.5
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	113	0	113	0.2	129	0	129	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	1,724	15	1,739	2.4	1,860	66	1,926	2.6
Liabilities for Tax	327	0	327	0.5	294	0	294	0.4
Current liabilities for tax	327	0	327	0.5	294	0	294	0.4
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia. for Pro. & Equ. for Sale p. and from Term. Op. (Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	8,450	23	8,473	11.7	7,997	-19	7,978	10.7
Paid-in capital	2,085	0	2,085	2.9	2,238	0	2,238	3.0
Supplementary capital	1,940	23	1,963	2.7	1,579	-19	1,560	2.1
Share premium	3	0	3	0.0	3	0	3	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	598	23	621	0.9	-30	-19	-49	-0.1
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
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.	1	0	1	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	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	1,339	0	1,339	1.9	1,606	0	1,606	2.1
Profit reserves	3,204	0	3,204	4.4	3,116	0	3,116	4.2
Legal reserves	863	0	863	1.2	938	0	938	1.3
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	2,349	0	2,349	3.3	2,173	0	2,173	2.9
Other profit reserves	-8	0	-8	0.0	6	0	6	0.0
Profit or loss	1,221	0	1,221	1.7	1,063	0	1,063	1.4
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	1,221	0	1,221	1.7	1,063	0	1,063	1.4
Total Liabilities	45,803	26,365	72,168	100.0	49,741	24,993	74,734	100.0

Türkiye İş Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Sept. 2009			Sept. 2008		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	3,153	4,924	8,077	3,072	5,639	8,711
Letters of guarantee	3,151	2,947	6,098	3,071	2,708	5,779
Bank acceptances	0	102	102	1	96	97
Letters of credit	0	1,739	1,739	0	2,797	2,797
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	53	53	0	0	0
Other guarantees and warranties	1	83	84	0	38	38
Commitments	16,768	7,632	24,400	12,432	2,428	14,859
Irrevocable commitments	16,768	7,632	24,400	12,432	2,428	14,859
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	5,910	7,385	13,295	8,365	11,265	19,631
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	5,910	7,385	13,295	8,365	11,265	19,631
Custody and Pledged Securities	94,561	11,338	105,899	62,143	10,781	72,924
Items held in Custody	60,476	2,838	63,314	31,162	3,517	34,678
Pledged Items	34,085	8,500	42,585	30,981	7,264	38,246
Accepted independent guaran. and warrant.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	120,392	31,279	151,671	86,012	30,113	116,125

Income-Expenditure

(USD Million)

	Sept. 2009	Sept. 2008
Interest Income	5,280	6,118
Interest on loans	3,551	3,873
Interest received from reserve deposits	101	176
Interest received from banks	52	159
Interest received from money market transactions	57	10
Interest received from marketable securities portfolio	1,486	1,871
Other interest income	32	30
Interest Expenses	2,852	3,950
Interest on deposits	2,473	3,078
Interest on money market transactions	303	464
Interest on funds borrowed	68	383
Interest on securities issued	0	0
Other interest expenses	9	25
Net Interest Income/Expenses	2,427	2,168
Net Fees and Commissions Income/Expenses	621	726
Fees and commissions received	675	794
Fees and commissions paid	53	68
Dividend Income	220	217
Trading Profit/Loss (net)	209	223
Profit/loss on trading account securities	222	93
Profit/losses on derivative financial transactions	177	0
Foreign exchange profit/loss	-190	130
Other Operating Income	494	470
Total Operating Income/Expenses	3,971	3,804
Provision for Loan Losses or other Receivables (-)	1,094	746
Specific provisions of banks loans and other receivables*	825	422
General provision expenses*	40	114
Other Operating Expenses (-)	1,384	1,732
Personnel Expenses*	751	774
Net Operating Profit/Loss	1,493	1,326
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	1,493	1,326
Provisions for Taxes on Income from Continuing Operations (±)	-272	-263
Net Profit/Loss from Continuing Operations	1,221	1,063
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	1,221	1,063

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

Ratios

(%)

	Sept. 2009	Sept. 2008
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	18.0	16.5
Shareholders' Equity / Total Assets	11.7	10.7
(Shareholders' Equity - Permanent Assets) / Total Assets	5.7	4.5
Net On Balance Sheet Position / Total Shareholders' Equity	-5.4	36.2
Net On and Off Balance Sheet Position / Total Shareholders' Equity	4.3	-3.2
Balance-Sheet Ratios		
TC Assets / Total Assets	65.7	64.6
TC Liabilities / Total Liabilities	63.5	66.6
FC Assets / FC Liabilities	93.9	105.7
TC Deposits / Total Deposits	60.0	66.6
TC Loans / Total Loans and Receivables	72.2	72.3
Total Deposits / Total Assets	65.0	60.9
Funds Borrowed / Total Assets	9.4	11.1
Assets Quality		
Financial Assets (net) / Total Assets	31.5	26.5
Total Loans and Receivables / Total Assets	43.1	49.7
Total Loans and Receivables / Total Deposits	66.3	81.6
Loans Under Follow-up (gross) / Total Loans and Receivables	6.4	3.7
Loans Under Follow-up (net) / Total Loans and Receivables	0.0	0.0
Specific Provisions / Loans Under Follow-up	100.0	100.0
Permanent Assets / Total Assets	6.1	6.1
Consumer Loans / Total Loans and Receivables	31.4	31.4
Liquidity		
Liquid Assets / Total Assets	40.3	39.5
Liquid Assets / Short-term Liabilities	69.6	71.5
TC Liquid Assets / Total Assets	18.3	18.3
Profitability		
Net Profit/Losses / Total Assets	1.7	1.4
Net Profit/Losses / Total Shareholders' Equity	14.4	13.3
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.1	1.8
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	2.2	2.3
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	40.4	45.9
Non-interest Income (net) / Total Assets	2.1	2.2
Other Operating Expenses / Total Assets	1.9	2.3
Personnel Expenses / Other Operating Expenses	54.2	44.7
Non-interest Income (net) / Other Operating Expenses	111.6	94.4

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

Türkiye Kalkınma Bankası A.Ş.

Assets

(USD Million)

	Sept. 2009			%	Sept. 2008			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	0	0	0	0.0	0	0	0	0.0
Fin.ass.where fair value cha. is refl.to I/S (Net)	81	0	81	10.1	92	0	92	11.9
Financial assets held for trading	81	0	81	10.1	0	0	0	0.0
Public sector debt securities	81	0	81	10.1	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	92	0	92	11.9
Public sector debt securities	0	0	0	0.0	92	0	92	11.9
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	2	33	35	4.3	23	26	49	6.4
Money Market Securities	72	0	72	8.9	135	0	135	17.5
Interbank money market placements	72	0	72	8.9	135	0	135	17.5
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	5	0	5	0.7	6	0	6	0.7
Securities representing a share in capital	1	0	1	0.1	1	0	1	0.1
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	5	0	5	0.6	5	0	5	0.6
Loans	177	335	512	63.4	189	225	413	53.8
Loans	160	335	495	61.3	186	225	411	53.5
Loans granted to the Banks risk group	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	160	335	495	61.3	186	225	411	53.5
Loans under follow-up	57	0	57	7.1	41	0	41	5.3
Specific provisions (-)	40	0	40	5.0	39	0	39	5.0
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	53	0	53	6.6	18	0	18	2.3
Public sector debt securities	53	0	53	6.6	18	0	18	2.3
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	3	1	4	0.5	5	0	5	0.6
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	3	1	4	0.5	5	0	5	0.6
Financial investments and associates	0	1	1	0.1	0	0	0	0.0
Non-financial investments and associates	3	0	3	0.4	5	0	5	0.6
Subsidiaries (Net)	7	0	7	0.9	7	0	7	1.0
Financial subsidiaries	6	0	6	0.8	7	0	7	1.0
Non-financial subsidiaries	1	0	1	0.2	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
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
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	26	0	26	3.3	32	0	32	4.2
Intangible Assets (Net)	0	0	0	0.1	1	0	1	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.1	1	0	1	0.1
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	9	0	9	1.1	11	0	11	1.4
Current assets for tax	3	0	3	0.3	4	0	4	0.5
Deferred assets for tax	6	0	6	0.8	7	0	7	0.9
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	1	1	1	0.2	0	0	1	0.1
Total Assets	437	370	807	100.0	517	251	768	100.0

Liabilities

(USD Million)

	Sept. 2009			%	Sept. 2008			%
	TC	FC	Total		TC	FC	Total	
Deposits	0	0	0	0.0	0	0	0	0.0
Deposits held by the Banks risk group	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Trading	0	0	0	0.0	0	0	0	0.0
Funds Borrowed	5	361	366	45.3	4	245	249	32.5
Money Market Takings	0	0	0	0.0	0	0	0	0.0
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	0	0	0	0.0	0	0	0	0.0
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
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
Funds	80	0	80	9.9	104	0	104	13.5
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	80	0	80	9.9	104	0	104	13.5
Miscellaneous Payables	1	0	1	0.1	1	0	1	0.1
Other External Resources	3	0	3	0.4	3	0	3	0.4
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
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 (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	16	0	16	2.0	15	0	15	1.9
General provisions	5	0	5	0.6	2	0	2	0.3
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	12	0	12	1.4	12	0	12	1.6
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	0	0	0	0.0	0	0	0	0.0
Liabilities for Tax	4	0	4	0.5	7	0	7	0.9
Current liabilities for tax	4	0	4	0.5	7	0	7	0.9
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia. for Pro. & Equ. for Sale p. and from Term. Op. (Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	336	0	336	41.7	388	0	388	50.6
Paid-in capital	108	0	108	13.4	130	0	130	16.9
Supplementary capital	145	0	145	17.9	172	0	172	22.4
Share premium	1	0	1	0.1	1	0	1	0.2
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	4	0	4	0.5	4	0	4	0.5
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
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.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	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	140	0	140	17.3	167	0	167	21.8
Profit reserves	70	0	70	8.6	61	0	61	8.0
Legal reserves	18	0	18	2.2	20	0	20	2.6
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	52	0	52	6.4	41	0	41	5.4
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	14	0	14	1.7	25	0	25	3.2
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	14	0	14	1.7	25	0	25	3.2
Total Liabilities	446	361	807	100.0	523	246	768	100.0

