



**The Banking System in Turkey  
Selected Consolidated Tables by Banks  
December 2009**

Report Code : DE21

June 2010

## Summary information about the consolidated capital adequacy ratio

(December 2009)

Banks	Amount subject to credit risk (CR) (USD Million)	Amount subject to market risk (MR) (USD Million)	Amount subject to operational risk (OR) (USD Million)	Shareholders' equity (SE) (USD Million)	(SE) / (CR+MR+OR) *100 (%)
<b>Turkish Banking System</b>	<b>302,271</b>	<b>18,869</b>	<b>47,119</b>	<b>67,896</b>	<b>18.44</b>
<b>Deposit Banks</b>	<b>298,664</b>	<b>18,344</b>	<b>46,582</b>	<b>66,539</b>	<b>18.30</b>
<b>State-owned Commercial Banks</b>	<b>69,189</b>	<b>3,462</b>	<b>12,529</b>	<b>15,487</b>	<b>18.18</b>
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	22,868	1,568	5,819	6,986	23.09
Türkiye Halk Bankası A.Ş.	20,311	608	2,938	3,776	15.83
Türkiye Vakıflar Bankası T.A.O.	26,010	1,287	3,772	4,726	15.21
<b>Privately-owned Commercial Banks</b>	<b>177,594</b>	<b>11,591</b>	<b>26,603</b>	<b>40,080</b>	<b>18.57</b>
Adabank A.Ş.	0	0	0	0	-
Akbank T.A.Ş.	38,360	2,400	5,796	9,796	21.04
Alternatif Bank A.Ş.	2,042	40	268	304	12.94
Anadolubank A.Ş.	2,054	97	290	459	18.80
Şekerbank T.A.Ş.	4,491	86	794	864	16.08
Tekstil Bankası A.Ş.	1,287	9	205	308	20.54
Turkish Bank A.Ş.	325	10	46	102	26.65
Türk Ekonomi Bankası A.Ş.	7,698	308	1,003	1,527	16.95
Türkiye Garanti Bankası A.Ş.	41,056	2,990	5,521	9,497	19.16
Türkiye İş Bankası A.Ş.	46,069	4,398	7,504	10,511	18.13
Yapı ve Kredi Bankası A.Ş.	34,213	1,254	5,174	6,712	16.52
<b>Banks Under Dep.Insur.Fund</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>-</b>
Birleşik Fon Bankası A.Ş.	0	0	0	0	-
<b>Foreign Banks</b>	<b>51,881</b>	<b>3,290</b>	<b>7,450</b>	<b>10,971</b>	<b>17.52</b>
Arap Türk Bankası A.Ş.	547	37	40	195	31.26
Bank Mellat	0	0	0	0	-
Citibank A.Ş.	0	0	0	0	-
Denizbank A.Ş.	13,520	463	1,475	2,585	16.72
Deutsche Bank A.Ş.	0	0	0	0	-
Eurobank Tekfen A.Ş.	1,377	160	136	396	23.67
Finans Bank A.Ş.	15,695	941	2,231	3,559	18.86
Fortis Bank A.Ş.	5,883	1,217	1,080	1,261	15.42
Habib Bank Limited	0	0	0	0	-
HSBC Bank A.Ş.	7,105	267	1,547	1,577	17.67
ING Bank A.Ş.	7,754	205	941	1,398	15.71
JPMorgan Chase Bank N.A.	0	0	0	0	-
Millennium Bank A.Ş.	0	0	0	0	-
Société Générale (SA)	0	0	0	0	-
The Royal Bank of Scotland N.V.	0	0	0	0	-
Turkland Bank A.Ş.	0	0	0	0	-
WestLB AG	0	0	0	0	-
<b>Development and Investment Banks</b>	<b>3,607</b>	<b>525</b>	<b>537</b>	<b>1,357</b>	<b>29.06</b>
Aktif Yatırım Bankası A.Ş.	0	0	0	0	-
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	845	125	91	259	24.44
Credit Agricole Yatırım Bankası Türk A.Ş.	0	0	0	0	-
Diler Yatırım Bankası A.Ş.	0	0	0	0	-
GSD Yatırım Bankası A.Ş.	0	0	0	0	-
İller Bankası	0	0	0	0	-
İMKB Takas ve Saklama Bankası A.Ş.	0	0	0	0	-
Merrill Lynch Yatırım Bank A.Ş.	17	4	35	42	74.68
Nurol Yatırım Bankası A.Ş.	0	0	0	0	-
Taib Yatırım Bank A.Ş.	1	1	5	6	89.16
Türk Eximbank	0	0	0	0	-
Türkiye Kalkınma Bankası A.Ş.	264	17	196	337	70.61
Türkiye Sınai Kalkınma Bankası A.Ş.	2,479	378	211	712	23.22

All banks are included in the tables of this report. The numerical values are available only for the banks under consolidation process. The banks, of which their numerical values are not available, are not under consolidation process in this period.

Information according to geographical concentration, USD Million

(December 2009)

Banks	According to tFCe of borrowers																							
	Loans granted to retail customers and institutions						Loans granted to banks and other financial institutions						Financial assets*						Other loans**					
	Private sector	Public sector	Banks	Retail customers	Securities representing a share in capital	Total	Private sector	Public sector	Banks	Retail customers	Securities representing a share in capital	Total	Private sector	Public sector	Banks	Retail customers	Securities representing a share in capital	Total	Private sector	Public sector	Banks	Retail customers	Securities representing a share in capital	Total
Turkish Banking System	153,900	6,657	419	93,117	0	254,093	6,722	829	23,760	0	0	31,312	1,629	184,848	4,496	0	425	191,398	48,070	2,638	53,134	21,132	2,346	127,321
Deposit Banks	150,995	6,649	419	92,917	0	250,981	6,346	829	23,400	0	0	30,575	1,524	183,074	4,468	0	398	189,464	47,527	2,629	51,773	21,132	2,346	125,408
State-owned Commercial Banks	35,032	2,336	0	29,449	0	66,817	2,488	145	6,187	0	0	8,821	12	74,838	62	0	37	74,948	2,417	603	4,943	2	189	8,154
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	5,703	558	0	17,642	0	23,903	526	145	2	0	0	673	0	47,713	0	0	16	47,729	128	18	4,003	1	0	4,150
Türkiye Halk Bankası A.Ş.	15,063	583	0	4,913	0	20,559	712	0	20	0	0	732	0	14,462	0	0	8	14,469	95	124	788	0	0	1,008
Türkiye Vakıflar Bankası T.A.O.	14,267	1,194	0	6,894	0	22,355	1,251	0	6,165	0	0	7,416	12	12,663	62	0	13	12,750	2,193	461	152	1	189	2,996
Privately-owned Commercial Banks	90,772	3,897	330	44,572	0	139,570	3,415	273	14,024	0	0	17,712	1,408	96,519	4,194	0	314	102,436	30,566	1,890	32,096	17,803	2,141	84,495
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	16,712	1,120	0	10,085	0	27,917	974	6	1,093	0	0	2,073	478	30,919	0	0	4	31,401	11,720	1,136	11,201	8,255	0	32,312
Alternatif Bank A.Ş.	1,643	0	0	3	0	1,646	178	0	9	0	0	187	13	351	0	0	0	364	0	0	40	4	0	44
Anadolubank A.Ş.	1,395	0	0	355	0	1,749	0	0	628	0	0	628	9	568	18	0	1	595	817	0	1,066	136	0	2,020
Şekerbank T.A.Ş.	2,773	25	0	718	0	3,516	8	0	17	0	0	25	3	1,719	0	0	0	1,722	3	0	38	0	4	46
Tekstil Bankı A.Ş.	743	0	0	137	0	881	159	0	0	0	0	159	7	148	0	0	0	155	603	0	655	183	0	1,442
Turkish Bank A.Ş.	90	0	0	6	0	95	46	0	11	0	0	57	0	50	11	0	0	61	117	0	459	13	0	589
Türk Ekonomi Bankası A.Ş.	4,732	3	0	1,494	0	6,229	98	11	295	0	0	404	0	1,820	5	0	2	1,826	510	106	404	0	0	1,020
Türkiye Garanti Bankası A.Ş.	22,974	922	330	11,728	0	35,956	0	256	11,195	0	0	11,451	617	23,306	1,339	0	178	25,440	1,140	54	673	20	62	1,949
Türkiye İş Bankası A.Ş.	22,487	996	0	10,255	0	33,738	1,259	0	477	0	0	1,736	214	27,567	2,438	0	90	30,309	15,091	559	14,554	9,010	2,014	41,229
Yapı ve Kredi Bankası A.Ş.	17,222	830	0	9,791	0	27,843	692	0	300	0	0	992	67	10,071	383	0	40	10,562	565	34	3,004	181	60	3,845
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Foreign Banks	25,191	417	89	18,897	0	44,594	442	411	3,189	0	0	4,043	104	11,717	212	0	47	12,079	14,545	136	14,735	3,326	17	32,759
Arap Türk Bankası A.Ş.	214	0	21	0	0	235	0	0	58	0	0	58	5	263	40	0	1	309	175	60	807	0	0	1,041
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	8,951	402	12	3,113	0	12,478	0	0	1,838	0	0	1,838	37	2,055	87	0	3	2,183	8,776	76	6,290	3,280	17	18,438
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Eurobank Tefken A.Ş.	864	1	0	15	0	880	13	0	14	0	0	27	2	1,055	0	0	3	1,060	1,033	0	569	37	0	1,639
Finans Bank A.Ş.	4,752	0	0	7,870	0	12,621	138	0	32	0	0	170	50	3,603	84	0	0	3,737	89	0	1,158	4	0	1,251
Fortis Bank A.Ş.	3,069	13	0	1,916	0	4,998	100	20	186	0	0	306	0	1,833	0	0	36	1,869	86	0	0	0	0	86
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	2,620	56	0	3,287	0	5,943	0	391	1,001	0	0	1,392	9	1,297	0	0	1	1,308	563	0	372	6	0	941
ING Bank A.Ş.	4,722	0	0	2,716	0	7,438	191	0	61	0	0	252	0	1,611	0	0	2	1,614	3,823	0	5,540	0	0	9,362
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Millennium Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
The Royal Bank of Scotland N.V.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
WestLB AG	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Development and Investment Banks	2,905	7	0	200	0	3,112	376	0	361	0	0	737	105	1,774	27	0	27	1,934	543	9	1,361	1	0	1,914
Aktif Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	636	7	0	179	0	823	7	0	0	0	0	7	7	71	11	0	0	90	345	6	1,093	1	0	1,444
Credit Agricole Yatırım Bankası Türk A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İller Bankası	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İMKB Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Merrill Lynch Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	14	0	0	0	14	0	0	29	0	0	29
Nurul Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Taib Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Kalkınma Bankası A.Ş.	496	0	0	3	0	500	0	0	40	0	0	40	3	137	0	0	0	140	0	0	0	0	0	0
Türkiye Sınai Kalkınma Bankası A.Ş.	1,773	0	0	17	0	1,790	369	0	321	0	0	690	94	1,552	16	0	27	1,690	198	4	240	0	0	442

\* Financial assets where fair value change is reflected to income statement + Financial assets available for sale + Financial assets held to maturity.

\*\* Includes loans classified under Uniform Accounting Standards -loans except in the first 3 columns- and compliant with Article 48 of the Banking Law.

\*\*\* OECD Countries other than EU countries, USA and Canada

Information according to geographic:

(December 2009)

Banks	According to geographical concentration																											
	Loans granted to retail customers and institutions						Loans granted to banks and other financial institutions						Financial assets*						Other loans**									
	Domestic	EU countries	OECD countries ***	Off-shore banking regions	USA, Canada	Other countries	Total	Domestic	EU countries	OECD countries ***	Off-shore banking regions	USA, Canada	Other countries	Total	Domestic	EU countries	OECD countries ***	Off-shore banking regions	USA, Canada	Other countries	Total	Domestic	EU countries	OECD countries ***	Off-shore banking regions	USA, Canada	Other countries	Total
Turkish Banking System	248,323	3,036	162	387	142	2,043	254,093	21,122	8,165	31	225	1,491	277	31,312	184,671	4,804	16	1,011	321	575	191,398	79,058	37,236	3,184	557	5,560	1,726	127,321
Deposit Banks	245,238	3,036	162	387	142	2,015	250,981	20,429	8,158	31	190	1,491	276	30,575	182,852	4,731	16	994	304	567	189,464	78,353	36,196	3,168	557	5,475	1,659	125,408
State-owned Commercial Banks	66,309	276	4	0	65	163	66,817	6,990	938	3	88	773	28	8,821	74,607	153	0	0	98	91	74,948	2,698	3,706	217	0	1,136	397	8,154
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	23,623	142	0	0	36	103	23,903	635	25	0	0	13	0	673	47,482	91	0	67	89	47,729	177	2,640	103	0	1,080	150	4,150	
Türkiye Halk Bankası A.Ş.	20,418	89	4	0	0	47	20,559	712	0	0	0	0	20	732	14,463	5	0	0	1	14,469	218	739	4	0	32	14	1,008	
Türkiye Vakıflar Bankası T.A.O.	22,268	45	0	0	29	13	22,355	5,644	913	3	88	760	8	7,416	12,661	57	0	31	0	12,750	2,303	327	110	0	23	233	2,996	
Privately-owned Commercial Banks	135,160	2,485	156	70	63	1,636	139,570	10,947	6,058	17	101	412	177	17,712	97,184	4,417	16	191	195	433	102,436	56,233	22,445	1,836	188	3,244	548	84,495
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	27,392	295	1	0	2	226	27,917	1,899	173	0	0	0	2	2,073	30,920	482	0	0	0	0	31,401	21,089	10,236	321	3	657	7	32,312
Alternatif Bank A.Ş.	1,634	0	0	0	0	12	1,646	187	0	0	0	0	0	187	364	0	0	0	0	0	364	16	19	0	0	10	0	44
Anadolubank A.Ş.	1,731	19	0	0	0	0	1,749	521	89	1	0	17	0	628	565	27	2	0	0	0	595	953	1,012	2	0	25	27	2,020
Şekerbank T.A.Ş.	3,515	0	0	0	0	0	3,516	8	0	0	0	0	17	25	1,717	0	5	0	0	0	1,722	10	15	3	0	18	0	46
Tekstil Bankası A.Ş.	881	0	0	0	0	0	881	159	0	0	0	0	0	159	148	7	0	0	0	0	155	932	328	5	89	80	8	1,442
Türkbank A.Ş.	88	4	0	3	1	0	95	45	11	0	0	0	1	57	50	3	0	0	0	8	61	534	41	0	13	1	0	589
Türk Ekonomi Bankası A.Ş.	6,056	77	31	12	4	50	6,229	332	9	0	22	0	41	404	1,807	3	0	1	2	14	1,826	664	238	3	84	30	1	1,020
Türkiye Garanti Bankası A.Ş.	33,920	1,351	90	54	30	510	35,956	5,372	5,520	16	43	394	106	11,451	23,489	1,308	0	154	150	338	25,440	998	808	0	1	79	64	1,949
Türkiye İş Bankası A.Ş.	32,815	518	5	0	10	390	33,738	1,441	254	0	36	0	5	1,736	27,774	2,476	0	17	32	10	30,309	28,606	8,552	1,494	0	2,206	370	41,229
Yapı ve Kredi Bankası A.Ş.	27,128	220	30	2	16	447	27,843	985	2	0	0	0	5	992	10,349	110	9	19	11	63	10,562	2,431	1,196	6	0	139	73	3,845
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Foreign Banks	43,769	275	2	317	14	217	44,594	2,492	1,161	12	0	306	71	4,043	11,061	162	0	803	10	43	12,079	19,422	10,045	1,115	368	1,095	713	32,759
Arap Türk Bankası A.Ş.	219	0	0	0	0	17	235	33	1	0	0	0	23	58	268	35	0	5	0	1	309	715	75	1	0	0	249	1,041
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	12,209	142	2	2	12	110	12,478	1,393	326	6	0	66	46	1,838	2,011	125	0	10	37	2,183	12,053	3,975	1,093	1	1,012	303	18,438	
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Eurobank Tefken A.Ş.	876	4	0	0	0	0	880	27	0	0	0	0	0	27	1,060	0	0	0	0	0	1,060	1,141	494	1	0	1	1	1,639
Finans Bank A.Ş.	12,307	0	0	315	0	0	12,621	170	0	0	0	0	0	170	2,939	0	0	798	0	0	3,737	963	0	0	288	0	0	1,251
Fortis Bank A.Ş.	4,996	2	0	0	0	0	4,998	227	66	6	0	6	1	306	1,867	2	0	0	1	0	1,869	81	1	0	0	4	0	86
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	5,870	60	0	0	0	13	5,943	391	767	0	0	234	0	1,392	1,302	0	0	0	5	1,398	564	226	4	75	2	70	941	
ING Bank A.Ş.	7,293	67	0	0	0	77	7,438	250	1	0	0	0	1	252	1,614	0	0	0	0	1,614	3,904	5,274	16	5	74	89	9,362	
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Millennium Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
The Royal Bank of Scotland N.V.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
WestLB AG	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Development and Investment Banks	3,084	0	0	0	0	27	3,112	693	7	0	36	0	1	737	1,819	73	0	17	17	8	1,934	705	1,040	16	0	86	67	1,914
Aktif Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	795	0	0	0	0	27	823	6	0	0	0	0	1	7	71	10	0	1	8	90	268	1,010	15	0	84	67	1,444	
Credit Agricole Yatırım Bankası Türk A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İller Bankası	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İMKB Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Merrill Lynch Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	14	0	0	0	0	0	14	14	15	0	0	0	0	29
Nurul Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Taib Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Kalkınma Bankası A.Ş.	500	0	0	0	0	0	500	40	0	0	0	0	0	40	140	0	0	0	0	0	140	0	0	0	0	0	0	0
Türkiye Sınai Kalkınma Bankası A.Ş.	1,790	0	0	0	0	0	1,790	647	7	0	36	0	0	690	1,594	62	0	17	17	0	1,690	423	15	1	0	2	0	442

\* Financial assets where fair value change is reflected to inc

\*\* Includes loans classified under Uniform Accounting Stans

\*\*\* OECD Countries other than EU countries, USA and Can

Information according to geographical concentration, USD Million  
(December 2009)

Banks	Assets									Liabilities								
	Domestic	Euro-pean Union countries	OECD countries *	Off-shore banking regions	USA, Canada	Other countries	Inv.and assoc. subsidi. and joint vent. (b. partners)	Un-allocated assets / liabilities **	Total	Domestic	Euro-pean Union countries	OECD countries *	Off-shore banking regions	USA, Canada	Other countries	assoc. subsidi. and joint vent. (b. partners)	Un-allocated assets / liabilities **	Total
<b>Turkish Banking System</b>	507,446	23,442	759	2,136	4,399	3,153	8,896	79	550,310	407,620	64,302	3,650	4,551	12,037	5,006	7,981	1,946	507,092
<b>Deposit Banks</b>	500,899	23,274	757	2,084	4,373	3,041	8,886	1	543,316	405,395	61,916	3,624	4,495	10,705	4,878	7,961	1,541	500,534
<b>State-owned Commercial Banks</b>	164,031	2,028	11	88	2,023	673	189	0	169,043	148,027	7,338	63	40	1,390	1,948	0	0	158,805
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	81,289	446	0	0	1,202	310	0	0	83,247	74,833	444	0	0	1,200	289	0	0	76,766
Türkiye Halk Bankası A.Ş.	39,876	515	8	0	0	342	0	0	40,741	33,848	1,928	26	0	15	1,167	0	0	36,984
Türkiye Vakıflar Bankası T.A.O.	42,867	1,067	3	88	820	21	189	0	45,055	39,346	4,965	37	40	175	492	0	0	45,055
<b>Privately-owned Commercial Banks</b>	272,599	19,011	725	496	1,943	1,994	8,699	1	305,468	213,308	42,086	3,428	986	8,832	2,423	7,981	5	279,049
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	64,818	3,201	10	2	516	480	18	0	69,044	46,555	10,051	2,165	0	463	193	0	0	59,427
Alternatif Bank A.Ş.	2,422	19	0	0	10	12	0	0	2,463	2,042	51	11	0	57	0	0	0	2,162
Anadolubank A.Ş.	2,915	138	1	0	17	0	0	1	3,072	1,968	573	34	0	45	0	0	2	2,621
Şekerbank T.A.Ş.	6,137	15	8	0	18	17	0	0	6,195	5,148	75	0	0	111	4	0	3	5,342
Tekstil Bankası A.Ş.	1,416	13	1	8	1	0	0	0	1,439	1,323	76	1	7	18	3	0	0	1,428
Turkish Bank A.Ş.	675	21	0	11	1	9	0	0	716	578	28	0	93	0	15	0	0	715
Türk Ekonomi Bankası A.Ş.	10,758	367	35	127	62	106	0	0	11,455	7,767	1,336	96	501	281	241	0	0	10,223
Türkiye Garanti Bankası A.Ş.	62,615	6,091	23	250	501	118	8,621	0	78,219	54,687	9,621	346	293	5,164	127	7,981	0	78,219
Türkiye İş Bankası A.Ş.	75,186	7,503	613	78	640	613	0	0	84,634	60,211	12,484	272	75	2,128	1,218	0	0	76,387
Yapı ve Kredi Bankası A.Ş.	45,657	1,645	34	21	176	639	60	0	48,231	33,029	7,791	501	17	565	623	0	0	42,526
<b>Banks Under Dep.Insur.Fund</b>	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Foreign Banks</b>	64,269	2,235	22	1,499	406	375	0	0	68,805	44,060	12,492	133	3,469	483	506	0	1,536	62,680
Arap Türk Bankası A.Ş.	608	36	0	5	0	41	0	0	691	147	13	0	0	1	335	0	0	495
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	16,350	776	11	3	92	194	0	0	17,426	10,521	6,165	86	79	58	129	0	0	17,036
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Eurobank Tekfen A.Ş.	2,299	346	0	0	1	0	0	0	2,646	1,551	835	0	0	0	4	0	0	2,391
Finans Bank A.Ş.	18,848	0	0	1,491	0	0	0	0	20,339	14,584	0	0	3,151	0	0	0	0	17,735
Fortis Bank A.Ş.	7,769	65	6	0	11	1	0	0	7,853	4,397	2,245	0	0	11	1	0	0	6,653
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	8,211	835	0	0	234	54	0	0	9,334	5,919	1,029	43	237	397	2	0	1,536	9,163
ING Bank A.Ş.	10,183	177	4	0	69	85	0	0	10,516	6,941	2,207	4	2	17	35	0	0	9,205
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Millennium Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
The Royal Bank of Scotland N.V.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
WestLB AG	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Development and Investment Banks</b>	6,547	168	1	53	26	112	8	78	6,993	2,225	2,386	26	56	1,332	128	0	405	6,558
Aktif Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	976	17	0	0	7	112	3	0	1,115	142	567	0	0	7	114	0	0	830
Credit Agricole Yatırım Bankası Türk A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İller Bankası	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İMKB Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Merrill Lynch Yatırım Bank A.Ş.	107	15	0	0	0	0	0	31	152	7	84	0	0	0	0	0	52	143
Nurul Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Taib Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Kalkınma Bankası A.Ş.	760	53	0	0	0	0	5	48	866	213	236	0	0	50	14	0	353	866
Türkiye Sınai Kalkınma Bankası A.Ş.	4,705	84	1	53	18	0	0	0	4,861	1,864	1,499	26	56	1,274	0	0	0	4,719

\* \* OECD Countries other than EU countries, USA and Canada.

\*\* Unallocated assets / liabilities which could not be distributed according to a standart method.

