

***The Banks Association of Turkey and
Banks Operating in Turkey***

The Banks Association of Turkey

General Information (*)

Date of Establishment	: 1958
Members	: Deposit banks and development and investment banks operating in Turkey
Chairman of the Board	: H.Ersin Özince - Türkiye İş Bankası A.Ş.
Deputy Chairman	: Varol Civil - Türk Ekonomi Bankası A.Ş.
Board of Directors	: Türkiye Cumhuriyeti Ziraat Bankası A.Ş., Türkiye İş Bankası A.Ş., Türkiye Garanti Bankası A.Ş., Akbank T.A.Ş., Türkiye Vakıflar Bankası T.A.O., Yapı ve Kredi Bankası A.Ş., Türkiye Halk Bankası A.Ş., Denizbank A.Ş., ING Bank A.Ş., Türk Ekonomi Bankası A.Ş., Şekerbank T.A.Ş., Türk Eximbank, Turkish Bank A.Ş.
Auditors	: Finans Bank A.Ş., Türkiye Sınai Kalkınma Bankası A.Ş., Eurobank Tekfen A.Ş.
Secretary General	: Dr. Ekrem Keskin
Head Office	: Nispetiye Cad. Akmerkez, B3 Blok, Kat 13 34340 Etiler İstanbul Turkey
Phone	: 90-212- 282 09 73
Fax	: 90-212- 282 09 46
URL	: http://www.tbb.org.tr
E-mail	: tbb@tbb.org.tr
Number of Employees	: 40
Ankara Representative Office	Phone: 90-312-419 49 55 Fax: 90-312-417 88 51
İstanbul Training Center	Phone: 90-212-233 01 50, 233 01 53 Fax: 90-212-233 01 83

(*) Information provided as of May 7, 2010

List of the Member Banks Operating in Turkey *

Banks	Chairman of the Board	General Manager	Head Office	Phone	Fax
Deposit Banks					
State-owned Banks					
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	Mehmet Mumcuoğlu (Acting)	Can Akın Çağlar	Doğanbey Mah. Atatürk Bulvarı No 8 Ulus Ankara	312-584 20 00	312-584 49 63-65
Türkiye Halk Bankası A.Ş.	Hasan Cebeci	Hüseyin Aydın	Söğütözü Mah. 2. Cad. No 63 Söğütözü Ankara	312-289 20 00	312-229 58 57
Türkiye Vakıflar Bankası T.A.O.	Hasan Sezer	Süleyman Kalkan	Atatürk Bulvarı No 207 Kavaklıdere Ankara	312-455 75 75	312-455 76 90-92
Privately-owned Banks					
Adabank A.Ş.	Haluk Ersoy	Tekin Günek (Acting)	Büyükdere Cad. Rumelihan No 40 Kat 2 Mecidiyeköy İstanbul	212-272 64 20	212-272 64 38
Akbank T.A.Ş.	Suzan Sabancı Dinçer	Ziya Akkurt	Sabancı Center 4. Levent İstanbul	212-385 55 55	212-269 73 83
Alternatif Bank A.Ş.	Tuncay Özilhan	Hamit Aydoğan	Cumhuriyet Caddesi No. 46 Elmadag Şişli İstanbul	212-315 65 00	212-233 15 00
Anadolubank A.Ş.	Mehmet Rüştü Başaran	Bülent Gökhan Günay	Cumhuriyet Mah. Silahtör Cad. No 69 Bomonti Şişli İstanbul	212-368 70 00	212-296 57 15
Şekerbank T.A.Ş.	Hasan Basri Gökten	Meriç Uluşahin	Büyükdere Caddesi No 171 Metrocity A Blok Esentepe - Mecidiyeköy İstanbul	212-319 70 00	212-319 74 29
Tekstil Bankası A.Ş.	Akgün Tüner	Halice Çim Güzelaydınlı	Büyükdere Cad. No 63 Maslak Şişli İstanbul	212-335 53 35	212-328 13 28
Türkish Bank A.Ş.	Mehmet Tanju Özyol	Abdullah Akbulak	Vali Konağı Cad. No 1 Nişantaşı Şişli İstanbul	212-373 63 73	212-225 03 63-65
Türk Ekonomi Bankası A.Ş.	Yavuz Canevi	Varol Cevil	Mecidiyeköy Mebusan Cad. No 57 Fındıklı İstanbul	212-251 21 21	216-636 36 36
Türkiye Garanti Bankası A.Ş.	Ferit Faik Şahenk	Sait Ergun Özen	Nispetiye Mah. Aytar Cad. No 2 Levent, Beşiktaş İstanbul	212-318 18 18	212-318 18 88
Türkiye İş Bankası A.Ş.	Caner Çimenbiçer	H. Ersin Özince	Meltem Sok. İş Kuleleri Kule 1 Levent Beşiktaş İstanbul	212-316 00 00	212-316 09 00-05
Yapı ve Kredi Bankası A.Ş.	Tayfun Bayazıt	Hüseyin Faik Açıkalin	Yapı Kredi Plaza D Blok Levent İstanbul	212-339 70 00	212-339 60 00
Banks Under the Deposit Insurance Fund					
Birleşik Fon Bankası A.Ş.	Salim Alkan	Recep Süleyman Özdlil	Büyükdere Cad. No 143 Kat 1-2 Esentepe Şişli İstanbul	212-340 10 00	212-347 32 17

Banks	Chairman of the Board	General Manager	Head Office	Phone	Fax
Foreign Banks					
Arap Türk Bankası A.Ş.	Atilla Çetiner	Sadek Khalifa S. Abu Hallala	Valikonagi Cad. No 10 Nişantaşı İstanbul	212-225 05 00 (20 Hat)	212-225 05 26
Bank Mellat	Younes Hormozi Sheikh Tabagh	Bagher Mohaghegh Toossi	Büyükdere Cad. Binbirççek Sok. No 1 1. Levent İstanbul	212-279 80 15	212-284 62 14
Citibank A.Ş.	Ali Murat Özükkü (Acting)	Neslihan Serra Akçaoğlu	İnkilap Mah. Ömer Faik Atakan Cad. Yırmaz Plaza No 3 Ümraniye İstanbul	216- 524 50 00	216- 524 50 50
Denizbank A.Ş.	Dirk G.M. Bruneel	Hakan Ateş	Büyükdere Cad. No 106 Esentepe Şişli İstanbul	212-355 08 00	212-267 27 24
Deutsche Bank A.Ş.	Jürgen H. Fitschen	Ersin Akyüz	Eski Büyükdere Caddesi Tekfen Tower No 209 Kat 17-18 4. Levent İstanbul	212-317 01 00	212-317 01 05
Eurobank Tefken A.Ş.	Mehmet Nazmi Erten	Mehmet Gani Sönmez	Eski Büyükdere Cad. Tekfen Tower, No 209 4. Levent İstanbul	212-371 37 37	212-357 08 08
Finans Bank A.Ş.	Mehmet Ömer Arif Aras	Temel Güzeloglu	Büyükdere Cad. No 129 Mecidiyeköy İstanbul	212-318 50 00	212-318 55 78
Fortis Bank A.Ş.	Camille Nicolas Fohl	Yvan De Cock	Yıldız Posta Cad. No 54 Gayrettepe İstanbul	212-318 38 38	212-272 52 78
Habib Bank Limited	Ayşe Şebnem Türkay	Ayşe Şebnem Türkay	Abide-i Hürriyet Cad. Geçit Sok. No 12 Şişli İstanbul	212-246 02 20	212-234 08 07
HSBC Bank A.Ş.	Peter William Boyles	Piraye Antika	Esentepe Mah. Büyükdere Cad. No 128 Şişli İstanbul	212-376 40 00	212-366 29 39
ING Bank A.Ş.	John T. Mc Carthy	Willem Frederik Nagel	Eski Büyükdere Cad. Ayazağa Köy Yolu No 6 Maslak Sarıyer İstanbul	212-335 10 00	212-286 61 00
JPMorgan Chase Bank N.A.	Belma Özmen	Mourad Micheal Megalli	Büyükdere Cad. No 185 Kanyon Ofis Binası Kat 8 Levent İstanbul	212-319 85 00	212-319 86 64
Millennium Bank A.Ş.	Tezcan Yaramancı	Joao Manuel Rodrigues Tome Da Cunha Martins	Esentepe Mahallesi, Villa Sokak, No 5 Esentepe Şişli İstanbul	212-306 35 00	212-216 35 24
Société Générale (SA)	Pierre Lebit	Pinar Erim Gözalan	Nispetiye Cad. Akmerkez E-3 Blok Kat 10 Etiler İstanbul	212-319 34 00	212-282 18 44
The Royal Bank of Scotland N.V.	Douglas Thomas Kennedy	Rauf Özdingçer	Tamburi Ali Efendi Sok. No 13 Etiler Beşiktaş İstanbul	212-359 40 40	212-359 50 50
Turkland Bank A.Ş.	Nehme Sabbagh	A. Dinçer Alpman	19 Mayıs Mah. 19 Mayıs Cad. Şişli Plaza A Blok No 7 Şişli İstanbul	212-368 34 34	212-368 35 35
WestLB AG	Neşe Ertem	Andreas Christian Schroeter	Ebulula Mardin Cad. Maya Park Towers II, Akatlar İstanbul	212-339 25 00	212-352 22 58
Development and Investment Banks					
Aktif Yatırım Bankası A.Ş.	Ahmet Çalık	Önder Halisdemir	Büyükdere Cad. No 163 Zincirlikuyu Şişli İstanbul	212-340 80 00	212-340 89 87
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	İsmail Hasan Akçakayalıoğlu	Hakan Okan Balköse	Rüzgarlıbağçe Mah. Kayın Sok. No.3 Kavacık Beykoz İstanbul	216-538 25 25	216-538 42 58
Credit Agricole Yatırım Bankası Türk A.Ş.	Pierre Finas	F. Dilek Yardım	Büyükdere Cad. Yapı Kredi Plaza, C Blok, Kat 15 Levent İstanbul	212-339 37 00	212-282 63 01
Diler Yatırım Bankası A.Ş.	Ahmet Ertuğrul	Natık Atal	Tersane Cad. No 96 Diler Han Kat 8 Karaköy İstanbul	212-253 66 30	212-253 94 54
GSD Yatırım Bankası A.Ş.	Akgün Türer	Yasef Coşayş	Aydınevler Mah. İnönü Caddesi, Gökçe Sok. No 14 Küçükyalı Maltepe İstanbul	216-587 90 00	216-489 97 81
İller Bankası	Hidayet Atasoy	Hidayet Atasoy	Atatürk Bulvarı No 21 Opera Ankara	312- 508 70 00	312-508 73 99
İMKB Takas ve Saklama Bankası A.Ş.	Hüseyin Erkan	Emin Server Çatana	Şişli Merkez Mah. Merkez Cad. No 6 Şişli İstanbul	212-315 25 25	212-315 25 26
Merrill Lynch Yatırım Bank A.Ş.	Ömer Faruk Işık	Kublay Cinemre	Büyükdere Cad. No 185 Kanyon Ofisi Bloğu 11. Kat Levent İstanbul	212- 319 95 00	212- 319 95 11
Nurol Yatırım Bankası A.Ş.	Nurettin Çarmıklı	Pinar Cengiz	Maslak Mah. Büyükdere Cad. Nurol Plaza No 257 B Blok Kat 15 Maslak Şişli	212-286 81 00	212-286 80 01
Taib Yatırım Bank A.Ş.	İqbal G. Mamdani	Sanjeev Kathpalia	Eski Büyükdere Cad. Park Plaza No 14 Kat 6 Maslak Şişli İstanbul	212-245 07 11	212-245 07 12
Türk Eximbank	Cavit Dağdaş (Acting)	Necati Yeniaras (Acting)	Milli Müdafaa Cad. No 20 Bakanlıklar Ankara	312-417 13 00	312-425 78 96
Türkiye Kalkınma Bankası A.Ş.	Abdullah Çelik	Abdullah Çelik	Necatibey Cad. No 98 Bakanlıklar Ankara	312-231 84 00	312-231 31 25
Türkiye Sınai Kalkınma Bankası A.Ş.	H. Ersin Özince	Halil Eroğlu	Mecidi Mebusan Cad. No 81 Fındıklı İstanbul	212-334 50 50	212-334 52 34

* The deposit banks and development and investment banks are included. Information provided as of May 7, 2010. Banks are placed in their groups as of this date.

Banks Operating in Turkey*

Banks	SWIFT Code	EFT Code	URL	Main Shareholders	No. of Domestic Branches	No. of Branches Abroad	No. of Exchange Bureaus	No. of Rep. Offices	No. of Partic. Abroad	No. of Emp'ees
The Banking System in Turkey										
Deposit Banks										
State-owned Banks										
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	TCZBTR2A	0010	www.ziraatbank.com.tr	The Treasury	8.972	55	5	13	41	172.402
Türkiye Halk Bankası A.Ş.	TRHBTR2A	0012	www.halkbank.com.tr	Republic of Turkey Prime Ministry Privatization Administration and other shares belonging to the public	8.929	54	5	13	38	167.063
Türkiye Vakıflar Bankası T.A.O.	TVBATR2A	0015	www.vakifbank.com.tr	General Directorate of Foundations, Vakıfbank Employees' Pension Funds and other shares belonging to the public	2.513	17	3	6	12	44.856
Privately-owned Banks										
Adabank A.Ş.	ADABTRIS	0100	www.adabank.com.tr	Kemal Uzan, C. Cengiz Uzan and others	1.304	12	1	2	8	22.198
Akbank T.A.Ş.	AKBKTRIS	0046	www.akbank.com	H.Ömer Sabancı Holding A.Ş., Citibank Overseas Inv. Corp. and other shares belonging to the public	666	3		4	1	12.505
Alternatif Bank A.Ş.	ALFBTRIS	0124	www.abank.com.tr	Anadolu Endüstri Holding A.Ş., Anadolu Motor Üretim Ve Pazarlama A.Ş., Efes Pazarlama ve Dağıtım Tic. A.Ş. and others	543	2		-	3	10.153
Anadolubank A.Ş.	ANDLTRIS	0135	www.anadolubank.com.tr	Habaş Sınal ve Tıbbi Gazlar İst. End. A.Ş., Mehmet Rüşü Başaran and others	4.364	26	2	7	20	82.270
Şekerbank T.A.Ş.	SEKETR2A	0059	www.sekerbank.com.tr	Sekerbank Employees' Pension Funds, BTA Securities JSC and other shares belonging to the public	1	1	2	-	4	14.714
Tekstil Bankası A.Ş.	TEKBTRIS	0109	www.tekstilbank.com.tr	GSD Holding A.Ş. and other shares belonging to the public	46	-	-	-	-	999
Türk Bank A.Ş.	TUBATRIS	0096	www.turkishbank.com	Özyol Holding A.Ş., National Bank Of Kuwait, Mehmet Tanju Özyol and others	86	-	-	-	2	1.851
Türk Ekonomi Bankası A.Ş.	TEBUTRIS	0032	www.teb.com.tr	Teb Mali Yatırımlar A.Ş. and other shares belonging to the public	256	-	-	1	2	3.938
Türkiye Garanti Bankası A.Ş.	TGBATRIS	0062	www.garanti.com.tr	Doğuş Holding A.Ş., GE Araştırma ve Müşavirlik Ltd. Şti. and other shares belonging to the public	45	-	-	1	1	940
Türkiye İş Bankası A.Ş.	ISBKTRIS	0064	www.isbank.com.tr	Türkiye İş Bankası Employees' Pension and Mutual Aid Fund, Republican People Party and other shares belonging to the public	25	-	-	-	-	276
Yapı ve Kredi Bankası A.Ş.	YAPITRISFE	0067	www.yapikredi.com.tr	Koç Finansal Hizmetler A.Ş. and other shares belonging to the public	330	4	-	-	1	5.871
					783	5	-	4	3	16.827
					1.078	15	-	1	2	22.473
					837	1	-	-	5	14.333

Banks	SWIFT Code	EFT Code	URL	Main Shareholders	No.of Domestic Branches	No.of Branches Abroad	No.of Exchange Bureaus	No.of Rep. Offices	No.of Partic. Abroad	No.of Employees
Banks Under the Dep.Ins. Fund										
Birleşik Fon Bankası A.Ş.	BAYDTRIS	0029	www.fonbank.com.tr	Deposit Insurance Fund	1	0	0	0	0	261
Foreign Banks					2.051	11	0	0	6	39.676
Arap Türk Bankası A.Ş.	ATUBTRIS	0091	www.atbank.com.tr	Libyan Foreign Bank, T. İş Bankası A.Ş., T.C. Ziraat Bankası A.Ş., Kuwait Invest. Co.	6	-	-	-	-	230
Bank Mellat	BKMTTRIS	0094	www.mellatbank.com	Bank Mellat - Teheran	3	-	-	-	-	51
Citibank A.Ş.	CITITRIX	0092	www.citibank.com.tr	Citibank Overseas Investment Corporation	37	-	-	-	-	1.851
Denizbank A.Ş.	DENITRIS	0134	www.denizbank.com	Dexia Participation Belgique SA	449	1	-	-	3	7.789
Deutsche Bank A.Ş.	BKTRTRIS	0115	www.deutschebank.com.tr	Deutsche Bank AG	1	-	-	-	-	90
Eurobank Tekfen A.Ş.	TEKFTRIS	0125	www.eurobanktefen.com	Eurobank EFG Holding (Luxembourg) S.A., Tekfen Holding A.Ş. and others	42	-	-	-	-	743
Finans Bank A.Ş.	FNNBTRIS	0111	www.finansbank.com.tr	National Bank Of Greece and others	460	1	-	-	-	10.107
Fortis Bank A.Ş.	DISBTRIS	0071	www.fortisbank.com.tr	Fortisbank N.V. SA and other shares belonging to the public	297	-	-	-	2	5.007
Habib Bank Limited	HABBTRIS	0097	www.habibbank.com.tr	Habib Bank Limited - Pakistan	1	-	-	-	-	16
HSBC Bank A.Ş.	HSBCTRIX	0123	www.hsbc.com.tr	HSBC Bank Plc. and others	332	4	-	-	-	6.430
ING Bank A.Ş.	INGBTRIS	0099	www.ingbank.com.tr	ING Bank N.V.	354	5	-	-	1	6.110
JPMorgan Chase Bank N.A.	CHASTRIS	0098	www.jpmorgan.com/pages/international/turkey	JPMorgan Chase Bank Co.	1	-	-	-	-	49
Millenium Bank A.Ş.	BCOMTRIS	0103	www.millenniumbank.com.tr	BCP Internacional II, Sociedade Unipessoal Sgps Lda	18	-	-	-	-	303
Société Générale (SA)	SOGETRIS	0122	www.sgcib.com	Société Générale (SA) - Paris	16	-	-	-	-	230
The Royal Bank of Scotland N.V.	ABNATRIS	0088	www.rbsbank.com.tr	The Royal Bank of Scotland N.V. Amsterdam	8	-	-	-	-	164
Turkland Bank A.Ş.	TBNKTRIS	0108	www.tbank.com.tr	Arap Bank PLC, Bankmed Sal, Mehmet Nazif Günel	25	-	-	-	-	464
WestLB AG	WELATRIS	0106	www.westlb.com.tr	Westlb AG - Düsseldorf	1	-	-	-	-	42

Banks	SWIFT Code	EFT Code	URL	Main Shareholders	No.of Domestic Branches	No.of Branches Abroad	No.of Exchange Bureaus	No.of Rep. Offices	No.of Partic. Abroad	No.of Employees
Development and Investment Banks					43	1	0	0	3	5.339
Aktif Yatırım Bankası A.Ş.	CAYTTRIS	0143	www.aktifbank.com.tr	Çalık Holding A.Ş. and others	5	-	-	-	-	236
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	BPTRTRIS	0142	www.bankpozitif.com.tr	Tarshish Hapoalim And Investment Ltd., C Faktoring	4	-	-	-	1	263
Credit Agricole Yatırım Bankası Türk A.Ş.	BSUTRIS	0121	www.ca-cib.com.tr	Calyon - Paris	1	-	-	-	-	19
Diler Yatırım Bankası A.Ş.	DYAKTRIS	0138	www.dilerbank.com.tr	Recep Sami Yazıcı, Yazıcı Demir Çalık San. ve Turizm Tic. A.Ş., Diler Dış Ticaret A.Ş., Diler Holding A.Ş., Fuat Miras	1	-	-	-	-	19
GSD Yatırım Bankası A.Ş.	GSDBTRIS	0139	www.gsdbank.com.tr	GSD Holding A.Ş.	1	-	-	-	1	26
İller Bankası	-	0004	www.ibank.gov.tr	Local and Provincial Administrations	19	-	-	-	-	3.042
İMKB Takas ve Saklama Bankası A.Ş.	TVABTRIS	0132	www.takasbank.com.tr	İstanbul Stock Exchange and others	1	-	-	-	-	205
Merrill Lynch Yatırım Bank A.Ş.	MLMBIE2XIS	0129	www.ml.com.tr	Merrill Lynch European Asset Holding Inc.	1	-	-	-	-	33
Nurol Yatırım Bankası A.Ş.	NUROTRIS	0141	www.nurolbank.com.tr	Nurol Holding A.Ş., Nurol İnşaat ve Tic. A.Ş. ve diğerleri	3	-	-	-	-	46
Taib Yatırım Bank A.Ş.	TAIBTRIS	0116	www.yatirimbank.com.tr	Taibbank BSC and others	1	-	-	-	-	17
Türk Eximbank	TIKBTR2A	0016	www.eximbank.gov.tr	The Treasury	2	-	-	-	-	382
Türkiye Kalkınma Bankası A.Ş.	TKBNTR2A	0017	www.kalkinma.com.tr	The Treasury	1	-	-	-	1	741
Türkiye Sınai Kalkınma Bankası A.Ş.	TSKBTRIS	0014	www.tskb.com.tr	Türkiye İş Bankası A.Ş., Türkiye Vakıflar Bankası T.A.O., Cami Yatırım Holding A.Ş. and other shares belonging to the public	3	1	-	-	-	310

* The deposit banks and development and investment banks are included. Figures provided as of December 31, 2009

The Banking System in Turkey

- ***Deposit Banks***

- **State-owned Banks**
- **Privately-owned Banks**
- **Banks Under the Deposit Insurance Fund**
- **Foreign Banks**

- ***Development and Investment Banks***

The Banking System in Turkey

Assets

(USD Million)

	Dec. 2009			%	Dec. 2008			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	19,741	13,598	33,338	6.2	21,986	14,700	36,686	7.9
Fin.ass.where fair value cha. is refl.to I/S (Net)	5,959	1,003	6,962	1.3	3,589	1,276	4,865	1.0
Financial assets held for trading	4,507	1,001	5,508	1.0	3,439	1,275	4,714	1.0
Public sector debt securities	3,311	504	3,815	0.7	2,020	378	2,398	0.5
Securities representing a share in capital	22	0	22	0.0	0	0	0	0.0
Derivative financial assets held for trading	1,163	492	1,655	0.3	1,409	868	2,276	0.5
Other marketable securities	10	6	15	0.0	10	29	39	0.0
Fin.assets clas. as fair value change is refl.to I/S	1,453	2	1,454	0.3	150	1	151	0.0
Public sector debt securities	53	2	54	0.0	150	0	150	0.0
Securities representing a share in capital	0	0	0	0.0	0	1	1	0.0
Loans	1,400	0	1,400	0.3	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	4,777	22,081	26,858	5.0	2,978	20,009	22,987	5.0
Money Market Securities	8,085	681	8,766	1.6	6,429	192	6,621	1.4
Interbank money market placements	8,060	128	8,187	1.5	6,344	116	6,459	1.4
Istanbul Stock Exc. money market placements	20	0	20	0.0	79	0	79	0.0
Receiv. from reverse repurchase agreements	5	553	558	0.1	6	76	83	0.0
Financial Assets Available for Sale (Net)	83,879	17,486	101,364	18.9	35,055	17,243	52,298	11.3
Securities representing a share in capital	124	78	202	0.0	74	67	141	0.0
Public sector debt securities	83,486	13,280	96,766	18.0	34,435	13,347	47,781	10.3
Other marketable securities	269	4,128	4,397	0.8	547	3,829	4,376	0.9
Loans	184,838	71,339	256,177	47.7	169,860	71,236	241,097	52.0
Loans	182,744	71,277	254,021	47.3	168,245	71,233	239,478	51.6
Loans granted to the Banks risk group	1,546	1,579	3,125	0.6	837	1,799	2,636	0.6
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	181,199	69,698	250,897	46.7	167,408	69,434	236,842	51.1
Loans under follow-up	13,685	213	13,898	2.6	8,583	101	8,684	1.9
Specific provisions (-)	11,592	150	11,742	2.2	6,968	98	7,066	1.5
Factoring Receivables	111	23	134	0.0	42	9	51	0.0
Investments held to Maturity (Net)	63,945	16,380	80,325	15.0	63,537	15,287	78,824	17.0
Public sector debt securities	63,938	15,379	79,317	14.8	63,531	15,192	78,723	17.0
Other marketable securities	7	1,001	1,008	0.2	6	96	102	0.0
Investments and Associates (Net)	829	158	987	0.2	705	174	879	0.2
Accounted with equity method	50	128	178	0.0	49	145	194	0.0
Non-consolidated investments and associates	779	30	809	0.2	656	29	685	0.1
Financial investments and associates	307	30	337	0.1	198	29	227	0.0
Non-financial investments and associates	472	0	472	0.1	458	0	458	0.1
Subsidiaries (Net)	5,398	1,960	7,358	1.4	3,797	1,940	5,737	1.2
Financial subsidiaries	3,949	1,955	5,904	1.1	2,825	1,935	4,761	1.0
Non-financial subsidiaries	1,449	5	1,454	0.3	971	5	976	0.2
Joint Ventures (Business Partners) (Net)	1	17	19	0.0	0	16	16	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	1	17	19	0.0	0	16	16	0.0
Financial joint ventures	0	17	17	0.0	0	16	16	0.0
Non-financial joint ventures	1	0	1	0.0	0	0	0	0.0
Receivables From Leasing Transactions	1	104	105	0.0	1	160	161	0.0
Finance lease receivables	0	110	110	0.0	1	178	180	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	1	0	1	0.0	0	0	0	0.0
Unearned income (-)	0	6	6	0.0	0	18	18	0.0
Derivative Financial Assets Held for Hedging	221	13	234	0.0	500	66	566	0.1
Fair value hedges	107	3	111	0.0	83	6	89	0.0
Cash flow hedges	113	10	123	0.0	418	60	477	0.1
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	6,733	8	6,741	1.3	6,304	6	6,310	1.4
Intangible Assets (Net)	1,203	2	1,205	0.2	1,212	2	1,214	0.3
Goodwill	715	0	715	0.1	699	0	699	0.2
Other	489	2	490	0.1	514	2	516	0.1
Real Estates for Investment Purpose (Net)	14	0	14	0.0	7	0	7	0.0
Assets for Tax	1,376	0	1,376	0.3	910	0	910	0.2
Current assets for tax	105	0	105	0.0	116	0	116	0.0
Deferred assets for tax	1,271	0	1,271	0.2	794	0	794	0.2
Prop.&Equ.for Sale p. and from Term.Op.(Net)	239	0	239	0.0	264	0	265	0.1
Other Assets	3,583	1,116	4,699	0.9	3,100	1,245	4,344	0.9
Total Assets	390,932	145,969	536,901	100.0	320,277	143,562	463,839	100.0

Liabilities

(USD Million)

	Dec. 2009			%	Dec. 2008			%
	TC	FC	Total		TC	FC	Total	
Deposits	223,956	117,104	341,060	63.5	191,519	106,474	297,992	64.2
Deposits held by the Banks risk group	5,747	5,477	11,224	2.1	5,244	4,988	10,233	2.2
Other	218,209	111,626	329,836	61.4	186,274	101,485	287,760	62.0
Derivative Finan. Liabilities Held for Trading	1,051	587	1,639	0.3	1,182	739	1,921	0.4
Funds Borrowed	8,018	39,018	47,036	8.8	8,467	42,928	51,394	11.1
Money Market Takings	35,308	5,899	41,207	7.7	23,362	3,767	27,129	5.8
Interbank money market takings	0	147	147	0.0	0	140	140	0.0
Istanbul Stock Exc. money market takings	15	0	15	0.0	45	0	45	0.0
Funds provided under repurchase agreements	35,292	5,752	41,044	7.6	23,317	3,627	26,943	5.8
Marketable Securities Issued (Net)	70	0	70	0.0	0	0	0	0.0
Bills	35	0	35	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	35	0	35	0.0	0	0	0	0.0
Funds	4,097	161	4,258	0.8	3,687	78	3,764	0.8
Borrower funds	188	161	349	0.1	147	78	225	0.0
Others	3,909	0	3,909	0.7	3,539	0	3,539	0.8
Miscellaneous Payables	8,645	1,005	9,650	1.8	7,098	996	8,094	1.7
Other External Resources	3,465	1,192	4,658	0.9	3,317	1,957	5,273	1.1
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	29	35	64	0.0	28	115	143	0.0
Finance leasing payables	35	38	74	0.0	37	125	161	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 (-)	7	3	9	0.0	8	10	18	0.0
Derivative Finan. Liabilities Held for Hedging	884	38	922	0.2	679	136	814	0.2
Fair value hedges	298	29	327	0.1	154	37	190	0.0
Cash flow hedges	586	9	595	0.1	525	99	624	0.1
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	8,302	540	8,842	1.6	6,910	503	7,413	1.6
General provisions	2,376	414	2,790	0.5	1,989	333	2,323	0.5
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	1,318	1	1,319	0.2	1,205	1	1,206	0.3
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	4,608	125	4,733	0.9	3,715	169	3,884	0.8
Liabilities for Tax	1,651	11	1,662	0.3	1,557	3	1,560	0.3
Current liabilities for tax	1,586	11	1,598	0.3	1,522	3	1,525	0.3
Deferred liabilities for tax	64	0	64	0.0	35	0	35	0.0
Lia. for Pro. & Equ. for Sale p. and from Term. Op. (Net)	0	1	1	0.0	0	2	2	0.0
Subordinated Loans	124	4,124	4,248	0.8	60	3,938	3,998	0.9
Shareholders' Equity	71,098	486	71,584	13.3	54,371	-31	54,341	11.7
Paid-in capital	26,762	0	26,762	5.0	24,271	0	24,271	5.2
Supplementary capital	11,901	478	12,379	2.3	8,739	-36	8,703	1.9
Share premium	2,117	0	2,117	0.4	2,068	0	2,068	0.4
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	3,209	503	3,712	0.7	-64	-14	-78	0.0
Revaluation changes of property and equip.	515	0	515	0.1	480	0	480	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	54	0	54	0.0
Hedging funds (active part)	-428	-25	-453	-0.1	-193	-23	-215	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	6,432	0	6,432	1.2	6,393	0	6,393	1.4
Profit reserves	31,105	9	31,114	5.8	24,538	6	24,544	5.3
Legal reserves	4,251	3	4,254	0.8	3,578	3	3,581	0.8
Status reserves	19	0	19	0.0	15	0	15	0.0
Extraordinary reserves	26,443	0	26,443	4.9	20,602	0	20,602	4.4
Other profit reserves	392	6	397	0.1	344	3	347	0.1
Profit or loss	1,330	0	1,330	0.2	-3,177	0	-3,177	-0.7
Prior years income/loss	-11,766	0	-11,766	-2.2	-11,571	0	-11,571	-2.5
Current year income/loss	13,096	0	13,096	2.4	8,394	0	8,394	1.8
Total Liabilities	366,699	170,202	536,901	100.0	302,236	161,604	463,839	100.0

The Banking System in Turkey

Off Balance Sheet Commitments

(USD Million)

	Dec. 2009			Dec. 2008		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	30,705	46,201	76,906	25,523	44,116	69,639
Letters of guarantee	29,191	27,928	57,119	24,451	25,648	50,099
Bank acceptances	3	1,982	1,985	1	2,104	2,105
Letters of credit	11	13,623	13,634	1	14,234	14,235
Prefinancing given as guarantee	0	15	15	0	12	12
Endorsements	0	351	351	0	0	0
Other guarantees and warranties	1,500	2,303	3,803	1,069	2,118	3,187
Commitments	96,641	29,292	125,933	81,576	16,827	98,403
Irrevocable commitments	89,655	25,184	114,839	65,245	13,072	78,317
Revocable commitments	6,986	4,108	11,094	16,331	3,755	20,086
Derivative Financial Instruments	57,729	107,803	165,531	46,511	80,033	126,545
Derivative finan. instruments held for hedging	8,389	3,453	11,842	9,919	6,587	16,506
Trading transactions	49,340	104,350	153,690	36,592	73,447	110,038
Custody and Pledged Securities	5,260,267	272,760	5,533,027	3,988,661	206,741	4,195,402
Items held in Custody	4,687,814	25,187	4,713,001	3,601,644	22,053	3,623,697
Pledged Items	542,181	240,384	782,566	364,904	178,057	542,961
Accepted independent guaran. and warran.	30,271	7,189	37,460	22,113	6,630	28,743
Total Off Balance Sheet Commitments	5,445,341	456,055	5,901,397	4,142,271	347,717	4,489,988

Income-Expenditure

(USD Million)

	Dec. 2009	Dec. 2008
Interest Income	56,216	55,283
Interest on loans	35,179	34,113
Interest received from reserve deposits	475	820
Interest received from banks	885	1,633
Interest received from money market transactions	489	517
Interest received from marketable securities portfolio	18,920	17,904
Other interest income	268	296
Interest Expenses	28,099	35,009
Interest on deposits	22,956	28,549
Interest on money market transactions	2,494	3,077
Interest on funds borrowed	2,356	3,029
Interest on securities issued	2	0
Other interest expenses	291	355
Net Interest Income/Expenses	28,117	20,274
Net Fees and Commissions Income/Expenses	6,241	5,552
Fees and commissions received	7,473	6,830
Fees and commissions paid	1,232	1,278
Dividend Income	518	584
Trading Profit/Loss (net)	1,118	-135
Profit/loss on trading account securities	1,780	974
Profit/losses on derivative financial transactions	-1,117	0
Foreign exchange profit/loss	455	-1,109
Other Operating Income	2,723	2,746
Total Operating Income/Expenses	38,718	29,021
Provision for Loan Losses or other Receivables (-)	8,126	4,983
Specific provisions of banks loans and other receivables*	6,176	3,421
General provision expenses*	481	716
Other Operating Expenses (-)	14,410	13,641
Personnel Expenses*	6,560	6,066
Net Operating Profit/Loss	16,181	10,397
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	16,181	10,397
Provisions for Taxes on Income from Continuing Operations (±)	-3,181	-1,998
Net Profit/Loss from Continuing Operations	13,001	8,399
Net Profit/Loss Before Taxes from Terminated Operations	132	-2
Provisions for Taxes on Income from Terminated Operations (±)	-38	-2
Net Profit/Loss from Terminated Operations	95	-5
Net Profit/Losses	13,096	8,394

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

Ratios

(%)

	Dec. 2009	Dec. 2008
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	20.9	18.1
Shareholders' Equity / Total Assets	13.3	11.7
(Shareholders' Equity - Permanent Assets) / Total Assets	9.8	8.3
Net On Balance Sheet Position / Total Shareholders' Equity	-17.9	-7.4
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.3	1.0
Balance-Sheet Ratios		
TC Assets / Total Assets	72.8	69.0
TC Liabilities / Total Liabilities	68.3	65.2
FC Assets / FC Liabilities	85.8	88.8
TC Deposits / Total Deposits	65.7	64.3
TC Loans / Total Loans and Receivables	72.2	70.5
Total Deposits / Total Assets	63.5	64.2
Funds Borrowed / Total Assets	8.8	11.1
Assets Quality		
Financial Assets (net) / Total Assets	35.2	29.4
Total Loans and Receivables / Total Assets	47.7	52.0
Total Loans and Receivables / Total Deposits	75.1	80.9
Loans Under Follow-up (gross) / Total Loans and Receivables	5.4	3.6
Loans Under Follow-up (net) / Total Loans and Receivables	0.8	0.7
Specific Provisions / Loans Under Follow-up	84.5	81.4
Permanent Assets / Total Assets	3.5	3.5
Consumer Loans / Total Loans and Receivables	33.7	31.7
Liquidity		
Liquid Assets / Total Assets	33.0	26.6
Liquid Assets / Short-term Liabilities	54.3	44.5
TC Liquid Assets / Total Assets	22.8	15.1
Profitability		
Net Profit/Losses / Total Assets	2.4	1.8
Net Profit/Losses / Total Shareholders' Equity	18.3	15.4
Profit/Losses Before Taxes after Continuing Operations / Total Assets	3.0	2.2
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	4.1	3.6
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	56.7	58.1
Non-interest Income (net) / Total Assets	2.0	1.9
Other Operating Expenses / Total Assets	2.7	2.9
Personnel Expenses / Other Operating Expenses	45.5	44.5
Non-interest Income (net) / Other Operating Expenses	73.6	64.1

Deposit Banks

Assets

(USD Million)

	Dec. 2009			%	Dec. 2008			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	19,652	13,518	33,169	6.4	21,941	14,618	36,559	8.1
Fin.ass.where fair value cha. is refl.to I/S (Net)	5,709	991	6,700	1.3	3,429	1,258	4,687	1.0
Financial assets held for trading	4,257	989	5,246	1.0	3,279	1,257	4,536	1.0
Public sector debt securities	3,082	501	3,584	0.7	1,890	373	2,263	0.5
Securities representing a share in capital	22	0	22	0.0	0	0	0	0.0
Derivative financial assets held for trading	1,143	482	1,625	0.3	1,379	856	2,234	0.5
Other marketable securities	9	6	15	0.0	9	29	38	0.0
Fin.assets clas. as fair value change is refl.to I/S	1,453	2	1,454	0.3	150	1	151	0.0
Public sector debt securities	53	2	54	0.0	150	0	150	0.0
Securities representing a share in capital	0	0	0	0.0	0	1	1	0.0
Loans	1,400	0	1,400	0.3	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	3,304	21,480	24,784	4.8	1,752	19,743	21,495	4.8
Money Market Securities	6,381	681	7,062	1.4	5,275	187	5,462	1.2
Interbank money market placements	6,361	128	6,489	1.3	5,194	111	5,305	1.2
Istanbul Stock Exc. money market placements	20	0	20	0.0	79	0	79	0.0
Receiv. from reverse repurchase agreements	0	553	553	0.1	1	76	77	0.0
Financial Assets Available for Sale (Net)	82,629	17,137	99,766	19.2	34,109	16,949	51,058	11.4
Securities representing a share in capital	92	69	161	0.0	58	59	117	0.0
Public sector debt securities	82,285	13,045	95,330	18.4	33,521	13,100	46,621	10.4
Other marketable securities	252	4,023	4,275	0.8	529	3,790	4,320	1.0
Loans	177,834	67,267	245,102	47.3	163,058	68,200	231,258	51.5
Loans	175,796	67,205	243,000	46.8	161,454	68,196	229,651	51.2
Loans granted to the Banks risk group	1,254	1,461	2,715	0.5	711	1,744	2,455	0.5
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	174,542	65,744	240,286	46.3	160,743	66,452	227,195	50.6
Loans under follow-up	13,468	209	13,677	2.6	8,455	96	8,551	1.9
Specific provisions (-)	11,429	146	11,576	2.2	6,851	93	6,943	1.5
Factoring Receivables	110	23	133	0.0	40	9	49	0.0
Investments held to Maturity (Net)	63,456	16,337	79,794	15.4	63,312	15,246	78,558	17.5
Public sector debt securities	63,449	15,345	78,795	15.2	63,306	15,157	78,463	17.5
Other marketable securities	7	992	999	0.2	6	89	95	0.0
Investments and Associates (Net)	746	158	904	0.2	664	173	837	0.2
Accounted with equity method	50	128	178	0.0	49	145	194	0.0
Non-consolidated investments and associates	697	29	726	0.1	615	29	643	0.1
Financial investments and associates	234	29	263	0.1	165	29	194	0.0
Non-financial investments and associates	463	0	463	0.1	449	0	449	0.1
Subsidiaries (Net)	5,264	1,884	7,147	1.4	3,674	1,865	5,540	1.2
Financial subsidiaries	3,831	1,884	5,714	1.1	2,708	1,865	4,574	1.0
Non-financial subsidiaries	1,433	0	1,433	0.3	966	0	966	0.2
Joint Ventures (Business Partners) (Net)	1	17	19	0.0	0	16	16	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	1	17	19	0.0	0	16	16	0.0
Financial joint ventures	0	17	17	0.0	0	16	16	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	221	13	234	0.0	500	66	566	0.1
Fair value hedges	107	3	111	0.0	83	6	89	0.0
Cash flow hedges	113	10	123	0.0	418	60	477	0.1
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	6,584	8	6,592	1.3	6,168	6	6,174	1.4
Intangible Assets (Net)	1,193	2	1,195	0.2	1,207	2	1,209	0.3
Goodwill	715	0	715	0.1	699	0	699	0.2
Other	478	2	480	0.1	509	2	510	0.1
Real Estates for Investment Purpose (Net)	7	0	7	0.0	7	0	7	0.0
Assets for Tax	1,292	0	1,292	0.2	838	0	838	0.2
Current assets for tax	51	0	51	0.0	68	0	68	0.0
Deferred assets for tax	1,241	0	1,241	0.2	770	0	770	0.2
Prop.&Equ.for Sale p. and from Term.Op.(Net)	237	0	237	0.0	261	0	262	0.1
Other Assets	3,546	1,050	4,597	0.9	3,068	1,127	4,195	0.9
Total Assets	378,167	140,566	518,733	100.0	309,303	139,466	448,769	100.0

Liabilities

(USD Million)

	Dec. 2009			%	Dec. 2008			%
	TC	FC	Total		TC	FC	Total	
Deposits	223,956	117,104	341,060	65.7	191,519	106,474	297,992	66.4
Deposits held by the Banks risk group	5,747	5,477	11,224	2.2	5,244	4,988	10,233	2.3
Other	218,209	111,626	329,836	63.6	186,274	101,485	287,760	64.1
Derivative Finan. Liabilities Held for Trading	1,037	580	1,617	0.3	1,159	724	1,884	0.4
Funds Borrowed	7,932	33,537	41,469	8.0	8,298	38,366	46,664	10.4
Money Market Takings	34,373	5,868	40,241	7.8	22,839	3,730	26,569	5.9
Interbank money market takings	0	147	147	0.0	0	130	130	0.0
Istanbul Stock Exc. money market takings	1	0	1	0.0	38	0	38	0.0
Funds provided under repurchase agreements	34,372	5,720	40,092	7.7	22,802	3,599	26,401	5.9
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	3,136	0	3,136	0.6	2,798	0	2,798	0.6
Borrower funds	138	0	138	0.0	124	0	124	0.0
Others	2,998	0	2,998	0.6	2,674	0	2,674	0.6
Miscellaneous Payables	7,882	945	8,827	1.7	6,397	972	7,368	1.6
Other External Resources	3,068	978	4,046	0.8	2,899	1,768	4,667	1.0
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	29	35	64	0.0	28	114	143	0.0
Finance leasing payables	35	38	74	0.0	37	124	161	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 (-)	7	3	9	0.0	8	10	18	0.0
Derivative Finan. Liabilities Held for Hedging	884	38	922	0.2	679	136	814	0.2
Fair value hedges	298	29	327	0.1	154	37	190	0.0
Cash flow hedges	586	9	595	0.1	525	99	624	0.1
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	8,117	540	8,656	1.7	6,771	503	7,274	1.6
General provisions	2,315	414	2,728	0.5	1,938	333	2,272	0.5
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	1,267	1	1,269	0.2	1,169	1	1,170	0.3
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	4,534	125	4,659	0.9	3,664	169	3,833	0.9
Liabilities for Tax	1,537	11	1,548	0.3	1,448	3	1,451	0.3
Current liabilities for tax	1,473	11	1,485	0.3	1,417	3	1,420	0.3
Deferred liabilities for tax	64	0	64	0.0	31	0	31	0.0
Lia. for Pro. & Equ. for Sale p. and from Term.Op.(Net)	0	1	1	0.0	0	2	2	0.0
Subordinated Loans	124	3,931	4,055	0.8	60	3,731	3,790	0.8
Shareholders' Equity	62,612	477	63,089	12.2	47,362	-10	47,352	10.6
Paid-in capital	21,200	0	21,200	4.1	19,957	0	19,957	4.4
Supplementary capital	10,550	468	11,019	2.1	7,344	-15	7,329	1.6
Share premium	2,102	0	2,102	0.4	2,054	0	2,054	0.5
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	3,171	493	3,664	0.7	-41	-4	-45	0.0
Revaluation changes of property and equip.	493	0	493	0.1	459	0	459	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.	56	0	56	0.0	53	0	53	0.0
Hedging funds (active part)	-428	-25	-453	-0.1	-193	-11	-204	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	5,156	0	5,156	1.0	5,010	0	5,010	1.1
Profit reserves	30,116	9	30,124	5.8	23,767	6	23,772	5.3
Legal reserves	3,864	3	3,867	0.7	3,249	3	3,252	0.7
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	25,880	0	25,880	5.0	20,193	0	20,193	4.5
Other profit reserves	372	6	378	0.1	325	3	328	0.1
Profit or loss	747	0	747	0.1	-3,706	0	-3,706	-0.8
Prior years income/loss	-11,685	0	-11,685	-2.3	-11,494	0	-11,494	-2.6
Current year income/loss	12,432	0	12,432	2.4	7,788	0	7,788	1.7
Total Liabilities	354,688	164,045	518,733	100.0	292,256	156,513	448,769	100.0

Deposit Banks

Off Balance Sheet Commitments

(USD Million)

	Dec. 2009			Dec. 2008		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	28,084	44,469	72,553	23,822	42,729	66,551
Letters of guarantee	27,744	27,268	55,011	23,541	25,032	48,573
Bank acceptances	3	1,967	1,970	1	2,086	2,088
Letters of credit	11	13,341	13,352	1	13,818	13,820
Prefinancing given as guarantee	0	15	15	0	12	12
Endorsements	0	28	28	0	0	0
Other guarantees and warranties	326	1,851	2,177	279	1,780	2,058
Commitments	96,026	28,298	124,324	81,280	16,005	97,286
Irrevocable commitments	89,183	24,827	114,010	65,219	12,620	77,839
Revocable commitments	6,843	3,471	10,314	16,061	3,385	19,447
Derivative Financial Instruments	56,938	104,816	161,754	46,024	78,369	124,393
Derivative finan. instruments held for hedging	8,389	3,453	11,842	9,919	6,587	16,506
Trading transactions	48,549	101,363	149,912	36,105	71,782	107,887
Custody and Pledged Securities	832,733	259,201	1,091,934	602,986	196,176	799,162
Items held in Custody	266,242	24,934	291,176	221,047	21,844	242,891
Pledged Items	536,814	227,310	764,124	360,367	167,930	528,297
Accepted independent guaran. and warran.	29,676	6,957	36,633	21,572	6,402	27,974
Total Off Balance Sheet Commitments	1,013,782	436,784	1,450,565	754,113	333,279	1,087,392

Income-Expenditure

(USD Million)

	Dec. 2009	Dec. 2008
Interest Income	54,939	54,031
Interest on loans	34,312	33,342
Interest received from reserve deposits	473	814
Interest received from banks	805	1,520
Interest received from money market transactions	414	419
Interest received from marketable securities portfolio	18,676	17,653
Other interest income	259	282
Interest Expenses	27,821	34,748
Interest on deposits	22,956	28,549
Interest on money market transactions	2,296	2,901
Interest on funds borrowed	2,290	2,958
Interest on securities issued	0	0
Other interest expenses	279	340
Net Interest Income/Expenses	27,118	19,283
Net Fees and Commissions Income/Expenses	6,172	5,522
Fees and commissions received	7,393	6,793
Fees and commissions paid	1,220	1,271
Dividend Income	498	562
Trading Profit/Loss (net)	1,072	-132
Profit/loss on trading account securities	1,769	1,021
Profit/losses on derivative financial transactions	-1,157	0
Foreign exchange profit/loss	460	-1,153
Other Operating Income	2,613	2,655
Total Operating Income/Expenses	37,473	27,890
Provision for Loan Losses or other Receivables (-)	8,025	4,889
Specific provisions of banks loans and other receivables*	6,126	3,382
General provision expenses*	471	697
Other Operating Expenses (-)	14,062	13,323
Personnel Expenses*	6,365	5,877
Net Operating Profit/Loss	15,386	9,678
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	15,386	9,678
Provisions for Taxes on Income from Continuing Operations (±)	-3,049	-1,885
Net Profit/Loss from Continuing Operations	12,337	7,793
Net Profit/Loss Before Taxes from Terminated Operations	132	-2
Provisions for Taxes on Income from Terminated Operations (±)	-38	-2
Net Profit/Loss from Terminated Operations	95	-5
Net Profit/Losses	12,432	7,788

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

Ratios

(%)

	Dec. 2009	Dec. 2008
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	19.3	16.5
Shareholders' Equity / Total Assets	12.2	10.6
(Shareholders' Equity - Permanent Assets) / Total Assets	8.7	7.1
Net On Balance Sheet Position / Total Shareholders' Equity	-20.9	-8.7
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.3	0.8
Balance-Sheet Ratios		
TC Assets / Total Assets	72.9	68.9
TC Liabilities / Total Liabilities	68.4	65.1
FC Assets / FC Liabilities	85.7	89.1
TC Deposits / Total Deposits	65.7	64.3
TC Loans / Total Loans and Receivables	72.6	70.5
Total Deposits / Total Assets	65.7	66.4
Funds Borrowed / Total Assets	8.0	10.4
Assets Quality		
Financial Assets (net) / Total Assets	36.0	30.1
Total Loans and Receivables / Total Assets	47.3	51.5
Total Loans and Receivables / Total Deposits	71.9	77.6
Loans Under Follow-up (gross) / Total Loans and Receivables	5.6	3.7
Loans Under Follow-up (net) / Total Loans and Receivables	0.9	0.7
Specific Provisions / Loans Under Follow-up	84.6	81.2
Permanent Assets / Total Assets	3.5	3.5
Consumer Loans / Total Loans and Receivables	35.2	33.0
Liquidity		
Liquid Assets / Total Assets	33.1	26.6
Liquid Assets / Short-term Liabilities	53.0	43.3
TC Liquid Assets / Total Assets	22.7	14.8
Profitability		
Net Profit/Losses / Total Assets	2.4	1.7
Net Profit/Losses / Total Shareholders' Equity	19.7	16.4
Profit/Losses Before Taxes after Continuing Operations / Total Assets	3.0	2.2
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	4.0	3.5
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	56.0	57.0
Non-interest Income (net) / Total Assets	2.0	1.9
Other Operating Expenses / Total Assets	2.7	3.0
Personnel Expenses / Other Operating Expenses	45.3	44.1
Non-interest Income (net) / Other Operating Expenses	73.6	64.6

State-owned Banks

Assets

(USD Million)

	Dec. 2009			%	Dec. 2008			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	7,491	3,024	10,515	6.3	6,776	2,745	9,521	7.0
Fin.ass.where fair value cha. is refl.to I/S (Net)	318	78	396	0.2	443	100	542	0.4
Financial assets held for trading	318	78	396	0.2	443	100	542	0.4
Public sector debt securities	316	50	366	0.2	437	31	468	0.3
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	1	28	29	0.0	5	69	74	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	227	6,029	6,256	3.7	42	5,470	5,511	4.0
Money Market Securities	2,286	0	2,286	1.4	2,104	0	2,104	1.5
Interbank money market placements	2,286	0	2,286	1.4	2,104	0	2,104	1.5
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)	24,924	5,584	30,509	18.2	7,852	4,904	12,756	9.3
Securities representing a share in capital	19	12	31	0.0	23	12	35	0.0
Public sector debt securities	24,882	4,507	29,389	17.5	7,625	3,890	11,515	8.4
Other marketable securities	23	1,065	1,088	0.6	205	1,002	1,207	0.9
Loans	55,137	14,624	69,761	41.5	44,946	12,338	57,284	42.0
Loans	54,723	14,624	69,347	41.3	44,675	12,338	57,013	41.8
Loans granted to the Banks risk group	297	162	459	0.3	62	119	181	0.1
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	54,426	14,461	68,888	41.0	44,613	12,219	56,832	41.6
Loans under follow-up	3,114	6	3,121	1.9	2,170	6	2,176	1.6
Specific provisions (-)	2,701	6	2,707	1.6	1,899	6	1,905	1.4
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	37,731	5,904	43,635	26.0	39,162	5,599	44,761	32.8
Public sector debt securities	37,728	5,880	43,608	25.9	39,160	5,576	44,735	32.8
Other marketable securities	3	24	27	0.0	2	23	26	0.0
Investments and Associates (Net)	210	128	339	0.2	145	145	290	0.2
Accounted with equity method	50	128	178	0.1	49	145	194	0.1
Non-consolidated investments and associates	160	0	160	0.1	96	0	96	0.1
Financial investments and associates	152	0	152	0.1	88	0	88	0.1
Non-financial investments and associates	9	0	9	0.0	8	0	8	0.0
Subsidiaries (Net)	430	373	803	0.5	335	361	696	0.5
Financial subsidiaries	330	373	703	0.4	235	361	596	0.4
Non-financial subsidiaries	100	0	100	0.1	100	0	100	0.1
Joint Ventures (Business Partners) (Net)	0	17	17	0.0	0	16	16	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	16	16	0.0
Financial joint ventures	0	17	17	0.0	0	16	16	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)	2,039	4	2,043	1.2	1,766	2	1,768	1.3
Intangible Assets (Net)	47	1	49	0.0	51	2	53	0.0
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	47	1	49	0.0	51	2	53	0.0
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	426	0	426	0.3	218	0	218	0.2
Current assets for tax	2	0	2	0.0	0	0	0	0.0
Deferred assets for tax	425	0	425	0.3	217	0	217	0.2
Prop.&Equ.for Sale p. and from Term.Op.(Net)	62	0	62	0.0	88	0	88	0.1
Other Assets	791	185	976	0.6	584	291	875	0.6
Total Assets	132,121	35,953	168,074	100.0	104,512	31,972	136,484	100.0

Liabilities

(USD Million)

	Dec. 2009			%	Dec. 2008			%
	TC	FC	Total		TC	FC	Total	
Deposits	94,585	31,234	125,819	74.9	78,705	27,272	105,976	77.6
Deposits held by the Banks risk group	1,117	102	1,219	0.7	976	116	1,092	0.8
Other	93,467	31,133	124,600	74.1	77,729	27,155	104,884	76.8
Derivative Finan. Liabilities Held for Trading	6	80	87	0.1	4	31	35	0.0
Funds Borrowed	175	4,140	4,316	2.6	198	4,613	4,810	3.5
Money Market Takings	12,774	1,379	14,153	8.4	6,564	891	7,455	5.5
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	12,774	1,379	14,153	8.4	6,564	891	7,455	5.5
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	3,123	0	3,123	1.9	2,779	0	2,779	2.0
Borrower funds	138	0	138	0.1	124	0	124	0.1
Others	2,985	0	2,985	1.8	2,655	0	2,655	1.9
Miscellaneous Payables	1,150	143	1,293	0.8	846	153	998	0.7
Other External Resources	492	298	790	0.5	422	353	775	0.6
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	1	11	12	0.0
Finance leasing payables	0	0	0	0.0	1	11	13	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	2,153	28	2,180	1.3	1,759	22	1,782	1.3
General provisions	688	3	691	0.4	478	3	481	0.4
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	727	0	727	0.4	659	0	659	0.5
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	738	25	763	0.5	623	19	642	0.5
Liabilities for Tax	514	3	517	0.3	477	2	479	0.4
Current liabilities for tax	514	3	517	0.3	477	2	479	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	15,644	153	15,797	9.4	11,400	-18	11,382	8.3
Paid-in capital	4,202	0	4,202	2.5	4,107	0	4,107	3.0
Supplementary capital	2,344	153	2,497	1.5	1,814	-18	1,796	1.3
Share premium	487	0	487	0.3	476	0	476	0.3
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	637	153	791	0.5	149	-18	131	0.1
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.	53	0	53	0.0	51	0	51	0.0
Hedging funds (active part)	-21	0	-21	0.0	-22	0	-22	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	1,186	0	1,186	0.7	1,160	0	1,160	0.8
Profit reserves	4,692	0	4,692	2.8	2,797	0	2,797	2.0
Legal reserves	1,761	0	1,761	1.0	1,500	0	1,500	1.1
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	2,556	0	2,556	1.5	972	0	972	0.7
Other profit reserves	375	0	375	0.2	324	0	324	0.2
Profit or loss	4,406	0	4,406	2.6	2,683	0	2,683	2.0
Prior years income/loss	107	0	107	0.1	116	0	116	0.1
Current year income/loss	4,299	0	4,299	2.6	2,567	0	2,567	1.9
Total Liabilities	130,615	37,458	168,074	100.0	103,155	33,329	136,484	100.0

State-owned Banks

Off Balance Sheet Commitments

(USD Million)

	Dec. 2009			Dec. 2008		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	6,644	9,441	16,085	4,794	7,719	12,513
Letters of guarantee	6,611	5,284	11,894	4,780	4,376	9,156
Bank acceptances	0	409	409	0	399	399
Letters of credit	3	3,655	3,657	0	2,930	2,930
Prefinancing given as guarantee	0	12	12	0	9	9
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	30	81	111	14	5	19
Commitments	18,126	3,864	21,990	12,198	3,216	15,415
Irrevocable commitments	11,799	1,049	12,848	8,818	737	9,555
Revocable commitments	6,327	2,815	9,142	3,380	2,479	5,859
Derivative Financial Instruments	1,707	5,586	7,293	813	2,495	3,308
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	1,707	5,586	7,293	813	2,495	3,308
Custody and Pledged Securities	291,906	88,815	380,722	186,201	53,804	240,005
Items held in Custody	53,881	4,349	58,230	41,264	3,037	44,302
Pledged Items	238,025	84,449	322,475	144,937	50,764	195,700
Accepted independent guaran. and warran.	0	17	17	0	3	3
Total Off Balance Sheet Commitments	318,382	107,706	426,089	204,006	67,234	271,240

Income-Expenditure

(USD Million)

	Dec. 2009	Dec. 2008
Interest Income	18,438	17,463
Interest on loans	9,645	8,303
Interest received from reserve deposits	77	147
Interest received from banks	305	539
Interest received from money market transactions	70	127
Interest received from marketable securities portfolio	8,312	8,321
Other interest income	29	26
Interest Expenses	10,198	12,072
Interest on deposits	9,032	11,136
Interest on money market transactions	150	202
Interest on funds borrowed	916	610
Interest on securities issued	0	0
Other interest expenses	100	124
Net Interest Income/Expenses	8,240	5,390
Net Fees and Commissions Income/Expenses	917	926
Fees and commissions received	1,121	1,137
Fees and commissions paid	204	212
Dividend Income	42	60
Trading Profit/Loss (net)	172	-103
Profit/loss on trading account securities	185	237
Profit/losses on derivative financial transactions	-55	0
Foreign exchange profit/loss	41	-340
Other Operating Income	620	666
Total Operating Income/Expenses	9,989	6,939
Provision for Loan Losses or other Receivables (-)	1,519	1,056
Specific provisions of banks loans and other receivables*	1,024	577
General provision expenses*	183	180
Other Operating Expenses (-)	3,107	2,659
Personnel Expenses*	1,520	1,301
Net Operating Profit/Loss	5,363	3,225
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	5,363	3,225
Provisions for Taxes on Income from Continuing Operations (±)	-1,064	-658
Net Profit/Loss from Continuing Operations	4,299	2,567
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	4,299	2,567

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

Ratios

(%)

	Dec. 2009	Dec. 2008
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	18.4	16.4
Shareholders' Equity / Total Assets	9.4	8.3
(Shareholders' Equity - Permanent Assets) / Total Assets	7.2	6.0
Net On Balance Sheet Position / Total Shareholders' Equity	-7.8	-6.3
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.1	0.0
Balance-Sheet Ratios		
TC Assets / Total Assets	78.6	76.6
TC Liabilities / Total Liabilities	77.7	75.6
FC Assets / FC Liabilities	96.0	95.9
TC Deposits / Total Deposits	75.2	74.3
TC Loans / Total Loans and Receivables	79.0	78.5
Total Deposits / Total Assets	74.9	77.6
Funds Borrowed / Total Assets	2.6	3.5
Assets Quality		
Financial Assets (net) / Total Assets	44.3	42.5
Total Loans and Receivables / Total Assets	41.5	42.0
Total Loans and Receivables / Total Deposits	55.4	54.1
Loans Under Follow-up (gross) / Total Loans and Receivables	4.5	3.8
Loans Under Follow-up (net) / Total Loans and Receivables	0.6	0.5
Specific Provisions / Loans Under Follow-up	86.7	87.5
Permanent Assets / Total Assets	2.2	2.3
Consumer Loans / Total Loans and Receivables	33.0	31.4
Liquidity		
Liquid Assets / Total Assets	29.7	22.3
Liquid Assets / Short-term Liabilities	44.8	35.5
TC Liquid Assets / Total Assets	21.0	12.6
Profitability		
Net Profit/Losses / Total Assets	2.6	1.9
Net Profit/Losses / Total Shareholders' Equity	27.2	22.5
Profit/Losses Before Taxes after Continuing Operations / Total Assets	3.2	2.4
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	4.3	3.5
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	72.2	69.4
Non-interest Income (net) / Total Assets	1.0	1.1
Other Operating Expenses / Total Assets	1.8	1.9
Personnel Expenses / Other Operating Expenses	48.9	48.9
Non-interest Income (net) / Other Operating Expenses	56.3	58.2

Privately-owned Banks

Assets

(USD Million)

	Dec. 2009			%	Dec. 2008			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	9,946	8,188	18,134	6.5	12,584	9,034	21,618	8.9
Fin.ass.where fair value cha. is refl.to I/S (Net)	2,033	459	2,492	0.9	1,035	501	1,536	0.6
Financial assets held for trading	1,690	459	2,149	0.8	1,035	501	1,536	0.6
Public sector debt securities	884	162	1,046	0.4	352	167	519	0.2
Securities representing a share in capital	1	0	1	0.0	0	0	0	0.0
Derivative financial assets held for trading	798	297	1,095	0.4	677	310	988	0.4
Other marketable securities	6	0	6	0.0	6	23	29	0.0
Fin.assets clas. as fair value change is refl.to I/S	343	0	343	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	343	0	343	0.1	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	2,342	12,932	15,273	5.5	1,177	11,552	12,729	5.2
Money Market Securities	2,132	57	2,189	0.8	1,099	162	1,260	0.5
Interbank money market placements	2,112	57	2,169	0.8	1,044	111	1,155	0.5
Istanbul Stock Exc. money market placements	20	0	20	0.0	53	0	53	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	1	51	52	0.0
Financial Assets Available for Sale (Net)	48,315	10,547	58,863	21.2	20,515	11,082	31,596	13.0
Securities representing a share in capital	52	56	108	0.0	26	45	72	0.0
Public sector debt securities	48,088	7,708	55,796	20.1	20,251	8,252	28,503	11.7
Other marketable securities	175	2,783	2,959	1.1	237	2,784	3,021	1.2
Loans	86,787	45,335	132,123	47.6	84,041	47,386	131,427	54.1
Loans	85,948	45,331	131,279	47.2	83,141	47,384	130,525	53.7
Loans granted to the Banks risk group	845	1,178	2,023	0.7	584	1,504	2,088	0.9
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	85,103	44,153	129,256	46.5	82,558	45,879	128,437	52.9
Loans under follow-up	7,039	86	7,125	2.6	4,504	83	4,587	1.9
Specific provisions (-)	6,200	81	6,281	2.3	3,604	81	3,685	1.5
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	24,417	10,184	34,602	12.5	21,214	9,407	30,621	12.6
Public sector debt securities	24,414	9,290	33,704	12.1	21,211	9,398	30,609	12.6
Other marketable securities	4	894	898	0.3	3	9	12	0.0
Investments and Associates (Net)	529	29	558	0.2	514	29	542	0.2
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	529	29	558	0.2	514	29	542	0.2
Financial investments and associates	82	29	111	0.0	78	29	106	0.0
Non-financial investments and associates	446	0	446	0.2	436	0	436	0.2
Subsidiaries (Net)	4,289	1,338	5,627	2.0	2,881	1,214	4,095	1.7
Financial subsidiaries	2,971	1,338	4,309	1.6	2,024	1,214	3,238	1.3
Non-financial subsidiaries	1,319	0	1,319	0.5	857	0	857	0.4
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	0.0	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	107	1	108	0.0	66	47	113	0.0
Fair value hedges	107	1	108	0.0	66	1	67	0.0
Cash flow hedges	0	0	0	0.0	0	45	45	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	3,603	4	3,607	1.3	3,554	4	3,558	1.5
Intangible Assets (Net)	903	0	903	0.3	849	0	849	0.3
Goodwill	659	0	659	0.2	644	0	644	0.3
Other	244	0	244	0.1	205	0	205	0.1
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	649	0	649	0.2	470	0	470	0.2
Current assets for tax	3	0	3	0.0	17	0	17	0.0
Deferred assets for tax	646	0	646	0.2	453	0	453	0.2
Prop.&Equ.for Sale p. and from Term.Op.(Net)	160	0	160	0.1	157	0	157	0.1
Other Assets	1,905	655	2,560	0.9	1,780	520	2,300	0.9
Total Assets	188,116	89,730	277,846	100.0	151,937	90,936	242,872	100.0