Türkiye Kalkınma Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Sept. 2009			Sept. 2008		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	0	0	0	0	6	6
Letters of guarantee	0	0	0	0	0	0
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	0	0	0	6	6
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	0	0	0	0	0
Commitments	22	324	346	0	14	14
Irrevocable commitments	0	14	14	0	14	14
Revocable commitments	22	310	332	0	0	0
Derivative Financial Instruments	0	0	0	0	0	0
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	0	0	0	0	0	0
Custody and Pledged Securities	1,998	2,574	4,572	2,242	1,991	4,233
Items held in Custody	10	0	10	14	0	14
Pledged Items	1,989	2,574	4,562	2,228	1,991	4,219
Accepted independent guaran. and warrant.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	2,020	2,898	4,918	2,242	2,011	4,253

Income-Expenditure

(USD Million)

	Sept. 2009	Sept. 2008
Interest Income	46	57
Interest on loans	25	25
Interest received from reserve deposits	0	0
Interest received from banks	0	6
Interest received from money market transactions	8	14
Interest received from marketable securities portfolio	13	11
Other interest income	0	0
Interest Expenses	12	14
Interest on deposits	0	0
Interest on money market transactions	8	9
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	4	5
Net Interest Income/Expenses	34	43
Net Fees and Commissions Income/Expenses	7	6
Fees and commissions received	7	7
Fees and commissions paid	0	0
Dividend Income	0	0
Trading Profit/Loss (net)	1	3
Profit/loss on trading account securities	1	0
Profit/losses on derivative financial transactions	0	0
Foreign exchange profit/loss	1	3
Other Operating Income	5	10
Total Operating Income/Expenses	47	63
Provision for Loan Losses or other Receivables (-)	3	2
Specific provisions of banks loans and other receivables*	1	0
General provision expenses*	2	1
Other Operating Expenses (-)	27	30
Personnel Expenses*	20	24
Net Operating Profit/Loss	17	31
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	17	31
Provisions for Taxes on Income from Continuing Operations (±)	-3	-6
Net Profit/Loss from Continuing Operations	14	25
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	14	25

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

Ratios

(%)

	Sept. 2009	Sept. 2008
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	71.1	80.4
Shareholders' Equity / Total Assets	41.7	50.6
(Shareholders' Equity - Permanent Assets) / Total Assets	34.8	44.4
Net On Balance Sheet Position / Total Shareholders' Equity	2.7	1.5
Net On and Off Balance Sheet Position / Total Shareholders' Equity	2.7	1.5
Balance-Sheet Ratios		
TC Assets / Total Assets	54.2	67.3
TC Liabilities / Total Liabilities	55.3	68.0
FC Assets / FC Liabilities	102.5	102.4
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans and Receivables	34.5	45.6
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	45.3	32.5
Assets Quality		
Financial Assets (net) / Total Assets	17.3	15.0
Total Loans and Receivables / Total Assets	63.4	53.8
Total Loans and Receivables / Total Deposits	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	11.1	9.9
Loans Under Follow-up (net) / Total Loans and Receivables	3.3	0.6
Specific Provisions / Loans Under Follow-up	70.3	94.4
Permanent Assets / Total Assets	6.8	6.1
Consumer Loans / Total Loans and Receivables	0.8	1.0
Liquidity		
Liquid Assets / Total Assets	24.0	36.6
Liquid Assets / Short-term Liabilities	4,907.7	328.3
TC Liquid Assets / Total Assets	19.8	33.1
Profitability		
Net Profit/Losses / Total Assets	1.7	3.2
Net Profit/Losses / Total Shareholders' Equity	4.1	6.4
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.1	4.0
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	4.1	5.6
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	69.6	67.8
Non-interest Income (net) / Total Assets	1.6	2.6
Other Operating Expenses / Total Assets	3.4	4.0
Personnel Expenses / Other Operating Expenses	74.1	77.5
Non-interest Income (net) / Other Operating Expenses	48.5	65.3

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

Türkiye Sınai Kalkınma Bankası A.Ş.

Assets

(USD Million)

	Sept. 2009			%	Sept. 2008			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	0	2	2	0.0	0	3	3	0.1
Fin.ass.where fair value cha. is refl.to I/S (Net)	34	2	36	0.8	20	7	28	0.7
Financial assets held for trading	34	2	36	0.8	20	7	28	0.7
Public sector debt securities	23	0	23	0.5	10	1	11	0.3
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	10	2	12	0.3	10	6	16	0.4
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	19	26	46	1.0	19	178	197	4.7
Money Market Securities	0	0	0	0.0	0	0	0	0.0
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	1,262	328	1,590	35.3	964	300	1,264	30.0
Securities representing a share in capital	12	2	14	0.3	13	2	15	0.4
Public sector debt securities	1,236	230	1,466	32.5	935	259	1,194	28.3
Other marketable securities	15	96	110	2.5	17	38	55	1.3
Loans	1,058	1,385	2,443	54.2	968	1,365	2,333	55.4
Loans	1,058	1,385	2,443	54.2	968	1,365	2,333	55.4
Loans granted to the Banks risk group	105	23	128	2.8	61	45	106	2.5
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	953	1,362	2,315	51.4	907	1,320	2,227	52.9
Loans under follow-up	11	4	15	0.3	10	6	17	0.4
Specific provisions (-)	11	4	15	0.3	10	6	17	0.4
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	67	0	67	1.5	0	0	0	0.0
Public sector debt securities	67	0	67	1.5	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	62	0	62	1.4	46	0	46	1.1
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	62	0	62	1.4	46	0	46	1.1
Financial investments and associates	57	0	57	1.3	39	0	39	0.9
Non-financial investments and associates	6	0	6	0.1	7	0	7	0.2
Subsidiaries (Net)	97	0	97	2.1	96	0	96	2.3
Financial subsidiaries	96	0	96	2.1	96	0	96	2.3
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	109	109	2.4	1	156	157	3.7
Finance lease receivables	0	115	115	2.6	1	176	178	4.2
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	6	6	0.1	0	20	20	0.5
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	17	0	17	0.4	22	0	22	0.5
Intangible Assets (Net)	0	0	0	0.0	0	0	0	0.0
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	14	0	14	0.3	12	0	12	0.3
Current assets for tax	0	0	0	0.0	5	0	5	0.1
Deferred assets for tax	14	0	14	0.3	7	0	7	0.2
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	1	21	22	0.5	1	54	55	1.3
Total Assets	2,631	1,874	4,505	100.0	2,151	2,062	4,213	100.0

Liabilities

(USD Million)

	Sept. 2009			%	Sept. 2008			%
	TC	FC	Total		TC	FC	Total	
Deposits	0	0	0	0.0	0	0	0	0.0
Deposits held by the Banks risk group	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Trading	9	2	12	0.3	15	9	24	0.6
Funds Borrowed	56	2,813	2,869	63.7	16	2,904	2,920	69.3
Money Market Takings	760	36	795	17.7	490	47	537	12.7
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	760	36	795	17.7	490	47	537	12.7
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
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
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	16	11	27	0.6	16	13	29	0.7
Other External Resources	0	0	0	0.0	0	0	0	0.0
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
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 (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	60	0	60	1.3	34	0	34	0.8
General provisions	21	0	21	0.5	19	0	19	0.4
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	2	0	2	0.0	2	0	2	0.1
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	37	0	37	0.8	13	0	13	0.3
Liabilities for Tax	17	0	17	0.4	17	0	17	0.4
Current liabilities for tax	17	0	17	0.4	17	0	17	0.4
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia. for Pro. & Equ. for Sale p. and from Term. Op. (Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	51	51	1.1	0	50	50	1.2
Shareholders' Equity	669	6	674	15.0	615	-13	602	14.3
Paid-in capital	406	0	406	9.0	406	0	406	9.6
Supplementary capital	48	6	54	1.2	-9	-13	-22	-0.5
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	28	6	34	0.8	-32	-13	-45	-1.1
Revaluation changes of property and equip.	19	0	19	0.4	23	0	23	0.5
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.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	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	0	0	0	0.0	0	0	0	0.0
Profit reserves	124	0	124	2.8	136	0	136	3.2
Legal reserves	38	0	38	0.8	35	0	35	0.8
Status reserves	19	0	19	0.4	18	0	18	0.4
Extraordinary reserves	66	0	66	1.5	81	0	81	1.9
Other profit reserves	2	0	2	0.0	2	0	2	0.1
Profit or loss	90	0	90	2.0	82	0	82	1.9
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	90	0	90	2.0	82	0	82	1.9
Total Liabilities	1,587	2,919	4,505	100.0	1,202	3,011	4,213	100.0

Türkiye Sınai Kalkınma Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Sept. 2009			Sept. 2008		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	178	266	443	82	417	498
Letters of guarantee	157	61	217	82	155	237
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	134	134	0	180	180
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	21	71	92	0	81	81
Commitments	235	325	561	311	234	545
Irrevocable commitments	114	141	255	0	40	40
Revocable commitments	122	184	306	311	194	505
Derivative Financial Instruments	289	1,553	1,843	625	1,416	2,041
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	289	1,553	1,843	625	1,416	2,041
Custody and Pledged Securities	2,072	7,494	9,566	1,487	6,197	7,684
Items held in Custody	1,422	76	1,497	1,261	82	1,342
Pledged Items	650	7,419	8,068	227	6,116	6,342
Accepted independent guaran. and warrant.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	2,774	9,638	12,413	2,505	8,263	10,768

Income-Expenditure

(USD Million)