Information according to geographic  
(December 2009)

Banks	Non-cash loans								Fixed capital expenditures								Net profit							
	Domestic	Euro-pean Union countries	OECD countries *	Off-shore banking regions	USA, Canada	Other countries	assoc. subsidi. and joint vent. (b. partners)	Total	Domestic	Euro-pean Union countries	OECD countries *	Off-shore banking regions	USA, Canada	Other countries	assoc. subsidi. and joint vent. (b. partners)	Total	Domestic	Euro-pean Union countries	OECD countries *	Off-shore banking regions	USA, Canada	Other countries	Inv.and assoc. subsidi. and joint vent. (b. partners)	Total
<b>Turkish Banking System</b>	66,279	2,639	711	114	655	1,950	298	72,645	870	101	0	0	0	2	2,584	3,556	12,562	146	0	-25	2	6	162	12,853
<b>Deposit Banks</b>	65,534	2,639	696	114	655	1,884	298	71,818	734	99	0	0	0	2	2,584	3,419	12,360	150	0	-32	2	13	152	12,646
<b>State-owned Commercial Banks</b>	14,758	506	113	0	253	466	0	16,095	99	91	0	0	0	0	503	693	4,361	-9	0	-2	2	8	0	4,361
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	3,468	24	0	0	212	3	0	3,707	0	0	0	0	0	0	503	503	2,363	-2	0	0	2	8	0	2,371
Türkiye Halk Bankası A.Ş.	6,181	68	3	0	8	2	0	6,263	36	91	0	0	0	0	0	127	1,119	0	0	0	0	0	0	1,119
Türkiye Vakıflar Bankası T.A.O.	5,108	414	110	0	32	461	0	6,125	64	0	0	0	0	0	0	64	879	-7	0	-2	0	0	0	871
<b>Privately-owned Commercial Banks</b>	38,504	1,531	564	33	395	915	298	42,239	441	8	0	0	0	2	2,050	2,501	6,782	105	0	42	0	11	140	7,080
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	5,194	2	0	0	0	4	0	5,201	96	1	0	0	0	0	0	97	1,463	14	0	354	0	0	0	1,831
Alternatif Bank A.Ş.	1,058	0	0	0	0	0	0	1,058	0	0	0	0	0	0	0	0	44	0	0	0	0	0	0	44
Anadolubank A.Ş.	546	3	9	0	0	27	0	584	5	0	0	0	0	0	0	5	90	5	0	1	0	0	0	96
Şekerbank T.A.Ş.	1,752	26	0	0	0	223	0	2,001	0	0	0	0	0	0	4	4	109	0	0	0	0	0	0	109
Tekstil Bankası A.Ş.	502	0	0	4	2	0	0	508	0	0	0	0	0	0	0	0	11	0	0	0	0	0	0	11
Turkish Bank A.Ş.	125	2	0	1	0	0	0	128	0	0	0	0	0	0	0	0	2	0	0	0	0	0	0	2
Türk Ekonomi Bankası A.Ş.	2,381	57	42	7	1	37	0	2,525	0	0	0	0	0	0	1	1	171	9	0	0	0	0	0	180
Türkiye Garanti Bankası A.Ş.	8,415	740	259	14	289	147	298	10,162	178	0	0	0	0	0	35	213	1,874	67	0	3	0	0	140	2,084
Türkiye İş Bankası A.Ş.	8,538	167	57	0	19	139	0	8,920	27	7	0	0	0	0	2,009	2,044	1,975	10	0	-316	0	11	0	1,679
Yapı ve Kredi Bankası A.Ş.	9,993	533	198	7	84	337	0	11,152	135	0	0	0	0	2	0	137	1,044	0	0	0	0	0	0	1,044
<b>Banks Under Dep.Insur.Fund</b>	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Foreign Banks</b>	12,272	603	19	81	8	503	0	13,484	194	0	0	0	0	0	32	226	1,217	55	0	-73	0	-5	12	1,206
Arap Türk Bankası A.Ş.	563	8	1	0	0	214	0	787	0	0	0	0	0	0	0	0	21	0	0	0	0	0	0	21
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	3,246	60	5	1	4	109	0	3,425	0	0	0	0	0	0	17	17	362	24	0	26	0	-6	0	407
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Eurobank Tekfen A.Ş.	743	4	0	0	1	1	0	750	74	0	0	0	0	0	0	74	25	0	0	0	0	0	0	25
Finans Bank A.Ş.	3,508	0	0	0	0	0	0	3,508	0	0	0	0	0	0	15	15	372	0	0	0	0	0	12	384
Fortis Bank A.Ş.	1,455	263	2	0	1	26	0	1,746	118	0	0	0	0	0	0	118	51	19	0	0	0	0	0	70
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	564	226	4	75	2	70	0	941	0	0	0	0	0	0	0	0	163	8	0	0	0	0	0	171
ING Bank A.Ş.	2,191	42	7	5	0	82	0	2,328	2	0	0	0	0	0	0	2	223	2	0	-99	0	1	0	127
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Millennium Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
The Royal Bank of Scotland N.V.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
WestLB AG	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Development and Investment Banks</b>	745	0	15	0	0	66	0	827	135	2	0	0	0	0	0	137	202	-4	0	7	0	-7	9	207
Aktif Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	256	0	15	0	0	66	0	338	3	0	0	0	0	0	0	3	18	0	0	0	0	-6	0	12
Credit Agricole Yatırım Bankası Türk A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İller Bankası	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İMKB Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Merrill Lynch Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	9	9	0
Nurol Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Taib Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Kalkınma Bankası A.Ş.	7	0	0	0	0	0	0	7	0	0	0	0	0	0	0	0	22	-4	0	0	0	-1	0	17
Türkiye Sınai Kalkınma Bankası A.Ş.	482	0	0	0	0	0	0	482	133	2	0	0	0	0	0	135	162	0	0	7	0	0	0	169

\* \* OECD Countries other than EU countries, USA and Canada

\*\* Unallocated assets / liabilities which could not be distributed

**Sector concentrations for cash loans, USD Million**

(December 2009)

Banks	Agricultural						Manufacturing						Construction	
	Farming and raising livestock		Forestry		Fishing		Mining		Production		Electric, gas and water			
	TC	FC	TC	FC	TC	FC	TC	FC	TC	FC	TC	FC	TC	FC
Turkish Banking System	9,927	539	236	111	159	89	1,427	1,527	23,659	25,917	1,237	6,775	7,416	6,556
Deposit Banks	9,923	534	236	111	159	89	1,416	1,524	23,340	25,441	923	6,115	7,340	6,440
State-owned Commercial Banks	7,411	85	46	1	98	49	373	256	5,218	6,311	115	704	1,940	731
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	6,793	18	0	0	86	0	168	51	948	756	6	0	661	10
Türkiye Halk Bankası A.Ş.	562	24	5	0	6	6	58	49	2,548	3,068	52	341	650	112
Türkiye Vakıflar Bankası T.A.O.	57	43	41	1	6	43	147	155	1,722	2,487	57	363	629	609
Privately-owned Commercial Banks	1,420	351	134	25	44	25	706	984	14,289	16,066	701	4,918	4,040	4,845
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	77	9	15	2	0	0	24	17	1,864	3,412	29	1,030	599	2,200
Alternatif Bank A.Ş.	25	14	1	0	1	0	26	9	450	208	20	6	210	8
Anadolubank A.Ş.	68	8	10	0	1	0	16	1	470	176	3	5	105	14
Şekerbank T.A.Ş.	194	1	1	0	2	0	42	29	569	186	2	3	387	106
Tekstil Bankası A.Ş.	11	9	1	0	0	0	3	1	191	60	52	1	101	33
Turkish Bank A.Ş.	0	0	0	0	0	0	0	6	16	0	0	0	5	5
Türk Ekonomi Bankası A.Ş.	137	57	17	19	7	1	126	43	1,680	1,004	30	56	221	60
Türkiye Garanti Bankası A.Ş.	164	149	7	0	5	4	69	200	2,302	4,156	102	1,531	738	839
Türkiye İş Bankası A.Ş.	355	9	47	1	17	4	346	207	3,716	3,473	378	1,338	989	797
Yapı ve Kredi Bankası A.Ş.	390	96	36	3	12	17	55	472	3,030	3,390	85	948	686	782
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Foreign Banks	1,091	98	56	85	17	15	337	284	3,834	3,064	106	492	1,360	865
Arap Türk Bankası A.Ş.	0	0	0	0	0	0	0	10	0	0	0	0	18	30
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	922	53	1	24	2	0	204	208	322	820	15	244	451	509
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Eurobank Tekfen A.Ş.	14	5	3	0	1	5	9	4	302	79	9	2	76	12
Finans Bank A.Ş.	24	12	37	61	5	4	23	17	481	539	18	5	183	82
Fortis Bank A.Ş.	48	17	2	0	2	0	6	21	715	611	15	53	206	55
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	23	3	5	0	2	0	36	1	1,109	375	17	0	75	59
ING Bank A.Ş.	59	8	9	0	6	6	60	23	905	641	33	188	353	118
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Millennium Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0	0	0
The Royal Bank of Scotland N.V.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
WestLB AG	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Development and Investment Banks	4	5	0	0	0	0	10	4	318	476	315	660	76	115
Aktif Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
BankPozitif Kredi ve Kalkınma Bankası A.	1	0	0	0	0	0	4	4	45	84	49	20	68	20
Credit Agricole Yatırım Bankası Türk A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İller Bankası	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İMKB Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Merrill Lynch Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nurol Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Taib Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Kalkınma Bankası A.Ş.	3	4	0	0	0	0	0	0	24	61	1	187	5	0
Türkiye Sınai Kalkınma Bankası A.Ş.	0	1	0	0	0	0	6	0	249	330	264	453	3	95

## Sector concentrations for cash loans:

(December 2009)

Banks	Services																Other		Total		
	Wholesale and retail trade		Hotel, food and beverage services		Transportation and telecommunication		Financial institutions		Real estate and renting services		Self-employment services		Education services		Health and social services						
	TC	FC	TC	FC	TC	FC	TC	FC	TC	FC	TC	FC	TC	FC	TC	FC	TC	FC	TC	FC	Total
Turkish Banking System	18,919	7,923	1,794	4,241	5,954	8,234	6,757	6,210	2,086	1,717	990	277	476	240	2,313	1,528	94,760	8,645	178,109	80,529	258,638
Deposit Banks	18,905	7,892	1,600	4,019	5,904	8,106	6,382	5,833	2,030	1,671	980	277	454	234	2,286	1,490	94,568	8,619	176,448	78,395	254,843
State-owned Commercial Banks	5,621	1,944	319	881	2,172	783	1,972	1,035	992	675	90	0	105	35	789	413	27,170	980	54,431	14,884	69,315
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	621	35	61	0	367	24	503	30	6	0	5	0	14	0	571	285	12,383	173	23,193	1,383	24,576
Türkiye Halk Bankası A.Ş.	3,030	526	164	384	999	161	724	488	964	628	85	0	53	26	122	91	5,622	67	15,644	5,972	21,615
Türkiye Vakıflar Bankası T.A.O.	1,970	1,384	94	497	806	598	745	517	22	47	0	0	38	10	95	37	9,166	740	15,594	7,529	23,123
Privately-owned Commercial Banks	9,778	5,199	912	2,421	3,115	6,515	3,446	4,089	825	904	601	239	259	147	1,278	931	46,223	6,807	87,771	54,466	142,237
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	1,573	1,483	165	808	254	1,126	307	1,766	11	106	11	44	37	7	507	526	10,712	1,268	16,186	13,804	29,990
Alternatif Bank A.Ş.	159	4	20	21	122	2	179	0	1	0	103	5	0	0	5	0	167	24	1,488	300	1,789
Anadolubank A.Ş.	193	6	4	0	29	8	93	242	2	0	41	1	3	0	38	0	414	2	1,492	463	1,955
Şekerbank T.A.Ş.	504	25	37	11	108	12	107	17	159	1	2	1	16	0	160	18	831	10	3,121	419	3,541
Tekstil Bankası A.Ş.	137	22	5	14	34	2	159	0	0	0	9	0	1	0	7	0	178	7	889	151	1,039
Turkish Bank A.Ş.	4	1	6	13	5	8	34	32	2	0	0	0	0	0	0	0	7	1	81	65	146
Türk Ekonomi Bankası A.Ş.	200	28	64	45	160	96	194	315	77	52	59	1	7	0	56	11	1,597	88	4,632	1,874	6,506
Türkiye Garanti Bankası A.Ş.	2,158	2,239	164	806	372	2,340	532	815	38	259	0	0	52	19	127	267	12,268	2,947	19,099	16,570	35,669
Türkiye İş Bankası A.Ş.	3,887	1,076	307	236	1,660	1,544	1,114	638	381	394	375	187	118	119	206	77	10,371	1,107	24,268	11,206	35,474
Yapı ve Kredi Bankası A.Ş.	962	315	138	468	371	1,377	727	265	153	93	0	0	24	2	171	33	9,677	1,353	16,516	9,614	26,130
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Foreign Banks	3,506	749	370	717	617	807	965	709	213	91	289	39	90	52	220	146	21,175	832	34,246	9,045	43,291
Arap Türk Bankası A.Ş.	17	32	0	0	0	0	102	27	0	0	0	0	0	0	0	0	0	0	136	99	235
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	705	271	173	304	160	464	466	356	5	77	0	0	61	51	106	132	3,318	695	6,910	4,208	11,118
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Eurobank Tekfen A.Ş.	108	11	16	95	13	9	18	15	9	2	0	0	2	0	15	0	21	0	617	239	856
Finans Bank A.Ş.	564	254	18	136	53	180	123	32	26	0	31	10	10	0	19	6	9,805	34	11,419	1,373	12,792
Fortis Bank A.Ş.	584	64	48	36	96	51	18	118	30	11	65	10	5	0	31	0	2,056	16	3,925	1,063	4,987
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	502	45	34	12	45	65	37	7	2	0	74	12	3	0	27	6	3,153	22	5,143	606	5,749
ING Bank A.Ş.	1,025	71	81	134	250	39	203	155	140	2	119	7	9	0	23	1	2,822	65	6,097	1,456	7,553
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Millennium Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
The Royal Bank of Scotland N.V.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
WestLB AG	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Development and Investment Banks	14	31	193	222	50	129	375	377	56	46	10	0	22	6	26	37	192	26	1,662	2,134	3,796
Aktif Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
BankPozitif Kredi ve Kalkınma Bankası A.	13	25	77	97	5	3	6	15	53	10	0	0	0	0	5	0	170	20	497	298	795
Credit Agricole Yatırım Bankası Türk A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İller Bankası	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İMKB Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Merrill Lynch Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nurol Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Taib Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Kalkınma Bankası A.Ş.	0	0	71	78	0	0	11	29	0	0	0	0	7	3	19	13	3	0	144	377	521
Türkiye Sınai Kalkınma Bankası A.Ş.	1	6	46	47	45	126	358	332	3	36	10	0	14	3	2	24	19	6	1,021	1,459	2,480



Average market risk calculated as of the end of months in the related period, USD Million

(December 2009)

Banks	Average							Maximum							Minimum						
	Interest rate risk	Share risk	Currency risk	Commodity risk	Settlement risk	Options risk	Amount subject to total risk	Interest rate risk	Share risk	Currency risk	Commodity risk	Settlement risk	Options risk	Amount subject to total risk	Interest rate risk	Share risk	Currency risk	Commodity risk	Settlement risk	Options risk	Amount subject to total risk
<b>Turkish Banking System</b>	4,638	344	625	1	0	274	14,032	5,518	553	830	1	0	464	17,450	4,203	234	423	2	0	96	11,425
<b>Deposit Banks</b>	4,334	287	599	1	0	274	13,644	5,162	480	789	1	0	464	16,981	3,972	189	404	2	0	96	11,130
<b>State-owned Commercial Banks</b>	170	5	39	0	0	5	2,264	244	6	54	1	0	11	3,254	105	4	27	0	0	2	1,489
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	74	2	19	0	0	0	1,183	120	3	25	1	0	0	1,778	40	2	12	0	0	0	826
Türkiye Halk Bankası A.Ş.	29	1	10	0	0	0	40	39	1	12	0	0	0	52	23	1	9	0	0	0	33
Türkiye Vakıflar Bankası T.A.O.	67	1	10	0	0	5	1,041	85	2	16	0	0	11	1,424	42	0	6	0	0	2	630
<b>Privately-owned Commercial Banks</b>	3,232	126	369	1	0	244	9,616	3,864	167	488	1	0	401	11,494	2,868	92	252	2	0	82	8,297
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	119	1	15	0	0	0	134	180	1	11	0	0	0	192	79	0	20	0	0	0	99
Alternatif Bank A.Ş.	1	1	1	0	0	0	3	1	1	1	0	0	1	4	0	1	1	0	0	0	3
Anadolubank A.Ş.	4	0	2	0	0	0	75	5	0	3	0	0	0	97	3	0	1	0	0	0	48
Şekerbank T.A.Ş.	4	0	3	0	0	0	97	5	0	5	0	0	0	125	4	0	0	0	0	0	62
Tekstil Bankası A.Ş.	1	0	2	0	0	0	38	2	0	4	0	0	0	69	1	0	0	0	0	0	9
Turkish Bank A.Ş.	0	0	0	0	0	0	1	1	0	0	0	0	0	1	0	0	0	0	0	0	0
Türk Ekonomi Bankası A.Ş.	11	0	11	0	0	2	305	13	0	12	0	0	5	347	7	0	11	0	0	0	275
Türkiye Garanti Bankası A.Ş.	2,794	90	216	0	0	242	3,342	3,307	131	316	0	0	395	4,149	2,469	67	145	0	0	82	2,763
Türkiye İş Bankası A.Ş.	246	21	104	1	0	0	4,640	283	19	118	1	0	0	5,256	268	14	61	2	0	0	4,311
Yapı ve Kredi Bankası A.Ş.	52	12	14	0	0	0	981	67	15	18	0	0	0	1,254	37	9	12	0	0	0	727
<b>Banks Under Dep.Insur.Fund</b>	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Foreign Banks</b>	932	157	191	0	0	25	1,765	1,054	307	247	0	0	52	2,233	999	94	126	0	0	12	1,343
Arap Türk Bankası A.Ş.	10	0	51	0	0	0	61	20	0	69	0	0	0	89	4	0	33	0	0	0	37
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	22	1	9	0	0	0	406	23	2	12	0	0	0	463	20	1	5	0	0	0	325
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Eurobank Tekfen A.Ş.	3	1	2	0	0	2	94	3	0	1	0	0	8	160	3	0	1	0	0	0	52
Finans Bank A.Ş.	844	151	85	0	0	23	1,104	938	301	99	0	0	44	1,381	697	90	59	0	0	12	858
Fortis Bank A.Ş.	34	1	36	0	0	0	71	42	2	57	0	0	0	101	260	1	21	0	0	0	48
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	7	2	5	0	0	0	14	15	2	5	0	0	0	21	3	2	2	0	0	0	7
ING Bank A.Ş.	12	0	3	0	0	0	16	13	1	3	0	0	0	17	11	0	3	0	0	0	15
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Millennium Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
The Royal Bank of Scotland N.V.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
WestLB AG	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Development and Investment Banks</b>	304	57	27	0	0	0	388	356	73	40	0	0	0	469	231	45	19	0	0	0	295
Aktif Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	4	0	4	0	0	0	8	6	0	5	0	0	0	10	2	0	4	0	0	0	6
Credit Agricole Yatırım Bankası Türk A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İller Bankası	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İMKB Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Merrill Lynch Yatırım Bank A.Ş.	0	0	0	0	0	0	0	1	0	0	0	0	0	1	0	0	0	0	0	0	0
Nurol Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Taib Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Kalkınma Bankası A.Ş.	0	0	1	0	0	0	2	1	0	2	0	0	0	2	0	0	1	0	0	0	1
Türkiye Sınai Kalkınma Bankası A.Ş.	299	57	21	0	0	0	377	349	73	34	0	0	0	455	228	45	14	0	0	0	288

Information on Currency Risk of the Bank, USD Million  
(December 2009)

Banks	Assets					Liabilities					Net on balance sheet position					Net off balance sheet position				
	Euro	USD	Yen	Other FC	Total Assets	Euro	USD	Yen	Other FC	Total Liabilities	Euro	USD	Yen	Other FC	Total	Euro	USD	Yen	Other FC	Total
<b>Turkish Banking System</b>	68,517	102,044	773	4,139	175,473	80,576	102,093	191	4,719	187,579	-12,058	-50	583	-580	-12,105	12,069	496	-482	989	13,072
<b>Deposit Banks</b>	66,565	100,017	750	4,033	171,365	78,661	99,860	165	4,671	183,357	-12,097	157	586	-638	-11,993	12,159	363	-484	1,014	13,052
<b>State-owned Commercial Banks</b>	16,867	19,259	7	441	36,574	18,700	18,584	3	611	37,897	-1,833	675	4	-170	-1,324	1,784	-743	-3	210	1,249
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	7,498	5,199	1	306	13,005	7,517	5,221	1	296	13,035	-19	0	10	-30	-13	-17	0	30	0	0
Türkiye Halk Bankası A.Ş.	4,793	5,544	1	69	10,407	6,439	4,780	1	254	11,474	-1,646	764	0	-186	-1,067	1,556	-866	-1	180	869
Türkiye Vakıflar Bankası T.A.O.	4,576	8,516	4	66	13,162	4,744	8,583	1	60	13,388	-167	-67	3	6	-226	241	140	-2	0	380
<b>Privately-owned Commercial Banks</b>	41,475	69,213	423	2,990	114,101	49,187	64,052	151	3,481	116,871	-7,712	5,161	272	-491	-2,770	7,675	-4,539	-176	835	3,795
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	8,482	16,032	93	99	24,706	9,973	14,151	49	696	24,870	-1,491	1,881	44	-597	-164	1,633	-1,938	-4	604	295
Alternatif Bank A.Ş.	284	503	0	1	787	327	626	3	2	959	-43	-124	-3	-1	-172	40	142	3	1	186
Anadolubank A.Ş.	335	747	110	20	1,212	549	833	0	11	1,393	-215	-86	110	9	-182	211	99	-111	-8	191
Şekerbank T.A.Ş.	453	622	8	16	1,098	924	782	1	25	1,732	-471	-160	7	-10	-634	480	167	-7	11	651
Tekstil Bankası A.Ş.	105	298	25	6	434	175	413	0	4	592	-70	-115	25	2	-159	70	113	-25	-1	156
Türkish Bank A.Ş.	146	157	0	13	316	144	149	0	16	309	3	8	0	-3	7	-2	-6	0	2	-6
Türk Ekonomi Bankası A.Ş.	1,597	2,070	11	239	3,918	2,009	2,054	10	144	4,217	-411	16	2	95	-299	525	-26	-4	-101	395
Türkiye Garanti Bankası A.Ş.	10,556	18,174	45	1,067	29,842	12,813	16,808	36	1,070	30,727	-2,257	1,366	9	-3	-884	2,446	-1,629	-9	105	913
Türkiye İş Bankası A.Ş.	11,942	17,779	82	862	30,665	12,536	17,565	33	858	30,992	-594	214	49	4	-327	-3	618	7	121	742
Yapı ve Kredi Bankası A.Ş.	7,576	12,832	49	667	21,123	9,738	10,670	19	654	21,081	-2,162	2,162	30	13	43	2,276	-2,080	-26	102	272
<b>Banks Under Dep.Insur.Fund</b>	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Foreign Banks</b>	8,222	11,544	321	603	20,690	10,774	17,224	11	579	28,589	-2,552	-5,680	310	24	-7,899	2,700	5,645	-306	-31	8,008
Arap Türk Bankası A.Ş.	85	266	0	1	352	86	321	0	1	408	-1	-55	0	0	-56	0	45	0	0	45
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	3,455	3,766	70	179	7,470	4,547	4,577	3	114	9,241	-1,092	-811	67	65	-1,771	1,214	840	-50	-71	1,933
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Eurobank Tekfen A.Ş.	278	460	0	1	739	293	447	0	2	742	-15	13	0	-1	-3	24	-17	0	1	8
Finans Bank A.Ş.	1,759	2,417	81	121	4,379	1,916	5,694	2	51	7,663	-157	-3,277	79	71	-3,284	177	3,245	-80	-70	3,271
Fortis Bank A.Ş.	959	1,288	153	136	2,536	1,753	1,873	3	56	3,686	-794	-586	150	80	-1,150	787	586	-162	-83	1,128
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	608	1,893	8	150	2,658	1,085	2,055	2	318	3,460	-477	-163	6	-168	-802	483	150	-6	168	795
ING Bank A.Ş.	1,078	1,454	8	15	2,556	1,095	2,256	1	38	3,389	-16	-801	7	-23	-833	15	797	-7	24	829
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Millennium Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
The Royal Bank of Scotland N.V.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
WestLB AG	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Development and Investment Banks</b>	1,953	2,027	23	106	4,109	1,914	2,233	26	48	4,222	38	-206	-3	58	-113	-90	133	3	-26	19
Aktif Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	207	429	7	91	733	93	588	0	34	715	114	-159	7	57	18	-114	104	-7	-26	-42
Credit Agricole Yatırım Bankası Türk A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İller Bankası	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İMKB Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Merrill Lynch Yatırım Bank A.Ş.	0	29	0	0	29	0	84	0	0	84	0	-55	0	0	-55	0	55	0	0	55
Nurol Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Taib Yatırım Bank A.Ş.	1	1	0	0	1	0	0	0	0	0	1	0	0	0	1	0	0	0	0	0
Türk Eximbank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Kalkınma Bankası A.Ş.	307	110	0	14	431	304	108	0	14	427	3	1	0	0	5	0	0	0	0	0
Türkiye Sınai Kalkınma Bankası A.Ş.	1,437	1,459	17	1	2,914	1,516	1,453	26	0	2,996	-79	6	-9	1	-82	24	-26	9	0	7

**Information on Interest Rate Mismatch of the Bank (Interest rate sensitivity of assets, liabilities and off-balance sheet), USD Million**  
(December 2009)