Liabilities

(USD Million)

	Dec. 2009			%	Dec. 2008			%
	TC	FC	Total		TC	FC	Total	
Deposits	102,507	68,763	171,270	61.6	89,701	62,710	152,412	62.8
Deposits held by the Banks risk group	3,798	4,025	7,823	2.8	3,278	3,692	6,970	2.9
Other	98,709	64,738	163,447	58.8	86,424	59,018	145,442	59.9
Derivative Finan. Liabilities Held for Trading	711	321	1,032	0.4	692	316	1,009	0.4
Funds Borrowed	5,040	21,324	26,364	9.5	5,371	23,736	29,106	12.0
Money Market Takings	20,844	4,487	25,330	9.1	15,218	2,505	17,723	7.3
Interbank money market takings	0	145	145	0.1	0	30	30	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	20,844	4,342	25,185	9.1	15,218	2,475	17,693	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	13	0	13	0.0	19	0	19	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	13	0	13	0.0	19	0	19	0.0
Miscellaneous Payables	5,598	394	5,992	2.2	4,564	313	4,877	2.0
Other External Resources	1,789	596	2,386	0.9	1,609	1,336	2,945	1.2
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	9	22	31	0.0	15	65	80	0.0
Finance leasing payables	12	24	35	0.0	19	71	90	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	4	6	10	0.0
Derivative Finan. Liabilities Held for Hedging	552	2	555	0.2	90	94	184	0.1
Fair value hedges	290	0	290	0.1	44	0	44	0.0
Cash flow hedges	263	2	265	0.1	46	94	140	0.1
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	4,971	414	5,385	1.9	4,124	411	4,535	1.9
General provisions	1,241	366	1,607	0.6	1,093	315	1,408	0.6
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	405	0	405	0.1	389	0	389	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	3,326	48	3,373	1.2	2,642	96	2,739	1.1
Liabilities for Tax	813	9	821	0.3	785	1	786	0.3
Current liabilities for tax	813	9	821	0.3	782	1	784	0.3
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	1	1	0.0	0	1	1	0.0
Subordinated Loans	0	2,430	2,430	0.9	0	2,319	2,319	1.0
Shareholders' Equity	35,971	266	36,237	13.0	26,845	32	26,876	11.1
Paid-in capital	11,777	0	11,777	4.2	11,232	0	11,232	4.6
Supplementary capital	7,293	257	7,551	2.7	4,792	26	4,818	2.0
Share premium	1,549	0	1,549	0.6	1,514	0	1,514	0.6
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	2,304	279	2,583	0.9	-202	33	-169	-0.1
Revaluation changes of property and equip.	474	0	474	0.2	448	0	448	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)	-263	-21	-284	-0.1	-93	-7	-100	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	3,226	0	3,226	1.2	3,124	0	3,124	1.3
Profit reserves	10,211	9	10,219	3.7	6,582	6	6,588	2.7
Legal reserves	1,758	3	1,761	0.6	1,458	3	1,461	0.6
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	8,458	0	8,458	3.0	5,128	0	5,128	2.1
Other profit reserves	-6	6	0	0.0	-4	3	-1	0.0
Profit or loss	6,690	0	6,690	2.4	4,238	0	4,238	1.7
Prior years income/loss	-17	0	-17	0.0	-21	0	-21	0.0
Current year income/loss	6,707	0	6,707	2.4	4,259	0	4,259	1.8
Total Liabilities	178,818	99,029	277,846	100.0	149,032	93,840	242,872	100.0

Privately-owned Banks

Off Balance Sheet Commitments

(USD Million)

	Dec. 2009			Dec. 2008		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	16,256	24,685	40,941	14,518	23,913	38,431
Letters of guarantee	15,964	16,327	32,291	14,264	14,832	29,096
Bank acceptances	3	463	466	1	428	428
Letters of credit	8	7,104	7,112	1	7,939	7,940
Prefinancing given as guarantee	0	2	2	0	4	4
Endorsements	0	28	28	0	0	0
Other guarantees and warranties	282	760	1,041	253	711	963
Commitments	54,390	15,732	70,122	40,436	9,269	49,705
Irrevocable commitments	54,386	15,732	70,118	40,431	9,268	49,700
Revocable commitments	4	0	5	5	0	5
Derivative Financial Instruments	28,521	58,974	87,495	24,448	41,037	65,485
Derivative finan. instruments held for hedging	5,054	1,549	6,604	3,727	2,659	6,386
Trading transactions	23,467	57,425	80,891	20,720	38,379	59,099
Custody and Pledged Securities	394,509	135,299	529,808	317,653	111,967	429,620
Items held in Custody	170,053	17,326	187,378	142,103	16,144	158,247
Pledged Items	222,382	117,495	339,876	173,465	95,333	268,799
Accepted independent guaran. and warran.	2,075	479	2,553	2,084	490	2,574
Total Off Balance Sheet Commitments	493,676	234,690	728,366	397,054	186,186	583,241

Income-Expenditure

(USD Million)

	Dec. 2009	Dec. 2008
Interest Income	27,333	27,211
Interest on loans	17,449	17,994
Interest received from reserve deposits	335	556
Interest received from banks	342	633
Interest received from money market transactions	146	123
Interest received from marketable securities portfolio	8,905	7,724
Other interest income	157	181
Interest Expenses	13,754	17,592
Interest on deposits	11,014	13,654
Interest on money market transactions	1,449	1,869
Interest on funds borrowed	1,245	1,996
Interest on securities issued	0	0
Other interest expenses	47	72
Net Interest Income/Expenses	13,580	9,619
Net Fees and Commissions Income/Expenses	4,076	3,538
Fees and commissions received	4,865	4,365
Fees and commissions paid	790	827
Dividend Income	407	432
Trading Profit/Loss (net)	1,176	387
Profit/loss on trading account securities	872	150
Profit/losses on derivative financial transactions	343	0
Foreign exchange profit/loss	-39	237
Other Operating Income	1,547	1,603
Total Operating Income/Expenses	20,785	15,579
Provision for Loan Losses or other Receivables (-)	4,844	2,838
Specific provisions of banks loans and other receivables*	3,674	2,078
General provision expenses*	235	419
Other Operating Expenses (-)	7,580	7,525
Personnel Expenses*	3,293	3,104
Net Operating Profit/Loss	8,361	5,216
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	8,361	5,216
Provisions for Taxes on Income from Continuing Operations (±)	-1,623	-958
Net Profit/Loss from Continuing Operations	6,738	4,259
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	-31	0
Net Profit/Loss from Terminated Operations	-31	0
Net Profit/Losses	6,707	4,259

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

Ratios

(%)

	Dec. 2009	Dec. 2008
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	19.7	16.4
Shareholders' Equity / Total Assets	13.0	11.1
(Shareholders' Equity - Permanent Assets) / Total Assets	8.8	6.9
Net On Balance Sheet Position / Total Shareholders' Equity	-8.9	15.9
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.7	2.0
Balance-Sheet Ratios		
TC Assets / Total Assets	67.7	62.6
TC Liabilities / Total Liabilities	64.4	61.4
FC Assets / FC Liabilities	90.6	96.9
TC Deposits / Total Deposits	59.9	58.9
TC Loans / Total Loans and Receivables	65.7	63.9
Total Deposits / Total Assets	61.6	62.8
Funds Borrowed / Total Assets	9.5	12.0
Assets Quality		
Financial Assets (net) / Total Assets	34.6	26.3
Total Loans and Receivables / Total Assets	47.6	54.1
Total Loans and Receivables / Total Deposits	77.1	86.2
Loans Under Follow-up (gross) / Total Loans and Receivables	5.4	3.5
Loans Under Follow-up (net) / Total Loans and Receivables	0.6	0.7
Specific Provisions / Loans Under Follow-up	88.2	80.3
Permanent Assets / Total Assets	4.2	4.2
Consumer Loans / Total Loans and Receivables	32.9	30.7
Liquidity		
Liquid Assets / Total Assets	34.9	28.3
Liquid Assets / Short-term Liabilities	56.7	45.6
TC Liquid Assets / Total Assets	23.3	15.0
Profitability		
Net Profit/Losses / Total Assets	2.4	1.8
Net Profit/Losses / Total Shareholders' Equity	18.5	15.8
Profit/Losses Before Taxes after Continuing Operations / Total Assets	3.0	2.1
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	3.6	3.1
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	47.7	48.4
Non-interest Income (net) / Total Assets	2.6	2.5
Other Operating Expenses / Total Assets	2.7	3.1
Personnel Expenses / Other Operating Expenses	43.4	41.2
Non-interest Income (net) / Other Operating Expenses	95.1	79.2

Banks Under the Deposit Insurance Fund

Assets

(USD Million)

	Dec. 2009			%	Dec. 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)	248	0	248	45.6	74	0	74	13.5
Financial assets held for trading	248	0	248	45.6	74	0	74	13.5
Public sector debt securities	248	0	248	45.6	74	0	74	13.5
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	144	67	211	39.0	324	65	389	71.0
Money Market Securities	5	0	5	0.9	3	0	3	0.5
Interbank money market placements	5	0	5	0.9	3	0	3	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)	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	10	1	10	1.9
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	35	6	41	7.6	45	4	50	9.0
Specific provisions (-)	28	6	34	6.2	38	4	42	7.7
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	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	6.8	39	0	39	7.1
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	0.1	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	25	6	32	5.8
Total Assets	471	72	542	100.0	476	73	548	100.0

Liabilities

(USD Million)

	Dec. 2009			%	Dec. 2008			%
	TC	FC	Total		TC	FC	Total	
Deposits	8	11	19	3.5	9	15	23	4.3
Deposits held by the Banks risk group	0	0	0	0.0	0	0	0	0.0
Other	8	11	19	3.5	9	15	23	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	8	28	36	6.6	6	27	32	5.9
Other External Resources	3	0	3	0.5	2	0	3	0.5
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	23	32	55	10.2	17	32	49	8.9
General provisions	3	0	3	0.6	3	0	3	0.6
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	2	0	2	0.5	2	0	2	0.3
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	17	32	49	9.1	12	31	44	8.0
Liabilities for Tax	2	0	2	0.4	6	0	6	1.1
Current liabilities for tax	2	0	2	0.4	6	0	6	1.1
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	426	0	426	78.4	433	0	433	79.0
Paid-in capital	310	0	310	57.1	303	0	303	55.2
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	11,926	0	11,926	2,198.4	11,708	0	11,708	2,135.4
Legal reserves	18	0	18	3.3	17	0	17	3.2
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	11,908	0	11,908	2,195.1	11,691	0	11,691	2,132.2
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	-11,810	0	-11,810	-2,177.1	-11,578	0	-11,578	-2,111.7
Prior years income/loss	-11,847	0	-11,847	-2,183.8	-11,631	0	-11,631	-2,121.3
Current year income/loss	37	0	37	6.8	53	0	53	9.6
Total Liabilities	471	72	542	100.0	475	73	548	100.0

Banks Under the Deposit Insurance Fund

Off Balance Sheet Commitments

(USD Million)

	Dec. 2009			Dec. 2008		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	50	72	122	54	74	128
Letters of guarantee	50	72	122	54	74	128
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	2,087	0	2,087	0	0	0
Irrevocable commitments	2,087	0	2,087	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	602	93	695	621	98	719
Items held in Custody	8	2	10	7	2	9
Pledged Items	594	92	685	614	96	710
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	2,739	165	2,905	675	171	847

Income-Expenditure

(USD Million)

	Dec. 2009	Dec. 2008
Interest Income	26	79
Interest on loans	1	9
Interest received from reserve deposits	0	0
Interest received from banks	23	68
Interest received from money market transactions	0	1
Interest received from marketable securities portfolio	0	1
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	25	78
Net Fees and Commissions Income/Expenses	2	2
Fees and commissions received	2	2
Fees and commissions paid	0	0
Dividend Income	0	0
Trading Profit/Loss (net)	45	12
Profit/loss on trading account securities	45	6
Profit/losses on derivative financial transactions	0	0
Foreign exchange profit/loss	0	6
Other Operating Income	9	7
Total Operating Income/Expenses	82	100
Provision for Loan Losses or other Receivables (-)	12	9
Specific provisions of banks loans and other receivables*	3	2
General provision expenses*	2	0
Other Operating Expenses (-)	22	22
Personnel Expenses*	11	11
Net Operating Profit/Loss	48	68
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	48	68
Provisions for Taxes on Income from Continuing Operations (±)	-11	-15
Net Profit/Loss from Continuing Operations	37	53
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	53

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

Ratios

(%)

	Dec. 2009	Dec. 2008
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	45.0	65.1
Shareholders' Equity / Total Assets	78.4	79.0
(Shareholders' Equity - Permanent Assets) / Total Assets	70.3	70.5
Net On Balance Sheet Position / Total Shareholders' Equity	-0.1	0.3
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-0.1	0.3
Balance-Sheet Ratios		
TC Assets / Total Assets	86.8	86.8
TC Liabilities / Total Liabilities	86.7	86.7
FC Assets / FC Liabilities	99.5	99.5
TC Deposits / Total Deposits	40.7	37.7
TC Loans / Total Loans and Receivables	100.0	92.0
Total Deposits / Total Assets	3.5	4.3
Funds Borrowed / Total Assets	0.0	0.0
Assets Quality		
Financial Assets (net) / Total Assets	45.6	13.5
Total Loans and Receivables / Total Assets	1.5	1.9
Total Loans and Receivables / Total Deposits	42.1	44.3
Loans Under Follow-up (gross) / Total Loans and Receivables	519.5	477.9
Loans Under Follow-up (net) / Total Loans and Receivables	92.8	71.1
Specific Provisions / Loans Under Follow-up	82.1	85.1
Permanent Assets / Total Assets	8.2	8.5
Consumer Loans / Total Loans and Receivables	7.2	3.2
Liquidity		
Liquid Assets / Total Assets	85.5	85.1
Liquid Assets / Short-term Liabilities	809.0	766.3
TC Liquid Assets / Total Assets	73.1	73.2
Profitability		
Net Profit/Losses / Total Assets	6.8	9.6
Net Profit/Losses / Total Shareholders' Equity	8.6	12.2
Profit/Losses Before Taxes after Continuing Operations / Total Assets	8.8	12.4
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	4.1	13.9
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	27.1	76.2
Non-interest Income (net) / Total Assets	10.4	3.9
Other Operating Expenses / Total Assets	4.0	4.1
Personnel Expenses / Other Operating Expenses	48.4	49.6
Non-interest Income (net) / Other Operating Expenses	258.6	95.6

Foreign Banks

Assets

(USD Million)

	Dec. 2009			%	Dec. 2008			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	2,214	2,306	4,520	6.3	2,581	2,839	5,420	7.9
Fin.ass.where fair value cha. is refl.to I/S (Net)	3,111	454	3,565	4.9	1,877	657	2,534	3.7
Financial assets held for trading	2,002	452	2,453	3.4	1,727	656	2,383	3.5
Public sector debt securities	1,634	290	1,924	2.7	1,027	175	1,202	1.7
Securities representing a share in capital	21	0	21	0.0	0	0	0	0.0
Derivative financial assets held for trading	344	157	501	0.7	696	476	1,173	1.7
Other marketable securities	2	5	7	0.0	3	6	8	0.0
Fin.assets clas. as fair value change is refl.to I/S	1,110	2	1,112	1.5	150	1	151	0.2
Public sector debt securities	53	2	54	0.1	150	0	150	0.2
Securities representing a share in capital	0	0	0	0.0	0	1	1	0.0
Loans	1,057	0	1,057	1.5	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	592	2,451	3,043	4.2	209	2,657	2,866	4.2
Money Market Securities	1,958	624	2,582	3.6	2,070	26	2,095	3.0
Interbank money market placements	1,958	71	2,029	2.8	2,043	0	2,043	3.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	26	0	26	0.0
Receiv. from reverse repurchase agreements	0	553	553	0.8	0	26	26	0.0
Financial Assets Available for Sale (Net)	9,389	1,005	10,395	14.4	5,742	963	6,705	9.7
Securities representing a share in capital	21	1	22	0.0	9	2	11	0.0
Public sector debt securities	9,315	829	10,144	14.0	5,646	957	6,603	9.6
Other marketable securities	54	175	228	0.3	87	4	91	0.1
Loans	35,902	7,308	43,210	59.8	34,061	8,475	42,536	61.8
Loans	35,123	7,250	42,374	58.6	33,636	8,474	42,110	61.1
Loans granted to the Banks risk group	112	121	232	0.3	65	121	187	0.3
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	35,012	7,130	42,141	58.3	33,571	8,352	41,923	60.9
Loans under follow-up	3,279	111	3,390	4.7	1,735	3	1,738	2.5
Specific provisions (-)	2,501	53	2,554	3.5	1,310	2	1,312	1.9
Factoring Receivables	110	23	133	0.2	40	9	49	0.1
Investments held to Maturity (Net)	1,308	249	1,557	2.2	2,936	240	3,176	4.6
Public sector debt securities	1,307	175	1,483	2.1	2,936	183	3,119	4.5
Other marketable securities	0	74	74	0.1	0	57	58	0.1
Investments and Associates (Net)	8	0	8	0.0	5	0	5	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	8	0	8	0.0	5	0	5	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	8	0	8	0.0	5	0	5	0.0
Subsidiaries (Net)	544	172	717	1.0	458	290	748	1.1
Financial subsidiaries	530	172	702	1.0	449	290	740	1.1
Non-financial subsidiaries	14	0	14	0.0	9	0	9	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	114	12	126	0.2	435	19	453	0.7
Fair value hedges	1	3	3	0.0	17	5	22	0.0
Cash flow hedges	113	10	123	0.2	418	14	432	0.6
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	905	0	905	1.3	808	0	808	1.2
Intangible Assets (Net)	243	0	243	0.3	306	0	307	0.4
Goodwill	56	0	56	0.1	55	0	55	0.1
Other	187	0	187	0.3	252	0	252	0.4
Real Estates for Investment Purpose (Net)	7	0	7	0.0	7	0	7	0.0
Assets for Tax	217	0	217	0.3	150	0	150	0.2
Current assets for tax	47	0	47	0.1	50	0	50	0.1
Deferred assets for tax	170	0	170	0.2	99	0	99	0.1
Prop.&Equ.for Sale p. and from Term.Op.(Net)	15	0	15	0.0	16	0	17	0.0
Other Assets	821	206	1,028	1.4	678	310	989	1.4
Total Assets	57,459	14,811	72,270	100.0	52,378	16,486	68,864	100.0

Liabilities

(USD Million)

	Dec. 2009			%	Dec. 2008			%
	TC	FC	Total		TC	FC	Total	
Deposits	26,857	17,095	43,952	60.8	23,104	16,477	39,581	57.5
Deposits held by the Banks risk group	831	1,351	2,182	3.0	991	1,180	2,171	3.2
Other	26,026	15,744	41,769	57.8	22,113	15,297	37,410	54.3
Derivative Finan. Liabilities Held for Trading	320	179	499	0.7	462	377	840	1.2
Funds Borrowed	2,717	8,073	10,790	14.9	2,730	10,017	12,747	18.5
Money Market Takings	753	2	755	1.0	1,056	334	1,389	2.0
Interbank money market takings	0	2	2	0.0	0	101	101	0.1
Istanbul Stock Exc. money market takings	1	0	1	0.0	38	0	38	0.1
Funds provided under repurchase agreements	752	0	752	1.0	1,018	233	1,251	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	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	1,126	381	1,507	2.1	981	479	1,461	2.1
Other External Resources	784	83	868	1.2	865	79	944	1.4
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	20	13	34	0.0	12	38	51	0.1
Finance leasing payables	24	14	38	0.1	17	42	58	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	5	0.0	4	3	8	0.0
Derivative Finan. Liabilities Held for Hedging	332	36	368	0.5	588	42	630	0.9
Fair value hedges	8	29	38	0.1	109	37	146	0.2
Cash flow hedges	324	6	330	0.5	479	5	484	0.7
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	970	65	1,036	1.4	871	38	909	1.3
General provisions	383	45	428	0.6	365	15	380	0.6
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	133	1	134	0.2	119	1	120	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	454	19	474	0.7	387	22	409	0.6
Liabilities for Tax	208	0	208	0.3	180	0	180	0.3
Current liabilities for tax	144	0	144	0.2	151	0	151	0.2
Deferred liabilities for tax	64	0	64	0.1	29	0	29	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	124	1,501	1,625	2.2	60	1,412	1,472	2.1
Shareholders' Equity	10,572	57	10,630	14.7	8,684	-23	8,661	12.6
Paid-in capital	4,911	0	4,911	6.8	4,315	0	4,315	6.3
Supplementary capital	914	57	971	1.3	739	-23	715	1.0
Share premium	66	0	66	0.1	65	0	65	0.1
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	229	61	290	0.4	12	-19	-6	0.0
Revaluation changes of property and equip.	19	0	19	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)	-145	-4	-149	-0.2	-78	-4	-82	-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	744	0	744	1.0	727	0	727	1.1
Profit reserves	3,288	0	3,288	4.5	2,679	0	2,679	3.9
Legal reserves	327	0	327	0.5	273	0	273	0.4
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	2,958	0	2,958	4.1	2,402	0	2,402	3.5
Other profit reserves	3	0	3	0.0	4	0	4	0.0
Profit or loss	1,460	0	1,460	2.0	951	0	951	1.4
Prior years income/loss	71	0	71	0.1	41	0	41	0.1
Current year income/loss	1,390	0	1,390	1.9	910	0	910	1.3
Total Liabilities	44,785	27,486	72,270	100.0	39,594	29,271	68,864	100.0

Foreign Banks

Off Balance Sheet Commitments

(USD Million)

	Dec. 2009			Dec. 2008		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	5,134	10,271	15,406	4,456	11,023	15,479
Letters of guarantee	5,120	5,585	10,704	4,443	5,750	10,193
Bank acceptances	0	1,094	1,094	1	1,259	1,260
Letters of credit	0	2,582	2,582	0	2,949	2,950
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	14	1,011	1,025	12	1,064	1,076
Commitments	21,423	8,701	30,125	28,646	3,520	32,167
Irrevocable commitments	20,912	8,046	28,958	15,970	2,614	18,584
Revocable commitments	512	655	1,167	12,676	906	13,582
Derivative Financial Instruments	26,711	40,256	66,966	20,763	34,837	55,600
Derivative finan. instruments held for hedging	3,335	1,903	5,238	6,192	3,928	10,120
Trading transactions	23,376	38,352	61,728	14,571	30,909	45,480
Custody and Pledged Securities	145,716	34,993	180,709	98,511	30,307	128,818
Items held in Custody	42,301	3,257	45,558	37,672	2,661	40,334
Pledged Items	75,814	25,274	101,088	41,351	21,737	63,088
Accepted independent guaran. and warran.	27,602	6,461	34,063	19,488	5,910	25,397
Total Off Balance Sheet Commitments	198,984	94,222	293,206	152,377	79,687	232,064

Income-Expenditure

(USD Million)

	Dec. 2009	Dec. 2008
Interest Income	9,142	9,279
Interest on loans	7,217	7,035
Interest received from reserve deposits	61	112
Interest received from banks	135	281
Interest received from money market transactions	197	168
Interest received from marketable securities portfolio	1,459	1,608
Other interest income	73	74
Interest Expenses	3,869	5,084
Interest on deposits	2,910	3,758
Interest on money market transactions	697	830
Interest on funds borrowed	129	352
Interest on securities issued	0	0
Other interest expenses	133	144
Net Interest Income/Expenses	5,273	4,195
Net Fees and Commissions Income/Expenses	1,178	1,056
Fees and commissions received	1,405	1,288
Fees and commissions paid	226	233
Dividend Income	50	70
Trading Profit/Loss (net)	-320	-427
Profit/loss on trading account securities	667	628
Profit/losses on derivative financial transactions	-1,445	0
Foreign exchange profit/loss	457	-1,055
Other Operating Income	436	379
Total Operating Income/Expenses	6,617	5,272
Provision for Loan Losses or other Receivables (-)	1,649	986
Specific provisions of banks loans and other receivables*	1,425	725
General provision expenses*	51	98
Other Operating Expenses (-)	3,353	3,117
Personnel Expenses*	1,542	1,461
Net Operating Profit/Loss	1,614	1,169
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	1,614	1,169
Provisions for Taxes on Income from Continuing Operations (±)	-350	-254
Net Profit/Loss from Continuing Operations	1,264	915
Net Profit/Loss Before Taxes from Terminated Operations	132	-2
Provisions for Taxes on Income from Terminated Operations (±)	-7	-2
Net Profit/Loss from Terminated Operations	126	-5
Net Profit/Losses	1,390	910

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

Ratios

(%)

	Dec. 2009	Dec. 2008
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	18.8	16.7
Shareholders' Equity / Total Assets	14.7	12.6
(Shareholders' Equity - Permanent Assets) / Total Assets	10.9	9.2
Net On Balance Sheet Position / Total Shareholders' Equity	-81.9	-88.6
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-0.9	-1.5
Balance-Sheet Ratios		
TC Assets / Total Assets	79.5	76.1
TC Liabilities / Total Liabilities	62.0	57.5
FC Assets / FC Liabilities	53.9	56.3
TC Deposits / Total Deposits	61.1	58.4
TC Loans / Total Loans and Receivables	83.1	80.1
Total Deposits / Total Assets	60.8	57.5
Funds Borrowed / Total Assets	14.9	18.5
Assets Quality		
Financial Assets (net) / Total Assets	21.6	18.7
Total Loans and Receivables / Total Assets	59.8	61.8
Total Loans and Receivables / Total Deposits	98.3	107.5
Loans Under Follow-up (gross) / Total Loans and Receivables	7.8	4.1
Loans Under Follow-up (net) / Total Loans and Receivables	1.9	1.0
Specific Provisions / Loans Under Follow-up	75.3	75.5
Permanent Assets / Total Assets	3.8	3.4
Consumer Loans / Total Loans and Receivables	45.5	42.0
Liquidity		
Liquid Assets / Total Assets	33.4	28.5
Liquid Assets / Short-term Liabilities	59.1	50.8
TC Liquid Assets / Total Assets	23.9	18.1
Profitability		
Net Profit/Losses / Total Assets	1.9	1.3
Net Profit/Losses / Total Shareholders' Equity	13.1	10.5
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.2	1.7
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	5.3	5.0
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	58.1	65.8
Non-interest Income (net) / Total Assets	1.9	1.6
Other Operating Expenses / Total Assets	4.6	4.5
Personnel Expenses / Other Operating Expenses	46.0	46.9
Non-interest Income (net) / Other Operating Expenses	40.1	34.6

Development and Investment Banks

Assets

(USD Million)

	Dec. 2009			%	Dec. 2008			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	89	80	169	0.9	44	82	127	0.8
Fin.ass.where fair value cha. is refl.to I/S (Net)	250	12	262	1.4	160	17	178	1.2
Financial assets held for trading	250	12	262	1.4	160	17	178	1.2
Public sector debt securities	229	2	231	1.3	130	5	135	0.9
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	20	10	30	0.2	30	12	42	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	1,473	601	2,074	11.4	1,226	266	1,492	9.9
Money Market Securities	1,704	0	1,704	9.4	1,155	5	1,160	7.7
Interbank money market placements	1,699	0	1,699	9.4	1,149	5	1,154	7.7
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	5	0	5	0.0	5	0	5	0.0
Financial Assets Available for Sale (Net)	1,250	349	1,598	8.8	946	294	1,240	8.2
Securities representing a share in capital	32	8	41	0.2	15	8	23	0.2
Public sector debt securities	1,200	235	1,436	7.9	913	247	1,160	7.7
Other marketable securities	17	105	122	0.7	18	39	57	0.4
Loans	7,004	4,072	11,076	61.0	6,802	3,037	9,839	65.3
Loans	6,949	4,072	11,021	60.7	6,791	3,037	9,828	65.2
Loans granted to the Banks risk group	292	118	410	2.3	126	55	181	1.2
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	6,657	3,954	10,611	58.4	6,665	2,982	9,647	64.0
Loans under follow-up	217	4	221	1.2	129	5	134	0.9
Specific provisions (-)	162	4	166	0.9	117	5	122	0.8
Factoring Receivables	1	0	1	0.0	2	0	2	0.0
Investments held to Maturity (Net)	489	43	531	2.9	225	42	266	1.8
Public sector debt securities	489	33	522	2.9	225	35	260	1.7
Other marketable securities	0	9	9	0.1	0	7	7	0.0
Investments and Associates (Net)	83	1	83	0.5	41	0	42	0.3
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	83	1	83	0.5	41	0	42	0.3
Financial investments and associates	74	1	74	0.4	33	0	33	0.2
Non-financial investments and associates	9	0	9	0.0	9	0	9	0.1
Subsidiaries (Net)	134	76	211	1.2	123	75	198	1.3
Financial subsidiaries	118	71	190	1.0	117	70	187	1.2
Non-financial subsidiaries	16	5	21	0.1	6	5	10	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	1	104	105	0.6	1	160	161	1.1
Finance lease receivables	0	110	110	0.6	1	178	180	1.2
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	1	0	1	0.0	0	0	0	0.0
Unearned income (-)	0	6	6	0.0	0	18	18	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	0.8	136	0	136	0.9
Intangible Assets (Net)	10	0	10	0.1	5	0	5	0.0
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	10	0	10	0.1	5	0	5	0.0
Real Estates for Investment Purpose (Net)	7	0	7	0.0	0	0	0	0.0
Assets for Tax	83	0	83	0.5	72	0	72	0.5
Current assets for tax	54	0	54	0.3	48	0	48	0.3
Deferred assets for tax	29	0	29	0.2	24	0	24	0.2
Prop.&Equ.for Sale p. and from Term.Op.(Net)	2	0	2	0.0	3	0	3	0.0
Other Assets	37	65	102	0.6	32	118	150	1.0
Total Assets	12,765	5,403	18,168	100.0	10,974	4,096	15,070	100.0

Liabilities

(USD Million)

	Dec. 2009			%	Dec. 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	14	7	22	0.1	23	14	37	0.2
Funds Borrowed	86	5,481	5,567	30.6	168	4,562	4,731	31.4
Money Market Takings	935	31	966	5.3	523	37	560	3.7
Interbank money market takings	0	0	0	0.0	0	10	10	0.1
Istanbul Stock Exc. money market takings	14	0	14	0.1	8	0	8	0.1
Funds provided under repurchase agreements	921	31	952	5.2	515	27	542	3.6
Marketable Securities Issued (Net)	70	0	70	0.4	0	0	0	0.0
Bills	35	0	35	0.2	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	35	0	35	0.2	0	0	0	0.0
Funds	961	161	1,122	6.2	889	78	967	6.4
Borrower funds	51	161	211	1.2	24	78	102	0.7
Others	910	0	910	5.0	865	0	865	5.7
Miscellaneous Payables	763	59	823	4.5	702	24	726	4.8
Other External Resources	397	215	612	3.4	418	189	607	4.0
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	185	0	186	1.0	138	0	138	0.9
General provisions	61	0	61	0.3	51	0	51	0.3
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	50	0	50	0.3	37	0	37	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	74	0	74	0.4	51	0	51	0.3
Liabilities for Tax	114	0	114	0.6	109	0	109	0.7
Current liabilities for tax	113	0	113	0.6	105	0	105	0.7
Deferred liabilities for tax	1	0	1	0.0	4	0	4	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	193	193	1.1	0	207	207	1.4
Shareholders' Equity	8,486	10	8,495	46.8	7,010	-21	6,989	46.4
Paid-in capital	5,563	0	5,563	30.6	4,315	0	4,315	28.6
Supplementary capital	1,351	10	1,360	7.5	1,395	-21	1,374	9.1
Share premium	15	0	15	0.1	14	0	14	0.1
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	38	10	47	0.3	-23	-10	-33	-0.2
Revaluation changes of property and equip.	22	0	22	0.1	21	0	21	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	-12	-12	-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	1,276	0	1,276	7.0	1,383	0	1,383	9.2
Profit reserves	989	0	989	5.4	771	0	771	5.1
Legal reserves	388	0	388	2.1	329	0	329	2.2
Status reserves	19	0	19	0.1	15	0	15	0.1
Extraordinary reserves	563	0	563	3.1	409	0	409	2.7
Other profit reserves	19	0	19	0.1	19	0	19	0.1
Profit or loss	583	0	583	3.2	529	0	529	3.5
Prior years income/loss	-81	0	-81	-0.4	-77	0	-77	-0.5
Current year income/loss	664	0	664	3.7	606	0	606	4.0
Total Liabilities	12,011	6,157	18,168	100.0	9,980	5,091	15,070	100.0

Development and Investment Banks

Off Balance Sheet Commitments

(USD Million)

	Dec. 2009			Dec. 2008		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	2,620	1,732	4,353	1,701	1,387	3,088
Letters of guarantee	1,447	660	2,107	911	615	1,526
Bank acceptances	0	15	15	0	18	18
Letters of credit	0	282	282	0	416	416
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	324	324	0	0	0
Other guarantees and warranties	1,173	452	1,625	790	338	1,128
Commitments	615	994	1,609	296	821	1,117
Irrevocable commitments	472	357	829	26	451	478
Revocable commitments	143	637	780	270	370	639
Derivative Financial Instruments	790	2,987	3,777	487	1,664	2,151
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	790	2,987	3,777	487	1,664	2,151
Custody and Pledged Securities	4,427,534	13,559	4,441,093	3,385,675	10,565	3,396,240
Items held in Custody	4,421,572	253	4,421,825	3,380,597	209	3,380,806
Pledged Items	5,367	13,075	18,442	4,537	10,128	14,665
Accepted independent guaran. and warran.	595	232	826	541	228	769
Total Off Balance Sheet Commitments	4,431,560	19,271	4,450,831	3,388,158	14,438	3,402,596

Income-Expenditure

(USD Million)

	Dec. 2009	Dec. 2008
Interest Income	1,277	1,252
Interest on loans	867	772
Interest received from reserve deposits	2	6
Interest received from banks	80	113
Interest received from money market transactions	76	98
Interest received from marketable securities portfolio	244	250
Other interest income	8	14
Interest Expenses	278	261
Interest on deposits	0	0
Interest on money market transactions	198	176
Interest on funds borrowed	66	71
Interest on securities issued	2	0
Other interest expenses	12	14
Net Interest Income/Expenses	999	991
Net Fees and Commissions Income/Expenses	69	31
Fees and commissions received	81	37
Fees and commissions paid	11	6
Dividend Income	20	23
Trading Profit/Loss (net)	46	-4
Profit/loss on trading account securities	11	-47
Profit/losses on derivative financial transactions	40	0
Foreign exchange profit/loss	-5	44
Other Operating Income	110	91
Total Operating Income/Expenses	1,244	1,131
Provision for Loan Losses or other Receivables (-)	101	94
Specific provisions of banks loans and other receivables*	51	39
General provision expenses*	10	19
Other Operating Expenses (-)	347	318
Personnel Expenses*	195	189
Net Operating Profit/Loss	796	719
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	796	719
Provisions for Taxes on Income from Continuing Operations (±)	-132	-113
Net Profit/Loss from Continuing Operations	664	606
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	664	606

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

Ratios

(%)

	Dec. 2009	Dec. 2008
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	60.3	59.4
Shareholders' Equity / Total Assets	46.8	46.4
(Shareholders' Equity - Permanent Assets) / Total Assets	44.0	43.8
Net On Balance Sheet Position / Total Shareholders' Equity	4.4	1.3
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.2	1.9
Balance-Sheet Ratios		
TC Assets / Total Assets	70.3	72.8
TC Liabilities / Total Liabilities	66.1	66.2
FC Assets / FC Liabilities	87.7	80.5
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans and Receivables	63.2	69.1
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	30.6	31.4
Assets Quality		
Financial Assets (net) / Total Assets	13.2	11.2
Total Loans and Receivables / Total Assets	61.0	65.3
Total Loans and Receivables / Total Deposits	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	2.0	1.4
Loans Under Follow-up (net) / Total Loans and Receivables	0.5	0.1
Specific Provisions / Loans Under Follow-up	75.1	91.7
Permanent Assets / Total Assets	2.8	2.6
Consumer Loans / Total Loans and Receivables	1.6	1.8
Liquidity		
Liquid Assets / Total Assets	32.0	27.8
Liquid Assets / Short-term Liabilities	200.9	174.2
TC Liquid Assets / Total Assets	26.2	23.4
Profitability		
Net Profit/Losses / Total Assets	3.7	4.0
Net Profit/Losses / Total Shareholders' Equity	7.8	8.7
Profit/Losses Before Taxes after Continuing Operations / Total Assets	4.4	4.8
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	5.2	6.3
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	76.2	84.1
Non-interest Income (net) / Total Assets	1.3	0.9
Other Operating Expenses / Total Assets	1.9	2.1
Personnel Expenses / Other Operating Expenses	56.2	59.4
Non-interest Income (net) / Other Operating Expenses	70.6	44.2

Balance Sheets of the Banks

Deposit Banks

- **State-owned Banks**
- **Privately-owned Banks**
- **Banks Under the Deposit Insurance Fund**
- **Foreign Banks**

State-owned Banks

Türkiye Cumhuriyeti Ziraat Bankası A.Ş.

Assets

(USD Million)

	Dec. 2009			%	Dec. 2008			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	4,954	1,214	6,168	7.4	5,120	1,040	6,161	9.0
Fin.ass.where fair value cha. is refl.to I/S (Net)	299	33	332	0.4	421	15	436	0.6
Financial assets held for trading	299	33	332	0.4	421	15	436	0.6
Public sector debt securities	299	32	332	0.4	421	14	435	0.6
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	1	1	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	5	3,646	3,651	4.4	6	2,432	2,438	3.6
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)	14,042	3,204	17,246	20.6	2,609	3,352	5,961	8.7
Securities representing a share in capital	16	0	16	0.0	14	0	14	0.0
Public sector debt securities	14,003	2,156	16,159	19.3	2,390	2,354	4,744	6.9
Other marketable securities	23	1,047	1,070	1.3	205	998	1,202	1.8
Loans	23,309	1,383	24,692	29.5	19,444	819	20,263	29.5
Loans	23,193	1,383	24,576	29.4	19,369	819	20,188	29.4
Loans granted to the Banks risk group	0	24	24	0.0	12	27	40	0.1
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	23,193	1,360	24,553	29.3	19,357	792	20,148	29.4
Loans under follow-up	568	6	575	0.7	391	6	397	0.6
Specific provisions (-)	453	6	459	0.5	317	6	322	0.5
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	26,976	3,176	30,151	36.0	28,914	3,145	32,059	46.7
Public sector debt securities	26,973	3,175	30,148	36.0	28,912	3,145	32,056	46.7
Other marketable securities	3	0	3	0.0	2	0	3	0.0
Investments and Associates (Net)	82	0	82	0.1	80	0	80	0.1
Accounted with equity method	50	0	50	0.1	49	0	49	0.1
Non-consolidated investments and associates	32	0	32	0.0	31	0	31	0.0
Financial investments and associates	29	0	29	0.0	29	0	29	0.0
Non-financial investments and associates	3	0	3	0.0	3	0	3	0.0
Subsidiaries (Net)	75	306	381	0.5	43	296	338	0.5
Financial subsidiaries	72	306	378	0.5	40	296	335	0.5
Non-financial subsidiaries	3	0	3	0.0	3	0	3	0.0
Joint Ventures (Business Partners) (Net)	0	17	17	0.0	0	16	16	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	16	16	0.0
Financial joint ventures	0	17	17	0.0	0	16	16	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)	546	3	549	0.7	534	1	535	0.8
Intangible Assets (Net)	11	1	12	0.0	6	2	7	0.0
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	11	1	12	0.0	6	2	7	0.0
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	233	0	233	0.3	112	0	112	0.2
Current assets for tax	2	0	2	0.0	0	0	0	0.0
Deferred assets for tax	232	0	232	0.3	112	0	112	0.2
Prop.&Equ.for Sale p. and from Term.Op.(Net)	6	0	6	0.0	3	0	3	0.0
Other Assets	192	16	207	0.2	186	15	201	0.3
Total Assets	70,729	12,999	83,728	100.0	57,477	11,134	68,611	100.0

Liabilities

(USD Million)

	Dec. 2009			%	Dec. 2008			%
	TC	FC	Total		TC	FC	Total	
Deposits	53,470	12,777	66,247	79.1	44,236	10,885	55,121	80.3
Deposits held by the Banks risk group	52	16	68	0.1	36	32	68	0.1
Other	53,418	12,761	66,179	79.0	44,200	10,853	55,053	80.2
Derivative Finan. Liabilities Held for Trading	0	0	0	0.0	1	2	3	0.0
Funds Borrowed	10	4	14	0.0	16	3	19	0.0
Money Market Takings	6,148	0	6,148	7.3	4,776	0	4,776	7.0
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	6,148	0	6,148	7.3	4,776	0	4,776	7.0
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	2,182	0	2,182	2.6	1,915	0	1,915	2.8
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	2,182	0	2,182	2.6	1,915	0	1,915	2.8
Miscellaneous Payables	257	98	355	0.4	221	95	316	0.5
Other External Resources	279	134	413	0.5	252	162	414	0.6
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	1	0	1	0.0
Finance leasing payables	0	0	0	0.0	1	0	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	1,142	3	1,145	1.4	938	1	939	1.4
General provisions	288	0	288	0.3	162	0	162	0.2
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	365	0	365	0.4	333	0	333	0.5
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	489	3	492	0.6	443	0	444	0.6
Liabilities for Tax	261	0	261	0.3	271	0	271	0.4
Current liabilities for tax	261	0	261	0.3	271	0	271	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	6,943	19	6,962	8.3	4,862	-25	4,837	7.1
Paid-in capital	1,681	0	1,681	2.0	1,643	0	1,643	2.4
Supplementary capital	685	19	704	0.8	440	-25	416	0.6
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	311	19	330	0.4	74	-25	50	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.	9	0	9	0.0	8	0	8	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	365	0	365	0.4	358	0	358	0.5
Profit reserves	2,109	0	2,109	2.5	1,271	0	1,271	1.9
Legal reserves	1,182	0	1,182	1.4	1,031	0	1,031	1.5
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	722	0	722	0.9	59	0	59	0.1
Other profit reserves	204	0	204	0.2	181	0	181	0.3
Profit or loss	2,468	0	2,468	2.9	1,507	0	1,507	2.2
Prior years income/loss	107	0	107	0.1	105	0	105	0.2
Current year income/loss	2,361	0	2,361	2.8	1,402	0	1,402	2.0
Total Liabilities	70,693	13,035	83,728	100.0	57,487	11,124	68,611	100.0

Türkiye Cumhuriyeti Ziraat Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2009			Dec. 2008		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	1,253	2,454	3,707	855	1,966	2,820
Letters of guarantee	1,253	1,981	3,234	855	1,490	2,344
Bank acceptances	0	23	23	0	11	11
Letters of credit	0	451	451	0	465	465
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	9,510	3,147	12,657	5,951	2,680	8,632
Irrevocable commitments	3,190	332	3,522	2,578	202	2,780
Revocable commitments	6,319	2,815	9,135	3,373	2,479	5,852
Derivative Financial Instruments	24	114	138	47	123	171
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	24	114	138	47	123	171
Custody and Pledged Securities	64,181	1,380	65,561	50,272	1,259	51,531
Items held in Custody	5,452	435	5,887	5,212	573	5,785
Pledged Items	58,729	928	59,657	45,061	683	45,744
Accepted independent guaran. and warran.	0	17	17	0	3	3
Total Off Balance Sheet Commitments	74,967	7,096	82,063	57,126	6,029	63,154

Income-Expenditure

(USD Million)

	Dec. 2009	Dec. 2008
Interest Income	9,549	8,784
Interest on loans	3,792	2,968
Interest received from reserve deposits	1	18
Interest received from banks	213	343
Interest received from money market transactions	5	67
Interest received from marketable securities portfolio	5,533	5,383
Other interest income	6	6
Interest Expenses	5,469	6,089
Interest on deposits	4,929	5,721
Interest on money market transactions	2	1
Interest on funds borrowed	517	313
Interest on securities issued	0	0
Other interest expenses	21	54
Net Interest Income/Expenses	4,080	2,696
Net Fees and Commissions Income/Expenses	294	376
Fees and commissions received	356	430
Fees and commissions paid	62	54
Dividend Income	18	17
Trading Profit/Loss (net)	41	-35
Profit/loss on trading account securities	11	-31
Profit/losses on derivative financial transactions	1	0
Foreign exchange profit/loss	30	-4
Other Operating Income	235	222
Total Operating Income/Expenses	4,669	3,276
Provision for Loan Losses or other Receivables (-)	425	359
Specific provisions of banks loans and other receivables*	230	161
General provision expenses*	98	67
Other Operating Expenses (-)	1,274	1,133
Personnel Expenses*	703	601
Net Operating Profit/Loss	2,970	1,784
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	2,970	1,784
Provisions for Taxes on Income from Continuing Operations (±)	-609	-382
Net Profit/Loss from Continuing Operations	2,361	1,402
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	2,361	1,402

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

Ratios

(%)

	Dec. 2009	Dec. 2008
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	23.2	20.1
Shareholders' Equity / Total Assets	8.3	7.1
(Shareholders' Equity - Permanent Assets) / Total Assets	6.9	5.5
Net On Balance Sheet Position / Total Shareholders' Equity	-0.4	0.3
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-0.4	0.3
Balance-Sheet Ratios		
TC Assets / Total Assets	84.5	83.8
TC Liabilities / Total Liabilities	84.4	83.8
FC Assets / FC Liabilities	99.7	100.1
TC Deposits / Total Deposits	80.7	80.3
TC Loans / Total Loans and Receivables	94.4	96.0
Total Deposits / Total Assets	79.1	80.3
Funds Borrowed / Total Assets	0.0	0.0
Assets Quality		
Financial Assets (net) / Total Assets	57.0	56.0
Total Loans and Receivables / Total Assets	29.5	29.5
Total Loans and Receivables / Total Deposits	37.3	36.8
Loans Under Follow-up (gross) / Total Loans and Receivables	2.3	2.0
Loans Under Follow-up (net) / Total Loans and Receivables	0.5	0.4
Specific Provisions / Loans Under Follow-up	79.9	81.1
Permanent Assets / Total Assets	1.4	1.5
Consumer Loans / Total Loans and Receivables	45.6	43.1
Liquidity		
Liquid Assets / Total Assets	32.7	21.9
Liquid Assets / Short-term Liabilities	44.3	30.7
TC Liquid Assets / Total Assets	23.1	11.9
Profitability		
Net Profit/Losses / Total Assets	2.8	2.0
Net Profit/Losses / Total Shareholders' Equity	33.9	29.0
Profit/Losses Before Taxes after Continuing Operations / Total Assets	3.5	2.6
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	4.6	3.7
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	82.5	77.4
Non-interest Income (net) / Total Assets	0.7	0.8
Other Operating Expenses / Total Assets	1.5	1.7
Personnel Expenses / Other Operating Expenses	55.2	53.1
Non-interest Income (net) / Other Operating Expenses	46.2	51.2

Türkiye Halk Bankası A.Ş.

Assets

(USD Million)

	Dec. 2009			%	Dec. 2008			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	1,423	873	2,297	5.6	1,113	864	1,977	5.9
Fin.ass.where fair value cha. is refl.to I/S (Net)	18	19	38	0.1	17	59	75	0.2
Financial assets held for trading	18	19	38	0.1	17	59	75	0.2
Public sector debt securities	17	6	23	0.1	16	6	23	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	14	14	0.0	0	52	52	0.2
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	57	707	764	1.9	34	1,359	1,393	4.1
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)	2,307	893	3,200	7.8	1,039	512	1,551	4.6
Securities representing a share in capital	3	5	8	0.0	3	5	7	0.0
Public sector debt securities	2,304	888	3,193	7.8	1,036	507	1,543	4.6
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans	15,852	5,972	21,823	53.5	12,680	4,297	16,977	50.6
Loans	15,644	5,972	21,615	53.0	12,540	4,297	16,837	50.1
Loans granted to the Banks risk group	1	39	39	0.1	1	52	53	0.2
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	15,643	5,933	21,576	52.9	12,539	4,246	16,784	50.0
Loans under follow-up	1,121	0	1,121	2.8	822	0	822	2.4
Specific provisions (-)	913	0	913	2.2	682	0	682	2.0
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	9,360	1,772	11,132	27.3	8,989	1,432	10,421	31.0
Public sector debt securities	9,360	1,772	11,132	27.3	8,989	1,432	10,421	31.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	33	128	161	0.4	28	145	173	0.5
Accounted with equity method	0	128	128	0.3	0	145	145	0.4
Non-consolidated investments and associates	33	0	33	0.1	28	0	28	0.1
Financial investments and associates	32	0	32	0.1	27	0	27	0.1
Non-financial investments and associates	1	0	1	0.0	1	0	1	0.0
Subsidiaries (Net)	55	0	55	0.1	41	0	41	0.1
Financial subsidiaries	55	0	55	0.1	41	0	41	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)	766	0	766	1.9	586	0	586	1.7
Intangible Assets (Net)	7	0	7	0.0	25	0	25	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	7	0	7	0.0	25	0	25	0.1
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	139	0	139	0.3	49	0	49	0.1
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	139	0	139	0.3	49	0	49	0.1
Prop.&Equ.for Sale p. and from Term.Op.(Net)	57	0	57	0.1	86	0	86	0.3
Other Assets	296	44	340	0.8	153	69	222	0.7
Total Assets	30,370	10,409	40,779	100.0	24,840	8,736	33,576	100.0

Liabilities

(USD Million)

	Dec. 2009			%	Dec. 2008			%
	TC	FC	Total		TC	FC	Total	
Deposits	19,787	9,763	29,550	72.5	17,764	8,698	26,463	78.8
Deposits held by the Banks risk group	68	10	78	0.2	69	3	71	0.2
Other	19,719	9,753	29,472	72.3	17,696	8,696	26,391	78.6
Derivative Finan. Liabilities Held for Trading	0	60	60	0.1	0	15	15	0.0
Funds Borrowed	136	1,230	1,366	3.3	133	867	1,000	3.0
Money Market Takings	3,506	368	3,874	9.5	1,116	455	1,571	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	3,506	368	3,874	9.5	1,116	455	1,571	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	885	0	885	2.2	799	0	799	2.4
Borrower funds	138	0	138	0.3	124	0	124	0.4
Others	747	0	747	1.8	675	0	675	2.0
Miscellaneous Payables	349	11	360	0.9	280	11	290	0.9
Other External Resources	110	65	175	0.4	94	37	131	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	481	10	491	1.2	391	8	400	1.2
General provisions	185	0	185	0.5	148	0	148	0.4
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	163	0	163	0.4	154	0	154	0.5
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	132	10	143	0.4	89	8	97	0.3
Liabilities for Tax	146	0	146	0.4	90	0	90	0.3
Current liabilities for tax	146	0	146	0.4	90	0	90	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	3,842	31	3,872	9.5	2,804	15	2,818	8.4
Paid-in capital	840	0	840	2.1	821	0	821	2.4
Supplementary capital	850	31	881	2.2	775	15	790	2.4
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	50	31	81	0.2	-5	15	10	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)	-21	0	-21	-0.1	-22	0	-22	-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	821	0	821	2.0	802	0	802	2.4
Profit reserves	1,055	0	1,055	2.6	526	0	526	1.6
Legal reserves	341	0	341	0.8	286	0	286	0.9
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	682	0	682	1.7	219	0	219	0.7
Other profit reserves	32	0	32	0.1	22	0	22	0.1
Profit or loss	1,097	0	1,097	2.7	680	0	680	2.0
Prior years income/loss	0	0	0	0.0	11	0	11	0.0
Current year income/loss	1,097	0	1,097	2.7	669	0	669	2.0
Total Liabilities	29,240	11,538	40,779	100.0	23,470	10,106	33,576	100.0

Türkiye Halk Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2009			Dec. 2008		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	2,503	3,760	6,263	1,672	2,756	4,428
Letters of guarantee	2,475	2,081	4,555	1,658	1,531	3,189
Bank acceptances	0	93	93	0	51	51
Letters of credit	0	1,508	1,508	0	1,170	1,170
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	28	78	106	14	4	18
Commitments	3,354	557	3,912	2,265	392	2,657
Irrevocable commitments	3,352	557	3,909	2,263	392	2,655
Revocable commitments	2	0	2	2	0	2
Derivative Financial Instruments	885	4,277	5,162	660	827	1,487
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	885	4,277	5,162	660	827	1,487
Custody and Pledged Securities	179,327	72,601	251,928	96,582	39,510	136,092
Items held in Custody	38,020	3,639	41,659	25,928	2,221	28,149
Pledged Items	141,307	68,962	210,269	70,654	37,289	107,943
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	186,070	81,195	267,265	101,179	43,485	144,664

Income-Expenditure

(USD Million)

	Dec. 2009	Dec. 2008
Interest Income	4,583	4,464
Interest on loans	2,841	2,480
Interest received from reserve deposits	0	8
Interest received from banks	85	139
Interest received from money market transactions	3	6
Interest received from marketable securities portfolio	1,642	1,824
Other interest income	12	7
Interest Expenses	2,493	3,067
Interest on deposits	2,160	2,848
Interest on money market transactions	50	48
Interest on funds borrowed	223	147
Interest on securities issued	0	0
Other interest expenses	61	23
Net Interest Income/Expenses	2,090	1,397
Net Fees and Commissions Income/Expenses	310	243
Fees and commissions received	365	291
Fees and commissions paid	56	47
Dividend Income	7	25
Trading Profit/Loss (net)	11	-127
Profit/loss on trading account securities	91	235
Profit/losses on derivative financial transactions	-51	0
Foreign exchange profit/loss	-29	-362
Other Operating Income	176	239
Total Operating Income/Expenses	2,593	1,777
Provision for Loan Losses or other Receivables (-)	434	287
Specific provisions of banks loans and other receivables*	292	160
General provision expenses*	41	57
Other Operating Expenses (-)	803	659
Personnel Expenses*	400	333
Net Operating Profit/Loss	1,356	832
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	1,356	832
Provisions for Taxes on Income from Continuing Operations (±)	-260	-163
Net Profit/Loss from Continuing Operations	1,097	669
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	1,097	669

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

Ratios

(%)

	Dec. 2009	Dec. 2008
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	16.0	14.5
Shareholders' Equity / Total Assets	9.5	8.4
(Shareholders' Equity - Permanent Assets) / Total Assets	6.4	5.3
Net On Balance Sheet Position / Total Shareholders' Equity	-26.6	-29.3
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-4.1	-3.9
Balance-Sheet Ratios		
TC Assets / Total Assets	74.5	74.0
TC Liabilities / Total Liabilities	71.7	69.9
FC Assets / FC Liabilities	90.2	86.4
TC Deposits / Total Deposits	67.0	67.1
TC Loans / Total Loans and Receivables	72.6	74.7
Total Deposits / Total Assets	72.5	78.8
Funds Borrowed / Total Assets	3.3	3.0
Assets Quality		
Financial Assets (net) / Total Assets	35.2	35.9
Total Loans and Receivables / Total Assets	53.5	50.6
Total Loans and Receivables / Total Deposits	73.9	64.2
Loans Under Follow-up (gross) / Total Loans and Receivables	5.1	4.8
Loans Under Follow-up (net) / Total Loans and Receivables	1.0	0.8
Specific Provisions / Loans Under Follow-up	81.4	82.9
Permanent Assets / Total Assets	3.1	3.1
Consumer Loans / Total Loans and Receivables	22.5	21.2
Liquidity		
Liquid Assets / Total Assets	15.4	14.9
Liquid Assets / Short-term Liabilities	24.2	24.1
TC Liquid Assets / Total Assets	9.3	6.6
Profitability		
Net Profit/Losses / Total Assets	2.7	2.0
Net Profit/Losses / Total Shareholders' Equity	28.3	23.7
Profit/Losses Before Taxes after Continuing Operations / Total Assets	3.3	2.5
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	4.4	3.7
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	69.3	69.6
Non-interest Income (net) / Total Assets	1.2	1.1
Other Operating Expenses / Total Assets	2.0	2.0
Personnel Expenses / Other Operating Expenses	49.9	50.6
Non-interest Income (net) / Other Operating Expenses	62.7	57.7

Türkiye Vakıflar Bankası T.A.O.

Assets

(USD Million)

	Dec. 2009			%	Dec. 2008			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	1,114	937	2,050	4.7	543	840	1,383	4.0
Fin.ass.where fair value cha. is refl.to I/S (Net)	0	26	26	0.1	5	26	31	0.1
Financial assets held for trading	0	26	26	0.1	5	26	31	0.1
Public sector debt securities	0	12	12	0.0	0	10	10	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	14	14	0.0	5	16	21	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	165	1,676	1,841	4.2	2	1,679	1,680	4.9
Money Market Securities	2,286	0	2,286	5.2	2,104	0	2,104	6.1
Interbank money market placements	2,286	0	2,286	5.2	2,104	0	2,104	6.1
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)	8,575	1,488	10,062	23.1	4,204	1,041	5,245	15.3
Securities representing a share in capital	0	7	7	0.0	6	7	13	0.0
Public sector debt securities	8,575	1,463	10,037	23.0	4,198	1,029	5,227	15.2
Other marketable securities	0	18	18	0.0	0	5	5	0.0
Loans	15,977	7,269	23,245	53.4	12,822	7,222	20,044	58.4
Loans	15,886	7,269	23,155	53.1	12,766	7,222	19,988	58.3
Loans granted to the Banks risk group	296	100	396	0.9	49	40	89	0.3
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	15,590	7,169	22,759	52.2	12,717	7,182	19,899	58.0
Loans under follow-up	1,425	0	1,425	3.3	957	0	957	2.8
Specific provisions (-)	1,335	0	1,335	3.1	901	0	901	2.6
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	1,396	957	2,352	5.4	1,259	1,022	2,281	6.7
Public sector debt securities	1,396	932	2,328	5.3	1,259	999	2,258	6.6
Other marketable securities	0	24	24	0.1	0	23	23	0.1
Investments and Associates (Net)	95	0	95	0.2	37	0	37	0.1
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	95	0	95	0.2	37	0	37	0.1
Financial investments and associates	90	0	90	0.2	32	0	32	0.1
Non-financial investments and associates	5	0	5	0.0	5	0	5	0.0
Subsidiaries (Net)	300	67	367	0.8	251	66	317	0.9
Financial subsidiaries	203	67	270	0.6	154	66	220	0.6
Non-financial subsidiaries	97	0	97	0.2	97	0	97	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)	728	0	728	1.7	647	0	647	1.9
Intangible Assets (Net)	29	0	29	0.1	20	0	20	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	29	0	29	0.1	20	0	20	0.1
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	54	0	54	0.1	57	0	57	0.2
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	54	0	54	0.1	57	0	57	0.2
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	303	126	429	1.0	245	206	451	1.3
Total Assets	31,022	12,545	43,567	100.0	22,194	12,103	34,297	100.0

Liabilities

(USD Million)

	Dec. 2009			%	Dec. 2008			%
	TC	FC	Total		TC	FC	Total	
Deposits	21,328	8,694	30,022	68.9	16,704	7,688	24,392	71.1
Deposits held by the Banks risk group	998	75	1,074	2.5	871	81	953	2.8
Other	20,330	8,619	28,948	66.4	15,833	7,607	23,440	68.3
Derivative Finan. Liabilities Held for Trading	6	20	27	0.1	4	14	18	0.1
Funds Borrowed	29	2,906	2,936	6.7	49	3,743	3,792	11.1
Money Market Takings	3,120	1,010	4,131	9.5	673	436	1,109	3.2
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	3,120	1,010	4,131	9.5	673	436	1,109	3.2
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	56	0	56	0.1	65	0	65	0.2
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	56	0	56	0.1	65	0	65	0.2
Miscellaneous Payables	544	34	578	1.3	345	47	392	1.1
Other External Resources	102	100	202	0.5	77	154	231	0.7
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	11	11	0.0
Finance leasing payables	0	0	0	0.0	0	11	11	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	529	14	544	1.2	430	13	443	1.3
General provisions	215	3	217	0.5	167	3	170	0.5
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	199	0	199	0.5	172	0	172	0.5
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	116	11	128	0.3	91	10	101	0.3
Liabilities for Tax	108	3	110	0.3	117	2	119	0.3
Current liabilities for tax	108	3	110	0.3	117	2	119	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	4,859	104	4,963	11.4	3,735	-8	3,727	10.9
Paid-in capital	1,681	0	1,681	3.9	1,643	0	1,643	4.8
Supplementary capital	808	104	912	2.1	598	-8	590	1.7
Share premium	487	0	487	1.1	476	0	476	1.4
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	276	104	380	0.9	79	-8	71	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.	45	0	45	0.1	43	0	43	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	1,528	0	1,528	3.5	999	0	999	2.9
Legal reserves	237	0	237	0.5	184	0	184	0.5
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	1,152	0	1,152	2.6	694	0	694	2.0
Other profit reserves	139	0	139	0.3	121	0	121	0.4
Profit or loss	841	0	841	1.9	495	0	495	1.4
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	841	0	841	1.9	495	0	495	1.4
Total Liabilities	30,682	12,885	43,567	100.0	22,198	12,099	34,297	100.0

Türkiye Vakıflar Bankası T.A.O.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2009			Dec. 2008		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	2,887	3,227	6,115	2,267	2,998	5,264
Letters of guarantee	2,883	1,223	4,105	2,267	1,356	3,622
Bank acceptances	0	294	294	0	337	337
Letters of credit	3	1,696	1,698	0	1,295	1,295
Prefinancing given as guarantee	0	12	12	0	9	9
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	2	3	5	0	1	1
Commitments	5,262	160	5,421	3,982	144	4,126
Irrevocable commitments	5,256	160	5,416	3,977	144	4,121
Revocable commitments	5	0	5	5	0	5
Derivative Financial Instruments	798	1,194	1,992	106	1,545	1,650
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	798	1,194	1,992	106	1,545	1,650
Custody and Pledged Securities	48,398	14,834	63,232	39,347	13,035	52,381
Items held in Custody	10,409	275	10,684	10,125	243	10,368
Pledged Items	37,989	14,559	52,548	29,222	12,791	42,013
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	57,345	19,415	76,760	45,701	17,721	63,422

Income-Expenditure

(USD Million)

	Dec. 2009	Dec. 2008
Interest Income	4,305	4,215
Interest on loans	3,011	2,856
Interest received from reserve deposits	76	121
Interest received from banks	7	56
Interest received from money market transactions	62	54
Interest received from marketable securities portfolio	1,137	1,114
Other interest income	12	14
Interest Expenses	2,236	2,917
Interest on deposits	1,944	2,567
Interest on money market transactions	99	153
Interest on funds borrowed	176	150
Interest on securities issued	0	0
Other interest expenses	18	48
Net Interest Income/Expenses	2,069	1,298
Net Fees and Commissions Income/Expenses	313	306
Fees and commissions received	400	416
Fees and commissions paid	87	110
Dividend Income	16	17
Trading Profit/Loss (net)	120	59
Profit/loss on trading account securities	83	34
Profit/losses on derivative financial transactions	-4	0
Foreign exchange profit/loss	41	25
Other Operating Income	209	205
Total Operating Income/Expenses	2,727	1,885
Provision for Loan Losses or other Receivables (-)	660	410
Specific provisions of banks loans and other receivables*	501	256
General provision expenses*	44	55
Other Operating Expenses (-)	1,031	867
Personnel Expenses*	417	366
Net Operating Profit/Loss	1,037	608
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	1,037	608
Provisions for Taxes on Income from Continuing Operations (±)	-196	-113
Net Profit/Loss from Continuing Operations	841	495
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	841	495

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

Ratios

(%)

	Dec. 2009	Dec. 2008
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	15.4	14.3
Shareholders' Equity / Total Assets	11.4	10.9
(Shareholders' Equity - Permanent Assets) / Total Assets	8.4	7.7
Net On Balance Sheet Position / Total Shareholders' Equity	-3.6	2.5
Net On and Off Balance Sheet Position / Total Shareholders' Equity	4.1	2.6
Balance-Sheet Ratios		
TC Assets / Total Assets	71.2	64.7
TC Liabilities / Total Liabilities	70.4	64.7
FC Assets / FC Liabilities	97.4	100.0
TC Deposits / Total Deposits	71.0	68.5
TC Loans / Total Loans and Receivables	68.7	64.0
Total Deposits / Total Assets	68.9	71.1
Funds Borrowed / Total Assets	6.7	11.1
Assets Quality		
Financial Assets (net) / Total Assets	28.6	22.0
Total Loans and Receivables / Total Assets	53.4	58.4
Total Loans and Receivables / Total Deposits	77.4	82.2
Loans Under Follow-up (gross) / Total Loans and Receivables	6.1	4.8
Loans Under Follow-up (net) / Total Loans and Receivables	0.4	0.3
Specific Provisions / Loans Under Follow-up	93.7	94.2
Permanent Assets / Total Assets	3.0	3.1
Consumer Loans / Total Loans and Receivables	29.4	28.3
Liquidity		
Liquid Assets / Total Assets	37.3	30.4
Liquid Assets / Short-term Liabilities	69.0	64.4
TC Liquid Assets / Total Assets	27.9	20.0
Profitability		
Net Profit/Losses / Total Assets	1.9	1.4
Net Profit/Losses / Total Shareholders' Equity	17.0	13.3
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.4	1.8
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	3.6	3.0
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	57.5	55.3
Non-interest Income (net) / Total Assets	1.5	1.7
Other Operating Expenses / Total Assets	2.4	2.5
Personnel Expenses / Other Operating Expenses	40.4	42.2
Non-interest Income (net) / Other Operating Expenses	63.9	67.8

Privately-owned Banks

Adabank A.Ş.