	Sept. 2009	Sept. 2008
Interest Income	268	282
Interest on loans	125	117
Interest received from reserve deposits	0	1
Interest received from banks	3	4
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	136	150
Other interest income	5	11
Interest Expenses	140	140
Interest on deposits	0	0
Interest on money market transactions	90	80
Interest on funds borrowed	50	60
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	128	142
Net Fees and Commissions Income/Expenses	3	2
Fees and commissions received	4	3
Fees and commissions paid	0	1
Dividend Income	13	19
Trading Profit/Loss (net)	2	-20
Profit/loss on trading account securities	2	-16
Profit/losses on derivative financial transactions	2	0
Foreign exchange profit/loss	-1	-4
Other Operating Income	15	7
Total Operating Income/Expenses	161	150
Provision for Loan Losses or other Receivables (-)	26	19
Specific provisions of banks loans and other receivables*	1	5
General provision expenses*	0	3
Other Operating Expenses (-)	26	31
Personnel Expenses*	15	18
Net Operating Profit/Loss	109	100
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	109	100
Provisions for Taxes on Income from Continuing Operations (±)	-19	-18
Net Profit/Loss from Continuing Operations	90	82
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	90	82

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

Ratios

(%)

	Sept. 2009	Sept. 2008
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	24.3	23.7
Shareholders' Equity / Total Assets	15.0	14.3
(Shareholders' Equity - Permanent Assets) / Total Assets	11.1	10.4
Net On Balance Sheet Position / Total Shareholders' Equity	-1.9	-7.2
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.3	169.4
Balance-Sheet Ratios		
TC Assets / Total Assets	58.4	51.1
TC Liabilities / Total Liabilities	35.2	28.5
FC Assets / FC Liabilities	64.2	68.5
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans and Receivables	43.3	41.5
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	63.7	69.3
Assets Quality		
Financial Assets (net) / Total Assets	37.6	30.7
Total Loans and Receivables / Total Assets	54.2	55.4
Total Loans and Receivables / Total Deposits	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	0.6	0.7
Loans Under Follow-up (net) / Total Loans and Receivables	0.0	0.0
Specific Provisions / Loans Under Follow-up	100.0	100.0
Permanent Assets / Total Assets	3.9	3.9
Consumer Loans / Total Loans and Receivables	0.0	0.0
Liquidity		
Liquid Assets / Total Assets	37.2	35.4
Liquid Assets / Short-term Liabilities	174.8	246.8
TC Liquid Assets / Total Assets	29.2	23.8
Profitability		
Net Profit/Losses / Total Assets	2.0	1.9
Net Profit/Losses / Total Shareholders' Equity	13.3	13.6
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.4	2.4
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	2.8	3.2
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	79.4	91.3
Non-interest Income (net) / Total Assets	0.7	0.2
Other Operating Expenses / Total Assets	0.6	0.7
Personnel Expenses / Other Operating Expenses	58.1	57.2
Non-interest Income (net) / Other Operating Expenses	124.8	26.8

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

Türkiye Vakıflar Bankası T.A.O.

Assets

(USD Million)

	Sept. 2009			%	Sept. 2008			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	1,122	832	1,954	4.7	987	941	1,928	4.7
Fin.ass.where fair value cha. is refl.to I/S (Net)	3	25	28	0.1	8	245	253	0.6
Financial assets held for trading	3	25	28	0.1	8	245	253	0.6
Public sector debt securities	0	11	11	0.0	0	237	237	0.6
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	3	13	16	0.0	8	8	16	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	183	1,588	1,772	4.3	102	1,034	1,135	2.8
Money Market Securities	2,302	0	2,302	5.6	1,991	0	1,991	4.9
Interbank money market placements	2,302	0	2,302	5.6	1,991	0	1,991	4.9
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	7,174	1,441	8,615	20.9	5,514	1,690	7,204	17.8
Securities representing a share in capital	0	7	7	0.0	10	5	15	0.0
Public sector debt securities	7,174	1,416	8,590	20.8	5,505	1,679	7,184	17.7
Other marketable securities	0	18	18	0.0	0	6	6	0.0
Loans	15,369	7,097	22,466	54.4	16,958	7,573	24,530	60.4
Loans	15,248	7,097	22,346	54.1	16,873	7,573	24,445	60.2
Loans granted to the Banks risk group	114	64	178	0.4	52	43	95	0.2
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	15,135	7,033	22,168	53.7	16,820	7,530	24,350	60.0
Loans under follow-up	1,368	0	1,368	3.3	1,068	0	1,068	2.6
Specific provisions (-)	1,248	0	1,248	3.0	983	0	983	2.4
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	1,498	953	2,450	5.9	1,453	211	1,664	4.1
Public sector debt securities	1,498	929	2,426	5.9	1,453	181	1,633	4.0
Other marketable securities	0	24	24	0.1	0	31	31	0.1
Investments and Associates (Net)	84	0	84	0.2	50	0	50	0.1
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	84	0	84	0.2	50	0	50	0.1
Financial investments and associates	78	0	78	0.2	44	0	44	0.1
Non-financial investments and associates	5	0	5	0.0	7	0	7	0.0
Subsidiaries (Net)	302	68	370	0.9	350	81	431	1.1
Financial subsidiaries	204	68	272	0.7	248	81	330	0.8
Non-financial subsidiaries	98	0	98	0.2	102	0	102	0.3
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
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
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	725	0	725	1.8	796	0	797	2.0
Intangible Assets (Net)	25	0	25	0.1	22	0	22	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	25	0	25	0.1	22	0	22	0.1
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	59	0	59	0.1	61	0	61	0.2
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	59	0	59	0.1	61	0	61	0.2
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	276	141	417	1.0	324	192	516	1.3
Total Assets	29,123	12,145	41,268	100.0	28,617	11,967	40,583	100.0

Liabilities

(USD Million)

	Sept. 2009			%	Sept. 2008			%
	TC	FC	Total		TC	FC	Total	
Deposits	20,654	8,257	28,911	70.1	22,088	7,083	29,171	71.9
Deposits held by the Banks risk group	928	68	996	2.4	933	62	995	2.5
Other	19,726	8,189	27,915	67.6	21,155	7,021	28,176	69.4
Derivative Finan. Liabilities Held for Trading	6	8	14	0.0	8	5	13	0.0
Funds Borrowed	36	3,612	3,648	8.8	52	3,985	4,037	9.9
Money Market Takings	2,241	183	2,424	5.9	660	744	1,404	3.5
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	2,241	183	2,424	5.9	660	744	1,404	3.5
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
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
Funds	61	0	61	0.1	86	0	86	0.2
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	61	0	61	0.1	86	0	86	0.2
Miscellaneous Payables	480	37	517	1.3	434	51	485	1.2
Other External Resources	128	83	211	0.5	69	160	229	0.6
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	17	17	0.0
Finance leasing payables	0	0	0	0.0	0	18	18	0.0
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 (-)	0	0	0	0.0	0	1	1	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	522	14	535	1.3	502	11	513	1.3
General provisions	203	3	206	0.5	200	3	203	0.5
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	186	0	186	0.5	191	0	191	0.5
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	132	11	143	0.3	112	7	119	0.3
Liabilities for Tax	171	6	177	0.4	130	3	133	0.3
Current liabilities for tax	171	6	177	0.4	130	3	133	0.3
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia. for Pro. & Equ. for Sale p. and from Term. Op. (Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	4,693	76	4,769	11.6	4,475	20	4,496	11.1
Paid-in capital	1,693	0	1,693	4.1	2,030	0	2,030	5.0
Supplementary capital	825	76	901	2.2	749	20	769	1.9
Share premium	490	0	490	1.2	588	0	588	1.4
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	289	76	365	0.9	108	20	128	0.3
Revaluation changes of property and equip.	1	0	1	0.0	0	0	0	0.0
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.	45	0	45	0.1	53	0	53	0.1
Hedging funds (active part)	0	0	0	0.0	0	0	0	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	0	0	0	0.0	0	0	0	0.0
Profit reserves	1,539	0	1,539	3.7	1,235	0	1,235	3.0
Legal reserves	239	0	239	0.6	227	0	227	0.6
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	1,160	0	1,160	2.8	858	0	858	2.1
Other profit reserves	140	0	140	0.3	150	0	150	0.4
Profit or loss	637	0	637	1.5	462	0	462	1.1
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	637	0	637	1.5	462	0	462	1.1
Total Liabilities	28,991	12,277	41,268	100.0	28,504	12,080	40,583	100.0

Türkiye Vakıflar Bankası T.A.O.