	Assets							Liabilities							On balance sheet interest sensitivity gap-long								On balance sheet interest sensitivity gap-short							
	Up to 1 month	1-3 months	3-12 months	1-5 years	5 years and over	Demand	Total Assets	Up to 1 month	1-3 months	3-12 months	1-5 years	5 years and over	Demand	Total Liabilities	Up to 1 month	1-3 months	3-12 months	1-5 years	5 years and over	Demand	Total	Up to 1 month	1-3 months	3-12 months	1-5 years	5 years and over	Demand	Total		
<b>Banks</b>																														
<b>Turkish Banking System</b>	169,577	102,482	97,341	104,410	34,599	44,941	553,349	279,963	83,923	32,895	10,989	1,215	143,047	552,032	685	23,916	64,466	93,603	33,409	11	216,090	-111,072	-5,357	-20	-182	-24	-98,118	-214,773		
<b>Deposit Banks</b>	167,577	100,482	96,180	103,468	34,264	44,346	546,317	277,631	82,387	32,073	10,380	1,166	141,362	544,999	305	23,452	64,107	93,088	33,122	11	214,084	-110,359	-5,357	0	0	-24	-97,027	-212,767		
<b>State-owned Commercial Banks</b>	58,676	38,591	23,290	29,790	10,395	8,730	169,672	90,886	28,188	8,036	2,281	92	40,189	169,672	0	12,517	15,253	27,510	10,303	0	65,583	-32,010	-2,114	0	0	0	-31,459	-65,583		
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	30,720	20,691	9,273	15,681	5,023	2,361	83,750	50,451	8,174	3,430	2,029	0	19,665	83,750	0	12,517	5,843	13,652	5,023	0	37,035	-19,731	0	0	0	0	-17,304	-37,035		
Türkiye Halk Bankası A.Ş.	14,025	8,245	6,249	7,353	2,123	2,872	40,868	21,289	8,447	1,840	43	84	9,165	40,868	0	0	4,410	7,311	2,038	0	13,759	-7,264	-202	0	0	0	-6,292	-13,759		
Türkiye Vakıflar Bankası T.A.O.	14,131	9,654	7,767	6,756	3,249	3,497	45,055	19,145	11,566	2,767	209	8	11,360	45,055	0	0	5,000	6,547	3,242	0	14,789	-5,014	-1,912	0	0	0	-7,862	-14,789		
<b>Privately-owned Commercial Banks</b>	88,100	52,383	61,010	56,749	19,067	30,305	307,614	155,244	44,399	19,811	4,007	649	83,505	307,614	286	9,640	41,199	52,742	18,418	0	122,287	-67,430	-1,657	0	0	0	-53,200	-122,287		
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Akbank T.A.Ş.	18,035	13,624	18,181	13,041	2,624	3,637	69,141	36,020	11,780	3,710	540	174	16,917	69,141	0	1,844	14,471	12,501	2,450	0	31,266	-17,986	0	0	0	0	-13,281	-31,266		
Alternatif Bank A.Ş.	1,539	295	302	169	2	155	2,463	1,332	467	113	1	0	550	2,463	207	0	189	168	2	0	567	0	-172	0	0	0	-395	-567		
Anadolubank A.Ş.	1,238	123	505	618	401	185	3,072	1,399	625	300	1	11	736	3,072	0	0	205	618	390	0	1,213	-161	-502	0	0	0	-550	-1,213		
Şekerbank T.A.Ş.	1,821	811	1,514	1,371	137	545	6,199	3,342	813	378	68	15	1,583	6,199	0	0	1,136	1,303	122	0	2,562	-1,521	-2	0	0	0	-1,038	-2,562		
Tekstil Bankası A.Ş.	725	194	151	154	44	171	1,439	646	332	42	0	0	419	1,439	80	0	109	154	44	0	387	0	-138	0	0	0	-249	-387		
Turkish Bank A.Ş.	510	101	59	6	0	40	716	525	33	6	0	0	153	716	0	69	53	6	0	0	127	-15	0	0	0	0	-112	-127		
Türk Ekonomi Bankası A.Ş.	4,674	1,025	2,004	2,316	379	1,057	11,456	6,052	1,087	771	206	229	3,111	11,456	0	0	1,233	2,110	149	0	3,493	-1,377	-62	0	0	0	-2,054	-3,493		
Türkiye Garanti Bankası A.Ş.	22,887	13,421	16,014	11,960	4,414	9,521	78,219	43,125	7,479	4,859	908	9	21,839	78,219	0	5,942	11,155	11,052	4,406	0	32,556	-20,238	0	0	0	0	-12,318	-32,556		
Türkiye İş Bankası A.Ş.	26,059	16,318	13,513	17,468	3,764	9,556	86,678	41,002	14,533	5,991	1,599	88	23,467	86,678	0	1,785	7,522	15,870	3,676	0	28,853	-14,942	0	0	0	0	-13,911	-28,853		
Yapı ve Kredi Bankası A.Ş.	10,612	6,471	8,765	9,646	7,301	5,437	48,231	21,802	7,251	3,641	685	123	14,729	48,231	0	0	5,125	8,961	7,178	0	21,263	-11,190	-781	0	0	0	-9,292	-21,263		
<b>Banks Under Dep.Insur.Fund</b>	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
<b>Foreign Banks</b>	20,600	9,509	11,880	16,928	4,802	5,311	69,031	31,501	9,800	4,226	4,092	426	17,668	67,713	18	1,295	7,654	12,836	4,401	11	26,215	-10,919	-1,586	0	0	-24	-12,368	-24,898		
Arap Türk Bankası A.Ş.	238	220	145	34	31	24	691	219	194	28	0	0	248	691	18	25	117	34	31	0	225	0	0	0	0	0	-225	-225		
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Denizbank A.Ş.	4,216	2,426	3,193	4,991	1,633	984	17,443	6,956	3,254	1,370	1,189	139	4,535	17,443	0	0	1,823	3,802	1,495	0	7,120	-2,740	-828	0	0	0	-3,551	-7,120		
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Eurobank Tefken A.Ş.	980	380	217	875	42	225	2,720	1,179	246	119	596	67	512	2,720	0	133	97	280	0	0	510	-199	0	0	0	-24	-287	-510		
Finans Bank A.Ş.	5,943	2,612	4,936	4,673	1,047	1,142	20,354	9,945	3,335	1,191	420	16	5,446	20,354	0	0	3,744	4,253	1,031	0	9,028	-4,002	-723	0	0	0	-4,304	-9,028		
Fortis Bank A.Ş.	2,188	823	1,433	1,786	905	835	7,970	3,664	548	427	1,135	55	824	6,653	0	276	1,006	651	850	11	2,794	-1,477	0	0	0	0	0	-1,477		
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
HSBC Bank A.Ş.	3,418	1,439	751	2,054	561	1,111	9,335	4,067	579	436	577	142	3,534	9,335	0	860	315	1,478	419	0	3,071	-649	0	0	0	0	-2,423	-3,071		
ING Bank A.Ş.	3,617	1,608	1,205	2,514	583	990	10,519	5,470	1,643	654	176	6	2,569	10,519	0	0	551	2,338	577	0	3,466	-1,853	-35	0	0	0	-1,579	-3,466		
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Millennium Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
The Royal Bank of Scotland N.V.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
WestLB AG	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
<b>Development and Investment Banks</b>	2,000	2,000	1,161	942	335	594	7,033	2,332	1,536	821	609	48	1,685	7,033	381	464	359	515	287	0	2,006	-713	0	-20	-182	0	-1,091	-2,006		
Aktif Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	288	143	160	325	67	132	1,115	111	59	82	507	0	357	1,115	177	85	78	0	67	0	407	0	0	0	-182	0	-225	-407		
Credit Agricole Yatırım Bankası Türk A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Diler Yatırım Bankası A.Ş.	0	0	0	0																										

**Information on Interest Rate Mismatch**  
(December 2009)

Banks	Off balance sheet interest sensitivity gap-long							Off balance sheet interest sensitivity gap-short							Total position						
	Up to 1 month	1-3 months	3-12 months	1-5 years	5 years and over	Demand	Total	Up to 1 month	1-3 months	3-12 months	1-5 years	5 years and over	Demand	Total	Up to 1 month	1-3 months	3-12 months	1-5 years	5 years and over	Demand	Total
<b>Turkish Banking System</b>	<b>1,960</b>	<b>3,879</b>	<b>1,756</b>	<b>490</b>	<b>38</b>	<b>0</b>	<b>8,124</b>	<b>-1,655</b>	<b>-30</b>	<b>-510</b>	<b>-6,499</b>	<b>-928</b>	<b>0</b>	<b>-9,623</b>	<b>-110,081</b>	<b>22,408</b>	<b>65,692</b>	<b>87,412</b>	<b>32,494</b>	<b>-98,107</b>	<b>-182</b>
<b>Deposit Banks</b>	<b>1,866</b>	<b>3,825</b>	<b>1,756</b>	<b>486</b>	<b>37</b>	<b>0</b>	<b>7,970</b>	<b>-468</b>	<b>-28</b>	<b>-442</b>	<b>-6,498</b>	<b>-928</b>	<b>0</b>	<b>-8,364</b>	<b>-108,656</b>	<b>21,891</b>	<b>65,421</b>	<b>87,076</b>	<b>32,207</b>	<b>-97,016</b>	<b>924</b>
<b>State-owned Commercial Banks</b>	<b>161</b>	<b>447</b>	<b>0</b>	<b>37</b>	<b>0</b>	<b>0</b>	<b>645</b>	<b>-46</b>	<b>-6</b>	<b>-27</b>	<b>-536</b>	<b>0</b>	<b>0</b>	<b>-616</b>	<b>-31,895</b>	<b>10,844</b>	<b>15,226</b>	<b>27,010</b>	<b>10,303</b>	<b>-31,459</b>	<b>29</b>
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-19,731	12,517	5,843	13,652	5,023	-17,304	0
Türkiye Halk Bankası A.Ş.	40	323	0	0	0	0	363	0	0	0	-340	0	0	-340	-7,224	122	4,410	6,971	2,038	-6,292	24
Türkiye Vakıflar Bankası T.A.O.	122	124	0	37	0	0	282	-46	-6	-27	-196	0	0	-276	-4,939	-1,795	4,973	6,387	3,242	-7,862	6
<b>Privately-owned Commercial Banks</b>	<b>1,115</b>	<b>2,296</b>	<b>1,739</b>	<b>419</b>	<b>37</b>	<b>0</b>	<b>5,607</b>	<b>-352</b>	<b>-18</b>	<b>-248</b>	<b>-5,137</b>	<b>-466</b>	<b>0</b>	<b>-6,221</b>	<b>-66,381</b>	<b>10,262</b>	<b>42,690</b>	<b>48,024</b>	<b>17,989</b>	<b>-53,200</b>	<b>-614</b>
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	683	571	1,643	0	0	0	2,897	0	0	0	-2,475	-385	0	-2,860	-17,303	2,416	16,114	10,026	2,065	-13,281	37
Alternatif Bank A.Ş.	9	2	9	0	0	0	21	0	0	0	0	0	0	0	216	-170	198	168	2	-395	21
Anadolubank A.Ş.	106	10	13	0	0	0	129	-63	0	0	-71	0	0	-134	-118	-492	218	547	390	-550	-5
Şekerbank T.A.Ş.	249	119	0	0	0	0	368	-24	-4	-23	-242	-32	0	-326	-1,296	112	1,113	1,061	90	-1,038	41
Tekstil Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	80	-138	109	154	44	-249	0
Turkish Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-15	69	53	6	0	-112	0
Türk Ekonomi Bankası A.Ş.	43	9	60	328	37	0	478	-34	-9	-54	-326	-40	0	-463	-1,368	-62	1,239	2,113	147	-2,054	15
Türkiye Garanti Bankası A.Ş.	2	5	8	4	0	0	19	-2	-4	-6	0	0	0	-13	-20,237	5,942	11,157	11,056	4,406	-12,318	7
Türkiye İş Bankası A.Ş.	0	1,333	0	0	0	0	1,333	-229	0	-164	-2,022	0	0	-2,416	-15,171	3,118	7,358	13,847	3,676	-13,911	-1,083
Yapı ve Kredi Bankası A.Ş.	22	248	6	86	0	0	362	0	0	0	0	-10	0	-10	-11,168	-533	5,130	9,047	7,168	-9,292	352
<b>Banks Under Dep.Insur.Fund</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Foreign Banks</b>	<b>589</b>	<b>1,081</b>	<b>17</b>	<b>30</b>	<b>0</b>	<b>0</b>	<b>1,718</b>	<b>-70</b>	<b>-4</b>	<b>-166</b>	<b>-825</b>	<b>-462</b>	<b>0</b>	<b>-1,527</b>	<b>-10,381</b>	<b>786</b>	<b>7,505</b>	<b>12,042</b>	<b>3,915</b>	<b>-12,357</b>	<b>1,509</b>
Arap Türk Bankası A.Ş.	59	0	0	0	0	0	59	-59	0	0	0	0	0	-59	18	25	117	34	31	-225	0
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-2,740	-828	1,823	3,802	1,495	-3,551	0
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Eurobank Tekfen A.Ş.	60	0	0	0	0	0	60	0	0	0	-50	-10	0	-60	-139	133	97	230	-34	-287	0
Finans Bank A.Ş.	9	83	5	0	0	0	97	0	0	0	-12	-13	0	-26	-3,994	-640	3,750	4,241	1,017	-4,304	71
Fortis Bank A.Ş.	85	559	0	0	0	0	644	0	0	-112	-138	-331	0	-581	-1,392	835	894	513	519	11	1,381
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	0	0	12	30	0	0	42	-11	-4	0	0	0	0	-15	-660	856	327	1,508	419	-2,423	27
ING Bank A.Ş.	377	440	0	0	0	0	817	0	0	-54	-624	-108	0	-786	-1,475	405	497	1,714	469	-1,579	31
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Millennium Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
The Royal Bank of Scotland N.V.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
WestLB AG	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Development and Investment Banks</b>	<b>94</b>	<b>55</b>	<b>0</b>	<b>4</b>	<b>1</b>	<b>0</b>	<b>154</b>	<b>-1,186</b>	<b>-2</b>	<b>-69</b>	<b>-2</b>	<b>0</b>	<b>0</b>	<b>-1,259</b>	<b>-1,425</b>	<b>517</b>	<b>271</b>	<b>336</b>	<b>287</b>	<b>-1,091</b>	<b>-1,105</b>
Aktif Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	39	55	0	1	1	0	96	-19	-2	-69	-2	0	0	-91	198	137	9	-183	68	-225	4
Credit Agricole Yatırım Bankası Türk A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İller Bankası	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İMKB Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Merrill Lynch Yatırım Bank A.Ş.	55	0	0	0	0	0	55	-55	0	0	0	0	0	-55	32	1	0	13	0	-45	0
Nurol Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Taib Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5	0	1	0	0	-6	0
Türk Eximbank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	-7	0	0	0	0	0	-7	160	75	-20	10	58	-290	-7
Türkiye Sınai Kalkınma Bankası A.Ş.	0	0	0	3	0	0	4	-1,106	0	0	0	0	0	-1,106	-1,819	304	280	496	162	-524	-1,102

# Average interest rates applied to Loans and Deposits, %

(December 2009)

Banks	New Turkish Lira		USD		EURO	
	Loans	Deposits*	Loans	Deposits*	Loans	Deposits*
<b>Turkish Banking System</b>	-	-	-	-	-	-
<b>Deposit Banks</b>	-	-	-	-	-	-
<b>State-owned Commercial Banks</b>	-	-	-	-	-	-
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	16.45	8.74	4.25	1.83	4.09	1.86
Türkiye Halk Bankası A.Ş.	14.98	8.86	5.18	2.38	5.17	1.95
Türkiye Vakıflar Bankası T.A.O.	15.62	8.73	4.91	2.74	4.73	2.80
<b>Privately-owned Commercial Banks</b>	-	-	-	-	-	-
Adabank A.Ş.	0.00	0.00	0.00	0.00	0.00	0.00
Akbank T.A.Ş.	14.61	8.18	3.89	1.93	4.31	2.25
Alternatif Bank A.Ş.	20.40	14.11	8.94	4.54	9.71	4.75
Anadolubank A.Ş.	14.11	9.52	3.88	2.63	3.55	3.06
Şekerbank T.A.Ş.	21.18	11.43	7.88	2.81	7.85	3.57
Tekstil Bankası A.Ş.	13.70	9.75	6.49	2.80	7.38	2.72
Turkish Bank A.Ş.	12.53	8.25	7.80	3.05	4.56	2.71
Türk Ekonomi Bankası A.Ş.	14.10	8.27	4.88	2.21	4.62	2.94
Türkiye Garanti Bankası A.Ş.	18.37	7.78	5.86	1.93	5.73	1.75
Türkiye İş Bankası A.Ş.	16.42	7.67	3.41	2.22	5.02	2.01
Yapı ve Kredi Bankası A.Ş.	17.90	7.83	4.97	1.87	5.87	1.63
<b>Banks Under Dep.Insur.Fund</b>	-	-	-	-	-	-
Birleşik Fon Bankası A.Ş.	0.00	0.00	0.00	0.00	0.00	0.00
<b>Foreign Banks</b>	-	-	-	-	-	-
Arap Türk Bankası A.Ş.	8.53	8.44	5.23	1.76	6.47	1.88
Bank Mellat	0.00	0.00	0.00	0.00	0.00	0.00
Citibank A.Ş.	0.00	0.00	0.00	0.00	0.00	0.00
Denizbank A.Ş.	17.93	9.09	5.43	2.59	5.90	3.04
Deutsche Bank A.Ş.	0.00	0.00	0.00	0.00	0.00	0.00
Eurobank Tekfen A.Ş.	12.90	8.77	5.93	2.63	6.58	2.25
Finans Bank A.Ş.	20.60	9.54	5.97	2.70	6.24	2.67
Fortis Bank A.Ş.	16.05	8.93	5.41	2.53	5.73	2.29
Habib Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00
HSBC Bank A.Ş.	18.73	10.84	7.14	1.74	7.91	2.22
ING Bank A.Ş.	18.68	8.60	6.10	1.74	7.85	1.92
JPMorgan Chase Bank N.A.	0.00	0.00	0.00	0.00	0.00	0.00
Millennium Bank A.Ş.	0.00	0.00	0.00	0.00	0.00	0.00
Société Générale (SA)	0.00	0.00	0.00	0.00	0.00	0.00
The Royal Bank of Scotland N.V.	0.00	0.00	0.00	0.00	0.00	0.00
Turkland Bank A.Ş.	0.00	0.00	0.00	0.00	0.00	0.00
WestLB AG	0.00	0.00	0.00	0.00	0.00	0.00
<b>Development and Investment Banks</b>	-	-	-	-	-	-
Aktif Yatırım Bankası A.Ş.	0.00	0.00	0.00	0.00	0.00	0.00
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	17.13	0.00	0.00	3.54	9.16	2.40
Credit Agricole Yatırım Bankası Türk A.Ş.	0.00	0.00	0.00	0.00	0.00	0.00
Diler Yatırım Bankası A.Ş.	0.00	0.00	0.00	0.00	0.00	0.00
GSD Yatırım Bankası A.Ş.	0.00	0.00	0.00	0.00	0.00	0.00
İller Bankası	0.00	0.00	0.00	0.00	0.00	0.00
İMKB Takas ve Saklama Bankası A.Ş.	0.00	0.00	0.00	0.00	0.00	0.00
Merrill Lynch Yatırım Bank A.Ş.	0.00	0.00	0.00	0.00	0.00	0.00
Nurol Yatırım Bankası A.Ş.	0.00	0.00	0.00	0.00	0.00	0.00
Taib Yatırım Bank A.Ş.	0.00	0.00	8.23	0.00	0.00	0.00
Türk Eximbank	0.00	0.00	0.00	0.00	0.00	0.00
Türkiye Kalkınma Bankası A.Ş.	12.04	0.00	2.88	0.00	3.32	0.00
Türkiye Sınai Kalkınma Bankası A.Ş.	14.94	0.00	3.45	0.00	3.97	0.00

\* except interbank deposits

**Assets and Liabilities According to their Outstanding Maturities, USD Million**  
(December 2009)

	Assets								Liabilities								Liquidity gap							
	Demand	Up to 1 month	1-3 months	3-12 months	1-5 years	5 years and over	Undistri.	Total Assets	Demand	Up to 1 month	1-3 months	3-12 months	1-5 years	5 years and over	Undistri.	Total Liabilities	Demand	Up to 1 month	1-3 months	3-12 months	1-5 years	5 years and over	Undistri.	Total
<b>Banks</b>																								
<b>Turkish Banking System</b>	39,764	87,137	45,326	105,198	206,335	51,396	18,193	553,349	61,421	270,556	63,919	36,882	30,745	14,126	74,384	552,032	-21,657	-183,419	-18,592	68,317	175,590	37,270	-56,191	1,317
<b>Deposit Banks</b>	39,649	86,349	44,802	104,220	202,911	50,677	17,708	546,317	61,211	269,288	63,755	36,527	28,946	12,376	72,897	544,999	-21,562	-182,939	-18,953	67,693	173,965	38,301	-55,189	1,317
<b>State-owned Commercial Banks</b>	11,702	18,348	11,053	36,967	73,479	13,408	4,715	169,672	20,395	91,118	25,305	8,521	3,895	1,680	18,758	169,672	-8,693	-72,770	-14,252	28,446	69,585	11,728	-14,043	0
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	7,476	5,481	4,391	19,041	40,057	5,866	1,438	83,750	11,124	50,707	8,175	3,586	2,029	0	8,129	83,750	-3,648	-45,225	-3,784	15,455	38,027	5,866	-6,691	0
Türkiye Halk Bankası A.Ş.	1,336	4,666	4,110	9,880	16,075	3,304	1,497	40,868	5,294	20,715	7,861	1,629	580	809	3,980	40,868	-3,959	-16,049	-3,751	8,250	15,495	2,495	-2,482	0
Türkiye Vakıflar Bankası T.A.O.	2,891	8,201	2,552	8,045	17,347	4,238	1,780	45,055	3,977	19,696	9,270	3,305	1,285	871	6,650	45,055	-1,086	-11,495	-6,718	4,740	16,062	3,367	-4,870	0
<b>Privately-owned Commercial Banks</b>	24,248	51,722	27,732	53,524	107,656	31,731	10,999	307,614	34,126	148,266	31,544	23,661	16,269	8,850	44,878	307,614	-9,878	-96,564	-3,812	29,864	91,388	22,881	-33,880	0
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	4,066	11,588	5,973	14,351	28,116	4,309	737	69,141	5,348	35,962	9,269	4,740	3,024	1,083	9,714	69,141	-1,282	-24,374	-3,296	9,611	25,092	3,226	-8,977	0
Alternatif Bank A.Ş.	40	744	487	720	354	2	115	2,463	144	1,191	451	197	76	2	401	2,463	-104	-448	36	523	278	0	-287	0
Anadolubank A.Ş.	133	594	330	900	679	409	28	3,072	382	1,477	428	301	4	11	468	3,072	-250	-883	-98	598	674	398	-440	0
Eurobank Tekfen A.Ş.	13	1,026	244	199	1,008	99	132	2,720	118	1,190	231	58	619	140	364	2,720	-106	-164	14	141	389	-42	-232	0
Şekerbank T.A.Ş.	314	766	1,260	1,454	1,953	183	270	6,199	664	3,346	835	221	224	52	857	6,199	-350	-2,580	425	1,233	1,729	131	-588	0
Tekstil Bankası A.Ş.	64	536	200	229	267	53	90	1,439	92	639	274	89	22	0	323	1,439	-28	-103	-74	140	245	53	-233	0
Turkish Bank A.Ş.	21	460	78	42	71	25	19	716	46	528	33	7	0	0	103	716	-25	-67	45	36	71	25	-84	0
Türk Ekonomi Bankası A.Ş.	487	4,663	835	2,117	2,660	379	315	11,456	1,845	5,769	1,067	728	319	398	1,330	11,456	-1,358	-1,105	-232	1,389	2,341	-19	-1,015	0
Türkiye Garanti Bankası A.Ş.	4,479	11,251	7,016	12,457	28,036	12,621	2,358	78,219	10,006	39,351	4,820	5,751	4,734	3,196	10,360	78,219	-5,526	-28,100	2,195	6,706	23,301	9,426	-8,001	0
Türkiye İş Bankası A.Ş.	11,891	12,190	7,602	12,286	32,697	5,427	4,585	86,678	9,815	37,638	10,005	7,200	4,697	1,901	15,422	86,678	2,076	-25,448	-2,404	5,086	28,000	3,527	-10,837	0
Yapı ve Kredi Bankası A.Ş.	2,753	8,930	3,951	8,967	12,825	8,323	2,482	48,231	5,783	22,385	4,361	4,427	3,169	2,207	5,900	48,231	-3,030	-13,455	-410	4,541	9,657	6,116	-3,418	0
<b>Banks Under Dep.Insur.Fund</b>	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Foreign Banks</b>	3,699	16,279	6,017	13,729	21,774	5,538	1,994	69,031	6,690	29,884	6,906	4,345	8,782	1,846	9,260	67,713	-2,991	-13,605	-889	9,384	12,992	3,692	-7,267	1,317
Arap Türk Bankası A.Ş.	4	212	118	204	90	40	22	691	66	196	183	17	23	0	204	691	-62	16	-66	187	67	40	-183	0
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	1,219	2,794	1,241	3,176	6,602	2,122	289	17,443	2,195	6,006	1,314	1,500	2,870	1,263	2,296	17,443	-977	-3,211	-73	1,677	3,732	859	-2,007	0
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Finans Bank A.Ş.	342	5,525	1,691	5,166	6,160	1,076	394	20,354	1,311	9,385	2,922	1,560	1,951	222	3,003	20,354	-969	-3,859	-1,231	3,606	4,209	854	-2,609	0
Fortis Bank A.Ş.	105	1,660	588	1,876	2,229	1,144	368	7,970	795	3,677	457	287	1,380	56	0	6,653	-689	-2,017	131	1,588	848	1,088	368	1,317
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	305	3,398	1,191	1,071	2,387	568	415	9,335	1,247	4,296	635	485	608	142	1,921	9,335	-943	-898	556	586	1,779	426	-1,507	0
ING Bank A.Ş.	1,712	1,664	945	2,036	3,298	489	374	10,519	957	5,135	1,163	438	1,331	22	1,472	10,519	755	-3,471	-218	1,599	1,967	467	-1,098	0
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Millennium Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
The Royal Bank of Scotland N.V.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
WestLB AG	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Development and Investment Banks</b>	115	787	524	978	3,423	719	485	7,033	210	1,268	164	355	1,799	1,750	1,487	7,033	-95	-481	360	623	1,624	-1,031	-1,001	0
Aktif Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	55	202	47	177	468	73	92	1,115	70	75	14	131	518	0	307	1,115	-15	127	32	46	-50	73	-215	0
Credit Agricole Yatırım Bankası Türk A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İller Bankası	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İMKB Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Merrill Lynch Yatırım Bank A.Ş.	1	112	22	0	13	0	3	152	12	69	22	6	0	0	42	152	-11	43	0	-6	13	0	-40	0
Nurol Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Taib Yatırım Bank A.Ş.	3	2	0	1	0	0	5	12	0	0	0	0	0	0	11	12	3	2	0	1	0	0	-6	0
Türk Eximbank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Kalkınma Bankası A.Ş.	6	154	50	128	320	142	66	866	2	6	10	25	201	260	361	866	4	148	40	102	119	-118	-294	0
Türkiye Sınai Kalkınma Bankası A.Ş.	49	317	405	673	2,622	504	319	4,888	126	1,118	117	193	1,080	1,490	766	4,888	-77	-801	288	480	1,542	-986	-446	0

