



**The Banking System in Turkey**  
**"Selected Ratios"**  
**2001-2009**

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## Capital Ratios, %

	Shareholders' Equity / (Amount Subject to Credit Risk + Market Risk + Operational Risk)									Shareholders' Equity / Total Assets									(Shareholders' Equity-Permanent Assets) / Total Assets								
	2009	2008	2007	2006	2005	2004	2003	2002	2001	2009	2008	2007	2006	2005	2004	2003	2002	2001	2009	2008	2007	2006	2005	2004	2003	2002	2001
<b>Banking System in Turkey</b>	<b>20.9</b>	<b>18.1</b>	<b>19.1</b>	<b>22.0</b>	<b>24.2</b>	<b>28.8</b>	<b>30.9</b>	<b>24.2</b>	-	<b>13.3</b>	<b>11.7</b>	<b>13.1</b>	<b>12.0</b>	<b>13.5</b>	<b>15.0</b>	<b>14.2</b>	<b>12.1</b>	<b>9.0</b>	<b>9.8</b>	<b>8.3</b>	<b>9.0</b>	<b>7.8</b>	<b>8.2</b>	<b>7.6</b>	<b>6.1</b>	<b>1.8</b>	<b>-3.6</b>
<b>Deposit Banks</b>	<b>19.3</b>	<b>16.5</b>	<b>17.4</b>	<b>19.8</b>	<b>21.6</b>	<b>26.2</b>	<b>28.1</b>	<b>23.1</b>	-	<b>12.2</b>	<b>10.6</b>	<b>11.9</b>	<b>10.7</b>	<b>12.4</b>	<b>13.8</b>	<b>13.1</b>	<b>11.2</b>	<b>8.3</b>	<b>8.7</b>	<b>7.1</b>	<b>7.8</b>	<b>6.5</b>	<b>7.0</b>	<b>6.3</b>	<b>4.8</b>	<b>0.6</b>	<b>-4.7</b>
<b>State-owned Banks</b>	<b>18.4</b>	<b>16.4</b>	<b>20.1</b>	<b>29.1</b>	<b>37.7</b>	<b>37.1</b>	<b>56.3</b>	<b>50.2</b>	-	<b>9.4</b>	<b>8.3</b>	<b>10.3</b>	<b>10.4</b>	<b>10.6</b>	<b>9.4</b>	<b>11.5</b>	<b>9.9</b>	<b>8.8</b>	<b>7.2</b>	<b>6.0</b>	<b>8.0</b>	<b>8.0</b>	<b>7.8</b>	<b>6.1</b>	<b>7.8</b>	<b>3.9</b>	<b>1.9</b>
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	23.2	20.1	25.4	39.5	47.7	50.6	95.1	72.0	-	8.3	7.1	8.9	9.2	8.9	8.9	12.5	11.0	11.9	6.9	5.5	7.5	7.6	7.2	6.9	10.0	6.5	5.6
Türkiye Halk Bankası A.Ş.	16.0	14.5	20.0	32.0	49.6	58.9	99.3	102.0	-	9.5	8.4	10.9	11.0	11.8	11.7	13.3	10.5	6.1	6.4	5.3	8.1	8.4	9.0	8.6	10.6	7.5	3.6
Türkiye Vakıflar Bankası T.A.O.	15.4	14.3	15.4	19.7	25.4	17.3	14.9	14.9	-	11.4	10.9	12.3	12.1	13.2	8.3	6.9	6.0	3.8	8.4	7.7	8.9	8.6	8.1	1.7	-1.7	-8.3	-12.4
<b>Privately-owned Banks</b>	<b>19.7</b>	<b>16.4</b>	<b>17.2</b>	<b>17.5</b>	<b>17.2</b>	<b>22.3</b>	<b>23.5</b>	<b>19.7</b>	-	<b>13.0</b>	<b>11.1</b>	<b>12.2</b>	<b>10.4</b>	<b>12.4</b>	<b>15.6</b>	<b>14.7</b>	<b>12.7</b>	<b>7.8</b>	<b>8.8</b>	<b>6.9</b>	<b>7.0</b>	<b>4.9</b>	<b>5.5</b>	<b>5.3</b>	<b>3.6</b>	<b>0.2</b>	<b>-9.4</b>
Adabank A.Ş.	185.9	186.4	177.8	262.0	473.7	263.5	181.2	109.5	-	84.8	84.9	84.6	83.3	81.9	72.0	66.7	25.1	27.9	78.4	78.1	77.2	70.9	68.8	47.7	40.8	20.3	20.6
Akbank T.A.Ş.	22.5	18.2	18.9	20.7	21.4	36.2	44.5	39.1	-	14.9	13.1	15.5	12.3	12.1	17.8	17.1	13.3	11.8	13.0	11.0	13.3	9.4	9.9	14.7	13.8	10.1	8.8
Alternatif Bank A.Ş.	12.8	14.1	14.6	12.7	14.4	15.9	16.6	12.0	-	12.0	10.0	9.4	9.2	10.4	11.2	9.5	3.3	-2.7	8.0	6.8	7.1	7.2	7.2	7.4	5.5	-3.5	-12.1
Anadolubank A.Ş.	20.0	18.5	14.3	15.2	14.1	15.0	14.3	13.9	-	16.5	15.0	12.1	10.6	9.7	8.2	6.6	5.8	4.0	13.4	12.2	10.2	9.6	8.3	6.6	5.2	2.8	0.6
Şekerbank T.A.Ş.	16.3	14.7	16.8	16.7	20.2	15.8	16.5	10.4	-	14.0	12.1	14.2	10.9	11.2	9.5	7.0	4.7	2.5	9.5	7.6	9.8	6.2	6.9	5.3	0.0	-2.7	-7.1
Tekstil Bankası A.Ş.	20.8	17.9	13.2	14.2	12.0	12.7	12.2	13.3	-	21.9	15.2	13.1	11.9	8.5	10.0	10.0	8.7	0.8	16.1	10.0	8.6	8.1	3.9	3.5	2.6	0.9	-6.9