Off Balance Sheet Commitments

(USD Million)

	Sept. 2009			Sept. 2008		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	2,555	3,370	5,925	2,575	3,551	6,126
Letters of guarantee	2,549	1,191	3,740	2,575	1,387	3,962
Bank acceptances	0	352	352	0	384	384
Letters of credit	2	1,817	1,819	0	1,771	1,771
Prefinancing given as guarantee	0	6	6	0	9	9
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	4	5	8	0	1	1
Commitments	8,468	2,788	11,257	5,004	0	5,004
Irrevocable commitments	8,463	2,788	11,251	4,997	0	4,998
Revocable commitments	5	0	5	6	0	7
Derivative Financial Instruments	686	1,388	2,073	296	645	940
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	686	1,388	2,073	296	645	940
Custody and Pledged Securities	47,477	14,863	62,341	43,890	12,642	56,533
Items held in Custody	10,794	309	11,103	11,689	390	12,079
Pledged Items	36,683	14,554	51,237	32,202	12,252	44,454
Accepted independent guaran. and warrant.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	59,186	22,409	81,595	51,765	16,838	68,603

Income-Expenditure

(USD Million)

	Sept. 2009	Sept. 2008
Interest Income	3,315	3,733
Interest on loans	2,310	2,497
Interest received from reserve deposits	62	108
Interest received from banks	6	64
Interest received from money market transactions	42	50
Interest received from marketable securities portfolio	884	1,003
Other interest income	11	12
Interest Expenses	1,749	2,560
Interest on deposits	1,546	2,272
Interest on money market transactions	83	135
Interest on funds borrowed	106	133
Interest on securities issued	0	0
Other interest expenses	14	21
Net Interest Income/Expenses	1,566	1,173
Net Fees and Commissions Income/Expenses	234	278
Fees and commissions received	303	380
Fees and commissions paid	69	102
Dividend Income	16	21
Trading Profit/Loss (net)	100	30
Profit/loss on trading account securities	56	8
Profit/losses on derivative financial transactions	9	0
Foreign exchange profit/loss	35	22
Other Operating Income	116	182
Total Operating Income/Expenses	2,033	1,684
Provision for Loan Losses or other Receivables (-)	498	325
Specific provisions of banks loans and other receivables*	346	163
General provision expenses*	31	62
Other Operating Expenses (-)	762	776
Personnel Expenses*	320	334
Net Operating Profit/Loss	773	583
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	773	583
Provisions for Taxes on Income from Continuing Operations (±)	-136	-122
Net Profit/Loss from Continuing Operations	637	462
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	637	462

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

Ratios

(%)

	Sept. 2009	Sept. 2008
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	15.0	13.8
Shareholders' Equity / Total Assets	11.6	11.1
(Shareholders' Equity - Permanent Assets) / Total Assets	8.3	7.7
Net On Balance Sheet Position / Total Shareholders' Equity	-0.1	2.4
Net On and Off Balance Sheet Position / Total Shareholders' Equity	6.1	2.7
Balance-Sheet Ratios		
TC Assets / Total Assets	70.6	70.5
TC Liabilities / Total Liabilities	70.3	70.2
FC Assets / FC Liabilities	98.9	99.1
TC Deposits / Total Deposits	71.4	75.7
TC Loans / Total Loans and Receivables	68.4	69.1
Total Deposits / Total Assets	70.1	71.9
Funds Borrowed / Total Assets	8.8	9.9
Assets Quality		
Financial Assets (net) / Total Assets	26.9	22.5
Total Loans and Receivables / Total Assets	54.4	60.4
Total Loans and Receivables / Total Deposits	77.7	84.1
Loans Under Follow-up (gross) / Total Loans and Receivables	6.1	4.4
Loans Under Follow-up (net) / Total Loans and Receivables	0.5	0.3
Specific Provisions / Loans Under Follow-up	91.2	92.0
Permanent Assets / Total Assets	3.2	3.4
Consumer Loans / Total Loans and Receivables	29.5	27.7
Liquidity		
Liquid Assets / Total Assets	35.6	30.8
Liquid Assets / Short-term Liabilities	67.0	59.6
TC Liquid Assets / Total Assets	26.1	21.2
Profitability		
Net Profit/Losses / Total Assets	1.5	1.1
Net Profit/Losses / Total Shareholders' Equity	13.4	10.3
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.9	1.4
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	3.0	2.5
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	60.0	60.0
Non-interest Income (net) / Total Assets	1.1	1.3
Other Operating Expenses / Total Assets	1.8	1.9
Personnel Expenses / Other Operating Expenses	42.1	43.0
Non-interest Income (net) / Other Operating Expenses	61.3	65.8

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

WestLB AG

Assets

(USD Million)

	Sept. 2009			%	Sept. 2008			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	1	7	9	4.5	6	6	12	3.4
Fin.ass.where fair value cha. is refl.to I/S (Net)	92	0	92	48.1	177	0	177	50.2
Financial assets held for trading	92	0	92	48.1	177	0	177	50.2
Public sector debt securities	91	0	91	47.4	173	0	173	49.2
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	1	0	1	0.7	4	0	4	1.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	34	20	53	28.0	124	24	148	41.9
Money Market Securities	0	0	0	0.0	0	0	0	0.0
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans	7	23	29	15.2	15	0	15	4.3
Loans	7	23	29	15.2	15	0	15	4.3
Loans granted to the Banks risk group	0	0	0	0.1	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	6	23	29	15.1	15	0	15	4.3
Loans under follow-up	0	0	0	0.0	0	0	0	0.0
Specific provisions (-)	0	0	0	0.0	0	0	0	0.0
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	0	0	0	0.0	0	0	0	0.0
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
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
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	0	0	0	0.1	0	0	0	0.1
Intangible Assets (Net)	0	0	0	0.0	0	0	0	0.0
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	0	0	0	0.2	0	0	0	0.1
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	0	0	0	0.2	0	0	0	0.1
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	0	7	7	3.9	0	0	0	0.1
Total Assets	135	57	191	100.0	322	30	352	100.0

Liabilities

(USD Million)

	Sept. 2009			%	Sept. 2008			%
	TC	FC	Total		TC	FC	Total	
Deposits	21	29	51	26.6	12	13	25	7.0
Deposits held by the Banks risk group	0	0	0	0.0	0	0	0	0.0
Other	21	29	51	26.6	12	13	25	7.0
Derivative Finan. Liabilities Held for Trading	2	0	2	1.1	1	0	1	0.2
Funds Borrowed	2	19	21	10.9	192	18	209	59.5
Money Market Takings	0	0	0	0.0	0	0	0	0.0
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	0	0	0	0.0	0	0	0	0.0
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
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
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	5	0	5	2.7	3	0	3	0.9
Other External Resources	3	0	3	1.8	15	0	15	4.4
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
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 (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	1	1	2	1.0	2	1	3	0.9
General provisions	0	1	1	0.3	0	0	0	0.1
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	0	0	0	0.2	0	0	0	0.1
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	1	0	1	0.5	1	1	2	0.6
Liabilities for Tax	3	0	3	1.3	1	0	1	0.2
Current liabilities for tax	3	0	3	1.3	1	0	1	0.2
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia. for Pro. & Equ. for Sale p. and from Term. Op. (Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	104	0	104	54.5	95	0	95	26.9
Paid-in capital	37	0	37	19.1	44	0	44	12.5
Supplementary capital	20	0	20	10.2	23	0	23	6.7
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	0	0	0	0.0	0	0	0	0.0
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
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.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	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	20	0	20	10.2	23	0	23	6.7
Profit reserves	0	0	0	0.0	0	0	0	0.0
Legal reserves	0	0	0	0.0	0	0	0	0.0
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	0	0	0	0.0	0	0	0	0.0
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	48	0	48	25.1	27	0	27	7.8
Prior years income/loss	29	0	29	15.0	17	0	17	5.0
Current year income/loss	19	0	19	10.1	10	0	10	2.8
Total Liabilities	142	49	191	100.0	320	32	352	100.0

WestLB AG

Off Balance Sheet Commitments

(USD Million)

	Sept. 2009			Sept. 2008		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	1	7	8	0	7	8
Letters of guarantee	1	7	8	0	7	8
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	0	0	0	0	0
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	0	0	0	0	0
Commitments	23	31	54	0	23	23
Irrevocable commitments	23	31	54	0	23	23
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	127	52	179	244	55	298
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	127	52	179	244	55	298
Custody and Pledged Securities	0	1	1	0	5	5
Items held in Custody	0	0	0	0	5	5
Pledged Items	0	0	0	0	0	0
Accepted independent guaran. and warrant.	0	1	1	0	0	0
Total Off Balance Sheet Commitments	151	91	242	244	91	335

Income-Expenditure

(USD Million)

	Sept. 2009	Sept. 2008
Interest Income	19	35
Interest on loans	2	4
Interest received from reserve deposits	0	0
Interest received from banks	2	4
Interest received from money market transactions	5	6
Interest received from marketable securities portfolio	11	21
Other interest income	0	0
Interest Expenses	5	9
Interest on deposits	3	6
Interest on money market transactions	1	3
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	14	26
Net Fees and Commissions Income/Expenses	8	0
Fees and commissions received	8	0
Fees and commissions paid	0	0
Dividend Income	0	0
Trading Profit/Loss (net)	7	-9
Profit/loss on trading account securities	8	-15
Profit/losses on derivative financial transactions	-7	0
Foreign exchange profit/loss	7	6
Other Operating Income	4	6
Total Operating Income/Expenses	33	24
Provision for Loan Losses or other Receivables (-)	0	0
Specific provisions of banks loans and other receivables*	0	0
General provision expenses*	0	0
Other Operating Expenses (-)	9	12
Personnel Expenses*	5	6
Net Operating Profit/Loss	24	12
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	24	12
Provisions for Taxes on Income from Continuing Operations (±)	-5	-2
Net Profit/Loss from Continuing Operations	19	10
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	19	10

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

Ratios

(%)

	Sept. 2009	Sept. 2008
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	79.3	83.9
Shareholders' Equity / Total Assets	54.5	26.9
(Shareholders' Equity - Permanent Assets) / Total Assets	54.4	26.8
Net On Balance Sheet Position / Total Shareholders' Equity	7.5	-1.7
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-11.2	-0.5
Balance-Sheet Ratios		
TC Assets / Total Assets	70.4	91.5
TC Liabilities / Total Liabilities	74.3	90.9
FC Assets / FC Liabilities	114.9	94.2
TC Deposits / Total Deposits	42.2	48.6
TC Loans / Total Loans and Receivables	22.4	100.0
Total Deposits / Total Assets	26.6	7.0
Funds Borrowed / Total Assets	10.9	59.5
Assets Quality		
Financial Assets (net) / Total Assets	48.1	50.2
Total Loans and Receivables / Total Assets	15.2	4.3
Total Loans and Receivables / Total Deposits	57.3	60.7
Loans Under Follow-up (gross) / Total Loans and Receivables	0.0	0.0
Loans Under Follow-up (net) / Total Loans and Receivables	0.0	0.0
Specific Provisions / Loans Under Follow-up	-	-
Permanent Assets / Total Assets	0.1	0.1
Consumer Loans / Total Loans and Receivables	3.3	5.8
Liquidity		
Liquid Assets / Total Assets	80.5	95.5
Liquid Assets / Short-term Liabilities	247.7	133.0
TC Liquid Assets / Total Assets	66.6	87.0
Profitability		
Net Profit/Losses / Total Assets	10.1	2.8
Net Profit/Losses / Total Shareholders' Equity	18.6	10.4
Profit/Losses Before Taxes after Continuing Operations / Total Assets	12.5	3.4
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	7.5	7.4
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	42.8	110.0
Non-interest Income (net) / Total Assets	10.0	-0.7
Other Operating Expenses / Total Assets	4.8	3.3
Personnel Expenses / Other Operating Expenses	50.4	52.6
Non-interest Income (net) / Other Operating Expenses	209.0	-20.5

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

Yapı ve Kredi Bankası A.Ş.