**Assets, USD Million**

(December 2009)

Banks	Liquid assets								Loans				
	Cash and Central Bank	Banks	Money market securities	Financial Assets (net)					Total	Loans	Loans under follow-up	Specific provisions (-)	Total
				Fair value change reflected to income sta.	Available for sale	Investments held to maturity	Derivative financial assets held for hedging	Total					
<b>Turkish Banking System</b>	<b>33,087</b>	<b>28,855</b>	<b>5,799</b>	<b>6,491</b>	<b>106,498</b>	<b>81,499</b>	<b>233</b>	<b>194,721</b>	<b>262,462</b>	<b>257,126</b>	<b>13,777</b>	<b>11,583</b>	<b>259,320</b>
<b>Deposit Banks</b>	<b>32,911</b>	<b>28,505</b>	<b>5,705</b>	<b>6,321</b>	<b>105,001</b>	<b>81,221</b>	<b>233</b>	<b>192,776</b>	<b>259,896</b>	<b>253,330</b>	<b>13,650</b>	<b>11,510</b>	<b>255,471</b>
<b>State-owned Commercial Banks</b>	<b>10,518</b>	<b>6,653</b>	<b>2,287</b>	<b>464</b>	<b>30,798</b>	<b>43,700</b>	<b>0</b>	<b>74,963</b>	<b>94,421</b>	<b>69,315</b>	<b>3,220</b>	<b>2,804</b>	<b>69,731</b>
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	6,168	3,651	0	332	17,246	30,151	0	47,729	57,548	24,576	575	459	24,692
Türkiye Halk Bankası A.Ş.	2,297	788	0	38	3,288	11,143	0	14,469	17,554	21,615	1,121	913	21,823
Türkiye Vakıflar Bankası T.A.O.	2,053	2,215	2,287	94	10,264	2,406	0	12,764	19,319	23,123	1,524	1,432	23,215
<b>Privately-owned Commercial Banks</b>	<b>18,350</b>	<b>19,081</b>	<b>2,260</b>	<b>3,443</b>	<b>64,628</b>	<b>35,927</b>	<b>108</b>	<b>104,105</b>	<b>143,796</b>	<b>141,894</b>	<b>7,253</b>	<b>6,391</b>	<b>142,756</b>
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	3,187	2,512	12	272	20,644	10,650	0	31,566	37,277	29,990	1,200	1,200	29,990
Alternatif Bank A.Ş.	144	39	12	23	21	320	0	364	558	1,789	130	81	1,837
Anadolubank A.Ş.	169	162	0	137	0	480	0	617	948	1,955	58	47	1,965
Şekerbank T.A.Ş.	328	38	5	491	695	921	0	2,108	2,478	3,198	293	213	3,278
Tekstil Bankası A.Ş.	95	40	0	3	155	0	0	157	292	1,039	66	38	1,067
Türkish Bank A.Ş.	28	403	22	0	61	0	0	62	515	146	13	6	153
Türk Ekonomi Bankası A.Ş.	1,016	487	474	134	1,127	606	21	1,889	3,866	6,506	293	166	6,633
Türkiye Garanti Bankası A.Ş.	4,630	6,763	672	835	20,016	5,021	0	25,872	37,937	35,669	1,543	1,256	35,956
Türkiye İş Bankası A.Ş.	5,910	7,027	0	886	20,547	8,974	0	30,472	43,345	35,474	1,895	1,895	35,474
Yapı ve Kredi Bankası A.Ş.	2,844	1,610	1,063	661	1,361	8,955	86	11,064	16,581	26,130	1,763	1,489	26,404
<b>Banks Under Dep.Insur.Fund</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Foreign Banks</b>	<b>4,043</b>	<b>2,770</b>	<b>1,158</b>	<b>2,414</b>	<b>9,575</b>	<b>1,594</b>	<b>125</b>	<b>13,707</b>	<b>21,679</b>	<b>42,121</b>	<b>3,177</b>	<b>2,314</b>	<b>42,984</b>
Arap Türk Bankası A.Ş.	31	58	0	140	1	168	0	309	397	235	4	4	235
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0	0
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	926	673	471	165	1,562	531	123	2,381	4,451	11,118	709	448	11,378
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0
Eurobank Tekfen A.Ş.	111	387	17	90	303	668	0	1,061	1,576	800	110	59	851
Finans Bank A.Ş.	1,206	889	10	1,440	3,638	0	2	5,080	7,185	11,735	978	907	11,806
Fortis Bank A.Ş.	500	81	86	417	1,291	193	0	1,902	2,569	4,987	376	228	5,136
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	631	498	503	142	1,207	0	0	1,349	2,981	5,693	706	512	5,887
ING Bank A.Ş.	638	185	71	19	1,572	34	0	1,625	2,519	7,553	294	156	7,690
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0
Millennium Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0	0
The Royal Bank of Scotland N.V.	0	0	0	0	0	0	0	0	0	0	0	0	0
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0
WestLB AG	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Development and Investment Banks</b>	<b>175</b>	<b>350</b>	<b>95</b>	<b>170</b>	<b>1,498</b>	<b>277</b>	<b>0</b>	<b>1,945</b>	<b>2,566</b>	<b>3,796</b>	<b>127</b>	<b>73</b>	<b>3,849</b>
Aktif Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	94	17	16	14	47	29	0	90	216	795	49	14	830
Credit Agricole Yatırım Bankası Türk A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0
İller Bankası	0	0	0	0	0	0	0	0	0	0	0	0	0
İMKB Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0
Merrill Lynch Yatırım Bank A.Ş.	79	28	0	14	0	0	0	14	122	0	0	0	0
Nurol Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0
Taib Yatırım Bank A.Ş.	0	2	0	0	3	0	0	3	6	0	0	0	0
Türk Eximbank	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Kalkınma Bankası A.Ş.	0	64	74	83	3	54	0	140	279	521	63	44	539
Türkiye Sınai Kalkınma Bankası A.Ş.	2	239	4	59	1,444	194	0	1,698	1,944	2,480	15	15	2,480

All banks are included in the tables of this report. The numerical values are available only for the banks under consolidation process. The banks, of which their numerical values are not available, are not under consolidation process in this period.

**Assets, USD Million**

(December 2009)

December 2009

Banks	Permanent assets										Unclassified assets	Total assets
	Investments and associates (net)			Subsidiaries (net)		Joint ventures (net)	Property and equipment (net)	Intangible assets (net)	Property and equip. held for sale purpose (net)	Total		
	Accounted with equity method	Financials	Non-financials	Financials	Non-financials							
Turkish Banking System	445	90	489	623	1,452	19	6,924	1,239	245	11,525	20,042	553,349
Deposit Banks	343	90	480	623	1,448	19	6,862	1,203	242	11,309	19,641	546,317
State-owned Commercial Banks	229	72	13	378	100	17	2,110	52	64	3,036	2,484	169,672
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	72	29	3	378	3	17	549	12	6	1,069	441	83,750
Türkiye Halk Bankası A.Ş.	86	32	1	0	0	0	768	8	57	951	539	40,868
Türkiye Vakıflar Bankası T.A.O.	71	11	9	0	97	0	794	32	2	1,017	1,504	45,055
Privately-owned Commercial Banks	114	17	459	237	1,333	0	3,886	939	162	7,147	13,915	307,614
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	0	0	2	16	0	0	542	44	2	605	1,269	69,141
Alternatif Bank A.Ş.	0	0	0	0	0	0	11	2	19	33	35	2,463
Anadolubank A.Ş.	0	0	0	0	0	0	12	1	4	18	142	3,072
Şekerbank T.A.Ş.	0	0	3	0	1	0	142	14	3	163	280	6,199
Tekstil Bankası A.Ş.	0	0	0	0	0	0	48	1	0	49	30	1,439
Turkish Bank A.Ş.	0	0	0	0	0	0	9	1	0	10	39	716
Türk Ekonomi Bankası A.Ş.	0	1	0	0	0	0	110	10	0	122	834	11,456
Türkiye Garanti Bankası A.Ş.	34	11	1	1	15	0	868	32	55	1,016	3,310	78,219
Türkiye İş Bankası A.Ş.	40	2	452	204	1,316	0	1,372	30	19	3,436	4,424	86,678
Yapı ve Kredi Bankası A.Ş.	40	3	0	17	2	0	772	803	60	1,695	3,552	48,231
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0
Foreign Banks	0	1	8	8	14	1	866	213	15	1,126	3,242	69,031
Arap Türk Bankası A.Ş.	0	0	0	0	0	0	15	1	0	17	41	691
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	0	1	4	8	4	1	161	25	0	203	1,411	17,443
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0
Eurobank Tekfen A.Ş.	0	0	0	0	0	0	28	46	1	75	217	2,720
Finans Bank A.Ş.	0	0	4	0	10	1	261	50	0	325	1,037	20,354
Fortis Bank A.Ş.	0	0	0	0	0	0	110	7	11	129	137	7,970
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	0	0	0	0	0	0	143	69	3	215	252	9,335
ING Bank A.Ş.	0	0	0	0	0	0	148	14	0	162	147	10,519
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0
Millennium Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0
The Royal Bank of Scotland N.V.	0	0	0	0	0	0	0	0	0	0	0	0
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0
WestLB AG	0	0	0	0	0	0	0	0	0	0	0	0
Development and Investment Banks	102	0	9	0	5	0	62	36	4	217	401	7,033
Aktif Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	0	3	0	9	29	4	44	25	1,115
Credit Agricole Yatırım Bankası Türk A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0
İller Bankası	0	0	0	0	0	0	0	0	0	0	0	0
İMKB Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0
Merrill Lynch Yatırım Bank A.Ş.	0	0	0	0	0	0	2	0	0	2	29	152
Nurol Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0
Taib Yatırım Bank A.Ş.	0	0	0	0	0	0	0	5	0	5	0	12
Türk Eximbank	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Kalkınma Bankası A.Ş.	0	0	3	0	2	0	30	0	0	35	12	866
Türkiye Sınai Kalkınma Bankası A.Ş.	101	0	6	0	0	0	21	1	0	130	335	4,888

All banks are included in the tables of this report. The number



Information on Consumer Loans, Individual Credit Cards, Personnel Loans and Personnel Credit Cards, USD Million

(December 2009)

Banks	Consumer loans-TC					Consumer loans- Indexed to FC					Consumer loans- FC					Individual credit cards-TC			Individual credit cards-FC		
	Real estate	Automobile	General Purpose	Others	Total	Real estate	Automobile	General Purpose	Others	Total	Real estate	Automobile	General Purpose	Others	Total	Installment	Non-Installment	Toplam	Installment	Non-Installment	Toplam
<b>Turkish Banking System</b>	27,122	2,776	26,735	383	57,015	1,892	74	260	20	2,246	53	13	296	0	362	9,682	14,029	23,711	9	68	76
<b>Deposit Banks</b>	27,089	2,772	26,719	320	56,900	1,859	72	251	16	2,198	52	13	290	0	355	9,682	14,029	23,711	9	67	76
<b>State-owned Commercial Banks</b>	8,043	243	12,199	232	20,717	0	0	0	0	0	0	0	4	0	4	346	1,171	1,518	0	1	1
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	3,599	128	6,781	0	10,508	0	0	0	0	0	0	0	0	0	0	97	464	562	0	1	1
Türkiye Halk Bankası A.Ş.	1,785	22	2,656	0	4,463	0	0	0	0	0	0	0	0	0	0	46	262	308	0	0	0
Türkiye Vakıflar Bankası T.A.O.	2,659	93	2,762	232	5,746	0	0	0	0	0	0	0	4	0	4	203	445	648	0	0	0
<b>Privately-owned Commercial Banks</b>	12,445	1,786	10,154	86	24,472	1,030	52	167	4	1,252	45	13	286	0	343	7,121	9,597	16,717	9	57	65
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	2,963	370	2,558	0	5,892	123	3	8	0	134	0	0	0	0	0	1,889	1,958	3,846	2	2	4
Alternatif Bank A.Ş.	0	0	1	0	1	0	0	1	0	1	0	0	0	0	0	0	0	0	0	0	0
Anadolubank A.Ş.	192	12	35	0	239	88	2	2	0	92	0	0	0	0	0	6	13	19	0	0	0
Şekerbank T.A.Ş.	215	12	378	0	604	13	0	4	0	17	3	1	1	0	6	12	56	68	0	0	0
Tekstil Bankası A.Ş.	43	7	46	1	96	15	0	1	0	16	0	0	0	0	0	3	18	21	0	0	0
Turkish Bank A.Ş.	0	0	1	0	1	0	0	0	0	0	0	0	0	0	0	0	1	1	0	0	0
Türk Ekonomi Bankası A.Ş.	601	81	404	0	1,086	30	15	2	4	52	0	0	7	0	7	99	188	287	0	1	1
Türkiye Garanti Bankası A.Ş.	3,454	383	1,968	22	5,828	455	16	41	0	511	41	10	265	0	316	1,915	2,671	4,586	6	53	59
Türkiye İş Bankası A.Ş.	2,595	535	3,200	63	6,394	116	6	96	0	217	0	0	0	0	0	1,087	1,919	3,006	0	0	0
Yapı ve Kredi Bankası A.Ş.	2,381	387	1,562	0	4,330	190	9	13	0	212	0	1	13	0	14	2,110	2,773	4,883	0	0	0
<b>Banks Under Dep.Insur.Fund</b>	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Foreign Banks</b>	6,601	742	4,365	3	11,711	829	20	84	12	945	7	0	0	0	8	2,215	3,261	5,476	0	10	10
Arap Türk Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	870	94	1,327	0	2,291	256	3	15	12	287	7	0	0	0	8	114	315	429	0	0	0
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Eurobank Tekfen A.Ş.	1	0	10	0	11	2	0	0	0	2	0	0	0	0	0	0	1	1	0	0	0
Finans Bank A.Ş.	3,079	211	1,206	0	4,496	224	5	18	0	248	0	0	0	0	0	1,342	1,558	2,900	0	2	2
Fortis Bank A.Ş.	636	91	397	3	1,126	245	7	28	0	281	0	0	406	0	0	103	303	406	0	2	2
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	783	52	640	0	1,475	69	2	21	0	92	0	0	0	0	0	591	904	1,496	0	4	4
ING Bank A.Ş.	1,232	295	785	0	2,311	33	2	1	0	36	0	0	0	0	0	66	179	244	0	1	1
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Millennium Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
The Royal Bank of Scotland N.V.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
WestLB AG	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Development and Investment Banks</b>	33	4	16	62	115	33	2	9	4	49	1	1	6	0	7	0	0	0	0	0	0
Aktif Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	33	4	16	62	115	33	2	9	4	49	1	1	6	0	7	0	0	0	0	0	0
Credit Agricole Yatırım Bankası Türk A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İller Bankası	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İMKB Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Merrill Lynch Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nurol Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Taib Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Sınai Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

**Information on Consumer Loans, Inc**

(December 2009)

Banks	Personnel loans-TC					Personnel loans- Indexed to FC					Personnel loans- FC					Personnel credit cards-TC			Personnel credit cards-FC			Overdraft accounts-TC	Overdraft accounts-FC	Total
	Real estate	Automobile	General Purpose	Others	Total	Real estate	Automobile	General Purpose	Others	Total	Real estate	Automobile	General Purpose	Others	Total	Installment	Non-Installment	Toplam	Installment	Non-Installment	Toplam			
<b>Turkish Banking System</b>	44	7	397	9	457	2	0	1	0	3	0	0	2	1	2	84	119	202	0	1	1	1,799	2	85,878
<b>Deposit Banks</b>	43	7	393	9	452	2	0	1	0	3	0	0	2	1	2	84	119	202	0	1	1	1,799	2	85,702
<b>State-owned Commercial Banks</b>	0	0	144	0	145	0	0	0	0	0	0	0	0	0	0	13	35	48	0	0	0	595	0	23,028
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	0	0	87	0	88	0	0	0	0	0	0	0	0	0	0	6	16	22	0	0	0	91	0	11,271
Türkiye Halk Bankası A.Ş.	0	0	42	0	42	0	0	0	0	0	0	0	0	0	0	3	11	14	0	0	0	85	0	4,913
Türkiye Vakıflar Bankası T.A.O.	0	0	15	0	15	0	0	0	0	0	0	0	0	0	0	4	8	11	0	0	0	419	0	6,844
<b>Privately-owned Commercial Banks</b>	40	7	203	3	253	2	0	0	0	2	0	0	1	1	2	55	63	118	0	0	1	773	0	43,998
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	1	0	26	0	27	0	0	0	0	0	0	0	0	0	0	9	9	18	0	0	0	163	0	10,085
Alternatif Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3
Anadolubank A.Ş.	0	0	1	0	1	0	0	0	0	0	0	0	0	0	0	0	1	1	0	0	0	2	0	355
Şekerbank T.A.Ş.	0	0	7	0	7	0	0	0	0	0	0	0	0	0	0	1	2	2	0	0	0	12	0	718
Tekstil Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0	2	0	137
Turkish Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3
Türk Ekonomi Bankası A.Ş.	0	0	9	0	9	0	0	0	0	0	0	0	0	0	0	3	3	6	0	0	0	35	0	1,483
Türkiye Garanti Bankası A.Ş.	1	0	24	0	25	0	0	0	0	0	0	0	0	1	1	13	5	18	0	0	0	300	0	11,644
Türkiye İş Bankası A.Ş.	37	5	113	3	159	1	0	0	0	1	0	0	1	0	1	16	30	46	0	0	0	192	0	10,016
Yapı ve Kredi Bankası A.Ş.	1	1	23	0	25	0	0	0	0	0	0	0	0	0	0	14	13	26	0	0	0	65	0	9,555
<b>Banks Under Dep.Insur.Fund</b>	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Foreign Banks</b>	2	0	46	6	55	0	0	0	0	1	0	0	0	0	0	16	20	36	0	0	0	431	2	18,675
Arap Türk Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	2	0	11	0	12	0	0	0	0	0	0	0	0	0	0	2	4	7	0	0	0	69	2	3,106
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Eurobank Tekfen A.Ş.	0	0	1	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	15
Finans Bank A.Ş.	1	0	11	0	12	0	0	0	0	0	0	0	0	0	0	6	6	13	0	0	0	199	0	7,870
Fortis Bank A.Ş.	0	0	9	0	9	0	0	0	0	0	0	0	0	0	0	2	3	5	0	0	0	22	0	1,852
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	0	0	14	0	14	0	0	0	0	0	0	0	0	0	0	3	3	6	0	0	0	91	0	3,178
ING Bank A.Ş.	0	0	6	0	6	0	0	0	0	0	0	0	0	0	0	2	3	5	0	0	0	50	0	2,654
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Millennium Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
The Royal Bank of Scotland N.V.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
WestLB AG	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Development and Investment Banks</b>	1	0	4	0	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	176
Aktif Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	1	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	173
Credit Agricole Yatırım Bankası Türk A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İller Bankası	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İMKB Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Merrill Lynch Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nurol Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Taib Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Kalkınma Bankası A.Ş.	0	0	3	0	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3
Türkiye Sınai Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

**Information on Commercial Installment Loans and Corporate Credit Cards, USD Million**

(December 2009)

Banks	Commercial installment loans -TC					Commercial installment loans - Indexed to FC					Commercial installment loans - FC					Corporate credit cards-TC			Corporate credit cards-FC			Overdraft accounts-TC	Overdraft accounts-FC	Total
	Business residential	Automobile	Consumer	Others	Total	Business residential	Automobile	Consumer	Others	Total	Business residential	Automobile	Consumer	Others	Total	Installment	Non-Installment	Toplam	Installment	Non-Installment	Toplam			
<b>Turkish Banking System</b>	1,484	3,767	14,259	1,226	20,736	193	558	1,396	156	2,302	0	3	512	88	603	118	507	626	0	3	3	1,592	22	25,885
<b>Deposit Banks</b>	1,484	3,763	14,259	1,226	20,732	193	555	1,396	156	2,299	0	3	511	88	603	118	507	626	0	3	3	1,592	22	25,877
<b>State-owned Commercial Banks</b>	186	382	3,936	68	4,571	0	0	0	0	0	0	0	274	54	328	2	30	32	0	0	0	141	0	5,072
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	31	60	890	68	1,048	0	0	0	0	0	0	0	0	0	0	0	4	4	0	0	0	4	0	1,056
Türkiye Halk Bankası A.Ş.	99	118	0	0	217	0	0	0	0	0	0	0	0	0	0	1	12	13	0	0	0	80	0	311
Türkiye Vakıflar Bankası T.A.O.	56	203	3,046	0	3,306	0	0	0	0	0	0	0	274	54	328	1	14	15	0	0	0	57	0	3,706
<b>Privately-owned Commercial Bank</b>	1,021	2,830	7,870	254	11,975	119	415	858	35	1,426	0	3	237	29	270	107	413	520	0	3	3	1,105	19	15,318
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	250	319	945	17	1,531	23	51	36	8	118	0	0	0	0	0	11	41	52	0	0	0	199	0	1,901
Alternatif Bank A.Ş.	2	1	0	78	81	8	1	0	6	15	0	0	0	0	0	0	0	0	0	0	0	25	0	121
Anadolubank A.Ş.	8	14	100	7	129	8	8	21	0	37	0	0	0	0	0	0	6	7	0	0	0	0	16	189
Şekerbank T.A.Ş.	17	44	565	37	664	5	19	260	0	284	0	0	43	0	43	0	1	1	0	0	0	13	0	1,005
Tekstil Bankası A.Ş.	2	10	1	56	69	0	6	4	17	27	0	0	0	0	0	0	1	1	0	0	0	4	0	101
Turkish Bank A.Ş.	0	0	4	0	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2	0	6
Türk Ekonomi Bankası A.Ş.	30	115	407	22	574	3	43	69	4	119	0	0	0	0	0	5	23	28	0	1	1	69	3	794
Türkiye Garanti Bankası A.Ş.	239	538	1,674	0	2,452	36	109	212	0	356	0	3	2	29	34	53	101	154	0	2	2	274	0	3,273
Türkiye İş Bankası A.Ş.	306	1,251	3,218	37	4,812	26	123	154	0	303	0	0	61	0	61	9	138	147	0	0	0	434	0	5,757
Yapı ve Kredi Bankası A.Ş.	168	537	954	0	1,660	10	55	102	0	167	0	0	131	0	131	28	102	130	0	0	0	85	0	2,172
<b>Banks Under Dep.Insur.Fund</b>	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Foreign Banks</b>	277	552	2,454	904	4,187	74	140	538	121	872	0	0	0	5	5	9	64	73	0	1	1	346	2	5,486
Arap Türk Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	72	43	518	0	634	20	17	115	10	162	0	0	0	0	0	0	16	16	0	0	0	109	2	923
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Eurobank Tekfen A.Ş.	0	1	42	0	43	0	0	0	0	0	0	0	0	0	0	0	1	1	0	0	0	3	0	46
Finans Bank A.Ş.	92	252	1,127	0	1,471	13	35	236	0	284	0	0	0	0	0	7	21	28	0	0	0	90	0	1,873
Fortis Bank A.Ş.	27	72	455	0	553	21	15	55	0	91	0	0	0	0	0	1	13	15	0	0	0	42	0	701
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	21	21	312	0	354	10	9	133	0	152	0	0	0	0	0	0	7	7	0	0	0	48	0	561
ING Bank A.Ş.	66	163	0	904	1,132	10	63	0	111	183	0	0	0	5	5	0	6	6	0	0	0	54	0	1,381
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Millennium Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
The Royal Bank of Scotland N.V.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
WestLB AG	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Development and Investment Banks</b>	0	4	0	0	4	0	4	0	0	4	0	0	0	0	0	0	0	0	0	0	0	0	0	8
Aktif Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	4	0	0	4	0	4	0	0	4	0	0	0	0	0	0	0	0	0	0	0	0	0	8
Credit Agricole Yatırım Bankası Türk A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İller Bankası	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İMKB Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Merrill Lynch Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nurol Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Taib Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Sınai Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