Turkish Bank A.Ş.	28.8	34.5	31.9	50.2	30.9	40.9	67.4	61.3	-	14.8	17.7	13.1	15.1	14.0	15.4	16.3	15.5	14.8	10.4	12.5	7.9	11.6	9.5	10.3	11.0	10.2	9.4
Türk Ekonomi Bankası A.Ş.	17.7	17.7	14.9	14.3	12.3	14.3	14.9	15.4	-	10.9	9.7	7.7	6.7	8.6	11.1	11.5	10.8	11.3	7.6	6.8	4.6	3.6	4.7	5.5	5.2	4.4	4.3
Türkiye Garanti Bankası A.Ş.	21.2	16.1	15.4	14.1	15.1	16.8	16.6	12.7	-	12.6	10.6	10.2	9.3	10.7	12.1	10.9	8.6	7.5	10.1	7.9	7.2	5.6	4.4	0.5	-2.6	-5.1	-4.4
Türkiye İş Bankası A.Ş.	18.3	15.2	20.5	23.9	25.0	29.0	28.4	25.3	-	11.9	9.7	13.2	12.5	15.2	19.8	18.0	17.9	17.7	5.8	4.5	4.8	3.9	5.0	2.3	0.9	-5.2	-10.1
Yapı ve Kredi Bankası A.Ş.	17.8	15.7	13.7	12.3	7.2	18.3	18.6	15.1	-	12.8	10.8	9.7	6.8	7.0	18.8	16.8	14.5	9.9	5.7	3.1	1.4	-0.4	-2.5	-0.6	-2.6	-4.7	-23.8
<b>Banks Under Depo. Insurance Fund</b>	<b>45.0</b>	<b>65.1</b>	<b>52.3</b>	<b>132.1</b>	<b>134.8</b>	<b>185.2</b>	<b>-21.3</b>	<b>-2.0</b>	-	<b>78.4</b>	<b>79.0</b>	<b>78.9</b>	<b>70.9</b>	<b>82.4</b>	<b>65.7</b>	<b>-11.9</b>	<b>-6.7</b>	<b>-0.3</b>	<b>70.3</b>	<b>70.5</b>	<b>70.2</b>	<b>64.6</b>	<b>78.2</b>	<b>59.3</b>	<b>-18.6</b>	<b>-27.2</b>	<b>-7.2</b>
Birleşik Fon Bankası A.Ş.	45.0	65.1	52.3	132.1	134.8	185.2	96.9	71.1	-	78.4	79.0	78.9	70.9	82.4	65.7	40.9	16.7	38.2	70.3	70.5	70.2	64.6	78.2	59.3	36.8	11.5	36.2
<b>Foreign Banks</b>	<b>18.8</b>	<b>16.7</b>	<b>14.5</b>	<b>16.0</b>	<b>17.4</b>	<b>26.9</b>	<b>36.2</b>	<b>32.6</b>	-	<b>14.7</b>	<b>12.6</b>	<b>13.2</b>	<b>12.0</b>	<b>15.9</b>	<b>20.1</b>	<b>24.0</b>	<b>21.0</b>	<b>22.2</b>	<b>10.9</b>	<b>9.2</b>	<b>9.7</b>	<b>9.0</b>	<b>12.1</b>	<b>15.3</b>	<b>17.5</b>	<b>14.5</b>	<b>17.6</b>
<b>Foreign Bank Founded in Turkey</b>	<b>18.2</b>	<b>16.2</b>	<b>13.9</b>	<b>15.4</b>	<b>16.0</b>	<b>24.9</b>	<b>34.0</b>	<b>33.1</b>	-	<b>14.3</b>	<b>12.4</b>	<b>13.0</b>	<b>11.8</b>	<b>16.0</b>	<b>21.0</b>	<b>25.3</b>	<b>23.0</b>	<b>22.5</b>	<b>10.5</b>	<b>9.0</b>	<b>9.5</b>	<b>8.7</b>	<b>12.1</b>	<b>15.9</b>	<b>17.5</b>	<b>15.1</b>	<b>17.7</b>
Arap Türk Bankası A.Ş.	31.6	34.1	27.0	35.2	40.0	59.8	58.0	52.1	-	29.2	32.2	25.1	23.3	22.4	23.1	20.5	16.5	19.5	23.3	26.1	11.8	10.7	10.2	10.4	9.6	9.0	8.5
Citibank A.Ş.	19.9	17.9	16.8	13.0	20.6	26.5	30.8	18.6	-	17.5	14.6	16.3	8.2	18.6	18.7	22.5	14.8	14.4	16.2	12.8	14.7	6.8	15.7	16.1	18.3	11.1	11.4
Denizbank A.Ş.	19.0	17.2	13.2	15.5	14.1	18.9	18.2	19.0	-	12.4	10.6	9.8	10.8	11.2	12.7	10.8	11.9	10.4	7.9	6.8	5.8	7.7	6.8	7.4	4.3	3.6	2.5
Deutsche Bank A.Ş.	49.7	40.7	43.8	71.3	112.3	148.2	68.9	31.2	-	21.6	49.2	45.5	21.8	49.0	34.3	46.3	22.9	65.0	15.4	29.3	25.0	21.3	47.7	33.6	45.4	22.0	62.4
Eurobank Tekfen A.Ş.	26.0	17.9	21.8	16.9	22.6	26.6	26.7	30.5	-	11.5	7.8	9.9	10.5	13.1	15.7	13.1	10.9	9.8	4.9	2.0	4.0	7.1	5.9	7.7	6.1	6.3	3.3
Finans Bank A.Ş.	18.0	16.0	13.0	16.8	13.5	14.1	12.7	8.6	-	12.4	10.7	12.6	12.0	11.3	12.1	13.4	10.9	7.9	9.7	7.8	9.0	8.7	6.6	5.5	5.4	0.4	-3.0
Fortis Bank A.Ş.	16.0	14.8	14.0	15.3	15.1	13.5	17.1	10.8	-	17.4	15.1	16.7	12.9	15.6	13.8	16.8	14.6	14.4	12.1	11.2	13.0	9.4	10.5	7.2	9.4	4.8	4.2
HSBC Bank A.Ş.	17.3	15.4	13.7	11.8	13.2	19.9	32.6	31.7	-	18.0	15.4	15.0	12.4	14.6	19.2	24.8	23.3	23.4	13.4	11.8	11.7	9.4	11.6	14.6	18.4	15.6	19.2