Assets

(USD Million)

	Sept. 2009			%	Sept. 2008			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	1,355	1,528	2,883	6.6	1,248	2,124	3,372	7.0
Fin.ass.where fair value cha. is refl.to I/S (Net)	517	202	719	1.7	39	138	177	0.4
Financial assets held for trading	517	202	719	1.7	39	138	177	0.4
Public sector debt securities	159	74	234	0.5	3	132	135	0.3
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	358	128	486	1.1	36	6	41	0.1
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	34	1,353	1,387	3.2	195	1,282	1,477	3.1
Money Market Securities	1,204	0	1,204	2.8	813	0	813	1.7
Interbank money market placements	1,185	0	1,185	2.7	813	0	813	1.7
Istanbul Stock Exc. money market placements	19	0	19	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	607	474	1,081	2.5	159	318	478	1.0
Securities representing a share in capital	2	1	3	0.0	2	10	12	0.0
Public sector debt securities	567	445	1,012	2.3	111	203	314	0.7
Other marketable securities	39	27	66	0.2	47	105	152	0.3
Loans	16,574	8,581	25,155	58.0	20,239	9,158	29,398	61.0
Loans	16,062	8,578	24,640	56.8	19,876	9,153	29,029	60.2
Loans granted to the Banks risk group	639	129	768	1.8	325	207	532	1.1
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	15,423	8,449	23,872	55.0	19,551	8,946	28,497	59.1
Loans under follow-up	1,730	4	1,734	4.0	1,168	28	1,196	2.5
Specific provisions (-)	1,217	2	1,219	2.8	805	23	828	1.7
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	3,493	3,754	7,247	16.7	4,559	3,986	8,545	17.7
Public sector debt securities	3,493	3,754	7,247	16.7	4,559	3,986	8,545	17.7
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	3	29	32	0.1	2	35	37	0.1
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	3	29	32	0.1	2	35	37	0.1
Financial investments and associates	3	29	32	0.1	2	35	37	0.1
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	962	263	1,226	2.8	1,155	297	1,451	3.0
Financial subsidiaries	960	263	1,224	2.8	1,153	297	1,450	3.0
Non-financial subsidiaries	2	0	2	0.0	2	0	2	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
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
Derivative Financial Assets Held for Hedging	78	1	79	0.2	0	0	0	0.0
Fair value hedges	78	1	79	0.2	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	754	0	754	1.7	877	0	877	1.8
Intangible Assets (Net)	789	0	789	1.8	931	0	931	1.9
Goodwill	663	0	663	1.5	795	0	795	1.7
Other	126	0	126	0.3	135	0	135	0.3
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	145	0	145	0.3	181	0	181	0.4
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	145	0	145	0.3	181	0	181	0.4
Prop.&Equ.for Sale p. and from Term.Op.(Net)	56	0	56	0.1	67	0	67	0.1
Other Assets	362	275	636	1.5	171	224	395	0.8
Total Assets	26,934	16,460	43,393	100.0	30,636	17,562	48,198	100.0

Liabilities

(USD Million)

	Sept. 2009			%	Sept. 2008			%
	TC	FC	Total		TC	FC	Total	
Deposits	15,043	12,643	27,686	63.8	18,538	12,663	31,201	64.7
Deposits held by the Banks risk group	855	1,909	2,764	6.4	1,213	1,863	3,076	6.4
Other	14,187	10,734	24,921	57.4	17,325	10,800	28,125	58.4
Derivative Finan. Liabilities Held for Trading	163	131	294	0.7	116	2	119	0.2
Funds Borrowed	443	3,008	3,452	8.0	825	4,778	5,603	11.6
Money Market Takings	74	216	290	0.7	54	166	220	0.5
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	74	216	290	0.7	54	166	220	0.5
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
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
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	1,703	236	1,939	4.5	1,779	70	1,849	3.8
Other External Resources	485	395	880	2.0	769	422	1,191	2.5
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	3	3	0.0	3	4	7	0.0
Finance leasing payables	0	3	3	0.0	3	5	7	0.0
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 (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	210	0	210	0.5	5	0	5	0.0
Fair value hedges	210	0	210	0.5	5	0	5	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	1,195	233	1,429	3.3	1,290	186	1,475	3.1
General provisions	343	205	548	1.3	298	159	456	0.9
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	93	0	93	0.2	102	0	102	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	760	28	788	1.8	890	27	917	1.9
Liabilities for Tax	214	0	214	0.5	226	0	226	0.5
Current liabilities for tax	214	0	214	0.5	226	0	226	0.5
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia. for Pro. & Equ. for Sale p. and from Term. Op. (Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	1,508	1,508	3.5	0	1,515	1,515	3.1
Shareholders' Equity	5,442	46	5,489	12.6	4,759	26	4,785	9.9
Paid-in capital	2,943	0	2,943	6.8	2,783	0	2,783	5.8
Supplementary capital	423	46	470	1.1	457	26	482	1.0
Share premium	368	0	368	0.8	440	0	440	0.9
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	13	46	59	0.1	2	26	28	0.1
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
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.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	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	42	0	42	0.1	15	0	15	0.0
Profit reserves	1,263	0	1,263	2.9	704	0	704	1.5
Legal reserves	65	0	65	0.2	36	0	36	0.1
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	1,198	0	1,198	2.8	668	0	668	1.4
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	813	0	813	1.9	816	0	816	1.7
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	813	0	813	1.9	816	0	816	1.7
Total Liabilities	24,974	18,420	43,393	100.0	28,366	19,832	48,198	100.0

Yapı ve Kredi Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Sept. 2009			Sept. 2008		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	4,083	6,802	10,885	4,752	7,481	12,233
Letters of guarantee	4,082	4,722	8,804	4,749	4,592	9,341
Bank acceptances	0	102	102	0	162	162
Letters of credit	0	1,727	1,727	1	2,366	2,367
Prefinancing given as guarantee	0	1	1	0	1	1
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	1	250	251	2	360	362
Commitments	11,105	1,997	13,102	12,047	570	12,617
Irrevocable commitments	11,105	1,997	13,102	12,047	570	12,617
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	6,987	17,206	24,193	2,439	4,483	6,921
Derivative finan. instruments held for hedging	1,146	1,171	2,317	42	39	81
Trading transactions	5,841	16,035	21,876	2,396	4,444	6,840
Custody and Pledged Securities	44,572	11,299	55,871	62,038	9,468	71,506
Items held in Custody	26,417	2,241	28,657	43,932	962	44,894
Pledged Items	17,495	8,637	26,132	17,356	7,974	25,330
Accepted independent guaran. and warrant.	660	422	1,082	750	532	1,282
Total Off Balance Sheet Commitments	66,746	37,305	104,052	81,276	22,001	103,277

Income-Expenditure

(USD Million)

	Sept. 2009	Sept. 2008
Interest Income	3,579	4,026
Interest on loans	2,726	2,955
Interest received from reserve deposits	66	19
Interest received from banks	15	149
Interest received from money market transactions	49	10
Interest received from marketable securities portfolio	723	880
Other interest income	0	14
Interest Expenses	1,821	2,564
Interest on deposits	1,575	2,241
Interest on money market transactions	209	256
Interest on funds borrowed	36	65
Interest on securities issued	0	0
Other interest expenses	1	1
Net Interest Income/Expenses	1,758	1,463
Net Fees and Commissions Income/Expenses	697	750
Fees and commissions received	833	925
Fees and commissions paid	136	175
Dividend Income	97	137
Trading Profit/Loss (net)	233	40
Profit/loss on trading account securities	88	167
Profit/losses on derivative financial transactions	295	0
Foreign exchange profit/loss	-151	-126
Other Operating Income	126	285
Total Operating Income/Expenses	2,910	2,675
Provision for Loan Losses or other Receivables (-)	764	286
Specific provisions of banks loans and other receivables*	595	202
General provision expenses*	105	41
Other Operating Expenses (-)	1,130	1,362
Personnel Expenses*	444	533
Net Operating Profit/Loss	1,016	1,026
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	1,016	1,026
Provisions for Taxes on Income from Continuing Operations (±)	-204	-210
Net Profit/Loss from Continuing Operations	813	816
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	813	816

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

Ratios

(%)