**Information on Loans, USD Million**  
(December 2009)

	According to borrowers		According to region		According to method		Specific provisions provided against loans			
	Public loans	Private loans	Domes. loans	Foreign loans	Direct loans granted to subsidi. and investm.	Indirect loans granted to subsidi. and investm.	Loans and receivea. with limited collectibi.	Loans and receivea. with doubtful collectibi.	Uncollec. loans and receivea.	Total
<b>Banks</b>										
<b>Turkish Banking System</b>	<b>6,840</b>	<b>251,287</b>	<b>252,289</b>	<b>5,838</b>	<b>257</b>	<b>0</b>	<b>1,889</b>	<b>2,619</b>	<b>7,074</b>	<b>11,583</b>
<b>Commercial Banks</b>	<b>6,833</b>	<b>247,498</b>	<b>248,563</b>	<b>5,768</b>	<b>217</b>	<b>0</b>	<b>1,888</b>	<b>2,615</b>	<b>7,007</b>	<b>11,510</b>
<b>State-owned Commercial Banks</b>	<b>2,474</b>	<b>66,330</b>	<b>68,335</b>	<b>468</b>	<b>63</b>	<b>0</b>	<b>214</b>	<b>425</b>	<b>2,166</b>	<b>2,804</b>
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	698	23,367	23,899	166	24	0	54	140	265	459
Türkiye Halk Bankası A.Ş.	583	21,032	21,424	191	39	0	103	56	755	913
Türkiye Vakıflar Bankası T.A.O.	1,192	21,931	23,012	111	0	0	57	229	1,146	1,432
<b>Privately-owned Commercial Banks</b>	<b>3,942</b>	<b>138,295</b>	<b>137,488</b>	<b>4,749</b>	<b>154</b>	<b>0</b>	<b>1,406</b>	<b>1,542</b>	<b>3,443</b>	<b>6,391</b>
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	1,126	28,864	29,290	699	0	0	122	304	773	1,200
Alternatif Bank A.Ş.	0	1,789	1,789	0	0	0	6	20	56	81
Anadolubank A.Ş.	0	1,955	1,901	53	0	0	8	10	29	47
Şekerbank T.A.Ş.	25	3,516	3,523	17	8	0	15	51	147	213
Tekstil Bankası A.Ş.	0	1,039	1,039	0	0	0	2	14	22	38
Turkish Bank A.Ş.	0	146	127	18	0	0	2	0	4	6
Türk Ekonomi Bankası A.Ş.	14	6,492	6,265	242	0	0	8	36	122	166
Türkiye Garanti Bankası A.Ş.	922	34,746	33,635	2,034	0	0	125	377	754	1,256
Türkiye İş Bankası A.Ş.	1,025	34,449	34,256	1,218	142	0	940	319	635	1,895
Yapı ve Kredi Bankası A.Ş.	830	25,300	25,662	467	3	0	179	411	900	1,489
<b>Banks Under Dep.Insur.Fund</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0
<b>Foreign Banks</b>	<b>417</b>	<b>42,874</b>	<b>42,740</b>	<b>551</b>	<b>0</b>	<b>0</b>	<b>267</b>	<b>648</b>	<b>1,399</b>	<b>2,314</b>
Arap Türk Bankası A.Ş.	0	235	215	21	0	0	0	0	4	4
Bank Mellat	0	0	0	0	0	0	0	0	0	0
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	402	10,716	10,825	293	0	0	36	101	311	448
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0
Eurobank Tekfen A.Ş.	1	855	852	4	0	0	1	6	52	59
Finans Bank A.Ş.	0	12,792	12,771	21	0	0	169	293	444	907
Fortis Bank A.Ş.	13	4,974	4,985	2	0	0	23	42	163	228
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	0	5,749	5,686	63	0	0	35	184	293	512
ING Bank A.Ş.	0	7,553	7,406	147	0	0	4	22	130	156
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0
Millennium Bank A.Ş.	0	0	0	0	0	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0
The Royal Bank of Scotland N.V.	0	0	0	0	0	0	0	0	0	0
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0
WestLB AG	0	0	0	0	0	0	0	0	0	0
<b>Non-Depository Banks</b>	<b>7</b>	<b>3,789</b>	<b>3,726</b>	<b>70</b>	<b>40</b>	<b>0</b>	<b>2</b>	<b>4</b>	<b>67</b>	<b>73</b>
Aktif Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	7	788	769	27	0	0	2	4	8	14
Credit Agricole Yatırım Bankası Türk A.Ş.	0	0	0	0	0	0	0	0	0	0
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0
İller Bankası	0	0	0	0	0	0	0	0	0	0
İMKB Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0
Merrill Lynch Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0
Nurol Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0
Taib Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	0	0	0	0	0	0	0	0	0	0
Türkiye Kalkınma Bankası A.Ş.	0	521	521	0	1	0	0	0	44	44
Türkiye Sınai Kalkınma Bankası A.Ş.	0	2,480	2,437	43	40	0	0	0	15	15

**Liabilities, USD Million**

(December 2009)

Banks	Deposits	Non-deposit funds					Other liabilities						
		Funds borrowed	Interbank money market	Marketable securities issued (net)	Funds	Total	Derivative financial liabilities held for trading	Derivative financial liabilities held for hedging	Liabilities for prop.& equip. held for sale purp. and held from term. oper.	Subordinated loans	Miscellaneous payables	Other external resources	
Turkish Banking System	349,065	53,203	43,919	1,443	3,253	101,818	1,761	901	1	4,235	12,205	4,097	
Deposit Banks	349,021	49,098	42,952	1,408	3,136	96,594	1,743	901	1	4,185	12,089	4,087	
State-owned Commercial Banks	126,074	4,482	14,179	0	3,123	21,784	89	0	0	0	1,708	789	
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	66,247	14	6,148	0	2,182	8,344	0	0	0	0	355	413	
Türkiye Halk Bankası A.Ş.	29,503	1,366	3,884	0	885	6,135	60	0	0	0	380	175	
Türkiye Vakıflar Bankası T.A.O.	30,324	3,102	4,147	0	56	7,305	29	0	0	0	973	201	
Privately-owned Commercial Banks	181,392	33,543	27,997	1,173	13	62,727	1,174	555	1	2,559	8,959	2,504	
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	
Akbank T.A.Ş.	40,983	6,192	9,568	0	0	15,760	256	263	0	0	882	502	
Alternatif Bank A.Ş.	1,713	267	68	0	0	335	6	0	1	0	43	24	
Anadolubank A.Ş.	2,023	220	227	0	0	447	42	0	0	0	20	54	
Şekerbank T.A.Ş.	4,513	280	207	0	13	500	82	0	0	22	54	36	
Tekstil Bankası A.Ş.	982	98	4	0	0	102	2	0	0	0	7	19	
Turkish Bank A.Ş.	353	207	41	0	0	248	0	0	0	0	1	8	
Türk Ekonomi Bankası A.Ş.	6,968	1,654	721	0	0	2,375	39	49	0	325	180	160	
Türkiye Garanti Bankası A.Ş.	46,246	10,399	7,238	0	0	17,637	230	2	0	667	2,513	634	
Türkiye İş Bankası A.Ş.	48,447	9,950	9,058	0	0	19,009	335	0	0	51	3,078	457	
Yapı ve Kredi Bankası A.Ş.	29,164	4,276	864	1,173	0	6,314	181	240	0	1,495	2,182	610	
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	0	0	0	0	0	0	
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	
Foreign Banks	41,556	11,072	776	235	0	12,083	481	346	0	1,625	1,422	794	
Arap Türk Bankası A.Ş.	120	292	70	0	0	362	0	0	0	0	1	3	
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0	
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	
Denizbank A.Ş.	10,147	3,549	201	0	0	3,751	118	123	0	510	227	194	
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	
Eurobank Tekfen A.Ş.	1,197	705	284	0	0	989	1	14	0	124	12	15	
Finans Bank A.Ş.	13,399	1,975	25	0	0	2,000	180	2	0	991	531	221	
Fortis Bank A.Ş.	4,297	1,786	23	0	0	1,808	100	0	0	0	232	62	
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	
HSBC Bank A.Ş.	5,986	769	0	235	0	1,004	57	0	0	0	307	150	
ING Bank A.Ş.	6,409	1,995	173	0	0	2,168	24	207	0	0	112	148	
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	
Millennium Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0	
The Royal Bank of Scotland N.V.	0	0	0	0	0	0	0	0	0	0	0	0	
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	
WestLB AG	0	0	0	0	0	0	0	0	0	0	0	0	
Development and Investment Banks	43	4,106	967	35	117	5,225	18	0	0	51	116	10	
Aktif Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	43	637	30	35	42	744	10	0	0	0	5	6	
Credit Agricole Yatırım Bankası Türk A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	
İller Bankası	0	0	0	0	0	0	0	0	0	0	0	0	
İMKB Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	
Merrill Lynch Yatırım Bank A.Ş.	0	84	7	0	0	90	0	0	0	0	10	0	
Nurol Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	
Taib Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	
Türk Eximbank	0	0	0	0	0	0	0	0	0	0	0	0	
Türkiye Kalkınma Bankası A.Ş.	0	427	0	0	75	502	0	0	0	0	2	4	
Türkiye Sınai Kalkınma Bankası A.Ş.	0	2,958	930	0	0	3,888	8	0	0	51	99	0	

All banks are included in the tables of this report. The numerical values are available only for the banks under consolidation process. The banks, of which their numerical values are not available, are not under consolidation process in this period.

**Liabilities, USD Million**

(December 2009)

Banks	Shareholders' equity											Minority share	Total liabilities
	Provisions	Liabilities for tax	Unclassified liabilities	Total	Paid-in capital	Supplemen. capital	Profit reserves	Total profit (Loss)			Total		
								Previous years	Current year	Total			
Turkish Banking System	12,518	1,696	6	37,420	20,984	9,926	19,103	511	12,822	13,333	63,345	1,702	553,349
Deposit Banks	12,407	1,677	6	37,096	20,194	9,709	18,868	533	12,618	13,151	61,923	1,683	546,317
State-owned Commercial Banks	2,735	532	0	5,852	4,202	2,255	4,830	149	4,361	4,510	15,796	166	169,672
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	1,145	261	0	2,175	1,681	699	2,109	124	2,371	2,494	6,983	0	83,750
Türkiye Halk Bankası A.Ş.	584	147	0	1,347	840	832	1,083	5	1,119	1,124	3,879	4	40,868
Türkiye Vakıflar Bankası T.A.O.	1,005	124	0	2,331	1,681	724	1,638	21	871	891	4,934	162	45,055
Privately-owned Commercial Banks	8,625	945	6	25,328	11,723	6,892	11,021	49	7,064	7,113	36,749	1,419	307,614
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	531	250	0	2,684	2,017	2,706	3,117	43	1,831	1,873	9,714	0	69,141
Alternatif Bank A.Ş.	32	6	2	113	202	0	53	-10	44	34	289	12	2,463
Anadolubank A.Ş.	24	9	1	151	275	-2	79	2	96	98	449	1	3,072
Şekerbank T.A.Ş.	121	14	0	329	336	104	307	-13	109	96	843	14	6,199
Tekstil Bankası A.Ş.	12	4	0	44	282	6	12	0	11	11	311	0	1,439
Turkish Bank A.Ş.	2	1	0	12	54	38	3	6	2	8	103	0	716
Türk Ekonomi Bankası A.Ş.	102	26	0	880	740	17	296	0	180	180	1,233	0	11,456
Türkiye Garanti Bankası A.Ş.	818	267	3	5,134	2,824	1,807	2,463	0	2,075	2,075	9,169	33	78,219
Türkiye İş Bankası A.Ş.	4,782	229	0	8,932	2,071	1,739	3,435	47	1,679	1,726	8,971	1,320	86,678
Yapı ve Kredi Bankası A.Ş.	2,201	139	0	7,048	2,923	477	1,255	-25	1,037	1,013	5,667	38	48,231
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0
Foreign Banks	1,048	200	0	5,916	4,269	563	3,018	335	1,194	1,528	9,377	98	69,031
Arap Türk Bankası A.Ş.	7	2	0	13	161	6	2	5	21	26	195	0	691
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0	0
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	322	55	0	1,549	481	133	784	191	407	597	1,996	0	17,443
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0
Eurobank Tefken A.Ş.	33	5	0	204	255	11	37	1	25	26	329	0	2,720
Finans Bank A.Ş.	353	59	0	2,337	1,059	52	932	104	372	476	2,520	98	20,354
Fortis Bank A.Ş.	138	16	0	548	706	172	335	34	70	104	1,317	0	7,970
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	93	30	0	637	439	231	866	0	171	172	1,707	0	9,335
ING Bank A.Ş.	103	34	0	629	1,167	-42	62	0	127	127	1,313	0	10,519
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0
Millennium Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0	0
The Royal Bank of Scotland N.V.	0	0	0	0	0	0	0	0	0	0	0	0	0
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0
WestLB AG	0	0	0	0	0	0	0	0	0	0	0	0	0
Development and Investment Banks	110	19	0	324	790	216	234	-22	204	182	1,422	18	7,033
Aktif Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	21	2	0	43	227	20	28	-2	12	10	285	0	1,115
Credit Agricole Yatırım Bankası Türk A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0
İller Bankası	0	0	0	0	0	0	0	0	0	0	0	0	0
İMKB Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0
Merrill Lynch Yatırım Bank A.Ş.	8	2	0	20	34	0	5	-5	9	4	42	0	152
Nurol Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0
Taib Yatırım Bank A.Ş.	0	0	0	0	18	0	0	-4	-3	-8	11	0	12
Türk Eximbank	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Kalkınma Bankası A.Ş.	17	5	0	28	108	141	69	0	17	17	335	0	866
Türkiye Sınai Kalkınma Bankası A.Ş.	65	10	0	233	403	55	132	-10	169	159	749	18	4,888

All banks are included in the tables of this report. The

# Maturity Structure of Deposits, USD Million

(December 2009)

Banka	Saving deposits					Foreign currency deposits										Public sector deposits				
						Residents in Turkey				Residents abroad				Total						
	Demand + 7 days maturity deposits	1 month	1-3 month	3 month +	Total	Demand + 7 days maturity deposits	1 month	1-3 month	3 month +	Demand + 7 days maturity deposits	1 month	1-3 month	3 month +		Total	Demand + 7 days maturity deposits	1 month	1-3 month	3 month +	Total
Turkish Banking System	11,419	37,868	79,887	4,876	134,049	17,565	30,196	40,602	13,411	3,813	1,673	3,679	8,938	119,877	6,607	1,820	5,623	278	14,328	
Deposit Banks	11,419	37,868	79,887	4,876	134,049	17,565	30,196	40,602	13,411	3,786	1,664	3,679	8,931	119,834	6,607	1,820	5,623	278	14,328	
State-owned Commercial Banks	4,328	9,488	35,896	2,249	51,960	3,700	6,437	12,157	4,961	120	219	1,639	1,206	30,437	5,329	1,728	5,203	264	12,524	
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	2,832	6,278	22,884	1,745	33,739	1,931	3,055	3,627	2,980	54	118	240	376	12,382	3,797	716	2,746	130	7,389	
Türkiye Halk Bankası A.Ş.	793	2,673	8,515	348	12,329	1,095	1,883	3,501	946	44	61	1,314	343	9,187	569	180	497	48	1,295	
Türkiye Vakıflar Bankası T.A.O.	702	538	4,497	156	5,893	674	1,498	5,028	1,035	22	39	86	487	8,869	963	832	1,960	86	3,841	
Privately-owned Commercial Banks	6,040	23,980	33,149	2,330	65,499	11,445	19,585	23,056	7,586	3,144	1,153	1,633	6,010	73,613	983	71	228	14	1,296	
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Akbank T.A.Ş.	1,215	4,280	8,798	443	14,737	2,168	2,982	5,920	2,261	98	41	246	1,896	15,611	172	1	1	1	176	
Alternatif Bank A.Ş.	13	114	383	89	598	58	138	298	157	7	3	3	3	667	23	0	0	0	23	
Anadolubank A.Ş.	19	75	613	19	725	69	175	413	9	206	7	15	151	1,045	6	0	1	0	7	
Şekerbank T.A.Ş.	108	695	1,186	48	2,038	163	550	574	164	2	14	15	16	1,497	19	0	0	0	20	
Tekstil Bankası A.Ş.	5	104	244	12	365	36	169	251	11	1	3	11	10	493	3	0	0	0	3	
Turkish Bank A.Ş.	7	42	47	1	97	9	39	77	21	0	10	2	2	160	1	0	0	0	1	
Türk Ekonomi Bankası A.Ş.	182	541	1,554	78	2,354	623	768	865	112	241	29	35	151	2,824	70	1	1	0	72	
Türkiye Garanti Bankası A.Ş.	1,233	4,767	7,779	265	14,043	3,159	5,618	5,884	1,021	1,939	503	366	1,875	20,366	310	4	5	0	320	
Türkiye İş Bankası A.Ş.	2,245	10,700	6,235	1,016	20,197	2,802	6,075	5,294	1,955	189	380	205	1,307	18,207	193	59	189	10	451	
Yapı ve Kredi Bankası A.Ş.	1,014	2,662	6,311	358	10,346	2,359	3,070	3,479	1,875	462	163	735	600	12,743	187	6	29	2	224	
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Foreign Banks	1,051	4,399	10,842	297	16,590	2,420	4,174	5,389	864	522	292	407	1,715	15,784	295	21	192	0	507	
Arap Türk Bankası A.Ş.	0	0	3	0	3	16	2	8	2	21	0	5	2	55	0	0	0	0	0	
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Denizbank A.Ş.	312	404	2,454	41	3,211	646	576	1,637	217	342	61	134	1,630	5,244	72	1	2	0	75	
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Eurobank Tekfen A.Ş.	11	13	254	34	313	57	50	339	18	7	5	14	1	490	4	0	0	0	4	
Finans Bank A.Ş.	264	1,443	3,734	82	5,523	487	1,158	1,846	195	26	24	147	8	3,891	50	3	189	0	242	
Fortis Bank A.Ş.	128	550	918	19	1,615	246	560	645	42	18	16	39	6	1,571	1	0	0	0	1	
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
HSBC Bank A.Ş.	158	1,779	275	77	2,289	676	1,614	177	173	101	183	34	40	2,998	43	0	0	0	44	
ING Bank A.Ş.	178	210	3,203	45	3,636	291	215	738	217	9	3	34	28	1,534	123	17	0	0	141	
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Millennium Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
The Royal Bank of Scotland N.V.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
WestLB AG	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	

# Maturity Structure of Deposits, USD M

(December 2009)

Banka	Commercial deposits					Other institutions deposits					Precious metals deposits					Central Bank of Turkey			
	Demand + 7 days maturity deposits	1 month	1-3 month	3 month +	Total	Demand + 7 days maturity deposits	1 month	1-3 month	3 month +	Total	Demand + 7 days maturity deposits	1 month	1-3 month	3 month +	Total	Demand + 7 days maturity deposits	1 month	1-3 month	3 month +
<b>Turkish Banking System</b>	11,168	13,754	25,217	2,354	52,493	2,064	2,278	9,457	1,375	15,174	609	5	29	25	668	43	1	0	0
<b>Deposit Banks</b>	11,168	13,754	25,217	2,354	52,493	2,064	2,278	9,457	1,375	15,174	609	5	29	25	668	43	1	0	0
<b>State-owned Commercial Banks</b>	2,804	4,042	9,569	1,022	17,437	1,677	1,387	6,275	1,017	10,356	125	0	0	0	125	1	1	0	0
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	1,201	1,635	3,614	528	6,978	508	757	3,406	689	5,359	0	0	0	0	0	1	1	0	0
Türkiye Halk Bankası A.Ş.	960	1,103	1,539	58	3,661	202	92	1,056	159	1,508	125	0	0	0	125	0	0	0	0
Türkiye Vakıflar Bankası T.A.O.	642	1,303	4,416	436	6,798	968	538	1,813	170	3,489	0	0	0	0	0	0	0	0	0
<b>Privately-owned Commercial Banks</b>	6,861	8,040	12,850	1,131	28,883	308	837	3,012	291	4,449	456	3	28	25	512	42	0	0	0
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	1,385	1,707	3,904	24	7,021	80	30	601	8	720	0	0	0	0	0	0	0	0	0
Alternatif Bank A.Ş.	49	222	114	5	389	0	1	0	0	1	0	0	0	0	0	0	0	0	0
Anadolubank A.Ş.	82	41	51	0	174	1	3	14	0	18	0	0	0	0	0	0	0	0	0
Şekerbank T.A.Ş.	239	184	287	34	744	13	27	138	20	198	1	0	0	0	1	0	0	0	0
Tekstil Bankası A.Ş.	22	68	20	8	117	1	0	0	0	1	0	0	0	0	0	0	0	0	0
Turkish Bank A.Ş.	20	5	5	0	30	0	1	1	0	2	0	0	0	0	0	0	0	0	0
Türk Ekonomi Bankası A.Ş.	475	451	437	29	1,391	6	16	59	30	112	11	3	1	1	16	0	0	0	0
Türkiye Garanti Bankası A.Ş.	1,533	2,685	4,875	175	9,268	57	28	94	1	180	224	0	2	1	227	0	0	0	0
Türkiye İş Bankası A.Ş.	1,899	1,057	1,390	761	5,105	133	715	2,013	230	3,090	76	0	0	0	76	42	0	0	0
Yapı ve Kredi Bankası A.Ş.	1,158	1,621	1,768	95	4,642	17	17	91	1	126	144	0	25	23	192	0	0	0	0
<b>Banks Under Dep.Insur.Fund</b>	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Foreign Banks</b>	1,503	1,672	2,798	201	6,174	78	54	170	67	369	28	3	1	0	32	0	0	0	0
Arap Türk Bankası A.Ş.	1	0	0	0	1	2	0	0	0	2	0	0	0	0	0	0	0	0	0
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	402	402	462	28	1,294	14	17	21	0	52	8	0	0	0	8	0	0	0	0
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Eurobank Tekfen A.Ş.	36	139	208	1	385	0	0	0	0	1	0	0	0	0	0	0	0	0	0
Finans Bank A.Ş.	436	346	1,622	155	2,559	10	17	85	63	175	0	0	0	0	0	0	0	0	0
Fortis Bank A.Ş.	222	127	129	1	479	30	3	60	0	93	4	3	1	0	8	0	0	0	0
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	156	326	17	11	510	15	12	1	3	31	16	0	0	0	16	0	0	0	0
ING Bank A.Ş.	250	332	359	5	945	7	5	2	0	15	0	0	0	0	0	0	0	0	0
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Millennium Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
The Royal Bank of Scotland N.V.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
WestLB AG	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0



# Maturity Structure of Deposits, USD M

(December 2009)