Assets

(USD Million)

	Dec. 2009			%	Dec. 2008			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	0	0	0	1.0	0	0	0	1.2
Fin.ass.where fair value cha. is refl.to I/S (Net)	27	0	27	80.6	25	0	25	78.0
Financial assets held for trading	27	0	27	80.6	25	0	25	78.0
Public sector debt securities	27	0	27	80.6	25	0	25	78.0
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	0	0	0.8	0	0	0	0.5
Money Market Securities	4	0	4	11.3	4	0	4	13.5
Interbank money market placements	4	0	4	11.3	4	0	4	13.5
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)	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	18.2	14	0	14	42.7
Specific provisions (-)	6	0	6	18.2	14	0	14	42.7
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	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	2	0	2	6.7
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	0.1
Total Assets	34	0	34	100.0	32	0	33	100.0

Liabilities

(USD Million)

	Dec. 2009			%	Dec. 2008			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Deposits	4	0	5	13.4	4	0	4	13.6
Deposits held by the Banks risk group	4	0	4	13.0	4	0	4	13.0
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	0.0
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	1.5	0	0	0	1.2
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	0	0	0	0.8	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	0.7
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	84.8	28	0	28	84.9
Paid-in capital	54	0	54	157.9	53	0	53	161.0
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	-25	0	-25	-73.1	-25	0	-25	-76.2
Prior years income/loss	-25	0	-25	-74.7	-27	0	-27	-81.7
Current year income/loss	1	0	1	1.6	2	0	2	5.6
Total Liabilities	34	0	34	100.0	32	0	33	100.0

Adabank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2009			Dec. 2008		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	4	8	12	4	8	11
Letters of guarantee	4	8	12	4	8	11
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	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	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	5	8	12	4	8	11

Income-Expenditure

(USD Million)

	Dec. 2009	Dec. 2008
Interest Income	4	5
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	3
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	4	5
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 (-)	3	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

(%)

	Dec. 2009	Dec. 2008
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	185.9	186.4
Shareholders' Equity / Total Assets	84.8	84.9
(Shareholders' Equity - Permanent Assets) / Total Assets	78.4	78.1
Net On Balance Sheet Position / Total Shareholders' Equity	0.6	0.6
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.6	0.6
Balance-Sheet Ratios		
TC Assets / Total Assets	99.1	99.0
TC Liabilities / Total Liabilities	99.6	99.5
FC Assets / FC Liabilities	241.8	205.5
TC Deposits / Total Deposits	97.1	96.5
TC Loans / Total Loans and Receivables	-	-
Total Deposits / Total Assets	13.4	13.6
Funds Borrowed / Total Assets	0.0	0.0
Assets Quality		
Financial Assets (net) / Total Assets	80.6	78.0
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	6.8
Consumer Loans / Total Loans and Receivables	-	-
Liquidity		
Liquid Assets / Total Assets	93.6	93.2
Liquid Assets / Short-term Liabilities	698.1	719.8
TC Liquid Assets / Total Assets	92.6	92.2
Profitability		
Net Profit/Losses / Total Assets	1.6	5.6
Net Profit/Losses / Total Shareholders' Equity	1.9	6.6
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.6	5.6
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	9.5	13.6
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	88.5	94.7
Non-interest Income (net) / Total Assets	0.8	0.8
Other Operating Expenses / Total Assets	8.7	7.9
Personnel Expenses / Other Operating Expenses	41.2	44.6
Non-interest Income (net) / Other Operating Expenses	9.1	9.5

Akbank T.A.Ş.

Assets

(USD Million)

	Dec. 2009			%	Dec. 2008			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	1,684	1,503	3,187	5.0	3,219	1,830	5,049	9.0
Fin.ass.where fair value cha. is refl.to I/S (Net)	101	110	211	0.3	85	59	144	0.3
Financial assets held for trading	101	110	211	0.3	85	59	144	0.3
Public sector debt securities	50	52	101	0.2	65	28	93	0.2
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	51	59	110	0.2	20	31	52	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	1,989	1,990	3.1	2	2,695	2,697	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)	18,672	940	19,612	30.6	3,545	585	4,130	7.3
Securities representing a share in capital	3	0	3	0.0	2	0	2	0.0
Public sector debt securities	18,669	906	19,575	30.5	3,544	562	4,105	7.3
Other marketable securities	0	34	34	0.1	0	23	23	0.0
Loans	16,156	10,548	26,705	41.7	17,165	11,994	29,159	51.8
Loans	16,156	10,548	26,705	41.7	17,165	11,994	29,159	51.8
Loans granted to the Banks risk group	103	507	611	1.0	148	561	709	1.3
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	16,053	10,041	26,094	40.7	17,017	11,433	28,450	50.5
Loans under follow-up	1,161	39	1,200	1.9	725	24	748	1.3
Specific provisions (-)	1,161	39	1,200	1.9	725	24	748	1.3
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	6,638	4,011	10,650	16.6	9,168	4,343	13,511	24.0
Public sector debt securities	6,638	4,011	10,650	16.6	9,168	4,343	13,511	24.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	2	0	2	0.0	2	0	2	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	2	0	2	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	2	0	2	0.0
Subsidiaries (Net)	140	478	618	1.0	141	464	605	1.1
Financial subsidiaries	140	478	618	1.0	141	464	605	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
Recivables 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)	531	2	532	0.8	524	2	526	0.9
Intangible Assets (Net)	44	0	44	0.1	24	0	24	0.0
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	44	0	44	0.1	24	0	24	0.0
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	124	0	124	0.2	79	0	79	0.1
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	124	0	124	0.2	79	0	79	0.1
Prop.&Equ.for Sale p. and from Term.Op.(Net)	2	0	2	0.0	3	0	3	0.0
Other Assets	394	12	406	0.6	336	22	357	0.6
Total Assets	44,488	19,594	64,082	100.0	34,292	21,993	56,285	100.0

Liabilities

(USD Million)

	Dec. 2009			%	Dec. 2008			%
	TC	FC	Total		TC	FC	Total	
Deposits	23,233	14,319	37,552	58.6	19,026	15,264	34,290	60.9
Deposits held by the Banks risk group	900	825	1,725	2.7	633	902	1,536	2.7
Other	22,333	13,494	35,827	55.9	18,393	14,361	32,754	58.2
Derivative Finan. Liabilities Held for Trading	125	79	204	0.3	11	32	43	0.1
Funds Borrowed	92	5,389	5,481	8.6	150	7,274	7,425	13.2
Money Market Takings	8,445	586	9,031	14.1	5,306	20	5,326	9.5
Interbank money market takings	0	135	135	0.2	0	20	20	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	8,445	451	8,895	13.9	5,306	0	5,306	9.4
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	805	7	812	1.3	599	8	607	1.1
Other External Resources	411	71	482	0.8	379	93	472	0.8
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	6	2	9	0.0	8	6	14	0.0
Finance leasing payables	9	2	11	0.0	10	6	16	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	0	2	0.0
Derivative Finan. Liabilities Held for Hedging	263	0	263	0.4	46	91	137	0.2
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	263	0	263	0.4	46	91	137	0.2
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	381	110	491	0.8	299	129	428	0.8
General provisions	139	110	248	0.4	149	128	276	0.5
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	39	0	39	0.1	34	0	34	0.1
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	203	0	203	0.3	116	1	117	0.2
Liabilities for Tax	208	9	217	0.3	178	1	179	0.3
Current liabilities for tax	208	9	217	0.3	178	1	179	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	9,567	-26	9,541	14.9	7,470	-105	7,365	13.1
Paid-in capital	2,017	0	2,017	3.1	1,971	0	1,971	3.5
Supplementary capital	2,755	-26	2,730	4.3	2,361	-105	2,256	4.0
Share premium	1,143	0	1,143	1.8	1,117	0	1,117	2.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	539	-6	533	0.8	32	-55	-23	0.0
Revaluation changes of property and equip.	12	0	12	0.0	5	0	5	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)	-220	-20	-239	-0.4	-46	-49	-95	-0.2
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	1,281	0	1,281	2.0	1,252	0	1,252	2.2
Profit reserves	2,962	0	2,962	4.6	2,018	0	2,018	3.6
Legal reserves	525	0	525	0.8	444	0	444	0.8
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	2,436	0	2,436	3.8	1,574	0	1,574	2.8
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	1,833	0	1,833	2.9	1,120	0	1,120	2.0
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	1,833	0	1,833	2.9	1,120	0	1,120	2.0
Total Liabilities	43,536	20,546	64,082	100.0	33,473	22,812	56,285	100.0

Akbank T.A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2009			Dec. 2008		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	2,060	3,154	5,215	1,931	2,473	4,404
Letters of guarantee	1,893	1,813	3,706	1,809	1,264	3,073
Bank acceptances	0	40	40	0	41	41
Letters of credit	1	1,115	1,116	0	1,135	1,135
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	166	187	353	122	33	155
Commitments	11,390	2,934	14,325	8,289	3,979	12,269
Irrevocable commitments	11,390	2,934	14,325	8,289	3,979	12,269
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	5,310	11,357	16,667	3,955	5,475	9,430
Derivative finan. instruments held for hedging	3,422	0	3,422	3,345	2,310	5,655
Trading transactions	1,888	11,357	13,245	611	3,165	3,776
Custody and Pledged Securities	34,987	9,079	44,067	32,626	8,616	41,242
Items held in Custody	10,572	1,243	11,816	9,033	1,489	10,522
Pledged Items	22,931	7,793	30,724	22,182	7,083	29,265
Accepted independent guaran. and warran.	1,484	43	1,527	1,411	45	1,455
Total Off Balance Sheet Commitments	53,748	26,525	80,274	46,802	20,544	67,346

Income-Expenditure

(USD Million)

	Dec. 2009	Dec. 2008
Interest Income	6,156	6,374
Interest on loans	3,267	3,965
Interest received from reserve deposits	0	14
Interest received from banks	92	187
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	2,792	2,202
Other interest income	4	6
Interest Expenses	3,067	4,082
Interest on deposits	2,379	3,174
Interest on money market transactions	181	331
Interest on funds borrowed	501	571
Interest on securities issued	0	0
Other interest expenses	6	6
Net Interest Income/Expenses	3,088	2,292
Net Fees and Commissions Income/Expenses	861	718
Fees and commissions received	1,003	872
Fees and commissions paid	142	155
Dividend Income	29	20
Trading Profit/Loss (net)	104	29
Profit/loss on trading account securities	169	-79
Profit/losses on derivative financial transactions	-115	0
Foreign exchange profit/loss	51	108
Other Operating Income	353	487
Total Operating Income/Expenses	4,435	3,545
Provision for Loan Losses or other Receivables (-)	751	754
Specific provisions of banks loans and other receivables*	668	656
General provision expenses*	0	95
Other Operating Expenses (-)	1,468	1,437
Personnel Expenses*	550	548
Net Operating Profit/Loss	2,216	1,354
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	2,216	1,354
Provisions for Taxes on Income from Continuing Operations (±)	-383	-234
Net Profit/Loss from Continuing Operations	1,833	1,120
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	1,833	1,120

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

Ratios

(%)

	Dec. 2009	Dec. 2008
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	22.5	18.2
Shareholders' Equity / Total Assets	14.9	13.1
(Shareholders' Equity - Permanent Assets) / Total Assets	13.0	11.0
Net On Balance Sheet Position / Total Shareholders' Equity	-4.0	-1.7
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-0.7	-1.0
Balance-Sheet Ratios		
TC Assets / Total Assets	69.4	60.9
TC Liabilities / Total Liabilities	67.9	59.5
FC Assets / FC Liabilities	95.4	96.4
TC Deposits / Total Deposits	61.9	55.5
TC Loans / Total Loans and Receivables	60.5	58.9
Total Deposits / Total Assets	58.6	60.9
Funds Borrowed / Total Assets	8.6	13.2
Assets Quality		
Financial Assets (net) / Total Assets	47.6	31.6
Total Loans and Receivables / Total Assets	41.7	51.8
Total Loans and Receivables / Total Deposits	71.1	85.0
Loans Under Follow-up (gross) / Total Loans and Receivables	4.5	2.6
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	1.9	2.1
Consumer Loans / Total Loans and Receivables	37.8	32.4
Liquidity		
Liquid Assets / Total Assets	39.0	21.4
Liquid Assets / Short-term Liabilities	63.3	33.2
TC Liquid Assets / Total Assets	31.9	12.2
Profitability		
Net Profit/Losses / Total Assets	2.9	2.0
Net Profit/Losses / Total Shareholders' Equity	19.2	15.2
Profit/Losses Before Taxes after Continuing Operations / Total Assets	3.5	2.4
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	3.8	2.9
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	54.6	46.1
Non-interest Income (net) / Total Assets	2.1	2.2
Other Operating Expenses / Total Assets	2.3	2.6
Personnel Expenses / Other Operating Expenses	37.4	38.1
Non-interest Income (net) / Other Operating Expenses	91.7	87.2

Alternatif Bank A.Ş.

Assets

(USD Million)

	Dec. 2009			%	Dec. 2008			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	61	82	144	5.9	32	107	139	5.6
Fin.ass.where fair value cha. is refl.to I/S (Net)	5	2	7	0.3	21	9	30	1.2
Financial assets held for trading	5	2	7	0.3	21	9	30	1.2
Public sector debt securities	2	0	2	0.1	7	3	11	0.4
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	13	6	19	0.8
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	5	33	38	1.5	0	238	238	9.7
Money Market Securities	0	0	0	0.0	230	25	255	10.4
Interbank money market placements	0	0	0	0.0	230	25	255	10.4
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)	21	0	21	0.9	29	20	49	2.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	21	0	21	0.9	29	20	49	2.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans	1,533	300	1,833	75.1	1,262	296	1,558	63.3
Loans	1,484	300	1,784	73.1	1,221	296	1,517	61.6
Loans granted to the Banks risk group	4	0	4	0.2	1	0	1	0.1
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	1,480	300	1,780	73.0	1,220	296	1,516	61.6
Loans under follow-up	130	0	130	5.3	85	0	85	3.4
Specific provisions (-)	81	0	81	3.3	44	0	44	1.8
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	320	0	320	13.1	124	0	124	5.1
Public sector debt securities	320	0	320	13.1	124	0	124	5.1
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)	17	0	17	0.7	16	0	16	0.7
Financial subsidiaries	17	0	17	0.7	16	0	16	0.7
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)	11	0	11	0.5	14	0	14	0.6
Intangible Assets (Net)	2	0	2	0.1	1	0	1	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	2	0	2	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	3	0	3	0.1	1	0	1	0.0
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	3	0	3	0.1	1	0	1	0.0
Prop.&Equ.for Sale p. and from Term.Op.(Net)	19	0	19	0.8	8	0	8	0.3
Other Assets	23	2	25	1.0	26	2	28	1.1
Total Assets	2,021	419	2,440	100.0	1,765	696	2,461	100.0

Liabilities

(USD Million)

	Dec. 2009			%	Dec. 2008			%
	TC	FC	Total		TC	FC	Total	
Deposits	1,012	702	1,713	70.2	963	781	1,744	70.9
Deposits held by the Banks risk group	248	102	350	14.3	215	129	343	13.9
Other	764	600	1,364	55.9	748	652	1,400	56.9
Derivative Finan. Liabilities Held for Trading	4	2	6	0.2	7	11	18	0.7
Funds Borrowed	26	241	267	10.9	31	320	350	14.2
Money Market Takings	59	0	59	2.4	7	0	7	0.3
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	59	0	59	2.4	7	0	7	0.3
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	25	13	38	1.6	22	13	35	1.4
Other External Resources	24	0	24	1.0	24	0	24	1.0
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	32	0	32	1.3	23	0	23	0.9
General provisions	14	0	14	0.6	13	0	13	0.5
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	14	0	14	0.6	7	0	7	0.3
Liabilities for Tax	6	0	6	0.2	9	0	9	0.4
Current liabilities for tax	6	0	6	0.2	9	0	9	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	1	1	0.0	0	1	1	0.1
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	292	0	292	12.0	247	0	247	10.0
Paid-in capital	202	0	202	8.3	197	0	197	8.0
Supplementary capital	0	0	0	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	0	0	0	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	48	0	48	2.0	9	0	9	0.3
Legal reserves	2	0	2	0.1	0	0	0	0.0
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	46	0	46	1.9	8	0	8	0.3
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	42	0	42	1.7	40	0	40	1.6
Prior years income/loss	1	0	1	0.0	5	0	5	0.2
Current year income/loss	41	0	41	1.7	35	0	35	1.4
Total Liabilities	1,479	960	2,440	100.0	1,331	1,130	2,461	100.0

Alternatif Bank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2009			Dec. 2008		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	534	524	1,058	413	404	818
Letters of guarantee	528	277	805	413	239	652
Bank acceptances	0	79	79	0	11	11
Letters of credit	6	159	165	0	141	141
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	573	89	662	298	20	319
Irrevocable commitments	573	89	662	298	20	319
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	246	400	645	428	718	1,147
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	246	400	645	428	718	1,147
Custody and Pledged Securities	2,639	492	3,131	2,101	595	2,696
Items held in Custody	80	20	100	79	23	102
Pledged Items	2,558	472	3,030	2,021	572	2,593
Accepted independent guaran. and warran.	1	0	1	1	0	1
Total Off Balance Sheet Commitments	3,991	1,505	5,496	3,241	1,738	4,979

Income-Expenditure

(USD Million)

	Dec. 2009	Dec. 2008
Interest Income	317	295
Interest on loans	254	260
Interest received from reserve deposits	4	6
Interest received from banks	1	5
Interest received from money market transactions	1	6
Interest received from marketable securities portfolio	54	16
Other interest income	4	2
Interest Expenses	156	166
Interest on deposits	133	142
Interest on money market transactions	14	22
Interest on funds borrowed	8	2
Interest on securities issued	0	0
Other interest expenses	1	0
Net Interest Income/Expenses	161	129
Net Fees and Commissions Income/Expenses	18	13
Fees and commissions received	24	19
Fees and commissions paid	5	6
Dividend Income	0	1
Trading Profit/Loss (net)	-12	-8
Profit/loss on trading account securities	4	13
Profit/losses on derivative financial transactions	-24	0
Foreign exchange profit/loss	7	-21
Other Operating Income	32	35
Total Operating Income/Expenses	199	170
Provision for Loan Losses or other Receivables (-)	75	45
Specific provisions of banks loans and other receivables*	49	32
General provision expenses*	11	9
Other Operating Expenses (-)	72	81
Personnel Expenses*	45	39
Net Operating Profit/Loss	52	44
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	44
Provisions for Taxes on Income from Continuing Operations (±)	-10	-9
Net Profit/Loss from Continuing Operations	41	35
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	41	35

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

Ratios

(%)

	Dec. 2009	Dec. 2008
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	12.8	14.1
Shareholders' Equity / Total Assets	12.0	10.0
(Shareholders' Equity - Permanent Assets) / Total Assets	8.0	6.8
Net On Balance Sheet Position / Total Shareholders' Equity	-58.7	3.3
Net On and Off Balance Sheet Position / Total Shareholders' Equity	4.8	6.8
Balance-Sheet Ratios		
TC Assets / Total Assets	82.8	71.7
TC Liabilities / Total Liabilities	60.6	54.1
FC Assets / FC Liabilities	43.7	61.7
TC Deposits / Total Deposits	59.0	55.2
TC Loans / Total Loans and Receivables	83.6	81.0
Total Deposits / Total Assets	70.2	70.9
Funds Borrowed / Total Assets	10.9	14.2
Assets Quality		
Financial Assets (net) / Total Assets	14.2	8.3
Total Loans and Receivables / Total Assets	75.1	63.3
Total Loans and Receivables / Total Deposits	107.0	89.3
Loans Under Follow-up (gross) / Total Loans and Receivables	7.1	5.4
Loans Under Follow-up (net) / Total Loans and Receivables	2.6	2.6
Specific Provisions / Loans Under Follow-up	62.5	51.8
Permanent Assets / Total Assets	4.0	3.3
Consumer Loans / Total Loans and Receivables	0.2	0.6
Liquidity		
Liquid Assets / Total Assets	8.6	28.9
Liquid Assets / Short-term Liabilities	15.8	53.9
TC Liquid Assets / Total Assets	3.8	12.7
Profitability		
Net Profit/Losses / Total Assets	1.7	1.4
Net Profit/Losses / Total Shareholders' Equity	14.2	14.1
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.1	1.8
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	4.6	4.0
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	56.2	57.1
Non-interest Income (net) / Total Assets	1.5	1.7
Other Operating Expenses / Total Assets	3.0	3.3
Personnel Expenses / Other Operating Expenses	62.1	48.3
Non-interest Income (net) / Other Operating Expenses	52.5	50.4

Anadolubank A.Ş.

Assets

(USD Million)

	Dec. 2009			%	Dec. 2008			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	80	89	169	6.6	12	213	225	10.1
Fin.ass.where fair value cha. is refl.to I/S (Net)	111	23	134	5.2	8	27	35	1.6
Financial assets held for trading	111	23	134	5.2	8	27	35	1.6
Public sector debt securities	92	21	113	4.4	7	15	22	1.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	19	2	21	0.8	1	12	13	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	0	114	114	4.4	0	26	26	1.2
Money Market Securities	0	0	0	0.0	11	100	111	5.0
Interbank money market placements	0	0	0	0.0	11	49	60	2.7
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	51	51	2.3
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	1,512	122	1,634	63.5	1,128	159	1,287	57.9
Loans	1,502	122	1,624	63.1	1,126	159	1,285	57.8
Loans granted to the Banks risk group	20	5	24	0.9	20	5	25	1.1
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	1,483	117	1,600	62.1	1,106	154	1,260	56.7
Loans under follow-up	55	0	55	2.1	29	0	29	1.3
Specific provisions (-)	45	0	45	1.7	27	0	27	1.2
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	211	199	409	15.9	251	196	447	20.1
Public sector debt securities	211	196	407	15.8	251	193	445	20.0
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	41	53	2.1	11	37	48	2.2
Financial subsidiaries	12	41	53	2.1	11	37	48	2.2
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
Recivables 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	11	0	11	0.5
Intangible Assets (Net)	1	0	1	0.0	1	0	1	0.0
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	1	0	1	0.0	1	0	1	0.0
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	7	0	7	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	7	0	7	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	36	2	38	1.5	27	5	33	1.5
Total Assets	1,985	590	2,574	100.0	1,461	763	2,224	100.0

Liabilities

(USD Million)

	Dec. 2009			%	Dec. 2008			%
	TC	FC	Total		TC	FC	Total	
Deposits	939	718	1,657	64.4	825	546	1,371	61.7
Deposits held by the Banks risk group	12	6	19	0.7	4	7	12	0.5
Other	926	712	1,638	63.6	821	539	1,360	61.2
Derivative Finan. Liabilities Held for Trading	41	1	41	1.6	3	1	4	0.2
Funds Borrowed	4	151	154	6.0	8	282	290	13.1
Money Market Takings	70	123	193	7.5	3	138	142	6.4
Interbank money market takings	0	10	10	0.4	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	70	113	183	7.1	3	138	142	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	19	1	20	0.8	12	1	13	0.6
Other External Resources	49	6	54	2.1	36	4	40	1.8
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	23	0	23	0.9	18	0	18	0.8
General provisions	13	0	13	0.5	11	0	11	0.5
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	7	0	7	0.3	5	0	5	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	3	0	3	0.1	2	0	2	0.1
Liabilities for Tax	8	0	8	0.3	11	0	11	0.5
Current liabilities for tax	8	0	8	0.3	9	0	9	0.4
Deferred liabilities for tax	0	0	0	0.0	2	0	2	0.1
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	426	-2	424	16.5	337	-2	335	15.0
Paid-in capital	275	0	275	10.7	269	0	269	12.1
Supplementary capital	0	-2	-2	-0.1	-2	-2	-4	-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	-2	-2	-4	-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	70	0	70	2.7	12	0	12	0.6
Legal reserves	10	0	10	0.4	7	0	7	0.3
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	60	0	60	2.3	5	0	5	0.2
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	81	0	81	3.1	57	0	57	2.6
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	81	0	81	3.1	57	0	57	2.6
Total Liabilities	1,578	997	2,574	100.0	1,254	970	2,224	100.0

Anadolubank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2009			Dec. 2008		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	336	248	584	347	325	673
Letters of guarantee	336	100	436	347	119	467
Bank acceptances	0	1	1	0	14	14
Letters of credit	0	106	106	0	68	68
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	41	41	0	125	125
Commitments	270	1	271	236	0	236
Irrevocable commitments	266	1	267	231	0	231
Revocable commitments	4	0	4	5	0	5
Derivative Financial Instruments	304	1,280	1,584	136	1,026	1,162
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	304	1,280	1,584	136	1,026	1,162
Custody and Pledged Securities	3,104	518	3,622	2,080	588	2,668
Items held in Custody	2,030	109	2,140	1,521	86	1,608
Pledged Items	1,074	408	1,482	558	502	1,060
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	4,014	2,047	6,061	2,799	1,939	4,738

Income-Expenditure

(USD Million)

	Dec. 2009	Dec. 2008
Interest Income	313	311
Interest on loans	246	260
Interest received from reserve deposits	3	6
Interest received from banks	0	5
Interest received from money market transactions	1	3
Interest received from marketable securities portfolio	62	36
Other interest income	1	1
Interest Expenses	134	170
Interest on deposits	106	145
Interest on money market transactions	9	16
Interest on funds borrowed	19	9
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	179	141
Net Fees and Commissions Income/Expenses	40	34
Fees and commissions received	44	38
Fees and commissions paid	4	5
Dividend Income	0	0
Trading Profit/Loss (net)	-1	-7
Profit/loss on trading account securities	7	-29
Profit/losses on derivative financial transactions	-6	0
Foreign exchange profit/loss	-2	22
Other Operating Income	10	6
Total Operating Income/Expenses	227	174
Provision for Loan Losses or other Receivables (-)	28	15
Specific provisions of banks loans and other receivables*	25	12
General provision expenses*	2	1
Other Operating Expenses (-)	98	89
Personnel Expenses*	64	59
Net Operating Profit/Loss	102	71
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	102	71
Provisions for Taxes on Income from Continuing Operations (±)	-21	-14
Net Profit/Loss from Continuing Operations	81	57
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	81	57

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

Ratios

(%)

	Dec. 2009	Dec. 2008
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	20.0	18.5
Shareholders' Equity / Total Assets	16.5	15.0
(Shareholders' Equity - Permanent Assets) / Total Assets	13.4	12.2
Net On Balance Sheet Position / Total Shareholders' Equity	-48.0	20.0
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-2.8	100.5
Balance-Sheet Ratios		
TC Assets / Total Assets	77.1	65.7
TC Liabilities / Total Liabilities	61.3	56.4
FC Assets / FC Liabilities	59.2	78.7
TC Deposits / Total Deposits	56.7	60.2
TC Loans / Total Loans and Receivables	92.5	87.6
Total Deposits / Total Assets	64.4	61.7
Funds Borrowed / Total Assets	6.0	13.1
Assets Quality		
Financial Assets (net) / Total Assets	21.1	21.7
Total Loans and Receivables / Total Assets	63.5	57.9
Total Loans and Receivables / Total Deposits	98.6	93.8
Loans Under Follow-up (gross) / Total Loans and Receivables	3.3	2.2
Loans Under Follow-up (net) / Total Loans and Receivables	0.6	0.1
Specific Provisions / Loans Under Follow-up	82.1	93.7
Permanent Assets / Total Assets	3.1	2.8
Consumer Loans / Total Loans and Receivables	21.7	24.4
Liquidity		
Liquid Assets / Total Assets	16.2	17.8
Liquid Assets / Short-term Liabilities	27.0	31.2
TC Liquid Assets / Total Assets	7.4	1.4
Profitability		
Net Profit/Losses / Total Assets	3.1	2.6
Net Profit/Losses / Total Shareholders' Equity	19.1	17.1
Profit/Losses Before Taxes after Continuing Operations / Total Assets	3.9	3.2
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	6.0	5.8
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	67.8	74.3
Non-interest Income (net) / Total Assets	1.9	1.5
Other Operating Expenses / Total Assets	3.8	4.0
Personnel Expenses / Other Operating Expenses	64.8	66.3
Non-interest Income (net) / Other Operating Expenses	49.4	37.6

Şekerbank T.A.Ş.

Assets

(USD Million)

	Dec. 2009			%	Dec. 2008			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	158	159	316	5.3	152	163	315	6.0
Fin.ass.where fair value cha. is refl.to I/S (Net)	428	44	472	7.8	9	53	63	1.2
Financial assets held for trading	86	44	129	2.1	9	53	63	1.2
Public sector debt securities	85	1	87	1.4	9	1	10	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	43	43	0.7	0	52	52	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	343	0	343	5.7	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	343	0	343	5.7	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	1	38	38	0.6	0	46	47	0.9
Money Market Securities	0	0	0	0.0	1	0	1	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	1	0	1	0.0
Financial Assets Available for Sale (Net)	663	29	692	11.5	483	55	538	10.2
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	660	29	689	11.4	481	55	536	10.1
Other marketable securities	3	0	3	0.1	2	0	2	0.0
Loans	2,877	422	3,299	54.8	2,760	394	3,154	59.7
Loans	2,807	422	3,229	53.6	2,704	394	3,098	58.6
Loans granted to the Banks risk group	54	47	101	1.7	65	15	81	1.5
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	2,753	375	3,128	52.0	2,639	378	3,017	57.1
Loans under follow-up	270	0	270	4.5	155	0	155	2.9
Specific provisions (-)	200	0	200	3.3	99	0	99	1.9
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	920	0	920	15.3	919	0	919	17.4
Public sector debt securities	920	0	920	15.3	919	0	919	17.4
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	3	0	3	0.0	3	0	3	0.1
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	3	0	3	0.0	3	0	3	0.1
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	3	0	3	0.0	3	0	3	0.1
Subsidiaries (Net)	37	3	40	0.7	28	3	31	0.6
Financial subsidiaries	37	3	40	0.7	27	3	30	0.6
Non-financial subsidiaries	1	0	1	0.0	1	0	1	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
Recivables 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)	139	0	139	2.3	139	0	139	2.6
Intangible Assets (Net)	14	0	14	0.2	10	0	10	0.2
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	14	0	14	0.2	10	0	10	0.2
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	7	0	7	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	7	0	7	0.1	3	0	3	0.1
Prop.&Equ.for Sale p. and from Term.Op.(Net)	3	0	3	0.0	0	0	0	0.0
Other Assets	27	50	77	1.3	29	32	61	1.2
Total Assets	5,276	745	6,021	100.0	4,537	747	5,284	100.0

Liabilities

(USD Million)

	Dec. 2009			%	Dec. 2008			%
	TC	FC	Total		TC	FC	Total	
Deposits	2,971	1,493	4,464	74.2	2,673	1,225	3,898	73.8
Deposits held by the Banks risk group	10	13	23	0.4	1	3	5	0.1
Other	2,961	1,480	4,441	73.8	2,671	1,222	3,893	73.7
Derivative Finan. Liabilities Held for Trading	77	5	82	1.4	58	13	71	1.3
Funds Borrowed	23	171	194	3.2	24	355	379	7.2
Money Market Takings	197	0	197	3.3	29	10	39	0.7
Interbank money market takings	0	0	0	0.0	0	10	10	0.2
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	197	0	197	3.3	29	0	29	0.6
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	13	0	13	0.2	19	0	19	0.4
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	13	0	13	0.2	19	0	19	0.4
Miscellaneous Payables	38	4	42	0.7	17	5	22	0.4
Other External Resources	34	1	35	0.6	51	0	51	1.0
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	1	0	2	0.0	5	1	6	0.1
Finance leasing payables	2	0	2	0.0	7	1	9	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	2	0	3	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	118	0	118	2.0	118	0	118	2.2
General provisions	40	0	40	0.7	32	0	32	0.6
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	17	0	17	0.3	15	0	15	0.3
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	61	0	61	1.0	71	0	71	1.3
Liabilities for Tax	12	0	12	0.2	19	0	19	0.4
Current liabilities for tax	12	0	12	0.2	19	0	19	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	22	22	0.4	0	21	21	0.4
Shareholders' Equity	840	0	840	14.0	641	0	641	12.1
Paid-in capital	336	0	336	5.6	263	0	263	5.0
Supplementary capital	99	0	99	1.6	75	0	75	1.4
Share premium	4	0	4	0.1	3	0	3	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	-14	0	-15	-0.3
Revaluation changes of property and equip.	56	0	56	0.9	47	0	47	0.9
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	39	0	39	0.7
Profit reserves	303	0	303	5.0	208	0	208	3.9
Legal reserves	27	0	27	0.4	21	0	21	0.4
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	275	0	275	4.6	187	0	187	3.5
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	103	0	103	1.7	95	0	95	1.8
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	103	0	103	1.7	95	0	95	1.8
Total Liabilities	4,325	1,696	6,021	100.0	3,654	1,630	5,284	100.0

Şekerbank T.A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2009			Dec. 2008		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	1,394	605	1,999	1,274	498	1,772
Letters of guarantee	1,393	430	1,823	1,274	364	1,638
Bank acceptances	0	32	32	0	16	16
Letters of credit	0	121	121	0	103	103
Prefinancing given as guarantee	0	0	0	0	1	1
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	1	23	24	0	14	14
Commitments	815	62	876	564	0	564
Irrevocable commitments	815	62	876	564	0	564
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	604	1,094	1,698	595	1,001	1,596
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	604	1,094	1,698	595	1,001	1,596
Custody and Pledged Securities	35,258	7,397	42,655	24,005	5,690	29,694
Items held in Custody	642	162	804	311	183	494
Pledged Items	34,611	7,210	41,821	23,692	5,507	29,199
Accepted independent guaran. and warran.	5	25	30	2	0	2
Total Off Balance Sheet Commitments	38,070	9,158	47,229	26,438	7,189	33,627

Income-Expenditure

(USD Million)

	Dec. 2009	Dec. 2008
Interest Income	847	868
Interest on loans	609	627
Interest received from reserve deposits	11	17
Interest received from banks	0	2
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	225	222
Other interest income	1	0
Interest Expenses	366	457
Interest on deposits	312	364
Interest on money market transactions	15	18
Interest on funds borrowed	27	70
Interest on securities issued	0	0
Other interest expenses	13	5
Net Interest Income/Expenses	481	412
Net Fees and Commissions Income/Expenses	69	62
Fees and commissions received	83	75
Fees and commissions paid	14	13
Dividend Income	1	6
Trading Profit/Loss (net)	-54	-109
Profit/loss on trading account securities	25	-12
Profit/losses on derivative financial transactions	-71	0
Foreign exchange profit/loss	-8	-97
Other Operating Income	79	141
Total Operating Income/Expenses	576	511
Provision for Loan Losses or other Receivables (-)	157	111
Specific provisions of banks loans and other receivables*	126	64
General provision expenses*	8	9
Other Operating Expenses (-)	286	281
Personnel Expenses*	146	134
Net Operating Profit/Loss	134	119
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	134	119
Provisions for Taxes on Income from Continuing Operations (±)	0	-25
Net Profit/Loss from Continuing Operations	134	95
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	-31	0
Net Profit/Loss from Terminated Operations	-31	0
Net Profit/Losses	103	95

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

Ratios

(%)

	Dec. 2009	Dec. 2008
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	16.3	14.7
Shareholders' Equity / Total Assets	14.0	12.1
(Shareholders' Equity - Permanent Assets) / Total Assets	9.5	7.6
Net On Balance Sheet Position / Total Shareholders' Equity	-75.4	-85.8
Net On and Off Balance Sheet Position / Total Shareholders' Equity	2.1	1.1
Balance-Sheet Ratios		
TC Assets / Total Assets	87.6	85.9
TC Liabilities / Total Liabilities	71.8	69.2
FC Assets / FC Liabilities	43.9	45.8
TC Deposits / Total Deposits	66.6	68.6
TC Loans / Total Loans and Receivables	87.2	87.5
Total Deposits / Total Assets	74.2	73.8
Funds Borrowed / Total Assets	3.2	7.2
Assets Quality		
Financial Assets (net) / Total Assets	34.6	28.8
Total Loans and Receivables / Total Assets	54.8	59.7
Total Loans and Receivables / Total Deposits	73.9	80.9
Loans Under Follow-up (gross) / Total Loans and Receivables	8.2	4.9
Loans Under Follow-up (net) / Total Loans and Receivables	2.1	1.8
Specific Provisions / Loans Under Follow-up	74.1	63.8
Permanent Assets / Total Assets	4.5	4.5
Consumer Loans / Total Loans and Receivables	21.3	16.1
Liquidity		
Liquid Assets / Total Assets	25.2	18.2
Liquid Assets / Short-term Liabilities	38.8	29.0
TC Liquid Assets / Total Assets	20.8	12.2
Profitability		
Net Profit/Losses / Total Assets	1.7	1.8
Net Profit/Losses / Total Shareholders' Equity	12.2	14.8
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.2	2.3
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	5.9	6.6
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	61.5	68.0
Non-interest Income (net) / Total Assets	1.6	1.9
Other Operating Expenses / Total Assets	4.7	5.3
Personnel Expenses / Other Operating Expenses	51.1	47.7
Non-interest Income (net) / Other Operating Expenses	33.5	35.3

Tekstil Bankası A.Ş.

Assets

(USD Million)

	Dec. 2009			%	Dec. 2008			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	40	55	95	6.6	27	75	103	5.3
Fin.ass.where fair value cha. is refl.to I/S (Net)	1	2	3	0.2	3	2	6	0.3
Financial assets held for trading	1	2	3	0.2	3	2	6	0.3
Public sector debt securities	0	0	0	0.0	0	0	1	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	2	2	0.1	3	2	5	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	0	40	40	2.8	39	118	157	8.1
Money Market Securities	0	0	0	0.0	243	0	243	12.5
Interbank money market placements	0	0	0	0.0	243	0	243	12.5
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)	138	14	151	10.6	0	14	14	0.7
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	138	7	144	10.1	0	6	6	0.3
Other marketable securities	0	7	7	0.5	0	8	8	0.4
Loans	914	145	1,060	73.9	865	190	1,055	54.4
Loans	886	145	1,032	71.9	846	190	1,036	53.4
Loans granted to the Banks risk group	45	0	45	3.2	12	1	13	0.7
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	841	145	986	68.8	834	189	1,023	52.7
Loans under follow-up	66	0	66	4.6	35	0	35	1.8
Specific provisions (-)	38	0	38	2.6	15	0	15	0.8
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	0	0	0	0.0	239	0	239	12.3
Public sector debt securities	0	0	0	0.0	239	0	239	12.3
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)	5	1	7	0.5	4	3	7	0.4
Financial subsidiaries	5	1	7	0.5	4	3	7	0.4
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
Recivables 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)	48	0	48	3.3	50	0	50	2.6
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	1	0	1	0.1	2	0	2	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	2	0	2	0.1
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	22	0	22	1.1
Other Assets	26	2	28	2.0	14	27	41	2.1
Total Assets	1,174	260	1,434	100.0	1,511	429	1,941	100.0

Liabilities

(USD Million)

	Dec. 2009			%	Dec. 2008			%
	TC	FC	Total		TC	FC	Total	
Deposits	488	487	975	68.0	583	359	943	48.6
Deposits held by the Banks risk group	17	8	25	1.8	17	8	25	1.3
Other	471	478	950	66.2	566	352	918	47.3
Derivative Finan. Liabilities Held for Trading	1	2	2	0.2	2	6	9	0.4
Funds Borrowed	5	93	98	6.9	64	447	512	26.4
Money Market Takings	4	0	4	0.3	136	0	136	7.0
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	4	0	4	0.3	136	0	136	7.0
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	6	0.4	7	2	9	0.4
Other External Resources	15	4	19	1.3	17	4	20	1.1
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	12	0	12	0.8	10	0	10	0.5
General provisions	7	0	7	0.5	7	0	7	0.3
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	0.1
Liabilities for Tax	3	0	3	0.2	6	0	6	0.3
Current liabilities for tax	3	0	3	0.2	6	0	6	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	314	0	315	21.9	296	0	296	15.2
Paid-in capital	282	0	282	19.7	276	0	276	14.2
Supplementary capital	5	0	6	0.4	2	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	2	0	3	0.2	0	0	-1	0.0
Revaluation changes of property and equip.	3	0	3	0.2	3	0	3	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	1.3	9	0	9	0.5
Legal reserves	3	0	3	0.2	2	0	2	0.1
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	15	0	15	1.1	7	0	7	0.4
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	9	0	9	0.6	8	0	8	0.4
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	9	0	9	0.6	8	0	8	0.4
Total Liabilities	848	586	1,434	100.0	1,122	819	1,941	100.0

Tekstil Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2009			Dec. 2008		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	251	256	506	297	362	659
Letters of guarantee	251	190	441	297	242	539
Bank acceptances	0	0	0	0	6	6
Letters of credit	0	47	47	0	89	89
Prefinancing given as guarantee	0	1	1	0	1	1
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	17	17	0	23	23
Commitments	207	0	207	199	0	199
Irrevocable commitments	207	0	207	199	0	199
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	331	880	1,212	246	546	791
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	331	880	1,212	246	546	791
Custody and Pledged Securities	979	487	1,466	927	337	1,265
Items held in Custody	71	17	87	204	29	234
Pledged Items	908	471	1,379	723	308	1,031
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	1,768	1,623	3,391	1,670	1,245	2,914

Income-Expenditure

(USD Million)

	Dec. 2009	Dec. 2008
Interest Income	168	278
Interest on loans	138	227
Interest received from reserve deposits	0	1
Interest received from banks	4	11
Interest received from money market transactions	3	1
Interest received from marketable securities portfolio	22	39
Other interest income	0	0
Interest Expenses	82	172
Interest on deposits	71	121
Interest on money market transactions	10	35
Interest on funds borrowed	1	16
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	86	105
Net Fees and Commissions Income/Expenses	13	17
Fees and commissions received	15	19
Fees and commissions paid	3	3
Dividend Income	0	1
Trading Profit/Loss (net)	9	-11
Profit/loss on trading account securities	5	-3
Profit/losses on derivative financial transactions	-3	0
Foreign exchange profit/loss	7	-8
Other Operating Income	9	9
Total Operating Income/Expenses	116	122
Provision for Loan Losses or other Receivables (-)	37	28
Specific provisions of banks loans and other receivables*	33	28
General provision expenses*	0	0
Other Operating Expenses (-)	68	84
Personnel Expenses*	41	54
Net Operating Profit/Loss	11	10
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	10
Provisions for Taxes on Income from Continuing Operations (±)	-2	-1
Net Profit/Loss from Continuing Operations	9	8
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	8

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

Ratios

(%)

	Dec. 2009	Dec. 2008
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	20.8	17.9
Shareholders' Equity / Total Assets	21.9	15.2
(Shareholders' Equity - Permanent Assets) / Total Assets	16.1	10.0
Net On Balance Sheet Position / Total Shareholders' Equity	-48.9	-41.3
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-0.1	1.0
Balance-Sheet Ratios		
TC Assets / Total Assets	81.9	77.9
TC Liabilities / Total Liabilities	59.1	57.8
FC Assets / FC Liabilities	44.3	52.4
TC Deposits / Total Deposits	50.1	61.9
TC Loans / Total Loans and Receivables	86.3	82.0
Total Deposits / Total Assets	68.0	48.6
Funds Borrowed / Total Assets	6.9	26.4
Assets Quality		
Financial Assets (net) / Total Assets	10.7	13.3
Total Loans and Receivables / Total Assets	73.9	54.4
Total Loans and Receivables / Total Deposits	108.7	112.0
Loans Under Follow-up (gross) / Total Loans and Receivables	6.2	3.3
Loans Under Follow-up (net) / Total Loans and Receivables	2.7	1.9
Specific Provisions / Loans Under Follow-up	57.4	43.6
Permanent Assets / Total Assets	5.9	5.2
Consumer Loans / Total Loans and Receivables	13.0	15.0
Liquidity		
Liquid Assets / Total Assets	20.1	26.9
Liquid Assets / Short-term Liabilities	39.6	50.8
TC Liquid Assets / Total Assets	12.4	16.1
Profitability		
Net Profit/Losses / Total Assets	0.6	0.4
Net Profit/Losses / Total Shareholders' Equity	2.8	2.8
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.8	0.5
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	3.7	4.0
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	45.8	63.5
Non-interest Income (net) / Total Assets	2.1	0.8
Other Operating Expenses / Total Assets	4.8	4.3
Personnel Expenses / Other Operating Expenses	59.9	64.7
Non-interest Income (net) / Other Operating Expenses	44.2	19.5

Turkish Bank A.Ş.

Assets

(USD Million)

	Dec. 2009			%	Dec. 2008			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	9	18	28	4.0	9	16	25	4.6
Fin.ass.where fair value cha. is refl.to I/S (Net)	0	0	0	0.0	0	1	1	0.2
Financial assets held for trading	0	0	0	0.0	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	0.0	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	193	206	399	57.8	20	170	190	35.1
Money Market Securities	16	0	16	2.4	96	0	96	17.7
Interbank money market placements	16	0	16	2.4	96	0	96	17.7
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)	42	19	61	8.9	57	11	68	12.6
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	42	8	50	7.3	57	11	68	12.6
Other marketable securities	0	11	11	1.6	0	0	0	0.0
Loans	91	66	157	22.7	107	25	133	24.5
Loans	88	65	153	22.1	105	25	131	24.1
Loans granted to the Banks risk group	8	0	8	1.2	16	0	16	3.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	79	65	144	20.9	89	25	114	21.2
Loans under follow-up	6	4	10	1.4	4	2	6	1.1
Specific provisions (-)	3	3	6	0.8	2	2	4	0.7
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)	17	0	17	2.5	17	0	17	3.1
Financial subsidiaries	17	0	17	2.5	17	0	17	3.1
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)	8	0	8	1.2	9	0	9	1.6
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	1	0	1	0.1	1	0	1	0.1
Current assets for tax	0	0	0	0.1	0	0	0	0.1
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	1	2	0.2	1	1	1	0.3
Total Assets	379	311	690	100.0	317	223	541	100.0

Liabilities

(USD Million)

	Dec. 2009			%	Dec. 2008			%
	TC	FC	Total		TC	FC	Total	
Deposits	148	208	356	51.6	135	137	272	50.2
Deposits held by the Banks risk group	21	51	72	10.4	17	50	66	12.3
Other	127	157	284	41.1	118	87	205	37.9
Derivative Finan. Liabilities Held for Trading	0	0	0	0.1	0	1	1	0.2
Funds Borrowed	95	98	193	27.9	28	90	119	21.9
Money Market Takings	35	0	35	5.1	49	0	49	9.1
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	35	0	35	5.1	49	0	49	9.1
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	0	0	0	0.0	0	0	0	0.0
Other External Resources	1	0	1	0.1	2	0	2	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	0.1
Finance leasing payables	0	0	0	0.0	0	0	0	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	2	0	2	0.2	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	102	0	102	14.8	98	-3	96	17.7
Paid-in capital	54	0	54	7.8	53	0	53	9.7
Supplementary capital	38	0	38	5.5	37	-3	34	6.2
Share premium	25	0	25	3.7	25	0	25	4.5
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	0	0	0	0.0	-1	-3	-3	-0.6
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	1.9	13	0	13	2.3
Profit reserves	2	0	2	0.3	1	0	1	0.3
Legal reserves	2	0	2	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	0.1
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	8	0	8	1.2	8	0	8	1.4
Prior years income/loss	8	0	8	1.1	1	0	1	0.2
Current year income/loss	1	0	1	0.1	7	0	7	1.2
Total Liabilities	384	306	690	100.0	315	226	541	100.0

Turkish Bank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2009			Dec. 2008		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	26	102	128	20	106	126
Letters of guarantee	26	23	49	20	29	49
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	78	78	0	76	76
Commitments	17	39	56	15	15	29
Irrevocable commitments	17	39	56	15	15	29
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	7	154	162	6	165	171
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	7	154	162	6	165	171
Custody and Pledged Securities	282	348	630	193	221	414
Items held in Custody	80	32	111	62	6	69
Pledged Items	203	316	519	130	215	345
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	333	644	976	234	506	740

Income-Expenditure

(USD Million)

	Dec. 2009	Dec. 2008
Interest Income	37	47
Interest on loans	16	21
Interest received from reserve deposits	1	1
Interest received from banks	7	9
Interest received from money market transactions	3	5
Interest received from marketable securities portfolio	9	10
Other interest income	0	0
Interest Expenses	21	27
Interest on deposits	16	22
Interest on money market transactions	1	2
Interest on funds borrowed	3	3
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	16	19
Net Fees and Commissions Income/Expenses	2	1
Fees and commissions received	2	2
Fees and commissions paid	0	0
Dividend Income	1	2
Trading Profit/Loss (net)	2	1
Profit/loss on trading account securities	1	0
Profit/losses on derivative financial transactions	0	0
Foreign exchange profit/loss	1	1
Other Operating Income	2	5
Total Operating Income/Expenses	22	28
Provision for Loan Losses or other Receivables (-)	3	4
Specific provisions of banks loans and other receivables*	1	3
General provision expenses*	0	1
Other Operating Expenses (-)	18	17
Personnel Expenses*	10	9
Net Operating Profit/Loss	1	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	1	7
Provisions for Taxes on Income from Continuing Operations (±)	0	-1
Net Profit/Loss from Continuing Operations	1	7
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	7

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

Ratios

(%)

	Dec. 2009	Dec. 2008
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	28.8	34.5
Shareholders' Equity / Total Assets	14.8	17.7
(Shareholders' Equity - Permanent Assets) / Total Assets	10.4	12.5
Net On Balance Sheet Position / Total Shareholders' Equity	5.3	-1.8
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-0.7	-2.0
Balance-Sheet Ratios		
TC Assets / Total Assets	54.9	58.7
TC Liabilities / Total Liabilities	55.7	58.3
FC Assets / FC Liabilities	101.7	98.9
TC Deposits / Total Deposits	41.6	49.6
TC Loans / Total Loans and Receivables	58.0	80.8
Total Deposits / Total Assets	51.6	50.2
Funds Borrowed / Total Assets	27.9	21.9
Assets Quality		
Financial Assets (net) / Total Assets	8.9	12.8
Total Loans and Receivables / Total Assets	22.7	24.5
Total Loans and Receivables / Total Deposits	44.1	48.8
Loans Under Follow-up (gross) / Total Loans and Receivables	6.3	4.4
Loans Under Follow-up (net) / Total Loans and Receivables	2.7	1.5
Specific Provisions / Loans Under Follow-up	56.4	65.1
Permanent Assets / Total Assets	4.4	5.2
Consumer Loans / Total Loans and Receivables	1.7	1.5
Liquidity		
Liquid Assets / Total Assets	73.1	70.3
Liquid Assets / Short-term Liabilities	91.4	86.8
TC Liquid Assets / Total Assets	37.7	33.8
Profitability		
Net Profit/Losses / Total Assets	0.1	1.2
Net Profit/Losses / Total Shareholders' Equity	0.8	6.9
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.1	1.4
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	2.2	3.0
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	67.9	56.9
Non-interest Income (net) / Total Assets	0.9	1.7
Other Operating Expenses / Total Assets	2.6	3.2
Personnel Expenses / Other Operating Expenses	55.8	54.1
Non-interest Income (net) / Other Operating Expenses	34.6	53.2

Türk Ekonomi Bankası A.Ş.

Assets

(USD Million)

	Dec. 2009			%	Dec. 2008			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	232	785	1,016	10.0	352	1,027	1,380	14.2
Fin.ass.where fair value cha. is refl.to I/S (Net)	111	15	127	1.3	32	27	60	0.6
Financial assets held for trading	111	15	127	1.3	32	27	60	0.6
Public sector debt securities	82	3	85	0.8	7	1	8	0.1
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	29	12	41	0.4	25	26	51	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	39	232	271	2.7	16	320	337	3.5
Money Market Securities	410	57	467	4.6	460	37	497	5.1
Interbank money market placements	410	57	467	4.6	460	37	497	5.1
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)	1,074	42	1,116	11.0	701	84	786	8.1
Securities representing a share in capital	0	2	2	0.0	0	1	1	0.0
Public sector debt securities	1,074	40	1,114	11.0	701	83	785	8.1
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans	4,709	1,336	6,045	59.7	4,157	1,431	5,589	57.7
Loans	4,582	1,336	5,918	58.4	4,094	1,431	5,526	57.1
Loans granted to the Banks risk group	15	21	36	0.4	6	1	7	0.1
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	4,567	1,315	5,883	58.1	4,088	1,431	5,519	57.0
Loans under follow-up	288	0	288	2.8	132	0	132	1.4
Specific provisions (-)	161	0	161	1.6	70	0	70	0.7
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	592	0	592	5.8	524	0	524	5.4
Public sector debt securities	592	0	592	5.8	524	0	524	5.4
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (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 investments and associates	1	0	1	0.0	0	0	0	0.0
Financial investments and associates	1	0	1	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	62	41	103	1.0	61	40	101	1.0
Financial subsidiaries	62	41	103	1.0	61	40	101	1.0
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	21	0	21	0.2	66	1	67	0.7
Fair value hedges	21	0	21	0.2	66	1	67	0.7
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)	104	0	104	1.0	110	0	110	1.1
Intangible Assets (Net)	7	0	7	0.1	6	0	6	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	7	0	7	0.1	6	0	6	0.1
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	5	0	5	0.1	16	0	16	0.2
Current assets for tax	0	0	0	0.0	7	0	7	0.1
Deferred assets for tax	5	0	5	0.1	9	0	9	0.1
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	229	21	251	2.5	176	35	212	2.2
Total Assets	7,597	2,531	10,128	100.0	6,678	3,005	9,683	100.0

Liabilities

(USD Million)

	Dec. 2009			%	Dec. 2008			%
	TC	FC	Total		TC	FC	Total	
Deposits	3,945	2,390	6,335	62.5	3,661	2,431	6,093	62.9
Deposits held by the Banks risk group	96	192	288	2.8	162	157	318	3.3
Other	3,849	2,197	6,047	59.7	3,500	2,275	5,774	59.6
Derivative Finan. Liabilities Held for Trading	20	15	35	0.3	64	52	116	1.2
Funds Borrowed	530	579	1,109	11.0	1,112	494	1,606	16.6
Money Market Takings	721	0	721	7.1	133	0	133	1.4
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	721	0	721	7.1	133	0	133	1.4
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	165	8	173	1.7	157	3	160	1.7
Other External Resources	160	0	160	1.6	147	2	150	1.5
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	49	0	49	0.5	44	0	44	0.5
Fair value hedges	49	0	49	0.5	44	0	44	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	81	8	89	0.9	78	12	89	0.9
General provisions	42	8	50	0.5	37	12	49	0.5
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	12	0	12	0.1	9	0	9	0.1
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	27	0	27	0.3	32	0	32	0.3
Liabilities for Tax	23	0	23	0.2	31	0	31	0.3
Current liabilities for tax	23	0	23	0.2	31	0	31	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	325	325	3.2	0	325	325	3.4
Shareholders' Equity	1,106	3	1,109	10.9	937	-2	935	9.7
Paid-in capital	740	0	740	7.3	723	0	723	7.5
Supplementary capital	13	3	17	0.2	7	-2	6	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	11	3	14	0.1	5	-2	4	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	0.0	1	0	1	0.0
Profit reserves	212	0	212	2.1	99	0	99	1.0
Legal reserves	24	0	24	0.2	18	0	18	0.2
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	188	0	188	1.9	81	0	81	0.8
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	141	0	141	1.4	108	0	108	1.1
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	141	0	141	1.4	108	0	108	1.1
Total Liabilities	6,799	3,329	10,128	100.0	6,365	3,318	9,683	100.0

Türk Ekonomi Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2009			Dec. 2008		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	1,031	1,275	2,305	886	1,294	2,180
Letters of guarantee	951	849	1,801	830	825	1,654
Bank acceptances	0	26	26	0	34	34
Letters of credit	0	338	338	0	349	349
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	79	61	140	57	86	143
Commitments	2,069	428	2,497	1,432	122	1,554
Irrevocable commitments	2,069	428	2,497	1,432	122	1,554
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	1,905	2,998	4,902	1,610	3,495	5,105
Derivative finan. instruments held for hedging	316	196	512	383	276	659
Trading transactions	1,589	2,802	4,390	1,228	3,219	4,447
Custody and Pledged Securities	91,924	5,005	96,929	56,825	5,021	61,845
Items held in Custody	79,946	324	80,271	47,232	383	47,614
Pledged Items	11,960	4,678	16,638	9,579	4,637	14,217
Accepted independent guaran. and warran.	17	3	20	14	1	14
Total Off Balance Sheet Commitments	96,929	9,705	106,634	60,753	9,931	70,684

Income-Expenditure

(USD Million)

	Dec. 2009	Dec. 2008
Interest Income	1,099	1,292
Interest on loans	853	971
Interest received from reserve deposits	18	30
Interest received from banks	9	27
Interest received from money market transactions	18	57
Interest received from marketable securities portfolio	195	198
Other interest income	7	10
Interest Expenses	561	829
Interest on deposits	400	579
Interest on money market transactions	117	161
Interest on funds borrowed	30	61
Interest on securities issued	0	0
Other interest expenses	14	28
Net Interest Income/Expenses	538	463
Net Fees and Commissions Income/Expenses	161	126
Fees and commissions received	242	197
Fees and commissions paid	81	71
Dividend Income	8	13
Trading Profit/Loss (net)	34	19
Profit/loss on trading account securities	41	16
Profit/losses on derivative financial transactions	-123	0
Foreign exchange profit/loss	116	3
Other Operating Income	22	55
Total Operating Income/Expenses	763	675
Provision for Loan Losses or other Receivables (-)	119	85
Specific provisions of banks loans and other receivables*	116	66
General provision expenses*	-1	10
Other Operating Expenses (-)	471	461
Personnel Expenses*	230	230
Net Operating Profit/Loss	173	130
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	173	130
Provisions for Taxes on Income from Continuing Operations (±)	-31	-22
Net Profit/Loss from Continuing Operations	141	108
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	141	108

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

Ratios

(%)

	Dec. 2009	Dec. 2008
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	17.7	17.7
Shareholders' Equity / Total Assets	10.9	9.7
(Shareholders' Equity - Permanent Assets) / Total Assets	7.6	6.8
Net On Balance Sheet Position / Total Shareholders' Equity	-31.4	33.8
Net On and Off Balance Sheet Position / Total Shareholders' Equity	1.1	4.4
Balance-Sheet Ratios		
TC Assets / Total Assets	75.0	69.0
TC Liabilities / Total Liabilities	67.1	65.7
FC Assets / FC Liabilities	76.0	90.6
TC Deposits / Total Deposits	62.3	60.1
TC Loans / Total Loans and Receivables	77.9	74.4
Total Deposits / Total Assets	62.5	62.9
Funds Borrowed / Total Assets	11.0	16.6
Assets Quality		
Financial Assets (net) / Total Assets	18.3	14.8
Total Loans and Receivables / Total Assets	59.7	57.7
Total Loans and Receivables / Total Deposits	95.4	91.7
Loans Under Follow-up (gross) / Total Loans and Receivables	4.8	2.4
Loans Under Follow-up (net) / Total Loans and Receivables	2.1	1.1
Specific Provisions / Loans Under Follow-up	56.0	52.6
Permanent Assets / Total Assets	3.4	2.9
Consumer Loans / Total Loans and Receivables	24.4	19.5
Liquidity		
Liquid Assets / Total Assets	29.6	31.6
Liquid Assets / Short-term Liabilities	42.9	49.7
TC Liquid Assets / Total Assets	18.4	16.1
Profitability		
Net Profit/Losses / Total Assets	1.4	1.1
Net Profit/Losses / Total Shareholders' Equity	12.7	11.5
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.7	1.3
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	4.2	4.1
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	55.4	58.8
Non-interest Income (net) / Total Assets	2.2	2.2
Other Operating Expenses / Total Assets	4.7	4.8
Personnel Expenses / Other Operating Expenses	48.8	50.0
Non-interest Income (net) / Other Operating Expenses	47.6	46.1

Türkiye Garanti Bankası A.Ş.