ING Bank A.Ş.	15.6	13.8	12.8	12.7	17.2	16.7	16.3	22.6	-	12.8	9.8	10.2	8.3	12.1	11.6	11.8	11.8	9.5	9.7	7.2	7.8	6.0	9.2	7.6	4.8	3.5	3.0
Millennium Bank A.Ş.	19.2	22.3	16.9	20.8	14.0	35.9	53.1	316.1	-	11.4	12.2	9.1	10.8	8.1	20.7	35.7	85.0	29.7	9.1	10.7	7.2	8.0	3.1	7.2	-2.5	53.9	-5.7
Turkland Bank A.Ş.	19.3	21.9	18.9	16.7	17.7	22.5	32.0	47.2	-	18.8	20.3	16.6	13.4	15.8	17.8	23.3	32.8	24.2	17.0	18.1	15.4	9.7	11.3	12.5	16.7	21.4	1.3

## Capital Ratios, %

	Shareholders' Equity / (Amount Subject to Credit Risk + Market Risk + Operational Risk)									Shareholders' Equity / Total Assets									(Shareholders' Equity-Permanent Assets) / Total Assets								
	2009	2008	2007	2006	2005	2004	2003	2002	2001	2009	2008	2007	2006	2005	2004	2003	2002	2001	2009	2008	2007	2006	2005	2004	2003	2002	2001
<b>Foreign Banks Having Branches in Turkey</b>	<b>59.6</b>	<b>48.2</b>	<b>48.6</b>	<b>49.3</b>	<b>53.7</b>	<b>45.0</b>	<b>40.5</b>	<b>32.0</b>	-	<b>29.5</b>	<b>18.7</b>	<b>18.6</b>	<b>16.7</b>	<b>15.1</b>	<b>15.8</b>	<b>21.7</b>	<b>18.0</b>	<b>21.9</b>	<b>27.6</b>	<b>17.0</b>	<b>17.0</b>	<b>14.9</b>	<b>12.6</b>	<b>12.5</b>	<b>17.3</b>	<b>13.6</b>	<b>17.4</b>
Bank Mellat	49.1	51.6	49.3	49.0	62.7	39.9	52.5	23.3	-	18.6	16.8	18.9	16.5	10.6	10.4	15.8	9.8	12.8	16.3	14.1	14.7	12.0	6.7	7.1	11.1	5.7	7.6
Habib Bank Limited	94.3	86.8	109.2	74.9	105.6	77.1	64.2	61.4	-	54.3	44.9	66.0	21.5	38.9	39.7	28.0	23.7	34.5	50.4	43.4	63.4	18.6	29.0	28.0	23.9	18.8	29.6
JPMorgan Chase Bank N.A.	116.4	121.8	123.0	251.3	217.7	51.5	384.2	286.9	-	85.7	61.1	72.7	47.8	19.0	11.7	73.2	38.8	55.4	84.3	59.6	70.3	47.1	18.4	11.1	69.8	36.2	53.9
Société Générale (SA)	10.2	23.2	11.7	15.0	24.7	20.7	28.9	23.5	-	6.3	8.2	3.9	5.7	12.0	13.0	35.7	22.8	27.3	3.0	6.4	3.1	5.0	10.8	11.5	32.8	21.8	25.9
The Royal Bank of Scotland N.V.	53.5	34.4	35.0	35.1	51.0	68.7	66.7	68.2	-	30.0	15.6	18.6	18.3	15.9	24.5	20.1	23.7	32.9	27.9	13.3	15.7	14.3	12.9	18.5	14.3	13.7	18.8
WestLB AG	84.1	71.8	76.7	104.2	92.6	62.1	77.1	86.1	-	27.9	15.1	11.9	13.2	13.7	15.8	8.8	9.5	11.1	27.8	15.0	11.9	13.2	10.3	10.7	5.5	4.3	3.0
<b>Development and Investment Banks</b>	<b>60.3</b>	<b>59.4</b>	<b>66.7</b>	<b>86.2</b>	<b>104.3</b>	<b>90.4</b>	<b>78.4</b>	<b>40.2</b>	-	<b>46.8</b>	<b>46.4</b>	<b>47.4</b>	<b>49.3</b>	<b>48.6</b>	<b>45.4</b>	<b>40.8</b>	<b>31.7</b>	<b>22.5</b>	<b>44.0</b>	<b>43.8</b>	<b>44.3</b>	<b>46.3</b>	<b>44.7</b>	<b>41.6</b>	<b>37.0</b>	<b>26.9</b>	<b>17.3</b>
<b>State-owned Banks</b>	<b>80.1</b>	<b>80.2</b>	<b>86.2</b>	<b>106.1</b>	<b>132.6</b>	<b>101.9</b>	<b>86.2</b>	<b>41.0</b>	-	<b>65.8</b>	<b>67.6</b>	<b>68.9</b>	<b>66.2</b>	<b>65.4</b>	<b>53.4</b>	<b>45.8</b>	<b>35.8</b>	<b>22.0</b>	<b>64.4</b>	<b>66.3</b>	<b>67.3</b>	<b>64.2</b>	<b>62.8</b>	<b>50.6</b>	<b>43.0</b>	<b>32.3</b>	<b>18.8</b>
İller Bankası	66.4	70.8	79.2	89.2	844.8	714.7	979.4	-	-	77.7	76.4	76.0	77.1	74.6	71.4	69.3	56.1	23.9	76.3	75.0	74.2	74.4	70.8	67.1	64.1	51.9	20.5
Türk Eximbank	125.7	104.9	99.7	126.9	69.1	55.6	50.4	37.4	-	56.4	59.5	61.9	55.6	55.5	38.5	31.7	24.0	17.1	56.2	59.3	61.5	55.3	55.1	38.2	31.4	23.8	16.8
Türkiye Kalkınma Bankası A.Ş.	70.0	79.2	91.2	208.2	81.4	77.5	73.9	75.6	-	38.8	47.3	56.0	60.8	66.9	75.7	73.4	73.5	69.0	31.8	41.8	49.0	54.7	59.1	61.3	57.3	39.6	33.2