Banka	Interbank deposits																Total					
	Domestic banks				Foreign banks				Participation banks				Other									
	Demand + 7 days maturity deposits	1 month	1-3 month	3 month +	Demand + 7 days maturity deposits	1 month	1-3 month	3 month +	Demand + 7 days maturity deposits	1 month	1-3 month	3 month +	Demand + 7 days maturity deposits	1 month	1-3 month	3 month +	Total	Demand + 7 days maturity deposits	1 month	1-3 month	3 month +	Total
Turkish Banking System	219	2,831	825	109	1,186	2,110	2,648	1,857	542	0	0	0	0	0	0	0	12,369	55,234	92,536	167,966	33,222	348,958
Deposit Banks	219	2,831	825	109	1,185	2,110	2,648	1,857	542	0	0	0	0	0	0	0	12,369	55,207	92,527	167,966	33,216	348,915
State-owned Commercial Banks	27	1,804	388	55	92	188	382	126	63	0	0	0	0	0	0	0	3,128	18,266	25,293	71,509	10,899	125,967
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	9	364	0	0	22	3	1	0	0	0	0	0	0	0	0	0	401	10,356	12,927	36,517	6,447	66,247
Türkiye Halk Bankası A.Ş.	17	930	54	0	67	145	18	0	61	0	0	0	0	0	0	0	1,292	3,933	7,068	16,493	1,902	29,396
Türkiye Vakıflar Bankası T.A.O.	1	510	334	55	3	39	363	126	2	0	0	0	0	0	0	0	1,435	3,977	5,298	18,499	2,550	30,324
Privately-owned Commercial Banks	148	586	416	34	984	1,468	2,053	975	436	0	0	0	0	0	0	0	7,141	30,848	55,723	76,424	18,396	181,392
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	3	203	7	1	26	335	1,671	372	101	0	0	0	0	0	0	0	2,718	5,250	9,579	21,148	5,007	40,983
Alternatif Bank A.Ş.	0	33	0	1	2	0	0	0	0	0	0	0	0	0	0	0	36	151	510	797	255	1,713
Anadolubank A.Ş.	0	35	0	13	0	5	0	0	0	0	0	0	0	0	0	0	54	382	341	1,108	192	2,023
Şekerbank T.A.Ş.	0	0	0	0	1	3	6	1	5	0	0	0	0	0	0	0	16	549	1,474	2,207	283	4,513
Tekstil Bankası A.Ş.	0	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2	68	346	526	42	982
Turkish Bank A.Ş.	0	0	0	0	0	56	7	0	0	0	0	0	0	0	0	0	63	37	153	138	24	353
Türk Ekonomi Bankası A.Ş.	10	0	3	0	22	61	19	50	34	0	0	0	0	0	0	0	199	1,672	1,870	2,975	450	6,968
Türkiye Garanti Bankası A.Ş.	67	143	26	12	793	478	54	60	208	0	0	0	0	0	0	0	1,841	9,525	14,226	19,085	3,410	46,246
Türkiye İş Bankası A.Ş.	25	109	380	1	83	239	244	199	1	0	0	0	0	0	0	0	1,321	7,687	19,333	15,950	5,477	48,447
Yapı ve Kredi Bankası A.Ş.	42	61	0	0	57	291	52	294	87	0	0	0	0	0	0	0	890	5,528	7,891	12,489	3,256	29,164
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Foreign Banks	44	442	21	20	109	454	213	756	42	0	0	0	0	0	0	0	2,100	6,092	11,510	20,033	3,920	41,556
Arap Türk Bankası A.Ş.	0	32	0	0	26	0	0	0	0	0	0	0	0	0	0	0	58	66	35	15	4	120
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	1	98	21	1	7	14	99	0	22	0	0	0	0	0	0	0	263	1,826	1,573	4,830	1,918	10,147
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Eurobank Tekfen A.Ş.	0	1	0	0	3	0	0	0	0	0	0	0	0	0	0	0	4	118	208	817	53	1,197
Finans Bank A.Ş.	2	65	0	0	12	59	96	755	20	0	0	0	0	0	0	0	1,008	1,307	3,115	7,719	1,258	13,399
Fortis Bank A.Ş.	10	108	0	2	9	382	18	1	0	0	0	0	0	0	0	0	530	668	1,747	1,810	71	4,297
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	31	3	0	14	51	0	0	0	0	0	0	0	0	0	0	0	98	1,247	3,916	504	319	5,986
ING Bank A.Ş.	0	136	0	2	1	0	0	0	0	0	0	0	0	0	0	0	139	859	917	4,337	296	6,409
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Millennium Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
The Royal Bank of Scotland N.V.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
WestLB AG	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Information on saving deposits under the guarantee of insurance and exceeding the limit of insurance fund, USD Million

(December 2009)

Banks	Saving deposits		Foreign currency saving deposits		Other deposits in the form of saving deposits		Foreign branches' deposits under foreign authorities' insurance		Off-shore banking regions' deposits under foreign authorities' insurance	
	Under the guarantee of insurance	Exceeding the limit of insurance	Under the guarantee of insurance	Exceeding the limit of insurance	Under the guarantee of insurance	Exceeding the limit of insurance	Under the guarantee of insurance	Exceeding the limit of insurance	Under the guarantee of insurance	Exceeding the limit of insurance
<b>Turkish Banking System</b>	65,216	68,056	23,590	42,774	134	277	1,269	175	0	35
<b>Deposit Banks</b>	65,216	68,056	23,590	42,774	134	277	1,269	175	0	35
<b>State-owned Commercial Banks</b>	28,124	23,753	7,020	9,100	0	0	193	18	0	0
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	18,534	15,079	4,558	4,453	0	0	165	18	0	0
Türkiye Halk Bankası A.Ş.	6,412	5,959	1,523	2,625	0	0	27	0	0	0
Türkiye Vakıflar Bankası T.A.O.	3,178	2,715	939	2,022	0	0	0	0	0	0
<b>Privately-owned Commercial Banks</b>	29,492	35,472	14,251	27,420	131	261	960	44	0	35
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	6,263	8,474	2,615	6,767	0	0	0	0	0	0
Alternatif Bank A.Ş.	139	459	35	272	0	0	0	0	0	0
Anadolubank A.Ş.	197	528	84	415	0	0	0	0	0	0
Şekerbank T.A.Ş.	1,124	914	522	483	0	0	0	0	0	0
Tekstil Bankası A.Ş.	171	188	73	188	0	0	0	0	0	0
Turkish Bank A.Ş.	36	61	17	93	0	0	0	0	0	0
Türk Ekonomi Bankası A.Ş.	851	1,432	255	876	2	13	0	0	0	0
Türkiye Garanti Bankası A.Ş.	6,251	7,652	4,869	6,910	81	118	0	0	0	0
Türkiye İş Bankası A.Ş.	9,257	10,768	4,034	7,400	0	0	960	44	0	35
Yapı ve Kredi Bankası A.Ş.	5,203	4,996	1,746	4,017	48	130	0	0	0	0
<b>Banks Under Dep.Insur.Fund</b>	0	0	0	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0
<b>Foreign Banks</b>	7,601	8,830	2,319	6,254	3	16	116	113	0	0
Arap Türk Bankası A.Ş.	2	1	6	8	0	0	0	0	0	0
Bank Mellat	0	0	0	0	0	0	0	0	0	0
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	1,432	1,743	460	1,358	0	0	0	0	0	0
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0
Eurobank Tekfen A.Ş.	80	232	28	144	0	0	0	0	0	0
Finans Bank A.Ş.	2,037	3,464	463	2,004	0	0	0	0	0	0
Fortis Bank A.Ş.	783	831	265	623	0	3	0	0	0	0
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	1,086	1,111	624	1,455	3	13	107	113	0	0
ING Bank A.Ş.	2,181	1,447	473	662	0	0	8	0	0	0
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0
Millennium Bank A.Ş.	0	0	0	0	0	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0
The Royal Bank of Scotland N.V.	0	0	0	0	0	0	0	0	0	0
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0
WestLB AG	0	0	0	0	0	0	0	0	0	0

**Information on borrowings, USD Million**

(December 2009)

Banks	Short-term		Medium and long-term		Total
	TC	FC	TC	FC	
<b>Turkish Banking System</b>	<b>3,515</b>	<b>14,614</b>	<b>5,677</b>	<b>29,632</b>	<b>53,439</b>
<b>Deposit Banks</b>	<b>3,454</b>	<b>14,202</b>	<b>5,675</b>	<b>26,002</b>	<b>49,333</b>
<b>State-owned Commercial Banks</b>	<b>197</b>	<b>1,144</b>	<b>53</b>	<b>3,088</b>	<b>4,482</b>
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	10	4	0	0	14
Türkiye Halk Bankası A.Ş.	83	197	52	1,033	1,366
Türkiye Vakıflar Bankası T.A.O.	104	944	0	2,054	3,102
<b>Privately-owned Commercial Banks</b>	<b>2,769</b>	<b>11,405</b>	<b>3,938</b>	<b>15,433</b>	<b>33,543</b>
Adabank A.Ş.	0	0	0	0	0
Akbank T.A.Ş.	140	2,443	1	3,608	6,192
Alternatif Bank A.Ş.	25	89	1	152	267
Anadolubank A.Ş.	69	145	0	6	220
Şekerbank T.A.Ş.	44	21	39	176	280
Tekstil Bankası A.Ş.	5	42	0	52	98
Turkish Bank A.Ş.	105	102	0	0	207
Türk Ekonomi Bankası A.Ş.	760	587	8	299	1,654
Türkiye Garanti Bankası A.Ş.	734	2,619	2,041	5,004	10,399
Türkiye İş Bankası A.Ş.	281	2,587	1,501	5,582	9,950
Yapı ve Kredi Bankası A.Ş.	605	2,770	348	554	4,276
<b>Banks Under Dep.Insur.Fund</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Birleşik Fon Bankası A.Ş.	0	0	0	0	0
<b>Foreign Banks</b>	<b>488</b>	<b>1,653</b>	<b>1,684</b>	<b>7,482</b>	<b>11,307</b>
Arap Türk Bankası A.Ş.	0	266	0	26	292
Bank Mellat	0	0	0	0	0
Citibank A.Ş.	0	0	0	0	0
Denizbank A.Ş.	176	496	95	2,783	3,549
Deutsche Bank A.Ş.	0	0	0	0	0
Eurobank Tekfen A.Ş.	14	32	467	193	705
Finans Bank A.Ş.	95	454	202	1,224	1,975
Fortis Bank A.Ş.	17	114	220	1,436	1,786
Habib Bank Limited	0	0	0	0	0
HSBC Bank A.Ş.	14	54	701	235	1,004
ING Bank A.Ş.	172	238	0	1,586	1,995
JPMorgan Chase Bank N.A.	0	0	0	0	0
Millennium Bank A.Ş.	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0
The Royal Bank of Scotland N.V.	0	0	0	0	0
Turkland Bank A.Ş.	0	0	0	0	0
WestLB AG	0	0	0	0	0
<b>Development and Investment Banks</b>	<b>61</b>	<b>412</b>	<b>3</b>	<b>3,630</b>	<b>4,106</b>
Aktif Yatırım Bankası A.Ş.	0	0	0	0	0
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	3	138	0	496	637
Credit Agricole Yatırım Bankası Türk A.Ş.	0	0	0	0	0
Diler Yatırım Bankası A.Ş.	0	0	0	0	0
GSD Yatırım Bankası A.Ş.	0	0	0	0	0
İller Bankası	0	0	0	0	0
İMKB Takas ve Saklama Bankası A.Ş.	0	0	0	0	0
Merrill Lynch Yatırım Bank A.Ş.	0	84	0	0	84
Nurol Yatırım Bankası A.Ş.	0	0	0	0	0
Taib Yatırım Bank A.Ş.	0	0	0	0	0
Türk Eximbank	0	0	0	0	0
Türkiye Kalkınma Bankası A.Ş.	1	11	0	415	427
Türkiye Sınai Kalkınma Bankası A.Ş.	56	180	3	2,719	2,958

**Information on taxes payable, USD Million**

(December 2009)

Banks	Corporate taxes payable	Taxation of securities	Property tax	Banking insurance transact. tax (BITT)	Foreign exchange legislation tax	Value added tax payable	Others	Total
<b>Turkish Banking System</b>	<b>831</b>	<b>361</b>	<b>8</b>	<b>195</b>	<b>0</b>	<b>14</b>	<b>181</b>	<b>1,590</b>
<b>Deposit Banks</b>	<b>818</b>	<b>360</b>	<b>8</b>	<b>194</b>	<b>0</b>	<b>14</b>	<b>179</b>	<b>1,572</b>
<b>State-owned Commercial Banks</b>	<b>302</b>	<b>125</b>	<b>1</b>	<b>49</b>	<b>0</b>	<b>2</b>	<b>44</b>	<b>522</b>
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	155	64	0	18	0	1	22	261
Türkiye Halk Bankası A.Ş.	90	31	0	12	0	0	9	142
Türkiye Vakıflar Bankası T.A.O.	57	30	0	19	0	1	13	119
<b>Privately-owned Commercial Banks</b>	<b>467</b>	<b>208</b>	<b>4</b>	<b>106</b>	<b>0</b>	<b>10</b>	<b>93</b>	<b>887</b>
Adabank A.Ş.	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	132	48	0	16	0	4	23	224
Alternatif Bank A.Ş.	0	1	0	2	0	0	1	5
Anadolubank A.Ş.	3	1	0	2	0	0	1	8
Şekerbank T.A.Ş.	1	3	0	5	0	0	4	13
Tekstil Bankası A.Ş.	0	1	0	1	0	0	1	3
Turkish Bank A.Ş.	0	0	0	0	0	0	0	1
Türk Ekonomi Bankası A.Ş.	3	6	1	7	0	0	5	22
Türkiye Garanti Bankası A.Ş.	151	59	1	20	0	2	26	258
Türkiye İş Bankası A.Ş.	126	52	1	31	0	1	16	227
Yapı ve Kredi Bankası A.Ş.	51	35	1	22	0	2	15	126
<b>Banks Under Dep.Insur.Fund</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0
<b>Foreign Banks</b>	<b>49</b>	<b>27</b>	<b>3</b>	<b>39</b>	<b>0</b>	<b>3</b>	<b>42</b>	<b>162</b>
Arap Türk Bankası A.Ş.	1	0	0	0	0	0	0	1
Bank Mellat	0	0	0	0	0	0	0	0
Citibank A.Ş.	0	0	0	0	0	0	0	0
Denizbank A.Ş.	26	6	0	10	0	0	7	51
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0
Eurobank Tekfen A.Ş.	0	1	0	1	0	0	1	4
Finans Bank A.Ş.	3	2	1	11	0	0	18	34
Fortis Bank A.Ş.	2	4	1	4	0	0	4	15
Habib Bank Limited	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	6	5	1	6	0	0	8	27
ING Bank A.Ş.	10	8	0	6	0	2	4	30
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0
Millennium Bank A.Ş.	0	0	0	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0	0	0	0
The Royal Bank of Scotland N.V.	0	0	0	0	0	0	0	0
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0
WestLB AG	0	0	0	0	0	0	0	0
<b>Development and Investment Banks</b>	<b>13</b>	<b>1</b>	<b>0</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>18</b>
Aktif Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	1	0	0	0	1
Credit Agricole Yatırım Bankası Türk A.Ş.	0	0	0	0	0	0	0	0
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0
İller Bankası	0	0	0	0	0	0	0	0
İMKB Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0
Merrill Lynch Yatırım Bank A.Ş.	1	0	0	0	0	0	0	1
Nurol Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0
Taib Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0
Türk Eximbank	0	0	0	0	0	0	0	0
Türkiye Kalkınma Bankası A.Ş.	4	0	0	0	0	0	0	5
Türkiye Sınai Kalkınma Bankası A.Ş.	8	1	0	0	0	0	1	10

**Information on general provisions and general reserves for possible loan losses, USD Million**

(December 2009)

Banks	General provisions					General reserves for possible loan losses
	Provisions for 1st group loans and receivables	Provisions for 2nd group loans and receivables	Provisions for non cash loans	Others	Total	
<b>Turkish Banking System</b>	<b>1,949</b>	<b>389</b>	<b>269</b>	<b>195</b>	<b>2,802</b>	<b>1,645</b>
<b>Deposit Banks</b>	<b>1,921</b>	<b>385</b>	<b>268</b>	<b>187</b>	<b>2,761</b>	<b>1,641</b>
<b>State-owned Commercial Banks</b>	<b>507</b>	<b>91</b>	<b>50</b>	<b>42</b>	<b>691</b>	<b>416</b>
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	194	38	14	42	288	411
Türkiye Halk Bankası A.Ş.	153	15	18	0	185	5
Türkiye Vakıflar Bankası T.A.O.	161	38	18	0	217	0
<b>Privately-owned Commercial Banks</b>	<b>1,149</b>	<b>227</b>	<b>177</b>	<b>123</b>	<b>1,676</b>	<b>1,020</b>
Adabank A.Ş.	0	0	0	0	0	0
Akbank T.A.Ş.	187	31	30	25	273	74
Alternatif Bank A.Ş.	12	0	2	0	14	0
Anadolubank A.Ş.	11	1	1	0	13	0
Şekerbank T.A.Ş.	27	8	4	1	41	0
Tekstil Bankası A.Ş.	5	1	1	0	7	0
Turkish Bank A.Ş.	1	0	0	0	1	0
Türk Ekonomi Bankası A.Ş.	41	6	6	5	58	0
Türkiye Garanti Bankası A.Ş.	258	9	27	0	294	242
Türkiye İş Bankası A.Ş.	221	31	36	74	362	639
Yapı ve Kredi Bankası A.Ş.	386	140	70	17	612	65
<b>Banks Under Dep.Insur.Fund</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0
<b>Foreign Banks</b>	<b>266</b>	<b>66</b>	<b>41</b>	<b>22</b>	<b>395</b>	<b>206</b>
Arap Türk Bankası A.Ş.	2	0	2	0	4	0
Bank Mellat	0	0	0	0	0	0
Citibank A.Ş.	0	0	0	0	0	0
Denizbank A.Ş.	70	12	9	0	91	129
Deutsche Bank A.Ş.	0	0	0	0	0	0
Eurobank Tekfen A.Ş.	6	2	1	1	10	0
Finans Bank A.Ş.	79	25	15	15	134	68
Fortis Bank A.Ş.	26	8	4	2	40	0
Habib Bank Limited	0	0	0	0	0	0
HSBC Bank A.Ş.	35	12	7	0	54	0
ING Bank A.Ş.	47	7	3	4	62	9
JPMorgan Chase Bank N.A.	0	0	0	0	0	0
Millennium Bank A.Ş.	0	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0	0
The Royal Bank of Scotland N.V.	0	0	0	0	0	0
Turkland Bank A.Ş.	0	0	0	0	0	0
WestLB AG	0	0	0	0	0	0
<b>Development and Investment Banks</b>	<b>27</b>	<b>4</b>	<b>1</b>	<b>9</b>	<b>41</b>	<b>4</b>
Aktif Yatırım Bankası A.Ş.	0	0	0	0	0	0
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	6	1	0	6	14	4
Credit Agricole Yatırım Bankası Türk A.Ş.	0	0	0	0	0	0
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0
İller Bankası	0	0	0	0	0	0
İMKB Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0
Merrill Lynch Yatırım Bank A.Ş.	0	0	0	0	0	0
Nurol Yatırım Bankası A.Ş.	0	0	0	0	0	0
Taib Yatırım Bank A.Ş.	0	0	0	0	0	0
Türk Eximbank	0	0	0	0	0	0
Türkiye Kalkınma Bankası A.Ş.	3	2	0	1	5	0
Türkiye Sınai Kalkınma Bankası A.Ş.	18	1	1	2	21	0
						<b>0</b>

**Information on subordinated loans, USD Million**

(December 2009)

Banks	From domestic banks		From other domestic institutions		From foreign banks		From other foreign institutions		Total
	TC	FC	TC	FC	TC	FC	TC	FC	
<b>Turkish Banking System</b>	0	0	0	0	124	2,027	0	2,084	4,235
<b>Deposit Banks</b>	0	0	0	0	124	2,027	0	2,033	4,185
<b>State-owned Commercial Banks</b>	0	0	0	0	0	0	0	0	0
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	0	0	0	0	0	0	0	0	0
Türkiye Halk Bankası A.Ş.	0	0	0	0	0	0	0	0	0
Türkiye Vakıflar Bankası T.A.O.	0	0	0	0	0	0	0	0	0
<b>Privately-owned Commercial Banks</b>	0	0	0	0	0	1,517	0	1,042	2,559
Adabank A.Ş.	0	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	0	0	0	0	0	0	0	0	0
Alternatif Bank A.Ş.	0	0	0	0	0	0	0	0	0
Anadolubank A.Ş.	0	0	0	0	0	0	0	0	0
Şekerbank T.A.Ş.	0	0	0	0	0	22	0	0	22
Tekstil Bankası A.Ş.	0	0	0	0	0	0	0	0	0
Turkish Bank A.Ş.	0	0	0	0	0	0	0	0	0
Türk Ekonomi Bankası A.Ş.	0	0	0	0	0	0	0	325	325
Türkiye Garanti Bankası A.Ş.	0	0	0	0	0	0	0	667	667
Türkiye İş Bankası A.Ş.	0	0	0	0	0	0	0	51	51
Yapı ve Kredi Bankası A.Ş.	0	0	0	0	0	1,495	0	0	1,495
<b>Banks Under Dep.Insur.Fund</b>	0	0	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0
<b>Foreign Banks</b>	0	0	0	0	124	510	0	991	1,625
Arap Türk Bankası A.Ş.	0	0	0	0	0	0	0	0	0
Bank Mellat	0	0	0	0	0	0	0	0	0
Citibank A.Ş.	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	0	0	0	0	0	510	0	0	510
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0
Eurobank Tekfen A.Ş.	0	0	0	0	124	0	0	0	124
Finans Bank A.Ş.	0	0	0	0	0	0	0	991	991
Fortis Bank A.Ş.	0	0	0	0	0	0	0	0	0
Habib Bank Limited	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	0	0	0	0	0	0	0	0	0
ING Bank A.Ş.	0	0	0	0	0	0	0	0	0
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	0	0
Société Générale (SA)	0	0	0	0	0	0	0	0	0
The Royal Bank of Scotland N.V.	0	0	0	0	0	0	0	0	0
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0
WestLB AG	0	0	0	0	0	0	0	0	0
<b>Development and Investment Banks</b>	0	0	0	0	0	0	0	51	51
Aktif Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	0
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	0	0
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0
İller Bankası	0	0	0	0	0	0	0	0	0
İMKB Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0
Merrill Lynch Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0
Nurol Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0
Taib Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0
Türk Eximbank	0	0	0	0	0	0	0	0	0
Türkiye Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	0
Türkiye Sınai Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	51	51

Information on Income-Expenditure, USD Million

(December 2009)

	Operating income													
	Interest income from					Interest expenses on				Net interest income / expense	Fees and commissions			Dividend income
	Loans	Banks	Marketable securities portfolio	Other interest income	Total	Deposits	Funds borrowed	Other interest expense	Total		Fees and commissions received	Fees and commissions paid	Net	
<b>Banks</b>														
<b>Turkish Banking System</b>	<b>34,961</b>	<b>1,011</b>	<b>19,495</b>	<b>1,911</b>	<b>57,378</b>	<b>23,097</b>	<b>2,857</b>	<b>2,846</b>	<b>28,801</b>	<b>28,577</b>	<b>7,817</b>	<b>1,444</b>	<b>6,373</b>	<b>158</b>
<b>Deposit Banks</b>	<b>34,691</b>	<b>996</b>	<b>19,288</b>	<b>1,889</b>	<b>56,864</b>	<b>23,096</b>	<b>2,711</b>	<b>2,769</b>	<b>28,576</b>	<b>28,288</b>	<b>7,767</b>	<b>1,438</b>	<b>6,328</b>	<b>154</b>
<b>State-owned Commercial Banks</b>	<b>9,651</b>	<b>318</b>	<b>8,357</b>	<b>220</b>	<b>18,547</b>	<b>9,044</b>	<b>158</b>	<b>1,019</b>	<b>10,220</b>	<b>8,326</b>	<b>1,148</b>	<b>258</b>	<b>890</b>	<b>29</b>
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	3,792	213	5,533	11	9,549	4,929	2	538	5,469	4,080	356	62	294	16
Türkiye Halk Bankası A.Ş.	2,841	85	1,648	17	4,592	2,155	50	283	2,488	2,104	360	55	305	4
Türkiye Vakıflar Bankası T.A.O.	3,017	21	1,176	192	4,406	1,961	106	197	2,264	2,142	432	141	291	8
<b>Privately-owned Commercial Banks</b>	<b>18,074</b>	<b>536</b>	<b>9,590</b>	<b>1,302</b>	<b>29,503</b>	<b>11,325</b>	<b>1,812</b>	<b>1,497</b>	<b>14,634</b>	<b>14,870</b>	<b>5,199</b>	<b>952</b>	<b>4,247</b>	<b>118</b>
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	3,381	111	2,837	91	6,421	2,497	206	541	3,244	3,177	1,029	139	890	1
Alternatif Bank A.Ş.	255	1	67	10	332	133	14	10	157	176	27	5	22	0
Anadolubank A.Ş.	264	1	66	24	355	119	13	20	152	203	52	8	44	0
Şekerbank T.A.Ş.	623	1	227	25	876	317	25	39	381	495	98	13	84	0
Tekstil Bankası A.Ş.	139	4	22	4	169	72	10	1	83	86	17	3	14	0
Turkish Bank A.Ş.	16	8	9	8	41	16	2	3	21	20	10	1	9	0
Türk Ekonomi Bankası A.Ş.	888	13	198	113	1,212	416	153	44	613	599	273	83	189	0
Türkiye Garanti Bankası A.Ş.	4,229	191	2,736	333	7,489	2,789	550	515	3,855	3,635	1,455	295	1,160	2
Türkiye İş Bankası A.Ş.	4,735	162	2,450	298	7,645	3,020	516	250	3,786	3,859	952	172	780	112
Yapı ve Kredi Bankası A.Ş.	3,544	45	977	395	4,961	1,946	321	74	2,341	2,620	1,286	231	1,055	2
<b>Banks Under Dep.Insur.Fund</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Foreign Banks</b>	<b>6,966</b>	<b>141</b>	<b>1,340</b>	<b>367</b>	<b>8,814</b>	<b>2,728</b>	<b>741</b>	<b>253</b>	<b>3,723</b>	<b>5,092</b>	<b>1,420</b>	<b>228</b>	<b>1,192</b>	<b>8</b>
Arap Türk Bankası A.Ş.	18	2	24	4	48	1	4	4	9	39	16	0	16	0
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	1,558	36	285	130	2,009	581	163	11	755	1,253	259	63	196	6
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Eurobank Tefen A.Ş.	117	18	147	22	303	97	99	27	222	81	43	2	40	0
Finans Bank A.Ş.	2,181	50	383	80	2,695	893	174	55	1,123	1,572	491	60	431	1
Fortis Bank A.Ş.	806	3	177	47	1,034	298	94	119	511	523	149	35	114	1
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	1,088	9	106	82	1,285	325	137	9	472	813	310	46	263	0
ING Bank A.Ş.	1,198	23	218	1	1,440	532	71	28	631	810	152	20	132	0
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Millennium Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0	0	0
The Royal Bank of Scotland N.V.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
WestLB AG	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Development and Investment Banks</b>	<b>270</b>	<b>15</b>	<b>207</b>	<b>22</b>	<b>514</b>	<b>1</b>	<b>146</b>	<b>78</b>	<b>225</b>	<b>289</b>	<b>50</b>	<b>6</b>	<b>44</b>	<b>4</b>
Aktif Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	91	1	9	6	107	1	38	4	43	64	13	3	10	0
Credit Agricole Yatırım Bankası Türk A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İller Bankası	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İMKB Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Merrill Lynch Yatırım Bank A.Ş.	0	7	4	0	11	0	0	2	2	9	9	1	8	0
Nurol Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Taib Yatırım Bank A.Ş.	0	0	0	0	1	0	0	0	0	1	0	0	0	0
Türk Eximbank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Kalkınma Bankası A.Ş.	31	1	16	9	57	0	9	5	15	42	10	1	9	0
Türkiye Sınai Kalkınma Bankası A.Ş.	148	7	176	6	338	0	98	66	165	174	17	1	16	3

All banks are included in the tables of this report. The numerical values are available only for the banks under consolidation process. The banks, of which their numerical values are not available, are not under consolidation process in this period.