	Sept. 2009	Sept. 2008
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	17.7	15.4
Shareholders' Equity / Total Assets	12.6	9.9
(Shareholders' Equity - Permanent Assets) / Total Assets	4.9	2.2
Net On Balance Sheet Position / Total Shareholders' Equity	-12.8	-12.7
Net On and Off Balance Sheet Position / Total Shareholders' Equity	1.7	2.4
Balance-Sheet Ratios		
TC Assets / Total Assets	62.1	63.6
TC Liabilities / Total Liabilities	57.6	58.9
FC Assets / FC Liabilities	89.4	88.6
TC Deposits / Total Deposits	54.3	59.4
TC Loans / Total Loans and Receivables	65.9	68.8
Total Deposits / Total Assets	63.8	64.7
Funds Borrowed / Total Assets	8.0	11.6
Assets Quality		
Financial Assets (net) / Total Assets	21.0	19.1
Total Loans and Receivables / Total Assets	58.0	61.0
Total Loans and Receivables / Total Deposits	90.9	94.2
Loans Under Follow-up (gross) / Total Loans and Receivables	6.9	4.1
Loans Under Follow-up (net) / Total Loans and Receivables	2.0	1.3
Specific Provisions / Loans Under Follow-up	70.3	69.2
Permanent Assets / Total Assets	7.8	7.7
Consumer Loans / Total Loans and Receivables	36.2	37.0
Liquidity		
Liquid Assets / Total Assets	16.8	13.1
Liquid Assets / Short-term Liabilities	27.1	19.5
TC Liquid Assets / Total Assets	8.6	5.1
Profitability		
Net Profit/Losses / Total Assets	1.9	1.7
Net Profit/Losses / Total Shareholders' Equity	14.8	17.1
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.3	2.1
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	2.7	2.6
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	40.0	47.1
Non-interest Income (net) / Total Assets	2.7	2.5
Other Operating Expenses / Total Assets	2.6	2.8
Personnel Expenses / Other Operating Expenses	39.3	39.1
Non-interest Income (net) / Other Operating Expenses	101.9	89.0

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

Table 1 Turkish Banks - Ranked by Total Assets, as of September 30, 2009

	Banks	Groups	Date of Establish.	Total Assets (USD Million)	Total Loans and Receiv.* (USD Million)	Total Deposits (USD Million)	Total Shareholders' Equity (USD Million)	Paid-in Capital (USD Million)	Net Income/Loss (USD Million)	Off Balance Sheet Commit. (USD Million)	No. of Branch Offices	No. of Emp'ees
1	Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	State-owned Deposit Banks	1863	81,808	22,882	63,921	6,454	1,693	1,808	78,082	1,291	21,347
2	Türkiye İş Bankası A.Ş.	Privately-owned Deposit Banks	1924	72,168	31,098	46,897	8,473	2,085	1,221	151,671	1,081	22,258
3	Türkiye Garanti Bankası A.Ş.	Privately-owned Deposit Banks	1946	68,254	33,950	39,344	8,372	2,844	1,410	254,884	742	16,834
4	Akbank T.A.Ş.	Privately-owned Deposit Banks	1948	60,923	26,709	36,161	9,096	2,031	1,371	107,465	878	14,778
5	Yapı ve Kredi Bankası A.Ş.	Privately-owned Deposit Banks	1944	43,393	25,155	27,686	5,489	2,943	813	104,052	836	14,533
6	Türkiye Vakıflar Bankası T.A.O.	State-owned Deposit Banks	1954	41,268	22,466	28,911	4,769	1,693	637	81,595	540	9,488
7	Türkiye Halk Bankası A.Ş.	State-owned Deposit Banks	1938	38,741	20,658	27,740	3,637	846	818	223,993	651	12,593
8	Finans Bank A.Ş.	Foreign Banks	1987	18,363	11,053	10,834	2,443	1,066	423	42,068	461	10,017
9	Denizbank A.Ş.	Foreign Banks	1997	14,237	9,161	7,897	1,722	485	285	56,705	421	7,479
10	ING Bank A.Ş.	Foreign Banks	1984	10,819	7,259	6,634	1,286	1,084	117	71,192	359	6,060
11	HSBC Bank A.Ş.	Foreign Banks	1990	9,390	5,856	6,036	1,682	442	152	18,733	334	6,665
12	Türk Ekonomi Bankası A.Ş.	Privately-owned Deposit Banks	1927	9,097	5,506	5,899	1,106	745	127	101,931	334	5,910
13	Fortis Bank A.Ş.	Foreign Banks	1964	7,708	4,606	4,029	1,293	711	65	19,284	298	5,095
14	Şekerbank T.A.Ş.	Privately-owned Deposit Banks	1953	5,755	3,102	4,182	830	339	88	44,333	256	3,854
15	İller Bankası	Dev't and Inv't Banks	1933	5,334	4,078	0	3,991	2,986	198	2,637	19	3,040
16	Türkiye Sınai Kalkınma Bankası A.Ş.	Dev't and Inv't Banks	1950	4,505	2,443	0	674	406	90	12,413	4	314
17	Türk Eximbank	Dev't and Inv't Banks	1987	4,059	3,075	0	2,309	1,185	199	1,807	2	356
18	Citibank A.Ş.	Foreign Banks	1980	3,544	1,474	2,792	565	23	40	23,758	45	1,892
19	Anadolubank A.Ş.	Privately-owned Deposit Banks	1996	2,702	1,655	1,604	415	277	69	6,647	84	1,775
20	Eurobank Tekfen A.Ş.	Foreign Banks	1992	2,490	832	1,273	298	257	15	8,771	42	698
21	Alternatif Bank A.Ş.	Privately-owned Deposit Banks	1992	2,349	1,718	1,611	296	203	42	5,811	46	1,004
22	Tekstil Bankası A.Ş.	Privately-owned Deposit Banks	1986	1,341	909	875	317	284	9	2,993	45	997
23	Deutsche Bank A.Ş.	Foreign Banks	1988	1,158	105	496	278	91	71	14,242	1	90
24	BankPozitif Kredi ve Kalkınma Bankası A.Ş.	Dev't and Inv't Banks	1999	1,015	720	0	304	228	20	4,598	6	255
25	İMKB Takas ve Saklama Bankası A.Ş.	Dev't and Inv't Banks	1995	984	3	0	186	41	22	3,495,935	1	198

	Banks	Groups	Date of Establish.	Total Assets (USD Million)	Total Loans and Receiv.* (USD Million)	Total Deposits (USD Million)	Total Shareholders' Equity (USD Million)	Paid-in Capital (USD Million)	Net Income/Loss (USD Million)	Off Balance Sheet Commit. (USD Million)	No.of Branch Offices	No.of Emp'ees
26	ABN AMRO Bank N.V.	Foreign Banks	1921	816	113	498	239	73	43	6,693	8	167
27	Türkiye Kalkınma Bankası A.Ş.	Dev't and Inv't Banks	1975	807	512	0	336	108	14	4,918	2	735
28	Turkland Bank A.Ş.	Foreign Banks	1991	665	437	443	155	115	10	2,995	25	462
29	Millennium Bank A.Ş.	Foreign Banks	1984	659	488	534	90	137	-10	5,856	18	308
30	Turkish Bank A.Ş.	Privately-owned Deposit Banks	1982	577	145	285	103	54	2	865	25	290
31	Arap Türk Bankası A.Ş.	Foreign Banks	1977	551	211	110	187	162	13	1,292	3	184
32	Birleşik Fon Bankası A.Ş.	Banks Under the Dep.Ins.Fund	1958	541	8	21	429	312	37	1,094	1	265
33	Société Générale (SA)	Foreign Banks	1989	447	96	68	20	46	-7	851	16	237
34	Bank Mellat	Foreign Banks	1982	286	148	113	47	36	9	45	3	49
35	JPMorgan Chase Bank N.A.	Foreign Banks	1984	242	0	116	116	68	15	1,713	1	48
36	Aktif Yatırım Bankası A.Ş.	Dev't and Inv't Banks	1999	239	134	0	117	105	7	436	5	219
37	Merrill Lynch Yatırım Bank A.Ş.	Dev't and Inv't Banks	1992	200	0	0	30	34	3	527	1	34
38	WestLB AG	Foreign Banks	1985	191	29	51	104	37	19	242	1	42
39	Nurol Yatırım Bankası A.Ş.	Dev't and Inv't Banks	1999	115	71	0	36	30	2	215	3	46
40	Habib Bank Limited	Foreign Banks	1983	95	15	54	27	20	2	78	1	16
41	GSD Yatırım Bankası A.Ş.	Dev't and Inv't Banks	1998	60	46	0	45	34	3	1,067	1	27
42	Diler Yatırım Bankası A.Ş.	Dev't and Inv't Banks	1998	58	50	0	54	41	4	178	1	19
43	Calyon Yatırım Bankası Türk A.Ş.	Dev't and Inv't Banks	1990	40	0	0	35	27	5	314	1	19
44	Adabank A.Ş.	Privately-owned Deposit Banks	1985	34	0	5	29	54	1	12	1	48
45	Taib Yatırım Bank A.Ş.	Dev't and Inv't Banks	1987	19	0	0	12	18	-1	14	1	16
	Total			518,051	248,977	327,119	68,495	26,500	10,278	4,965,004	8,895	170,761

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

Table 2 Number of Branches and Employees by the Banks and Groups, as of September 30, 2009

	No. of Banks	No. of Branches	No. of Employees
Sector Total	45	8,895	170,761
Deposit Banks	32	8,848	165,483
State-owned Banks	3	2,482	43,428
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.		1,291	21,347
Türkiye Halk Bankası A.Ş.		651	12,593
Türkiye Vakıflar Bankası T.A.O.		540	9,488
Privately-owned Banks	11	4,328	82,281
Adabank A.Ş.		1	48
Akbank T.A.Ş.		878	14,778
Alternatif Bank A.Ş.		46	1,004
Anadolubank A.Ş.		84	1,775

	No. of Banks	No. of Branches	No. of Employees
<i>Privately-owned Deposit Banks continued...</i>			
Şekerbank T.A.Ş.		256	3,854
Tekstil Bankası A.Ş.		45	997
Turkish Bank A.Ş.		25	290
Türk Ekonomi Bankası A.Ş.		334	5,910
Türkiye Garanti Bankası A.Ş.		742	16,834
Türkiye İş Bankası A.Ş.		1,081	22,258
Yapı ve Kredi Bankası A.Ş.		836	14,533
Banks Under Depo. Insurance Fund	1	1	265
Birleşik Fon Bankası A.Ş.		1	265