<b>Privately-owned Banks</b>	<b>28.0</b>	<b>27.0</b>	<b>33.0</b>	<b>42.4</b>	<b>50.2</b>	<b>57.1</b>	<b>51.9</b>	<b>40.0</b>	-	<b>18.1</b>	<b>16.6</b>	<b>18.2</b>	<b>20.0</b>	<b>24.7</b>	<b>28.0</b>	<b>29.7</b>	<b>21.9</b>	<b>22.6</b>	<b>14.5</b>	<b>13.3</b>	<b>13.8</b>	<b>15.1</b>	<b>18.1</b>	<b>21.2</b>	<b>21.6</b>	<b>12.1</b>	<b>8.8</b>
Aktif Yatırım Bankası A.Ş.	21.3	35.6	42.2	61.4	77.5	42.4	42.3	52.6	-	29.5	63.0	56.3	91.0	86.6	70.5	62.6	54.1	57.1	23.2	55.9	47.9	76.1	77.1	60.9	59.7	51.4	7.9
Diler Yatırım Bankası A.Ş.	55.4	64.8	75.0	90.6	69.7	70.1	53.2	74.2	-	86.2	53.9	58.5	44.6	59.8	85.9	87.7	92.3	67.0	85.9	53.9	58.3	44.4	59.7	85.8	87.6	91.9	52.7
GSD Yatırım Bankası A.Ş.	42.8	49.2	30.6	41.5	39.2	41.9	39.6	30.0	-	64.7	77.8	36.3	52.3	56.3	58.1	54.3	40.4	47.4	53.2	58.9	31.2	39.5	42.2	40.0	38.8	21.5	19.7
İMKB Takas ve Saklama Bankası A.Ş.	51.8	60.1	64.4	194.1	304.2	347.2	403.8	322.2	-	18.8	19.4	20.2	39.7	52.0	63.5	61.5	56.3	60.8	17.6	18.2	18.9	37.4	48.7	58.5	56.1	50.1	54.2
Nurol Yatırım Bankası A.Ş.	24.7	22.2	32.9	20.2	23.6	28.8	27.1	31.4	-	30.6	35.9	34.6	22.8	40.1	54.2	60.4	52.1	53.3	29.6	33.0	20.8	12.2	10.6	17.4	9.3	7.3	-2.5
Türkiye Sınai Kalkınma Bankası A.Ş.	24.9	21.1	27.6	32.9	36.8	42.8	32.3	22.7	-	15.1	12.1	15.1	14.5	16.7	16.7	17.6	12.4	15.1	11.2	8.6	10.2	9.7	10.4	11.0	10.4	3.4	4.9
<b>Foreign Banks</b>	<b>29.6</b>	<b>31.6</b>	<b>34.9</b>	<b>61.5</b>	<b>19.8</b>	<b>17.3</b>	<b>49.7</b>	<b>26.9</b>	-	<b>29.7</b>	<b>30.8</b>	<b>26.8</b>	<b>35.9</b>	<b>4.7</b>	<b>5.2</b>	<b>19.6</b>	<b>15.0</b>	<b>41.8</b>	<b>18.8</b>	<b>21.6</b>	<b>19.3</b>	<b>32.1</b>	<b>3.5</b>	<b>2.2</b>	<b>18.0</b>	<b>11.8</b>	<b>32.6</b>
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	29.0	32.4	39.6	71.4	46.2	57.8	69.7	100.9	-	27.9	28.1	32.0	48.9	41.6	53.3	50.6	26.8	81.0	17.1	19.6	22.5	45.9	37.4	49.0	46.4	24.0	75.5
Credit Agricole Yatırım Bankası Türk A.Ş.	19.8	13.9	10.4	18.3	13.2	17.4	22.6	17.4	-	82.2	58.0	11.9	8.5	3.1	4.9	5.4	6.8	17.7	74.6	46.6	9.3	5.9	2.2	2.5	3.8	2.4	6.9
Merrill Lynch Yatırım Bank A.Ş.	72.1	108.9	82.0	121.5	187.6	207.2	88.0	21.9	-	23.0	46.1	16.0	47.7	98.8	99.1	66.6	34.4	44.7	20.3	38.2	13.0	24.3	54.6	54.5	17.5	8.8	-35.4
Taib Yatırım Bank A.Ş.	60.2	78.5	436.1	663.2	350.2	10.5	11.7	44.4	-	64.6	90.0	92.8	83.7	74.6	24.7	8.9	18.7	38.7	-26.9	20.1	76.4	68.9	62.0	-15.9	-1.9	3.6	-8.2

## Capital Ratios, %

	Shareholders' Equity / (Deposits + Non-Deposit Funds)									On Balance-sheet FC Position / Shareholders' Equity								
	2009	2008	2007	2006	2005	2004	2003	2002	2001	2009	2008	2007	2006	2005	2004	2003	2002	2001
<b>Banking System in Turkey</b>	<b>18.2</b>	<b>15.4</b>	<b>17.5</b>	<b>15.5</b>	<b>17.7</b>	<b>19.9</b>	<b>18.9</b>	<b>15.3</b>	<b>10.7</b>	<b>33.9</b>	<b>33.2</b>	<b>34.2</b>	<b>31.6</b>	<b>25.3</b>	<b>22.3</b>	<b>28.2</b>	<b>33.6</b>	-
<b>Deposit Banks</b>	<b>16.4</b>	<b>13.6</b>	<b>15.6</b>	<b>13.7</b>	<b>15.9</b>	<b>17.9</b>	<b>17.0</b>	<b>13.9</b>	<b>9.7</b>	<b>37.2</b>	<b>36.0</b>	<b>37.3</b>	<b>35.8</b>	<b>28.3</b>	<b>25.9</b>	<b>33.1</b>	<b>39.2</b>	-