**Information on Income-Expenditure, U\$**

(December 2009)

Banks				Provision for loan or other receivables losses (-)	Other operating expenses (-)	Net operating profit / loss	Surplus written as gain after merger	Profit (loss) from equity method applied subsidiaries	Net monetary position gain / loss	Profit / loss before taxes from continuing operations	Provision for taxes on income from continuing operations	Net profit / loss from continuing operations	Income from terminated operations	Expenses from terminated operations	Profit / loss before taxes from terminated operations	Provision for taxes on income from terminated operations	Net profit / loss from terminated operations	Net profit / losses
	Trading profit / loss (net)	Other operating income	Total operating income / expenses															
<b>Turkish Banking System</b>	<b>1,005</b>	<b>4,794</b>	<b>40,907</b>	<b>8,270</b>	<b>16,611</b>	<b>16,026</b>	<b>0</b>	<b>67</b>	<b>0</b>	<b>16,093</b>	<b>-3,090</b>	<b>13,003</b>	<b>66</b>	<b>26</b>	<b>39</b>	<b>-7</b>	<b>32</b>	<b>13,034</b>
<b>Deposit Banks</b>	<b>979</b>	<b>4,715</b>	<b>40,464</b>	<b>8,216</b>	<b>16,445</b>	<b>15,803</b>	<b>0</b>	<b>45</b>	<b>0</b>	<b>15,847</b>	<b>-3,055</b>	<b>12,792</b>	<b>66</b>	<b>26</b>	<b>39</b>	<b>-7</b>	<b>32</b>	<b>12,824</b>
<b>State-owned Commercial Banks</b>	<b>195</b>	<b>1,023</b>	<b>10,463</b>	<b>1,538</b>	<b>3,541</b>	<b>5,384</b>	<b>0</b>	<b>30</b>	<b>0</b>	<b>5,414</b>	<b>-1,053</b>	<b>4,361</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>4,361</b>
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	41	235	4,667	425	1,274	2,967	0	12	0	2,980	-609	2,371	0	0	0	0	0	2,371
Türkiye Halk Bankası A.Ş.	12	266	2,691	434	875	1,382	0	3	0	1,384	-265	1,120	0	0	0	0	0	1,120
Türkiye Vakıflar Bankası T.A.O.	141	522	3,105	679	1,392	1,035	0	16	0	1,050	-180	871	0	0	0	0	0	871
<b>Privately-owned Commercial Banks</b>	<b>1,275</b>	<b>3,297</b>	<b>23,806</b>	<b>5,051</b>	<b>9,835</b>	<b>8,920</b>	<b>0</b>	<b>14</b>	<b>0</b>	<b>8,934</b>	<b>-1,677</b>	<b>7,257</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>7,257</b>
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	76	344	4,488	756	1,520	2,211	0	0	0	2,211	-381	1,831	0	0	0	0	0	1,831
Alternatif Bank A.Ş.	-19	32	210	75	78	57	0	0	0	57	-10	47	0	0	0	0	0	47
Anadolubank A.Ş.	0	10	256	29	107	120	0	0	0	120	-25	96	0	0	0	0	0	96
Şekerbank T.A.Ş.	-53	83	609	163	307	139	0	0	0	139	-26	113	0	0	0	0	0	113
Tekstil Bankası A.Ş.	12	7	119	35	71	13	0	0	0	13	-2	11	0	0	0	0	0	11
Turkish Bank A.Ş.	2	2	33	4	27	2	0	0	0	2	0	2	0	0	0	0	0	2
Türk Ekonomi Bankası A.Ş.	30	22	841	135	511	195	0	0	0	195	-15	180	0	0	0	0	0	180
Türkiye Garanti Bankası A.Ş.	604	294	5,694	1,154	1,898	2,642	0	6	0	2,649	-565	2,084	0	0	0	0	0	2,084
Türkiye İş Bankası A.Ş.	375	2,353	7,478	1,589	3,629	2,260	0	4	0	2,264	-414	1,851	0	0	0	0	0	1,851
Yapı ve Kredi Bankası A.Ş.	249	151	4,078	1,111	1,688	1,280	0	4	0	1,283	-239	1,044	0	0	0	0	0	1,044
<b>Banks Under Dep.Insur.Fund</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Foreign Banks</b>	<b>-491</b>	<b>395</b>	<b>6,195</b>	<b>1,627</b>	<b>3,069</b>	<b>1,499</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1,499</b>	<b>-325</b>	<b>1,174</b>	<b>66</b>	<b>26</b>	<b>39</b>	<b>-7</b>	<b>32</b>	<b>1,206</b>
Arap Türk Bankası A.Ş.	-7	1	48	2	22	24	0	0	0	24	-3	21	0	0	0	0	0	21
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	-44	202	1,613	465	626	523	0	0	0	523	-116	407	0	0	0	0	0	407
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Eurobank Tekfen A.Ş.	26	3	150	40	81	30	0	0	0	30	-5	25	0	0	0	0	0	25
Finans Bank A.Ş.	-244	77	1,837	562	841	434	0	0	0	434	-81	353	66	26	39	-7	32	384
Fortis Bank A.Ş.	-8	14	644	105	449	90	0	0	0	90	-20	70	0	0	0	0	0	70
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	22	45	1,143	320	611	213	0	0	0	213	-41	171	0	0	0	0	0	171
ING Bank A.Ş.	-237	54	758	133	440	185	0	0	0	185	-58	127	0	0	0	0	0	127
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Millennium Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
The Royal Bank of Scotland N.V.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
WestLB AG	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Development and Investment Banks</b>	<b>26</b>	<b>79</b>	<b>443</b>	<b>54</b>	<b>166</b>	<b>223</b>	<b>0</b>	<b>22</b>	<b>0</b>	<b>245</b>	<b>-35</b>	<b>210</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>210</b>
Aktif Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	10	1	85	17	52	16	0	0	0	16	-4	12	0	0	0	0	0	12
Credit Agricole Yatırım Bankası Türk A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İller Bankası	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İMKB Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Merrill Lynch Yatırım Bank A.Ş.	0	15	33	0	21	12	0	0	0	12	-3	9	0	0	0	0	0	9
Nuroi Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Taib Yatırım Bank A.Ş.	1	1	2	0	5	-3	0	0	0	-3	0	-3	0	0	0	0	0	-3
Türk Eximbank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Kalkınma Bankası A.Ş.	5	10	67	8	38	21	0	0	0	21	-4	17	0	0	0	0	0	17
Türkiye Sınai Kalkınma Bankası A.Ş.	11	52	256	29	50	178	0	23	0	200	-25	175	0	0	0	0	0	175

All banks are included in the tables of this report. The n



**Provision Expenses of Banks for Loans and Other Receivables, USD Million**

(December 2009)

Banks	Specific provisions for loans and other receivables			General provision expenses	Provision expenses for possible losses	Market. securities impairment expense	Impairment expense related to associates, subs. and investment securities held to maturity	Others	Total
	III. Group	IV. Group	V. Group						
<b>Turkish Banking System</b>	<b>2,020</b>	<b>1,341</b>	<b>2,803</b>	<b>478</b>	<b>678</b>	<b>42</b>	<b>155</b>	<b>753</b>	<b>8,270</b>
<b>Deposit Banks</b>	<b>2,018</b>	<b>1,337</b>	<b>2,794</b>	<b>470</b>	<b>674</b>	<b>39</b>	<b>155</b>	<b>729</b>	<b>8,216</b>
<b>State-owned Commercial Banks</b>	<b>224</b>	<b>255</b>	<b>560</b>	<b>183</b>	<b>66</b>	<b>12</b>	<b>14</b>	<b>225</b>	<b>1,538</b>
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	50	115	65	98	61	0	0	35	425
Türkiye Halk Bankası A.Ş.	114	24	155	41	5	0	0	97	434
Türkiye Vakıflar Bankası T.A.O.	60	117	340	44	0	11	14	93	679
<b>Privately-owned Commercial Banks</b>	<b>1,758</b>	<b>756</b>	<b>1,269</b>	<b>244</b>	<b>506</b>	<b>14</b>	<b>82</b>	<b>421</b>	<b>5,051</b>
Adabank A.Ş.	0	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	623	36	9	0	74	0	9	5	756
Alternatif Bank A.Ş.	0	0	49	11	0	0	7	8	75
Anadolubank A.Ş.	9	9	9	2	0	0	0	1	29
Şekerbank T.A.Ş.	33	58	37	8	0	3	3	20	163
Tekstil Bankası A.Ş.	3	16	14	0	0	2	0	0	35
Turkish Bank A.Ş.	0	0	3	0	0	0	0	0	4
Türk Ekonomi Bankası A.Ş.	3	21	93	3	0	2	2	11	135
Türkiye Garanti Bankası A.Ş.	95	283	468	8	222	2	0	76	1,154
Türkiye İş Bankası A.Ş.	886	24	95	48	196	3	44	294	1,589
Yapı ve Kredi Bankası A.Ş.	107	307	493	164	14	0	18	7	1,111
<b>Banks Under Dep.Insur.Fund</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0
<b>Foreign Banks</b>	<b>37</b>	<b>326</b>	<b>965</b>	<b>44</b>	<b>102</b>	<b>13</b>	<b>59</b>	<b>83</b>	<b>1,627</b>
Arap Türk Bankası A.Ş.	0	0	0	1	0	0	1	0	2
Bank Mellat	0	0	0	0	0	0	0	0	0
Citibank A.Ş.	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	0	0	288	18	65	3	57	34	465
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0
Eurobank Tekfen A.Ş.	2	8	29	1	0	0	0	0	40
Finans Bank A.Ş.	25	157	289	26	33	0	0	32	562
Fortis Bank A.Ş.	-9	18	93	-4	0	0	0	6	105
Habib Bank Limited	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	7	114	198	0	0	1	0	0	320
ING Bank A.Ş.	12	29	68	1	4	9	0	10	133
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	0	0
Société Générale (SA)	0	0	0	0	0	0	0	0	0
The Royal Bank of Scotland N.V.	0	0	0	0	0	0	0	0	0
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0
WestLB AG	0	0	0	0	0	0	0	0	0
<b>Development and Investment Banks</b>	<b>2</b>	<b>4</b>	<b>9</b>	<b>7</b>	<b>4</b>	<b>3</b>	<b>0</b>	<b>24</b>	<b>54</b>
Aktif Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	2	4	2	5	4	0	0	0	17
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	0	0
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0
İller Bankası	0	0	0	0	0	0	0	0	0
İMKB Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0
Merrill Lynch Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0
Nurol Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0
Taib Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0
Türk Eximbank	0	0	0	0	0	0	0	0	0
Türkiye Kalkınma Bankası A.Ş.	0	0	6	2	0	0	0	0	8
Türkiye Sınai Kalkınma Bankası A.Ş.	0	0	0	0	0	3	0	24	29

**Information related to other operational expenses, USD Million**

(December 2009)

Banks	Personnel expenses	Reserve for employee termination benefits	Bank social aid fund deficit provision	Fixed assets impairment expense	Fixed assets depreciation expense	Intangible assets impairment expense	Goodwill impairment expense	Intangible assets amortization expense	Shares (capital method applied) impairment expense	Impairment expense for invest. securities disposed	Amorti. expenses of invest. securities disposed	Impairment expense for prop.&equip. held for sale purposes	Other operating expenses				Loss on sales of assets	Other	Total
													Operational Leasing Expenses	Mainten. expen.	Adverti. expen.	Other expen.			
<b>Turkish Banking System</b>	<b>6,808</b>	<b>132</b>	<b>74</b>	<b>11</b>	<b>787</b>	<b>1</b>	<b>6</b>	<b>133</b>	<b>0</b>	<b>19</b>	<b>16</b>	<b>1</b>	<b>733</b>	<b>192</b>	<b>467</b>	<b>3,522</b>	<b>26</b>	<b>3,684</b>	<b>16,611</b>
<b>Deposit Banks</b>	<b>6,715</b>	<b>130</b>	<b>74</b>	<b>11</b>	<b>775</b>	<b>1</b>	<b>0</b>	<b>130</b>	<b>0</b>	<b>18</b>	<b>15</b>	<b>1</b>	<b>727</b>	<b>190</b>	<b>465</b>	<b>3,492</b>	<b>26</b>	<b>3,675</b>	<b>16,445</b>
<b>State-owned Commercial Banks</b>	<b>1,581</b>	<b>82</b>	<b>0</b>	<b>9</b>	<b>144</b>	<b>0</b>	<b>0</b>	<b>7</b>	<b>0</b>	<b>4</b>	<b>3</b>	<b>0</b>	<b>100</b>	<b>58</b>	<b>70</b>	<b>698</b>	<b>4</b>	<b>780</b>	<b>3,541</b>
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	703	47	0	1	32	0	0	2	0	0	0	0	24	34	15	174	1	242	1,274
Türkiye Halk Bankası A.Ş.	409	23	0	2	39	0	0	1	0	4	3	0	28	12	22	170	3	159	875
Türkiye Vakıflar Bankası T.A.O.	469	12	0	6	73	0	0	4	0	0	0	0	48	12	33	354	1	379	1,392
<b>Privately-owned Commercial Banks</b>	<b>3,686</b>	<b>34</b>	<b>74</b>	<b>2</b>	<b>455</b>	<b>0</b>	<b>0</b>	<b>85</b>	<b>0</b>	<b>12</b>	<b>10</b>	<b>1</b>	<b>375</b>	<b>73</b>	<b>290</b>	<b>2,140</b>	<b>17</b>	<b>2,582</b>	<b>9,835</b>
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	577	2	0	0	71	0	0	11	0	0	0	0	47	9	65	545	0	193	1,520
Alternatif Bank A.Ş.	47	1	0	0	3	0	0	1	0	0	0	0	8	0	0	12	0	5	78
Anadolubank A.Ş.	69	1	0	0	4	0	0	1	0	0	0	0	8	1	1	16	0	7	107
Şekerbank T.A.Ş.	151	6	0	1	10	151	0	4	0	1	1	0	17	1	7	58	0	51	307
Tekstil Bankası A.Ş.	43	0	0	0	3	0	0	1	0	1	0	0	6	1	0	9	2	4	71
Turkish Bank A.Ş.	15	0	0	0	1	0	0	0	0	0	0	0	2	0	0	6	0	2	27
Türk Ekonomi Bankası A.Ş.	253	5	0	0	32	0	0	4	0	1	0	0	51	4	16	104	1	38	511
Türkiye Garanti Bankası A.Ş.	760	1	0	1	115	0	0	7	0	6	0	0	91	22	73	550	1	270	1,898
Türkiye İş Bankası A.Ş.	1,089	13	14	0	117	0	0	32	0	3	7	1	70	15	84	436	13	1,736	3,629
Yapı ve Kredi Bankası A.Ş.	683	4	60	0	97	0	0	26	0	1	2	0	73	19	43	404	0	277	1,688
<b>Banks Under Dep.Insur.Fund</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Foreign Banks</b>	<b>1,448</b>	<b>13</b>	<b>0</b>	<b>1</b>	<b>177</b>	<b>1</b>	<b>0</b>	<b>37</b>	<b>0</b>	<b>2</b>	<b>2</b>	<b>0</b>	<b>252</b>	<b>59</b>	<b>104</b>	<b>655</b>	<b>5</b>	<b>313</b>	<b>3,069</b>
Arap Türk Bankası A.Ş.	14	1	0	0	1	0	0	0	0	0	0	0	0	0	1	3	0	2	22
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	306	2	0	0	32	0	0	9	0	0	0	0	45	6	23	124	3	76	626
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Eurobank Tekfen A.Ş.	44	1	0	0	3	1	0	0	0	0	0	0	6	1	0	19	0	6	81
Finans Bank A.Ş.	376	3	0	1	48	0	0	13	0	2	1	0	60	21	43	191	0	83	841
Fortis Bank A.Ş.	204	3	0	0	28	0	0	4	0	0	0	0	36	10	8	114	1	41	449
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	270	4	0	0	47	0	0	7	0	0	0	0	71	11	22	118	0	60	611
ING Bank A.Ş.	235	0	0	0	18	0	0	5	0	0	0	0	34	10	6	85	0	45	440
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Millennium Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
The Royal Bank of Scotland N.V.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
WestLB AG	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Development and Investment Banks</b>	<b>93</b>	<b>2</b>	<b>0</b>	<b>0</b>	<b>12</b>	<b>0</b>	<b>6</b>	<b>3</b>	<b>0</b>	<b>1</b>	<b>1</b>	<b>0</b>	<b>6</b>	<b>2</b>	<b>2</b>	<b>29</b>	<b>0</b>	<b>9</b>	<b>166</b>
Aktif Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	20	0	0	0	4	0	6	2	0	0	0	0	4	0	1	10	0	6	52
Credit Agricole Yatırım Bankası Türk A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İller Bankası	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İMKB Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Merrill Lynch Yatırım Bank A.Ş.	13	0	0	0	1	0	0	0	0	0	0	0	1	0	0	5	0	1	21
Nurol Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Taib Yatırım Bank A.Ş.	3	0	0	0	0	0	0	0	0	0	0	0	1	0	0	1	0	1	5
Türk Eximbank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Kalkınma Bankası A.Ş.	27	2	0	0	2	0	0	0	0	0	0	0	0	1	0	3	0	1	38
Türkiye Sınai Kalkınma Bankası A.Ş.	30	0	0	0	5	0	0	0	0	0	1	0	1	1	1	11	0	0	50

**Net trading income/loss, USD Million**  
(December 2009)

Banks	Income				Loss (-)				Net trading income/loss
	Profit on trading account securities	Profit on derivative financial transactions	Foreign exchange gains	Total	Losses on trading account securities	Losses on derivative financial transactions	Foreign exchange losses	Total	
<b>Turkish Banking System</b>	<b>2,275</b>	<b>18,076</b>	<b>137,528</b>	<b>157,880</b>	<b>593</b>	<b>19,212</b>	<b>137,070</b>	<b>156,875</b>	<b>1,005</b>
<b>Deposit Banks</b>	<b>2,244</b>	<b>17,941</b>	<b>136,903</b>	<b>157,087</b>	<b>578</b>	<b>19,069</b>	<b>136,461</b>	<b>156,108</b>	<b>979</b>
<b>State-owned Commercial Banks</b>	<b>211</b>	<b>517</b>	<b>7,115</b>	<b>7,843</b>	<b>3</b>	<b>572</b>	<b>7,073</b>	<b>7,648</b>	<b>195</b>
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	11	4	198	213	0	3	169	172	41
Türkiye Halk Bankası A.Ş.	93	468	5,657	6,218	1	519	5,686	6,206	12
Türkiye Vakıflar Bankası T.A.O.	107	45	1,259	1,412	3	49	1,218	1,270	141
<b>Privately-owned Commercial Banks</b>	<b>1,393</b>	<b>14,907</b>	<b>100,310</b>	<b>116,610</b>	<b>391</b>	<b>14,609</b>	<b>100,335</b>	<b>115,335</b>	<b>1,275</b>
Adabank A.Ş.	0	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	194	202	17,323	17,720	17	354	17,272	17,643	76
Alternatif Bank A.Ş.	5	299	478	781	4	326	470	800	-19
Anadolubank A.Ş.	18	4,589	240	4,847	11	4,590	246	4,847	0
Şekerbank T.A.Ş.	30	232	1,893	2,154	4	303	1,901	2,207	-53
Tekstil Bankası A.Ş.	9	164	73	246	0	168	67	235	12
Turkish Bank A.Ş.	1	1	70	72	0	1	69	70	2
Türk Ekonomi Bankası A.Ş.	51	325	1,294	1,670	9	463	1,167	1,640	30
Türkiye Garanti Bankası A.Ş.	570	1,999	40,806	43,374	290	1,791	40,690	42,770	604
Türkiye İş Bankası A.Ş.	396	1,537	34,457	36,391	46	1,273	34,698	36,016	375
Yapı ve Kredi Bankası A.Ş.	119	5,559	3,676	9,355	11	5,340	3,755	9,105	249
<b>Banks Under Dep.Insur.Fund</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0
<b>Foreign Banks</b>	<b>640</b>	<b>2,517</b>	<b>29,478</b>	<b>32,634</b>	<b>183</b>	<b>3,889</b>	<b>29,053</b>	<b>33,125</b>	<b>-491</b>
Arap Türk Bankası A.Ş.	0	12	318	330	0	13	324	337	-7
Bank Mellat	0	0	0	0	0	0	0	0	0
Citibank A.Ş.	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	106	384	11,840	12,330	14	870	11,490	12,373	-44
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0
Eurobank Tekfen A.Ş.	40	36	481	556	17	34	479	530	26
Finans Bank A.Ş.	260	1,076	3,411	4,747	33	1,588	3,371	4,991	-244
Fortis Bank A.Ş.	114	283	1,532	1,929	100	330	1,506	1,937	-8
Habib Bank Limited	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	101	48	8,671	8,821	10	124	8,665	8,799	22
ING Bank A.Ş.	19	678	3,225	3,921	10	930	3,219	4,159	-237
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	0	0
Société Générale (SA)	0	0	0	0	0	0	0	0	0
The Royal Bank of Scotland N.V.	0	0	0	0	0	0	0	0	0
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0
WestLB AG	0	0	0	0	0	0	0	0	0
<b>Development and Investment Banks</b>	<b>31</b>	<b>136</b>	<b>625</b>	<b>792</b>	<b>15</b>	<b>143</b>	<b>609</b>	<b>767</b>	<b>26</b>
Aktif Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	36	293	329	0	34	285	319	10
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	0	0
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0
İller Bankası	0	0	0	0	0	0	0	0	0
İMKB Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0
Merrill Lynch Yatırım Bank A.Ş.	12	27	84	123	10	37	76	123	0
Nurul Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0
Taib Yatırım Bank A.Ş.	1	0	73	73	0	0	73	73	1
Türk Eximbank	0	0	0	0	0	0	0	0	0
Türkiye Kalkınma Bankası A.Ş.	4	0	2	6	0	0	1	1	5
Türkiye Sınai Kalkınma Bankası A.Ş.	15	72	174	261	5	71	174	250	11

**Off Balance-Sheet Commitments, USD Million**

(December 2009)