	No. of Banks	No. of Branches	No. of Employees
Foreign Banks	17	2,037	39,509
ABN AMRO Bank N.V.		8	167
Arap Türk Bankası A.Ş.		3	184
Bank Mellat		3	49
Citibank A.Ş.		45	1,892
Denizbank A.Ş.		421	7,479
Deutsche Bank A.Ş.		1	90
Eurobank Tekfen A.Ş.		42	698
Finans Bank A.Ş.		461	10,017
Fortis Bank A.Ş.		298	5,095
Habib Bank Limited		1	16
HSBC Bank A.Ş.		334	6,665
ING Bank A.Ş.		359	6,060
JPMorgan Chase Bank N.A.		1	48
Millennium Bank A.Ş.		18	308
Société Générale (SA)		16	237
Turkland Bank A.Ş.		25	462
WestLB AG		1	42

	No. of Banks	No. of Branches	No. of Employees
Development and Investment Banks	13	47	5,278
Aktif Yatırım Bankası A.Ş.		5	219
BankPozitif Kredi ve Kalkınma Bankası A.Ş.		6	255
Calyon Yatırım Bankası Türk A.Ş.		1	19
Diler Yatırım Bankası A.Ş.		1	19
GSD Yatırım Bankası A.Ş.		1	27
İller Bankası		19	3,040
İMKB Takas ve Saklama Bankası A.Ş.		1	198
Merrill Lynch Yatırım Bank A.Ş.		1	34
Nurol Yatırım Bankası A.Ş.		3	46
Taib Yatırımbank A.Ş.		1	16
Türk Eximbank		2	356
Türkiye Kalkınma Bankası A.Ş.		2	735
Türkiye Sınai Kalkınma Bankası A.Ş.		4	314

Table 3 Presentation of Assets and Liabilities According to their Outstanding Maturities, as of September 30, 2009

(USD Million)

	Demand	Up to 1 Month	1-3 Months	3 – 12 Months	1 – 5 Years	5 Years and Over	Undistributed	Total
Assets								
Cash (cash in vault, effectives, money in transit, cheques purchased) and Balances with the Central Bank of Turkey	28,349	6,879	1,201	197	9	0	0	36,635
Due from banks	4,511	16,848	810	346	3,035	1,655	1	27,205
Financial assets where fair value change is reflected to income statement	13	400	284	3,381	2,320	1,153	3	7,553
Money market placements	31	7,381	0	0	0	0	0	7,412
Marketable securities available for sale	265	613	1,931	21,164	53,150	7,318	74	84,515
Loans	5,910	49,670	26,237	63,477	76,712	25,088	1,752	248,847
Investments held to maturity	0	4,590	2,512	18,236	47,481	9,240	0	82,059
Other assets	1,297	2,169	154	163	994	78	18,969	23,825
Total assets	40,375	88,551	33,129	106,964	183,700	44,533	20,798	518,051
Liabilities								
Interbank deposits	2,223	7,974	827	391	37	3	0	11,455
Other deposits	49,608	200,582	51,722	13,375	327	51	0	315,665
Funds provided from other financial instruments 62		4,078	4,958	13,931	19,063	9,603	12	51,706
Money market takings	0	28,437	6,616	2,198	239	150	0	37,641
Marketable securities issued	0	0	0	2	34	0	0	36
Miscellaneous payables	2,209	6,205	479	340	50	0	149	9,432
Other liabilities	1,997	4,159	1,739	1,557	4,787	2,083	74,500	90,823
Total liabilities	56,099	251,434	66,341	31,796	24,537	11,890	74,661	516,758
	0	0	0	0	0	0	0	0
Liquidity Gap	-15,724	-162,883	-33,212	75,169	159,164	32,643	-53,863	1,293

Table 4 Interest Rate Sensitivity of Assets, Liabilities and Off Balance Sheet Items, as of September 30, 2009
(based on repricing dates)

(USD Million)

	Up to 1 Month	1 – 3 Months	3 – 12 Months	1 – 5 Years	5 Years and Over	Demand	Total
Assets							
Cash (cash in vault, effectives, money in transit, cheques purchased) and balances with the Central Bank of Turkey	23,532	5	0	0	0	13,098	36,635
Due from banks	18,460	2,677	2,201	0	0	2,784	26,121
Financial assets where fair value change is reflected to income statement	512	377	3,262	1,698	1,065	640	7,553
Money market placements	7,375	0	0	0	0	0	7,375
Financial assets available for sale	11,328	10,154	33,962	20,815	6,224	2,031	84,514
Loans	79,618	34,510	52,978	57,842	16,426	3,424	244,798
Investments held to maturity	14,383	15,981	31,982	11,260	8,378	74	82,059
Other assets	1,028	185	139	350	25	21,934	23,662
Total assets	156,236	63,889	124,524	91,965	32,118	43,985	512,717
Liabilities							
Interbank deposits	8,169	909	423	0	0	1,954	11,455
Other deposits	202,924	51,772	13,432	228	4	47,305	315,665
Money market takings	28,510	6,783	2,172	150	0	26	37,641
Miscellaneous payables	2,237	23	83	29	0	6,844	9,215
Marketable securities issued	0	0	2	34	0	0	36
Funds provided from other financial institutions	13,102	19,817	11,232	4,998	1,339	171	50,659
Other liabilities	1,277	830	1,996	3,236	182	79,231	86,753
Total liabilities	256,219	80,133	29,341	8,675	1,525	135,531	511,424
On balance sheet interest sensitivity gap-Long	2,083	8,895	95,229	83,385	30,608	165	220,366
On balance sheet interest sensitivity gap-Short	-102,125	-25,130	-45	-95	-16	-91,662	-219,072
Off balance sheet interest sensitivity gap-Long	4,542	3,709	1,842	451	167	465	11,177
Off balance sheet interest sensitivity gap-Short	-3,525	-266	-729	-5,592	-1,052	-458	-11,622
Total position	-99,024	-12,791	96,297	78,149	29,708	-91,490	848

Table 5 Information on Currency Risk, as of September 30, 2009**(USD Million)**

	EURO	USD	Yen	Other FC	Total
Assets					
Cash (cash in vault, effectives, money in transit, cheques purchased) and balances with the Central Bank of Turkey	9,460	4,198	3	212	13,872
Due from banks	10,399	10,291	38	1,698	22,426
Financial assets where fair value change is reflected to income statement	225	625	8	7	865
Money market placements	22	26	0	0	48
Financial assets available for sale	4,558	13,390	0	5	17,953
Loans	27,487	49,853	770	1,516	79,626
Invest. and associates, subsidiaries and joint ventures (bus. partners)	1,704	337	0	51	2,093
Investments held to maturity	3,945	11,376	0	4	15,325
Derivative financial assets held for hedging	0	11	0	0	11
Property and equipment	3	3	0	2	8
Intangible assets	1	4	0	0	5
Other assets	407	791	3	130	1,331
Total Assets	58,212	90,905	821	3,624	153,563
Liabilities					
Interbank deposits	2,322	3,966	2	454	6,743
Foreign currency deposits	43,054	63,711	73	2,930	109,768
Money market takings	277	3,079	0	0	3,357
Funds provided from other financial institutions	16,045	25,723	103	70	41,940
Marketable securities issued	0	0	0	0	0
Miscellaneous payables	371	549	2	46	967
Derivative financial liabilities held for hedging	3	38	0	9	49
Other liabilities	2,186	1,175	24	231	3,616
Total liabilities	64,257	98,240	204	3,739	166,440
Net On Balance Sheet Position	-6,045	-7,335	617	-114	-12,877
Net Off Balance Sheet Position	5,366	8,152	-598	251	13,172
Financial derivative assets	15,191	41,465	826	2,859	60,341
Financial derivative liabilities	9,825	33,313	1,424	2,608	47,170
Non-cash loans	13,848	23,594	623	868	38,933

Table 6 Bank Employees by Sex and Education, as of September 30, 2009

Banks	Primary School			High School			University Graduates			Post-Graduates			Total		
	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total
Sector Total	2,101	350	2,451	25,354	14,397	39,751	54,447	66,086	120,533	3,937	4,089	8,026	85,839	84,922	170,761
Deposit Banks	1,672	311	1,983	24,587	14,180	38,767	52,368	64,898	117,266	3,604	3,863	7,467	82,231	83,252	165,483
State-owned Banks	656	26	682	8,738	3,275	12,013	16,162	12,238	28,400	1,162	1,171	2,333	26,718	16,710	43,428
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	309	15	324	4,913	976	5,889	8,640	5,074	13,714	700	720	1,420	14,562	6,785	21,347
Türkiye Halk Bankası A.Ş.	52	1	53	2,537	1,202	3,739	4,379	3,866	8,245	297	259	556	7,265	5,328	12,593
Türkiye Vakıflar Bankası T.A.O.	295	10	305	1,288	1,097	2,385	3,143	3,298	6,441	165	192	357	4,891	4,597	9,488
Privately-owned Banks	611	31	642	9,933	6,670	16,603	25,400	36,455	61,855	1,524	1,657	3,181	37,468	44,813	82,281
Adabank A.Ş.	2	0	2	12	10	22	11	12	23	1	0	1	26	22	48
Akbank T.A.Ş.	90	0	90	1,660	480	2,140	5,142	6,752	11,894	334	320	654	7,226	7,552	14,778
Alternatif Bank A.Ş.	33	3	36	154	57	211	305	369	674	50	33	83	542	462	1,004
Anadolubank A.Ş.	5	1	6	263	134	397	604	692	1,296	38	38	76	910	865	1,775
Şekerbank T.A.Ş.	83	6	89	718	620	1,338	1,055	1,264	2,319	48	60	108	1,904	1,950	3,854
Tekstil Bankası A.Ş.	36	4	40	164	76	240	269	397	666	28	23	51	497	500	997
Turkish Bank A.Ş.	25	6	31	41	31	72	77	92	169	10	8	18	153	137	290
Türk Ekonomi Bankası A.Ş.	29	0	29	679	296	975	2,025	2,531	4,556	181	169	350	2,914	2,996	5,910
Türkiye Garanti Bankası A.Ş.	83	7	90	1,864	965	2,829	4,950	8,369	13,319	256	340	596	7,153	9,681	16,834
Türkiye İş Bankası A.Ş.	202	1	203	3,011	2,369	5,380	7,176	8,862	16,038	304	333	637	10,693	11,565	22,258
Yapı ve Kredi Bankası A.Ş.	23	3	26	1,367	1,632	2,999	3,786	7,115	10,901	274	333	607	5,450	9,083	14,533
Banks Under Depo. Insurance Fund	16	4	20	86	44	130	56	51	107	7	1	8	165	100	265
Birleşik Fon Bankası A.Ş.	16	4	20	86	44	130	56	51	107	7	1	8	165	100	265