<b>State-owned Banks</b>	<b>11.9</b>	<b>10.0</b>	<b>12.2</b>	<b>12.2</b>	<b>12.6</b>	<b>11.1</b>	<b>14.0</b>	<b>11.8</b>	<b>10.2</b>	<b>9.5</b>	<b>11.9</b>	<b>15.8</b>	<b>20.0</b>	<b>17.7</b>	<b>21.2</b>	<b>9.2</b>	<b>13.9</b>	-
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	10.2	8.5	10.2	10.5	10.4	10.2	15.3	13.2	14.3	0.5	-0.2	-0.6	-0.4	-0.3	-5.0	-2.8	-4.8	-
Türkiye Halk Bankası A.Ş.	12.2	10.0	13.4	13.0	14.3	14.1	16.3	12.6	6.8	29.2	48.6	59.3	71.5	50.3	58.7	6.3	-0.1	-
Türkiye Vakıflar Bankası T.A.O.	15.0	13.2	15.5	15.0	16.0	9.9	8.1	6.9	4.2	6.9	-0.1	1.9	6.5	17.6	30.9	75.0	149.7	-
<b>Privately-owned Banks</b>	<b>18.3</b>	<b>14.8</b>	<b>16.9</b>	<b>13.7</b>	<b>16.4</b>	<b>21.2</b>	<b>19.7</b>	<b>16.1</b>	<b>9.0</b>	<b>25.7</b>	<b>10.8</b>	<b>24.9</b>	<b>33.7</b>	<b>34.0</b>	<b>28.0</b>	<b>33.8</b>	<b>42.2</b>	-
Adabank A.Ş.	630.8	623.2	608.7	561.5	486.8	270.8	213.7	38.3	44.9	-0.6	-0.6	-0.3	1.1	1.5	10.6	-10.6	3.9	-
Akbank T.A.Ş.	22.1	17.6	21.2	16.3	16.4	25.1	22.2	16.4	13.9	10.0	11.1	8.5	5.8	23.0	15.8	37.5	65.8	-
Alternatif Bank A.Ş.	14.8	11.8	11.9	10.8	14.4	15.6	12.4	4.1	-2.8	185.1	175.7	251.0	237.5	327.8	252.6	417.3	1,315.5	-
Anadolubank A.Ş.	23.3	20.1	15.8	12.8	13.1	11.7	8.2	6.5	4.3	96.0	61.9	126.0	164.4	128.6	103.4	144.5	193.3	-
Şekerbank T.A.Ş.	18.0	14.9	18.6	13.9	13.7	12.2	8.4	5.4	2.7	113.2	137.8	99.7	32.3	38.4	48.9	145.2	192.4	-
Tekstil Bankası A.Ş.	29.3	20.3	17.1	15.7	10.9	13.2	13.2	10.7	0.8	103.6	131.7	168.3	154.1	261.2	154.6	148.8	131.7	-
Turkish Bank A.Ş.	18.6	24.5	16.8	19.5	16.6	18.6	20.2	19.1	18.7	-5.0	2.5	-0.5	-1.6	-1.9	5.9	-1.2	-2.9	-
Türk Ekonomi Bankası A.Ş.	14.9	12.2	10.5	8.7	12.0	13.9	13.9	13.1	13.7	72.0	33.5	150.5	193.4	144.1	52.6	39.9	46.1	-
Türkiye Garanti Bankası A.Ş.	17.6	14.9	14.4	12.3	13.4	15.0	14.2	10.7	8.8	23.6	10.5	38.4	61.5	12.7	19.4	15.2	16.5	-
Türkiye İş Bankası A.Ş.	16.5	12.7	18.1	16.5	21.2	27.1	25.2	23.4	22.9	18.8	-18.6	-4.8	12.7	19.5	24.6	26.9	39.7	-
Yapı ve Kredi Bankası A.Ş.	17.9	14.3	13.5	9.4	8.9	30.2	24.9	20.0	11.6	27.2	8.0	39.7	27.8	22.7	16.4	11.7	15.1	-
<b>Banks Under Depo. Insurance Fund</b>	<b>2,267.3</b>	<b>1,848.5</b>	<b>1,847.1</b>	<b>1,718.9</b>	<b>2,753.8</b>	<b>746.4</b>	<b>-16.6</b>	<b>-8.6</b>	<b>-0.3</b>	<b>0.1</b>	<b>0.1</b>	<b>0.7</b>	<b>3.6</b>	<b>5.6</b>	<b>8.0</b>	<b>-236.5</b>	<b>-215.1</b>	-
Birleşik Fon Bankası A.Ş.	2,267.3	1,848.5	1,847.1	1,718.9	2,753.8	746.4	328.0	52.3	66.6	0.1	0.1	0.7	3.6	5.6	8.0	11.8	47.8	-
<b>Foreign Banks</b>	<b>19.4</b>	<b>16.5</b>	<b>17.3</b>	<b>15.3</b>	<b>22.0</b>	<b>29.4</b>	<b>36.8</b>	<b>30.5</b>	<b>33.3</b>	<b>119.2</b>	<b>147.6</b>	<b>111.9</b>	<b>80.7</b>	<b>30.8</b>	<b>31.8</b>	<b>25.7</b>	<b>14.4</b>	-
<b>Foreign Bank Founded in Turkey</b>	<b>18.8</b>	<b>16.2</b>	<b>17.0</b>	<b>14.9</b>	<b>22.2</b>	<b>31.0</b>	<b>39.7</b>	<b>35.3</b>	<b>32.3</b>	<b>121.3</b>	<b>144.5</b>	<b>106.6</b>	<b>84.0</b>	<b>21.5</b>	<b>28.5</b>	<b>29.8</b>	<b>35.6</b>	-
Arap Türk Bankası A.Ş.	50.3	56.9	37.5	39.7	36.2	34.3	29.8	24.8	27.8	40.4	21.4	45.5	29.7	35.9	41.4	38.1	18.2	-
Citibank A.Ş.	22.4	18.6	20.9	9.3	24.3	24.2	31.0	18.7	18.8	40.9	118.3	14.7	-120.7	-111.0	-32.3	-7.5	-84.2	-
Denizbank A.Ş.	16.3	14.0	12.7	13.2	13.9	16.5	15.0	14.2	12.3	157.0	195.7	103.4	76.7	55.7	44.1	23.3	51.7	-