Assets

(USD Million)

	Dec. 2009			%	Dec. 2008			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	2,588	2,028	4,616	6.5	1,692	1,943	3,635	6.2
Fin.ass.where fair value cha. is refl.to I/S (Net)	527	88	615	0.9	335	103	438	0.7
Financial assets held for trading	527	88	615	0.9	335	103	438	0.7
Public sector debt securities	213	10	223	0.3	3	10	13	0.0
Securities representing a share in capital	1	0	1	0.0	0	0	0	0.0
Derivative financial assets held for trading	307	78	385	0.5	325	93	418	0.7
Other marketable securities	6	0	6	0.0	6	0	6	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	1,693	3,911	5,604	7.9	937	2,218	3,155	5.4
Money Market Securities	672	0	672	0.9	27	0	27	0.0
Interbank money market placements	672	0	672	0.9	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	27	0	27	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	16,956	1,934	18,890	26.6	9,783	1,615	11,398	19.5
Securities representing a share in capital	37	52	89	0.1	17	30	46	0.1
Public sector debt securities	16,777	706	17,483	24.7	9,562	496	10,058	17.2
Other marketable securities	142	1,176	1,318	1.9	204	1,090	1,294	2.2
Loans	19,218	14,220	33,438	47.2	18,419	14,376	32,795	56.1
Loans	18,932	14,220	33,153	46.8	18,123	14,376	32,499	55.6
Loans granted to the Banks risk group	171	200	371	0.5	85	354	438	0.8
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	18,762	14,020	32,782	46.2	18,039	14,022	32,061	54.9
Loans under follow-up	1,504	0	1,504	2.1	815	0	815	1.4
Specific provisions (-)	1,219	0	1,219	1.7	519	0	519	0.9
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	4,007	932	4,939	7.0	3,978	1,027	5,005	8.6
Public sector debt securities	4,007	932	4,939	7.0	3,978	1,027	5,005	8.6
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	20	0	20	0.0	18	0	18	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	20	0	20	0.0	18	0	18	0.0
Financial investments and associates	19	0	19	0.0	17	0	17	0.0
Non-financial investments and associates	1	0	1	0.0	1	0	1	0.0
Subsidiaries (Net)	191	483	675	1.0	151	383	534	0.9
Financial subsidiaries	182	483	665	0.9	144	383	527	0.9
Non-financial subsidiaries	10	0	10	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	45	45	0.1
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	45	45	0.1
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	767	1	768	1.1	712	1	713	1.2
Intangible Assets (Net)	14	0	14	0.0	10	0	10	0.0
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	14	0	14	0.0	10	0	10	0.0
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	15	0	15	0.0	23	0	23	0.0
Current assets for tax	3	0	3	0.0	0	0	0	0.0
Deferred assets for tax	12	0	12	0.0	22	0	22	0.0
Prop.&Equ.for Sale p. and from Term.Op.(Net)	55	0	55	0.1	53	0	53	0.1
Other Assets	560	27	587	0.8	555	41	595	1.0
Total Assets	47,284	23,624	70,908	100.0	36,693	21,752	58,445	100.0

Liabilities

(USD Million)

	Dec. 2009			%	Dec. 2008			%
	TC	FC	Total		TC	FC	Total	
Deposits	24,268	17,962	42,230	59.6	19,061	15,579	34,640	59.3
Deposits held by the Banks risk group	314	301	615	0.9	205	272	477	0.8
Other	23,954	17,660	41,614	58.7	18,856	15,307	34,164	58.5
Derivative Finan. Liabilities Held for Trading	75	79	154	0.2	195	78	273	0.5
Funds Borrowed	2,145	6,600	8,746	12.3	1,365	5,761	7,125	12.2
Money Market Takings	6,977	106	7,083	10.0	6,869	165	7,033	12.0
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	6,977	106	7,083	10.0	6,869	165	7,033	12.0
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	1,573	14	1,587	2.2	1,270	12	1,281	2.2
Other External Resources	475	151	626	0.9	412	148	560	1.0
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	1	2	3	0.0	0	15	15	0.0
Finance leasing payables	1	2	3	0.0	0	16	16	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	2	2	0.0	0	3	3	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	2	2	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	679	22	701	1.0	514	15	529	0.9
General provisions	274	20	294	0.4	269	13	282	0.5
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	111	0	111	0.2	130	0	130	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	294	2	296	0.4	115	2	117	0.2
Liabilities for Tax	236	0	236	0.3	249	0	249	0.4
Current liabilities for tax	236	0	236	0.3	249	0	249	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	588	588	0.8	0	514	514	0.9
Shareholders' Equity	8,746	207	8,953	12.6	6,105	117	6,222	10.6
Paid-in capital	2,824	0	2,824	4.0	2,760	0	2,760	4.7
Supplementary capital	1,772	199	1,970	2.8	1,052	111	1,163	2.0
Share premium	8	0	8	0.0	8	0	8	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	883	200	1,083	1.5	189	69	258	0.4
Revaluation changes of property and equip.	402	0	402	0.6	392	0	392	0.7
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)	-43	-1	-44	-0.1	-47	43	-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	519	0	519	0.7	508	0	508	0.9
Profit reserves	2,158	9	2,167	3.1	1,143	6	1,149	2.0
Legal reserves	244	3	247	0.3	177	3	179	0.3
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	1,915	0	1,915	2.7	966	0	966	1.7
Other profit reserves	0	6	6	0.0	0	3	3	0.0
Profit or loss	1,992	0	1,992	2.8	1,150	0	1,150	2.0
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	1,992	0	1,992	2.8	1,150	0	1,150	2.0
Total Liabilities	45,175	25,733	70,908	100.0	36,039	22,406	58,445	100.0

Türkiye Garanti Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2009			Dec. 2008		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	3,035	6,837	9,872	2,780	6,594	9,374
Letters of guarantee	3,035	5,010	8,045	2,708	4,462	7,170
Bank acceptances	0	84	85	0	81	81
Letters of credit	0	1,743	1,743	0	2,051	2,051
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	0	0	72	0	72
Commitments	10,388	2,861	13,249	9,414	2,351	11,765
Irrevocable commitments	10,388	2,861	13,249	9,414	2,350	11,764
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	7,531	14,333	21,864	8,439	16,064	24,503
Derivative finan. instruments held for hedging	0	1	1	0	73	73
Trading transactions	7,531	14,332	21,863	8,439	15,992	24,431
Custody and Pledged Securities	124,475	88,429	212,904	98,455	71,115	169,569
Items held in Custody	30,380	10,333	40,712	25,515	10,243	35,758
Pledged Items	94,095	78,097	172,192	72,940	60,871	133,811
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	145,429	112,462	257,890	119,088	96,124	215,212

Income-Expenditure

(USD Million)

	Dec. 2009	Dec. 2008
Interest Income	7,020	6,163
Interest on loans	4,037	3,783
Interest received from reserve deposits	100	143
Interest received from banks	148	172
Interest received from money market transactions	2	5
Interest received from marketable securities portfolio	2,634	1,942
Other interest income	99	117
Interest Expenses	3,605	4,074
Interest on deposits	2,647	2,838
Interest on money market transactions	449	469
Interest on funds borrowed	506	762
Interest on securities issued	0	0
Other interest expenses	3	6
Net Interest Income/Expenses	3,416	2,088
Net Fees and Commissions Income/Expenses	1,104	947
Fees and commissions received	1,404	1,258
Fees and commissions paid	300	311
Dividend Income	53	67
Trading Profit/Loss (net)	592	165
Profit/loss on trading account securities	243	348
Profit/losses on derivative financial transactions	255	0
Foreign exchange profit/loss	95	-183
Other Operating Income	188	196
Total Operating Income/Expenses	5,353	3,464
Provision for Loan Losses or other Receivables (-)	1,084	372
Specific provisions of banks loans and other receivables*	815	275
General provision expenses*	8	94
Other Operating Expenses (-)	1,728	1,671
Personnel Expenses*	668	633
Net Operating Profit/Loss	2,541	1,421
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	2,541	1,421
Provisions for Taxes on Income from Continuing Operations (±)	-549	-270
Net Profit/Loss from Continuing Operations	1,992	1,150
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	1,992	1,150

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

Ratios

(%)

	Dec. 2009	Dec. 2008
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	21.2	16.1
Shareholders' Equity / Total Assets	12.6	10.6
(Shareholders' Equity - Permanent Assets) / Total Assets	10.1	7.9
Net On Balance Sheet Position / Total Shareholders' Equity	-6.4	17.8
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.4	-2.6
Balance-Sheet Ratios		
TC Assets / Total Assets	66.7	62.8
TC Liabilities / Total Liabilities	63.7	61.7
FC Assets / FC Liabilities	91.8	97.1
TC Deposits / Total Deposits	57.5	55.0
TC Loans / Total Loans and Receivables	57.5	56.2
Total Deposits / Total Assets	59.6	59.3
Funds Borrowed / Total Assets	12.3	12.2
Assets Quality		
Financial Assets (net) / Total Assets	34.5	28.9
Total Loans and Receivables / Total Assets	47.2	56.1
Total Loans and Receivables / Total Deposits	79.2	94.7
Loans Under Follow-up (gross) / Total Loans and Receivables	4.5	2.5
Loans Under Follow-up (net) / Total Loans and Receivables	0.9	0.9
Specific Provisions / Loans Under Follow-up	81.0	63.7
Permanent Assets / Total Assets	2.6	2.8
Consumer Loans / Total Loans and Receivables	33.8	32.7
Liquidity		
Liquid Assets / Total Assets	42.9	31.9
Liquid Assets / Short-term Liabilities	66.4	47.3
TC Liquid Assets / Total Assets	31.6	21.9
Profitability		
Net Profit/Losses / Total Assets	2.8	2.0
Net Profit/Losses / Total Shareholders' Equity	22.2	18.5
Profit/Losses Before Taxes after Continuing Operations / Total Assets	3.6	2.4
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	3.7	3.1
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	48.6	52.4
Non-interest Income (net) / Total Assets	2.7	2.4
Other Operating Expenses / Total Assets	2.4	2.9
Personnel Expenses / Other Operating Expenses	38.7	37.9
Non-interest Income (net) / Other Operating Expenses	112.1	82.3

Türkiye İş Bankası A.Ş.

Assets

(USD Million)

	Dec. 2009			%	Dec. 2008			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	3,895	1,995	5,890	7.7	5,869	1,910	7,778	12.1
Fin.ass.where fair value cha. is refl.to I/S (Net)	273	62	336	0.4	216	81	297	0.5
Financial assets held for trading	273	62	336	0.4	216	81	297	0.5
Public sector debt securities	253	2	255	0.3	174	3	176	0.3
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	20	60	80	0.1	42	79	120	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	136	5,534	5,670	7.4	143	4,317	4,461	7.0
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)	10,366	7,103	17,468	22.9	5,655	8,309	13,964	21.8
Securities representing a share in capital	8	0	8	0.0	7	0	7	0.0
Public sector debt securities	10,357	5,574	15,931	20.9	5,648	6,777	12,425	19.4
Other marketable securities	0	1,529	1,529	2.0	0	1,532	1,532	2.4
Loans	23,153	9,345	32,498	42.7	21,548	9,737	31,286	48.8
Loans	23,153	9,345	32,498	42.7	21,548	9,737	31,286	48.8
Loans granted to the Banks risk group	111	297	408	0.5	73	353	425	0.7
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	23,042	9,049	32,090	42.2	21,475	9,385	30,860	48.1
Loans under follow-up	1,825	36	1,861	2.4	1,408	34	1,443	2.3
Specific provisions (-)	1,825	36	1,861	2.4	1,408	34	1,443	2.3
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	7,802	892	8,693	11.4	2,268	6	2,274	3.5
Public sector debt securities	7,798	0	7,798	10.2	2,265	0	2,265	3.5
Other marketable securities	4	892	895	1.2	3	6	10	0.0
Investments and Associates (Net)	500	0	500	0.7	488	0	488	0.8
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	500	0	500	0.7	488	0	488	0.8
Financial investments and associates	59	0	59	0.1	58	0	58	0.1
Non-financial investments and associates	440	0	440	0.6	430	0	430	0.7
Subsidiaries (Net)	2,855	28	2,883	3.8	1,518	27	1,545	2.4
Financial subsidiaries	1,548	28	1,576	2.1	671	27	698	1.1
Non-financial subsidiaries	1,307	0	1,307	1.7	848	0	848	1.3
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)	1,250	2	1,252	1.6	1,233	2	1,234	1.9
Intangible Assets (Net)	22	0	22	0.0	37	0	37	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	22	0	22	0.0	37	0	37	0.1
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	343	0	343	0.5	224	0	224	0.3
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	343	0	343	0.5	224	0	224	0.3
Prop.&Equ.for Sale p. and from Term.Op.(Net)	18	0	18	0.0	12	0	12	0.0
Other Assets	321	233	554	0.7	331	171	502	0.8
Total Assets	50,933	25,193	76,127	100.0	39,542	24,561	64,103	100.0

Liabilities

(USD Million)

	Dec. 2009			%	Dec. 2008			%
	TC	FC	Total		TC	FC	Total	
Deposits	30,035	18,494	48,529	63.7	26,542	15,211	41,753	65.1
Deposits held by the Banks risk group	924	846	1,771	2.3	967	457	1,423	2.2
Other	29,111	17,647	46,758	61.4	25,575	14,755	40,330	62.9
Derivative Finan. Liabilities Held for Trading	219	109	327	0.4	236	105	340	0.5
Funds Borrowed	1,610	4,941	6,551	8.6	1,823	5,427	7,250	11.3
Money Market Takings	4,292	3,093	7,385	9.7	2,587	2,017	4,604	7.2
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	4,292	3,093	7,385	9.7	2,587	2,017	4,604	7.2
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	1,194	108	1,303	1.7	946	111	1,057	1.6
Other External Resources	283	112	395	0.5	230	420	650	1.0
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	12	12	0.0	0	35	35	0.1
Finance leasing payables	0	13	13	0.0	0	39	39	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	1	1	0.0	0	4	4	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	2,339	11	2,349	3.1	1,969	68	2,037	3.2
General provisions	339	0	339	0.4	306	0	306	0.5
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	111	0	111	0.1	99	0	99	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	1,888	11	1,899	2.5	1,564	67	1,632	2.5
Liabilities for Tax	202	0	203	0.3	168	0	168	0.3
Current liabilities for tax	202	0	203	0.3	168	0	168	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	9,048	24	9,072	11.9	6,198	12	6,209	9.7
Paid-in capital	2,071	0	2,071	2.7	1,811	0	1,811	2.8
Supplementary capital	2,200	24	2,224	2.9	881	12	893	1.4
Share premium	2	0	2	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	867	24	891	1.2	-420	12	-409	-0.6
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	1,330	0	1,330	1.7	1,299	0	1,299	2.0
Profit reserves	3,183	0	3,183	4.2	2,513	0	2,513	3.9
Legal reserves	857	0	857	1.1	759	0	759	1.2
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	2,332	0	2,332	3.1	1,758	0	1,758	2.7
Other profit reserves	-6	0	-6	0.0	-4	0	-4	0.0
Profit or loss	1,595	0	1,595	2.1	992	0	992	1.5
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	1,595	0	1,595	2.1	992	0	992	1.5
Total Liabilities	49,224	26,903	76,127	100.0	40,698	23,405	64,103	100.0

Türkiye İş Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2009			Dec. 2008		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	3,402	5,003	8,405	2,594	5,102	7,696
Letters of guarantee	3,366	3,066	6,431	2,594	2,694	5,288
Bank acceptances	2	100	102	1	85	86
Letters of credit	0	1,732	1,732	0	2,272	2,272
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	28	28	0	0	0
Other guarantees and warranties	34	78	113	0	50	51
Commitments	17,625	7,304	24,929	10,323	2,087	12,410
Irrevocable commitments	17,625	7,304	24,929	10,323	2,087	12,410
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	4,968	8,464	13,433	5,161	5,033	10,194
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	4,968	8,464	13,433	5,161	5,033	10,194
Custody and Pledged Securities	53,385	11,801	65,186	51,650	10,248	61,898
Items held in Custody	17,231	2,792	20,024	24,765	2,735	27,501
Pledged Items	36,154	9,009	45,163	26,885	7,513	34,397
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	79,380	32,573	111,953	69,728	22,470	92,198

Income-Expenditure

(USD Million)

	Dec. 2009	Dec. 2008
Interest Income	6,858	6,963
Interest on loans	4,548	4,459
Interest received from reserve deposits	121	196
Interest received from banks	63	171
Interest received from money market transactions	58	18
Interest received from marketable securities portfolio	2,029	2,087
Other interest income	38	33
Interest Expenses	3,586	4,585
Interest on deposits	3,071	3,615
Interest on money market transactions	394	505
Interest on funds borrowed	112	440
Interest on securities issued	0	0
Other interest expenses	9	25
Net Interest Income/Expenses	3,273	2,378
Net Fees and Commissions Income/Expenses	842	791
Fees and commissions received	911	864
Fees and commissions paid	69	73
Dividend Income	219	187
Trading Profit/Loss (net)	275	311
Profit/loss on trading account securities	285	-304
Profit/losses on derivative financial transactions	229	0
Foreign exchange profit/loss	-240	614
Other Operating Income	722	428
Total Operating Income/Expenses	5,330	4,095
Provision for Loan Losses or other Receivables (-)	1,537	1,061
Specific provisions of banks loans and other receivables*	989	693
General provision expenses*	47	111
Other Operating Expenses (-)	1,812	1,853
Personnel Expenses*	945	823
Net Operating Profit/Loss	1,981	1,182
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	1,981	1,182
Provisions for Taxes on Income from Continuing Operations (±)	-385	-190
Net Profit/Loss from Continuing Operations	1,595	992
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	1,595	992

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

Ratios

(%)

	Dec. 2009	Dec. 2008
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	18.3	15.2
Shareholders' Equity / Total Assets	11.9	9.7
(Shareholders' Equity - Permanent Assets) / Total Assets	5.8	4.5
Net On Balance Sheet Position / Total Shareholders' Equity	-7.0	39.7
Net On and Off Balance Sheet Position / Total Shareholders' Equity	1.1	3.9
Balance-Sheet Ratios		
TC Assets / Total Assets	66.9	61.7
TC Liabilities / Total Liabilities	64.7	63.5
FC Assets / FC Liabilities	93.6	104.9
TC Deposits / Total Deposits	61.9	63.6
TC Loans / Total Loans and Receivables	71.2	68.9
Total Deposits / Total Assets	63.7	65.1
Funds Borrowed / Total Assets	8.6	11.3
Assets Quality		
Financial Assets (net) / Total Assets	34.8	25.8
Total Loans and Receivables / Total Assets	42.7	48.8
Total Loans and Receivables / Total Deposits	67.0	74.9
Loans Under Follow-up (gross) / Total Loans and Receivables	5.7	4.6
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	5.2
Consumer Loans / Total Loans and Receivables	30.5	29.7
Liquidity		
Liquid Assets / Total Assets	38.6	41.3
Liquid Assets / Short-term Liabilities	66.4	77.4
TC Liquid Assets / Total Assets	19.3	18.5
Profitability		
Net Profit/Losses / Total Assets	2.1	1.5
Net Profit/Losses / Total Shareholders' Equity	17.6	16.0
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.6	1.8
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	3.0	2.6
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	42.8	41.1
Non-interest Income (net) / Total Assets	2.7	2.7
Other Operating Expenses / Total Assets	2.4	2.9
Personnel Expenses / Other Operating Expenses	52.1	44.4
Non-interest Income (net) / Other Operating Expenses	113.5	92.7

Yapı ve Kredi Bankası A.Ş.

Assets

(USD Million)

	Dec. 2009			%	Dec. 2008			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	1,200	1,473	2,673	6.2	1,219	1,751	2,969	7.1
Fin.ass.where fair value cha. is refl.to I/S (Net)	447	114	561	1.3	301	137	438	1.0
Financial assets held for trading	447	114	561	1.3	301	137	438	1.0
Public sector debt securities	79	74	153	0.4	53	107	159	0.4
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	368	40	408	0.9	248	7	255	0.6
Other marketable securities	0	0	0	0.0	0	23	23	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	275	834	1,109	2.6	19	1,404	1,422	3.4
Money Market Securities	1,029	0	1,029	2.4	27	0	27	0.1
Interbank money market placements	1,009	0	1,009	2.3	0	0	0	0.0
Istanbul Stock Exc. money market placements	20	0	20	0.0	27	0	27	0.1
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	383	467	850	2.0	261	388	649	1.5
Securities representing a share in capital	4	1	5	0.0	1	14	15	0.0
Public sector debt securities	350	438	788	1.8	229	242	471	1.1
Other marketable securities	30	27	57	0.1	31	132	163	0.4
Loans	16,624	8,830	25,454	58.6	16,630	8,783	25,413	60.7
Loans	16,358	8,826	25,183	58.0	16,208	8,781	24,989	59.7
Loans granted to the Banks risk group	314	101	415	1.0	158	215	373	0.9
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	16,044	8,725	24,768	57.1	16,051	8,566	24,616	58.8
Loans under follow-up	1,728	7	1,735	4.0	1,103	23	1,126	2.7
Specific provisions (-)	1,461	3	1,465	3.4	682	21	702	1.7
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	3,928	4,151	8,078	18.6	3,742	3,834	7,576	18.1
Public sector debt securities	3,928	4,151	8,078	18.6	3,742	3,834	7,576	18.1
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	3	29	32	0.1	3	29	31	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	3	29	31	0.1
Financial investments and associates	3	29	32	0.1	3	29	31	0.1
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	953	262	1,215	2.8	935	256	1,190	2.8
Financial subsidiaries	951	262	1,213	2.8	933	256	1,189	2.8
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	86	1	86	0.2	0	0	0	0.0
Fair value hedges	86	1	86	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)	730	0	730	1.7	751	0	751	1.8
Intangible Assets (Net)	797	0	797	1.8	756	0	756	1.8
Goodwill	659	0	659	1.5	644	0	644	1.5
Other	139	0	139	0.3	113	0	113	0.3
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	142	0	142	0.3	123	0	123	0.3
Current assets for tax	0	0	0	0.0	10	0	10	0.0
Deferred assets for tax	142	0	142	0.3	113	0	113	0.3
Prop.&Equ.for Sale p. and from Term.Op.(Net)	58	0	58	0.1	58	0	58	0.1
Other Assets	288	304	592	1.4	286	184	470	1.1
Total Assets	26,945	16,463	43,408	100.0	25,108	16,765	41,874	100.0

Liabilities

(USD Million)

	Dec. 2009			%	Dec. 2008			%
	TC	FC	Total		TC	FC	Total	
Deposits	15,463	11,991	27,455	63.2	16,228	11,177	27,405	65.4
Deposits held by the Banks risk group	1,251	1,679	2,930	6.8	1,053	1,708	2,762	6.6
Other	14,213	10,312	24,525	56.5	15,175	9,469	24,644	58.9
Derivative Finan. Liabilities Held for Trading	149	30	180	0.4	117	16	133	0.3
Funds Borrowed	509	3,060	3,569	8.2	764	3,286	4,050	9.7
Money Market Takings	44	579	623	1.4	99	156	254	0.6
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	44	579	623	1.4	99	156	254	0.6
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	1,773	238	2,012	4.6	1,534	159	1,693	4.0
Other External Resources	337	252	589	1.4	312	666	977	2.3
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	4	4	0.0	1	4	5	0.0
Finance leasing payables	0	4	4	0.0	1	4	5	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	240	0	240	0.6	0	0	0	0.0
Fair value hedges	240	0	240	0.6	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	1,306	263	1,569	3.6	1,093	188	1,280	3.1
General provisions	372	228	600	1.4	268	163	431	1.0
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	101	0	101	0.2	91	0	91	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	833	35	869	2.0	734	25	759	1.8
Liabilities for Tax	113	0	113	0.3	113	0	113	0.3
Current liabilities for tax	113	0	113	0.3	113	0	113	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	1,495	1,495	3.4	0	1,459	1,459	3.5
Shareholders' Equity	5,500	59	5,559	12.8	4,488	15	4,503	10.8
Paid-in capital	2,923	0	2,923	6.7	2,857	0	2,857	6.8
Supplementary capital	412	59	470	1.1	377	15	392	0.9
Share premium	366	0	366	0.8	357	0	357	0.9
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	4	59	63	0.1	8	15	23	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	12	0	12	0.0
Profit reserves	1,255	0	1,255	2.9	570	0	570	1.4
Legal reserves	65	0	65	0.1	29	0	29	0.1
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	1,190	0	1,190	2.7	541	0	541	1.3
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	911	0	911	2.1	685	0	685	1.6
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	911	0	911	2.1	685	0	685	1.6
Total Liabilities	25,435	17,973	43,408	100.0	24,748	17,125	41,874	100.0

Yapı ve Kredi Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2009			Dec. 2008		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	4,185	6,671	10,856	3,970	6,748	10,717
Letters of guarantee	4,182	4,561	8,743	3,967	4,587	8,554
Bank acceptances	0	102	102	0	139	139
Letters of credit	1	1,741	1,742	0	1,732	1,732
Prefinancing given as guarantee	0	1	1	0	1	1
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	2	265	267	2	289	291
Commitments	11,035	2,014	13,049	9,666	694	10,360
Irrevocable commitments	11,035	2,014	13,049	9,666	694	10,360
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	7,314	18,013	25,327	3,870	7,514	11,384
Derivative finan. instruments held for hedging	1,316	1,353	2,669	0	0	0
Trading transactions	5,999	16,660	22,659	3,870	7,514	11,384
Custody and Pledged Securities	47,476	11,742	59,218	48,792	9,536	58,329
Items held in Custody	29,020	2,294	31,314	33,380	966	34,346
Pledged Items	17,888	9,041	26,928	14,755	8,126	22,881
Accepted independent guaran. and warran.	568	408	976	658	445	1,102
Total Off Balance Sheet Commitments	70,010	38,440	108,450	66,299	24,492	90,790

Income-Expenditure

(USD Million)

	Dec. 2009	Dec. 2008
Interest Income	4,515	4,615
Interest on loans	3,482	3,421
Interest received from reserve deposits	77	143
Interest received from banks	18	44
Interest received from money market transactions	58	27
Interest received from marketable securities portfolio	880	969
Other interest income	1	11
Interest Expenses	2,176	3,028
Interest on deposits	1,880	2,654
Interest on money market transactions	257	311
Interest on funds borrowed	38	62
Interest on securities issued	0	0
Other interest expenses	1	1
Net Interest Income/Expenses	2,339	1,587
Net Fees and Commissions Income/Expenses	966	830
Fees and commissions received	1,138	1,020
Fees and commissions paid	172	190
Dividend Income	96	135
Trading Profit/Loss (net)	229	-3
Profit/loss on trading account securities	92	200
Profit/losses on derivative financial transactions	202	0
Foreign exchange profit/loss	-65	-203
Other Operating Income	131	241
Total Operating Income/Expenses	3,760	2,790
Provision for Loan Losses or other Receivables (-)	1,052	363
Specific provisions of banks loans and other receivables*	852	249
General provision expenses*	160	88
Other Operating Expenses (-)	1,555	1,550
Personnel Expenses*	593	574
Net Operating Profit/Loss	1,152	877
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	1,152	877
Provisions for Taxes on Income from Continuing Operations (±)	-241	-192
Net Profit/Loss from Continuing Operations	911	685
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	911	685

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

Ratios

(%)

	Dec. 2009	Dec. 2008
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	17.8	15.7
Shareholders' Equity / Total Assets	12.8	10.8
(Shareholders' Equity - Permanent Assets) / Total Assets	5.7	3.1
Net On Balance Sheet Position / Total Shareholders' Equity	-2.6	24.9
Net On and Off Balance Sheet Position / Total Shareholders' Equity	2.7	2.5
Balance-Sheet Ratios		
TC Assets / Total Assets	62.1	60.0
TC Liabilities / Total Liabilities	58.6	59.1
FC Assets / FC Liabilities	91.6	97.9
TC Deposits / Total Deposits	56.3	59.2
TC Loans / Total Loans and Receivables	65.3	65.4
Total Deposits / Total Assets	63.2	65.4
Funds Borrowed / Total Assets	8.2	9.7
Assets Quality		
Financial Assets (net) / Total Assets	22.1	20.7
Total Loans and Receivables / Total Assets	58.6	60.7
Total Loans and Receivables / Total Deposits	92.7	92.7
Loans Under Follow-up (gross) / Total Loans and Receivables	6.8	4.4
Loans Under Follow-up (net) / Total Loans and Receivables	1.1	1.7
Specific Provisions / Loans Under Follow-up	84.4	62.4
Permanent Assets / Total Assets	7.1	7.7
Consumer Loans / Total Loans and Receivables	37.5	34.9
Liquidity		
Liquid Assets / Total Assets	14.3	13.1
Liquid Assets / Short-term Liabilities	23.4	20.2
TC Liquid Assets / Total Assets	7.7	4.4
Profitability		
Net Profit/Losses / Total Assets	2.1	1.6
Net Profit/Losses / Total Shareholders' Equity	16.4	15.2
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.7	2.1
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	3.4	3.2
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	39.5	48.0
Non-interest Income (net) / Total Assets	3.3	2.9
Other Operating Expenses / Total Assets	3.6	3.7
Personnel Expenses / Other Operating Expenses	38.1	37.0
Non-interest Income (net) / Other Operating Expenses	91.4	77.6

Banks Under the Deposit Insurance Fund

Birleşik Fon Bankası A.Ş.

Assets

(USD Million)

	Dec. 2009			%	Dec. 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)	248	0	248	45.6	74	0	74	13.5
Financial assets held for trading	248	0	248	45.6	74	0	74	13.5
Public sector debt securities	248	0	248	45.6	74	0	74	13.5
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	144	67	211	39.0	324	65	389	71.0
Money Market Securities	5	0	5	0.9	3	0	3	0.5
Interbank money market placements	5	0	5	0.9	3	0	3	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)	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	10	1	10	1.9
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	35	6	41	7.6	45	4	50	9.0
Specific provisions (-)	28	6	34	6.2	38	4	42	7.7
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	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	6.8	39	0	39	7.1
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	0.1	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	25	6	32	5.8
Total Assets	471	72	542	100.0	476	73	548	100.0

Liabilities

(USD Million)

	Dec. 2009			%	Dec. 2008			%
	TC	FC	Total		TC	FC	Total	
Deposits	8	11	19	3.5	9	15	23	4.3
Deposits held by the Banks risk group	0	0	0	0.0	0	0	0	0.0
Other	8	11	19	3.5	9	15	23	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	8	28	36	6.6	6	27	32	5.9
Other External Resources	3	0	3	0.5	2	0	3	0.5
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	23	32	55	10.2	17	32	49	8.9
General provisions	3	0	3	0.6	3	0	3	0.6
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	2	0	2	0.5	2	0	2	0.3
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	17	32	49	9.1	12	31	44	8.0
Liabilities for Tax	2	0	2	0.4	6	0	6	1.1
Current liabilities for tax	2	0	2	0.4	6	0	6	1.1
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	426	0	426	78.4	433	0	433	79.0
Paid-in capital	310	0	310	57.1	303	0	303	55.2
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	11,926	0	11,926	2,198.4	11,708	0	11,708	2,135.4
Legal reserves	18	0	18	3.3	17	0	17	3.2
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	11,908	0	11,908	2,195.1	11,691	0	11,691	2,132.2
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	-11,810	0	-11,810	-2,177.1	-11,578	0	-11,578	-2,111.7
Prior years income/loss	-11,847	0	-11,847	-2,183.8	-11,631	0	-11,631	-2,121.3
Current year income/loss	37	0	37	6.8	53	0	53	9.6
Total Liabilities	471	72	542	100.0	475	73	548	100.0

Birleşik Fon Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2009			Dec. 2008		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	50	72	122	54	74	128
Letters of guarantee	50	72	122	54	74	128
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	2,087	0	2,087	0	0	0
Irrevocable commitments	2,087	0	2,087	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	602	93	695	621	98	719
Items held in Custody	8	2	10	7	2	9
Pledged Items	594	92	685	614	96	710
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	2,739	165	2,905	675	171	847

Income-Expenditure

(USD Million)

	Dec. 2009	Dec. 2008
Interest Income	26	79
Interest on loans	1	9
Interest received from reserve deposits	0	0
Interest received from banks	23	68
Interest received from money market transactions	0	1
Interest received from marketable securities portfolio	0	1
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	25	78
Net Fees and Commissions Income/Expenses	2	2
Fees and commissions received	2	2
Fees and commissions paid	0	0
Dividend Income	0	0
Trading Profit/Loss (net)	45	12
Profit/loss on trading account securities	45	6
Profit/losses on derivative financial transactions	0	0
Foreign exchange profit/loss	0	6
Other Operating Income	9	7
Total Operating Income/Expenses	82	100
Provision for Loan Losses or other Receivables (-)	12	9
Specific provisions of banks loans and other receivables*	3	2
General provision expenses*	2	0
Other Operating Expenses (-)	22	22
Personnel Expenses*	11	11
Net Operating Profit/Loss	48	68
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	48	68
Provisions for Taxes on Income from Continuing Operations (±)	-11	-15
Net Profit/Loss from Continuing Operations	37	53
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	53

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

Ratios

(%)

	Dec. 2009	Dec. 2008
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	45.0	65.1
Shareholders' Equity / Total Assets	78.4	79.0
(Shareholders' Equity - Permanent Assets) / Total Assets	70.3	70.5
Net On Balance Sheet Position / Total Shareholders' Equity	-0.1	0.3
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-0.1	0.3
Balance-Sheet Ratios		
TC Assets / Total Assets	86.8	86.8
TC Liabilities / Total Liabilities	86.7	86.7
FC Assets / FC Liabilities	99.5	99.5
TC Deposits / Total Deposits	40.7	37.7
TC Loans / Total Loans and Receivables	100.0	92.0
Total Deposits / Total Assets	3.5	4.3
Funds Borrowed / Total Assets	0.0	0.0
Assets Quality		
Financial Assets (net) / Total Assets	45.6	13.5
Total Loans and Receivables / Total Assets	1.5	1.9
Total Loans and Receivables / Total Deposits	42.1	44.3
Loans Under Follow-up (gross) / Total Loans and Receivables	519.5	477.9
Loans Under Follow-up (net) / Total Loans and Receivables	92.8	71.1
Specific Provisions / Loans Under Follow-up	82.1	85.1
Permanent Assets / Total Assets	8.2	8.5
Consumer Loans / Total Loans and Receivables	7.2	3.2
Liquidity		
Liquid Assets / Total Assets	85.5	85.1
Liquid Assets / Short-term Liabilities	809.0	766.3
TC Liquid Assets / Total Assets	73.1	73.2
Profitability		
Net Profit/Losses / Total Assets	6.8	9.6
Net Profit/Losses / Total Shareholders' Equity	8.6	12.2
Profit/Losses Before Taxes after Continuing Operations / Total Assets	8.8	12.4
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	4.1	13.9
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	27.1	76.2
Non-interest Income (net) / Total Assets	10.4	3.9
Other Operating Expenses / Total Assets	4.0	4.1
Personnel Expenses / Other Operating Expenses	48.4	49.6
Non-interest Income (net) / Other Operating Expenses	258.6	95.6

Foreign Banks

Arap Türk Bankası A.Ş.

Assets

(USD Million)

	Dec. 2009			%	Dec. 2008			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	1	30	31	4.8	0	27	27	5.2
Fin.ass.where fair value cha. is refl.to I/S (Net)	99	41	140	21.6	74	41	114	21.7
Financial assets held for trading	99	41	140	21.6	74	41	114	21.7
Public sector debt securities	99	41	140	21.6	74	40	114	21.6
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	0.1
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	0	33	34	5.2	13	7	20	3.9
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	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	136	99	235	36.2	92	122	214	40.7
Loans	136	99	235	36.2	92	122	214	40.7
Loans granted to the Banks risk group	0	2	2	0.3	0	6	6	1.2
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	136	97	233	35.9	92	116	208	39.6
Loans under follow-up	4	0	4	0.6	4	0	4	0.7
Specific provisions (-)	4	0	4	0.6	4	0	4	0.7
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	77	91	168	25.8	23	77	100	19.1
Public sector debt securities	77	45	122	18.8	23	51	74	14.1
Other marketable securities	0	45	45	7.0	0	26	26	5.0
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	3.4	18	0	18	3.5
Financial subsidiaries	22	0	22	3.4	18	0	18	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)	15	0	15	2.3	13	0	13	2.5
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	1	0	1	0.2	11	0	11	2.2
Current assets for tax	0	0	0	0.0	8	0	8	1.5
Deferred assets for tax	1	0	1	0.2	3	0	3	0.7
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.1	1	0	1	0.1
Other Assets	0	1	1	0.2	4	0	5	0.9
Total Assets	354	296	649	100.0	250	275	525	100.0

Liabilities

(USD Million)

	Dec. 2009			%	Dec. 2008			%
	TC	FC	Total		TC	FC	Total	
Deposits	8	112	120	18.5	2	62	64	12.3
Deposits held by the Banks risk group	0	30	30	4.6	0	13	13	2.5
Other	8	82	90	13.9	2	49	51	9.8
Derivative Finan. Liabilities Held for Trading	0	0	0	0.0	0	12	12	2.3
Funds Borrowed	0	256	257	39.5	1	232	233	44.3
Money Market Takings	70	0	70	10.8	34	0	34	6.5
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	70	0	70	10.8	34	0	34	6.5
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	1	1	0.1	1	2	2	0.5
Other External Resources	0	3	3	0.5	1	3	4	0.7
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.1	0	0	0	0.1
Finance leasing payables	0	0	0	0.1	0	0	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	7	0	7	1.0	5	0	5	1.0
General provisions	4	0	4	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	0.4	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	2	0	2	0.2	1	0	1	0.1
Current liabilities for tax	2	0	2	0.2	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	190	0	190	29.2	169	0	169	32.2
Paid-in capital	161	0	161	24.8	158	0	158	30.0
Supplementary capital	6	0	6	0.9	6	0	6	1.1
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.	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	0.9	6	0	6	1.1
Profit reserves	1	0	1	0.1	1	0	1	0.2
Legal reserves	1	0	1	0.1	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	21	0	21	3.3	4	0	4	0.8
Prior years income/loss	5	0	5	0.7	3	0	3	0.5
Current year income/loss	17	0	17	2.6	2	0	2	0.3
Total Liabilities	277	372	649	100.0	214	311	525	100.0

Arap Türk Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2009			Dec. 2008		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	1	786	787	1	474	475
Letters of guarantee	1	582	583	1	352	352
Bank acceptances	0	11	11	0	0	0
Letters of credit	0	193	193	0	114	114
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	9	9
Commitments	4	93	98	3	22	24
Irrevocable commitments	4	93	98	3	22	24
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	59	59	117	197	269	466
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	59	59	117	197	269	466
Custody and Pledged Securities	92	209	301	8	140	149
Items held in Custody	83	20	102	7	0	7
Pledged Items	9	190	199	1	140	141
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	156	1,147	1,303	209	905	1,114

Income-Expenditure

(USD Million)

	Dec. 2009	Dec. 2008
Interest Income	42	38
Interest on loans	18	16
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	24	20
Other interest income	0	0
Interest Expenses	8	11
Interest on deposits	1	1
Interest on money market transactions	3	6
Interest on funds borrowed	4	3
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	34	28
Net Fees and Commissions Income/Expenses	15	6
Fees and commissions received	16	6
Fees and commissions paid	0	0
Dividend Income	0	4
Trading Profit/Loss (net)	-7	-29
Profit/loss on trading account securities	0	-32
Profit/losses on derivative financial transactions	-1	0
Foreign exchange profit/loss	-6	3
Other Operating Income	1	12
Total Operating Income/Expenses	43	21
Provision for Loan Losses or other Receivables (-)	2	5
Specific provisions of banks loans and other receivables*	0	0
General provision expenses*	1	2
Other Operating Expenses (-)	19	17
Personnel Expenses*	12	11
Net Operating Profit/Loss	21	-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	21	-1
Provisions for Taxes on Income from Continuing Operations (±)	-4	3
Net Profit/Loss from Continuing Operations	17	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	17	2

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

Ratios

(%)

	Dec. 2009	Dec. 2008
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	31.6	34.1
Shareholders' Equity / Total Assets	29.2	32.2
(Shareholders' Equity - Permanent Assets) / Total Assets	23.3	26.1
Net On Balance Sheet Position / Total Shareholders' Equity	-28.9	-7.7
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-5.4	0.7
Balance-Sheet Ratios		
TC Assets / Total Assets	54.5	47.7
TC Liabilities / Total Liabilities	42.7	40.8
FC Assets / FC Liabilities	79.4	88.4
TC Deposits / Total Deposits	7.0	3.3
TC Loans / Total Loans and Receivables	58.0	43.1
Total Deposits / Total Assets	18.5	12.3
Funds Borrowed / Total Assets	39.5	44.3
Assets Quality		
Financial Assets (net) / Total Assets	47.6	41.0
Total Loans and Receivables / Total Assets	36.2	40.7
Total Loans and Receivables / Total Deposits	195.2	332.2
Loans Under Follow-up (gross) / Total Loans and Receivables	1.7	1.8
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	6.0	6.1
Consumer Loans / Total Loans and Receivables	0.1	0.1
Liquidity		
Liquid Assets / Total Assets	31.7	31.0
Liquid Assets / Short-term Liabilities	79.7	85.8
TC Liquid Assets / Total Assets	15.4	16.6
Profitability		
Net Profit/Losses / Total Assets	2.6	0.3
Net Profit/Losses / Total Shareholders' Equity	8.9	1.1
Profit/Losses Before Taxes after Continuing Operations / Total Assets	3.3	-0.2
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	5.2	5.3
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	79.3	134.0
Non-interest Income (net) / Total Assets	1.4	-1.3
Other Operating Expenses / Total Assets	3.0	3.2
Personnel Expenses / Other Operating Expenses	63.5	63.5
Non-interest Income (net) / Other Operating Expenses	46.0	-42.0

Bank Mellat

Assets

(USD Million)

	Dec. 2009			%	Dec. 2008			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	0	21	21	7.8	0	14	14	6.5
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	49	65	24.6	10	48	59	27.3
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)	20	0	20	7.6	16	0	16	7.3
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	20	0	20	7.6	16	0	16	7.3
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans	0	152	153	57.5	1	119	119	55.4
Loans	0	152	153	57.4	1	119	119	55.4
Loans granted to the Banks risk group	0	89	89	33.7	0	65	65	30.2
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	0	63	63	23.8	1	54	54	25.2
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	2.3	6	0	6	2.7
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	0.8
Current assets for tax	0	0	0	0.0	1	0	1	0.6
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	0.0
Total Assets	44	222	266	100.0	35	181	215	100.0

Liabilities

(USD Million)

	Dec. 2009			%	Dec. 2008			%
	TC	FC	Total		TC	FC	Total	
Deposits	0	84	84	31.6	0	47	47	21.8
Deposits held by the Banks risk group	0	35	35	13.0	0	12	12	5.7
Other	0	49	49	18.6	0	34	35	16.1
Derivative Finan. Liabilities Held for Trading	0	0	0	0.0	0	0	0	0.0
Funds Borrowed	0	15	15	5.5	0	17	17	8.1
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	0	111	111	41.9	0	100	100	46.5
Other External Resources	0	3	4	1.3	0	10	11	4.9
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	0	1	1	0.4	1	0	1	0.6
General provisions	0	1	1	0.2	0	0	1	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	0	0	0	0.1	1	0	1	0.3
Liabilities for Tax	2	0	2	0.6	3	0	3	1.2
Current liabilities for tax	2	0	2	0.6	3	0	3	1.2
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	50	0	50	18.6	36	0	36	16.8
Paid-in capital	36	0	36	13.6	21	0	21	9.5
Supplementary capital	0	0	0	0.1	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	0.1	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	1	0	1	0.3	1	0	1	0.4
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	0.4
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	12	0	12	4.6	15	0	15	6.8
Prior years income/loss	0	0	0	0.0	6	0	6	2.6
Current year income/loss	12	0	12	4.6	9	0	9	4.3
Total Liabilities	52	213	266	100.0	40	175	215	100.0

Bank Mellat

Off Balance Sheet Commitments

(USD Million)

	Dec. 2009			Dec. 2008		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	0	24	24	1	20	21
Letters of guarantee	0	13	13	0	3	3
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	11	11	0	17	17
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	0	25	25	0	0	0
Irrevocable commitments	0	25	25	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	0	49	49	1	20	21

Income-Expenditure

(USD Million)

	Dec. 2009	Dec. 2008
Interest Income	17	13
Interest on loans	13	8
Interest received from reserve deposits	0	0
Interest received from banks	2	3
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	3	3
Other interest income	0	0
Interest Expenses	7	6
Interest on deposits	1	1
Interest on money market transactions	6	6
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	11	7
Net Fees and Commissions Income/Expenses	7	5
Fees and commissions received	7	5
Fees and commissions paid	0	0
Dividend Income	0	0
Trading Profit/Loss (net)	1	3
Profit/loss on trading account securities	0	0
Profit/losses on derivative financial transactions	0	0
Foreign exchange profit/loss	1	3
Other Operating Income	0	0
Total Operating Income/Expenses	19	15
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 (-)	4	3
Personnel Expenses*	2	2
Net Operating Profit/Loss	15	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	15	12
Provisions for Taxes on Income from Continuing Operations (±)	-3	0
Net Profit/Loss from Continuing Operations	12	12
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	-2
Net Profit/Loss from Terminated Operations	0	-2
Net Profit/Losses	12	9

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

Ratios

(%)

	Dec. 2009	Dec. 2008
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	49.1	51.6
Shareholders' Equity / Total Assets	18.6	16.8
(Shareholders' Equity - Permanent Assets) / Total Assets	16.3	14.1
Net On Balance Sheet Position / Total Shareholders' Equity	18.3	18.7
Net On and Off Balance Sheet Position / Total Shareholders' Equity	18.3	18.7
Balance-Sheet Ratios		
TC Assets / Total Assets	16.5	16.0
TC Liabilities / Total Liabilities	19.7	18.7
FC Assets / FC Liabilities	103.9	103.3
TC Deposits / Total Deposits	0.4	0.7
TC Loans / Total Loans and Receivables	0.2	0.6
Total Deposits / Total Assets	31.6	21.8
Funds Borrowed / Total Assets	5.5	8.1
Assets Quality		
Financial Assets (net) / Total Assets	7.6	7.3
Total Loans and Receivables / Total Assets	57.5	55.4
Total Loans and Receivables / Total Deposits	181.8	254.3
Loans Under Follow-up (gross) / Total Loans and Receivables	0.0	0.1
Loans Under Follow-up (net) / Total Loans and Receivables	0.0	0.1
Specific Provisions / Loans Under Follow-up	25.0	12.6
Permanent Assets / Total Assets	2.3	2.8
Consumer Loans / Total Loans and Receivables	0.1	0.3
Liquidity		
Liquid Assets / Total Assets	40.1	41.0
Liquid Assets / Short-term Liabilities	103.5	119.3
TC Liquid Assets / Total Assets	14.0	12.1
Profitability		
Net Profit/Losses / Total Assets	4.6	4.3
Net Profit/Losses / Total Shareholders' Equity	24.8	25.4
Profit/Losses Before Taxes after Continuing Operations / Total Assets	5.8	5.4
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	4.0	3.1
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	55.6	45.1
Non-interest Income (net) / Total Assets	3.2	3.8
Other Operating Expenses / Total Assets	1.4	1.4
Personnel Expenses / Other Operating Expenses	56.0	54.1
Non-interest Income (net) / Other Operating Expenses	228.4	266.3

Citibank A.Ş.

Assets

(USD Million)

	Dec. 2009			%	Dec. 2008			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	121	83	204	6.2	82	121	203	5.7
Fin.ass.where fair value cha. is refl.to I/S (Net)	207	10	217	6.6	96	89	185	5.2
Financial assets held for trading	207	10	217	6.6	96	89	185	5.2
Public sector debt securities	191	0	192	5.8	1	0	2	0.1
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	16	10	25	0.8	94	89	183	5.1
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	202	74	276	8.4	26	1	28	0.8
Money Market Securities	437	0	437	13.3	920	0	920	25.7
Interbank money market placements	437	0	437	13.3	920	0	920	25.7
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)	621	22	643	19.6	494	21	516	14.4
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	621	21	643	19.6	494	21	516	14.4
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans	1,092	311	1,403	42.8	1,294	357	1,651	46.1
Loans	1,071	311	1,382	42.1	1,260	357	1,617	45.1
Loans granted to the Banks risk group	4	0	4	0.1	21	0	21	0.6
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	1,067	311	1,378	42.0	1,239	357	1,596	44.5
Loans under follow-up	270	0	270	8.2	171	0	171	4.8
Specific provisions (-)	250	0	250	7.6	136	0	136	3.8
Factoring Receivables	20	0	20	0.6	17	0	17	0.5
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	0.5	24	0	24	0.7
Intangible Assets (Net)	5	0	5	0.2	5	0	5	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	5	0	5	0.2	5	0	5	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	0	0	0	0.0
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	3	0	3	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	50	6	56	1.7	29	4	33	0.9
Total Assets	2,774	506	3,280	100.0	2,989	593	3,582	100.0

Liabilities

(USD Million)

	Dec. 2009			%	Dec. 2008			%
	TC	FC	Total		TC	FC	Total	
Deposits	1,706	725	2,431	74.1	1,660	1,119	2,779	77.6
Deposits held by the Banks risk group	150	17	166	5.1	132	43	175	4.9
Other	1,556	708	2,264	69.0	1,528	1,076	2,604	72.7
Derivative Finan. Liabilities Held for Trading	18	9	27	0.8	57	90	147	4.1
Funds Borrowed	131	1	132	4.0	29	1	30	0.8
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	34	0	34	1.0	19	0	19	0.5
Other External Resources	45	3	49	1.5	31	2	33	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	32	0	32	1.0	44	0	44	1.2
General provisions	21	0	21	0.6	21	0	21	0.6
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	1	0	1	0.0	2	0	2	0.0
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	10	0	10	0.3	22	0	22	0.6
Liabilities for Tax	2	0	2	0.1	7	0	7	0.2
Current liabilities for tax	2	0	2	0.1	0	0	0	0.0
Deferred liabilities for tax	0	0	0	0.0	7	0	7	0.2
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	572	1	573	17.5	523	0	523	14.6
Paid-in capital	23	0	23	0.7	22	0	22	0.6
Supplementary capital	169	1	170	5.2	179	0	179	5.0
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	1	5	0.1	18	0	18	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	165	0	165	5.0	162	0	162	4.5
Profit reserves	329	0	329	10.0	268	0	268	7.5
Legal reserves	7	0	7	0.2	7	0	7	0.2
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	323	0	323	9.8	262	0	262	7.3
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	51	0	51	1.6	53	0	53	1.5
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	51	0	51	1.6	53	0	53	1.5
Total Liabilities	2,540	740	3,280	100.0	2,370	1,212	3,582	100.0

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Off Balance Sheet Commitments

(USD Million)

	Dec. 2009			Dec. 2008		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	211	355	566	182	363	545
Letters of guarantee	211	214	424	182	273	455
Bank acceptances	0	99	99	0	54	54
Letters of credit	0	43	43	0	28	28
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	7	7
Commitments	885	1	886	813	2	815
Irrevocable commitments	885	1	886	813	2	815
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	2,359	3,078	5,437	2,716	4,100	6,817
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	2,359	3,078	5,437	2,716	4,100	6,817
Custody and Pledged Securities	14,750	925	15,674	17,340	6,003	23,342
Items held in Custody	14,600	227	14,827	17,080	386	17,466
Pledged Items	150	698	848	260	5,617	5,877
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	18,204	4,359	22,563	21,051	10,467	31,518

Income-Expenditure

(USD Million)

	Dec. 2009	Dec. 2008
Interest Income	431	498
Interest on loans	309	348
Interest received from reserve deposits	8	12
Interest received from banks	21	43
Interest received from money market transactions	47	46
Interest received from marketable securities portfolio	45	48
Other interest income	0	0
Interest Expenses	188	221
Interest on deposits	184	211
Interest on money market transactions	4	10
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	242	277
Net Fees and Commissions Income/Expenses	-6	-7
Fees and commissions received	5	3
Fees and commissions paid	10	10
Dividend Income	0	0
Trading Profit/Loss (net)	83	33
Profit/loss on trading account securities	54	65
Profit/losses on derivative financial transactions	-37	0
Foreign exchange profit/loss	66	-32
Other Operating Income	87	84
Total Operating Income/Expenses	407	386
Provision for Loan Losses or other Receivables (-)	119	90
Specific provisions of banks loans and other receivables*	113	74
General provision expenses*	0	0
Other Operating Expenses (-)	223	229
Personnel Expenses*	91	97
Net Operating Profit/Loss	65	67
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	65	67
Provisions for Taxes on Income from Continuing Operations (±)	-14	-13
Net Profit/Loss from Continuing Operations	51	53
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	51	53

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

Ratios

(%)

	Dec. 2009	Dec. 2008
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	19.9	17.9
Shareholders' Equity / Total Assets	17.5	14.6
(Shareholders' Equity - Permanent Assets) / Total Assets	16.2	12.8
Net On Balance Sheet Position / Total Shareholders' Equity	-21.6	-83.5
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-10.9	-10.4
Balance-Sheet Ratios		
TC Assets / Total Assets	84.6	83.4
TC Liabilities / Total Liabilities	77.4	66.2
FC Assets / FC Liabilities	68.3	48.9
TC Deposits / Total Deposits	70.2	59.7
TC Loans / Total Loans and Receivables	77.8	78.4
Total Deposits / Total Assets	74.1	77.6
Funds Borrowed / Total Assets	4.0	0.8
Assets Quality		
Financial Assets (net) / Total Assets	26.2	19.6
Total Loans and Receivables / Total Assets	42.8	46.1
Total Loans and Receivables / Total Deposits	57.7	59.4
Loans Under Follow-up (gross) / Total Loans and Receivables	19.3	10.4
Loans Under Follow-up (net) / Total Loans and Receivables	1.4	2.1
Specific Provisions / Loans Under Follow-up	92.5	79.7
Permanent Assets / Total Assets	1.3	1.8
Consumer Loans / Total Loans and Receivables	49.1	50.9
Liquidity		
Liquid Assets / Total Assets	54.2	51.7
Liquid Assets / Short-term Liabilities	82.2	78.2
TC Liquid Assets / Total Assets	48.4	45.2
Profitability		
Net Profit/Losses / Total Assets	1.6	1.5
Net Profit/Losses / Total Shareholders' Equity	8.9	10.2
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.0	1.9
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	3.9	5.7
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	31.7	52.5
Non-interest Income (net) / Total Assets	5.0	3.1
Other Operating Expenses / Total Assets	6.8	6.4
Personnel Expenses / Other Operating Expenses	40.8	42.4
Non-interest Income (net) / Other Operating Expenses	73.8	47.7

Denizbank A.Ş.

Assets

(USD Million)

	Dec. 2009			%	Dec. 2008			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	428	487	914	6.4	682	633	1,316	10.4
Fin.ass.where fair value cha. is refl.to I/S (Net)	97	54	151	1.1	58	55	113	0.9
Financial assets held for trading	97	54	151	1.1	58	55	113	0.9
Public sector debt securities	57	15	72	0.5	15	9	24	0.2
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	40	38	78	0.5	43	46	89	0.7
Other marketable securities	0	2	2	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	436	436	3.1	0	431	431	3.4
Money Market Securities	471	0	471	3.3	0	0	0	0.0
Interbank money market placements	471	0	471	3.3	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)	1,233	226	1,459	10.2	1,097	144	1,241	9.8
Securities representing a share in capital	3	0	3	0.0	3	0	3	0.0
Public sector debt securities	1,230	225	1,455	10.2	1,094	144	1,238	9.8
Other marketable securities	0	2	2	0.0	0	1	1	0.0
Loans	7,064	2,463	9,528	66.8	6,081	2,304	8,384	66.4
Loans	6,868	2,463	9,331	65.4	5,998	2,304	8,302	65.7
Loans granted to the Banks risk group	18	3	21	0.1	0	3	3	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	6,849	2,461	9,310	65.3	5,998	2,301	8,299	65.7
Loans under follow-up	592	0	592	4.2	268	0	268	2.1
Specific provisions (-)	395	0	395	2.8	186	0	186	1.5
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	439	29	468	3.3	403	31	434	3.4
Public sector debt securities	439	0	439	3.1	403	0	403	3.2
Other marketable securities	0	29	29	0.2	0	31	31	0.2
Investments and Associates (Net)	4	0	4	0.0	2	0	2	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	4	0	4	0.0	2	0	2	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	4	0	4	0.0	2	0	2	0.0
Subsidiaries (Net)	188	83	272	1.9	184	81	264	2.1
Financial subsidiaries	184	83	268	1.9	180	81	261	2.1
Non-financial subsidiaries	4	0	4	0.0	4	0	4	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	113	10	123	0.9	133	14	147	1.2
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	113	10	123	0.9	133	14	147	1.2
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	156	0	156	1.1	124	0	124	1.0
Intangible Assets (Net)	19	0	19	0.1	11	0	11	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	19	0	19	0.1	11	0	11	0.1
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	48	0	48	0.3	13	0	13	0.1
Current assets for tax	0	0	0	0.0	2	0	2	0.0
Deferred assets for tax	48	0	48	0.3	11	0	11	0.1
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	165	43	208	1.5	134	18	152	1.2
Total Assets	10,425	3,832	14,257	100.0	8,921	3,712	12,633	100.0

Liabilities

(USD Million)

	Dec. 2009			%	Dec. 2008			%
	TC	FC	Total		TC	FC	Total	
Deposits	4,737	3,086	7,824	54.9	3,806	2,765	6,571	52.0
Deposits held by the Banks risk group	85	99	184	1.3	189	447	636	5.0
Other	4,653	2,987	7,640	53.6	3,617	2,318	5,934	47.0
Derivative Finan. Liabilities Held for Trading	33	62	95	0.7	49	33	82	0.7
Funds Borrowed	129	2,886	3,014	21.1	92	2,913	3,005	23.8
Money Market Takings	201	0	201	1.4	414	0	414	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	201	0	201	1.4	414	0	414	3.3
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	176	28	204	1.4	181	79	260	2.1
Other External Resources	182	5	187	1.3	142	7	149	1.2
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	20	7	27	0.2	8	18	25	0.2
Finance leasing payables	23	7	31	0.2	11	19	30	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 (-)	3	0	4	0.0	3	2	5	0.0
Derivative Finan. Liabilities Held for Hedging	116	6	123	0.9	85	5	90	0.7
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	116	6	123	0.9	85	5	90	0.7
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	252	6	258	1.8	155	8	162	1.3
General provisions	91	0	91	0.6	72	0	72	0.6
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	16	0	16	0.1	15	0	15	0.1
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	145	6	151	1.1	68	8	76	0.6
Liabilities for Tax	44	0	44	0.3	31	0	31	0.2
Current liabilities for tax	44	0	44	0.3	31	0	31	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	510	510	3.6	0	507	507	4.0
Shareholders' Equity	1,758	10	1,769	12.4	1,344	-8	1,337	10.6
Paid-in capital	481	0	481	3.4	471	0	471	3.7
Supplementary capital	167	10	177	1.2	137	-8	130	1.0
Share premium	66	0	66	0.5	65	0	65	0.5
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	49	14	63	0.4	-15	-3	-18	-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)	-75	-4	-79	-0.6	-37	-4	-41	-0.3
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	127	0	127	0.9	124	0	124	1.0
Profit reserves	743	0	743	5.2	544	0	544	4.3
Legal reserves	36	0	36	0.3	26	0	26	0.2
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	704	0	704	4.9	514	0	514	4.1
Other profit reserves	3	0	3	0.0	4	0	4	0.0
Profit or loss	367	0	367	2.6	192	0	192	1.5
Prior years income/loss	10	0	10	0.1	9	0	9	0.1
Current year income/loss	358	0	358	2.5	183	0	183	1.4
Total Liabilities	7,650	6,607	14,257	100.0	6,306	6,327	12,633	100.0

Denizbank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2009			Dec. 2008		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	1,337	2,053	3,390	996	2,110	3,105
Letters of guarantee	1,337	1,162	2,499	996	1,128	2,123
Bank acceptances	0	81	81	0	59	59
Letters of credit	0	608	608	0	800	800
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	203	203	0	124	124
Commitments	3,517	3,154	6,671	2,611	2,212	4,822
Irrevocable commitments	3,517	3,154	6,671	2,610	2,212	4,822
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	3,271	8,401	11,672	1,697	4,054	5,751
Derivative finan. instruments held for hedging	595	1,074	1,668	609	854	1,463
Trading transactions	2,676	7,327	10,004	1,088	3,200	4,288
Custody and Pledged Securities	26,434	8,902	35,336	15,095	7,058	22,153
Items held in Custody	2,741	369	3,110	1,459	393	1,852
Pledged Items	23,591	8,446	32,037	13,521	6,584	20,105
Accepted independent guaran. and warran.	103	88	190	115	81	195
Total Off Balance Sheet Commitments	34,559	22,510	57,070	20,398	15,434	35,832

Income-Expenditure

(USD Million)

	Dec. 2009	Dec. 2008
Interest Income	1,717	1,553
Interest on loans	1,386	1,202
Interest received from reserve deposits	18	29
Interest received from banks	8	15
Interest received from money market transactions	10	1
Interest received from marketable securities portfolio	275	293
Other interest income	20	13
Interest Expenses	609	833
Interest on deposits	476	581
Interest on money market transactions	119	145
Interest on funds borrowed	8	101
Interest on securities issued	0	0
Other interest expenses	6	6
Net Interest Income/Expenses	1,107	720
Net Fees and Commissions Income/Expenses	174	128
Fees and commissions received	234	199
Fees and commissions paid	60	71
Dividend Income	2	28
Trading Profit/Loss (net)	-64	-132
Profit/loss on trading account securities	90	127
Profit/losses on derivative financial transactions	-458	0
Foreign exchange profit/loss	304	-258
Other Operating Income	140	96
Total Operating Income/Expenses	1,360	841
Provision for Loan Losses or other Receivables (-)	363	173
Specific provisions of banks loans and other receivables*	253	86
General provision expenses*	18	20
Other Operating Expenses (-)	549	452
Personnel Expenses*	264	245
Net Operating Profit/Loss	447	215
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	447	215
Provisions for Taxes on Income from Continuing Operations (±)	-90	-33
Net Profit/Loss from Continuing Operations	358	183
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	358	183

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

Ratios

(%)

	Dec. 2009	Dec. 2008
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	19.0	17.2
Shareholders' Equity / Total Assets	12.4	10.6
(Shareholders' Equity - Permanent Assets) / Total Assets	7.9	6.8
Net On Balance Sheet Position / Total Shareholders' Equity	-103.8	-109.2
Net On and Off Balance Sheet Position / Total Shareholders' Equity	1.4	-2.8
Balance-Sheet Ratios		
TC Assets / Total Assets	73.1	70.6
TC Liabilities / Total Liabilities	53.7	49.9
FC Assets / FC Liabilities	58.0	58.7
TC Deposits / Total Deposits	60.6	57.9
TC Loans / Total Loans and Receivables	74.1	72.5
Total Deposits / Total Assets	54.9	52.0
Funds Borrowed / Total Assets	21.1	23.8
Assets Quality		
Financial Assets (net) / Total Assets	15.4	15.3
Total Loans and Receivables / Total Assets	66.8	66.4
Total Loans and Receivables / Total Deposits	121.8	127.6
Loans Under Follow-up (gross) / Total Loans and Receivables	6.2	3.2
Loans Under Follow-up (net) / Total Loans and Receivables	2.1	1.0
Specific Provisions / Loans Under Follow-up	66.8	69.2
Permanent Assets / Total Assets	4.5	3.8
Consumer Loans / Total Loans and Receivables	32.3	32.7
Liquidity		
Liquid Assets / Total Assets	24.1	24.5
Liquid Assets / Short-term Liabilities	45.3	43.0
TC Liquid Assets / Total Assets	15.6	14.5
Profitability		
Net Profit/Losses / Total Assets	2.5	1.4
Net Profit/Losses / Total Shareholders' Equity	20.2	13.7
Profit/Losses Before Taxes after Continuing Operations / Total Assets	3.1	1.7
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	6.0	5.0
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	62.8	75.4
Non-interest Income (net) / Total Assets	1.8	1.0
Other Operating Expenses / Total Assets	3.8	3.6
Personnel Expenses / Other Operating Expenses	48.1	54.2
Non-interest Income (net) / Other Operating Expenses	46.0	26.7

Deutsche Bank A.Ş.