Banks	Primary School			High School			University Graduates			Post-Graduates			Total		
	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total
Foreign Banks	389	250	639	5,830	4,191	10,021	10,750	16,154	26,904	911	1,034	1,945	17,880	21,629	39,509
ABN AMRO Bank N.V.	0	0	0	5	3	8	34	71	105	39	15	54	78	89	167
Arap Türk Bankası A.Ş.	22	3	25	29	17	46	55	51	106	3	4	7	109	75	184
Bank Mellat	4	0	4	10	1	11	25	8	33	1	0	1	40	9	49
Citibank A.Ş.	7	3	10	52	50	102	574	1,040	1,614	70	96	166	703	1,189	1,892
Denizbank A.Ş.	157	230	387	1,737	1,826	3,563	1,516	1,744	3,260	133	136	269	3,543	3,936	7,479
Deutsche Bank A.Ş.	1	0	1	2	0	2	30	34	64	13	10	23	46	44	90
Eurobank Tekfen A.Ş.	11	0	11	54	68	122	190	319	509	32	24	56	287	411	698
Finans Bank A.Ş.	22	1	23	1,591	994	2,585	2,627	4,346	6,973	199	237	436	4,439	5,578	10,017
Fortis Bank A.Ş.	68	8	76	794	424	1,218	1,364	2,211	3,575	114	112	226	2,340	2,755	5,095
Habib Bank Limited	2	0	2	4	0	4	3	5	8	1	1	2	10	6	16
HSBC Bank A.Ş.	31	4	35	626	417	1,043	2,080	3,216	5,296	113	178	291	2,850	3,815	6,665
ING Bank A.Ş.	36	0	36	784	283	1,067	1,952	2,704	4,656	133	168	301	2,905	3,155	6,060
JPMorgan Chase Bank N.A.	1	1	2	3	4	7	13	18	31	5	3	8	22	26	48
Millennium Bank A.Ş.	6	0	6	30	33	63	77	134	211	11	17	28	124	184	308
Société Générale (SA)	8	0	8	26	23	49	82	64	146	17	17	34	133	104	237
Turkland Bank A.Ş.	12	0	12	82	45	127	122	167	289	20	14	34	236	226	462
WestLB AG	1	0	1	1	3	4	6	22	28	7	2	9	15	27	42
Development and Investment Banks	429	39	468	767	217	984	2,079	1,188	3,267	333	226	559	3,608	1,670	5,278
Aktif Yatırım Bankası A.Ş.	4	0	4	21	15	36	77	67	144	26	9	35	128	91	219
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	5	0	5	21	21	42	93	100	193	11	4	15	130	125	255
Calyon Yatırım Bankası Türk A.Ş.	0	0	0	0	3	3	2	5	7	3	6	9	5	14	19
Diler Yatırım Bankası A.Ş.	1	0	1	4	0	4	7	6	13	1	0	1	13	6	19
GSD Yatırım Bankası A.Ş.	0	0	0	3	2	5	11	9	20	2	0	2	16	11	27
İller Bankası	318	32	350	537	112	649	1,314	528	1,842	128	71	199	2,297	743	3,040
İMKB Takas ve Saklama Bankası A.Ş.	1	0	1	38	4	42	65	58	123	16	16	32	120	78	198
Merrill Lynch Yatırım Bank A.Ş.	0	0	0	1	0	1	10	11	21	9	3	12	20	14	34
Nurol Yatırım Bankası A.Ş.	0	0	0	5	3	8	13	18	31	5	2	7	23	23	46
Taib Yatırım Bank A.Ş.	0	0	0	1	0	1	6	3	9	5	1	6	12	4	16
Türk Eximbank	32	1	33	40	17	57	95	94	189	33	44	77	200	156	356
Türkiye Kalkınma Bankası A.Ş.	45	1	46	73	29	102	303	186	489	61	37	98	482	253	735
Türkiye Sınai Kalkınma Bankası A.Ş.	23	5	28	23	11	34	83	103	186	33	33	66	162	152	314

Table 7 Share in Group and Share in Sector, as of September 30, 2009

(%)

Banks	Share in Group			Share in Sector			Banks	Share in Group			Share in Sector		
	Total Assets	Total Loans	Total Deposits	Total Assets	Total Loans	Total Deposits		Total Assets	Total Loans	Total Deposits	Total Assets	Total Loans	Total Deposits
Deposit Banks	100.0	100.0	100.0	96.6	95.5	100.0	Foreign Banks	14.3	17.6	12.8	13.8	16.8	12.8
State-owned Banks	32.3	27.8	36.9	31.2	26.5	36.9	ABN AMRO Bank N.V.	0.2	0.0	0.2	0.2	0.0	0.2
Türkiye Cumhuriyeti Ziraat Bankası	16.3	9.6	19.5	15.8	9.2	19.5	Arap Türk Bankası A.Ş.	0.1	0.1	0.0	0.1	0.1	0.0
Türkiye Halk Bankası A.Ş.	7.7	8.7	8.5	7.5	8.3	8.5	Bank Mellat	0.1	0.1	0.0	0.1	0.1	0.0
Türkiye Vakıflar Bankası T.A.O.	8.2	9.4	8.8	8.0	9.0	8.8	Citibank A.Ş.	0.7	0.6	0.9	0.7	0.6	0.9
Privately-owned Banks	53.3	54.6	50.3	51.5	52.2	50.3	Denizbank A.Ş.	2.8	3.9	2.4	2.7	3.7	2.4
Adabank A.Ş.	0.0	0.0	0.0	0.0	0.0	0.0	Deutsche Bank A.Ş.	0.2	0.0	0.2	0.2	0.0	0.2
Akbank T.A.Ş.	12.2	11.2	11.1	11.8	10.7	11.1	Eurobank Tekfen A.Ş.	0.5	0.3	0.4	0.5	0.3	0.4
Alternatif Bank A.Ş.	0.5	0.7	0.5	0.5	0.7	0.5	Finans Bank A.Ş.	3.7	4.6	3.3	3.5	4.4	3.3
Anadolubank A.Ş.	0.5	0.7	0.5	0.5	0.7	0.5	Fortis Bank A.Ş.	1.5	1.9	1.2	1.5	1.9	1.2
Şekerbank T.A.Ş.	1.1	1.3	1.3	1.1	1.2	1.3	Habib Bank Limited	0.0	0.0	0.0	0.0	0.0	0.0
Tekstil Bankası A.Ş.	0.3	0.4	0.3	0.3	0.4	0.3	HSBC Bank A.Ş.	1.9	2.5	1.8	1.8	2.4	1.8
Turkish Bank A.Ş.	0.1	0.1	0.1	0.1	0.1	0.1	JPMorgan Chase Bank N.A.	0.0	0.0	0.0	0.0	0.0	0.0
Türk Ekonomi Bankası A.Ş.	1.8	2.3	1.8	1.8	2.2	1.8	Millenium Bank A.Ş.	0.1	0.2	0.2	0.1	0.2	0.2
Türkiye Garanti Bankası A.Ş.	13.6	14.3	12.0	13.2	13.6	12.0	ING Bank A.Ş.	2.2	3.1	2.0	2.1	2.9	2.0
Türkiye İş Bankası A.Ş.	14.4	13.1	14.3	13.9	12.5	14.3	Société Générale (SA)	0.1	0.0	0.0	0.1	0.0	0.0
Yapı ve Kredi Bankası A.Ş.	8.7	10.6	8.5	8.4	10.1	8.5	Turkland Bank A.Ş.	0.1	0.2	0.1	0.1	0.2	0.1
Banks Under Depo. Ins. Fund	0.1	0.0	0.0	0.1	0.0	0.0	WestLB AG	0.0	0.0	0.0	0.0	0.0	0.0
Birleşik Fon Bankası A.Ş.	0.1	0.0	0.0	0.1	0.0	0.0	Development and Investment Banks	100.0	100.0	-	3.4	4.5	-
							Aktif Yatırım Bankası A.Ş.	1.4	1.2	-	0.0	0.1	-
							BankPozitif Kredi ve Kalkınma Bankası A.Ş.	5.8	6.5	-	0.2	0.3	-
							Calyon Yatırım Bankası Türk A.Ş.	0.2	0.0	-	0.0	0.0	-
							Diler Yatırım Bankası A.Ş.	0.3	0.4	-	0.0	0.0	-
							GSD Yatırım Bankası A.Ş.	0.3	0.4	-	0.0	0.0	-
							İller Bankası	30.6	36.6	-	1.0	1.6	-
							İMKB Takas ve Saklama Bankası A.Ş.	5.6	0.0	-	0.2	0.0	-
							Merrill Lynch Yatırım Bank A.Ş.	1.1	0.0	-	0.0	0.0	-
							Nurol Yatırım Bankası A.Ş.	0.7	0.6	-	0.0	0.0	-
							Taib Yatırım Bank A.Ş.	0.1	0.0	-	0.0	0.0	-
							Türk Eximbank	23.3	27.6	-	0.8	1.2	-
							Türkiye Kalkınma Bankası A.Ş.	4.6	4.6	-	0.2	0.2	-
							Türkiye Sınai Kalkınma Bankası A.Ş.	25.8	21.9	-	0.9	1.0	-

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

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 and development and investment banks 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. Some of the tables in the "Appendix" section of the report 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.