Deutsche Bank A.Ş.	28.7	121.3	104.0	36.5	136.9	877.0	137.1	37.7	771.3	81.8	32.4	35.2	227.8	2.4	-12.4	-72.2	-100.1	-
Eurobank Tekfen A.Ş.	16.3	9.9	12.3	13.1	16.5	20.9	16.7	13.3	11.6	44.0	41.1	36.9	91.9	49.4	21.7	18.7	9.1	-
Finans Bank A.Ş.	16.3	14.0	16.6	15.0	14.3	16.1	16.7	12.7	9.0	165.6	213.7	164.1	126.9	143.8	92.8	82.1	6.0	-
Fortis Bank A.Ş.	23.1	20.6	22.7	19.2	22.3	19.2	23.5	19.5	18.5	128.9	114.7	60.3	27.0	34.2	25.4	20.1	-2.1	-
HSBC Bank A.Ş.	24.0	19.6	19.2	15.8	19.7	27.0	38.9	36.1	33.8	79.7	79.4	77.2	94.8	46.3	48.8	26.4	38.7	-
ING Bank A.Ş.	16.1	12.5	12.9	10.3	15.0	14.3	14.0	14.4	11.2	100.7	139.6	141.3	108.0	41.6	31.8	20.7	17.2	-
Millennium Bank A.Ş.	13.7	14.9	11.1	12.6	10.3	29.0	61.1	678.6	46.4	384.9	427.5	623.2	506.3	457.5	141.5	9.0	-0.1	-
Turkland Bank A.Ş.	24.2	26.5	22.2	16.3	23.6	26.2	35.8	51.9	34.0	48.1	71.1	117.7	111.8	105.1	58.8	48.8	10.8	-

## Capital Ratios, %

	Shareholders' Equity / (Deposits + Non-Deposit Funds)									On Balance-sheet FC Position / Shareholders' Equity								
	2009	2008	2007	2006	2005	2004	2003	2002	2001	2009	2008	2007	2006	2005	2004	2003	2002	2001
<b>Foreign Banks Having Branches in Turkey</b>	<b>49.1</b>	<b>28.2</b>	<b>26.7</b>	<b>22.6</b>	<b>20.6</b>	<b>22.2</b>	<b>32.1</b>	<b>24.3</b>	<b>34.6</b>	<b>81.2</b>	<b>213.1</b>	<b>219.9</b>	<b>30.1</b>	<b>112.8</b>	<b>52.5</b>	<b>17.4</b>	<b>-25.2</b>	-
Bank Mellat	50.2	56.3	51.6	35.7	30.3	12.5	20.8	12.2	17.5	-17.0	-16.0	-18.0	-16.1	-16.2	-19.0	-17.8	-20.9	-
Habib Bank Limited	125.1	85.2	226.4	28.5	75.1	79.0	44.8	34.5	65.5	-10.2	3.0	-2.7	2.9	6.1	1.2	-17.2	-19.3	-
JPMorgan Chase Bank N.A.	2,119.2	177.3	337.6	97.5	24.4	13.5	547.4	83.4	527.8	-60.9	41.0	11.0	73.5	248.6	0.1	0.2	5.7	-
Société Générale (SA)	6.9	9.1	4.5	6.5	14.3	17.5	68.8	31.8	90.9	803.9	872.9	1,334.1	527.8	282.5	41.4	109.2	46.4	-
The Royal Bank of Scotland N.V.	46.8	24.8	28.8	26.6	22.0	56.8	35.2	43.0	67.0	121.7	257.3	142.8	141.6	15.0	-26.3	39.7	33.6	-
WestLB AG	39.3	18.4	13.9	15.5	17.0	19.9	12.1	10.7	12.9	108.8	301.6	585.4	-358.2	98.3	413.3	80.5	35.8	-
<b>Development and Investment Banks</b>	<b>125.7</b>	<b>122.4</b>	<b>162.6</b>	<b>163.9</b>	<b>164.6</b>	<b>132.6</b>	<b>106.9</b>	<b>70.2</b>	<b>42.8</b>	<b>8.9</b>	<b>14.2</b>	<b>12.1</b>	<b>3.6</b>	<b>2.5</b>	<b>-6.7</b>	<b>-9.0</b>	<b>-8.4</b>	-
<b>State-owned Banks</b>	<b>258.3</b>	<b>323.9</b>	<b>646.2</b>	<b>516.0</b>	<b>576.0</b>	<b>219.3</b>	<b>155.7</b>	<b>97.0</b>	<b>44.5</b>	<b>-9.2</b>	<b>-6.2</b>	<b>-4.7</b>	<b>-9.6</b>	<b>-11.5</b>	<b>-10.4</b>	<b>-14.5</b>	<b>-17.9</b>	-
İller Bankası	429.2	414.2	35,073.7	129,973.8	22,897.8	18,789.2	10,525.7	2,654.4	3,273.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-
Türk Eximbank	200.8	321.4	325.6	248.5	292.2	94.2	71.8	45.8	24.8	-25.9	-18.0	-12.7	-24.8	-27.6	-21.6	-27.8	-39.5	-
Türkiye Kalkınma Bankası A.Ş.	66.8	97.2	140.7	188.5	214.3	337.6	330.2	351.3	271.3	-1.4	-2.3	-4.1	-5.8	-11.9	-18.7	-25.9	-2.1	-
<b>Privately-owned Banks</b>	<b>34.9</b>	<b>28.2</b>	<b>35.5</b>	<b>33.3</b>	<b>46.2</b>	<b>49.8</b>	<b>49.2</b>	<b>33.1</b>	<b>33.1</b>	<b>98.2</b>	<b>108.8</b>	<b>84.3</b>	<b>78.7</b>	<b>44.6</b>	<b>13.4</b>	<b>9.2</b>	<b>25.5</b>	-