Assets

(USD Million)

	Dec. 2009			%	Dec. 2008			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	9	10	18	1.4	10	12	22	4.9
Fin.ass.where fair value cha. is refl.to I/S (Net)	742	3	745	58.0	162	4	165	36.8
Financial assets held for trading	742	3	745	58.0	162	4	165	36.8
Public sector debt securities	742	0	742	57.8	162	0	162	36.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	3	3	0.2	0	4	4	0.8
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	27	19	47	3.6	0	36	36	8.0
Money Market Securities	315	0	315	24.6	33	0	33	7.3
Interbank money market placements	315	0	315	24.6	33	0	33	7.3
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)	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	32	15	46	3.6	82	8	90	20.1
Loans	32	15	46	3.6	82	8	90	20.1
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	32	15	46	3.6	82	8	90	20.1
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)	3	0	3	0.2	5	0	5	1.2
Intangible Assets (Net)	77	0	77	6.0	84	0	84	18.8
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	77	0	77	6.0	84	0	84	18.8
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	26	32	2.5	4	10	13	3.0
Total Assets	1,212	72	1,284	100.0	380	69	449	100.0

Liabilities

(USD Million)

	Dec. 2009			%	Dec. 2008			%
	TC	FC	Total		TC	FC	Total	
Deposits	91	292	383	29.8	51	131	182	40.6
Deposits held by the Banks risk group	17	0	17	1.3	8	0	8	1.8
Other	74	292	366	28.5	43	131	174	38.7
Derivative Finan. Liabilities Held for Trading	0	2	2	0.1	0	4	4	0.9
Funds Borrowed	582	0	582	45.3	0	0	0	0.0
Money Market Takings	15	0	15	1.2	22	0	22	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	15	0	15	1.2	22	0	22	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	2	0	2	0.2	1	0	1	0.3
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	0.2
Finance leasing payables	0	1	1	0.1	0	1	1	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 (-)	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	9	5	14	1.1	4	5	9	2.0
General provisions	2	0	2	0.1	1	0	1	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	0.0
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	7	5	12	0.9	3	5	8	1.7
Liabilities for Tax	10	0	10	0.7	9	0	9	2.0
Current liabilities for tax	2	0	2	0.2	4	0	4	0.9
Deferred liabilities for tax	7	0	7	0.6	5	0	5	1.0
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	277	0	277	21.6	221	0	221	49.2
Paid-in capital	91	0	91	7.1	89	0	89	19.7
Supplementary capital	21	0	21	1.7	21	0	21	4.7
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	21	0	21	1.7	21	0	21	4.7
Profit reserves	94	0	94	7.3	89	0	89	19.9
Legal reserves	24	0	24	1.9	21	0	21	4.7
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	70	0	70	5.4	68	0	68	15.2
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	71	0	71	5.5	22	0	22	5.0
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	71	0	71	5.5	22	0	22	5.0
Total Liabilities	985	299	1,284	100.0	308	141	449	100.0

Deutsche Bank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2009			Dec. 2008		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	14	152	167	4	152	156
Letters of guarantee	14	114	128	4	85	89
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	38	38	0	42	42
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	24	24
Commitments	399	400	799	329	0	329
Irrevocable commitments	399	400	799	0	0	0
Revocable commitments	0	0	0	329	0	329
Derivative Financial Instruments	725	871	1,596	221	362	583
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	725	871	1,596	221	362	583
Custody and Pledged Securities	10,898	10	10,908	8,958	0	8,958
Items held in Custody	10,898	10	10,908	8,958	0	8,958
Pledged Items	0	0	0	0	0	0
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	12,037	1,433	13,470	9,512	514	10,025

Income-Expenditure

(USD Million)

	Dec. 2009	Dec. 2008
Interest Income	37	65
Interest on loans	6	14
Interest received from reserve deposits	0	0
Interest received from banks	1	6
Interest received from money market transactions	9	9
Interest received from marketable securities portfolio	20	35
Other interest income	0	0
Interest Expenses	26	52
Interest on deposits	8	18
Interest on money market transactions	9	19
Interest on funds borrowed	9	15
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	11	12
Net Fees and Commissions Income/Expenses	27	15
Fees and commissions received	33	18
Fees and commissions paid	5	4
Dividend Income	0	0
Trading Profit/Loss (net)	101	39
Profit/loss on trading account securities	109	77
Profit/losses on derivative financial transactions	-26	0
Foreign exchange profit/loss	18	-37
Other Operating Income	4	3
Total Operating Income/Expenses	144	69
Provision for Loan Losses or other Receivables (-)	2	0
Specific provisions of banks loans and other receivables*	0	0
General provision expenses*	1	0
Other Operating Expenses (-)	52	41
Personnel Expenses*	12	13
Net Operating Profit/Loss	90	28
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	90	28
Provisions for Taxes on Income from Continuing Operations (±)	-19	-6
Net Profit/Loss from Continuing Operations	71	22
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	22

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

Ratios

(%)

	Dec. 2009	Dec. 2008
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	49.7	40.7
Shareholders' Equity / Total Assets	21.6	49.2
(Shareholders' Equity - Permanent Assets) / Total Assets	15.4	29.3
Net On Balance Sheet Position / Total Shareholders' Equity	-71.8	-16.0
Net On and Off Balance Sheet Position / Total Shareholders' Equity	10.9	-1.2
Balance-Sheet Ratios		
TC Assets / Total Assets	94.4	84.6
TC Liabilities / Total Liabilities	76.7	68.6
FC Assets / FC Liabilities	24.2	49.2
TC Deposits / Total Deposits	23.7	28.1
TC Loans / Total Loans and Receivables	68.7	91.5
Total Deposits / Total Assets	29.8	40.6
Funds Borrowed / Total Assets	45.3	0.0
Assets Quality		
Financial Assets (net) / Total Assets	58.0	36.8
Total Loans and Receivables / Total Assets	3.6	20.1
Total Loans and Receivables / Total Deposits	12.1	49.5
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	6.2	20.0
Consumer Loans / Total Loans and Receivables	0.2	0.1
Liquidity		
Liquid Assets / Total Assets	87.6	57.0
Liquid Assets / Short-term Liabilities	115.1	135.9
TC Liquid Assets / Total Assets	85.1	45.5
Profitability		
Net Profit/Losses / Total Assets	5.5	5.0
Net Profit/Losses / Total Shareholders' Equity	25.6	10.1
Profit/Losses Before Taxes after Continuing Operations / Total Assets	7.0	6.3
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	0.9	2.8
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	7.6	17.9
Non-interest Income (net) / Total Assets	10.3	12.7
Other Operating Expenses / Total Assets	4.0	9.1
Personnel Expenses / Other Operating Expenses	23.2	32.4
Non-interest Income (net) / Other Operating Expenses	256.5	138.7

Eurobank Tekfen A.Ş.

Assets

(USD Million)

	Dec. 2009			%	Dec. 2008			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	55	55	111	4.3	76	42	118	5.1
Fin.ass.where fair value cha. is refl.to I/S (Net)	77	0	77	3.0	124	0	125	5.5
Financial assets held for trading	77	0	77	3.0	124	0	125	5.5
Public sector debt securities	76	0	76	2.9	124	0	124	5.4
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	228	136	364	14.0	93	15	108	4.7
Money Market Securities	17	0	17	0.6	46	0	46	2.0
Interbank money market placements	17	0	17	0.6	46	0	46	2.0
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)	216	87	303	11.7	300	105	405	17.7
Securities representing a share in capital	2	0	2	0.1	1	0	1	0.0
Public sector debt securities	214	87	301	11.6	299	105	405	17.7
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans	616	234	850	32.8	506	212	717	31.4
Loans	566	234	800	30.8	480	212	692	30.3
Loans granted to the Banks risk group	0	0	0	0.0	17	0	17	0.7
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	566	234	800	30.8	463	212	675	29.5
Loans under follow-up	106	0	106	4.1	50	0	50	2.2
Specific provisions (-)	56	0	56	2.2	25	0	25	1.1
Factoring Receivables	51	5	56	2.2	8	6	14	0.6
Investments held to Maturity (Net)	668	0	668	25.7	638	0	638	27.9
Public sector debt securities	668	0	668	25.7	638	0	638	27.9
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)	90	0	90	3.5	80	0	80	3.5
Financial subsidiaries	90	0	90	3.5	80	0	80	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	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)	26	0	26	1.0	25	0	25	1.1
Intangible Assets (Net)	3	0	3	0.1	2	0	2	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	3	0	3	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	15	0	15	0.6	5	0	5	0.2
Current assets for tax	3	0	3	0.1	0	0	0	0.0
Deferred assets for tax	12	0	12	0.5	5	0	5	0.2
Prop.&Equ.for Sale p. and from Term.Op.(Net)	1	0	1	0.1	1	0	1	0.0
Other Assets	13	0	13	0.5	2	0	2	0.1
Total Assets	2,076	517	2,593	100.0	1,906	382	2,287	100.0

Liabilities

(USD Million)

	Dec. 2009			%	Dec. 2008			%
	TC	FC	Total		TC	FC	Total	
Deposits	725	520	1,245	48.0	783	397	1,180	51.6
Deposits held by the Banks risk group	299	159	458	17.7	391	98	489	21.4
Other	426	360	787	30.3	391	299	691	30.2
Derivative Finan. Liabilities Held for Trading	1	0	1	0.0	2	0	2	0.1
Funds Borrowed	481	101	582	22.4	600	33	633	27.7
Money Market Takings	274	0	274	10.6	167	0	167	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	38	0	38	1.6
Funds provided under repurchase agreements	274	0	274	10.6	130	0	130	5.7
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	4	1	5	0.2	6	4	10	0.4
Other External Resources	15	0	15	0.6	6	1	6	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	0.1
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	0.5	0	19	19	0.8
Fair value hedges	0	14	14	0.5	0	19	19	0.8
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	21	9	30	1.2	13	9	22	0.9
General provisions	7	3	10	0.4	5	3	8	0.3
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	6	0	6	0.2	4	0	4	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	9	6	15	0.6	3	6	9	0.4
Liabilities for Tax	4	0	4	0.1	7	0	7	0.3
Current liabilities for tax	4	0	4	0.1	7	0	7	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	124	0	124	4.8	60	0	60	2.6
Shareholders' Equity	296	1	297	11.5	189	-10	179	7.8
Paid-in capital	255	0	255	9.9	151	0	151	6.6
Supplementary capital	10	1	11	0.4	6	-10	-4	-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	4	1	5	0.2	1	-10	-9	-0.4
Revaluation changes of property and equip.	5	0	5	0.2	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	1	0	1	0.0	1	0	1	0.0
Profit reserves	15	0	15	0.6	23	0	23	1.0
Legal reserves	5	0	5	0.2	5	0	5	0.2
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	10	0	10	0.4	19	0	19	0.8
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	15	0	15	0.6	8	0	8	0.4
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	15	0	15	0.6	8	0	8	0.4
Total Liabilities	1,945	648	2,593	100.0	1,832	455	2,287	100.0

Eurobank Tekfen A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2009			Dec. 2008		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	117	632	750	123	651	774
Letters of guarantee	116	67	183	123	53	176
Bank acceptances	0	13	13	0	12	12
Letters of credit	0	66	66	0	75	75
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	1	486	487	0	510	510
Commitments	77	25	102	144	19	163
Irrevocable commitments	77	25	102	144	19	163
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	95	383	478	59	249	308
Derivative finan. instruments held for hedging	0	120	120	0	120	120
Trading transactions	95	263	358	59	129	188
Custody and Pledged Securities	2,593	3,509	6,102	1,928	3,174	5,102
Items held in Custody	760	171	931	443	163	606
Pledged Items	1,833	3,338	5,171	1,484	3,011	4,495
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	2,882	4,550	7,432	2,254	4,092	6,346

Income-Expenditure

(USD Million)

	Dec. 2009	Dec. 2008
Interest Income	291	301
Interest on loans	117	118
Interest received from reserve deposits	5	9
Interest received from banks	17	9
Interest received from money market transactions	1	4
Interest received from marketable securities portfolio	145	153
Other interest income	6	8
Interest Expenses	221	249
Interest on deposits	100	115
Interest on money market transactions	93	99
Interest on funds borrowed	18	27
Interest on securities issued	0	0
Other interest expenses	9	8
Net Interest Income/Expenses	70	52
Net Fees and Commissions Income/Expenses	21	14
Fees and commissions received	22	15
Fees and commissions paid	1	1
Dividend Income	0	0
Trading Profit/Loss (net)	26	5
Profit/loss on trading account securities	22	3
Profit/losses on derivative financial transactions	1	0
Foreign exchange profit/loss	2	3
Other Operating Income	2	5
Total Operating Income/Expenses	119	76
Provision for Loan Losses or other Receivables (-)	37	15
Specific provisions of banks loans and other receivables*	35	13
General provision expenses*	1	2
Other Operating Expenses (-)	63	51
Personnel Expenses*	32	25
Net Operating Profit/Loss	19	10
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	10
Provisions for Taxes on Income from Continuing Operations (±)	-4	-2
Net Profit/Loss from Continuing Operations	15	8
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	8

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

Ratios

(%)

	Dec. 2009	Dec. 2008
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	26.0	17.9
Shareholders' Equity / Total Assets	11.5	7.8
(Shareholders' Equity - Permanent Assets) / Total Assets	4.9	2.0
Net On Balance Sheet Position / Total Shareholders' Equity	-7.5	14.5
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-5.0	-2.1
Balance-Sheet Ratios		
TC Assets / Total Assets	80.0	83.3
TC Liabilities / Total Liabilities	75.0	80.1
FC Assets / FC Liabilities	79.8	83.8
TC Deposits / Total Deposits	58.3	66.3
TC Loans / Total Loans and Receivables	72.5	70.5
Total Deposits / Total Assets	48.0	51.6
Funds Borrowed / Total Assets	22.4	27.7
Assets Quality		
Financial Assets (net) / Total Assets	40.4	51.1
Total Loans and Receivables / Total Assets	32.8	31.4
Total Loans and Receivables / Total Deposits	68.3	60.8
Loans Under Follow-up (gross) / Total Loans and Receivables	12.4	7.0
Loans Under Follow-up (net) / Total Loans and Receivables	5.9	3.5
Specific Provisions / Loans Under Follow-up	52.8	49.4
Permanent Assets / Total Assets	6.6	5.8
Consumer Loans / Total Loans and Receivables	1.8	1.5
Liquidity		
Liquid Assets / Total Assets	33.6	35.1
Liquid Assets / Short-term Liabilities	64.7	68.9
TC Liquid Assets / Total Assets	22.9	28.0
Profitability		
Net Profit/Losses / Total Assets	0.6	0.4
Net Profit/Losses / Total Shareholders' Equity	5.0	4.5
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.7	0.4
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	1.3	1.7
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	29.0	51.3
Non-interest Income (net) / Total Assets	1.9	1.1
Other Operating Expenses / Total Assets	2.4	2.2
Personnel Expenses / Other Operating Expenses	50.3	49.1
Non-interest Income (net) / Other Operating Expenses	77.5	47.1

Finans Bank A.Ş.

Assets

(USD Million)

	Dec. 2009			%	Dec. 2008			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	681	524	1,205	6.1	468	567	1,035	5.9
Fin.ass.where fair value cha. is refl.to I/S (Net)	1,365	36	1,401	7.1	499	78	578	3.3
Financial assets held for trading	256	36	291	1.5	349	78	428	2.4
Public sector debt securities	7	1	7	0.0	1	10	12	0.1
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	249	35	284	1.4	348	68	416	2.4
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	1,110	0	1,110	5.6	150	0	150	0.9
Public sector debt securities	53	0	53	0.3	150	0	150	0.9
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	1,057	0	1,057	5.4	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	7	771	778	3.9	4	249	253	1.5
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)	3,330	398	3,729	18.9	863	264	1,127	6.5
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	3,276	228	3,504	17.8	776	262	1,038	5.9
Other marketable securities	54	171	224	1.1	87	1	89	0.5
Loans	10,424	1,373	11,798	59.8	9,708	2,040	11,748	67.3
Loans	10,353	1,373	11,726	59.5	9,708	2,040	11,748	67.3
Loans granted to the Banks risk group	4	21	25	0.1	7	20	27	0.2
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	10,349	1,353	11,702	59.4	9,701	2,020	11,721	67.1
Loans under follow-up	978	0	978	5.0	434	0	434	2.5
Specific provisions (-)	907	0	907	4.6	434	0	434	2.5
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	0	0	0	0.0	1,754	0	1,754	10.0
Public sector debt securities	0	0	0	0.0	1,754	0	1,754	10.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	4	0	4	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	4	0	4	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	4	0	4	0.0	3	0	3	0.0
Subsidiaries (Net)	160	0	160	0.8	102	133	235	1.3
Financial subsidiaries	150	0	150	0.8	97	133	230	1.3
Non-financial subsidiaries	10	0	10	0.1	5	0	5	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	0	2	2	0.0	8	0	8	0.0
Fair value hedges	0	2	2	0.0	8	0	8	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)	251	0	251	1.3	241	0	241	1.4
Intangible Assets (Net)	42	0	42	0.2	28	0	28	0.2
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	42	0	42	0.2	28	0	28	0.2
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	34	0	34	0.2	18	0	18	0.1
Current assets for tax	34	0	34	0.2	18	0	18	0.1
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	249	60	309	1.6	225	209	435	2.5
Total Assets	16,548	3,164	19,712	100.0	13,922	3,540	17,462	100.0

Liabilities

(USD Million)

	Dec. 2009			%	Dec. 2008			%
	TC	FC	Total		TC	FC	Total	
Deposits	8,746	4,881	13,627	69.1	6,635	3,838	10,474	60.0
Deposits held by the Banks risk group	190	834	1,025	5.2	187	301	488	2.8
Other	8,556	4,046	12,603	63.9	6,448	3,538	9,986	57.2
Derivative Finan. Liabilities Held for Trading	154	25	179	0.9	124	42	166	1.0
Funds Borrowed	235	1,143	1,378	7.0	396	2,395	2,791	16.0
Money Market Takings	13	0	13	0.1	70	155	225	1.3
Interbank money market takings	0	0	0	0.0	0	99	99	0.6
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	13	0	13	0.1	70	56	126	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	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	380	108	488	2.5	246	233	479	2.7
Other External Resources	211	2	213	1.1	221	3	224	1.3
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	3	3	0.0	0	15	15	0.1
Finance leasing payables	0	4	4	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	0	2	2	0.0	85	0	85	0.5
Fair value hedges	0	2	2	0.0	85	0	85	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	302	22	324	1.6	262	0	262	1.5
General provisions	112	22	134	0.7	106	0	106	0.6
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	43	0	43	0.2	41	0	41	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	147	0	147	0.7	116	0	116	0.7
Liabilities for Tax	56	0	56	0.3	18	0	18	0.1
Current liabilities for tax	0	0	0	0.0	0	0	0	0.0
Deferred liabilities for tax	56	0	56	0.3	18	0	18	0.1
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	991	991	5.0	0	856	856	4.9
Shareholders' Equity	2,411	28	2,439	12.4	1,876	-10	1,866	10.7
Paid-in capital	1,059	0	1,059	5.4	986	0	986	5.6
Supplementary capital	56	28	84	0.4	-16	-10	-26	-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	56	28	84	0.4	-16	-10	-26	-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	859	0	859	4.4	668	0	668	3.8
Legal reserves	101	0	101	0.5	85	0	85	0.5
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	758	0	758	3.8	583	0	583	3.3
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	437	0	437	2.2	238	0	238	1.4
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	437	0	437	2.2	238	0	238	1.4
Total Liabilities	12,508	7,204	19,712	100.0	9,933	7,528	17,462	100.0

Finans Bank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2009			Dec. 2008		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	1,505	1,985	3,490	1,435	2,163	3,598
Letters of guarantee	1,505	1,147	2,653	1,434	1,219	2,654
Bank acceptances	0	447	447	1	674	675
Letters of credit	0	363	363	0	227	227
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	7,203	740	7,943	4,786	11	4,798
Irrevocable commitments	7,147	740	7,887	4,730	11	4,741
Revocable commitments	55	0	55	57	0	57
Derivative Financial Instruments	9,293	10,707	20,000	7,035	8,606	15,641
Derivative finan. instruments held for hedging	0	97	97	2,489	2,151	4,641
Trading transactions	9,293	10,610	19,903	4,546	6,455	11,000
Custody and Pledged Securities	20,315	6,913	27,227	4,814	1,035	5,849
Items held in Custody	1,943	729	2,672	1,865	489	2,354
Pledged Items	18,372	6,183	24,555	2,950	546	3,495
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	38,316	20,344	58,660	18,071	11,816	29,886

Income-Expenditure

(USD Million)

	Dec. 2009	Dec. 2008
Interest Income	2,603	2,437
Interest on loans	2,179	1,966
Interest received from reserve deposits	0	5
Interest received from banks	36	76
Interest received from money market transactions	2	4
Interest received from marketable securities portfolio	384	385
Other interest income	1	1
Interest Expenses	1,100	1,315
Interest on deposits	900	1,059
Interest on money market transactions	143	148
Interest on funds borrowed	55	107
Interest on securities issued	0	0
Other interest expenses	1	1
Net Interest Income/Expenses	1,504	1,122
Net Fees and Commissions Income/Expenses	388	378
Fees and commissions received	433	418
Fees and commissions paid	44	40
Dividend Income	4	14
Trading Profit/Loss (net)	-253	-189
Profit/loss on trading account securities	219	-187
Profit/losses on derivative financial transactions	-511	0
Foreign exchange profit/loss	39	-3
Other Operating Income	72	70
Total Operating Income/Expenses	1,715	1,395
Provision for Loan Losses or other Receivables (-)	536	338
Specific provisions of banks loans and other receivables*	471	300
General provision expenses*	26	27
Other Operating Expenses (-)	782	727
Personnel Expenses*	341	305
Net Operating Profit/Loss	397	330
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	397	330
Provisions for Taxes on Income from Continuing Operations (±)	-86	-92
Net Profit/Loss from Continuing Operations	311	238
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	126	0
Net Profit/Losses	437	238

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

Ratios

(%)

	Dec. 2009	Dec. 2008
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	18.0	16.0
Shareholders' Equity / Total Assets	12.4	10.7
(Shareholders' Equity - Permanent Assets) / Total Assets	9.7	7.8
Net On Balance Sheet Position / Total Shareholders' Equity	-133.8	-171.5
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.4	2.6
Balance-Sheet Ratios		
TC Assets / Total Assets	83.9	79.7
TC Liabilities / Total Liabilities	63.5	56.9
FC Assets / FC Liabilities	43.9	47.0
TC Deposits / Total Deposits	64.2	63.4
TC Loans / Total Loans and Receivables	88.4	82.6
Total Deposits / Total Assets	69.1	60.0
Funds Borrowed / Total Assets	7.0	16.0
Assets Quality		
Financial Assets (net) / Total Assets	26.0	19.9
Total Loans and Receivables / Total Assets	59.8	67.3
Total Loans and Receivables / Total Deposits	86.6	112.2
Loans Under Follow-up (gross) / Total Loans and Receivables	8.3	3.7
Loans Under Follow-up (net) / Total Loans and Receivables	0.6	0.0
Specific Provisions / Loans Under Follow-up	92.7	100.0
Permanent Assets / Total Assets	2.7	2.9
Consumer Loans / Total Loans and Receivables	66.7	50.4
Liquidity		
Liquid Assets / Total Assets	36.1	17.1
Liquid Assets / Short-term Liabilities	66.0	32.6
TC Liquid Assets / Total Assets	27.3	10.5
Profitability		
Net Profit/Losses / Total Assets	2.2	1.4
Net Profit/Losses / Total Shareholders' Equity	17.9	12.8
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.0	1.9
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	5.2	4.7
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	60.2	58.9
Non-interest Income (net) / Total Assets	1.1	1.6
Other Operating Expenses / Total Assets	4.0	4.2
Personnel Expenses / Other Operating Expenses	43.6	42.0
Non-interest Income (net) / Other Operating Expenses	27.0	37.5

Fortis Bank A.Ş.

Assets

(USD Million)

	Dec. 2009			%	Dec. 2008			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	198	302	500	6.6	204	345	549	7.0
Fin.ass.where fair value cha. is refl.to I/S (Net)	172	242	414	5.5	254	147	401	5.1
Financial assets held for trading	172	241	412	5.4	254	146	400	5.1
Public sector debt securities	134	224	359	4.7	122	102	225	2.9
Securities representing a share in capital	21	0	21	0.3	0	0	0	0.0
Derivative financial assets held for trading	16	16	33	0.4	132	43	175	2.2
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	2	2	0.0	0	1	1	0.0
Public sector debt securities	0	2	2	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	1	1	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	47	50	0.7	13	227	240	3.1
Money Market Securities	20	49	70	0.9	263	26	288	3.7
Interbank money market placements	20	0	20	0.3	263	0	263	3.4
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	49	49	0.7	0	26	26	0.3
Financial Assets Available for Sale (Net)	1,115	176	1,291	17.0	758	285	1,043	13.3
Securities representing a share in capital	13	1	13	0.2	5	0	6	0.1
Public sector debt securities	1,102	173	1,276	16.8	752	283	1,035	13.2
Other marketable securities	0	2	2	0.0	0	2	2	0.0
Loans	4,069	606	4,675	61.7	3,814	943	4,756	60.7
Loans	3,920	606	4,526	59.7	3,750	942	4,693	59.9
Loans granted to the Banks risk group	0	0	0	0.0	5	19	25	0.3
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	3,920	605	4,526	59.7	3,745	923	4,668	59.6
Loans under follow-up	376	0	376	5.0	256	0	256	3.3
Specific provisions (-)	228	0	228	3.0	192	0	192	2.5
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	97	96	193	2.5	97	98	196	2.5
Public sector debt securities	97	96	193	2.5	97	98	196	2.5
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)	39	89	127	1.7	30	77	106	1.4
Financial subsidiaries	39	89	127	1.7	29	77	106	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)	106	0	106	1.4	123	0	123	1.6
Intangible Assets (Net)	7	0	7	0.1	9	0	9	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	7	0	7	0.1	9	0	9	0.1
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	32	0	32	0.4	45	0	45	0.6
Current assets for tax	4	0	4	0.0	15	0	15	0.2
Deferred assets for tax	29	0	29	0.4	30	0	30	0.4
Prop.&Equ.for Sale p. and from Term.Op.(Net)	11	0	11	0.1	7	0	7	0.1
Other Assets	96	8	104	1.4	52	14	66	0.8
Total Assets	5,965	1,615	7,580	100.0	5,668	2,162	7,829	100.0

Liabilities

(USD Million)

	Dec. 2009			%	Dec. 2008			%
	TC	FC	Total		TC	FC	Total	
Deposits	2,217	1,689	3,906	51.5	2,110	1,478	3,588	45.8
Deposits held by the Banks risk group	34	16	51	0.7	33	30	63	0.8
Other	2,182	1,673	3,855	50.9	2,077	1,448	3,525	45.0
Derivative Finan. Liabilities Held for Trading	80	21	100	1.3	112	86	198	2.5
Funds Borrowed	237	1,568	1,806	23.8	431	1,736	2,167	27.7
Money Market Takings	7	0	7	0.1	12	177	189	2.4
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	7	0	7	0.1	12	177	189	2.4
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	221	13	234	3.1	194	28	222	2.8
Other External Resources	60	1	61	0.8	78	2	80	1.0
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	4	0	4	0.1
Finance leasing payables	0	0	0	0.0	5	0	5	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	16	0	16	0.2
Fair value hedges	0	0	0	0.0	16	0	16	0.2
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	129	5	134	1.8	151	10	162	2.1
General provisions	33	5	38	0.5	28	10	38	0.5
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	27	0	27	0.4	29	0	29	0.4
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	69	0	69	0.9	95	0	95	1.2
Liabilities for Tax	13	0	13	0.2	18	0	18	0.2
Current liabilities for tax	13	0	13	0.2	18	0	18	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	1,302	17	1,319	17.4	1,181	6	1,186	15.1
Paid-in capital	706	0	706	9.3	690	0	690	8.8
Supplementary capital	174	17	191	2.5	150	6	155	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	33	17	49	0.6	11	6	17	0.2
Revaluation changes of property and equip.	7	0	7	0.1	7	0	7	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	134	0	134	1.8	131	0	131	1.7
Profit reserves	335	0	335	4.4	234	0	234	3.0
Legal reserves	30	0	30	0.4	25	0	25	0.3
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	305	0	305	4.0	209	0	209	2.7
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	86	0	86	1.1	106	0	106	1.4
Prior years income/loss	12	0	12	0.2	11	0	11	0.1
Current year income/loss	75	0	75	1.0	95	0	95	1.2
Total Liabilities	4,266	3,314	7,580	100.0	4,307	3,523	7,829	100.0

Fortis Bank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2009			Dec. 2008		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	476	1,321	1,797	421	1,608	2,029
Letters of guarantee	463	714	1,176	410	775	1,184
Bank acceptances	0	103	103	0	151	151
Letters of credit	0	441	441	0	535	535
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	13	64	77	11	147	158
Commitments	2,085	486	2,571	2,117	152	2,268
Irrevocable commitments	2,085	486	2,571	2,117	152	2,268
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	1,802	5,404	7,206	1,743	7,279	9,022
Derivative finan. instruments held for hedging	0	0	0	316	0	316
Trading transactions	1,802	5,404	7,206	1,427	7,279	8,706
Custody and Pledged Securities	5,611	1,336	6,948	4,962	1,584	6,546
Items held in Custody	2,567	97	2,664	2,238	112	2,350
Pledged Items	3,044	1,239	4,283	2,724	1,472	4,196
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	9,974	8,547	18,521	9,243	10,623	19,866

Income-Expenditure

(USD Million)

	Dec. 2009	Dec. 2008
Interest Income	994	1,069
Interest on loans	767	790
Interest received from reserve deposits	12	20
Interest received from banks	3	5
Interest received from money market transactions	21	7
Interest received from marketable securities portfolio	177	225
Other interest income	13	22
Interest Expenses	503	607
Interest on deposits	289	345
Interest on money market transactions	95	122
Interest on funds borrowed	8	22
Interest on securities issued	0	0
Other interest expenses	111	118
Net Interest Income/Expenses	491	462
Net Fees and Commissions Income/Expenses	115	112
Fees and commissions received	150	155
Fees and commissions paid	35	43
Dividend Income	28	4
Trading Profit/Loss (net)	-6	20
Profit/loss on trading account securities	13	0
Profit/losses on derivative financial transactions	-29	0
Foreign exchange profit/loss	9	20
Other Operating Income	14	26
Total Operating Income/Expenses	641	623
Provision for Loan Losses or other Receivables (-)	108	75
Specific provisions of banks loans and other receivables*	102	47
General provision expenses*	-1	12
Other Operating Expenses (-)	442	421
Personnel Expenses*	200	195
Net Operating Profit/Loss	91	127
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	91	127
Provisions for Taxes on Income from Continuing Operations (±)	-16	-30
Net Profit/Loss from Continuing Operations	75	97
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	75	95

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

Ratios

(%)

	Dec. 2009	Dec. 2008
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	16.0	14.8
Shareholders' Equity / Total Assets	17.4	15.1
(Shareholders' Equity - Permanent Assets) / Total Assets	12.1	11.2
Net On Balance Sheet Position / Total Shareholders' Equity	-87.7	-48.9
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-2.3	-3.8
Balance-Sheet Ratios		
TC Assets / Total Assets	78.7	72.4
TC Liabilities / Total Liabilities	56.3	55.0
FC Assets / FC Liabilities	48.7	61.4
TC Deposits / Total Deposits	56.8	58.8
TC Loans / Total Loans and Receivables	87.0	80.2
Total Deposits / Total Assets	51.5	45.8
Funds Borrowed / Total Assets	23.8	27.7
Assets Quality		
Financial Assets (net) / Total Assets	25.0	20.9
Total Loans and Receivables / Total Assets	61.7	60.7
Total Loans and Receivables / Total Deposits	119.7	132.5
Loans Under Follow-up (gross) / Total Loans and Receivables	8.1	5.4
Loans Under Follow-up (net) / Total Loans and Receivables	3.2	1.3
Specific Provisions / Loans Under Follow-up	60.5	75.1
Permanent Assets / Total Assets	5.3	3.9
Consumer Loans / Total Loans and Receivables	39.6	40.1
Liquidity		
Liquid Assets / Total Assets	30.7	32.2
Liquid Assets / Short-term Liabilities	56.5	59.2
TC Liquid Assets / Total Assets	19.9	19.1
Profitability		
Net Profit/Losses / Total Assets	1.0	1.2
Net Profit/Losses / Total Shareholders' Equity	5.7	8.0
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.2	1.6
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	5.1	5.3
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	60.6	66.5
Non-interest Income (net) / Total Assets	2.0	2.1
Other Operating Expenses / Total Assets	5.8	5.4
Personnel Expenses / Other Operating Expenses	45.2	46.2
Non-interest Income (net) / Other Operating Expenses	34.0	38.3

Habib Bank Limited

Assets

(USD Million)

	Dec. 2009			%	Dec. 2008			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	0	1	1	2.6	0	1	1	2.1
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	13	18	31	64.0	9	19	28	53.4
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)	6	1	7	14.0	8	1	9	16.6
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	6	1	7	14.0	8	1	9	16.6
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans	7	2	9	17.6	10	4	14	25.8
Loans	7	1	7	15.2	10	4	14	25.7
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	7	1	7	15.2	10	4	14	25.7
Loans under follow-up	1	3	3	6.6	0	2	2	3.3
Specific provisions (-)	0	2	2	4.2	0	1	2	3.2
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)	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	1.4	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	0.3	0	0	0	0.6
Total Assets	27	22	49	100.0	28	25	53	100.0

Liabilities

(USD Million)

	Dec. 2009			%	Dec. 2008			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Deposits	1	5	7	13.4	1	4	5	10.0
Deposits held by the Banks risk group	0	0	0	1.0	0	1	1	1.4
Other	1	5	6	12.4	1	4	5	8.6
Derivative Finan. Liabilities Held for Trading	0	0	0	0.0	0	0	0	0.0
Funds Borrowed	1	11	13	25.8	2	19	21	38.9
Money Market Takings	0	2	2	4.1	0	2	2	3.8
Interbank money market takings	0	2	2	4.1	0	2	2	3.8
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	1	1	1.5	0	0	0	0.5
Other External Resources	0	0	0	0.3	0	0	1	1.0
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	0.3	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	0.1	0	0	0	0.0
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	0	0	0	0.0	0	0	0	0.0
Liabilities for Tax	0	0	0	0.1	0	0	0	0.6
Current liabilities for tax	0	0	0	0.1	0	0	0	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	27	0	27	54.3	24	0	24	44.9
Paid-in capital	20	0	20	41.1	20	0	20	37.1
Supplementary capital	0	0	0	0.3	0	0	0	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	0	0	0	0.3	0	0	0	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)	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	12.9	4	0	4	7.4
Prior years income/loss	4	0	4	8.2	1	0	1	1.9
Current year income/loss	2	0	2	4.7	3	0	3	5.5
Total Liabilities	30	19	49	100.0	27	26	53	100.0

Habib Bank Limited

Off Balance Sheet Commitments

(USD Million)

	Dec. 2009			Dec. 2008		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	0	11	11	0	9	9
Letters of guarantee	0	3	3	0	4	4
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	8	8	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	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	16	18	33	18	30	47
Items held in Custody	16	18	33	18	30	47
Pledged Items	0	0	0	0	0	0
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	16	28	44	18	39	56

Income-Expenditure

(USD Million)

	Dec. 2009	Dec. 2008
Interest Income	5	5
Interest on loans	2	2
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	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	4	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	5	5
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	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	3	4
Provisions for Taxes on Income from Continuing Operations (±)	-1	-1
Net Profit/Loss from Continuing Operations	2	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	2	3

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

Ratios

(%)

	Dec. 2009	Dec. 2008
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	94.3	86.8
Shareholders' Equity / Total Assets	54.3	44.9
(Shareholders' Equity - Permanent Assets) / Total Assets	50.4	43.4
Net On Balance Sheet Position / Total Shareholders' Equity	13.2	3.6
Net On and Off Balance Sheet Position / Total Shareholders' Equity	13.2	3.6
Balance-Sheet Ratios		
TC Assets / Total Assets	55.0	52.8
TC Liabilities / Total Liabilities	60.5	51.4
FC Assets / FC Liabilities	114.0	97.2
TC Deposits / Total Deposits	18.2	17.4
TC Loans / Total Loans and Receivables	80.2	73.5
Total Deposits / Total Assets	13.4	10.0
Funds Borrowed / Total Assets	25.8	38.9
Assets Quality		
Financial Assets (net) / Total Assets	14.0	16.6
Total Loans and Receivables / Total Assets	17.6	25.8
Total Loans and Receivables / Total Deposits	131.2	257.0
Loans Under Follow-up (gross) / Total Loans and Receivables	37.6	12.9
Loans Under Follow-up (net) / Total Loans and Receivables	14.0	0.4
Specific Provisions / Loans Under Follow-up	62.8	96.8
Permanent Assets / Total Assets	3.9	1.5
Consumer Loans / Total Loans and Receivables	3.2	0.0
Liquidity		
Liquid Assets / Total Assets	80.6	72.1
Liquid Assets / Short-term Liabilities	243.0	208.8
TC Liquid Assets / Total Assets	39.1	31.8
Profitability		
Net Profit/Losses / Total Assets	4.7	5.5
Net Profit/Losses / Total Shareholders' Equity	8.6	12.3
Profit/Losses Before Taxes after Continuing Operations / Total Assets	5.9	6.9
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	7.6	7.8
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	79.6	82.0
Non-interest Income (net) / Total Assets	1.3	1.7
Other Operating Expenses / Total Assets	3.0	2.4
Personnel Expenses / Other Operating Expenses	55.0	55.4
Non-interest Income (net) / Other Operating Expenses	44.4	70.5

HSBC Bank A.Ş.

Assets

(USD Million)

	Dec. 2009			%	Dec. 2008			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	293	339	631	6.8	591	522	1,114	11.5
Fin.ass.where fair value cha. is refl.to I/S (Net)	56	45	101	1.1	209	34	243	2.5
Financial assets held for trading	56	45	101	1.1	209	34	243	2.5
Public sector debt securities	50	5	54	0.6	139	5	144	1.5
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	5	37	41	0.4	69	23	92	1.0
Other marketable securities	2	4	5	0.1	2	5	7	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	26	472	498	5.3	35	963	997	10.3
Money Market Securities	0	503	503	5.4	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	503	503	5.4	0	0	0	0.0
Financial Assets Available for Sale (Net)	1,113	94	1,207	13.0	392	101	493	5.1
Securities representing a share in capital	1	0	1	0.0	0	1	1	0.0
Public sector debt securities	1,112	94	1,206	13.0	392	101	493	5.1
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans	5,239	645	5,884	63.2	5,511	878	6,390	66.2
Loans	5,102	589	5,690	61.1	5,420	877	6,297	65.2
Loans granted to the Banks risk group	56	1	57	0.6	15	1	16	0.2
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	5,046	588	5,633	60.5	5,405	877	6,281	65.0
Loans under follow-up	598	108	706	7.6	339	1	340	3.5
Specific provisions (-)	461	51	512	5.5	248	0	248	2.6
Factoring Receivables	39	18	57	0.6	15	3	18	0.2
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	23	0	23	0.2
Financial subsidiaries	23	0	23	0.3	23	0	23	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	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)	142	0	142	1.5	84	0	84	0.9
Intangible Assets (Net)	69	0	69	0.7	150	0	150	1.5
Goodwill	56	0	56	0.6	55	0	55	0.6
Other	13	0	13	0.1	95	0	95	1.0
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	16	0	16	0.2	2	0	2	0.0
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	16	0	16	0.2	2	0	2	0.0
Prop.&Equ.for Sale p. and from Term.Op.(Net)	3	0	3	0.0	1	0	1	0.0
Other Assets	131	46	177	1.9	129	14	143	1.5
Total Assets	7,150	2,162	9,312	100.0	7,141	2,516	9,657	100.0

Liabilities

(USD Million)

	Dec. 2009			%	Dec. 2008			%
	TC	FC	Total		TC	FC	Total	
Deposits	2,979	3,018	5,997	64.4	3,028	3,006	6,035	62.5
Deposits held by the Banks risk group	20	3	24	0.3	26	0	26	0.3
Other	2,959	3,015	5,974	64.1	3,003	3,006	6,009	62.2
Derivative Finan. Liabilities Held for Trading	18	39	57	0.6	40	22	62	0.6
Funds Borrowed	715	289	1,004	10.8	926	632	1,558	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	209	97	307	3.3	203	3	206	2.1
Other External Resources	108	41	149	1.6	128	34	161	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	78	14	92	1.0	104	3	107	1.1
General provisions	41	13	54	0.6	58	0	58	0.6
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	9	0	9	0.1	6	0	6	0.1
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	29	1	30	0.3	40	3	42	0.4
Liabilities for Tax	29	0	29	0.3	37	0	37	0.4
Current liabilities for tax	29	0	29	0.3	37	0	37	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	1,676	1	1,677	18.0	1,491	0	1,491	15.4
Paid-in capital	439	0	439	4.7	429	0	429	4.4
Supplementary capital	230	1	231	2.5	185	0	185	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	47	1	47	0.5	6	0	6	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	183	0	183	2.0	179	0	179	1.9
Profit reserves	842	0	842	9.0	713	0	713	7.4
Legal reserves	92	0	92	1.0	78	0	78	0.8
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	750	0	750	8.1	634	0	634	6.6
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	166	0	166	1.8	164	0	164	1.7
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	166	0	166	1.8	164	0	164	1.7
Total Liabilities	5,813	3,499	9,312	100.0	5,957	3,700	9,657	100.0

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Off Balance Sheet Commitments

(USD Million)

	Dec. 2009			Dec. 2008		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	99	842	941	98	957	1,055
Letters of guarantee	99	302	401	98	334	432
Bank acceptances	0	255	256	0	192	192
Letters of credit	0	210	210	0	290	291
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	74	74	0	140	140
Commitments	4,688	1,253	5,941	4,091	3	4,094
Irrevocable commitments	4,688	1,253	5,941	4,091	3	4,094
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	4,125	6,295	10,420	1,931	3,536	5,467
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	4,125	6,295	10,420	1,931	3,536	5,467
Custody and Pledged Securities	5,997	1,398	7,395	4,330	811	5,141
Items held in Custody	5,990	1,326	7,315	4,325	715	5,040
Pledged Items	7	73	80	5	95	101
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	14,909	9,788	24,697	10,451	5,307	15,758

Income-Expenditure

(USD Million)

	Dec. 2009	Dec. 2008
Interest Income	1,280	1,469
Interest on loans	1,087	1,278
Interest received from reserve deposits	16	30
Interest received from banks	9	36
Interest received from money market transactions	34	52
Interest received from marketable securities portfolio	101	45
Other interest income	32	28
Interest Expenses	473	696
Interest on deposits	326	528
Interest on money market transactions	144	162
Interest on funds borrowed	1	4
Interest on securities issued	0	0
Other interest expenses	2	2
Net Interest Income/Expenses	806	773
Net Fees and Commissions Income/Expenses	239	229
Fees and commissions received	285	267
Fees and commissions paid	46	38
Dividend Income	12	16
Trading Profit/Loss (net)	22	-57
Profit/loss on trading account securities	92	15
Profit/losses on derivative financial transactions	-75	0
Foreign exchange profit/loss	6	-72
Other Operating Income	46	30
Total Operating Income/Expenses	1,125	991
Provision for Loan Losses or other Receivables (-)	320	184
Specific provisions of banks loans and other receivables*	319	156
General provision expenses*	0	10
Other Operating Expenses (-)	603	606
Personnel Expenses*	264	265
Net Operating Profit/Loss	203	201
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	203	201
Provisions for Taxes on Income from Continuing Operations (±)	-37	-37
Net Profit/Loss from Continuing Operations	166	164
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	166	164

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

Ratios

(%)

	Dec. 2009	Dec. 2008
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	17.3	15.4
Shareholders' Equity / Total Assets	18.0	15.4
(Shareholders' Equity - Permanent Assets) / Total Assets	13.4	11.8
Net On Balance Sheet Position / Total Shareholders' Equity	-47.8	-23.7
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-0.4	-1.6
Balance-Sheet Ratios		
TC Assets / Total Assets	76.8	73.9
TC Liabilities / Total Liabilities	62.4	61.7
FC Assets / FC Liabilities	61.8	68.0
TC Deposits / Total Deposits	49.7	50.2
TC Loans / Total Loans and Receivables	89.0	86.3
Total Deposits / Total Assets	64.4	62.5
Funds Borrowed / Total Assets	10.8	16.1
Assets Quality		
Financial Assets (net) / Total Assets	14.1	7.6
Total Loans and Receivables / Total Assets	63.2	66.2
Total Loans and Receivables / Total Deposits	98.1	105.9
Loans Under Follow-up (gross) / Total Loans and Receivables	12.0	5.3
Loans Under Follow-up (net) / Total Loans and Receivables	3.3	1.4
Specific Provisions / Loans Under Follow-up	72.6	72.9
Permanent Assets / Total Assets	4.6	3.6
Consumer Loans / Total Loans and Receivables	54.0	56.5
Liquidity		
Liquid Assets / Total Assets	31.6	29.5
Liquid Assets / Short-term Liabilities	52.9	51.8
TC Liquid Assets / Total Assets	16.0	12.7
Profitability		
Net Profit/Losses / Total Assets	1.8	1.7
Net Profit/Losses / Total Shareholders' Equity	9.9	11.0
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.2	2.1
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	5.2	6.4
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	43.3	62.2
Non-interest Income (net) / Total Assets	3.4	2.3
Other Operating Expenses / Total Assets	6.5	6.3
Personnel Expenses / Other Operating Expenses	43.9	43.7
Non-interest Income (net) / Other Operating Expenses	52.9	36.0

ING Bank A.Ş.

Assets

(USD Million)

	Dec. 2009			%	Dec. 2008			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	314	324	638	6.2	340	441	780	7.2
Fin.ass.where fair value cha. is refl.to I/S (Net)	7	11	18	0.2	9	175	184	1.7
Financial assets held for trading	7	11	18	0.2	9	175	184	1.7
Public sector debt securities	6	0	6	0.1	5	5	10	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	11	11	0.1	3	171	173	1.6
Other marketable securities	0	0	0	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	4	173	178	1.7	4	415	419	3.9
Money Market Securities	0	71	71	0.7	0	0	0	0.0
Interbank money market placements	0	71	71	0.7	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)	1,572	0	1,572	15.3	1,554	40	1,594	14.7
Securities representing a share in capital	2	0	2	0.0	1	0	1	0.0
Public sector debt securities	1,570	0	1,570	15.3	1,553	40	1,593	14.7
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans	6,234	1,165	7,399	72.2	5,934	1,323	7,257	66.9
Loans	6,097	1,165	7,262	70.9	5,819	1,323	7,142	65.9
Loans granted to the Banks risk group	0	4	4	0.0	0	7	7	0.1
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	6,097	1,161	7,257	70.9	5,819	1,316	7,135	65.8
Loans under follow-up	294	0	294	2.9	176	0	176	1.6
Specific provisions (-)	156	0	156	1.5	61	0	61	0.6
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	0	34	34	0.3	0	34	34	0.3
Public sector debt securities	0	34	34	0.3	0	34	34	0.3
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)	22	0	22	0.2	21	0	21	0.2
Financial subsidiaries	22	0	22	0.2	21	0	21	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	0	0	0	0.0	285	0	285	2.6
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	285	0	285	2.6
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	148	0	148	1.4	125	0	125	1.2
Intangible Assets (Net)	14	0	14	0.1	12	0	12	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	14	0	14	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	44	0	44	0.4	37	0	37	0.3
Current assets for tax	0	0	0	0.0	4	0	4	0.0
Deferred assets for tax	44	0	44	0.4	32	0	32	0.3
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	7	0	7	0.1
Other Assets	98	7	105	1.0	86	3	89	0.8
Total Assets	8,456	1,786	10,242	100.0	8,414	2,431	10,844	100.0

Liabilities

(USD Million)

	Dec. 2009			%	Dec. 2008			%
	TC	FC	Total		TC	FC	Total	
Deposits	4,889	1,534	6,423	62.7	4,501	2,069	6,570	60.6
Deposits held by the Banks risk group	17	1	18	0.2	1	35	35	0.3
Other	4,872	1,533	6,405	62.5	4,500	2,034	6,534	60.3
Derivative Finan. Liabilities Held for Trading	11	14	24	0.2	65	52	117	1.1
Funds Borrowed	172	1,538	1,710	16.7	134	1,766	1,900	17.5
Money Market Takings	173	0	173	1.7	336	0	336	3.1
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	1	0	1	0.0	0	0	0	0.0
Funds provided under repurchase agreements	172	0	172	1.7	336	0	336	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	95	17	111	1.1	70	17	87	0.8
Other External Resources	145	4	148	1.4	242	6	248	2.3
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	207	0	207	2.0	394	0	394	3.6
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	207	0	207	2.0	394	0	394	3.6
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	100	0	100	1.0	102	0	102	0.9
General provisions	60	0	60	0.6	57	0	57	0.5
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	16	0	16	0.2	15	0	15	0.1
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	24	0	24	0.2	29	0	29	0.3
Liabilities for Tax	34	0	34	0.3	33	0	33	0.3
Current liabilities for tax	34	0	34	0.3	33	0	33	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	1,311	0	1,311	12.8	1,060	-2	1,058	9.8
Paid-in capital	1,167	0	1,167	11.4	870	0	870	8.0
Supplementary capital	-42	0	-42	-0.4	-32	-2	-34	-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	27	0	27	0.3	9	-2	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)	-70	0	-70	-0.7	-41	0	-41	-0.4
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	61	0	61	0.6	130	0	130	1.2
Legal reserves	30	0	30	0.3	25	0	25	0.2
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	31	0	31	0.3	105	0	105	1.0
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	125	0	125	1.2	92	0	92	0.8
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	125	0	125	1.2	92	0	92	0.8
Total Liabilities	7,135	3,107	10,242	100.0	6,936	3,909	10,844	100.0

Off Balance Sheet Commitments

(USD Million)

	Dec. 2009			Dec. 2008		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	1,021	1,594	2,615	924	1,869	2,793
Letters of guarantee	1,021	929	1,950	924	1,098	2,021
Bank acceptances	0	62	62	0	80	80
Letters of credit	0	485	485	0	653	653
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	39	39
Commitments	1,528	118	1,646	13,193	126	13,318
Irrevocable commitments	1,528	118	1,646	1,362	126	1,488
Revocable commitments	0	0	0	11,830	0	11,830
Derivative Financial Instruments	3,564	1,557	5,121	3,517	1,972	5,490
Derivative finan. instruments held for hedging	2,670	0	2,670	2,678	0	2,678
Trading transactions	894	1,557	2,451	839	1,972	2,811
Custody and Pledged Securities	54,304	9,741	64,045	37,382	8,941	46,323
Items held in Custody	2,205	201	2,406	543	254	797
Pledged Items	24,616	3,225	27,840	17,472	2,901	20,372
Accepted independent guaran. and warran.	27,483	6,315	33,799	19,368	5,786	25,153
Total Off Balance Sheet Commitments	60,417	13,010	73,428	55,015	12,908	67,924

Income-Expenditure

(USD Million)

	Dec. 2009	Dec. 2008
Interest Income	1,427	1,451
Interest on loans	1,185	1,128
Interest received from reserve deposits	0	3
Interest received from banks	22	44
Interest received from money market transactions	1	1
Interest received from marketable securities portfolio	218	274
Other interest income	0	1
Interest Expenses	624	918
Interest on deposits	534	781
Interest on money market transactions	62	66
Interest on funds borrowed	26	71
Interest on securities issued	0	0
Other interest expenses	1	0
Net Interest Income/Expenses	803	534
Net Fees and Commissions Income/Expenses	128	112
Fees and commissions received	149	134
Fees and commissions paid	20	22
Dividend Income	4	3
Trading Profit/Loss (net)	-238	-80
Profit/loss on trading account securities	9	524
Profit/losses on derivative financial transactions	-252	0
Foreign exchange profit/loss	6	-605
Other Operating Income	54	33
Total Operating Income/Expenses	752	601
Provision for Loan Losses or other Receivables (-)	133	88
Specific provisions of banks loans and other receivables*	109	38
General provision expenses*	1	19
Other Operating Expenses (-)	436	392
Personnel Expenses*	233	212
Net Operating Profit/Loss	183	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	183	122
Provisions for Taxes on Income from Continuing Operations (±)	-57	-30
Net Profit/Loss from Continuing Operations	125	92
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	125	92

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

Ratios

(%)

	Dec. 2009	Dec. 2008
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	15.6	13.8
Shareholders' Equity / Total Assets	12.8	9.8
(Shareholders' Equity - Permanent Assets) / Total Assets	9.7	7.2
Net On Balance Sheet Position / Total Shareholders' Equity	-63.7	-80.2
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-0.5	-1.8
Balance-Sheet Ratios		
TC Assets / Total Assets	82.6	77.6
TC Liabilities / Total Liabilities	69.7	64.0
FC Assets / FC Liabilities	57.5	62.2
TC Deposits / Total Deposits	76.1	68.5
TC Loans / Total Loans and Receivables	84.3	81.8
Total Deposits / Total Assets	62.7	60.6
Funds Borrowed / Total Assets	16.7	17.5
Assets Quality		
Financial Assets (net) / Total Assets	15.9	19.3
Total Loans and Receivables / Total Assets	72.2	66.9
Total Loans and Receivables / Total Deposits	115.2	110.5
Loans Under Follow-up (gross) / Total Loans and Receivables	4.0	2.4
Loans Under Follow-up (net) / Total Loans and Receivables	1.9	1.6
Specific Provisions / Loans Under Follow-up	53.2	34.5
Permanent Assets / Total Assets	3.1	2.6
Consumer Loans / Total Loans and Receivables	35.9	33.5
Liquidity		
Liquid Assets / Total Assets	24.2	27.5
Liquid Assets / Short-term Liabilities	40.0	45.4
TC Liquid Assets / Total Assets	18.5	17.6
Profitability		
Net Profit/Losses / Total Assets	1.2	0.8
Net Profit/Losses / Total Shareholders' Equity	9.6	8.7
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.8	1.1
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	6.8	4.6
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	92.3	82.3
Non-interest Income (net) / Total Assets	-0.5	0.6
Other Operating Expenses / Total Assets	4.3	3.6
Personnel Expenses / Other Operating Expenses	53.4	54.0
Non-interest Income (net) / Other Operating Expenses	-11.8	17.3

JPMorgan Chase Bank N.A.

Assets

(USD Million)

	Dec. 2009			%	Dec. 2008			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	0	0	0	0.3	1	3	4	2.5
Fin.ass.where fair value cha. is refl.to I/S (Net)	53	1	54	40.3	126	0	126	79.1
Financial assets held for trading	53	1	54	40.3	126	0	126	79.1
Public sector debt securities	53	0	53	39.5	126	0	126	79.1
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	0.8	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	73	73	54.3	2	0	2	1.2
Money Market Securities	0	0	0	0.0	23	0	23	14.4
Interbank money market placements	0	0	0	0.0	23	0	23	14.4
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	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	1.3	2	0	2	1.4
Intangible Assets (Net)	0	0	0	0.2	0	0	0	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.2	0	0	0	0.1
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	5	0	5	3.6	2	0	2	1.2
Current assets for tax	4	0	4	3.3	2	0	2	1.1
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	0	0	0.1	0	0	0	0.1
Total Assets	60	74	134	100.0	157	3	160	100.0

Liabilities

(USD Million)

	Dec. 2009			%	Dec. 2008			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Deposits	4	1	5	4.0	12	43	55	34.5
Deposits held by the Banks risk group	4	0	4	3.0	10	4	14	8.7
Other	0	1	1	1.0	3	39	41	25.8
Derivative Finan. Liabilities Held for Trading	0	3	3	2.0	0	0	0	0.3
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	0.0
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	6	0	6	4.7	3	0	3	1.7
General provisions	1	0	1	0.6	0	0	0	0.0
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	0	0	0	0.3	0	0	0	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	5	0	5	3.9	2	0	2	1.5
Liabilities for Tax	5	0	5	3.4	4	0	4	2.5
Current liabilities for tax	5	0	5	3.4	4	0	4	2.5
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	115	0	115	85.7	98	0	98	61.1
Paid-in capital	67	0	67	50.1	66	0	66	41.2
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	35.6	32	0	32	19.9
Prior years income/loss	33	0	33	24.3	18	0	18	11.3
Current year income/loss	15	0	15	11.3	14	0	14	8.7
Total Liabilities	130	4	134	100.0	117	43	160	100.0

JPMorgan Chase Bank N.A.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2009			Dec. 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	31	0	31	14	0	14
Irrevocable commitments	31	0	31	14	0	14
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	411	415	826	47	47	94
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	411	415	826	47	47	94
Custody and Pledged Securities	128	0	128	170	0	170
Items held in Custody	128	0	128	170	0	170
Pledged Items	0	0	0	0	0	0
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	571	421	992	231	53	284

Income-Expenditure

(USD Million)

	Dec. 2009	Dec. 2008
Interest Income	21	35
Interest on loans	0	0
Interest received from reserve deposits	0	0
Interest received from banks	1	4
Interest received from money market transactions	11	7
Interest received from marketable securities portfolio	9	24
Other interest income	0	0
Interest Expenses	2	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	19	30
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)	21	-3
Profit/loss on trading account securities	30	17
Profit/losses on derivative financial transactions	-2	0
Foreign exchange profit/loss	-7	-20
Other Operating Income	0	0
Total Operating Income/Expenses	42	35
Provision for Loan Losses or other Receivables (-)	2	0
Specific provisions of banks loans and other receivables*	0	0
General provision expenses*	1	0
Other Operating Expenses (-)	21	18
Personnel Expenses*	6	6
Net Operating Profit/Loss	19	17
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	17
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

(%)

	Dec. 2009	Dec. 2008
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	116.4	121.8
Shareholders' Equity / Total Assets	85.7	61.1
(Shareholders' Equity - Permanent Assets) / Total Assets	84.3	59.6
Net On Balance Sheet Position / Total Shareholders' Equity	62.3	-40.6
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-14.8	7.1
Balance-Sheet Ratios		
TC Assets / Total Assets	44.7	98.1
TC Liabilities / Total Liabilities	97.0	73.0
FC Assets / FC Liabilities	1,838.2	7.1
TC Deposits / Total Deposits	75.4	22.5
TC Loans / Total Loans and Receivables	-	-
Total Deposits / Total Assets	4.0	34.5
Funds Borrowed / Total Assets	0.0	0.0
Assets Quality		
Financial Assets (net) / Total Assets	40.3	79.1
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	1.5	1.5
Consumer Loans / Total Loans and Receivables	-	-
Liquidity		
Liquid Assets / Total Assets	94.9	97.2
Liquid Assets / Short-term Liabilities	1,484.1	278.4
TC Liquid Assets / Total Assets	39.6	95.3
Profitability		
Net Profit/Losses / Total Assets	11.3	8.7
Net Profit/Losses / Total Shareholders' Equity	13.2	14.2
Profit/Losses Before Taxes after Continuing Operations / Total Assets	14.4	10.9
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	14.3	19.1
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	46.1	86.8
Non-interest Income (net) / Total Assets	16.7	2.9
Other Operating Expenses / Total Assets	15.5	11.1
Personnel Expenses / Other Operating Expenses	28.1	33.6
Non-interest Income (net) / Other Operating Expenses	107.9	26.1

Millennium Bank A.Ş.

Assets

(USD Million)

	Dec. 2009			%	Dec. 2008			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	69	42	111	15.4	54	50	104	13.1
Fin.ass.where fair value cha. is refl.to I/S (Net)	23	3	26	3.6	10	2	13	1.6
Financial assets held for trading	23	3	26	3.6	10	2	13	1.6
Public sector debt securities	22	3	25	3.5	10	2	12	1.5
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	0.1	1	0	1	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	23	47	70	9.8	0	38	38	4.7
Money Market Securities	0	0	0	0.0	26	0	26	3.3
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	26	0	26	3.3
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	469	20	489	67.9	567	14	581	73.3
Loans	459	20	479	66.6	561	14	575	72.5
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	459	20	479	66.6	561	14	575	72.5
Loans under follow-up	14	0	14	1.9	7	0	7	0.9
Specific provisions (-)	4	0	4	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)	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	1	0	1	0.1	9	4	13	1.6
Fair value hedges	1	0	1	0.1	9	4	13	1.6
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
Property and Equipment (Net)	6	0	6	0.8	5	0	5	0.7
Intangible Assets (Net)	1	0	1	0.2	1	0	1	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	1	0	1	0.2	1	0	1	0.1
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	15	0	15	2.0	11	0	11	1.4
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	15	0	15	2.0	11	0	11	1.4
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	0.2	2	0	2	0.2
Total Assets	607	113	720	100.0	685	107	793	100.0

Liabilities

(USD Million)

	Dec. 2009			%	Dec. 2008			%
	TC	FC	Total		TC	FC	Total	
Deposits	186	413	598	83.1	146	502	648	81.7
Deposits held by the Banks risk group	5	139	144	19.9	1	159	160	20.2
Other	181	274	455	63.1	145	343	488	61.5
Derivative Finan. Liabilities Held for Trading	1	0	1	0.1	8	0	8	1.0
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	2	2	0.3	0	0	1	0.1
Other External Resources	6	0	6	0.9	3	2	5	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	8	14	22	3.0	9	17	26	3.3
Fair value hedges	8	14	22	3.0	9	17	26	3.3
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
Provisions	7	0	7	1.0	7	0	7	0.8
General provisions	5	0	5	0.7	5	0	5	0.7
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	1	0	1	0.1	1	0	1	0.1
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	1	0	1	0.2	0	0	0	0.0
Liabilities for Tax	2	0	2	0.2	2	0	2	0.3
Current liabilities for tax	2	0	2	0.2	2	0	2	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	82	0	82	11.4	97	0	97	12.2
Paid-in capital	136	0	136	18.9	133	0	133	16.8
Supplementary capital	18	0	18	2.5	11	0	11	1.4
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.	6	0	6	0.9	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	1.6	11	0	11	1.4
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	-72	0	-72	-10.0	-48	0	-48	-6.0
Prior years income/loss	-60	0	-60	-8.4	-50	0	-50	-6.3
Current year income/loss	-12	0	-12	-1.7	2	0	2	0.2
Total Liabilities	292	428	720	100.0	272	521	793	100.0

Millennium Bank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2009			Dec. 2008		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	14	5	18	4	13	18
Letters of guarantee	14	4	17	4	10	15
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	1	1	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	740	1,561	2,301	253	49	302
Irrevocable commitments	437	1,561	1,998	48	49	96
Revocable commitments	303	0	303	206	0	206
Derivative Financial Instruments	161	1,143	1,304	284	1,512	1,795
Derivative finan. instruments held for hedging	70	613	683	99	803	902
Trading transactions	91	531	622	184	709	893
Custody and Pledged Securities	910	1,387	2,298	567	923	1,490
Items held in Custody	46	41	87	116	67	182
Pledged Items	849	1,288	2,138	446	815	1,261
Accepted independent guaran. and warran.	16	58	74	5	41	47
Total Off Balance Sheet Commitments	1,825	4,097	5,922	1,108	2,497	3,605

Income-Expenditure

(USD Million)

	Dec. 2009	Dec. 2008
Interest Income	59	75
Interest on loans	49	53
Interest received from reserve deposits	1	2
Interest received from banks	3	5
Interest received from money market transactions	3	3
Interest received from marketable securities portfolio	3	12
Other interest income	0	0
Interest Expenses	36	43
Interest on deposits	36	41
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	23	32
Net Fees and Commissions Income/Expenses	2	2
Fees and commissions received	3	3
Fees and commissions paid	1	1
Dividend Income	0	0
Trading Profit/Loss (net)	-5	-7
Profit/loss on trading account securities	2	-18
Profit/losses on derivative financial transactions	-22	0
Foreign exchange profit/loss	15	10
Other Operating Income	2	9
Total Operating Income/Expenses	22	36
Provision for Loan Losses or other Receivables (-)	3	2
Specific provisions of banks loans and other receivables*	3	1
General provision expenses*	0	1
Other Operating Expenses (-)	33	33
Personnel Expenses*	18	18
Net Operating Profit/Loss	-14	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	-14	1
Provisions for Taxes on Income from Continuing Operations (±)	2	1
Net Profit/Loss from Continuing Operations	-12	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	-12	2

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

Ratios

(%)

	Dec. 2009	Dec. 2008
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	19.2	22.3
Shareholders' Equity / Total Assets	11.4	12.2
(Shareholders' Equity - Permanent Assets) / Total Assets	9.1	10.7
Net On Balance Sheet Position / Total Shareholders' Equity	33.6	33.5
Net On and Off Balance Sheet Position / Total Shareholders' Equity	2.6	0.8
Balance-Sheet Ratios		
TC Assets / Total Assets	84.3	86.5
TC Liabilities / Total Liabilities	40.5	34.3
FC Assets / FC Liabilities	26.3	20.6
TC Deposits / Total Deposits	31.0	22.6
TC Loans / Total Loans and Receivables	95.9	97.6
Total Deposits / Total Assets	83.1	81.7
Funds Borrowed / Total Assets	0.0	0.0
Assets Quality		
Financial Assets (net) / Total Assets	3.7	3.2
Total Loans and Receivables / Total Assets	67.9	73.3
Total Loans and Receivables / Total Deposits	81.8	89.6
Loans Under Follow-up (gross) / Total Loans and Receivables	2.8	1.2
Loans Under Follow-up (net) / Total Loans and Receivables	2.0	1.1
Specific Provisions / Loans Under Follow-up	29.6	14.1
Permanent Assets / Total Assets	2.3	1.5
Consumer Loans / Total Loans and Receivables	56.9	64.6
Liquidity		
Liquid Assets / Total Assets	28.7	22.7
Liquid Assets / Short-term Liabilities	62.7	48.4
TC Liquid Assets / Total Assets	15.9	11.5
Profitability		
Net Profit/Losses / Total Assets	-1.7	0.2
Net Profit/Losses / Total Shareholders' Equity	-14.6	1.9
Profit/Losses Before Taxes after Continuing Operations / Total Assets	-2.0	0.1
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	2.7	3.9
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	88.0	85.3
Non-interest Income (net) / Total Assets	-0.1	0.6
Other Operating Expenses / Total Assets	4.6	4.2
Personnel Expenses / Other Operating Expenses	53.3	53.6
Non-interest Income (net) / Other Operating Expenses	-1.3	13.4

Société Générale (SA)

Assets

(USD Million)

	Dec. 2009			%	Dec. 2008			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	25	17	42	17.4	5	10	16	5.1
Fin.ass.where fair value cha. is refl.to I/S (Net)	74	0	74	30.5	109	0	110	35.2
Financial assets held for trading	74	0	74	30.5	109	0	110	35.2
Public sector debt securities	73	0	73	30.0	109	0	109	35.0
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	0.5	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	0	11	11	4.6	0	0	0	0.0
Money Market Securities	0	0	0	0.0	108	0	108	34.7
Interbank money market placements	0	0	0	0.0	108	0	108	34.7
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	85	20	105	43.5	66	4	69	22.2
Loans	83	20	103	42.6	65	4	69	21.9
Loans granted to the Banks risk group	28	0	28	11.6	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	55	20	75	31.1	65	4	69	21.9
Loans under follow-up	5	0	6	2.3	1	0	1	0.4
Specific provisions (-)	3	0	3	1.4	0	0	0	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	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	1.2	3	0	3	0.9
Intangible Assets (Net)	3	0	3	1.2	2	0	2	0.7
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	3	0	3	1.2	2	0	2	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	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	0.0	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	1	3	4	1.6	1	3	4	1.2
Total Assets	191	51	242	100.0	295	18	313	100.0

Liabilities

(USD Million)

	Dec. 2009			%	Dec. 2008			%
	TC	FC	Total		TC	FC	Total	
Deposits	47	31	78	32.1	36	130	166	53.0
Deposits held by the Banks risk group	0	0	0	0.0	0	0	0	0.0
Other	47	31	78	32.1	36	130	166	53.0
Derivative Finan. Liabilities Held for Trading	0	0	0	0.0	1	0	1	0.4
Funds Borrowed	2	140	141	58.4	5	111	116	37.0
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	1	0	1	0.6	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	2	3	5	2.1	2	1	3	1.0
General provisions	1	0	1	0.3	0	0	0	0.1
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	1	1	2	0.9	1	1	2	0.6
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	1	1	2	0.8	1	0	1	0.3
Liabilities for Tax	1	0	1	0.5	1	0	1	0.2
Current liabilities for tax	1	0	1	0.5	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	15	0	15	6.3	26	0	26	8.2
Paid-in capital	46	0	46	18.8	44	0	44	14.2
Supplementary capital	13	0	13	5.4	13	0	13	4.1
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.	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	5.4	13	0	13	4.1
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	-43	0	-43	-17.9	-32	0	-32	-10.1
Prior years income/loss	-32	0	-32	-13.3	-19	0	-19	-6.2
Current year income/loss	-11	0	-11	-4.6	-12	0	-12	-3.9
Total Liabilities	69	173	242	100.0	70	242	313	100.0

Société Générale (SA)

Off Balance Sheet Commitments

(USD Million)

	Dec. 2009			Dec. 2008		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	2	135	136	2	122	124
Letters of guarantee	2	104	106	2	106	108
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	9	9	0	10	10
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	22	22	0	5	5
Commitments	13	56	69	0	0	0
Irrevocable commitments	13	56	69	0	0	0
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	122	125	246	229	330	559
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	122	125	246	229	330	559
Custody and Pledged Securities	11	0	11	0	0	0
Items held in Custody	0	0	0	0	0	0
Pledged Items	11	0	11	0	0	0
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	147	315	463	231	452	683

Income-Expenditure

(USD Million)

	Dec. 2009	Dec. 2008
Interest Income	33	41
Interest on loans	15	8
Interest received from reserve deposits	0	0
Interest received from banks	4	16
Interest received from money market transactions	11	5
Interest received from marketable securities portfolio	3	12
Other interest income	0	0
Interest Expenses	9	25
Interest on deposits	7	9
Interest on money market transactions	2	10
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	0	5
Net Interest Income/Expenses	24	16
Net Fees and Commissions Income/Expenses	3	3
Fees and commissions received	4	4
Fees and commissions paid	1	0
Dividend Income	0	0
Trading Profit/Loss (net)	-12	-9
Profit/loss on trading account securities	2	9
Profit/losses on derivative financial transactions	2	0
Foreign exchange profit/loss	-16	-18
Other Operating Income	1	0
Total Operating Income/Expenses	15	11
Provision for Loan Losses or other Receivables (-)	4	2
Specific provisions of banks loans and other receivables*	3	0
General provision expenses*	0	0
Other Operating Expenses (-)	22	20
Personnel Expenses*	14	11
Net Operating Profit/Loss	-11	-10
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	-10
Provisions for Taxes on Income from Continuing Operations (±)	0	-2
Net Profit/Loss from Continuing Operations	-11	-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	-11	-12

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

Ratios

(%)

	Dec. 2009	Dec. 2008
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	10.2	23.2
Shareholders' Equity / Total Assets	6.3	8.2
(Shareholders' Equity - Permanent Assets) / Total Assets	3.0	6.4
Net On Balance Sheet Position / Total Shareholders' Equity	-803.9	-873.7
Net On and Off Balance Sheet Position / Total Shareholders' Equity	2.4	4.9
Balance-Sheet Ratios		
TC Assets / Total Assets	78.9	94.3
TC Liabilities / Total Liabilities	28.4	22.5
FC Assets / FC Liabilities	29.5	7.4
TC Deposits / Total Deposits	60.1	21.6
TC Loans / Total Loans and Receivables	80.7	94.5
Total Deposits / Total Assets	32.1	53.0
Funds Borrowed / Total Assets	58.4	37.0
Assets Quality		
Financial Assets (net) / Total Assets	30.5	35.2
Total Loans and Receivables / Total Assets	43.5	22.2
Total Loans and Receivables / Total Deposits	135.3	41.9
Loans Under Follow-up (gross) / Total Loans and Receivables	5.2	1.6
Loans Under Follow-up (net) / Total Loans and Receivables	1.9	1.2
Specific Provisions / Loans Under Follow-up	62.8	24.1
Permanent Assets / Total Assets	3.3	1.8
Consumer Loans / Total Loans and Receivables	44.7	18.6
Liquidity		
Liquid Assets / Total Assets	52.5	75.0
Liquid Assets / Short-term Liabilities	87.9	106.6
TC Liquid Assets / Total Assets	40.9	71.5
Profitability		
Net Profit/Losses / Total Assets	-4.6	-3.9
Net Profit/Losses / Total Shareholders' Equity	-72.8	-47.4
Profit/Losses Before Taxes after Continuing Operations / Total Assets	-4.4	-3.3
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	8.4	5.1
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	133.1	148.5
Non-interest Income (net) / Total Assets	-3.4	-1.7
Other Operating Expenses / Total Assets	9.3	6.2
Personnel Expenses / Other Operating Expenses	62.2	56.2
Non-interest Income (net) / Other Operating Expenses	-36.8	-26.6

The Royal Bank of Scotland N.V.