Banks	Guarantees and warranties						Commitments			Derivative financial instruments		
	Letters of guarantee	Bank acceptances	Letters of credit	Prefinancing given as guarantee	Others	Total	Irrevocable	Revocable	Total	financial instruments held for hedging	Trading transactions	
											Forward Fx buy/sell trans.	trans.related to Fx and interest rates
<b>Turkish Banking System</b>	<b>54,623</b>	<b>1,793</b>	<b>13,915</b>	<b>15</b>	<b>2,299</b>	<b>72,645</b>	<b>109,297</b>	<b>10,352</b>	<b>119,649</b>	<b>11,159</b>	<b>15,419</b>	<b>101,785</b>
<b>Deposit Banks</b>	<b>54,098</b>	<b>1,793</b>	<b>13,743</b>	<b>15</b>	<b>2,169</b>	<b>71,818</b>	<b>109,058</b>	<b>9,573</b>	<b>118,631</b>	<b>11,159</b>	<b>15,338</b>	<b>100,681</b>
<b>State-owned Commercial Banks</b>	<b>11,955</b>	<b>356</b>	<b>3,660</b>	<b>12</b>	<b>112</b>	<b>16,095</b>	<b>12,851</b>	<b>9,142</b>	<b>21,993</b>	<b>0</b>	<b>593</b>	<b>6,047</b>
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	3,234	23	451	0	0	3,707	3,522	9,135	12,657	0	48	90
Türkiye Halk Bankası A.Ş.	4,555	93	1,508	0	106	6,263	3,909	2	3,912	0	367	4,313
Türkiye Vakıflar Bankası T.A.O.	4,165	240	1,701	12	6	6,125	5,419	5	5,424	0	177	1,644
<b>Privately-owned Commercial Banks</b>	<b>32,873</b>	<b>466</b>	<b>7,708</b>	<b>2</b>	<b>1,189</b>	<b>42,239</b>	<b>71,307</b>	<b>374</b>	<b>71,681</b>	<b>6,604</b>	<b>10,307</b>	<b>58,830</b>
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	3,676	40	1,132	0	353	5,201	13,633	0	13,633	3,422	725	12,487
Alternatif Bank A.Ş.	805	79	165	0	9	1,058	672	0	672	0	28	370
Anadolubank A.Ş.	436	1	106	0	41	584	267	4	271	0	178	1,941
Şekerbank T.A.Ş.	1,825	32	121	0	24	2,001	872	0	872	0	0	1,682
Tekstil Bankası A.Ş.	443	0	47	1	17	508	207	0	207	0	363	560
Turkish Bank A.Ş.	49	0	1	0	78	128	58	0	58	0	0	162
Türk Ekonomi Bankası A.Ş.	1,832	26	527	0	140	2,525	2,527	0	2,527	512	1,113	1,866
Türkiye Garanti Bankası A.Ş.	8,176	85	1,901	0	0	10,162	13,936	0	13,936	1	3,318	14,508
Türkiye İş Bankası A.Ş.	6,692	102	1,866	0	260	8,920	26,054	369	26,423	0	1,841	9,451
Yapı ve Kredi Bankası A.Ş.	8,940	102	1,841	1	267	11,152	13,081	0	13,081	2,669	2,741	15,805
<b>Banks Under Dep.Insur.Fund</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0
<b>Foreign Banks</b>	<b>9,271</b>	<b>971</b>	<b>2,374</b>	<b>0</b>	<b>868</b>	<b>13,484</b>	<b>24,900</b>	<b>56</b>	<b>24,957</b>	<b>4,555</b>	<b>4,439</b>	<b>35,804</b>
Arap Türk Bankası A.Ş.	583	11	193	0	0	787	98	1	98	0	0	103
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	2,535	81	607	0	203	3,425	6,656	0	6,656	1,668	1,603	7,043
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0
Eurobankbank Tekfen A.Ş.	183	13	66	0	487	750	102	0	102	120	28	99
Finans Bank A.Ş.	2,653	447	363	0	46	3,508	7,887	55	7,943	97	559	14,729
Fortis Bank A.Ş.	1,176	103	451	0	16	1,746	2,571	0	2,571	0	292	5,028
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	401	256	210	0	74	941	5,941	0	5,941	0	1,911	6,496
ING Bank A.Ş.	1,740	62	485	0	41	2,328	1,646	0	1,646	2,670	45	2,306
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0
Millennium Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0
The Royal Bank of Scotland N.V.	0	0	0	0	0	0	0	0	0	0	0	0
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0
WestLB AG	0	0	0	0	0	0	0	0	0	0	0	0
<b>Development and Investment Banks</b>	<b>524</b>	<b>0</b>	<b>172</b>	<b>0</b>	<b>130</b>	<b>827</b>	<b>239</b>	<b>780</b>	<b>1,018</b>	<b>0</b>	<b>81</b>	<b>1,104</b>
Aktif Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	284	0	44	0	10	338	9	0	9	0	1	905
Credit Agricole Yatırım Bankası Türk A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0
İller Bankası	0	0	0	0	0	0	0	0	0	0	0	0
İMKB Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0
Merrill Lynch Yatırım Bank A.Ş.	0	0	0	0	0	0	6	0	6	0	80	29
Nurol Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0
Taib Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Kalkınma Bankası A.Ş.	0	0	7	0	0	7	14	410	424	0	0	0
Türkiye Sınai Kalkınma Bankası A.Ş.	241	0	121	0	120	482	209	369	578	0	0	171

All banks are included in the tables of this report. The numerical values are available only for the banks under consolidation process. The banks, of which their numerical values are not available, are not under consolidation process in this period.

**Off Balance-Sheet Commitments, USD**

(December 2009)

Banks	Trading transactions continued..					Custody and pledged securities					Total off balance-sheet commitments
	Fx, interest rate and security options	Fx futures	Interest rate futures	Others	Total	Total	Items held in custody	Pledged securities	Accepted independent guar.and war.	Total	
Turkish Banking System	35,471	634	2,279	1,627	157,215	168,374	301,393	786,973	36,567	1,124,932	1,485,600
Deposit Banks	35,041	624	1,173	1,581	154,438	165,597	300,019	771,006	36,566	1,107,591	1,463,637
State-owned Commercial Banks	275	0	0	493	7,407	7,407	58,608	322,771	17	381,396	426,891
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	0	0	0	0	138	138	5,887	59,657	17	65,561	82,063
Türkiye Halk Bankası A.Ş.	0	0	0	483	5,162	5,162	41,659	210,284	0	251,943	267,280
Türkiye Vakıflar Bankası T.A.O.	275	0	0	10	2,106	2,106	11,062	52,830	0	63,892	77,548
Privately-owned Commercial Banks	23,929	396	1,127	967	95,556	102,160	219,714	349,598	2,561	571,873	787,952
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	4,655	12	0	120	17,999	21,422	15,997	31,242	1,527	48,766	89,022
Alternatif Bank A.Ş.	247	0	0	0	645	645	651	3,030	1	3,682	6,057
Anadolubank A.Ş.	214	0	0	4	2,337	2,337	2,186	1,482	7	3,676	6,868
Şekerbank T.A.Ş.	16	0	0	0	1,698	1,698	923	42,159	30	43,112	47,684
Tekstil Bankası A.Ş.	283	0	0	0	1,207	1,207	108	1,379	0	1,487	3,409
Turkish Bank A.Ş.	0	0	0	0	162	162	400	570	0	970	1,318
Türk Ekonomi Bankası A.Ş.	1,566	325	0	0	4,869	5,381	80,717	16,656	20	97,393	107,827
Türkiye Garanti Bankası A.Ş.	10,202	33	22	416	28,499	28,500	41,007	172,480	0	213,487	266,084
Türkiye İş Bankası A.Ş.	2,606	26	1,105	73	15,103	15,103	42,792	53,671	0	96,463	146,908
Yapı ve Kredi Bankası A.Ş.	4,139	0	0	353	23,038	25,706	34,933	26,928	976	62,837	112,776
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0
Foreign Banks	10,837	227	47	122	51,475	56,030	21,697	98,638	33,989	154,323	248,794
Arap Türk Bankası A.Ş.	0	0	0	14	117	117	102	199	0	301	1,304
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	2,305	36	23	55	11,065	12,734	3,367	36,446	190	40,003	62,818
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0
Eurobankbank Tekfen A.Ş.	231	0	0	1	359	479	1,431	5,234	0	6,665	7,996
Finans Bank A.Ş.	4,411	185	24	0	19,907	20,004	2,801	24,555	0	27,356	58,812
Fortis Bank A.Ş.	1,808	7	0	20	7,155	7,155	4,273	4,283	0	8,556	20,028
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	2,013	0	0	0	10,420	10,420	7,315	80	0	7,395	24,697
ING Bank A.Ş.	68	0	0	32	2,451	5,121	2,407	27,840	33,799	64,046	73,140
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0
Millennium Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0
The Royal Bank of Scotland N.V.	0	0	0	0	0	0	0	0	0	0	0
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0
WestLB AG	0	0	0	0	0	0	0	0	0	0	0
Development and Investment Banks	430	11	1,105	46	2,777	2,777	1,374	15,966	1	17,341	21,963
Aktif Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	174	11	0	0	1,090	1,090	93	2,919	0	3,012	4,449
Credit Agricole Yatırım Bankası Türk A.Ş.	0	0	0	0	0	0	0	0	0	0	0
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0
İller Bankası	0	0	0	0	0	0	0	0	0	0	0
İMKB Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0
Merrill Lynch Yatırım Bank A.Ş.	0	0	0	0	109	109	25	0	0	25	140
Nurol Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0
Taib Yatırım Bank A.Ş.	0	0	0	0	0	0	1	0	0	1	1
Türk Eximbank	0	0	0	0	0	0	0	0	0	0	0
Türkiye Kalkınma Bankası A.Ş.	0	0	0	0	0	0	10	4,659	1	4,669	5,101
Türkiye Sınai Kalkınma Bankası A.Ş.	256	0	1,105	46	1,578	1,578	1,246	8,389	0	9,635	12,273

All banks are included in the tables of this report. The n

**Sectoral risk concentrations of non-cash loans, USD Million**  
(December 2009)

Banks	Agricultural						Manufacturing						Electric, gas and water		Construction		Wholesale and retail trade	
	Farming and raising livestock		Forestry		Fishing		Mining		Production									
	TC	FC	TC	FC	TC	FC	TC	FC	TC	FC	TC	FC	TC	FC	TC	FC		
Turkish Banking System	220	445	93	50	12	10	629	1,129	7,237	15,437	1,343	3,283	5,506	7,936	6,355	4,085		
Deposit Banks	220	437	93	50	12	10	628	1,129	7,222	15,357	1,249	3,156	5,480	7,895	6,355	4,008		
State-owned Commercial Banks	42	63	3	0	2	10	142	313	1,919	4,351	382	508	1,097	1,446	1,083	661		
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	19	2	0	0	1	0	110	213	229	1,335	49	26	82	47	108	27		
Türkiye Halk Bankası A.Ş.	5	2	0	0	1	0	8	13	604	1,982	135	131	631	827	558	326		
Türkiye Vakıflar Bankası T.A.O.	17	59	3	0	1	9	24	87	1,085	1,034	198	351	384	572	416	308		
Privately-owned Commercial Banks	135	314	60	15	7	1	411	559	4,473	8,077	807	2,469	3,271	4,751	3,911	2,314		
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Akbank T.A.Ş.	1	0	5	0	0	0	5	14	627	1,139	58	531	178	214	632	249		
Alternatif Bank A.Ş.	10	13	0	0	0	0	26	6	129	202	10	9	144	77	45	22		
Anadolubank A.Ş.	7	3	1	0	0	0	5	1	111	77	4	43	99	33	42	50		
Şekerbank T.A.Ş.	2	1	1	0	0	0	6	14	111	172	13	10	686	171	266	68		
Tekstil Bankası A.Ş.	3	11	0	0	0	0	4	0	49	61	18	9	84	93	47	33		
Turkish Bank A.Ş.	0	0	0	0	0	0	0	0	5	20	0	0	2	11	1	4		
Türk Ekonomi Bankası A.Ş.	11	16	3	11	0	0	29	16	516	741	13	11	221	189	67	15		
Türkiye Garanti Bankası A.Ş.	19	31	0	0	1	0	204	26	704	1,651	233	772	380	1,504	880	799		
Türkiye İş Bankası A.Ş.	29	4	31	0	1	0	32	54	775	1,837	205	628	379	611	1,354	849		
Yapı ve Kredi Bankası A.Ş.	53	234	18	2	5	0	100	429	1,447	2,178	255	456	1,098	1,847	578	224		
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Foreign Banks	44	60	30	36	2	0	76	257	830	2,928	60	179	1,112	1,698	1,361	1,032		
Arap Türk Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	109	0	23		
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Denizbank A.Ş.	20	12	0	0	0	0	39	181	177	434	21	91	441	694	327	240		
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Eurobankbank Tekfen A.Ş.	2	6	0	0	0	0	3	28	39	332	2	19	33	62	13	48		
Finans Bank A.Ş.	8	15	27	35	0	0	12	21	240	917	5	21	333	264	453	340		
Fortis Bank A.Ş.	4	3	0	0	1	0	2	19	107	444	5	28	116	195	137	118		
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
HSBC Bank A.Ş.	0	0	0	0	0	0	1	0	44	374	1	9	5	46	27	32		
ING Bank A.Ş.	10	23	2	1	0	0	19	7	223	427	28	11	184	328	404	231		
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Millennium Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
The Royal Bank of Scotland N.V.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
WestLB AG	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Development and Investment Banks	0	7	0	0	0	0	0	0	15	81	94	127	26	41	0	77		
Aktif Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	7	0	0	0	0	0	0	10	65	22	46	6	23	0	6		
Credit Agricole Yatırım Bankası Türk A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
İller Bankası	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
İMKB Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Merrill Lynch Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Nurol Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Taib Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Türk Eximbank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Türkiye Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	7	0	0	0	0		
Türkiye Sınai Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	5	15	72	74	20	18	0	71		

**Sectoral risk concentrations of non-cash**  
(December 2009)

Banks	Services														Other		Total		
	Hotel, food and beverage services		Transportation and telecommunication		Financial institutions		Real estate and renting services		Self-employment services		Education services		Health and social services						
	TC	FC	TC	FC	TC	FC	TC	FC	TC	FC	TC	FC	TC	FC	TC	FC	TC	FC	Total
Turkish Banking System	319	376	1,152	1,926	2,746	4,796	394	363	280	217	38	45	420	686	1,206	3,865	27,950	44,649	72,599
Deposit Banks	319	376	1,152	1,827	2,660	4,710	392	334	278	217	38	45	420	686	1,153	3,864	27,671	44,101	71,772
State-owned Commercial Banks	57	11	376	314	1,102	422	71	41	4	0	6	16	137	377	211	929	6,632	9,463	16,095
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	4	0	193	25	283	138	0	0	2	0	2	14	112	210	59	416	1,253	2,454	3,707
Türkiye Halk Bankası A.Ş.	24	4	28	21	419	243	69	41	2	0	2	2	6	157	10	10	2,503	3,760	6,263
Türkiye Vakıflar Bankası T.A.O.	29	7	154	269	400	41	1	0	0	0	2	0	20	10	142	502	2,876	3,249	6,125
Privately-owned Commercial Banks	185	167	613	1,211	1,265	2,598	290	236	159	146	28	26	226	297	651	2,568	16,491	25,748	42,239
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	11	3	45	54	311	484	0	0	4	1	3	0	22	33	148	430	2,047	3,153	5,201
Alternatif Bank A.Ş.	2	3	34	57	49	9	0	1	24	73	0	0	4	1	57	52	534	524	1,058
Anadolubank A.Ş.	1	1	10	6	26	18	0	0	13	6	0	0	14	0	3	10	336	248	584
Şekerbank T.A.Ş.	9	15	33	48	117	75	133	30	0	0	3	0	13	3	1	0	1,394	607	2,001
Tekstil Bankası A.Ş.	6	0	9	3	15	41	0	0	5	1	0	0	1	0	13	3	252	256	508
Turkish Bank A.Ş.	0	14	1	1	15	15	0	0	0	34	0	0	0	3	1	1	26	102	128
Türk Ekonomi Bankası A.Ş.	5	2	52	119	27	54	17	15	32	7	0	0	23	12	13	285	1,031	1,495	2,525
Türkiye Garanti Bankası A.Ş.	51	46	116	584	198	1,183	23	4	0	0	5	4	22	5	196	522	3,030	7,131	10,162
Türkiye İş Bankası A.Ş.	54	10	166	173	284	133	85	123	81	24	8	12	25	9	127	820	3,634	5,286	8,920
Yapı ve Kredi Bankası A.Ş.	47	73	147	165	223	584	31	64	0	0	9	10	103	232	92	447	4,207	6,945	11,152
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Foreign Banks	77	198	164	301	294	1,690	31	57	115	71	4	2	57	12	291	368	4,548	8,890	13,438
Arap Türk Bankası A.Ş.	0	0	0	0	0	654	0	0	0	0	0	0	0	0	0	0	1	786	787
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	36	97	62	171	61	57	7	2	0	0	2	2	42	5	93	112	1,328	2,097	3,425
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Eurobankbank Tekfen A.Ş.	1	84	8	11	7	16	4	7	0	0	0	0	0	1	6	17	117	632	750
Finans Bank A.Ş.	6	4	38	30	137	99	1	0	60	44	1	0	5	1	180	166	1,505	1,957	3,462
Fortis Bank A.Ş.	10	7	15	30	41	349	9	8	20	9	0	0	5	2	4	56	476	1,270	1,746
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	0	0	3	4	11	364	0	0	3	8	0	0	1	3	2	1	99	842	941
ING Bank A.Ş.	24	6	38	55	36	152	11	40	32	9	0	0	3	0	6	16	1,021	1,306	2,328
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Millennium Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
The Royal Bank of Scotland N.V.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
WestLB AG	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Development and Investment Banks	0	0	0	99	85	85	2	29	3	0	0	0	0	0	53	1	279	548	827
Aktif Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	33	5	79	2	29	0	0	0	0	0	0	2	1	47	291	338
Credit Agricole Yatırım Bankası Türk A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İller Bankası	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İMKB Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Merrill Lynch Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nurol Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Taib Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	7	7
Türkiye Sınai Kalkınma Bankası A.Ş.	0	0	0	66	80	6	0	0	3	0	0	0	0	0	51	0	232	250	482

Information about the 1st and 2nd group non-cash loans and other receivables, USD Million

(December 2009)

Banks	I st Group - Standart loans and other receivables																Letters of guarantee	
	Letters of guarantee		Bank acceptances		Letters of credit		Endorsements		Underwriting commitments		Factoring commitments		Other commitments and contingencies		Total			
	TC	FC	TC	FC	TC	FC	TC	FC	TC	FC	TC	FC	TC	FC		TC	FC	
Turkish Banking System	26,872	26,743	3	1,757	11	13,873	0	28	0	0	19	6	428	1,777	71,518	582	314	
Deposit Banks	26,645	26,449	3	1,757	11	13,700	0	28	0	0	19	6	376	1,698	70,695	582	310	
State-owned Commercial Banks	6,442	5,295	0	344	3	3,643	0	0	0	0	0	1	30	92	15,850	130	22	
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	1,232	1,980	0	23	0	451	0	0	0	0	0	0	0	0	3,686	21	1	
Türkiye Halk Bankası A.Ş.	2,438	2,066	0	93	0	1,507	0	0	0	0	0	0	28	78	6,210	37	15	
Türkiye Vakıflar Bankası T.A.O.	2,772	1,249	0	228	3	1,684	0	0	0	0	0	1	2	14	5,954	72	7	
Privately-owned Commercial Banks	15,812	16,558	3	452	8	7,695	0	28	0	0	0	5	333	821	41,714	334	167	
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Akbank T.A.Ş.	1,836	1,791	0	39	1	1,130	0	0	0	0	0	5	166	182	5,151	44	4	
Alternatif Bank A.Ş.	521	274	0	79	6	159	0	0	0	0	0	0	0	9	1,047	7	3	
Anadolubank A.Ş.	334	99	0	1	0	106	0	0	0	0	0	0	0	41	582	2	0	
Şekerbank T.A.Ş.	1,276	422	0	32	0	121	0	0	0	0	0	0	1	23	1,875	117	9	
Tekstil Bankası A.Ş.	249	188	0	0	0	47	0	0	0	0	0	0	0	18	503	2	1	
Turkish Bank A.Ş.	26	23	0	0	0	1	0	0	0	0	0	0	0	78	128	0	0	
Türk Ekonomi Bankası A.Ş.	938	872	0	26	0	527	0	0	0	0	0	0	79	60	2,502	14	8	
Türkiye Garanti Bankası A.Ş.	3,011	5,113	0	83	0	1,900	0	0	0	0	0	0	0	0	10,107	19	34	
Türkiye İş Bankası A.Ş.	3,485	3,068	2	90	0	1,864	0	28	0	0	0	0	86	147	8,769	61	78	
Yapı ve Kredi Bankası A.Ş.	4,136	4,707	0	102	1	1,840	0	0	0	0	0	0	2	262	11,050	67	30	
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Foreign Banks	4,392	4,596	0	962	0	2,363	0	0	0	0	19	1	13	785	13,131	118	121	
Arap Türk Bankası A.Ş.	1	582	0	11	0	193	0	0	0	0	0	0	0	0	787	0	0	
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Denizbank A.Ş.	1,318	1,203	0	81	0	607	0	0	0	0	0	0	0	203	3,411	10	4	
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Eurobankbank Tekfen A.Ş.	107	66	0	13	0	66	0	0	0	0	1	1	0	438	692	7	0	
Finans Bank A.Ş.	1,399	1,020	0	440	0	357	0	0	0	0	18	0	0	28	3,263	88	109	
Fortis Bank A.Ş.	456	709	0	103	0	450	0	0	0	0	0	0	13	3	1,734	7	5	
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
HSBC Bank A.Ş.	97	302	0	253	0	209	0	0	0	0	0	0	0	72	932	2	0	
ING Bank A.Ş.	1,014	714	0	62	0	481	0	0	0	0	0	0	0	41	2,312	4	3	
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Millennium Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
The Royal Bank of Scotland N.V.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
WestLB AG	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Development and Investment Banks	227	294	0	0	0	172	0	0	0	0	0	0	51	79	823	0	3	
Aktif Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	47	234	0	0	0	44	0	0	0	0	0	0	0	10	334	0	3	
Credit Agricole Yatırım Bankası Türk A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
İller Bankası	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
İMKB Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Merrill Lynch Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Nurol Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Taib Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Türk Eximbank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Türkiye Kalkınma Bankası A.Ş.	0	0	0	0	0	7	0	0	0	0	0	0	0	0	7	0	0	
Türkiye Sınai Kalkınma Bankası A.Ş.	180	60	0	0	0	121	0	0	0	0	0	0	51	68	482	0	0	



Information about the 1st and 2nd group  
(December 2009)

Banks	II nd Group - Standart loans and other receivables													I st and II.nd Group Total
	Bank acceptances		Letters of credit		Endorsements		Underwriting commitments		Factoring commitments		Other commitments and contingencies		Total	
	TC	FC	TC	FC	TC	FC	TC	FC	TC	FC	TC	FC		
Turkish Banking System	0	28	0	32	0	0	0	0	0	0	0	34	990	72,508
Deposit Banks	0	28	0	32	0	0	0	0	0	0	0	34	987	71,682
State-owned Commercial Banks	0	8	0	15	0	0	0	0	0	0	0	0	174	16,024
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	21	3,707
Türkiye Halk Bankası A.Ş.	0	0	0	1	0	0	0	0	0	0	0	0	53	6,263
Türkiye Vakıflar Bankası T.A.O.	0	8	0	14	0	0	0	0	0	0	0	0	100	6,054
Privately-owned Commercial Banks	0	11	0	5	0	0	0	0	0	0	0	5	523	42,237
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	0	0	0	2	0	0	0	0	0	0	0	0	50	5,201
Alternatif Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	10	1,058
Anadolubank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	3	584
Şekerbank T.A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	127	2,001
Tekstil Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	3	506
Turkish Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	128
Türk Ekonomi Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	1	23	2,525
Türkiye Garanti Bankası A.Ş.	0	1	0	0	0	0	0	0	0	0	0	0	55	10,162
Türkiye İş Bankası A.Ş.	0	9	0	2	0	0	0	0	0	0	0	0	150	8,920
Yapı ve Kredi Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	4	101	11,152
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Foreign Banks	0	9	0	12	0	0	0	0	0	0	0	29	289	13,421
Arap Türk Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	787
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	14	3,425
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Eurobankbank Tekfen A.Ş.	0	0	0	1	0	0	0	0	0	0	0	27	35	727
Finans Bank A.Ş.	0	6	0	6	0	0	0	0	0	0	0	0	208	3,471
Fortis Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	12	1,746
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	0	3	0	1	0	0	0	0	0	0	0	2	9	941
ING Bank A.Ş.	0	0	0	4	0	0	0	0	0	0	0	0	12	2,324
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Millennium Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0	0	0
The Royal Bank of Scotland N.V.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
WestLB AG	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Development and Investment Banks	0	0	0	0	0	0	0	0	0	0	0	0	3	827
Aktif Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	3	338
Credit Agricole Yatırım Bankası Türk A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İller Bankası	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İMKB Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Merrill Lynch Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nurol Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Taib Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	7
Türkiye Sınai Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	482

## Glossary

1. This report is prepared from the year-end audited and 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-
2. The differences between figures with the same name in financial tables and footnotes are due to the differences between figures of some banks. For detailed information, please have a look at the "Consolidated Financial Tables Disclosed to the Public" which is published quarterly in our web site.
3. All banks are included in the tables of this report. The numerical values are available only for the banks under consolidation process. The banks, of which their numerical values are not available, are not under consolidation process in this period.

#### 4. Exchange Rates (TRY / US Dollar)

Year	Period	TRY/US Dollar
2009	December	1.4873