Aktif Yatırım Bankası A.Ş.	60.0	188.6	141.7	1,966.0	1,320.2	733.9	372.7	222.7	371.3	44.6	11.1	-1.1	-3.0	-3.1	1.5	1.4	-3.4	-
Diler Yatırım Bankası A.Ş.	921.0	129.2	208.4	174.5	369.4	10,084.4	4,769.2	2,914.6	2,001.4	-7.5	-3.4	-27.4	0.5	-6.2	-14.4	-22.7	-44.3	-
GSD Yatırım Bankası A.Ş.	216.8	424.9	58.9	137.6	180.6	179.3	173.6	78.7	96.4	1.2	1.3	28.1	22.6	15.2	3.8	10.3	11.0	-
İMKB Takas ve Saklama Bankası A.Ş.	310.7	166.0	621.1	-	-	-	-	-	-	-0.5	-0.4	-0.4	-0.2	-0.1	-0.2	-0.4	-0.4	-
Nurol Yatırım Bankası A.Ş.	49.2	60.1	61.9	33.3	70.8	128.3	209.7	118.6	197.8	-0.8	-0.5	0.1	9.6	14.6	0.0	-13.2	0.1	-
Türkiye Sınai Kalkınma Bankası A.Ş.	24.0	16.9	23.7	20.5	26.0	23.8	22.4	15.4	18.7	153.1	195.8	137.4	133.6	80.2	35.5	27.5	65.1	-
<b>Foreign Banks</b>	<b>47.6</b>	<b>48.9</b>	<b>45.4</b>	<b>80.8</b>	<b>5.3</b>	<b>6.5</b>	<b>30.0</b>	<b>20.2</b>	<b>97.6</b>	<b>73.6</b>	<b>100.2</b>	<b>92.8</b>	<b>27.4</b>	<b>874.2</b>	<b>-84.1</b>	<b>50.0</b>	<b>106.8</b>	-
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	42.1	41.5	49.3	145.9	123.8	223.7	202.7	56,972.2	906.0	75.1	118.5	88.2	14.6	24.4	-21.8	-11.5	1.8	-
Credit Agricole Yatırım Bankası Türk A.Ş.	-	540.4	18.4	11.9	3.4	5.9	6.2	7.5	22.1	-2.9	-4.0	303.8	193.4	1,352.3	-107.8	633.1	801.4	-
Merrill Lynch Yatırım Bank A.Ş.	38.2	146.7	51.1	-	-	-	202.9	53.0	84.7	170.9	48.2	-0.2	-2.8	-7.9	-10.0	-0.1	-8.4	-
Taib Yatırım Bank A.Ş.	5,341.6	4,439.8	1,640.9	-	-	-	59.3	69.0	96.8	-0.2	-13.8	-0.3	1.9	9.3	167.7	114.5	62.0	-

## Capital Ratios, %

	Net on Balance-sheet Position / Total Shareholders' Equity									N(on+off) Balance-sheet Position / Total Shareholders' Equity								
	2009	2008	2007	2006	2005	2004	2003	2002	2001	2009	2008	2007	2006	2005	2004	2003	2002	2001
<b>Banking System in Turkey</b>	-17.9	-7.4	-14.0	-13.5	-5.1	-4.5	-2.5	-6.3	-	0.3	1.0	0.0	0.2	2.2	-0.7	0.5	-5.1	-
<b>Deposit Banks</b>	-20.9	-8.7	-15.7	-15.8	-5.5	-5.3	-3.1	-7.0	-	0.3	0.8	-0.1	0.0	2.3	-0.9	0.0	-5.8	-
<b>State-owned Banks</b>	-7.8	-6.3	-4.7	-5.0	-0.1	4.5	1.0	3.1	-	0.1	0.0	2.3	0.4	-0.1	4.5	1.1	3.3	-
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	-0.4	0.3	0.6	0.4	0.4	5.5	2.8	4.8	-	-0.4	0.3	0.6	0.4	0.3	5.5	2.8	5.0	-
Türkiye Halk Bankası A.Ş.	-26.6	-29.3	-26.1	-24.4	0.0	0.6	-6.3	0.1	-	-4.1	-3.9	1.2	-0.8	0.0	0.6	-6.0	0.1	-
Türkiye Vakıflar Bankası T.A.O.	-3.6	2.5	6.0	3.3	-0.7	7.7	8.3	1.3	-	4.1	2.6	5.5	1.5	-0.7	7.7	8.3	1.4	-
<b>Privately-owned Banks</b>	-8.9	15.9	-5.6	-17.0	-9.8	-9.2	-4.1	-4.4	-	0.7	2.0	-0.7	-0.8	-0.3	-3.2	0.5	-2.4	-
Adabank A.Ş.	0.6	0.6	0.3	-1.1	-1.5	-10.6	10.6	-3.9	-	0.6	0.6	0.3	-1.1	-1.5	-10.6	10.6	-3.9	-
Akbank T.A.Ş.	-4.0	-1.7	-0.8	1.5	-1.4	0.4	-0.5	-2.7	-	-0.7	-1.0	-0.8	1.2	-0.9	3.2	3.2	2.2	-
Alternatif Bank A.Ş.	-58.7	3.3	-51.3	-62.9	-49.8	-15.8	2.3	-3.2	-	4.8	6.8	11.9	4.7	-4.5	4.0	6.0	-3.4	-
Anadolubank A.Ş.	-48.0	20.0	-59.3	-98.9	-0.5	5.5	-144.5	0.6	-	-2.8	100.5	-0.9	1.2	1.4	1.6	-145.9	0.5	-
Şekerbank T.A.Ş.	-75.4	-85.8	-56.8	-8.4	1.0	-5.7	-145.2	-192.4	-	2.1	1.1	1.9	2.1	83.8	-3.2	-145.2	-192.4	-
Tekstil Bankası A.Ş.	-48.9	-41.3	-70.6	-18.7	-32.1	-2.7	-5.5	-5.9	-	-0.1	1.0	5.1	1.9	-21.9	-2.3	12.3	-0.7	-