Assets

(USD Million)

	Dec. 2009			%	Dec. 2008			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	8	26	34	4.2	48	28	76	9.0
Fin.ass.where fair value cha. is refl.to I/S (Net)	20	6	25	3.1	4	30	33	3.9
Financial assets held for trading	20	6	25	3.1	4	30	33	3.9
Public sector debt securities	6	0	6	0.8	4	0	4	0.4
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	14	6	19	2.4	0	30	30	3.5
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	15	3	17	2.2	0	1	1	0.1
Money Market Securities	504	0	504	62.6	362	0	362	42.7
Interbank money market placements	504	0	504	62.6	362	0	362	42.7
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)	70	0	70	8.7	215	0	215	25.4
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	70	0	70	8.7	215	0	215	25.4
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans	63	65	128	15.9	99	31	130	15.3
Loans	62	65	127	15.7	96	31	126	15.0
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	61	65	126	15.6	96	31	126	15.0
Loans under follow-up	19	0	19	2.4	18	0	18	2.2
Specific provisions (-)	17	0	17	2.2	15	0	15	1.8
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)	15	0	15	1.9	16	0	16	1.9
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)	7	0	7	0.9	7	0	7	0.8
Assets for Tax	0	0	0	0.0	3	0	3	0.3
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	0.3
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	0.4	4	0	4	0.5
Total Assets	707	98	805	100.0	756	90	846	100.0

Liabilities

(USD Million)

	Dec. 2009			%	Dec. 2008			%
	TC	FC	Total		TC	FC	Total	
Deposits	125	367	492	61.1	105	325	430	50.8
Deposits held by the Banks risk group	3	17	20	2.5	6	10	16	1.9
Other	122	350	472	58.6	99	315	414	48.9
Derivative Finan. Liabilities Held for Trading	4	4	8	1.0	0	35	35	4.1
Funds Borrowed	24	0	24	3.0	103	1	103	12.2
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	2	1	3	0.4	59	9	69	8.1
Other External Resources	1	20	21	2.6	1	10	11	1.3
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	1	1	0.1
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	11	0	11	1.4	11	0	11	1.3
General provisions	3	0	3	0.3	5	0	5	0.5
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	8	0	8	1.0	2	0	2	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	1	0	1	0.1	5	0	5	0.6
Liabilities for Tax	3	0	3	0.4	5	0	5	0.6
Current liabilities for tax	3	0	3	0.3	5	0	5	0.6
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	49	49	5.8
Shareholders' Equity	242	0	242	30.0	132	0	132	15.6
Paid-in capital	73	0	73	9.0	20	0	20	2.3
Supplementary capital	49	0	49	6.1	42	0	42	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	5	0	5	0.6	-2	0	-2	-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	44	0	44	5.5	43	0	43	5.1
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	120	0	120	14.9	71	0	71	8.4
Prior years income/loss	72	0	72	9.0	48	0	48	5.7
Current year income/loss	47	0	47	5.9	22	0	22	2.6
Total Liabilities	413	393	805	100.0	416	430	846	100.0

The Royal Bank of Scotland N.V.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2009			Dec. 2008		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	20	204	223	39	298	336
Letters of guarantee	20	128	148	39	189	227
Bank acceptances	0	18	18	0	27	27
Letters of credit	0	58	58	0	81	81
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	1	1
Commitments	180	733	913	256	906	1,162
Irrevocable commitments	28	77	105	2	0	2
Revocable commitments	153	655	808	254	906	1,160
Derivative Financial Instruments	550	1,709	2,259	666	1,955	2,621
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	550	1,709	2,259	666	1,955	2,621
Custody and Pledged Securities	1,495	31	1,526	1,566	37	1,603
Items held in Custody	170	31	202	272	37	309
Pledged Items	1,325	0	1,325	1,295	0	1,295
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	2,245	2,676	4,921	2,526	3,196	5,722

Income-Expenditure

(USD Million)

	Dec. 2009	Dec. 2008
Interest Income	80	103
Interest on loans	15	35
Interest received from reserve deposits	0	0
Interest received from banks	3	10
Interest received from money market transactions	36	16
Interest received from marketable securities portfolio	25	41
Other interest income	0	0
Interest Expenses	17	44
Interest on deposits	8	17
Interest on money market transactions	9	25
Interest on funds borrowed	0	2
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	64	58
Net Fees and Commissions Income/Expenses	44	37
Fees and commissions received	45	38
Fees and commissions paid	1	1
Dividend Income	0	0
Trading Profit/Loss (net)	-3	-9
Profit/loss on trading account securities	11	47
Profit/losses on derivative financial transactions	-25	0
Foreign exchange profit/loss	10	-56
Other Operating Income	6	5
Total Operating Income/Expenses	110	91
Provision for Loan Losses or other Receivables (-)	4	8
Specific provisions of banks loans and other receivables*	4	6
General provision expenses*	1	2
Other Operating Expenses (-)	47	55
Personnel Expenses*	23	27
Net Operating Profit/Loss	59	28
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	59	28
Provisions for Taxes on Income from Continuing Operations (±)	-12	-6
Net Profit/Loss from Continuing Operations	47	22
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	47	22

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

Ratios

(%)

	Dec. 2009	Dec. 2008
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	53.5	34.4
Shareholders' Equity / Total Assets	30.0	15.6
(Shareholders' Equity - Permanent Assets) / Total Assets	27.9	13.3
Net On Balance Sheet Position / Total Shareholders' Equity	-120.4	-225.3
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-4.7	7.2
Balance-Sheet Ratios		
TC Assets / Total Assets	87.8	89.4
TC Liabilities / Total Liabilities	51.2	49.2
FC Assets / FC Liabilities	25.1	20.9
TC Deposits / Total Deposits	25.4	24.4
TC Loans / Total Loans and Receivables	49.6	76.1
Total Deposits / Total Assets	61.1	50.8
Funds Borrowed / Total Assets	3.0	12.2
Assets Quality		
Financial Assets (net) / Total Assets	11.8	29.3
Total Loans and Receivables / Total Assets	15.9	15.3
Total Loans and Receivables / Total Deposits	26.0	30.2
Loans Under Follow-up (gross) / Total Loans and Receivables	14.8	14.1
Loans Under Follow-up (net) / Total Loans and Receivables	1.2	2.5
Specific Provisions / Loans Under Follow-up	91.9	82.5
Permanent Assets / Total Assets	2.2	2.3
Consumer Loans / Total Loans and Receivables	1.0	0.9
Liquidity		
Liquid Assets / Total Assets	80.8	81.2
Liquid Assets / Short-term Liabilities	125.3	127.3
TC Liquid Assets / Total Assets	76.6	74.2
Profitability		
Net Profit/Losses / Total Assets	5.9	2.6
Net Profit/Losses / Total Shareholders' Equity	19.5	16.9
Profit/Losses Before Taxes after Continuing Operations / Total Assets	7.3	3.3
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	7.4	6.2
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	54.5	57.5
Non-interest Income (net) / Total Assets	5.7	3.9
Other Operating Expenses / Total Assets	5.8	6.5
Personnel Expenses / Other Operating Expenses	50.2	48.7
Non-interest Income (net) / Other Operating Expenses	99.0	59.5

Turkland Bank A.Ş.

Assets

(USD Million)

	Dec. 2009			%	Dec. 2008			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	12	36	47	6.2	15	6	21	3.1
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	45	45	5.9	0	63	63	9.3
Money Market Securities	52	0	52	6.8	81	0	81	12.1
Interbank money market placements	52	0	52	6.8	81	0	81	12.1
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)	93	0	93	12.1	47	0	47	7.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	93	0	93	12.1	47	0	47	7.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans	370	115	486	63.1	291	100	391	58.3
Loans	366	115	482	62.6	289	100	389	57.9
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	366	115	482	62.6	289	100	389	57.9
Loans under follow-up	23	0	23	3.0	10	0	10	1.5
Specific provisions (-)	19	0	19	2.4	8	0	8	1.2
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	26	0	26	3.4	20	0	20	2.9
Public sector debt securities	26	0	26	3.4	20	0	20	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	1.2	11	0	11	1.6
Intangible Assets (Net)	1	0	1	0.1	2	0	2	0.3
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	1	0	1	0.1	2	0	2	0.3
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	3	0	3	0.4	1	0	1	0.1
Current assets for tax	1	0	1	0.2	0	0	0	0.0
Deferred assets for tax	1	0	1	0.2	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	6	0	6	0.8	8	28	35	5.2
Total Assets	573	196	770	100.0	475	196	671	100.0

Liabilities

(USD Million)

	Dec. 2009			%	Dec. 2008			%
	TC	FC	Total		TC	FC	Total	
Deposits	327	239	566	73.6	218	161	380	56.6
Deposits held by the Banks risk group	0	0	0	0.1	8	26	34	5.1
Other	327	239	566	73.5	211	135	346	51.6
Derivative Finan. Liabilities Held for Trading	0	0	0	0.0	0	0	0	0.0
Funds Borrowed	7	26	33	4.3	5	129	134	20.0
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	3	0	3	0.4	2	1	3	0.4
Other External Resources	9	0	9	1.2	8	0	9	1.3
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	11	0	11	1.5	6	0	6	0.8
General provisions	4	0	4	0.6	3	0	3	0.5
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	2	0	2	0.2	1	0	1	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	5	0	5	0.7	1	0	1	0.1
Liabilities for Tax	2	0	2	0.3	3	0	3	0.4
Current liabilities for tax	2	0	2	0.3	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	145	0	145	18.8	136	0	136	20.3
Paid-in capital	114	0	114	14.9	112	0	112	16.7
Supplementary capital	21	0	21	2.8	17	0	17	2.6
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	4	0	4	0.5	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	17	0	17	2.2	17	0	17	2.5
Profit reserves	8	0	8	1.0	7	0	7	1.0
Legal reserves	0	0	0	0.1	0	0	0	0.1
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	7	0	7	0.9	6	0	6	1.0
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	2	0	2	0.2	1	0	1	0.1
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	2	0	2	0.2	1	0	1	0.1
Total Liabilities	503	266	770	100.0	378	293	671	100.0

Turkland Bank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2009			Dec. 2008		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	317	160	477	226	202	428
Letters of guarantee	317	90	406	226	110	336
Bank acceptances	0	6	6	0	9	9
Letters of credit	0	49	49	0	68	68
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	15	15	0	15	15
Commitments	47	8	55	20	0	20
Irrevocable commitments	47	8	55	20	0	20
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	0	9	9	0	0	0
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	0	9	9	0	0	0
Custody and Pledged Securities	2,162	612	2,774	1,374	570	1,943
Items held in Custody	154	17	172	180	14	194
Pledged Items	2,008	594	2,602	1,194	556	1,749
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	2,526	789	3,316	1,621	772	2,392

Income-Expenditure

(USD Million)

	Dec. 2009	Dec. 2008
Interest Income	84	81
Interest on loans	66	66
Interest received from reserve deposits	1	2
Interest received from banks	0	1
Interest received from money market transactions	3	1
Interest received from marketable securities portfolio	14	11
Other interest income	0	0
Interest Expenses	41	47
Interest on deposits	35	38
Interest on money market transactions	6	7
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	0	2
Net Interest Income/Expenses	43	34
Net Fees and Commissions Income/Expenses	9	6
Fees and commissions received	9	7
Fees and commissions paid	1	0
Dividend Income	0	0
Trading Profit/Loss (net)	7	0
Profit/loss on trading account securities	6	3
Profit/losses on derivative financial transactions	-2	0
Foreign exchange profit/loss	3	-2
Other Operating Income	1	4
Total Operating Income/Expenses	60	44
Provision for Loan Losses or other Receivables (-)	15	5
Specific provisions of banks loans and other receivables*	11	3
General provision expenses*	1	2
Other Operating Expenses (-)	43	39
Personnel Expenses*	23	23
Net Operating Profit/Loss	2	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	2	0
Provisions for Taxes on Income from Continuing Operations (±)	0	0
Net Profit/Loss from Continuing Operations	2	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	2	1

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

Ratios

(%)

	Dec. 2009	Dec. 2008
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	19.3	21.9
Shareholders' Equity / Total Assets	18.8	20.3
(Shareholders' Equity - Permanent Assets) / Total Assets	17.0	18.1
Net On Balance Sheet Position / Total Shareholders' Equity	0.1	-1.2
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.1	-1.2
Balance-Sheet Ratios		
TC Assets / Total Assets	74.5	70.8
TC Liabilities / Total Liabilities	65.4	56.4
FC Assets / FC Liabilities	73.8	66.9
TC Deposits / Total Deposits	57.8	57.5
TC Loans / Total Loans and Receivables	76.3	74.5
Total Deposits / Total Assets	73.6	56.6
Funds Borrowed / Total Assets	4.3	20.0
Assets Quality		
Financial Assets (net) / Total Assets	15.6	10.0
Total Loans and Receivables / Total Assets	63.1	58.3
Total Loans and Receivables / Total Deposits	85.8	102.9
Loans Under Follow-up (gross) / Total Loans and Receivables	4.7	2.6
Loans Under Follow-up (net) / Total Loans and Receivables	0.8	0.6
Specific Provisions / Loans Under Follow-up	82.3	77.8
Permanent Assets / Total Assets	1.8	2.2
Consumer Loans / Total Loans and Receivables	1.2	1.1
Liquidity		
Liquid Assets / Total Assets	31.0	31.6
Liquid Assets / Short-term Liabilities	53.5	67.4
TC Liquid Assets / Total Assets	20.4	21.4
Profitability		
Net Profit/Losses / Total Assets	0.2	0.1
Net Profit/Losses / Total Shareholders' Equity	1.1	0.4
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.3	0.1
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	4.2	4.6
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	53.3	69.9
Non-interest Income (net) / Total Assets	2.2	1.5
Other Operating Expenses / Total Assets	5.6	5.8
Personnel Expenses / Other Operating Expenses	52.9	60.8
Non-interest Income (net) / Other Operating Expenses	39.3	26.2

WestLB AG

Assets

(USD Million)

	Dec. 2009			%	Dec. 2008			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	2	9	11	2.9	3	18	21	3.8
Fin.ass.where fair value cha. is refl.to I/S (Net)	119	0	119	31.8	142	1	143	26.2
Financial assets held for trading	119	0	119	31.8	142	1	143	26.2
Public sector debt securities	117	0	117	31.3	135	0	135	24.8
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	2	0	2	0.6	7	1	8	1.5
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	27	43	70	18.7	0	143	143	26.2
Money Market Securities	141	0	141	37.8	207	0	207	38.0
Interbank money market placements	141	0	141	37.8	207	0	207	38.0
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	1	23	24	6.4	6	19	24	4.5
Loans	1	23	24	6.4	6	19	24	4.5
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	1	23	24	6.3	5	19	24	4.4
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)	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	0.0	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	8	8	2.2	0	6	6	1.2
Total Assets	290	84	374	100.0	358	187	545	100.0

Liabilities

(USD Million)

	Dec. 2009			%	Dec. 2008			%
	TC	FC	Total		TC	FC	Total	
Deposits	67	99	166	44.4	9	399	408	74.8
Deposits held by the Banks risk group	7	0	7	1.9	0	0	0	0.0
Other	60	99	159	42.5	9	399	408	74.8
Derivative Finan. Liabilities Held for Trading	2	0	2	0.5	5	0	5	0.9
Funds Borrowed	2	97	99	26.5	6	33	39	7.2
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	0.0	0	1	1	0.2
Other External Resources	0	0	0	0.1	4	0	4	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	1	2	0.5	1	2	3	0.6
General provisions	0	1	1	0.2	0	2	2	0.3
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	0.1	1	0	1	0.2
Liabilities for Tax	1	0	1	0.2	2	0	2	0.4
Current liabilities for tax	1	0	1	0.2	2	0	2	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	104	0	104	27.9	82	0	82	15.1
Paid-in capital	36	0	36	9.7	36	0	36	6.5
Supplementary capital	19	0	19	5.2	19	0	19	3.5
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.	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	19	0	19	5.2	19	0	19	3.5
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	49	0	49	13.0	28	0	28	5.1
Prior years income/loss	28	0	28	7.6	14	0	14	2.6
Current year income/loss	20	0	20	5.4	14	0	14	2.5
Total Liabilities	177	197	374	100.0	110	435	545	100.0

Off Balance Sheet Commitments

(USD Million)

	Dec. 2009			Dec. 2008		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	1	7	8	0	7	7
Letters of guarantee	1	7	8	0	7	7
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	24	49	73	16	20	36
Irrevocable commitments	24	49	73	16	20	36
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	174	100	274	421	566	986
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	174	100	274	421	566	986
Custody and Pledged Securities	0	1	1	0	2	2
Items held in Custody	0	0	0	0	0	0
Pledged Items	0	0	0	0	0	0
Accepted independent guaran. and warran.	0	1	1	0	2	2
Total Off Balance Sheet Commitments	198	157	356	437	594	1,032

Income-Expenditure

(USD Million)

	Dec. 2009	Dec. 2008
Interest Income	22	45
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	12
Interest received from marketable securities portfolio	12	25
Other interest income	0	0
Interest Expenses	5	10
Interest on deposits	4	6
Interest on money market transactions	2	4
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	17	35
Net Fees and Commissions Income/Expenses	9	8
Fees and commissions received	10	8
Fees and commissions paid	0	0
Dividend Income	0	0
Trading Profit/Loss (net)	8	-12
Profit/loss on trading account securities	8	-20
Profit/losses on derivative financial transactions	-7	0
Foreign exchange profit/loss	7	8
Other Operating Income	4	1
Total Operating Income/Expenses	38	32
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*	6	6
Net Operating Profit/Loss	25	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	25	18
Provisions for Taxes on Income from Continuing Operations (±)	-5	-4
Net Profit/Loss from Continuing Operations	20	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	20	14

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

Ratios

(%)

	Dec. 2009	Dec. 2008
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	84.1	71.8
Shareholders' Equity / Total Assets	27.9	15.1
(Shareholders' Equity - Permanent Assets) / Total Assets	27.8	15.0
Net On Balance Sheet Position / Total Shareholders' Equity	-108.0	-299.7
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-18.8	-22.4
Balance-Sheet Ratios		
TC Assets / Total Assets	77.7	65.7
TC Liabilities / Total Liabilities	47.3	20.1
FC Assets / FC Liabilities	42.4	42.9
TC Deposits / Total Deposits	40.6	2.3
TC Loans / Total Loans and Receivables	3.6	23.5
Total Deposits / Total Assets	44.4	74.8
Funds Borrowed / Total Assets	26.5	7.2
Assets Quality		
Financial Assets (net) / Total Assets	31.8	26.2
Total Loans and Receivables / Total Assets	6.4	4.5
Total Loans and Receivables / Total Deposits	14.4	6.0
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	3.6	2.6
Liquidity		
Liquid Assets / Total Assets	91.3	94.3
Liquid Assets / Short-term Liabilities	138.0	117.7
TC Liquid Assets / Total Assets	77.2	64.6
Profitability		
Net Profit/Losses / Total Assets	5.4	2.5
Net Profit/Losses / Total Shareholders' Equity	19.2	16.6
Profit/Losses Before Taxes after Continuing Operations / Total Assets	6.6	3.2
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	4.5	6.4
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	43.8	109.3
Non-interest Income (net) / Total Assets	5.8	-0.5
Other Operating Expenses / Total Assets	3.5	2.3
Personnel Expenses / Other Operating Expenses	47.9	49.9
Non-interest Income (net) / Other Operating Expenses	166.9	-23.2

Development and Investment Banks

Aktif Yatırım Bankası A.Ş.

Assets

(USD Million)

	Dec. 2009			%	Dec. 2008			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	3	9	12	3.1	2	5	7	4.4
Fin.ass.where fair value cha. is refl.to I/S (Net)	1	0	1	0.2	1	0	1	0.3
Financial assets held for trading	1	0	1	0.2	1	0	1	0.3
Public sector debt securities	1	0	1	0.2	1	0	1	0.3
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	0.0	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	4	39	43	11.2	17	14	31	18.8
Money Market Securities	18	0	18	4.6	0	0	0	0.0
Interbank money market placements	18	0	18	4.6	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)	71	11	82	21.1	26	5	31	19.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	71	0	71	18.4	26	0	26	16.0
Other marketable securities	0	11	11	2.7	0	5	5	3.0
Loans	161	39	200	51.5	62	16	77	46.8
Loans	161	39	200	51.5	62	16	77	46.7
Loans granted to the Banks risk group	103	23	126	32.4	14	0	14	8.5
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	58	16	74	19.0	48	15	63	38.3
Loans under follow-up	1	0	1	0.3	0	0	0	0.2
Specific provisions (-)	1	0	1	0.3	0	0	0	0.1
Factoring Receivables	1	0	1	0.2	2	0	2	1.4
Investments held to Maturity (Net)	0	2	2	0.4	0	2	2	1.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	2	2	0.4	0	2	2	1.0
Investments and Associates (Net)	11	0	11	2.8	8	0	8	4.8
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	11	0	11	2.8	8	0	8	4.8
Financial investments and associates	11	0	11	2.8	8	0	8	4.8
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	6	0	6	1.5	1	0	1	0.9
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	6	0	6	1.5	1	0	1	0.9
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	5	5	1.3	0	0	0	0.1
Finance lease receivables	0	6	6	1.4	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	1	1	0.2	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	0.7	1	0	1	0.8
Intangible Assets (Net)	5	0	5	1.4	1	0	1	0.6
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	5	0	5	1.4	1	0	1	0.6
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	0.1
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	0.1
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	1	0	2	1.0
Total Assets	284	105	389	100.0	123	42	165	100.0

Liabilities

(USD Million)

	Dec. 2009			%	Dec. 2008			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
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	65	65	16.6	0	48	48	29.2
Money Market Takings	58	0	58	14.8	2	0	2	1.2
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	58	0	58	14.8	2	0	2	1.2
Marketable Securities Issued (Net)	35	0	35	8.9	0	0	0	0.0
Bills	35	0	35	8.9	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	21	71	92	23.7	1	6	7	4.3
Borrower funds	21	71	92	23.7	1	6	7	4.3
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	0	18	18	4.7	0	0	0	0.0
Other External Resources	1	1	2	0.5	2	0	2	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	3	0	3	0.9	1	0	1	0.8
General provisions	3	0	3	0.8	1	0	1	0.7
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	0	0	0	0.1	0	0	0	0.1
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	0	0	0	0.0	0	0	0	0.0
Liabilities for Tax	1	0	1	0.3	1	0	1	0.4
Current liabilities for tax	1	0	1	0.2	1	0	1	0.4
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	113	1	115	29.5	105	0	104	63.0
Paid-in capital	104	0	104	26.8	75	0	75	45.3
Supplementary capital	1	1	3	0.7	14	0	13	8.1
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	1	1	2	0.5	1	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	1	0	1	0.2	13	0	13	8.0
Profit reserves	2	0	2	0.4	15	0	15	9.0
Legal reserves	1	0	1	0.4	1	0	1	0.8
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	0	0	0	0.1	14	0	14	8.2
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	6	0	6	1.6	1	0	1	0.6
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	6	0	6	1.6	1	0	1	0.6
Total Liabilities	233	156	389	100.0	112	54	165	100.0

Aktif Yatırım Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2009			Dec. 2008		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	100	235	335	70	161	231
Letters of guarantee	93	161	254	70	104	175
Bank acceptances	0	15	15	0	9	9
Letters of credit	0	35	35	0	48	48
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	8	23	31	0	0	0
Commitments	49	21	70	8	0	8
Irrevocable commitments	49	21	70	8	0	8
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	4	7	11	1	1	2
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	4	7	11	1	1	2
Custody and Pledged Securities	60	66	126	28	20	48
Items held in Custody	11	5	17	12	8	20
Pledged Items	48	61	109	17	11	28
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	214	329	542	107	181	288

Income-Expenditure

(USD Million)

	Dec. 2009	Dec. 2008
Interest Income	27	12
Interest on loans	22	10
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	5	1
Other interest income	0	0
Interest Expenses	5	2
Interest on deposits	0	0
Interest on money market transactions	3	2
Interest on funds borrowed	1	0
Interest on securities issued	0	0
Other interest expenses	2	0
Net Interest Income/Expenses	22	10
Net Fees and Commissions Income/Expenses	4	2
Fees and commissions received	4	2
Fees and commissions paid	0	0
Dividend Income	3	2
Trading Profit/Loss (net)	4	0
Profit/loss on trading account securities	3	0
Profit/losses on derivative financial transactions	3	0
Foreign exchange profit/loss	-3	0
Other Operating Income	0	0
Total Operating Income/Expenses	32	15
Provision for Loan Losses or other Receivables (-)	3	1
Specific provisions of banks loans and other receivables*	1	0
General provision expenses*	2	1
Other Operating Expenses (-)	21	14
Personnel Expenses*	12	9
Net Operating Profit/Loss	8	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	8	1
Provisions for Taxes on Income from Continuing Operations (±)	-2	0
Net Profit/Loss from Continuing Operations	6	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	6	1

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

Ratios

(%)

	Dec. 2009	Dec. 2008
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	21.3	35.6
Shareholders' Equity / Total Assets	29.5	63.0
(Shareholders' Equity - Permanent Assets) / Total Assets	23.2	55.9
Net On Balance Sheet Position / Total Shareholders' Equity	4.7	0.8
Net On and Off Balance Sheet Position / Total Shareholders' Equity	4.6	-0.1
Balance-Sheet Ratios		
TC Assets / Total Assets	73.1	74.5
TC Liabilities / Total Liabilities	59.9	67.5
FC Assets / FC Liabilities	67.1	78.5
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans and Receivables	80.5	79.7
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	16.6	29.2
Assets Quality		
Financial Assets (net) / Total Assets	21.7	20.3
Total Loans and Receivables / Total Assets	51.5	46.8
Total Loans and Receivables / Total Deposits	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	0.6	0.3
Loans Under Follow-up (net) / Total Loans and Receivables	0.0	0.0
Specific Provisions / Loans Under Follow-up	100.0	87.8
Permanent Assets / Total Assets	6.3	7.1
Consumer Loans / Total Loans and Receivables	0.2	0.0
Liquidity		
Liquid Assets / Total Assets	40.1	42.6
Liquid Assets / Short-term Liabilities	102.6	332.5
TC Liquid Assets / Total Assets	24.9	27.6
Profitability		
Net Profit/Losses / Total Assets	1.6	0.6
Net Profit/Losses / Total Shareholders' Equity	5.5	1.0
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.0	0.5
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	5.4	6.0
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	66.3	66.3
Non-interest Income (net) / Total Assets	2.5	3.0
Other Operating Expenses / Total Assets	5.4	8.2
Personnel Expenses / Other Operating Expenses	58.7	68.4
Non-interest Income (net) / Other Operating Expenses	46.2	37.1

BankPozitif Kredi ve Kalkınma Bankası A.Ş.

Assets

(USD Million)

	Dec. 2009			%	Dec. 2008			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	3	54	57	5.3	1	65	66	6.1
Fin.ass.where fair value cha. is refl.to I/S (Net)	13	1	14	1.3	9	0	9	0.9
Financial assets held for trading	13	1	14	1.3	9	0	9	0.9
Public sector debt securities	3	0	3	0.2	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	10	1	11	1.0	9	0	9	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	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	7	7	0.7	0	44	44	4.0
Money Market Securities	14	0	14	1.3	97	0	97	8.9
Interbank money market placements	14	0	14	1.3	97	0	97	8.9
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)	40	0	40	3.8	36	0	36	3.3
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	40	0	40	3.8	36	0	36	3.3
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans	529	280	809	75.5	543	163	706	64.6
Loans	497	280	777	72.4	536	163	699	64.0
Loans granted to the Banks risk group	3	6	9	0.8	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	494	275	768	71.6	536	163	699	64.0
Loans under follow-up	44	0	44	4.1	12	0	12	1.1
Specific provisions (-)	11	0	11	1.0	6	0	6	0.5
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	21	6	28	2.6	20	4	24	2.2
Public sector debt securities	21	0	21	2.0	20	0	20	1.8
Other marketable securities	0	6	6	0.6	0	4	4	0.4
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	71	76	7.1	5	70	75	6.9
Financial subsidiaries	1	71	73	6.8	3	70	73	6.7
Non-financial subsidiaries	3	0	3	0.3	3	0	3	0.2
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
Recivables From Leasing Transactions	0	6	6	0.6	0	12	12	1.1
Finance lease receivables	0	7	7	0.6	0	14	14	1.3
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	1	1	0.0	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	7	0	7	0.6
Intangible Assets (Net)	3	0	3	0.3	3	0	3	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	2	0	2	0.1
Current assets for tax	0	0	0	0.0	2	0	2	0.1
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	11	13	1.2	2	8	10	1.0
Total Assets	636	437	1,073	100.0	725	367	1,092	100.0

Liabilities

(USD Million)

	Dec. 2009			%	Dec. 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	1	10	0.9	3	4	7	0.6
Funds Borrowed	3	629	632	58.9	0	689	690	63.1
Money Market Takings	30	0	30	2.8	14	0	14	1.3
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	14	0	14	1.3	8	0	8	0.7
Funds provided under repurchase agreements	16	0	16	1.5	6	0	6	0.6
Marketable Securities Issued (Net)	35	0	35	3.3	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	35	0	35	3.3	0	0	0	0.0
Funds	14	30	44	4.1	19	32	51	4.7
Borrower funds	14	30	44	4.1	19	32	51	4.7
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	1	2	3	0.3	1	5	6	0.5
Other External Resources	2	1	3	0.3	2	2	4	0.3
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	15	0	15	1.4	9	0	9	0.8
General provisions	9	0	9	0.8	8	0	8	0.7
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	2	0	2	0.2	1	0	1	0.1
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	2	0	2	0.1	5	0	5	0.5
Current liabilities for tax	1	0	1	0.1	1	0	1	0.1
Deferred liabilities for tax	0	0	0	0.0	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	300	-1	299	27.9	308	-1	307	28.1
Paid-in capital	227	0	227	21.1	222	0	222	20.3
Supplementary capital	28	-1	27	2.5	27	-1	25	2.3
Share premium	14	0	14	1.3	13	0	13	1.2
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	1	-1	0	0.0	0	10	11	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	-12	-12	-1.1
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	13	0	13	1.2
Profit reserves	28	0	28	2.6	38	0	38	3.5
Legal reserves	6	0	6	0.6	3	0	3	0.2
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	22	0	22	2.0	35	0	35	3.2
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	18	0	18	1.7	22	0	22	2.0
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	18	0	18	1.7	22	0	22	2.0
Total Liabilities	411	662	1,073	100.0	361	731	1,092	100.0

BankPozitif Kredi ve Kalkınma Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2009			Dec. 2008		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	45	287	333	59	303	362
Letters of guarantee	45	234	279	59	224	283
Bank acceptances	0	0	0	0	9	9
Letters of credit	0	44	44	0	70	70
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	10	10	0	0	0
Commitments	6	3	9	1	98	100
Irrevocable commitments	6	3	9	1	98	100
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	144	946	1,090	33	360	392
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	144	946	1,090	33	360	392
Custody and Pledged Securities	753	2,096	2,849	637	1,679	2,316
Items held in Custody	15	77	92	25	36	61
Pledged Items	738	2,019	2,757	612	1,643	2,255
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	948	3,333	4,281	730	2,439	3,170

Income-Expenditure

(USD Million)

	Dec. 2009	Dec. 2008
Interest Income	100	104
Interest on loans	85	83
Interest received from reserve deposits	0	1
Interest received from banks	0	2
Interest received from money market transactions	4	4
Interest received from marketable securities portfolio	9	13
Other interest income	1	1
Interest Expenses	42	42
Interest on deposits	0	0
Interest on money market transactions	38	39
Interest on funds borrowed	1	1
Interest on securities issued	1	0
Other interest expenses	2	2
Net Interest Income/Expenses	58	61
Net Fees and Commissions Income/Expenses	8	8
Fees and commissions received	10	10
Fees and commissions paid	2	1
Dividend Income	0	0
Trading Profit/Loss (net)	8	-2
Profit/loss on trading account securities	0	-3
Profit/losses on derivative financial transactions	2	0
Foreign exchange profit/loss	5	1
Other Operating Income	1	1
Total Operating Income/Expenses	74	68
Provision for Loan Losses or other Receivables (-)	17	8
Specific provisions of banks loans and other receivables*	5	5
General provision expenses*	1	3
Other Operating Expenses (-)	34	32
Personnel Expenses*	14	14
Net Operating Profit/Loss	23	28
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	23	28
Provisions for Taxes on Income from Continuing Operations (±)	-5	-6
Net Profit/Loss from Continuing Operations	18	22
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	18	22

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

Ratios

(%)

	Dec. 2009	Dec. 2008
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	29.0	32.4
Shareholders' Equity / Total Assets	27.9	28.1
(Shareholders' Equity - Permanent Assets) / Total Assets	17.1	19.6
Net On Balance Sheet Position / Total Shareholders' Equity	10.2	-14.4
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-3.9	-2.3
Balance-Sheet Ratios		
TC Assets / Total Assets	59.3	66.4
TC Liabilities / Total Liabilities	38.3	33.0
FC Assets / FC Liabilities	66.0	50.2
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans and Receivables	65.4	76.9
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	58.9	63.1
Assets Quality		
Financial Assets (net) / Total Assets	7.6	6.3
Total Loans and Receivables / Total Assets	75.5	64.6
Total Loans and Receivables / Total Deposits	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	5.4	1.8
Loans Under Follow-up (net) / Total Loans and Receivables	4.0	0.9
Specific Provisions / Loans Under Follow-up	25.5	48.1
Permanent Assets / Total Assets	10.9	8.5
Consumer Loans / Total Loans and Receivables	20.3	22.9
Liquidity		
Liquid Assets / Total Assets	12.3	23.1
Liquid Assets / Short-term Liabilities	124.0	163.4
TC Liquid Assets / Total Assets	6.6	13.1
Profitability		
Net Profit/Losses / Total Assets	1.7	2.0
Net Profit/Losses / Total Shareholders' Equity	6.0	7.2
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.1	2.6
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	4.9	5.1
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	70.9	83.0
Non-interest Income (net) / Total Assets	1.5	0.6
Other Operating Expenses / Total Assets	3.2	2.9
Personnel Expenses / Other Operating Expenses	39.9	43.8
Non-interest Income (net) / Other Operating Expenses	48.0	21.2

Credit Agricole Yatırım Bankası Türk A.Ş.

Assets

(USD Million)

	Dec. 2009			%	Dec. 2008			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	0	0	0	0.5	0	2	2	4.5
Fin.ass.where fair value cha. is refl.to I/S (Net)	0	0	0	0.0	6	0	6	12.7
Financial assets held for trading	0	0	0	0.0	6	0	6	12.7
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	6	0	6	12.7
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	3	25	57.0	23	2	25	53.4
Money Market Securities	10	0	10	22.7	0	0	0	0.0
Interbank money market placements	10	0	10	22.7	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	0.1	3	0	3	5.7
Loans	0	0	0	0.1	3	0	3	5.7
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	0	0	0	0.1	3	0	3	5.7
Loans under follow-up	3	0	3	8.0	3	0	3	7.3
Specific provisions (-)	3	0	3	8.0	3	0	3	7.3
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)	3	0	3	7.6	5	0	5	11.3
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	2	0	2	4.0	5	0	5	10.0
Current assets for tax	0	0	0	0.0	2	0	2	3.5
Deferred assets for tax	2	0	2	4.0	3	0	3	6.5
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	8.2	0	1	1	2.1
Total Assets	37	6	43	100.0	41	5	46	100.0

Liabilities

(USD Million)

	Dec. 2009			%	Dec. 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	7	0	8	16.4
Funds Borrowed	0	0	0	0.0	5	0	5	10.7
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	3	3	5.9	1	0	1	2.7
Other External Resources	0	3	3	6.3	0	2	2	3.4
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	2	0	2	4.8	2	0	2	4.3
General provisions	1	0	1	1.6	1	0	1	1.6
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	1	0	1	3.2	1	0	1	2.7
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	0.8	0	0	0	0.9
Current liabilities for tax	0	0	0	0.8	0	0	0	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	2	2	3.5
Shareholders' Equity	36	0	36	82.2	27	0	27	58.0
Paid-in capital	27	0	27	62.2	25	0	25	53.3
Supplementary capital	62	0	62	142.8	61	0	61	130.5
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.	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	142.8	61	0	61	130.5
Profit reserves	11	0	11	26.1	11	0	11	23.8
Legal reserves	1	0	1	1.4	1	0	1	1.3
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	11	0	11	24.7	10	0	10	22.6
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	-65	0	-65	-149.0	-69	0	-69	-149.6
Prior years income/loss	-71	0	-71	-163.7	-69	0	-69	-148.9
Current year income/loss	6	0	6	14.8	0	0	0	-0.7
Total Liabilities	38	5	43	100.0	42	4	46	100.0

Credit Agricole Yatırım Bankası Türk A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2009			Dec. 2008		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	0	294	294	1	308	308
Letters of guarantee	0	116	116	1	92	92
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	70	70	0	119	119
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	108	108	0	97	97
Commitments	1	1	3	0	0	0
Irrevocable commitments	1	1	3	0	0	0
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	0	7	7	184	231	415
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	0	7	7	184	231	415
Custody and Pledged Securities	0	0	0	0	2	2
Items held in Custody	0	0	0	0	2	2
Pledged Items	0	0	0	0	0	0
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	2	303	305	185	541	725

Income-Expenditure

(USD Million)

	Dec. 2009	Dec. 2008
Interest Income	3	23
Interest on loans	0	7
Interest received from reserve deposits	0	0
Interest received from banks	3	8
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	0	8
Other interest income	0	0
Interest Expenses	0	11
Interest on deposits	0	0
Interest on money market transactions	0	10
Interest on funds borrowed	0	1
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	2	11
Net Fees and Commissions Income/Expenses	12	5
Fees and commissions received	12	5
Fees and commissions paid	0	0
Dividend Income	0	0
Trading Profit/Loss (net)	0	-7
Profit/loss on trading account securities	0	11
Profit/losses on derivative financial transactions	2	0
Foreign exchange profit/loss	-2	-18
Other Operating Income	1	1
Total Operating Income/Expenses	16	10
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 (-)	8	10
Personnel Expenses*	3	5
Net Operating Profit/Loss	8	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	8	0
Provisions for Taxes on Income from Continuing Operations (±)	-1	0
Net Profit/Loss from Continuing Operations	6	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	6	0

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

Ratios

(%)

	Dec. 2009	Dec. 2008
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	19.8	13.9
Shareholders' Equity / Total Assets	82.2	58.0
(Shareholders' Equity - Permanent Assets) / Total Assets	74.6	46.6
Net On Balance Sheet Position / Total Shareholders' Equity	2.9	4.0
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-0.1	5.5
Balance-Sheet Ratios		
TC Assets / Total Assets	85.5	88.6
TC Liabilities / Total Liabilities	87.9	90.9
FC Assets / FC Liabilities	119.6	125.5
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	10.7
Assets Quality		
Financial Assets (net) / Total Assets	0.0	12.7
Total Loans and Receivables / Total Assets	0.1	5.7
Total Loans and Receivables / Total Deposits	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	11,661.4	127.0
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	7.7	11.4
Consumer Loans / Total Loans and Receivables	0.0	1.8
Liquidity		
Liquid Assets / Total Assets	80.1	70.7
Liquid Assets / Short-term Liabilities	1,187.2	661.9
TC Liquid Assets / Total Assets	73.6	61.2
Profitability		
Net Profit/Losses / Total Assets	14.8	-0.7
Net Profit/Losses / Total Shareholders' Equity	18.0	-1.1
Profit/Losses Before Taxes after Continuing Operations / Total Assets	17.9	-0.4
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	5.6	24.4
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	15.2	112.3
Non-interest Income (net) / Total Assets	31.3	-2.7
Other Operating Expenses / Total Assets	19.0	22.0
Personnel Expenses / Other Operating Expenses	39.9	50.9
Non-interest Income (net) / Other Operating Expenses	164.8	-12.2

Diler Yatırım Bankası A.Ş.

Assets

(USD Million)

	Dec. 2009			%	Dec. 2008			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	0	0	1	0.8	0	2	3	2.8
Fin.ass.where fair value cha. is refl.to I/S (Net)	0	0	0	0.1	3	0	3	3.0
Financial assets held for trading	0	0	0	0.1	3	0	3	3.0
Public sector debt securities	0	0	0	0.0	3	0	3	3.0
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	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	0.8	10	26	36	40.3
Money Market Securities	0	0	0	0.1	15	0	15	16.8
Interbank money market placements	0	0	0	0.1	15	0	15	16.8
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	52	6	57	90.5	25	3	28	31.0
Loans	52	6	57	90.5	25	3	28	31.0
Loans granted to the Banks risk group	21	0	21	33.1	17	0	17	19.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	31	6	36	57.4	8	3	11	12.0
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	2.7	1	1	2	1.9
Public sector debt securities	1	0	1	1.2	1	0	1	0.8
Other marketable securities	0	1	1	1.5	0	1	1	1.0
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	2	2	3.1	0	3	3	3.3
Finance lease receivables	0	2	2	3.5	0	3	3	3.8
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	0.5
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)	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	0.1	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	0.1	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	1.5	1	0	1	0.8
Total Assets	54	9	63	100.0	54	36	90	100.0

Liabilities

(USD Million)

	Dec. 2009			%	Dec. 2008			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
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	0.1	0	0	0	0.0
Funds Borrowed	1	3	3	4.9	3	20	23	26.0
Money Market Takings	1	0	1	1.1	2	0	2	2.2
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	1	0	1	1.1	2	0	2	2.2
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	3	3	4.5	0	14	14	15.8
Borrower funds	0	3	3	4.5	0	14	14	15.8
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	0.1
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	1.2	1	0	1	0.6
General provisions	1	0	1	1.0	0	0	0	0.5
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	2.0	1	0	1	1.5
Current liabilities for tax	1	0	1	2.0	1	0	1	1.5
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	54	0	54	86.2	49	0	49	53.9
Paid-in capital	40	0	40	63.8	39	0	39	43.7
Supplementary capital	2	0	2	2.5	2	0	2	1.7
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	2	0	2	2.5	2	0	2	1.7
Profit reserves	8	0	8	12.5	3	0	3	3.4
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	11.7	3	0	3	3.2
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	5	0	5	7.4	5	0	5	5.2
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	5	0	5	7.4	5	0	5	5.2
Total Liabilities	58	5	63	100.0	56	34	90	100.0

Diler Yatırım Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2009			Dec. 2008		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	34	2	35	42	14	56
Letters of guarantee	34	2	35	42	14	56
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	4	4	9	2	18	20
Irrevocable commitments	4	4	9	2	18	20
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	9	44	53	0	0	0
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	9	44	53	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	47	50	97	44	32	76

Income-Expenditure

(USD Million)

	Dec. 2009	Dec. 2008
Interest Income	7	6
Interest on loans	6	2
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	7	6
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	2
Profit/loss on trading account securities	0	0
Profit/losses on derivative financial transactions	0	0
Foreign exchange profit/loss	0	2
Other Operating Income	0	0
Total Operating Income/Expenses	8	8
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	6	6
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	6
Provisions for Taxes on Income from Continuing Operations (±)	-1	-1
Net Profit/Loss from Continuing Operations	5	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	5	5

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

Ratios

(%)

	Dec. 2009	Dec. 2008
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	55.4	64.8
Shareholders' Equity / Total Assets	86.2	53.9
(Shareholders' Equity - Permanent Assets) / Total Assets	85.9	53.9
Net On Balance Sheet Position / Total Shareholders' Equity	7.5	3.4
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-2.7	3.4
Balance-Sheet Ratios		
TC Assets / Total Assets	85.0	60.0
TC Liabilities / Total Liabilities	91.5	61.8
FC Assets / FC Liabilities	176.2	104.8
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans and Receivables	90.2	88.2
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	4.9	26.0
Assets Quality		
Financial Assets (net) / Total Assets	2.8	4.9
Total Loans and Receivables / Total Assets	90.5	31.0
Total Loans and Receivables / Total Deposits	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	0.1	0.2
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	1.8	62.9
Liquid Assets / Short-term Liabilities	1.8	290.0
TC Liquid Assets / Total Assets	0.3	30.9
Profitability		
Net Profit/Losses / Total Assets	7.4	5.2
Net Profit/Losses / Total Shareholders' Equity	8.5	9.6
Profit/Losses Before Taxes after Continuing Operations / Total Assets	9.2	6.4
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	10.7	6.4
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	84.5	72.7
Non-interest Income (net) / Total Assets	2.0	2.4
Other Operating Expenses / Total Assets	3.1	2.1
Personnel Expenses / Other Operating Expenses	50.6	48.9
Non-interest Income (net) / Other Operating Expenses	62.9	112.8

GSD Yatırım Bankası A.Ş.

Assets

(USD Million)

	Dec. 2009			%	Dec. 2008			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	1	0	1	1.1	0	1	1	1.8
Fin.ass.where fair value cha. is refl.to I/S (Net)	3	0	3	4.3	2	0	2	3.8
Financial assets held for trading	3	0	3	4.3	2	0	2	3.8
Public sector debt securities	3	0	3	4.3	1	0	1	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	0	0	0.0	1	0	1	1.5
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	0	0	0.2	11	1	12	23.4
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)	5	0	5	7.8	2	0	2	4.1
Securities representing a share in capital	5	0	5	7.8	2	0	2	4.1
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	52	1	53	76.3	24	1	25	50.8
Loans	50	1	51	73.3	22	1	23	46.3
Loans granted to the Banks risk group	6	0	6	8.1	0	0	0	0.4
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	44	1	45	65.2	22	1	23	45.9
Loans under follow-up	8	0	8	11.7	4	0	4	8.1
Specific provisions (-)	6	0	6	8.7	2	0	2	3.6
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	5	5	7.3	0	5	5	9.9
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	0	5	5	7.3	0	5	5	9.9
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	0.2	0	0	0	0.4
Intangible Assets (Net)	0	0	0	0.0	0	0	0	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	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	0.3	0	0	0	0.1
Current assets for tax	0	0	0	0.3	0	0	0	0.0
Deferred assets for tax	0	0	0	0.0	0	0	0	0.1
Prop.&Equ.for Sale p. and from Term.Op.(Net)	1	0	1	1.0	2	0	2	4.0
Other Assets	1	0	1	1.4	0	1	1	1.7
Total Assets	63	6	69	100.0	42	8	50	100.0

Liabilities

(USD Million)

	Dec. 2009			%	Dec. 2008			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
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	1	0	1	1.6
Funds Borrowed	4	7	10	15.1	0	8	8	16.7
Money Market Takings	2	0	2	3.4	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	2	0	2	3.4	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	10	0	10	14.7	0	0	1	1.6
Borrower funds	10	0	10	14.7	0	0	1	1.6
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	0	0	0	0.0	0	0	0	0.3
Other External Resources	1	0	1	0.8	0	0	0	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	0	0	0	0.8
General provisions	1	0	1	0.7	0	0	0	0.4
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	0	0	0	0.3	0	0	0	0.4
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	0.5
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	45	0	45	64.7	39	0	39	77.8
Paid-in capital	34	0	34	48.5	16	0	16	32.8
Supplementary capital	2	0	2	3.4	7	0	7	14.7
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	1	0	1	0.8	-3	0	-3	-5.3
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)	0	0	0	0.0	0	0	0	0.0
Val.inc.in pro.& equ.held for sale p.and term.op.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	2	0	2	2.6	10	0	10	20.0
Profit reserves	7	0	7	10.2	9	0	9	18.0
Legal reserves	1	0	1	2.2	1	0	1	2.3
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	6	0	6	8.1	8	0	8	15.7
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	2	0	2	2.6	6	0	6	12.3
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	2	0	2	2.6	6	0	6	12.3
Total Liabilities	62	7	69	100.0	41	9	50	100.0

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Off Balance Sheet Commitments

(USD Million)

	Dec. 2009			Dec. 2008		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	41	1	42	38	11	49
Letters of guarantee	41	1	42	38	9	47
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	0	0	0	2	2
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	11	11	22	8	17	25
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	11	11	22	8	17	25
Custody and Pledged Securities	729	297	1,026	667	300	967
Items held in Custody	3	0	3	2	0	2
Pledged Items	132	66	198	124	72	196
Accepted independent guaran. and warran.	594	232	826	541	228	769
Total Off Balance Sheet Commitments	781	309	1,090	714	327	1,041

Income-Expenditure

(USD Million)

	Dec. 2009	Dec. 2008
Interest Income	9	18
Interest on loans	9	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	6
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	8	11
Net Fees and Commissions Income/Expenses	1	1
Fees and commissions received	1	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	11	15
Provision for Loan Losses or other Receivables (-)	5	2
Specific provisions of banks loans and other receivables*	4	1
General provision expenses*	0	0
Other Operating Expenses (-)	4	5
Personnel Expenses*	2	3
Net Operating Profit/Loss	2	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	2	7
Provisions for Taxes on Income from Continuing Operations (±)	0	-1
Net Profit/Loss from Continuing Operations	2	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	2	6

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

Ratios

(%)

	Dec. 2009	Dec. 2008
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	42.8	49.2
Shareholders' Equity / Total Assets	64.7	77.8
(Shareholders' Equity - Permanent Assets) / Total Assets	53.2	58.9
Net On Balance Sheet Position / Total Shareholders' Equity	-1.2	1.9
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.2	1.2
Balance-Sheet Ratios		
TC Assets / Total Assets	90.6	83.1
TC Liabilities / Total Liabilities	89.9	82.1
FC Assets / FC Liabilities	92.6	94.4
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans and Receivables	98.3	95.4
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	15.1	16.7
Assets Quality		
Financial Assets (net) / Total Assets	12.1	7.9
Total Loans and Receivables / Total Assets	76.3	50.8
Total Loans and Receivables / Total Deposits	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	15.3	15.9
Loans Under Follow-up (net) / Total Loans and Receivables	3.9	8.8
Specific Provisions / Loans Under Follow-up	74.7	44.5
Permanent Assets / Total Assets	11.5	18.8
Consumer Loans / Total Loans and Receivables	0.3	0.1
Liquidity		
Liquid Assets / Total Assets	13.5	33.1
Liquid Assets / Short-term Liabilities	59.1	359.4
TC Liquid Assets / Total Assets	13.0	29.6
Profitability		
Net Profit/Losses / Total Assets	2.6	12.3
Net Profit/Losses / Total Shareholders' Equity	4.0	15.8
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.9	14.5
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	5.2	20.7
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	33.8	71.1
Non-interest Income (net) / Total Assets	3.8	6.3
Other Operating Expenses / Total Assets	5.7	10.6
Personnel Expenses / Other Operating Expenses	53.0	57.9
Non-interest Income (net) / Other Operating Expenses	67.6	59.3

İller Bankası

Assets

(USD Million)

	Dec. 2009			%	Dec. 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	1,078	4	1,082	20.1	888	6	894	19.7
Money Market Securities	3	0	3	0.1	12	0	12	0.3
Interbank money market placements	3	0	3	0.1	12	0	12	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)	1	0	1	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	1	0	1	0.0	1	0	1	0.0
Loans	4,012	139	4,152	77.1	3,461	55	3,516	77.4
Loans	4,012	139	4,152	77.1	3,461	55	3,516	77.4
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	4,012	139	4,152	77.1	3,461	55	3,516	77.4
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	1	0	1	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	1	0	1	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)	79	0	79	1.5	65	0	65	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	53	0	53	1.0	42	0	42	0.9
Current assets for tax	50	0	50	0.9	40	0	40	0.9
Deferred assets for tax	3	0	3	0.1	2	0	2	0.0
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	13	1	14	0.3	11	0	11	0.2
Total Assets	5,240	145	5,385	100.0	4,480	61	4,541	100.0

Liabilities

(USD Million)

	Dec. 2009			%	Dec. 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	144	144	2.7	0	62	62	1.4
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	831	0	831	15.4	776	0	776	17.1
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	831	0	831	15.4	776	0	776	17.1
Miscellaneous Payables	94	1	95	1.8	130	0	130	2.9
Other External Resources	24	0	24	0.4	17	0	17	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	15	0	15	0.3	10	0	10	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	15	0	15	0.3	10	0	10	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	90	0	90	1.7	76	0	76	1.7
Current liabilities for tax	90	0	90	1.7	76	0	76	1.7
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	4,185	0	4,185	77.7	3,471	0	3,471	76.4
Paid-in capital	3,152	0	3,152	58.5	2,513	0	2,513	55.3
Supplementary capital	592	0	592	11.0	578	0	578	12.7
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.	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	589	0	589	10.9	576	0	576	12.7
Profit reserves	208	0	208	3.9	182	0	182	4.0
Legal reserves	208	0	208	3.9	182	0	182	4.0
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	232	0	232	4.3	199	0	199	4.4
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	232	0	232	4.3	198	0	198	4.4
Total Liabilities	5,239	145	5,385	100.0	4,479	62	4,541	100.0

İller Bankası

Off Balance Sheet Commitments

(USD Million)

	Dec. 2009			Dec. 2008		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	1,004	0	1,004	538	4	543
Letters of guarantee	1,004	0	1,004	538	4	543
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	303	196	499	0	277	277
Irrevocable commitments	303	196	499	0	277	277
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	937	92	1,030	1,168	100	1,268
Items held in Custody	937	92	1,030	1,168	100	1,268
Pledged Items	0	0	0	0	0	0
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	2,244	289	2,532	1,707	381	2,087

Income-Expenditure

(USD Million)

	Dec. 2009	Dec. 2008
Interest Income	390	355
Interest on loans	338	259
Interest received from reserve deposits	0	0
Interest received from banks	36	50
Interest received from money market transactions	16	46
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	390	355
Net Fees and Commissions Income/Expenses	20	5
Fees and commissions received	20	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	33	19
Total Operating Income/Expenses	444	379
Provision for Loan Losses or other Receivables (-)	0	1
Specific provisions of banks loans and other receivables*	0	0
General provision expenses*	0	0
Other Operating Expenses (-)	124	107
Personnel Expenses*	72	69
Net Operating Profit/Loss	319	271
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	319	271
Provisions for Taxes on Income from Continuing Operations (±)	-87	-73
Net Profit/Loss from Continuing Operations	232	198
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	232	198

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

Ratios

(%)

	Dec. 2009	Dec. 2008
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	66.4	70.8
Shareholders' Equity / Total Assets	77.7	76.4
(Shareholders' Equity - Permanent Assets) / Total Assets	76.3	75.0
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	97.3	98.7
TC Liabilities / Total Liabilities	97.3	98.6
FC Assets / FC Liabilities	99.6	99.3
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans and Receivables	96.6	98.4
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	2.7	1.4
Assets Quality		
Financial Assets (net) / Total Assets	0.0	0.0
Total Loans and Receivables / Total Assets	77.1	77.4
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	100.0
Permanent Assets / Total Assets	1.5	1.4
Consumer Loans / Total Loans and Receivables	0.2	0.3
Liquidity		
Liquid Assets / Total Assets	20.2	20.0
Liquid Assets / Short-term Liabilities	158.0	130.7
TC Liquid Assets / Total Assets	20.1	19.8
Profitability		
Net Profit/Losses / Total Assets	4.3	4.4
Net Profit/Losses / Total Shareholders' Equity	5.5	5.7
Profit/Losses Before Taxes after Continuing Operations / Total Assets	5.9	6.0
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	7.2	7.8
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	88.0	93.6
Non-interest Income (net) / Total Assets	1.0	0.5
Other Operating Expenses / Total Assets	2.3	2.3
Personnel Expenses / Other Operating Expenses	58.2	65.1
Non-interest Income (net) / Other Operating Expenses	42.8	22.6

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Assets

(USD Million)

	Dec. 2009			%	Dec. 2008			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	3	1	4	0.4	27	1	28	3.0
Fin.ass.where fair value cha. is refl.to I/S (Net)	4	0	4	0.4	2	0	2	0.3
Financial assets held for trading	4	0	4	0.4	2	0	2	0.3
Public sector debt securities	4	0	4	0.4	2	0	2	0.3
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	0.0	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	194	19	213	21.2	193	9	202	21.8
Money Market Securities	714	0	714	71.2	614	0	614	66.3
Interbank money market placements	708	0	708	70.7	609	0	609	65.8
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	5	0	5	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	5	0	5	0.5	4	0	4	0.4
Loans	4	0	4	0.4	4	0	4	0.4
Loans granted to the Banks risk group	3	0	3	0.3	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	4	0	4	0.4
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)	49	0	49	4.9	63	0	63	6.8
Public sector debt securities	49	0	49	4.9	63	0	63	6.8
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	3	0	3	0.3
Financial subsidiaries	3	0	3	0.3	3	0	3	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	7	0	7	0.8
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)	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	1	0	1	0.1	1	0	1	0.1
Total Assets	982	20	1,003	100.0	916	10	925	100.0

Liabilities

(USD Million)

	Dec. 2009			%	Dec. 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	61	0	61	6.0	108	0	108	11.7
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	619	19	639	63.7	539	9	548	59.2
Other External Resources	109	0	109	10.9	82	0	82	8.9
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	5	0	5	0.5	3	0	3	0.4
General provisions	2	0	2	0.2	2	0	2	0.2
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	0	0	0	0.0	0	0	0	0.0
Liabilities for Tax	2	0	2	0.2	4	0	4	0.5
Current liabilities for tax	2	0	2	0.2	4	0	4	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	188	0	188	18.8	179	0	179	19.4
Paid-in capital	40	0	40	4.0	39	0	39	4.3
Supplementary capital	65	0	65	6.5	64	0	64	6.9
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	65	0	65	6.5	64	0	64	6.9
Profit reserves	57	0	57	5.7	46	0	46	4.9
Legal reserves	11	0	11	1.1	9	0	9	1.0
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	43	0	43	4.3	34	0	34	3.7
Other profit reserves	2	0	2	0.2	2	0	2	0.2
Profit or loss	26	0	26	2.6	30	0	30	3.3
Prior years income/loss	1	0	1	0.1	1	0	1	0.1
Current year income/loss	25	0	25	2.5	30	0	30	3.2
Total Liabilities	983	19	1,003	100.0	916	9	925	100.0

İMKB Takas ve Saklama Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2009			Dec. 2008		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	1,114	0	1,114	790	0	790
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	1,114	0	1,114	790	0	790
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	4,421,206	244	4,421,450	3,379,860	134	3,379,994
Items held in Custody	4,419,424	0	4,419,424	3,378,213	0	3,378,213
Pledged Items	1,782	244	2,026	1,647	134	1,781
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	4,422,320	244	4,422,564	3,380,650	134	3,380,784

Income-Expenditure

(USD Million)

	Dec. 2009	Dec. 2008
Interest Income	35	43
Interest on loans	0	2
Interest received from reserve deposits	2	4
Interest received from banks	24	25
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	9	12
Other interest income	0	0
Interest Expenses	10	13
Interest on deposits	0	0
Interest on money market transactions	10	13
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	25	30
Net Fees and Commissions Income/Expenses	12	0
Fees and commissions received	13	1
Fees and commissions paid	1	1
Dividend Income	4	3
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	8	18
Total Operating Income/Expenses	49	52
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 (-)	18	15
Personnel Expenses*	13	11
Net Operating Profit/Loss	31	36
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	31	36
Provisions for Taxes on Income from Continuing Operations (±)	-5	-7
Net Profit/Loss from Continuing Operations	25	30
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	25	30

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

Ratios

(%)

	Dec. 2009	Dec. 2008
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	51.8	60.1
Shareholders' Equity / Total Assets	18.8	19.4
(Shareholders' Equity - Permanent Assets) / Total Assets	17.6	18.2
Net On Balance Sheet Position / Total Shareholders' Equity	0.5	0.4
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.5	0.4
Balance-Sheet Ratios		
TC Assets / Total Assets	98.0	99.0
TC Liabilities / Total Liabilities	98.1	99.0
FC Assets / FC Liabilities	105.2	107.6
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	6.0	11.7
Assets Quality		
Financial Assets (net) / Total Assets	5.3	7.1
Total Loans and Receivables / Total Assets	0.5	0.4
Total Loans and Receivables / Total Deposits	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	21.9	0.0
Loans Under Follow-up (net) / Total Loans and Receivables	19.2	0.0
Specific Provisions / Loans Under Follow-up	12.2	-
Permanent Assets / Total Assets	1.2	1.1
Consumer Loans / Total Loans and Receivables	0.0	0.0
Liquidity		
Liquid Assets / Total Assets	93.3	91.5
Liquid Assets / Short-term Liabilities	120.9	114.9
TC Liquid Assets / Total Assets	91.2	90.4
Profitability		
Net Profit/Losses / Total Assets	2.5	3.2
Net Profit/Losses / Total Shareholders' Equity	13.4	16.6
Profit/Losses Before Taxes after Continuing Operations / Total Assets	3.1	3.9
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	2.5	3.3
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	50.5	58.4
Non-interest Income (net) / Total Assets	2.4	2.3
Other Operating Expenses / Total Assets	1.8	1.6
Personnel Expenses / Other Operating Expenses	75.3	75.5
Non-interest Income (net) / Other Operating Expenses	138.2	145.4

Merrill Lynch Yatırım Bank A.Ş.

Assets

(USD Million)

	Dec. 2009			%	Dec. 2008			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	72	7	79	56.9	12	1	13	22.8
Fin.ass.where fair value cha. is refl.to I/S (Net)	14	0	14	10.0	21	0	21	36.4
Financial assets held for trading	14	0	14	10.0	21	0	21	36.4
Public sector debt securities	14	0	14	9.9	21	0	21	36.4
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	0.1
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	14	0	14	10.0	7	4	12	20.4
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	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	1.5	2	0	2	3.6
Financial subsidiaries	2	0	2	1.5	2	0	2	3.6
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	1.1	2	0	2	3.8
Intangible Assets (Net)	0	0	0	0.2	0	0	0	0.5
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.2	0	0	0	0.5
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	1	0	1	0.6	2	0	2	2.8
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	1	0	1	0.6	2	0	2	2.8
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	5	22	27	19.7	5	0	6	9.7
Total Assets	110	29	139	100.0	51	6	57	100.0

Liabilities

(USD Million)

	Dec. 2009			%	Dec. 2008			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
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	0.1	0	0	0	0.3
Funds Borrowed	0	84	84	60.2	0	18	18	31.4
Money Market Takings	7	0	7	4.8	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	7	0	7	4.8	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	9	0	9	6.8	9	0	9	16.0
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	6	0	6	4.3	2	0	2	3.3
General provisions	0	0	0	0.2	0	0	0	0.2
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	5	0	5	3.4	1	0	1	2.1
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	1	0	1	0.8	0	0	1	1.0
Liabilities for Tax	1	0	1	0.8	2	0	2	2.9
Current liabilities for tax	1	0	1	0.8	2	0	2	2.9
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	32	0	32	23.0	26	0	26	46.1
Paid-in capital	34	0	34	24.2	33	0	33	57.7
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.op.	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	-2	0	-2	-1.2	-7	0	-7	-11.6
Prior years income/loss	-7	0	-7	-4.9	-6	0	-6	-10.2
Current year income/loss	5	0	5	3.7	-1	0	-1	-1.5
Total Liabilities	55	84	139	100.0	39	18	57	100.0

Merrill Lynch Yatırım Bank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2009			Dec. 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	6	0	6	0	0	0
Irrevocable commitments	6	0	6	0	0	0
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	55	55	109	14	95	109
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	55	55	109	14	95	109
Custody and Pledged Securities	25	0	25	35	0	35
Items held in Custody	25	0	25	35	0	35
Pledged Items	0	0	0	0	0	0
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	85	55	140	49	95	145

Income-Expenditure

(USD Million)

	Dec. 2009	Dec. 2008
Interest Income	10	15
Interest on loans	0	0
Interest received from reserve deposits	0	0
Interest received from banks	6	1
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	4	14
Other interest income	0	0
Interest Expenses	2	6
Interest on deposits	0	0
Interest on money market transactions	0	2
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	2	4
Net Interest Income/Expenses	8	9
Net Fees and Commissions Income/Expenses	1	0
Fees and commissions received	2	0
Fees and commissions paid	1	0
Dividend Income	0	0
Trading Profit/Loss (net)	0	6
Profit/loss on trading account securities	2	2
Profit/losses on derivative financial transactions	-10	0
Foreign exchange profit/loss	8	5
Other Operating Income	14	8
Total Operating Income/Expenses	23	23
Provision for Loan Losses or other Receivables (-)	0	9
Specific provisions of banks loans and other receivables*	0	0
General provision expenses*	0	0
Other Operating Expenses (-)	16	15
Personnel Expenses*	10	10
Net Operating Profit/Loss	7	-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	7	-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

(%)

	Dec. 2009	Dec. 2008
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	72.1	108.9
Shareholders' Equity / Total Assets	23.0	46.1
(Shareholders' Equity - Permanent Assets) / Total Assets	20.3	38.2
Net On Balance Sheet Position / Total Shareholders' Equity	-171.3	-47.6
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-0.8	316.0
Balance-Sheet Ratios		
TC Assets / Total Assets	79.0	90.3
TC Liabilities / Total Liabilities	39.7	68.1
FC Assets / FC Liabilities	34.8	30.4
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans and Receivables	-	-
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	60.2	31.4
Assets Quality		
Financial Assets (net) / Total Assets	10.0	36.4
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	2.7	7.9
Consumer Loans / Total Loans and Receivables	-	-
Liquidity		
Liquid Assets / Total Assets	76.9	79.6
Liquid Assets / Short-term Liabilities	134.7	225.6
TC Liquid Assets / Total Assets	71.8	70.0
Profitability		
Net Profit/Losses / Total Assets	3.7	-1.5
Net Profit/Losses / Total Shareholders' Equity	16.1	-3.2
Profit/Losses Before Taxes after Continuing Operations / Total Assets	4.8	-1.5
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	5.9	16.3
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	35.5	39.5
Non-interest Income (net) / Total Assets	10.6	25.0
Other Operating Expenses / Total Assets	11.6	26.2
Personnel Expenses / Other Operating Expenses	64.8	67.1
Non-interest Income (net) / Other Operating Expenses	92.0	95.1

Nurol Yatırım Bankası A.Ş.

Assets

(USD Million)

	Dec. 2009			%	Dec. 2008			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	6	7	12	10.4	1	3	4	4.7
Fin.ass.where fair value cha. is refl.to I/S (Net)	3	0	3	2.4	2	0	2	2.1
Financial assets held for trading	3	0	3	2.4	2	0	2	2.1
Public sector debt securities	3	0	3	2.4	2	0	2	2.1
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	14	14	11.7	3	10	13	14.7
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)	7	6	14	11.6	4	6	10	11.6
Securities representing a share in capital	4	6	11	9.2	0	6	6	7.2
Public sector debt securities	3	0	3	2.5	4	0	4	4.5
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans	22	41	64	54.1	23	27	50	56.6
Loans	22	41	63	53.3	20	27	47	54.0
Loans granted to the Banks risk group	19	37	56	47.4	11	11	22	24.6
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	3	4	7	6.0	10	16	26	29.3
Loans under follow-up	16	0	16	13.7	17	0	17	19.0
Specific provisions (-)	15	0	15	12.9	14	0	14	16.3
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	0.3	0	4	4	4.5
Finance lease receivables	0	0	0	0.3	0	4	4	4.8
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	0.3
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)	7	0	7	6.0	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	2	4	3.2	4	0	4	4.7
Total Assets	47	70	117	100.0	37	50	88	100.0

Liabilities

(USD Million)

	Dec. 2009			%	Dec. 2008			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
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	11	11	9.0	0	24	24	27.0
Money Market Takings	5	0	5	4.0	1	0	1	1.2
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	5	0	5	4.0	1	0	1	1.2
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	5	57	62	53.1	4	25	29	32.7
Borrower funds	5	57	62	53.1	4	25	29	32.7
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	0	2	2	1.9	0	1	1	1.4
Other External Resources	0	0	0	0.1	0	1	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	1	0	1	1.1	1	0	1	1.0
General provisions	1	0	1	0.7	1	0	1	0.6
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	0	0	0	0.3	0	0	0	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	0	0	0	0.1	0	0	0	0.2
Liabilities for Tax	0	0	0	0.2	0	0	0	0.2
Current liabilities for tax	0	0	0	0.1	0	0	0	0.2
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	30.6	32	0	32	35.9
Paid-in capital	30	0	30	25.8	30	0	30	33.6
Supplementary capital	3	0	3	2.1	0	0	0	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	3	0	3	2.1	0	0	0	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	0	0	0	0.0	0	0	0	0.0
Profit reserves	0	0	0	0.4	0	0	0	0.5
Legal reserves	0	0	0	0.4	0	0	0	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	2.3	1	0	1	1.3
Prior years income/loss	1	0	1	1.0	0	0	0	0.1
Current year income/loss	2	0	2	1.3	1	0	1	1.2
Total Liabilities	47	70	117	100.0	38	50	88	100.0

Nurol Yatırım Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2009			Dec. 2008		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	50	91	141	17	120	137
Letters of guarantee	50	87	137	17	116	134
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	4	4	0	4	4
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	1
Irrevocable commitments	0	0	0	0	0	1
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	21	36	57	18	32	51
Items held in Custody	1	7	7	1	8	9
Pledged Items	21	29	50	17	25	42
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	72	127	198	36	153	188

Income-Expenditure

(USD Million)

	Dec. 2009	Dec. 2008
Interest Income	9	9
Interest on loans	7	6
Interest received from reserve deposits	0	0
Interest received from banks	1	1
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	1	1
Other interest income	1	0
Interest Expenses	4	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	6	6
Net Fees and Commissions Income/Expenses	1	1
Fees and commissions received	2	1
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	8	6
Provision for Loan Losses or other Receivables (-)	1	0
Specific provisions of banks loans and other receivables*	1	0
General provision expenses*	0	0
Other Operating Expenses (-)	5	4
Personnel Expenses*	3	2
Net Operating Profit/Loss	2	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	2	1
Provisions for Taxes on Income from Continuing Operations (±)	0	0
Net Profit/Loss from Continuing Operations	2	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	2	1

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

Ratios

(%)

	Dec. 2009	Dec. 2008
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	24.7	22.2
Shareholders' Equity / Total Assets	30.6	35.9
(Shareholders' Equity - Permanent Assets) / Total Assets	29.6	33.0
Net On Balance Sheet Position / Total Shareholders' Equity	0.9	0.7
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.9	0.7
Balance-Sheet Ratios		
TC Assets / Total Assets	40.2	42.6
TC Liabilities / Total Liabilities	40.4	42.8
FC Assets / FC Liabilities	100.4	100.3
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans and Receivables	35.3	45.6
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	9.0	27.0
Assets Quality		
Financial Assets (net) / Total Assets	14.0	13.7
Total Loans and Receivables / Total Assets	54.1	56.6
Total Loans and Receivables / Total Deposits	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	25.3	33.5
Loans Under Follow-up (net) / Total Loans and Receivables	1.4	4.7
Specific Provisions / Loans Under Follow-up	94.5	85.9
Permanent Assets / Total Assets	1.0	2.8
Consumer Loans / Total Loans and Receivables	0.3	0.6
Liquidity		
Liquid Assets / Total Assets	36.1	33.1
Liquid Assets / Short-term Liabilities	130.6	127.8
TC Liquid Assets / Total Assets	13.4	11.0
Profitability		
Net Profit/Losses / Total Assets	1.3	1.2
Net Profit/Losses / Total Shareholders' Equity	4.4	3.3
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.7	1.6
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	4.3	6.1
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	63.1	87.2
Non-interest Income (net) / Total Assets	2.1	0.6
Other Operating Expenses / Total Assets	4.5	5.0
Personnel Expenses / Other Operating Expenses	47.9	49.0
Non-interest Income (net) / Other Operating Expenses	46.7	11.7

Taib Yatırım Bank A.Ş.

Assets

(USD Million)

	Dec. 2009			%	Dec. 2008			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	0	0	0	2.2	0	0	0	0.8
Fin.ass.where fair value cha. is refl.to I/S (Net)	0	0	0	1.1	1	0	1	6.6
Financial assets held for trading	0	0	0	1.1	1	0	1	6.6
Public sector debt securities	0	0	0	1.1	1	0	1	6.5
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	0.1
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	0	0	0	1.6	0	2	2	12.9
Money Market Securities	0	0	0	2.4	1	0	1	4.6
Interbank money market placements	0	0	0	2.4	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	1	0	1	4.6
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	0.6	1	0	1	4.2
Loans	0	0	0	0.6	1	0	1	4.2
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	0.6	1	0	1	4.2
Loans under follow-up	0	0	0	0.2	0	0	0	0.3
Specific provisions (-)	0	0	0	0.2	0	0	0	0.3
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)	15	0	15	90.4	10	0	10	69.1
Financial subsidiaries	10	0	10	59.0	10	0	10	69.1
Non-financial subsidiaries	5	0	5	31.5	0	0	0	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	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	0.9	0	0	0	0.7
Intangible Assets (Net)	0	0	0	0.2	0	0	0	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.2	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	0.6	0	0	0	1.0
Total Assets	17	0	17	100.0	12	2	14	100.0

Liabilities

(USD Million)

	Dec. 2009			%	Dec. 2008			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
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	0.1
Funds Borrowed	0	0	0	1.2	0	0	0	2.0
Money Market Takings	0	0	0	0.0	1	0	1	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	0	0	0	0.0	1	0	1	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	5	0	5	32.2	0	0	0	1.3
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	1.7	0	0	0	1.2
General provisions	0	0	0	0.9	0	0	0	0.9
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	0	0	0	0.6	0	0	0	0.3
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	0.5
Current liabilities for tax	0	0	0	0.3	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	11	0	11	64.6	13	0	13	90.0
Paid-in capital	18	0	18	107.8	18	0	18	126.2
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	1.3	0	0	0	1.5
Legal reserves	0	0	0	0.1	0	0	0	0.1
Status reserves	0	0	0	1.2	0	0	0	1.4
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	-8	0	-8	-44.5	-5	0	-5	-37.7
Prior years income/loss	-5	0	-5	-32.2	-3	0	-3	-23.3
Current year income/loss	-2	0	-2	-12.3	-2	0	-2	-14.3
Total Liabilities	17	0	17	100.0	14	0	14	100.0

Taib Yatırım Bank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2009			Dec. 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	0	0	0	13	13
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	0	0	0	0	13	13
Custody and Pledged Securities	1	0	1	1	0	1
Items held in Custody	1	0	1	1	0	1
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	0	1	1	13	13

Income-Expenditure

(USD Million)

	Dec. 2009	Dec. 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	0
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	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 (-)	3	3
Personnel Expenses*	1	1
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	-2

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

Ratios

(%)

	Dec. 2009	Dec. 2008
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	60.2	78.5
Shareholders' Equity / Total Assets	64.6	90.0
(Shareholders' Equity - Permanent Assets) / Total Assets	-26.9	20.1
Net On Balance Sheet Position / Total Shareholders' Equity	0.7	13.8
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.7	13.8
Balance-Sheet Ratios		
TC Assets / Total Assets	97.9	86.7
TC Liabilities / Total Liabilities	98.0	99.1
FC Assets / FC Liabilities	105.6	1,452.5
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	1.2	2.0
Assets Quality		
Financial Assets (net) / Total Assets	1.1	6.6
Total Loans and Receivables / Total Assets	0.6	4.2
Total Loans and Receivables / Total Deposits	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	41.1	6.7
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	91.4	69.9
Consumer Loans / Total Loans and Receivables	0.0	0.0
Liquidity		
Liquid Assets / Total Assets	7.3	24.9
Liquid Assets / Short-term Liabilities	317.1	299.3
TC Liquid Assets / Total Assets	5.4	11.8
Profitability		
Net Profit/Losses / Total Assets	-12.3	-14.3
Net Profit/Losses / Total Shareholders' Equity	-19.1	-15.9
Profit/Losses Before Taxes after Continuing Operations / Total Assets	-12.3	-14.3
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	0.0	2.8
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	0.8	47.5
Non-interest Income (net) / Total Assets	4.9	3.1
Other Operating Expenses / Total Assets	16.3	19.6
Personnel Expenses / Other Operating Expenses	46.1	50.5
Non-interest Income (net) / Other Operating Expenses	29.9	16.0

Türk Eximbank

Assets

(USD Million)

	Dec. 2009			%	Dec. 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)	104	8	112	2.6	26	15	42	1.3
Financial assets held for trading	104	8	112	2.6	26	15	42	1.3
Public sector debt securities	99	2	101	2.3	24	5	29	0.9
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	5	6	11	0.3	2	10	12	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	75	438	513	11.8	70	24	94	2.9
Money Market Securities	871	0	871	20.0	304	0	304	9.4
Interbank money market placements	871	0	871	20.0	304	0	304	9.4
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)	9	0	9	0.2	2	0	2	0.1
Securities representing a share in capital	9	0	9	0.2	2	0	2	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	898	1,730	2,628	60.2	1,423	1,209	2,632	81.0
Loans	898	1,730	2,628	60.2	1,423	1,209	2,632	81.0
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	898	1,730	2,628	60.2	1,423	1,209	2,632	81.0
Loans under follow-up	70	0	70	1.6	37	0	37	1.1
Specific provisions (-)	70	0	70	1.6	37	0	37	1.1
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	174	33	208	4.8	124	35	159	4.9
Public sector debt securities	174	33	208	4.8	124	35	159	4.9
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)	5	0	5	0.1	5	0	5	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	8	7	15	0.3	3	7	10	0.3
Total Assets	2,146	2,216	4,362	100.0	1,957	1,291	3,248	100.0

Liabilities

(USD Million)

	Dec. 2009			%	Dec. 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	4	0.1	0	4	4	0.1
Funds Borrowed	0	1,220	1,220	28.0	0	586	586	18.1
Money Market Takings	0	0	0	0.0	0	10	10	0.3
Interbank money market takings	0	0	0	0.0	0	10	10	0.3
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	4	0	4	0.1
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	5	0	5	0.1	4	0	4	0.1
Miscellaneous Payables	7	4	11	0.2	7	1	8	0.3
Other External Resources	258	209	467	10.7	312	182	494	15.2
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	55	0	55	1.3	49	0	49	1.5
General provisions	17	0	17	0.4	14	0	14	0.4
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	10	0	10	0.2	9	0	9	0.3
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	28	0	28	0.6	26	0	26	0.8
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	142	142	3.3	0	159	159	4.9
Shareholders' Equity	2,458	0	2,459	56.4	1,931	0	1,931	59.5
Paid-in capital	1,345	0	1,345	30.8	872	0	872	26.8
Supplementary capital	408	0	408	9.4	508	0	508	15.6
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	5	0	5	0.1	-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.op.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	403	0	403	9.2	509	0	509	15.7
Profit reserves	476	0	476	10.9	308	0	308	9.5
Legal reserves	102	0	102	2.3	88	0	88	2.7
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	358	0	358	8.2	205	0	205	6.3
Other profit reserves	15	0	15	0.4	15	0	15	0.5
Profit or loss	230	0	230	5.3	244	0	244	7.5
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	230	0	230	5.3	244	0	244	7.5
Total Liabilities	2,784	1,579	4,362	100.0	2,304	944	3,248	100.0

Türk Eximbank

Off Balance Sheet Commitments

(USD Million)

	Dec. 2009			Dec. 2008		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	0	566	566	0	236	236
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	324	324	0	0	0
Other guarantees and warranties	0	242	242	0	236	236
Commitments	1	9	10	0	14	14
Irrevocable commitments	1	9	10	0	14	14
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	377	530	907	77	267	344
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	377	530	907	77	267	344
Custody and Pledged Securities	21	114	135	13	64	76
Items held in Custody	0	0	0	0	0	0
Pledged Items	21	114	135	13	64	76
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	399	1,219	1,618	89	581	671

Income-Expenditure

(USD Million)

	Dec. 2009	Dec. 2008
Interest Income	294	308
Interest on loans	217	234
Interest received from reserve deposits	0	0
Interest received from banks	7	15
Interest received from money market transactions	45	30
Interest received from marketable securities portfolio	25	28
Other interest income	0	0
Interest Expenses	34	31
Interest on deposits	0	0
Interest on money market transactions	34	31
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	260	277
Net Fees and Commissions Income/Expenses	-4	-2
Fees and commissions received	2	0
Fees and commissions paid	6	2
Dividend Income	0	0
Trading Profit/Loss (net)	27	10
Profit/loss on trading account securities	2	-44
Profit/losses on derivative financial transactions	41	0
Foreign exchange profit/loss	-16	54
Other Operating Income	24	21
Total Operating Income/Expenses	307	306
Provision for Loan Losses or other Receivables (-)	37	17
Specific provisions of banks loans and other receivables*	33	8
General provision expenses*	3	4
Other Operating Expenses (-)	39	46
Personnel Expenses*	15	18
Net Operating Profit/Loss	230	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	230	244
Provisions for Taxes on Income from Continuing Operations (±)	0	0
Net Profit/Loss from Continuing Operations	230	244
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	230	244

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

Ratios

(%)

	Dec. 2009	Dec. 2008
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	125.7	104.9
Shareholders' Equity / Total Assets	56.4	59.5
(Shareholders' Equity - Permanent Assets) / Total Assets	56.2	59.3
Net On Balance Sheet Position / Total Shareholders' Equity	15.3	4.5
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.5	1.1
Balance-Sheet Ratios		
TC Assets / Total Assets	49.2	60.3
TC Liabilities / Total Liabilities	63.8	70.9
FC Assets / FC Liabilities	140.4	136.7
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans and Receivables	34.2	54.1
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	28.0	18.1
Assets Quality		
Financial Assets (net) / Total Assets	7.5	6.3
Total Loans and Receivables / Total Assets	60.2	81.0
Total Loans and Receivables / Total Deposits	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	2.6	1.4
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	34.5	13.6
Liquid Assets / Short-term Liabilities	12,739.0	2,064.8
TC Liquid Assets / Total Assets	24.3	12.4
Profitability		
Net Profit/Losses / Total Assets	5.3	7.5
Net Profit/Losses / Total Shareholders' Equity	9.4	12.6
Profit/Losses Before Taxes after Continuing Operations / Total Assets	5.3	7.5
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	5.2	8.3
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	74.2	87.9
Non-interest Income (net) / Total Assets	1.1	0.9
Other Operating Expenses / Total Assets	0.9	1.4
Personnel Expenses / Other Operating Expenses	37.6	39.2
Non-interest Income (net) / Other Operating Expenses	118.6	64.3

Türkiye Kalkınma Bankası A.Ş.

Assets

(USD Million)

	Dec. 2009			%	Dec. 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)	83	0	83	9.6	72	0	72	10.7
Financial assets held for trading	83	0	83	9.6	72	0	72	10.7
Public sector debt securities	83	0	83	9.6	72	0	72	10.7
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	4	53	57	6.6	3	28	31	4.7
Money Market Securities	74	0	74	8.6	112	0	112	16.6
Interbank money market placements	74	0	74	8.6	112	0	112	16.6
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)	3	0	3	0.4	4	0	4	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	2	0	2	0.3	4	0	4	0.6
Loans	163	377	539	62.3	166	221	387	57.5
Loans	144	377	521	60.2	166	221	387	57.5
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	143	377	520	60.1	166	221	387	57.5
Loans under follow-up	63	0	63	7.3	43	0	43	6.3
Specific provisions (-)	44	0	44	5.1	43	0	43	6.3
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	54	0	54	6.2	17	0	17	2.5
Public sector debt securities	54	0	54	6.2	17	0	17	2.5
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	3	1	4	0.5	3	0	4	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	3	0	4	0.6
Financial investments and associates	0	1	1	0.1	0	0	0	0.1
Non-financial investments and associates	3	0	3	0.4	3	0	3	0.5
Subsidiaries (Net)	8	0	8	0.9	7	0	7	1.0
Financial subsidiaries	6	0	6	0.7	6	0	6	0.9
Non-financial subsidiaries	2	0	2	0.2	1	0	1	0.2
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)	29	0	29	3.4	26	0	26	3.9
Intangible Assets (Net)	0	0	0	0.0	1	0	1	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	1	0	1	0.1
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	10	0	10	1.1	11	0	11	1.6
Current assets for tax	4	0	4	0.4	5	0	5	0.8
Deferred assets for tax	6	0	6	0.7	6	0	6	0.8
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	1	1	2	0.2	1	0	1	0.2
Total Assets	434	432	865	100.0	423	250	673	100.0

Liabilities

(USD Million)

	Dec. 2009			%	Dec. 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	426	427	49.4	3	240	243	36.1
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	75	0	75	8.7	84	0	84	12.5
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	75	0	75	8.7	84	0	84	12.5
Miscellaneous Payables	2	0	2	0.2	1	0	1	0.2
Other External Resources	3	1	4	0.5	3	2	5	0.8
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	0	17	1.9	13	0	13	1.9
General provisions	5	0	5	0.6	3	0	3	0.4
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	12	0	12	1.3	10	0	10	1.5
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	5	0	5	0.6	7	0	7	1.1
Current liabilities for tax	5	0	5	0.6	7	0	7	1.1
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	336	0	336	38.8	318	0	318	47.3
Paid-in capital	108	0	108	12.4	105	0	105	15.6
Supplementary capital	142	0	142	16.4	139	0	139	20.7
Share premium	1	0	1	0.1	1	0	1	0.1
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	2	0	2	0.2	3	0	3	0.4
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	139	0	139	16.0	135	0	135	20.1
Profit reserves	69	0	69	8.0	50	0	50	7.4
Legal reserves	18	0	18	2.0	16	0	16	2.4
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	51	0	51	5.9	34	0	34	5.0
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	17	0	17	2.0	24	0	24	3.6
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	17	0	17	2.0	24	0	24	3.6
Total Liabilities	439	427	865	100.0	430	243	673	100.0

Türkiye Kalkınma Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2009			Dec. 2008		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	0	7	7	0	3	3
Letters of guarantee	0	0	0	0	0	0
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	7	7	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	16	409	424	33	142	176
Irrevocable commitments	0	14	14	0	13	13
Revocable commitments	16	395	410	33	129	162
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	1,984	2,685	4,669	1,915	1,944	3,859
Items held in Custody	10	0	10	10	0	11
Pledged Items	1,974	2,685	4,659	1,904	1,944	3,848
Accepted independent guaran. and warran.	1	0	1	0	0	0
Total Off Balance Sheet Commitments	2,000	3,101	5,101	1,948	2,089	4,037

Income-Expenditure

(USD Million)

	Dec. 2009	Dec. 2008
Interest Income	56	70
Interest on loans	31	35
Interest received from reserve deposits	0	0
Interest received from banks	0	5
Interest received from money market transactions	9	16
Interest received from marketable securities portfolio	16	14
Other interest income	0	0
Interest Expenses	15	16
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	5	5
Net Interest Income/Expenses	41	54
Net Fees and Commissions Income/Expenses	10	7
Fees and commissions received	10	8
Fees and commissions paid	1	0
Dividend Income	0	0
Trading Profit/Loss (net)	4	6
Profit/loss on trading account securities	3	1
Profit/losses on derivative financial transactions	0	0
Foreign exchange profit/loss	1	5
Other Operating Income	10	15
Total Operating Income/Expenses	65	82
Provision for Loan Losses or other Receivables (-)	8	19
Specific provisions of banks loans and other receivables*	6	17
General provision expenses*	2	2
Other Operating Expenses (-)	36	33
Personnel Expenses*	26	25
Net Operating Profit/Loss	21	30
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	21	30
Provisions for Taxes on Income from Continuing Operations (±)	-4	-6
Net Profit/Loss from Continuing Operations	17	24
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	17	24

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

Ratios

(%)

	Dec. 2009	Dec. 2008
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	70.0	79.2
Shareholders' Equity / Total Assets	38.8	47.3
(Shareholders' Equity - Permanent Assets) / Total Assets	31.8	41.8
Net On Balance Sheet Position / Total Shareholders' Equity	1.4	2.3
Net On and Off Balance Sheet Position / Total Shareholders' Equity	1.4	2.3
Balance-Sheet Ratios		
TC Assets / Total Assets	50.1	62.8
TC Liabilities / Total Liabilities	50.7	63.9
FC Assets / FC Liabilities	101.1	103.0
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans and Receivables	30.1	42.8
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	49.4	36.1
Assets Quality		
Financial Assets (net) / Total Assets	16.2	13.8
Total Loans and Receivables / Total Assets	62.3	57.5
Total Loans and Receivables / Total Deposits	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	11.7	11.0
Loans Under Follow-up (net) / Total Loans and Receivables	3.5	0.0
Specific Provisions / Loans Under Follow-up	70.3	100.0
Permanent Assets / Total Assets	7.0	5.5
Consumer Loans / Total Loans and Receivables	0.6	0.8
Liquidity		
Liquid Assets / Total Assets	25.2	32.6
Liquid Assets / Short-term Liabilities	2,877.8	3,474.2
TC Liquid Assets / Total Assets	19.1	28.5
Profitability		
Net Profit/Losses / Total Assets	2.0	3.6
Net Profit/Losses / Total Shareholders' Equity	5.1	7.6
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.4	4.5
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	4.1	5.5
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	54.4	45.0
Non-interest Income (net) / Total Assets	2.7	4.2
Other Operating Expenses / Total Assets	4.2	4.8
Personnel Expenses / Other Operating Expenses	73.1	75.3
Non-interest Income (net) / Other Operating Expenses	65.7	85.8

Türkiye Sınai Kalkınma Bankası A.Ş.

Assets

(USD Million)

	Dec. 2009			%	Dec. 2008			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	0	2	2	0.0	0	2	2	0.0
Fin.ass.where fair value cha. is refl.to I/S (Net)	26	3	29	0.6	16	2	18	0.4
Financial assets held for trading	26	3	29	0.6	16	2	18	0.4
Public sector debt securities	21	0	21	0.4	4	0	4	0.1
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	5	3	8	0.2	12	2	14	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	82	22	104	2.2	2	95	97	2.4
Money Market Securities	0	0	0	0.0	0	5	5	0.1
Interbank money market placements	0	0	0	0.0	0	5	5	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)	1,112	331	1,444	31.1	870	283	1,153	28.3
Securities representing a share in capital	12	2	14	0.3	10	2	12	0.3
Public sector debt securities	1,086	235	1,321	28.5	847	247	1,094	26.8
Other marketable securities	14	94	108	2.3	13	34	47	1.2
Loans	1,109	1,459	2,568	55.3	1,070	1,341	2,411	59.1
Loans	1,109	1,459	2,568	55.3	1,070	1,341	2,411	59.1
Loans granted to the Banks risk group	137	52	190	4.1	85	43	128	3.1
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	972	1,407	2,379	51.2	985	1,297	2,283	56.0
Loans under follow-up	11	4	15	0.3	12	5	17	0.4
Specific provisions (-)	11	4	15	0.3	12	5	17	0.4
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	189	0	189	4.1	0	0	0	0.0
Public sector debt securities	189	0	189	4.1	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	68	0	68	1.5	30	0	30	0.7
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	68	0	68	1.5	30	0	30	0.7
Financial investments and associates	63	0	63	1.4	25	0	25	0.6
Non-financial investments and associates	6	0	6	0.1	5	0	5	0.1
Subsidiaries (Net)	96	0	96	2.1	94	0	94	2.3
Financial subsidiaries	96	0	96	2.1	93	0	93	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
Recivables From Leasing Transactions	0	91	91	2.0	1	141	142	3.5
Finance lease receivables	0	95	95	2.1	1	157	158	3.9
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	5	5	0.1	0	16	16	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)	15	0	15	0.3	17	0	17	0.4
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	17	0	17	0.4	10	0	10	0.3
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	17	0	17	0.4	10	0	10	0.3
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	1	18	20	0.4	1	100	102	2.5
Total Assets	2,716	1,926	4,642	100.0	2,113	1,967	4,080	100.0

Liabilities

(USD Million)

	Dec. 2009			%	Dec. 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	5	3	8	0.2	12	6	18	0.4
Funds Borrowed	16	2,894	2,910	62.7	49	2,866	2,915	71.4
Money Market Takings	833	31	864	18.6	503	27	530	13.0
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	833	31	864	18.6	503	27	530	13.0
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	25	10	35	0.8	13	7	20	0.5
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	65	0	65	1.4	47	0	47	1.2
General provisions	22	0	22	0.5	21	0	21	0.5
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	2	0	2	0.0	2	0	2	0.0
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	41	0	41	0.9	24	0	24	0.6
Liabilities for Tax	10	0	10	0.2	11	0	11	0.3
Current liabilities for tax	10	0	10	0.2	11	0	11	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	51	51	1.1	0	46	46	1.1
Shareholders' Equity	691	9	700	15.1	513	-20	493	12.1
Paid-in capital	403	0	403	8.7	329	0	329	8.1
Supplementary capital	46	9	55	1.2	-4	-20	-24	-0.6
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	27	9	36	0.8	-23	-20	-43	-1.0
Revaluation changes of property and equip.	19	0	19	0.4	19	0	19	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	2.7	110	0	110	2.7
Legal reserves	38	0	38	0.8	28	0	28	0.7
Status reserves	19	0	19	0.4	15	0	15	0.4
Extraordinary reserves	65	0	65	1.4	66	0	66	1.6
Other profit reserves	2	0	2	0.0	2	0	2	0.0
Profit or loss	118	0	118	2.5	78	0	78	1.9
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	118	0	118	2.5	78	0	78	1.9
Total Liabilities	1,644	2,998	4,642	100.0	1,148	2,932	4,080	100.0

Türkiye Sınai Kalkınma Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2009			Dec. 2008		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	232	250	482	145	228	373
Letters of guarantee	180	60	241	145	52	197
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	121	121	0	171	171
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	51	68	120	0	5	5
Commitments	228	350	578	251	271	523
Irrevocable commitments	101	108	209	15	30	46
Revocable commitments	127	242	369	236	241	477
Derivative Financial Instruments	190	1,387	1,578	170	681	851
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	190	1,387	1,578	170	681	851
Custody and Pledged Securities	1,796	7,929	9,725	1,333	6,290	7,623
Items held in Custody	1,146	71	1,217	1,129	55	1,185
Pledged Items	650	7,858	8,509	203	6,235	6,438
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	2,447	9,916	12,363	1,899	7,471	9,370

Income-Expenditure

(USD Million)

	Dec. 2009	Dec. 2008
Interest Income	336	290
Interest on loans	152	117
Interest received from reserve deposits	0	0
Interest received from banks	3	4
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	174	159
Other interest income	6	11
Interest Expenses	164	130
Interest on deposits	0	0
Interest on money market transactions	99	62
Interest on funds borrowed	65	68
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	172	160
Net Fees and Commissions Income/Expenses	5	3
Fees and commissions received	5	3
Fees and commissions paid	1	1
Dividend Income	13	16
Trading Profit/Loss (net)	2	-18
Profit/loss on trading account securities	1	-14
Profit/losses on derivative financial transactions	1	0
Foreign exchange profit/loss	-1	-4
Other Operating Income	17	7
Total Operating Income/Expenses	207	167
Provision for Loan Losses or other Receivables (-)	29	35
Specific provisions of banks loans and other receivables*	1	8
General provision expenses*	1	9
Other Operating Expenses (-)	37	34
Personnel Expenses*	22	20
Net Operating Profit/Loss	142	97
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	142	97
Provisions for Taxes on Income from Continuing Operations (±)	-24	-19
Net Profit/Loss from Continuing Operations	118	78
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	118	78

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

Ratios

(%)

	Dec. 2009	Dec. 2008
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	24.9	21.1
Shareholders' Equity / Total Assets	15.1	12.1
(Shareholders' Equity - Permanent Assets) / Total Assets	11.2	8.6
Net On Balance Sheet Position / Total Shareholders' Equity	0.3	9.3
Net On and Off Balance Sheet Position / Total Shareholders' Equity	1.3	4.6
Balance-Sheet Ratios		
TC Assets / Total Assets	58.5	51.8
TC Liabilities / Total Liabilities	35.4	28.1
FC Assets / FC Liabilities	64.3	67.1
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans and Receivables	43.2	44.4
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	62.7	71.4
Assets Quality		
Financial Assets (net) / Total Assets	35.8	28.7
Total Loans and Receivables / Total Assets	55.3	59.1
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	3.5
Consumer Loans / Total Loans and Receivables	0.0	0.0
Liquidity		
Liquid Assets / Total Assets	34.0	31.2
Liquid Assets / Short-term Liabilities	164.7	181.7
TC Liquid Assets / Total Assets	26.3	21.8
Profitability		
Net Profit/Losses / Total Assets	2.5	1.9
Net Profit/Losses / Total Shareholders' Equity	16.8	15.9
Profit/Losses Before Taxes after Continuing Operations / Total Assets	3.0	2.4
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	3.7	3.7
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	82.4	91.3
Non-interest Income (net) / Total Assets	0.8	0.2
Other Operating Expenses / Total Assets	0.8	0.8
Personnel Expenses / Other Operating Expenses	59.7	59.2
Non-interest Income (net) / Other Operating Expenses	96.8	19.8

Appendix

Table 1 Turkish Banks - Ranked by Total Assets, as of December 31, 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 Employees
1	Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	State-owned Deposit Banks	1863	83,728	24,692	66,247	6,962	1,681	2,361	82,063	1,316	22,198
2	Türkiye İş Bankası A.Ş.	Privately-owned Deposit Banks	1924	76,127	32,498	48,529	9,072	2,071	1,595	111,953	1,093	22,473
3	Türkiye Garanti Bankası A.Ş.	Privately-owned Deposit Banks	1946	70,908	33,438	42,230	8,953	2,824	1,992	257,890	788	16,827
4	Akbank T.A.Ş.	Privately-owned Deposit Banks	1948	64,082	26,705	37,552	9,541	2,017	1,833	80,274	878	14,714
5	Türkiye Vakıflar Bankası T.A.O.	State-owned Deposit Banks	1954	43,567	23,245	30,022	4,963	1,681	841	76,760	545	10,153
6	Yapı ve Kredi Bankası A.Ş.	Privately-owned Deposit Banks	1944	43,408	25,454	27,455	5,559	2,923	911	108,450	838	14,333
7	Türkiye Halk Bankası A.Ş.	State-owned Deposit Banks	1938	40,779	21,823	29,550	3,872	840	1,097	267,265	669	12,505
8	Finans Bank A.Ş.	Foreign Banks	1987	19,712	11,798	13,627	2,439	1,059	437	58,660	461	10,107
9	Denizbank A.Ş.	Foreign Banks	1997	14,257	9,528	7,824	1,769	481	358	57,070	450	7,789
10	ING Bank A.Ş.	Foreign Banks	1984	10,242	7,399	6,423	1,311	1,167	125	73,428	359	6,110
11	Türk Ekonomi Bankası A.Ş.	Privately-owned Deposit Banks	1927	10,128	6,045	6,335	1,109	740	141	106,634	334	5,871
12	HSBC Bank A.Ş.	Foreign Banks	1990	9,312	5,884	5,997	1,677	439	166	24,697	336	6,430
13	Fortis Bank A.Ş.	Foreign Banks	1964	7,580	4,675	3,906	1,319	706	75	18,521	297	5,007
14	Şekerbank T.A.Ş.	Privately-owned Deposit Banks	1953	6,021	3,299	4,464	840	336	103	47,229	256	3,938
15	İller Bankası	Dev't and Inv't Banks	1933	5,385	4,152	0	4,185	3,152	232	2,532	19	3,042
16	Türkiye Sınai Kalkınma Bankası A.Ş.	Dev't and Inv't Banks	1950	4,642	2,568	0	700	403	118	12,363	4	310
17	Türk Eximbank	Dev't and Inv't Banks	1987	4,362	2,628	0	2,459	1,345	230	1,618	2	382
18	Citibank A.Ş.	Foreign Banks	1980	3,280	1,403	2,431	573	23	51	22,563	37	1,851
19	Eurobank Tekfen A.Ş.	Foreign Banks	1992	2,593	850	1,245	297	255	15	7,432	42	743
20	Anadolubank A.Ş.	Privately-owned Deposit Banks	1996	2,574	1,634	1,657	424	275	81	6,061	86	1,851
21	Alternatif Bank A.Ş.	Privately-owned Deposit Banks	1992	2,440	1,833	1,713	292	202	41	5,496	46	999
22	Tekstil Bankası A.Ş.	Privately-owned Deposit Banks	1986	1,434	1,060	975	315	282	9	3,391	45	940
23	Deutsche Bank A.Ş.	Foreign Banks	1988	1,284	46	383	277	91	71	13,470	1	90
24	BankPozitif Kredi ve Kalkınma Bankası A.Ş.	Dev't and Inv't Banks	1999	1,073	809	0	299	227	18	4,281	4	263

	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 Employees
25	İMKB Takas ve Saklama Bankası A.Ş.	Dev't and Inv't Banks	1995	1,003	5	0	188	40	25	4,422,564	1	205
26	Türkiye Kalkınma Bankası A.Ş.	Dev't and Inv't Banks	1975	865	539	0	336	108	17	5,101	1	741
27	The Royal Bank of Scotland N.V.	Foreign Banks	1921	805	128	492	242	73	47	4,921	8	164
28	Turkland Bank A.Ş.	Foreign Banks	1991	770	486	566	145	114	2	3,316	25	464
29	Millennium Bank A.Ş.	Foreign Banks	1984	720	489	598	82	136	-12	5,922	18	303
30	Turkish Bank A.Ş.	Privately-owned Deposit Banks	1982	690	157	356	102	54	1	976	25	276
31	Arap Türk Bankası A.Ş.	Foreign Banks	1977	649	235	120	190	161	17	1,303	6	230
32	Birleşik Fon Bankası A.Ş.	Banks Under the Dep.Ins.Fund	1958	542	8	19	426	310	37	2,905	1	261
33	Aktif Yatırım Bankası A.Ş.	Dev't and Inv't Banks	1999	389	200	0	115	104	6	542	5	236
34	WestLB AG	Foreign Banks	1985	374	24	166	104	36	20	356	1	42
35	Bank Mellat	Foreign Banks	1982	266	153	84	50	36	12	49	3	51
36	Société Générale (SA)	Foreign Banks	1989	242	105	78	15	46	-11	463	16	230
37	Merrill Lynch Yatırım Bank A.Ş.	Dev't and Inv't Banks	1992	139	0	0	32	34	5	140	1	33
38	JPMorgan Chase Bank N.A.	Foreign Banks	1984	134	0	5	115	67	15	992	1	49
39	Nurol Yatırım Bankası A.Ş.	Dev't and Inv't Banks	1999	117	64	0	36	30	2	198	3	46
40	GSD Yatırım Bankası A.Ş.	Dev't and Inv't Banks	1998	69	53	0	45	34	2	1,090	1	26
41	Diler Yatırım Bankası A.Ş.	Dev't and Inv't Banks	1998	63	57	0	54	40	5	97	1	19
42	Habib Bank Limited	Foreign Banks	1983	49	9	7	27	20	2	44	1	16
43	Credit Agricole Yatırım Bankası Türk A.Ş.	Dev't and Inv't Banks	1990	43	0	0	36	27	6	305	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	17	0	0	11	18	-2	1	1	17
	Total			536,901	256,177	341,060	71,584	26,762	13,096	5,901,397	9,027	172,402

* 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 December 31, 2009

	No. of Banks	No. of Branches	No. of Employees
Sector Total	45	9,027	172,402
Deposit Banks	32	8,983	167,063
State-owned Banks	3	2,530	44,856
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.		1,316	22,198
Türkiye Halk Bankası A.Ş.		669	12,505
Türkiye Vakıflar Bankası T.A.O.		545	10,153
Privately-owned Banks	11	4,390	82,270
Adabank A.Ş.		1	48
Akbank T.A.Ş.		878	14,714
Alternatif Bank A.Ş.		46	999
Anadolubank A.Ş.		86	1,851

	No. of Banks	No. of Branches	No. of Employees
<i>Privately-owned Deposit Banks continued ...</i>			
Şekerbank T.A.Ş.		256	3,938
Tekstil Bankası A.Ş.		45	940
Turkish Bank A.Ş.		25	276
Türk Ekonomi Bankası A.Ş.		334	5,871
Türkiye Garanti Bankası A.Ş.		788	16,827
Türkiye İş Bankası A.Ş.		1,093	22,473
Yapı ve Kredi Bankası A.Ş.		838	14,333
Banks Under Depo. Insurance Fund	1	1	261
Birleşik Fon Bankası A.Ş.		1	261

	No. of Banks	No. of Branches	No. of Employees
Foreign Banks	17	2,062	39,676
Arap Türk Bankası A.Ş.		6	230
Bank Mellat		3	51
Citibank A.Ş.		37	1,851
Denizbank A.Ş.		450	7,789
Deutsche Bank A.Ş.		1	90
Eurobank Tekfen A.Ş.		42	743
Finans Bank A.Ş.		461	10,107
Fortis Bank A.Ş.		297	5,007
Habib Bank Limited		1	16
HSBC Bank A.Ş.		336	6,430
ING Bank A.Ş.		359	6,110
JPMorgan Chase Bank N.A.		1	49
Millennium Bank A.Ş.		18	303
Société Générale (SA)		16	230
The Royal Bank of Scotland N.V.		8	164
Turkland Bank A.Ş.		25	464
WestLB AG		1	42

	No. of Banks	No. of Branches	No. of Employees
Development and Investment Banks	13	44	5,339
Aktif Yatırım Bankası A.Ş.		5	236
BankPozitif Kredi ve Kalkınma Bankası A.Ş.		4	263
Credit Agricole Yatırım Bankası Türk A.Ş.		1	19
Diler Yatırım Bankası A.Ş.		1	19
GSD Yatırım Bankası A.Ş.		1	26
İller Bankası		19	3,042
İMKB Takas ve Saklama Bankası A.Ş.		1	205
Merrill Lynch Yatırım Bank A.Ş.		1	33
Nurol Yatırım Bankası A.Ş.		3	46
Taib Yatırımbank A.Ş.		1	17
Türk Eximbank		2	382
Türkiye Kalkınma Bankası A.Ş.		1	741
Türkiye Sınai Kalkınma Bankası A.Ş.		4	310

Table 3 Presentation of Assets and Liabilities According to their Outstanding Maturities, as of December 31, 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	25,237	6,662	1,287	147	5	0	0	33,338
Due from banks	4,395	16,311	981	362	3,145	1,664	0	26,858
Financial assets where fair value change is reflected to income statement	1	689	1,142	1,998	1,812	956	23	6,621
Money market placements	14	8,752	0	0	0	0	0	8,766
Marketable securities available for sale	277	2,607	7,118	21,502	59,298	10,478	84	101,364
Loans	5,976	49,185	27,412	62,922	84,175	25,097	1,452	256,219
Investments held to maturity	0	4,804	4,671	12,892	47,771	10,187	0	80,325
Other assets	1,235	1,743	131	129	768	95	19,309	23,409
Total assets	37,137	90,752	42,742	99,952	196,974	48,477	20,868	536,901
Liabilities								
Interbank deposits	2,238	7,382	1,041	964	35	3	0	11,664
Other deposits	50,507	216,480	49,837	12,212	286	74	0	329,396
Funds provided from other financial instruments	2	4,067	3,243	13,580	19,820	9,936	26	50,675
Money market takings	30	31,142	6,964	2,485	337	249	0	41,207
Marketable securities issued	0	13	5	18	34	0	0	70
Miscellaneous payables	2,345	6,399	497	196	101	0	159	9,696
Other liabilities	2,389	3,243	1,248	1,619	4,766	2,117	77,493	92,875
Total liabilities	57,511	268,726	62,836	31,074	25,378	12,379	77,679	535,582
Liquidity Gap	-20,374	-177,974	-20,094	68,879	171,595	36,098	-56,811	1,319

Table 4 Interest Rate Sensitivity of Assets, Liabilities and Off Balance Sheet Items, as of December 31, 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	19,781	6	0	0	0	13,523	33,311
Due from banks	17,905	2,610	2,424	0	0	2,438	25,376
Financial assets where fair value change is reflected to income statement	682	1,228	1,947	1,339	906	519	6,621
Money market placements	8,746	0	0	0	0	0	8,746
Financial assets available for sale	19,737	23,169	27,486	22,175	6,483	2,253	101,303
Loans	81,128	36,598	51,435	63,271	16,618	2,897	251,947
Investments held to maturity	18,177	33,284	8,437	11,459	8,779	189	80,325
Other assets	618	163	73	209	12	22,123	23,198
Total assets	166,773	97,058	91,802	98,452	32,798	43,942	530,826
Liabilities							
Interbank deposits	8,279	1,037	219	0	0	2,066	11,601
Other deposits	218,620	49,843	12,346	177	0	48,117	329,103
Money market takings	31,262	7,036	2,590	244	0	40	41,172
Miscellaneous payables	2,316	33	96	14	0	7,143	9,601
Marketable securities issued	13	4	19	34	0	0	70
Funds provided from other financial institutions	11,433	22,158	10,072	4,744	548	551	49,507
Other liabilities	1,337	1,286	2,132	2,798	252	80,651	88,455
Total liabilities	273,259	81,397	27,473	8,011	800	138,568	529,508
On balance sheet interest sensitivity gap-Long	3,189	22,239	64,381	90,629	31,998	143	212,579
On balance sheet interest sensitivity gap-Short	-109,675	-6,563	-66	-185	-2	-94,769	-211,261
Off balance sheet interest sensitivity gap-Long	4,070	4,122	1,837	497	30	318	10,873
Off balance sheet interest sensitivity gap-Short	-2,961	-250	-610	-6,115	-1,056	-315	-11,307
Total position	-105,376	19,548	65,542	84,825	30,969	-94,622	885

Table 5 Information on Currency Risk, as of December 31, 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	8,286	4,970	2	340	13,598
Due from banks	11,489	9,326	38	1,224	22,076
Financial assets where fair value change is reflected to income statement	198	544	7	4	752
Money market placements	22	659	0	0	681
Financial assets available for sale	3,847	13,630	0	9	17,486
Loans	27,650	51,763	698	1,516	81,626
Invest. and associates, subsidiaries and joint ventures (bus. partners)	1,759	326	0	51	2,136
Investments held to maturity	4,572	11,804	0	4	16,380
Derivative financial assets held for hedging	0	12	0	0	12
Property and equipment	3	3	0	2	8
Intangible assets	0	1	0	0	2
Other assets	350	644	2	146	1,143
Total Assets	58,176	93,681	747	3,295	155,900
Liabilities					
Interbank deposits	2,328	4,244	3	472	7,047
Foreign currency deposits	44,936	61,868	66	2,960	109,830
Money market takings	1,117	4,782	0	0	5,899
Funds provided from other financial institutions	15,343	25,846	102	69	41,360
Marketable securities issued	0	0	0	0	0
Miscellaneous payables	408	616	3	62	1,089
Derivative financial liabilities held for hedging	3	28	0	8	39
Other liabilities	2,054	1,121	5	269	3,449
Total liabilities	66,188	98,505	179	3,840	168,712
Net On Balance Sheet Position	-8,011	-4,824	568	-545	-12,812
Net Off Balance Sheet Position	7,688	5,166	-472	616	12,999
Financial derivative assets	14,710	38,102	794	2,936	56,542
Financial derivative liabilities	7,022	32,936	1,266	2,319	43,543
Non-cash loans	13,318	24,578	588	871	39,355

Table 6 Saving Deposits, as of December 31, 2009(USD Million)

Range of Accounts (TRY)	Terms	State-owned Banks (USD Million)	Privately-owned Banks (USD Million)	Banks under the Deposit Insurance Fund (USD Million)	Foreign Banks (USD Million)	Total (USD Million)
0-50	Demand	60	43	0	14	117
	Time	1	0	0	0	1
	Total	61	43	0	14	118
51-250	Demand	148	175	0	41	365
	Time	13	9	0	1	23
	Total	161	184	0	42	388
251-1,000	Demand	574	729	1	148	1,453
	Time	113	63	0	6	181
	Total	687	792	1	154	1,634
1,001-5,000	Demand	1,068	1,362	2	187	2,618
	Time	1,315	1,191	0	169	2,675
	Total	2,383	2,553	2	355	5,293
5,001-25,000	Demand	1,254	1,770	1	233	3,259
	Time	7,586	6,954	0	1,717	16,257
	Total	8,841	8,724	1	1,950	19,516
25,001-100,000	Demand	819	1,154	0	217	2,191
	Time	13,850	13,976	0	5,054	32,880
	Total	14,669	15,131	0	5,271	35,071
100,001+	Demand	404	740	0	225	1,369
	Time	24,755	37,128	0	9,643	71,525
	Total	25,158	37,868	0	9,868	72,894
Total	Demand	4,328	5,974	5	1,065	11,372
	Time	47,633	59,321	0	16,588	123,542
	Total	51,960	65,295	5	17,654	134,914

Number of Saving Deposits

State-owned Banks (No. of Acc.)	Privately-owned Banks (No. of Acc.)	Banks under the Deposit Insurance Fund (No. of Acc.)	Foreign Banks (USD Million)	Total (No. of Acc.)
38,202,277	19,059,756	13,162	10,388,648	67,663,843
36,203	61,452	0	3,403	101,058
38,238,480	19,121,208	13,162	10,392,051	67,764,901
1,931,511	1,869,557	4,085	479,094	4,284,247
137,682	93,300	0	7,463	238,445
2,069,193	1,962,857	4,085	486,557	4,522,692
1,762,591	2,418,108	3,025	512,465	4,696,189
282,865	154,988	0	13,482	451,335
2,045,456	2,573,096	3,025	525,947	5,147,524
820,235	928,545	1,364	132,178	1,882,322
746,413	677,599	0	93,916	1,517,928
1,566,648	1,606,144	1,364	226,094	3,400,250
223,535	258,555	194	34,551	516,835
952,927	874,254	0	205,463	2,032,644
1,176,462	1,132,809	194	240,014	2,549,479
28,575	38,392	15	7,092	74,074
434,294	430,879	0	159,335	1,024,508
462,869	469,271	15	166,427	1,098,582
3,016	5,328	2	1,389	9,735
116,349	162,915	0	50,581	329,845
119,365	168,243	2	51,970	339,580
42,971,740	24,578,241	21,847	11,555,417	79,127,245
2,706,733	2,455,387	0	533,643	5,695,763
45,678,473	27,033,628	21,847	12,089,060	84,823,008

Table 7 Number of Deposit Account, as of December 31, 2009

Banks	Saving Deposits	Public Sector Deposits	Commercial Deposits	Interbank Deposits	Foreign Currency Deposits	Other Institutions Deposits	Precious Metals Deposits	Total
Deposit Banks	84,823,008	231,341	5,871,581	18,586	12,062,635	506,983	123,643	103,637,777
State-owned Banks	45,678,473	174,117	1,710,969	1,282	3,503,022	348,593	59,209	51,475,665
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	32,611,684	110,953	392,762	480	1,879,441	179,965	0	35,175,285
Türkiye Halk Bankası A.Ş.	5,701,903	21,822	629,444	581	709,030	56,709	59,209	7,178,698
Türkiye Vakıflar Bankası T.A.O.	7,364,886	41,342	688,763	221	914,551	111,919	0	9,121,682
Privately-owned Banks	27,033,628	46,686	3,292,330	13,834	6,123,557	134,370	57,516	36,701,921
Adabank A.Ş.	79	0	19	0	38	0	0	136
Akbank T.A.Ş.	3,056,091	8,977	307,949	85	471,543	25,725	0	3,870,370
Alternatif Bank A.Ş.	20,089	14	6,992	25	13,000	145	0	40,265
Anadolubank A.Ş.	99,187	21	24,464	49	26,238	469	0	150,428
Şekerbank T.A.Ş.	439,764	725	82,477	81	90,577	4,957	76	618,657
Tekstil Bankası A.Ş.	29,776	27	7,247	0	15,099	379	0	52,528
Türkish Bank A.Ş.	7,033	1	1,485	31	4,373	266	0	13,189
Türk Ekonomi Bankası A.Ş.	1,500,388	2,802	349,188	1,221	355,653	3,649	959	2,213,860
Türkiye Garanti Bankası A.Ş.	3,509,099	2,979	260,132	427	608,726	9,291	22,338	4,412,992
Türkiye İş Bankası A.Ş.	15,716,348	30,047	1,812,183	11,565	4,020,610	81,892	21,416	21,694,061
Yapı ve Kredi Bankası A.Ş.	2,655,774	1,093	440,194	350	517,700	7,597	12,727	3,635,435

Banks	Saving Deposits	Public Sector Deposits	Commercial Deposits	Interbank Deposits	Foreign Currency Deposits	Other Institutions Deposits	Precious Metals Deposits	Total
Banks Under Depo. Insurance Fund	21,847	18	9,560	46	6,114	31	274	37,890
Birleşik Fon Bankası A.Ş.	21,847	18	9,560	46	6,114	31	274	37,890
Foreign Banks	12,089,060	10,520	858,722	3,424	2,429,942	23,989	6,644	15,422,301
Arap Türk Bankası A.Ş.	803	0	428	48	1,980	10	0	3,269
Bank Mellat	97	0	165	26	1,396	5	0	1,689
Citibank A.Ş.	38,145	0	2,188	0	21,539	0	0	61,872
Denizbank A.Ş.	780,682	1,530	144,260	189	479,162	3,805	486	1,410,114
Deutsche Bank A.Ş.	0	0	1,204	62	136	44	0	1,446
Eurobank Tekfen A.Ş.	30,195	14	6,370	29	13,456	237	0	50,301
Finans Bank A.Ş.	938,010	1,099	124,838	132	194,964	4,604	0	1,263,647
Fortis Bank A.Ş.	411,838	565	95,515	1,128	63,752	1,726	5,969	580,493
Habib Bank Limited	80	0	88	9	224	2	0	403
HSBC Bank A.Ş.	3,108,415	200	146,289	51	615,182	2,389	189	3,872,715
ING Bank A.Ş.	6,753,393	7,112	330,607	1,694	1,019,392	11,123	0	8,123,321
JPMorgan Chase Bank N.A.	0	0	6	5	2	1	0	14
Millennium Bank A.Ş.	18,104	0	2,271	7	12,841	16	0	33,239
Société Générale (SA)	0	0	58	3	28	0	0	89
The Royal Bank of Scotland N.V.	6	0	517	20	560	1	0	1,104
Turkland Bank A.Ş.	9,292	0	3,843	19	5,264	25	0	18,443
WestLB AG	0	0	75	2	64	1	0	142

Table 8 Maturity Structure of Deposits, as of December 31, 2009
(USD Million)

	Demand Deposits	With 7 days maturity	Up to 1 month	1-3 Month	3-6 Month	6 Month-1 Year	1 Year and over	Cumulative deposit	Total Deposits
State-owned Banks	18,276	0	25,405	71,618	5,282	1,417	3,680	35	125,713
Saving Deposits	4,328	0	9,488	35,896	1,553	325	342	29	51,960
Public Sector Deposits	5,329	0	1,728	5,203	258	1	5	0	12,524
Commercial Deposits	2,808	0	4,113	9,693	657	235	129	0	17,635
Interbank Deposits	184	0	2,029	770	131	38	13	0	3,165
Foreign Currency Deposits	3,825	0	6,660	13,782	1,724	775	3,176	6	29,947
Other Institutions Deposits	1,677	0	1,387	6,275	959	43	15	0	10,356
Precious Metals Deposits	125	0	0	0	0	0	0	0	125
Privately-owned Banks	27,844	7	54,640	76,010	4,904	3,118	4,678	69	171,270
Saving Deposits	5,974	2	23,878	33,127	1,123	750	432	8	65,295
Public Sector Deposits	983	0	71	228	4	0	10	0	1,296
Commercial Deposits	6,861	0	8,278	13,432	406	123	595	0	29,696
Interbank Deposits	1,501	0	1,547	2,285	335	214	77	0	5,961
Foreign Currency Deposits	11,760	5	20,026	23,897	2,958	2,020	3,336	61	64,062
Other Institutions Deposits	308	0	837	3,012	66	3	222	0	4,449
Precious Metals Deposits	456	0	3	28	12	7	6	0	512
Banks Under the Dep. Ins. Fund	19	0	0	0	0	0	0	0	19
Saving Deposits	5	0	0	0	0	0	0	0	5
Public Sector Deposits	0	0	0	0	0	0	0	0	0
Commercial Deposits	2	0	0	0	0	0	0	0	2
Interbank Deposits	0	0	0	0	0	0	0	0	0
Foreign Currency Deposits	11	0	0	0	0	0	0	0	11
Other Institutions Deposits	0	0	0	0	0	0	0	0	0
Precious Metals Deposits	0	0	0	0	0	0	0	0	0

	Demand Deposits	With 7 days maturity	Up to 1 month	1-3 Month	3-6 Month	6 Month-1 Year	1 Year and over	Cumulative deposit	Total Deposits
Foreign Banks	6,606	0	13,967	20,989	926	563	883	18	43,952
Saving Deposits	1,065	0	4,739	11,463	241	103	30	12	17,654
Public Sector Deposits	296	0	21	192	0	0	0	0	509
Commercial Deposits	1,666	0	2,804	2,803	183	22	0	0	7,477
Interbank Deposits	553	0	838	321	56	15	755	0	2,538
Foreign Currency Deposits	2,913	0	5,505	6,026	384	420	96	6	15,350
Other Institutions Deposits	84	0	57	184	63	3	0	0	392
Precious Metals Deposits	28	0	3	1	0	0	0	0	32
Total	52,745	7	94,012	168,618	11,112	5,098	9,241	122	340,953
Saving Deposits	11,372	2	38,105	80,487	2,917	1,178	805	49	134,914
Public Sector Deposits	6,609	0	1,820	5,623	262	1	15	0	14,329
Commercial Deposits	11,338	0	15,195	25,928	1,246	380	724	0	54,811
Interbank Deposits	2,238	0	4,415	3,377	522	267	845	0	11,663
Foreign Currency Deposits	18,509	5	32,191	43,704	5,066	3,215	6,608	73	109,371
Other Institutions Deposits	2,070	0	2,282	9,471	1,088	49	238	0	15,197
Precious Metals Deposits	609	0	5	29	12	7	6	0	668

Table 9 Classification of Deposits, as of December 31, 2009
(USD Million)

Banks	Saving Deposits	Public Sector Deposits	Commercial Deposits	Interbank Deposits	Foreign Currency Deposits	Other Institutions Deposits	Precious Metals Deposits	Total
Sector Total	134,914	14,329	54,811	11,663	109,371	15,197	668	340,953
State-owned Deposit Banks	51,960	12,524	17,635	3,165	29,947	10,356	125	125,713
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	33,739	7,389	6,978	401	12,382	5,359	0	66,247
Türkiye Halk Bankası A.Ş.	12,329	1,295	3,705	1,292	9,191	1,508	125	29,443
Türkiye Vakıflar Bankası T.A.O.	5,893	3,841	6,953	1,472	8,374	3,489	0	30,022
Privately-owned Deposit Banks	65,295	1,296	29,696	5,961	64,062	4,449	512	171,270
Adabank A.Ş.	0	0	4	0	0	0	0	5
Akbank T.A.Ş.	14,737	176	7,040	2,394	12,486	720	0	37,552
Alternatif Bank A.Ş.	598	23	389	36	667	1	0	1,713
Anadolubank A.Ş.	725	7	169	54	684	18	0	1,657
Şekerbank T.A.Ş.	1,998	19	747	15	1,486	198	1	4,464
Tekstil Bankası A.Ş.	365	3	119	2	485	1	0	975
Türkbank A.Ş.	97	1	33	63	160	2	0	356
Türk Ekonomi Bankası A.Ş.	2,338	72	1,395	99	2,302	112	16	6,335
Türkiye Garanti Bankası A.Ş.	14,015	320	9,267	1,566	16,655	180	227	42,230
Türkiye İş Bankası A.Ş.	20,197	451	5,769	1,250	17,697	3,090	76	48,529
Yapı ve Kredi Bankası A.Ş.	10,226	224	4,764	481	11,441	126	192	27,455

Banks	Saving Deposits	Public Sector Deposits	Commercial Deposits	Interbank Deposits	Foreign Currency Deposits	Other Institutions Deposits	Precious Metals Deposits	Total
Banks Under Depo. Insurance Fund								
Birleşik Fon Bankası A.Ş.	5	0	2	0	11	0	0	19
	5	0	2	0	11	0	0	19
Foreign Banks	17,654	509	7,477	2,538	15,350	392	32	43,952
Arap Türk Bankası A.Ş.	3	0	1	58	55	2	0	120
Bank Mellat	0	0	0	58	26	0	0	84
Citibank A.Ş.	697	0	786	242	705	0	0	2,431
Denizbank A.Ş.	3,194	75	1,226	318	2,950	52	8	7,824
Deutsche Bank A.Ş.	0	0	49	224	105	5	0	383
Eurobank Tekfen A.Ş.	313	4	404	4	519	1	0	1,245
Finans Bank A.Ş.	5,523	242	2,731	1,008	3,947	175	0	13,627
Fortis Bank A.Ş.	1,615	1	501	134	1,554	93	8	3,906
Habib Bank Limited	0	0	1	0	5	0	0	7
HSBC Bank A.Ş.	2,287	44	523	98	2,998	31	16	5,997
ING Bank A.Ş.	3,636	141	945	139	1,534	29	0	6,423
JPMorgan Chase Bank N.A.	0	0	0	4	1	0	0	5
Millennium Bank A.Ş.	139	0	40	141	275	2	0	598
Société Générale (SA)	0	0	46	1	31	0	0	78
The Royal Bank of Scotland N.V.	0	0	120	5	367	0	0	492
Turkland Bank A.Ş.	246	2	77	1	238	2	0	566
WestLB AG	0	0	27	102	38	0	0	166

Table 10 Deposits by Geographical Regions and Cities as of December 31, 2009

(USD Million)

Regions and Provinces*	Saving Deposits	Public Sector Deposits	Commercial Deposits	Interbank Deposits	Foreign Currency Deposits	Other Institutions Deposits	Precious Metals Deposits	Total
İstanbul	52,521	1,756	23,558	6,363	53,340	6,738	375	144,651
West Marmara	5,732	252	657	0	1,737	127	21	8,526
Balıkesir	2,092	59	223	0	783	35	8	3,199
Çanakkale	793	68	86	0	143	21	4	1,115
Edirne	789	50	125	0	240	27	3	1,233
Kırklareli	726	17	93	0	187	12	2	1,037
Tekirdağ	1,333	58	131	0	383	32	5	1,942
Aegean	21,357	789	3,187	2	8,506	377	63	34,280
Afyonkarahisar	608	55	84	0	446	17	3	1,214
Aydın	1,900	39	148	0	671	31	5	2,794
Denizli	1,772	51	232	0	845	36	5	2,941
İzmir	12,085	433	2,170	2	4,547	171	33	19,440
Kütahya	380	43	76	0	249	17	4	768
Manisa	1,490	76	183	0	370	50	3	2,172
Muğla	2,530	64	237	0	940	47	8	3,825
Uşak	593	28	58	0	438	8	2	1,127
East Marmara	9,297	667	3,112	1	4,773	340	45	18,234
Bilecik	185	18	22	0	68	7	1	302
Bolu	322	17	53	0	138	7	2	538
Bursa	4,215	166	967	1	2,223	200	21	7,792
Düzce	227	17	37	0	125	8	1	415
Eskişehir	1,356	156	1,160	0	504	30	5	3,212
Kocaeli (İzmit)	1,995	226	724	0	1,208	60	11	4,225
Sakarya	660	51	123	0	347	21	3	1,206
Yalova	337	15	25	0	159	6	1	543
West Anatolia	16,043	7,976	10,424	80	14,932	4,976	72	54,504
Ankara	14,384	7,824	9,912	80	13,626	4,910	63	50,799
Karaman	214	31	27	0	180	9	1	461
Konya	1,446	122	485	0	1,125	58	8	3,244

Regions and Provinces*	Saving Deposits	Public Sector Deposits	Commercial Deposits	Interbank Deposits	Foreign Currency Deposits	Other Institutions Deposits	Precious Metals Deposits	Total
Mediterranean	13,753	625	1,968	1	6,134	445	31	22,957
Adana	3,611	155	674	1	1,137	80	7	5,665
Antalya	4,343	155	460	0	2,371	104	11	7,445
Burdur	342	16	34	0	133	15	1	541
Hatay (Antakya)	1,561	94	207	0	844	37	2	2,744
Isparta	631	33	69	0	302	9	2	1,046
İçel (Mersin)	2,624	91	393	0	959	171	5	4,243
Kahramanmaraş	399	63	104	0	330	25	2	923
Osmaniye	243	17	26	0	58	6	1	350
Mid-Anatolia	3,166	291	702	0	3,160	101	13	7,433
Aksaray	264	16	33	0	479	6	1	799
Kayseri	1,210	81	434	0	1,224	46	3	2,998
Kırıkkale	201	29	28	0	68	8	2	336
Kırşehir	217	26	21	0	272	5	1	541
Nevşehir	243	22	39	0	345	7	1	655
Niğde	248	26	32	0	97	7	1	412
Sivas	545	68	81	0	383	17	2	1,097
Yozgat	238	24	34	0	293	6	2	596
West Black Sea	5,124	399	761	0	2,041	414	20	8,759
Amasya	276	21	52	0	123	7	1	480
Bartın	344	13	25	0	124	4	0	510
Çankırı	137	23	15	0	45	6	1	227
Çorum	440	22	79	0	272	12	3	827
Karabük	288	25	40	0	64	7	1	425
Kastamonu	406	52	50	0	88	11	3	608
Samsun	1,334	91	232	0	551	31	6	2,244
Sinop	242	27	21	0	109	4	1	404
Tokat	353	29	53	0	129	12	2	578
Zonguldak	1,304	96	195	0	535	321	3	2,454
East Black Sea	2,598	248	344	0	1,220	67	7	4,484
Artvin	190	29	23	0	61	5	1	309
Giresun	494	33	41	0	250	17	1	835
Gümüşhane	66	9	14	0	37	3	0	128
Ordu	577	38	65	0	180	15	1	877
Rize	274	34	43	0	115	8	1	476
Trabzon	997	105	159	0	578	19	2	1,860

Regions and Provinces*	Saving Deposits	Public Sector Deposits	Commercial Deposits	Interbank Deposits	Foreign Currency Deposits	Other Institutions Deposits	Precious Metals Deposits	Total
North East Anatolia	912	250	233	0	405	42	4	1,845
Ağrı	84	35	34	0	33	4	0	190
Ardahan	70	15	6	0	11	2	0	105
Bayburt	27	8	7	0	29	1	0	73
Erzincan	206	29	24	0	132	7	1	398
Erzurum	277	122	125	0	112	20	1	657
Iğdır	87	12	12	0	60	4	1	175
Kars	162	27	25	0	28	4	1	247
Middle East Anatolia	1,496	305	375	0	754	72	8	3,011
Bingöl	60	21	21	0	42	4	0	148
Bitlis	55	27	23	0	11	6	1	123
Elazığ	376	42	91	0	272	8	2	790
Hakkari	47	47	12	0	9	2	0	118
Malatya	545	60	107	0	283	21	2	1,019
Muş	57	20	17	0	24	5	0	125
Tunceli	144	22	7	0	58	5	0	236
Van	211	67	96	0	55	21	2	452
South-East Anatolia	2,294	770	883	0	1,411	178	7	5,543
Adıyaman	183	56	49	0	71	5	1	366
Batman	101	88	40	0	47	7	1	284
Diyarbakır	498	115	165	0	181	34	2	995
Gaziantep	928	148	388	0	821	62	2	2,349
Kilis	37	14	5	0	20	7	0	84
Mardin	135	71	75	0	123	32	1	436
Siirt	57	37	33	0	16	5	0	148
Şanlıurfa	301	187	106	0	100	20	1	714
Şırnak	55	54	23	0	32	4	0	168
Turkish Republic of Northern Cyprus	471	0	49	0	563	58	2	1,144
Foreign Countries	151	0	8,559	5,215	10,396	1,262	0	25,582
Total**	134,914	14,329	54,811	11,663	109,371	15,197	668	340,953

* The classification of "Statistical Regional Units", which is defined with the Decree No.2002/4720 of Council of Ministers and published in the Official Gazette dated September 22, 2002 and No.24884 is used in this table.

Table 11 Loans by Geographical Regions and Provinces, as of December 31, 2009

(USD Million)

Regions and Provinces*	Specialized Loans						Non-specialized Loans	Total***
	Agriculture	Real Estate	Vocational	Maritime	Tourism	Other		
İstanbul	48	0	440	3	5	107	89,665	90,267
West Marmara	675	0	110	0	0	139	5,336	6,260
Balıkesir	200	0	40	0	0	50	1,791	2,081
Çanakkale	132	0	20	0	0	30	790	972
Edirne	149	0	11	0	0	20	708	889
Kırklareli	71	0	13	0	0	15	561	660
Tekirdağ	123	0	25	0	0	24	1,485	1,657
Aegean	1,849	0	396	1	40	514	21,300	24,099
Afyon	129	0	44	0	0	39	795	1,008
Aydın	265	0	38	0	6	53	1,788	2,149
Denizli	153	0	48	0	0	46	1,974	2,221
İzmir	688	0	134	1	18	213	11,712	12,766
Kütahya	56	0	12	0	0	13	620	701
Manisa	341	0	42	0	2	101	1,873	2,359
Muğla	153	0	61	0	14	36	2,086	2,351
Uşak	64	0	17	0	0	12	452	544
East Marmara	714	0	302	0	1	219	13,905	15,140
Bilecik	46	0	7	0	0	6	300	360
Bolu	45	0	28	0	0	7	404	484
Bursa	327	0	113	0	1	129	5,686	6,256
Düzce	32	0	31	0	0	12	436	510
Eskişehir	134	0	43	0	0	24	1,574	1,775
Kocaeli (İzmit)	32	0	39	0	0	22	3,936	4,028
Sakarya	78	0	25	0	0	15	1,200	1,318
Yalova	20	0	16	0	0	3	370	409
West Anatolia	649	0	495	0	0	280	27,463	28,886
Ankara	274	0	445	0	0	224	24,823	25,766
Karaman	48	0	6	0	0	3	201	258
Konya	327	0	44	0	0	52	2,439	2,862

Regions and Provinces*	Specialized Loans						Non-specialized Loans	Total***
	Agriculture	Real Estate	Vocational	Maritime	Tourism	Other		
Mediterranean	1,627	0	322	0	25	374	17,772	20,120
	432	0	53	0	1	37	4,170	4,693
	472	0	147	0	11	166	6,463	7,259
	94	0	8	0	0	14	367	484
	137	0	32	0	10	60	2,191	2,430
	108	0	16	0	0	8	526	658
	282	0	25	0	2	41	2,752	3,101
	62	0	25	0	0	24	944	1,054
	41	0	16	0	1	24	358	440
	568	0	185	0	5	136	4,516	5,410
Mid-Anatolia	94	0	21	0	0	16	265	396
	128	0	42	0	0	33	2,024	2,227
	42	0	9	0	0	8	329	389
	44	0	10	0	5	7	228	295
	45	0	16	0	0	11	361	433
	47	0	14	0	0	13	317	391
	103	0	43	0	0	18	604	767
	66	0	30	0	0	30	387	513
	518	0	253	0	4	260	5,992	7,027
	59	0	23	0	0	10	417	508
West Black Sea	7	0	10	0	0	4	249	270
	57	0	7	0	0	11	201	277
	80	0	32	0	0	26	721	860
	12	0	11	0	0	14	343	381
	63	0	16	0	0	27	434	538
	133	0	48	0	1	116	1,691	1,989
	18	0	19	0	0	10	246	293
	75	0	43	0	1	30	647	797
	15	0	43	0	2	11	1,043	1,114
	216	0	120	0	1	129	3,408	3,874
East Black Sea	15	0	10	0	0	6	233	264
	44	0	12	0	1	31	492	580
	25	0	10	0	0	4	84	124
	74	0	22	0	0	33	772	901
	15	0	17	0	0	11	525	568
	42	0	49	0	0	43	1,302	1,437

Regions and Provinces*	Specialized Loans						Non-specialized Loans	Total***
	Agriculture	Real Estate	Vocational	Maritime	Tourism	Other		
North East Anatolia	202	0	66	0	0	23	1,440	1,731
	9	0	16	0	0	2	155	181
	30	0	1	0	0	0	61	92
	10	0	6	0	0	1	50	67
	33	0	17	0	0	6	208	264
	56	0	15	0	0	12	669	752
	17	0	3	0	0	0	107	127
	47	0	9	0	0	2	191	249
	191	0	117	0	0	45	2,024	2,378
	6	0	7	0	0	0	143	155
Middle East Anatolia	26	0	7	0	0	9	104	146
	32	0	30	0	0	4	501	567
	5	0	3	0	0	0	58	66
	80	0	22	0	0	11	668	780
	16	0	9	0	0	4	73	102
	6	0	6	0	0	1	71	85
	21	0	32	0	0	17	406	476
	467	0	205	0	14	208	5,473	6,365
	40	0	30	0	0	8	376	455
	11	0	12	0	0	4	230	257
South-East Anatolia	84	0	61	0	0	19	933	1,097
	126	0	44	0	14	87	2,698	2,969
	24	0	4	0	0	1	53	82
	63	0	12	0	0	9	298	382
	7	0	7	0	0	3	97	115
	106	0	21	0	0	70	681	878
	5	0	13	0	0	5	107	130
	0	0	0	0	0	4,142	10	4,152
	0	0	0	0	61	0	456	518
	0	0	0	0	0	0	38,867	38,867
Total****	7,725	0	3,010	4	157	6,576	237,625	255,096

* The classification of "Statistical Regional Units", which is defined with the Decree No.2002/4720 of Council of Ministers and published in the Official Gazette dated September 22, 2002 and No.24884 is used in this table.

** Because the distribution of the loan which is extended by İller Bankası to the provinces does not exist, it is shown as a separate line.

*** Total Loans = Loans except "Loans under follow-up" and "Specific provisions"

**** Total loan figures of two banks include "Loans" shown under "Financial assets where fair value change is reflected to income statement".

Table 12 Classification of Cash Loans, as of December 31, 2009

(USD Million)

	Specialized Loans							Non-specialized Loans	Total*
	Agriculture	Real Estate	Vocational	Maritime	Tourism	Other	Total		
Sector Total	7,725	0	3,010	4	157	6,576	17,472	237,625	255,096
Deposit Banks	7,725	0	3,010	0	0	2,418	13,153	230,923	244,076
State-owned Banks	6,742	0	3,010	0	0	2,418	12,169	56,853	69,022
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	6,742	0	0	0	0	0	6,742	17,835	24,576
Türkiye Halk Bankası A.Ş.	0	0	3,010	0	0	2,373	5,383	15,908	21,291
Türkiye Vakıflar Bankası T.A.O.	0	0	0	0	0	45	45	23,110	23,155
Privately-owned Banks	182	0	0	0	0	0	182	131,440	131,622
Adabank A.Ş.	0	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	0	0	0	0	0	0	0	26,705	26,705
Alternatif Bank A.Ş.	0	0	0	0	0	0	0	1,784	1,784
Anadolubank A.Ş.	0	0	0	0	0	0	0	1,624	1,624
Şekerbank T.A.Ş.	182	0	0	0	0	0	182	3,389	3,572
Tekstil Bankası A.Ş.	0	0	0	0	0	0	0	1,032	1,032
Turkish Bank A.Ş.	0	0	0	0	0	0	0	153	153
Türk Ekonomi Bankası A.Ş.	0	0	0	0	0	0	0	5,918	5,918
Türkiye Garanti Bankası A.Ş.	0	0	0	0	0	0	0	33,153	33,153
Türkiye İş Bankası A.Ş.	0	0	0	0	0	0	0	32,498	32,498
Yapı ve Kredi Bankası A.Ş.	0	0	0	0	0	0	0	25,183	25,183
Banks Under Depo. Insurance Fund	0	0	0	0	0	0	0	1	1
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	1	1

	Specialized Loans							Non-specialized Loans	Total*
	Agriculture	Real Estate	Vocational	Maritime	Tourism	Other	Total		
Foreign Banks	801	0	0	0	0	0	801	42,629	43,431
Arap Türk Bankası A.Ş.	0	0	0	0	0	0	0	235	235
Bank Mellat	0	0	0	0	0	0	0	153	153
Citibank A.Ş.	0	0	0	0	0	0	0	1,382	1,382
Denizbank A.Ş.	801	0	0	0	0	0	801	8,530	9,331
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	46	46
Eurobank Tekfen A.Ş.	0	0	0	0	0	0	0	800	800
Finans Bank A.Ş.	0	0	0	0	0	0	0	12,783	12,783
Fortis Bank A.Ş.	0	0	0	0	0	0	0	4,526	4,526
Habib Bank Limited	0	0	0	0	0	0	0	7	7
HSBC Bank A.Ş.	0	0	0	0	0	0	0	5,690	5,690
ING Bank A.Ş.	0	0	0	0	0	0	0	7,262	7,262
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0
Millennium Bank A.Ş.	0	0	0	0	0	0	0	479	479
Société Générale (SA)	0	0	0	0	0	0	0	103	103
The Royal Bank of Scotland N.V.	0	0	0	0	0	0	0	127	127
Turkland Bank A.Ş.	0	0	0	0	0	0	0	482	482
WestLB AG	0	0	0	0	0	0	0	24	24
Development and Investment Banks	0	0	0	4	157	4,158	4,319	6,702	11,021
Aktif Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	200	200
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	777	777
Credit Agricole Yatırım Bankası Türk A.Ş.	0	0	0	0	0	0	0	0	0
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	57	57
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	51	51
İller Bankası	0	0	0	0	0	4,142	4,142	10	4,152
İMKB Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	4	4
Merrill Lynch Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0
Nurul Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	63	63
Taib Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0
Türk Eximbank	0	0	0	4	2	16	22	2,606	2,628
Türkiye Kalkınma Bankası A.Ş.	0	0	0	0	154	0	154	366	521
Türkiye Sınai Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	2,568	2,568

* Total Loans = Loans except "Loans under follow-up" and "Specific provisions"

* This table is generated by using the figures of the "Loans by Geographical Regions and Provinces" as of December 31, 2009

Table 13 Sector Concentrations for Cash Loans, as of December 31, 2009

(USD Million)

	Current Period				
	TC	(%)	FC	(%)	Total (%)
Agricultural	10,330	5.7	562	0.8	10,892 4.3
Farming and Raising livestock	9,933	5.5	403	0.6	10,336 4.1
Forestry	237	0.1	79	0.1	316 0.1
Fishing	159	0.1	80	0.1	239 0.1
Manufacturing	26,647	14.8	31,310	44.0	57,957 23.1
Mining	1,463	0.8	1,456	2.0	2,920 1.2
Production	24,209	13.4	24,216	34.0	48,425 19.3
Electric, gas and water	975	0.5	5,638	7.9	6,613 2.6
Construction	7,520	4.2	5,942	8.3	13,461 5.4
Services	39,654	22.0	26,453	37.2	66,107 26.3
Wholesale and retail trade	19,077	10.6	7,417	10.4	26,493 10.5
Hotel, food and beverage services	1,791	1.0	3,773	5.3	5,565 2.2
Transportation and telecommunication	5,969	3.3	7,577	10.6	13,546 5.4
Financial Institutions	6,933	3.8	4,298	6.0	11,231 4.5
Real estate and renting services	2,108	1.2	1,492	2.1	3,600 1.4
Self-employment services	988	0.5	211	0.3	1,199 0.5
Education services	463	0.3	222	0.3	685 0.3
Health and social services	2,324	1.3	1,464	2.1	3,788 1.5
Other	96,073	53.3	6,894	9.7	102,967 41.0
Total	180,223	100.0	71,161	100.0	251,384 100.0

Table 14 Sectoral Risk Concentrations of Non-cash Loans, as of December 31, 2009
(USD Million)

	Current Period				
	TC	(%)	FC	(%)	Total (%)
Agricultural					
Farming and Raising livestock	330	1.1	476	1.0	806 1.1
Forestry	226	0.8	425	0.9	651 0.9
Fishing	93	0.3	40	0.1	133 0.2
	12	0.0	10	0.0	22 0.0
Manufacturing	9,434	31.7	20,541	44.5	29,975 39.5
Mining	680	2.3	1,144	2.5	1,824 2.4
Production	7,469	25.1	16,139	35.0	23,609 31.1
Electric, gas and water	1,285	4.3	3,257	7.1	4,542 6.0
Construction	5,703	19.2	8,109	17.6	13,812 18.2
Services	13,082	44.0	12,979	28.1	26,062 34.3
Wholesale and retail trade	6,412	21.6	4,109	8.9	10,521 13.9
Hotel, food and beverage services	322	1.1	408	0.9	730 1.0
Transportation and telecommunication	1,201	4.0	2,024	4.4	3,225 4.2
Financial Institutions	3,981	13.4	5,074	11.0	9,055 11.9
Real estate and renting services	410	1.4	418	0.9	827 1.1
Self-employment services	291	1.0	214	0.5	505 0.7
Education services	38	0.1	45	0.1	83 0.1
Health and social services	427	1.4	688	1.5	1,115 1.5
Other	1,176	4.0	4,068	8.8	5,245 6.9
Total	29,726	100.0	46,173	100.0	75,899 100.0

Table 15 Bank Employees by Sex and Education, as of December 31, 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	2,205	350	2,555	25,139	14,302	39,441	54,911	67,104	122,015	4,104	4,287	8,391	86,359	86,043	172,402
Deposit Banks	1,784	313	2,097	24,378	14,090	38,468	52,822	65,901	118,723	3,736	4,039	7,775	82,720	84,343	167,063
State-owned Banks	779	31	810	8,536	3,489	12,025	16,751	12,763	29,514	1,232	1,275	2,507	27,298	17,558	44,856
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	300	14	314	4,768	942	5,710	9,127	5,518	14,645	749	780	1,529	14,944	7,254	22,198
Türkiye Halk Bankası A.Ş.	186	5	191	2,303	1,170	3,473	4,396	3,861	8,257	306	278	584	7,191	5,314	12,505
Türkiye Vakıflar Bankası T.A.O.	293	12	305	1,465	1,377	2,842	3,228	3,384	6,612	177	217	394	5,163	4,990	10,153
Privately-owned Banks	603	29	632	9,696	6,246	15,942	25,564	36,843	62,407	1,559	1,730	3,289	37,422	44,848	82,270
Adabank A.Ş.	2	0	2	12	10	22	11	12	23	1	0	1	26	22	48
Akbank T.A.Ş.	87	0	87	1,653	472	2,125	5,107	6,724	11,831	340	331	671	7,187	7,527	14,714
Alternatif Bank A.Ş.	31	3	34	153	57	210	300	377	677	48	30	78	532	467	999
Anadolubank A.Ş.	6	1	7	265	135	400	634	726	1,360	42	42	84	947	904	1,851
Şekerbank T.A.Ş.	81	6	87	581	323	904	1,242	1,588	2,830	53	64	117	1,957	1,981	3,938
Tekstil Bankası A.Ş.	34	3	37	154	69	223	255	376	631	27	22	49	470	470	940
Türkish Bank A.Ş.	23	6	29	40	29	69	72	89	161	10	7	17	145	131	276
Türk Ekonomi Bankası A.Ş.	26	0	26	666	300	966	2,009	2,508	4,517	186	176	362	2,887	2,984	5,871
Türkiye Garanti Bankası A.Ş.	82	6	88	1,853	919	2,772	4,938	8,396	13,334	261	372	633	7,134	9,693	16,827
Türkiye İş Bankası A.Ş.	198	1	199	2,989	2,342	5,331	7,299	8,983	16,282	313	348	661	10,799	11,674	22,473
Yapı ve Kredi Bankası A.Ş.	33	3	36	1,330	1,590	2,920	3,697	7,064	10,761	278	338	616	5,338	8,995	14,333
Banks Under Depo. Insurance Fund	16	4	20	85	42	127	54	53	107	6	1	7	161	100	261
Birleşik Fon Bankası A.Ş.	16	4	20	85	42	127	54	53	107	6	1	7	161	100	261

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	386	249	635	6,061	4,313	10,374	10,453	16,242	26,695	939	1,033	1,972	17,839	21,837	39,676
Arap Türk Bankası A.Ş.	23	3	26	35	19	54	70	72	142	4	4	8	132	98	230
Bank Mellat	4	0	4	10	1	11	26	9	35	1	0	1	41	10	51
Citibank A.Ş.	7	3	10	52	49	101	553	1,019	1,572	69	99	168	681	1,170	1,851
Denizbank A.Ş.	158	230	388	1,794	1,870	3,664	1,610	1,839	3,449	137	151	288	3,699	4,090	7,789
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	56	66	122	204	343	547	40	23	63	311	432	743
Finans Bank A.Ş.	23	0	23	1,549	969	2,518	2,591	4,515	7,106	212	248	460	4,375	5,732	10,107
Fortis Bank A.Ş.	68	8	76	780	416	1,196	1,331	2,181	3,512	113	110	223	2,292	2,715	5,007
Habib Bank Limited	2	0	2	4	0	4	3	5	8	1	1	2	10	6	16
HSBC Bank A.Ş.	30	4	34	846	538	1,384	1,741	3,018	4,759	106	147	253	2,723	3,707	6,430
ING Bank A.Ş.	33	0	33	785	280	1,065	1,964	2,736	4,700	141	171	312	2,923	3,187	6,110
JPMorgan Chase Bank N.A.	1	1	2	3	4	7	14	18	32	5	3	8	23	26	49
Millennium Bank A.Ş.	5	0	5	33	30	63	76	128	204	12	19	31	126	177	303
Société Générale (SA)	7	0	7	27	23	50	80	61	141	17	15	32	131	99	230
The Royal Bank of Scotland N.V.	0	0	0	5	3	8	33	70	103	38	15	53	76	88	164
Turkland Bank A.Ş.	12	0	12	79	42	121	122	173	295	22	14	36	235	229	464
WestLB AG	1	0	1	1	3	4	5	21	26	8	3	11	15	27	42
Development and Investment Banks	421	37	458	761	212	973	2,089	1,203	3,292	368	248	616	3,639	1,700	5,339
Aktif Yatırım Bankası A.Ş.	4	0	4	16	12	28	91	76	167	25	12	37	136	100	236
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	4	0	4	27	22	49	92	103	195	11	4	15	134	129	263
Credit Agricole 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	1	4	10	10	20	2	0	2	15	11	26
İller Bankası	315	31	346	532	110	642	1,293	517	1,810	156	88	244	2,296	746	3,042
İMKB Takas ve Saklama Bankası A.Ş.	1	0	1	36	4	40	70	58	128	19	17	36	126	79	205
Merrill Lynch Yatırım Bank A.Ş.	0	0	0	1	0	1	8	11	19	11	2	13	20	13	33
Nurol Yatırım Bankası A.Ş.	0	0	0	5	3	8	14	18	32	4	2	6	23	23	46
Taib Yatırım Bank A.Ş.	0	0	0	1	0	1	6	4	10	5	1	6	12	5	17
Türk Eximbank	32	1	33	40	17	57	106	107	213	34	45	79	212	170	382
Türkiye Kalkınma Bankası A.Ş.	43	1	44	72	29	101	307	189	496	63	37	100	485	256	741
Türkiye Sınai Kalkınma Bankası A.Ş.	21	4	25	24	11	35	83	99	182	34	34	68	162	148	310

Table 16 Share in Group and Share in Sector, as of December 31, 2009

(%)

Banks	Share in Group				Share in Sector			
	Total Assets	Total Loans	Total Deposits	Total Assets	Total Loans	Total Deposits	Total Assets	Total Deposits
Deposit Banks	100.0	100.0	100.0	96.6	95.7	100.0		
State-owned Banks	32.4	28.5	36.9	31.3	27.2	36.9		
Türkiye Cumhuriyeti Ziraat Bankası	16.1	10.1	19.4	15.6	9.6	19.4		
Türkiye Halk Bankası A.Ş.	7.9	8.9	8.7	7.6	8.5	8.7		
Türkiye Vakıflar Bankası T.A.O.	8.4	9.5	8.8	8.1	9.1	8.8		
Privately-owned Banks	53.6	53.9	50.2	51.8	51.6	50.2		
Adabank A.Ş.	0.0	0.0	0.0	0.0	0.0	0.0		
Akbank T.A.Ş.	12.4	10.9	11.0	11.9	10.4	11.0		
Alternatif Bank A.Ş.	0.5	0.7	0.5	0.5	0.7	0.5		
Anadolubank A.Ş.	0.5	0.7	0.5	0.5	0.6	0.5		
Şekerbank T.A.Ş.	1.2	1.3	1.3	1.1	1.3	1.3		
Tekstil Bankası A.Ş.	0.3	0.4	0.3	0.3	0.4	0.3		
Türkbank A.Ş.	0.1	0.1	0.1	0.1	0.1	0.1		
Türk Ekonomi Bankası A.Ş.	2.0	2.5	1.9	1.9	2.4	1.9		
Türkiye Garanti Bankası A.Ş.	13.7	13.6	12.4	13.2	13.1	12.4		
Türkiye İş Bankası A.Ş.	14.7	13.3	14.2	14.2	12.7	14.2		
Yapı ve Kredi Bankası A.Ş.	8.4	10.4	8.0	8.1	9.9	8.0		
Banks Under Depo. Ins. Fund	0.1	0.0	0.0	0.1	0.0	0.0		
Birleşik Fon Bankası A.Ş.	0.1	0.0	0.0	0.1	0.0	0.0		
Banks								
Foreign Banks	13.9	17.6	12.9				13.5	12.9
Arap Türk Bankası A.Ş.	0.1	0.1	0.0				0.1	0.0
Bank Mellat	0.1	0.1	0.0				0.0	0.0
Citibank A.Ş.	0.6	0.6	0.7				0.6	0.7
Denizbank A.Ş.	2.7	3.9	2.3				2.7	2.3
Deutsche Bank A.Ş.	0.2	0.0	0.1				0.2	0.1
Eurobank Tekfen A.Ş.	0.5	0.3	0.4				0.5	0.4
Finans Bank A.Ş.	3.8	4.8	4.0				3.7	4.0
Fortis Bank A.Ş.	1.5	1.9	1.1				1.4	1.1
Habib Bank Limited	0.0	0.0	0.0				0.0	0.0
HSBC Bank A.Ş.	1.8	2.4	1.8				1.7	1.8
JPMorgan Chase Bank N.A.	0.0	0.0	0.0				0.0	0.0
Millenium Bank A.Ş.	0.1	0.2	0.2				0.1	0.2
ING Bank A.Ş.	2.0	3.0	1.9				1.9	1.9
Société Générale (SA)	0.0	0.0	0.0				0.0	0.0
The Royal Bank of Scotland N.V.	0.2	0.1	0.1				0.2	0.1
Turkland Bank A.Ş.	0.1	0.2	0.2				0.1	0.2
WestLB AG	0.1	0.0	0.0				0.1	0.0
Development and Investment Banks	100.0	100.0	-				3.4	-
Aktif Yatırım Bankası A.Ş.	2.1	1.8	-				0.1	-
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	5.9	7.3	-				0.2	-
Credit Agricole Yatırım Bankası Türk A.Ş.	0.2	0.0	-				0.0	-
Diler Yatırım Bankası A.Ş.	0.3	0.5	-				0.0	-
GSD Yatırım Bankası A.Ş.	0.4	0.5	-				0.0	-
İller Bankası	29.6	37.5	-				1.0	-
İMKB Takas ve Saklama Bankası A.Ş.	5.5	0.0	-				0.2	-
Merrill Lynch Yatırım Bank A.Ş.	0.8	0.0	-				0.0	-
Nurul Yatırım Bankası A.Ş.	0.6	0.6	-				0.0	-
Taib Yatırım Bank A.Ş.	0.1	0.0	-				0.0	-
Türk Eximbank	24.0	23.7	-				0.8	-
Türkiye Kalkınma Bankası A.Ş.	4.8	4.9	-				0.2	-
Türkiye Sınai Kalkınma Bankası A.Ş.	25.6	23.2	-				0.9	-

Table 17 Equity Participations and Affiliated Companies of Turkish Banks Abroad, as of December 31, 2009

Banks	Field of Activity	Date of Establis.	Date of Particip.	Chairman of the Board	General Manager	Address	Phone	Fax
Akbank T.A.Ş.								
Ak Global Funding B.V. (AC)	Issuing Bonds	2001	2001	-	Banu Özcan	Akbank N.V. Rembrandt Tower Amstelplein 1, 1096 HA Amsterdam, The Netherlands	31-20-5900950	31-20-5900901
Akbank AG (AC)	Banking	2005	2006	Bülent Adanır	Karl Friedrich Rieger Bülent Menemenci	Akbank AG Taunustor 2 D-60311 Frankfurt am Main Germany	49-69-29717100	49-69-29717104
Akbank N.V. (AC)	Banking	2000	2000	Bülent Adanır	Banu Özcan Tuncer Mutlucan	Akbank N.V. Rembrandt Tower Amstelplein 1, 1096 HA Amsterdam, The Netherlands	31-20-5900950	31-20-5900901
Akbank (Dubai) Limited	Banking	2009	2009	Bülent Adanır	Cem Ataç	DIFC, Gate Village 06, Level 03, Dubai, United Arab Emirates	971-444 86466	971-44486465
Anadolubank A.Ş.								
Anadolubank Off Shore Ltd. (AC)	Banking	2003	2003	Pulat Akçin	Pulat Akçin	Sabri Kazmaoğlu Sok. Asım Sütçü Apt. Nicosia T.R.N.C.	392-2282351	392-2282569
Anadolubank Nederland B.V. (AC)	Banking	2006	2006	Mehmet Ruştü Başaran	Sarp Akkartal Dirik Van Leeuwen	Plantage Parklaan 11-H 1018 ST Amsterdam, The Netherlands	31-20- 5171900	31-20- 5171909
BankPozitif Kredi ve Kalkınma Bankası A.Ş.								
JSC Bankpozitiv (AC)	Banking	1992	2007	İsmail Hasan Akçakayalıoğlu	Murat Betonur	83, Tole bi Street Almaty Kazakhstan	7-727-2449243	7-727-2449235
Denizbank A.Ş.								
CJSC Dexia Bank (AC)	Banking	1998	2003	Hakan Ateş	Derya Kumru	2nd Zvenigorodskaya Str. H.13, Bl.42 Fl.6 123022 Moscow Russian Federation	7-495-7251020	7-495-7251025
Denizbank AG. (AC)	Banking	1996	2002	Hakan Ateş	Martijn Van Mancius	Thomas Klestil Platz 1 A 1030 Vienna Austria	43-1-5051052020	43-1-5051052029
Euro Deniz International Banking Unit Ltd. (AC)	Banking	1996	2002	-	Arda Aktar	14. Şerif Azrık Sok. Nicosia T.R.N.C.	392-2283153	392-2272542

Banks	Field of Activity	Date of Establis.	Date of Particip.	Chairman of the Board	General Manager	Address	Phone	Fax
Fortis Bank A.Ş. Fortisbank Malta Ltd. (AC)	Banking	1998	1998	Yvan De Cock	Bora Çamurcu	Gravel Row, Reggie Miller Street, Gzira Malta	356-323572	356-323576
Fortis Holding Malta B.V. (AC)	Holding	2001	2001	-	-	Prins Bernhardplein 200 1097 JB Amstardam, The Netherlands	31-20-5214779	31-20-5214825
GSD Yatırım Bankası A.Ş. GSD International Ltd. (AC)	Trade	1997	1999	Turhan Alpan	-	34 Athol Street, Douglas Isle of Man, IM1 1JB, British Isles	44-1624-611130	44-1624-677524
ING Bank A.Ş. ING European Financial Services Plc. (AC)	Finance	1994	1994	John T. Mc Carthy	-	Block 4, Dundrum Town Centre Sandycroft Road, Dundrum, Dublin 16 Ireland	353-1-6384083	353-1-6384080
Şekerbank T.A.Ş. Şekerbank International Banking Unit Ltd. (AC)	Banking	1994	1994	Dr. Hasan Basri Gökten	-	Muhtar Yusuf Galleria F Blok Kat 3 Atatürk Cad. Nicosia T.R.N.C.	392-2289109	392-2289134
Şekerbank Kıbrıs Ltd. (AC)	Banking	1996	1996	Meriç Uluşahin	Özcan Tekgümüş	Muhtar Yusuf Galleria F Blok Kat 2 Atatürk Cad. Nicosia T.R.N.C.	392-2280677	392-2280670
T.C. Ziraat Bankası A.Ş. Azer Türk Bank ASC	Banking	1995	1995	Memmed Gurbanovlu Musayev	Mehmet Sami Acarözmen	İslam Seferli Küçesi 5, AZ 1005 370005 Baku Azerbaijan Republic	994-12-4974316	994-12-5983702
Kazakhstan Ziraat International Bank (AC)	Banking	1993	1993	Mehmet Emin Özcan	Ahmet Eroğlu	Klokhov Street No 132 480057 Almaty Kazakhstan	7-727-2506080	7-727-2506082
Turkish Ziraat Bank Bosnia D.D. (AC)	Banking	1997	1997	Mehmet Mumcuoğlu	Kenan Bozkurt	Dzenetica Cıkma No 2 71000 Sarayjevo Bosnia and Herzegovina	387-33-564100	387-33-564101
Turkmen Turkish Joint Stock Commercial Bank	Banking	1993	1993	Recepgeledi Sopiyeu	Gürbüz Gündüz	Mahdumguly Avenue 111/2 744000 Ashkabat Turkmenistan	993-12-511019	993-12-511123

Banks	Field of Activity	Date of Establis.	Date of Particip.	Chairman of the Board	General Manager	Address	Phone	Fax
* T.C. Ziraat Bankası A.Ş. continued...								
Uzbekistan-Turkish Bank	Banking	1993	1993	Azim K. Tangirberdiyev	Hakan Utku Bandirmalioğlu	Bunyodkor Kochaci No 15/B 100043 Tashkent Uzbekistan	998-71-2738324	998-71-1206362
Ziraat Bank (Moscow) CJSC (AC)	Banking	1993	1993	Ahmet Candan	Zafer Basri Yüksel	Mosalariko Plaza One, Marksistkaya 109147 Moscow Russian Federation	7-495-2326737	7-495-2326736
Ziraat Bank International AG (AC)	Banking	2001	2001	Mehmet Mumcuoğlu	Atilla Çetiner, Hans Michael Sona	Am Hauptbahnhof 16 60313 Frankfurt Am Main Germany	49-69-298050	49-69-280122
Ziraat Banka AD Skopje (AC)	Banking	2008	2008	Oğuz Kayhan	Turhan Ademi	Zeleznička Br.8 1000 Skopje Macedonia	389-2-3111337	389-2-3110013
Tekstil Bankası A.Ş.								
The Euro Textile Interbational Banking Unit Ltd. (AC)	Banking	1992	1992	Hatice Çim Güzelaydınlı	-	2.Selim Cad. No 49 Arca Apt. D.4 Nicosia T.R.N.C.	392-2287505	392-2287531
Türk Ekonomi Bankası A.Ş								
The Economy Bank N.V. (AC)	Banking	1998	1998	Yavuz Canevi	Özden Başaran Odabaşı	Prf W.H. Keesomlaans 1183 DJ Amstelveen, The Netherlands	31-20-5039010	31-20-5039020
Türkiye Garanti Bankası A.Ş								
Garanti Bank International NV. (AC)	Banking	1990	1990	Süleyman Sözen	Bahadır Ateş, Marc P. Padberg	The Netherlands, Keizersgracht 569 - 575 Amsterdam, The Netherlands	31-20-5539700	31-20-6242466
Garanti Bank Moscow (AC)	Banking	1995	1996	Süleyman Sözen	Ali Niyazi Gürcan	Capital Plaza 4, 4TH Lesnoy Per.8 TH Floor 125047 Moscow Russian Federation	74-95-9612500	74-95-9612503
Garanti Financial Services Plc. (AC)	Finance	1997	1998	Under liquidation process. Responsible person David Van Dessel.		La Touche House, IFSC, Custom House Docks Dublin 1 Dublin Ireland	353-1-6701798	353-1-6702438
Türkiye Halk Bankası A.Ş.								
Demir - Halk Bank (Nederland) N.V.	Banking	1992	1992	Dr. Halit Cingillioglu	Selçuk Şaldirak	Parklaan 8 BB 3016 Rotterdam, The Netherlands	31-10-4369151	31-10-4369252

Banks	Field of Activity	Date of Establis.	Date of Particip.	Chairman of the Board	General Manager	Address	Phone	Fax
Türkiye İş Bankası A.Ş.								
İş Dublin Financial Services Plc. (AC)	Finance	2000	2000	Senar Akkuş	-	57 Herbert Lane Dublin 2 Dublin Ireland	353-1-6766900	353-1-6629116
İşbank Gmbh (AC)	Bankacılık	1992	1992	A.Aykut Demiray	Bayram Öztürk	Hauptverwaltung Rossmarkt 9 60311 Frankfurt Main Deutschland	49-69-299010	49-69-287587
Türkiye Kalkınma Bankası A.Ş.								
İstanbul Venture Capital Initiative(Ivci)	Venture Capital	2007	2007	Hakan Tokaç	-	69, Route d'Esch L- 1470 Luxembourg R.C.S. Luxembourg B. 133548	352-426688294	352-426688301
Türkiye Vakıflar Bankası T.A.O.								
Kıbrıs Vakıflar Bankası Ltd.	Banking	1982	1989	Hüseyin Erçelik	Aytaç Sönmez	Atatürk Cad. 66 PO.Box. 212 Nicosia T.R.N.C.	392-2285871-72	392-2275169
Vakıfbank International A.G.(AC)	Banking	1999	1999	Ragıp Doğu	Numan Bek	Karntner Ring 18 1010 Wien Austria	43-1-5123520	43-1-512352020
World Vakıf UBB Ltd. (AC)	Banking	1993	1993	Yusuף Yeşilirmak	-	Vakıflar Pasajı 35, PK 293 Nicosia T.R.N.C.	392-2288710	392-2288741
Yapı ve Kredi Bankası A.Ş.								
Banque De Commerce Et De Placements S.A.	Banking	1963	1996	Franz Bucher	Yavuz Ergin	1, Rue De Fontain, PO Box 3069 1211 Geneva 1 Switzerland	41-22-9091919	41-22-9091900
Yapı Kredi Bank Azerbaycan Closed Joint Stock Company (AC)	Banking	1998	1998	Tayfun Bayazıt	Coşkun Bulak	Yasamal District Cafer Cabbarlı Str. 32/12 AZ 1085 Baku Azerbaijan Republic	99-412-4977795	99-412-4970276
Yapı Kredi Bank Nederland N.V. (AC)	Banking	2001	2001	Tayfun Bayazıt	Özgür Maraş	Rembrandt Tower Amstelplein 1, 1096 HA Amsterdam, The Netherlands	31-20-3445555	31-20-6631331
Yapı Kredi Holding BV. (AC)	Finance	1999	1999	Tayfun Bayazıt	-	Rembrandt Tower Amstelplein 1, 1096 HA Amsterdam, The Netherlands	31-20-3445555	31-20-6631331
Yapı Kredi Moscow (AC)	Banking	1993	1994	S.Kemal Kaya	Bozkurt Kaplangı	1 Building 2, Gonchamaya Naberezhnaya 115172 Moscow Russian Federation	74-95-2349889	74-95-9561972

AC : Affiliated Company

Table 18 Branches and Representative Offices of Turkish Banks Abroad, as of December 31, 2009

Country	City	Banks	Address	Phone	Fax
Bulgary	Sofia	T.C.Ziraat Bankası (B)	19 Sveta Nedelia Square 1000 Sofia Bulgaria	359-2-9806661	359-2-9802113
Georgia	Tbilisi	T.C.Ziraat Bankası (B)	Uznadze 117 David Agmashenebeli Avenue No 148 0164 Tbilisi Georgia	995-32-943704	995-32-943834
Germany	Berlin	Tekstil Bankası (R)	Bastian Str. 3. 13357 Berlin Deutschland	49-30-46601609	49-30-46601619
	Dortmund	Türkiye Halk Bankası (R)*	Schützen Str. 22 44147 Dortmund Deutschland	49-231-820062	49-231-820095
	Düsseldorf	Türkiye Garanti Bankası (R)	Heinrich-Heine Allee 1 40213 Düsseldorf Deutschland	49-211-86222301	49-211-86222350
Germany	Köln	Türkiye Halk Bankası (R)*	Bahnhofsvorplatz 1 50667 Köln Deutschland	49-221-136545-55	49-221-125246
		Şekerbank (R)	Komödien Str. 9 50677 Köln Deutschland	49-221-735573	49-221-731682
	Mannheim	Türkiye Halk Bankası (R)*	G 2, 7 (Marktplatz) 68159 Mannheim Deutschland	49-621-102625	49-621-102469
Greece	Athens	T.C.Ziraat Bankası Şubesi	Ermou 2 5th Floor 10563 Athens Greece	30-210-3223038	30-210-3221796
	Komotini	T.C.Ziraat Bankası Şubesi	Platia Irinis 17 & Papaflesa 1 T.K. 69100 Komotini Greece	30-253-1085930	30-253-1085927
	Tehran	T.C.Ziraat Bankası (R)	Africa Blvd. Anahita Tower No:184 Suit 604 6th Floor, Tehran Iran	98-21-88783417/18	98-21-88783526
Iran		Türkiye Halk Bankası (R)	3rd Floor Building 130, Ghaem Magham Farahani Ave. Tehran Iran	98-21-88304715	98-21-88301000
	Baghdad	T.C.Ziraat Bankası (B)	Weziye Area 301St. District No 19 Baghdad Iraq	964-790-4181390	-
	Manama	Denizbank (B)	Al Jasrah Tower 6 th Floor Office No 62/63 P.O.Box 10357 Diplomatic Area Manama Kingdom of Bahrain	973-17-541137	973-17-541139
Kingdom of Bahrain		Finans Bank (B)	Unitag House 5th Floor P.O.Box 2435 Manama Kingdom of Bahrain	973-17-211322	973-17-211339
		ING Bank (B)	Unitag House, 8th Floor Government Avenue, Manama Kingdom of Bahrain	973-17-215300	973-17-217900
		Türk Ekonomi Bankası (B)	Al Jasrah Tower 9 th Floor, Diplomatic Area Manama Kingdom of Bahrain	973-17-540070	973-17-540071
		Türkiye Halk Bankası (B)	Kingdom of Bahrain Development Bank Building 6th Fl. Diplomatic Area, PO.Box 11378 Manama Kingdom of Bahrain	973-17-537711	973-17-535463
		Türkiye İş Bankası (B)	Al Jasrah Tower 8th Floor, Diplomatic Area P.O. Box 10205 Manama Kingdom of Bahrain	973-17-549222	973-17-549218
		Türkiye Sınai Kalkınma Bankası (B)	Al Roassis Tower 10th Floor, Diplomatic Area P.O. Box 10215 Manama Kingdom of Bahrain	973-17-531530	973-17-531853

Country	City	Banks	Address	Phone	Fax
Luxembourg Malta	Manama	Türkiye Vakıflar Bankası (B)	Al Rossais Tower Rd:1704 Block 317, Building 283, 10th Floor, Off. No.102-103, P.O.Box 10242 Diplomatic Area Manama Kingdom of Bahrain	973-17-538662	973-17-0514496
		Yapı ve Kredi Bankası (B)	Kingdom of Bahrain Development Bank Building 2nd Floor PO.Box. 10615 Diplomatic Area Manama Kingdom of Bahrain	973-17-541055	973-17-541056
	Portomaso	Türkiye Garanti Bankası (B) Akbank (B)	7 Thomas Edison L-1445 Str. Luxembourg Portomaso Business Tower Level 6 Portomaso PTM 01 St.Julians Portomaso Malta	352-2233211 356-21-383500	352-223321222 356-21-383666
	Sliema	Türkiye Garanti Bankası (B)	36/4-5 Strand Towers The Strand Sliema Malta	356-23288000	356-23288160
Pakistan	Karachi	T.C.Ziraat Bankası (R)	Ground Floor Bahria Complex-1 M.T.Khan Road Karachi Pakistan	92-21-35610448	92-21-35610538
People Republic of China	Shanghai	Türkiye Garanti Bankası (R)	Pudong Ave. Marine Tower No 1, Room 1304 200120 Shanghai, People Republic of China	86-21-58797900	86-21-58797900
		Türkiye İş Bankası (R)	4407 Jin Mao Tower 88 Century Boulevard 200121, Pudong New Area, Shanghai People Republic of China	86-21-50470883	86-21-50470885
Russian Federation T.R.N.C.	Moscow	Türkiye Garanti Bankası (R)	Capital Plaza Business Centre 4 4th Lesnoy per. 8th Floor Moscow 125047 Russian Federation	7495-9612521	74795-9612503
	Famagusto	HSBC Bank (B)	İsmet İnönü Bulvarı No 122 Salamis Yolu Sakarya Karşısı Famagusto T.R.N.C.	392-3655830	392-3655839
		ING Bank (B)	İsmet İnönü Bulv. No 88/A Famagusto T.R.N.C.	392- 3652916	392- 3652874
		Türk Ekonomi Bankası (B)	İsmet İnönü Bulvarı No 43 Sakarya Famagusto T.R.N.C.	392- 3655920	392- 3655931
		T.C.Ziraat Bankası (B)	Paşaköy Bürosu İnönü Cad. No 42 Paşaköy Tüm. Korn. 3 Nolu Nizamiye Yanı Paşaköy Famagusto T.R.N.C.	392-2368800	392-2368799
		T.C.Ziraat Bankası (B)	Karakol Mah. Salamis Yolu üzeri, İsmet İnönü Bulvarı No 118 Famagusto T.R.N.C.	392-3655691	392-3655699
		Türkiye Garanti Bankası (B)**	İsmet İnönü Bulv. No 28 Famagusto T.R.N.C.	392-3654780	392-3654785
		Türkiye Halk Bankası (B)	Lamaka Yolu, 15 Ağustos Bul. No 24 Famagusto T.R.N.C.	392-3669583	392-3669589
		Türkiye İş Bankası (B)	Doğu Akdeniz Üniversitesi İsmet İnönü Bulvarı No 56 Famagusto T.R.N.C.	392-3653866	392-3653859
		Türkiye İş Bankası (B)	Namık Kemal Meydanı No.18 Famagusto T.R.N.C.	392-3664988	392-3664988
		Türkiye İş Bankası (B)	Paşaköy - Famagusto T.R.N.C.	392-2368255	392-2368254
		HSBC Bank (B)	Ziya Rızıkı Cad. No 222 Merkez Kyrenia T.R.N.C.	392-8159988	392-8159979
Kyrenia		ING Bank (B)	Ziya Rızıkı Cad. No 167Kyrenia T.R.N.C.	392-8154353	392-8157371
		Türk Ekonomi Bankası (B)	Bedrettin Demirel Cad. No.12/12B Kyrenia T.R.N.C.	392- 8158510	392- 8154814
		T.C.Ziraat Bankası (B)	Atatürk Cad. Kordonboyu Phelecia Court Sitesi No 37 Kyrenia T.R.N.C.	392- 8152210	392-8152584

Country	City	Banks	Address	Phone	Fax
U.S.A.	Kyrenia	Türkiye Garanti Bankası (B)**	Atatürk Cad. No 10. Ordu Pazarı Yanı Kyrenia	392-8150114	392-8150113
		Türkiye İş Bankası (B)	Bedrettin Demirel Cad. No.29 Kyrenia T.R.N.C.	392-8161203	392-8161207
		Türkiye İş Bankası (B)	Ziya Rızki Cad. No 119 Kyrenia T.R.N.C.	392-8153313	392-8151090
		ING Bank (B)	Piyale Paşa Mah. Alemdar Sok. No 1/B Morphou T.R.N.C.	392-7147020	392-7147024
		T.C.Ziraat Bankası (B)	Ecevit Cad. No 231 Morphou T.R.N.C.	392-7142148	392-7142763
		Türkiye İş Bankası (B)	Ecevit Cad. No 24/B Morphou T.R.N.C.	392-7146860	392-7146859
		Türkiye İş Bankası (B)	Orta Doğu Teknik Üniversitesi, Kuzey Kıbrıs Kampüsü, Kalkanlı Morphou T.R.N.C.	392-6611951	392-6611954
		Türkiye İş Bankası (B)	Lefke Avrupa Üniversitesi, Gemikonağı - Lefke Morphou T.R.N.C.	392-6602037	392-6602040
	Nicosia	HSBC Bank (B)	Yenişehir Atatürk Cad. No 19 Nicosia T.R.N.C.	392-2270300	392-2270303
		HSBC Bank (B)	İsmet İnönü Sok. No 11/A Yenikent Nicosia T.R.N.C.	392-2241040	392-2241045
United Kingdom		ING Bank (B)	Gıme Cad. Atatürk Meydanı No 7/A Nicosia T.R.N.C.	392-2285510	392-2286815
		Türk Ekonomi Bankası (B)	Mehmet Akif Cad. No 86 Kuşlukçiftlik Nicosia T.R.N.C.	392-2292040	392-2290762
		T.C.Ziraat Bankası (B)	Gıme Kapısı Cad. İbrahimpaşa Sok. No. 105 Nicosia T.R.N.C.	392-2283050	392-2282401
		Türkiye Garanti Bankası (B)	Arap Ahmet Mah. Osmanpaşa Cad. No 12 Nicosia T.R.N.C.	392-2290980	392-2290981
		Türkiye Halk Bankası (B)	Koşklü Çiftlik Mah. Osmanpaşa Cad. Ümit Apt. No 1 Nicosia T.R.N.C.	392-2288045	392-2282900
		Türkiye İş Bankası (B)	Gıme Cad. No.9 Nicosia T.R.N.C.	392-2283133	392-2278315
		Türkiye İş Bankası (B)	Kemal Aşık Cad. No 56/A Küçükaymaklı Nicosia T.R.N.C.	392-2270415	392-2277602
		Türkiye İş Bankası (B)	Uluslararası Kıbrıs Üniversitesi Haspolat Kampusu Haspolat Nicosia T.R.N.C.	392-6711111	392-6711137
		Türkiye İş Bankası (B)	Yakın Doğu Üniversitesi Kampüsü, Dikmen Nicosia T.R.N.C.	392-2231222	392-2231354
	New York	Türkiye İş Bankası (B)	Cebeci Sokak, No 19 Nicosia T.R.N.C.	392-2231702	392-2236707
United Kingdom		T.C.Ziraat Bankası (B)	122 East 42nd Str. Suite 310 N.Y.10017 U.S.A.	1-212-5575612	1-212-4908076
		Türkiye Vakıflar Bankası (B)	23rd Floor, 680 Fifth Avenue New York, N.Y.10019 U.S.A.	1-212-6219400	1-212-7078745
	London	T.C.Ziraat Bankası (B)	Basildon House 7/11 Moorgate / London EC2R 6 DB England	44-20-76004985	44-20-76004987
		Türkiye Garanti Bankası (R)	Fifth Floor 192 Sloane Street London SW1X 9QX England	44-20-77612500	44-20-72459239
		Türkiye İş Bankası (B)	London Branch 8 Princes Street London EC2R 8HL England	44-20-76067151	44-20-77262566

(B) : Branch (R) : Representative Office * Financial Services Branch. ** Affiliated Branch

Table 19 Representative Offices in Turkey, as of December, 31 2009

Banks	Head Office	Address	Phone	Fax
Aareal Bank A.G.	Germany	Ebulula Mardin Cad. Maya Meridyen İş Merkezi D 2 Blok 11 Akatlar İstanbul	212-349 02 00	212-349 02 99
ABC International Bank PLC	United Kingdom	Eski Büyükdere Cad. Ayazağa Yolu Sok. İz Plaza No 9 Kat 19 Daire 69 34398 Maslak İstanbul	212-290 68 90	212-290 68 91
Banca Monte Dei Paschi di Siena S.P.A.	Italy	Barbaros Bulvarı Değer Apt. No 37 Kat 4 D 7 Beşiktaş İstanbul	212-251 40 87 212-251 40 88	212-251 30 01
Banco Sabadell S.A.	Spain	Mete Cad. Yeni Apt. No 10/4 Taksim İstanbul	212-249 78 92	212-249 78 90
Bank Julius Baer&Co.Ltd.	Switzerland	Maçka Cad. No 22/7 Vehbi Bey Apt. 34367 Teşvikiye Şişli İstanbul	212-368 82 13	212-296 79 72
Banque Internationale de Commerce-BRED	France	Süleyman Seba Cad. No 48 BJK Plaza A-56 34357 Akaretler Beşiktaş İstanbul	212-327 42 80 212-327 42 81	212-327 42 82
BNP Paribas S.A.	France	Mete Cad. No 16 Kat 3 34437 Taksim İstanbul	212-293 00 32	212-251 43 85
Caja de Ahorros Y Pensiones de Barcelona (La Caixa)	Spain	Büyükdere Cad. Yapı ve Kredi Plaza C Blok Kat 12 34330 Levent İstanbul	212-279 95 02 212-279 95 03	212-279 95 80
Citibank N.A.	U.S.A.	Süleyman Seba Cad. No 44 D B-1-S80 34357 Beşiktaş İstanbul	212-261 42 30	212-261 42 67
Commerzbank A.G.	Germany	Yapı Kredi Plaza B Blok Kat 7 No 19/B 34330 Levent İstanbul	212-280 55 24	212-279 41 76
Credit Europe Bank (Suisse) S.A.	Switzerland	Vişnezade Mah. BJK Plaza A Blok No 35-36 Beşiktaş İstanbul	212-227 59 29	212-258 35 76
Credit Europe Bank N.V.	Hollanda	Migün Mah. Eski Büyükdere Cad. No 22 Park Plaza Kat 10 No 24-25 Maslak İstanbul	212-366 01 00	212-366 01 50
Credit Industriel et Commercial	France	Süleyman Seba Cad. No 48 BJK Plaza A Blok K4 D41 34357 Akaretler Beşiktaş İstanbul	212-227 67 39 212-227 67 40	212-227 67 44
Credit Suisse AG	Switzerland	Yıldırım Oğuz Göker Cad. Maya Plaza Kat 9 Akatlar 80630 Beşiktaş İstanbul	212-351 86 00	212-351 87 00
Credit Suisse Securities (Europe) Ltd.	United Kingdom	Yıldırım Göker Cad. Maya Plaza Kat 10 No 22 Akatlar Beşiktaş İstanbul	212-349 04 00	212-349 04 75
Deg-Deutsche Investitions-und Entwicklungsgesellschaft MBH	Germany	Kanyon Ofis Bloğu Büyükdere Cad. Kat 7 No 185 34394 Levent İstanbul	212-317 81 91	212- 353 52 40
Demir-Halk Bank (Nederland) N.V.	Netherlands	Süzer Plaza Askerocağı Cad. No 15 Kat 24 Oda 2406 34367 Elmadağ Şişli İstanbul	212-292 12 20	212-292 19 40
Doha Bank	Qatar	Süzer Plaza Askerocağı Cad. No 15 Kat 18 D 1804 34367 Elmadağ Şişli İstanbul	212-243 92 19	212-243 92 17
Dubai Islamic Bank	United Arab Emirates	Ömer Avni Mah. İnebolu Sok. Sümbülkonak Apt. No 69 Kat 5 Beyoğlu İstanbul	212-293 70 65 212-293 70 66	212-293 70 50
DZ Bank A.G.	Germany	Mete Cad. No 14/1 Ayanoğlu İş Merkezi 34437 Taksim İstanbul	212-249 77 22 212-249 77 44	212-249 77 55
Euro Hypo A.G.	Germany	Kanyon Ofis Bloğu Büyükdere Cad. No 185 34394 Levent İstanbul	212-317 22 00	212-317 22 10
Garantibank International N.V.	Netherlands	Ayazağa Yolu No 4 İz Plaza Giz Kat 18 Maslak İstanbul	212-366 43 01	212-366 43 20
HSBC Private Bank (Suisse) S.A.	Switzerland	Akaretler Mah. Süleyman Seba Cad. F2 Residence No 6 D 11 Akaretler Beşiktaş İstanbul	212-327 41 27	212-327 41 30
ING Bank N.V.	Netherlands	Eski Büyükdere Cad. Ayazağa Köy Yolu No 6 A Kat 10 34398 Maslak İstanbul	212-276 58 46	212-276 58 47
Intesa Sanpaolo S.P.A.	Italy	Askerocağı Cad. Süzer Plaza Kat 18 No 1802 34367 Elmadağ İstanbul	212-251 28 40	212-251 28 41
KBC Bank N.V.	Belgium	Bayraklı Sok. No 28/3 06670 G.Osmanpaşa Ankara	312- 447 09 93	312- 447 09 96
KfW (Kreditanstalt Für Wiederaufbau)	Germany	Kanyon Ofis Bloğu Kat 7 Büyükdere Cad. No 185 34394 Levent İstanbul	212-317 90 91	212-353 10 36
IPEX-Bank GMBH	Netherlands	Süleyman Seba Cad. Akaretler Sıraevleri No 23 34357 Beşiktaş İstanbul	212-326 72 00	212-326 72 02
Rabobank International	Netherlands	Teşvikiye Cad. İkbal İş Hanı No 103/22 Teşvikiye İstanbul	212-258 39 70	212-258 39 80
Royal Bank of Canada (Suisse) S.A.	Switzerland	Polaris Plaza Ahi Evren Cad. No 1 Kat 1 Maslak İstanbul	212-367 36 25	212-346 09 39
Standard Bank PLC	United Kingdom	İş Kuleleri Kule 2 K 12 34330 4. Levent İstanbul	212-283 40 31	212-283 07 58
Standard Chartered Bank	India	Cumhuriyet Cad. 171/3 Park Apt. Elmadağ Şişli İstanbul	212-296 03 50	212-296 66 32
State Bank of India	India			
The Bank of New York Mellon	U.S.A.	Süleyman Seba Cad. BJK Plaza B Blok No 48 Kat 6 34357 Akaretler Beşiktaş İstanbul	212-259 04 66 212-259 04 67	212-259 04 47
The Bank of Nova Scotia Türkiye	Canada	Süzer Plaza Askerocağı Cad. No 15 D 2509 Elmadağ Şişli İstanbul	212-251 00 49	212-251 00 47
The Bank of Tokyo-Mitsubishi UFJ, Ltd.	Japan	Büyükdere Cad. No 100-102 Maya Akar Center B Blok Kat 20 Daire 79 Esentepe İstanbul	212-288 56 45	212-288 56 46
The Economy Bank N.V.	Netherlands	Reşitpaşa Mah. Eski Büyükdere Cad. Park Plaza No 14 Kat 5 Sarıyer İstanbul	212-345 03 55	212-345 03 54
UBS A.G.	Switzerland	Büyükdere Cad. Kanyon Ofis Bloğu No 185 Kat 7 34394 Levent İstanbul	212-319 20 50	212-319 20 55
Unicredit (Suisse) Bank S.A.	Switzerland	Mecidiye Mah. Morbasan Sok. Koza İş Merkezi B Blok K 5 Beşiktaş İstanbul	212-274 38 72 212-274 38 73	212-274 49 94
Union Bancaire Privée	Switzerland	Maçka Cad. Feza Apt. No 1 D 2 34353 Maçka İstanbul	212-296 20 40	212-296 35 70
UPS Capital Business Credit	U.S.A.	Büyükdere Cad. No 24 34330 1. Levent İstanbul	212-278 91 21	212-282 33 72
Wachovia Bank N.A.	U.S.A.	İş Kuleleri Büyükdere Cad. Kule 2 Kat 9 34340 Levent İstanbul	212-324 88 86 212-324 92 04	212-324 88 39

Source: Banking Regulation and Supervision Agency

Glossary

1. Terms used in Financial Statements

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

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

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

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

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

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

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

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

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

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

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

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

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

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

2. Formulas Used in the Calculation of Ratios

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

Financial assets (net) = Financial assets where fair value change is reflected to income statement (net) + Financial Assets Available for Sale (net) + Investments held to Maturity (net) + Derivative Financial Assets Held for Hedging

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

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

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

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

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

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

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

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

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

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

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

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

3. Exchange Rates (TRY/ US Dollar)

Year	Period	TRY/US Dollar	Year	Period	TRY/US Dollar
2009	December	1,4873	2008	December	1,5218

4. This book 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 book 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.

6. The previous name "Calyon Yatırım Bankası Türk A.Ş." was changed to "Credit Agricole Yatırım Bankası Türk A.Ş." on March 2, 2010.

7. The previous name "ABN Amro Bank N.V." was changed to "The Royal Bank of Scotland N.V." on March 19, 2010.