Turkish Bank A.Ş.	5.3	-1.8	0.5	1.7	2.4	-4.8	1.2	2.9	-	-0.7	-2.0	0.5	1.7	2.7	-4.8	1.2	2.9	-
Türk Ekonomi Bankası A.Ş.	-31.4	33.8	-75.3	-103.7	-72.3	-13.3	-9.8	-14.6	-	1.1	4.4	10.3	-2.1	-9.6	-0.8	-5.7	-0.3	-
Türkiye Garanti Bankası A.Ş.	-6.4	17.8	-16.0	-60.5	-11.4	-18.6	-8.6	-16.5	-	0.4	-2.6	-1.7	0.1	-3.7	-2.1	-3.9	-14.1	-
Türkiye İş Bankası A.Ş.	-7.0	39.7	14.3	-2.3	-5.2	-8.2	-1.1	6.0	-	1.1	3.9	-2.2	-5.3	-1.2	-8.4	-0.9	6.9	-
Yapı ve Kredi Bankası A.Ş.	-2.6	24.9	-11.5	-0.8	-1.1	-12.3	-4.7	-7.8	-	2.7	2.5	0.6	4.3	-1.8	-7.3	-4.0	-7.6	-
<b>Banks Under Depo. Insurance Fund</b>	-0.1	0.3	-0.6	-3.4	2.1	0.6	25.0	177.0	-	-0.1	0.3	-0.6	-3.4	2.1	0.6	24.9	176.8	-
Birleşik Fon Bankası A.Ş.	-0.1	0.3	-0.6	-3.4	2.1	0.6	-11.1	-14.3	-	-0.1	0.3	-0.6	-3.4	2.1	0.6	-11.1	-13.8	-
<b>Foreign Banks</b>	-81.9	-88.6	-65.9	-35.0	6.8	-4.9	-0.3	-1.8	-	-0.9	-1.5	-1.7	2.5	35.2	2.7	0.2	-4.9	-
<b>Foreign Bank Founded in Turkey</b>	-82.0	-83.1	-59.0	-35.5	20.3	2.1	-7.8	-23.0	-	-0.6	-1.7	-1.7	2.6	39.4	3.1	-1.8	-11.4	-
Arap Türk Bankası A.Ş.	-28.9	-7.7	-15.4	2.2	0.3	-0.8	-5.8	-18.2	-	-5.4	0.7	-15.4	2.2	0.4	-0.8	-5.8	-18.2	-
Citibank A.Ş.	-21.6	-83.5	31.3	166.8	111.0	66.8	53.6	103.4	-	-10.9	-10.4	3.5	-2.1	13.4	1.8	9.1	14.4	-
Denizbank A.Ş.	-103.8	-109.2	-40.1	-15.5	7.8	-15.7	9.8	-51.7	-	1.4	-2.8	-3.0	15.3	7.3	-2.5	2.2	-66.1	-
Deutsche Bank A.Ş.	-71.8	-16.0	-21.9	-207.7	7.0	8.6	80.9	139.6	-	10.9	-1.2	-5.6	-5.9	760.8	4.0	2.6	-9.1	-
Eurobank Tekfen A.Ş.	-7.5	14.5	-0.8	-40.2	-1.7	-1.6	-14.3	2.2	-	-5.0	-2.1	0.5	0.0	-2.0	-1.4	-13.6	2.2	-
Finans Bank A.Ş.	-133.8	-171.5	-139.4	-99.5	-96.3	-34.9	16.8	-6.1	-	0.4	2.6	-4.2	-4.2	0.1	-4.7	-4.6	-7.5	-
Fortis Bank A.Ş.	-87.7	-48.9	-26.4	16.5	9.1	-1.9	-1.3	2.1	-	-2.3	-3.8	-3.2	7.7	1.3	2.8	0.5	0.4	-
HSBC Bank A.Ş.	-47.8	-23.7	-26.9	-36.8	0.7	-20.2	-8.8	-23.3	-	-0.4	-1.6	0.9	0.8	-2.2	5.1	-1.3	-11.2	-
ING Bank A.Ş.	-63.7	-80.2	-79.6	-61.2	-7.2	-9.7	-5.2	-2.4	-	-0.5	-1.8	-0.2	2.8	-0.8	1.6	-1.0	-5.2	-
Millennium Bank A.Ş.	33.6	33.5	-142.1	-167.4	-70.0	-11.5	-3.5	0.1	-	2.6	0.8	16.9	1.3	-10.7	-11.3	-3.7	0.1	-
Turkland Bank A.Ş.	0.1	-1.2	-1.6	0.2	0.7	-3.0	-2.2	5.4	-	0.1	-1.2	-1.9	-1.0	0.7	-3.9	-1.8	5.4	-

## Capital Ratios, %

	Net on Balance-sheet Position / Total Shareholders' Equity									N(on+off) Balance-sheet Position / Total Shareholders' Equity								
	2009	2008	2007	2006	2005	2004	2003	2002	2001	2009	2008	2007	2006	2005	2004	2003	2002	2001
<b>Foreign Banks Having Branches in Turkey</b>	<b>-80.0</b>	<b>-201.4</b>	<b>-204.2</b>	<b>-27.4</b>	<b>-111.9</b>	<b>-49.0</b>	<b>14.6</b>	<b>37.7</b>	-	<b>-6.3</b>	<b>1.7</b>	<b>-1.1</b>	<b>1.0</b>	<b>-1.3</b>	<b>0.4</b>	<b>4.2</b>	<b>7.0</b>	-
Bank Mellat	18.3	18.7	19.6	18.7	16.2	19.0	17.8	20.9	-	18.3	18.7	19.6	18.7	16.2	19.0	17.8	20.9	-
Habib Bank Limited	13.2	3.6	13.1	-2.2	4.0	-1.2	17.2	19.3	-	13.2	3.6	13.1	-2.2	4.0	-1.2	17.2	19.3	-
JPMorgan Chase Bank N.A.	62.3	-40.6	-11.1	-73.5	-248.7	-0.2	-0.2	-5.7	-	-14.8	7.1	3.7	-0.6	0.1	-0.2	-0.2	-5.7	-
Société Générale (SA)	-803.9	-873.7	-1,334.1	-513.0	-282.5	-34.2	-33.4	-4.2	-	2.4	4.9	27.7	5.2	-7.2	-9.1	-2.9	5.5	-
The Royal Bank of Scotland N.V.	-120.4	-225.3	-96.6	-141.6	-15.0	26.3	-39.7	-33.6	-	-4.7	7.2	5.9	-2.6	-1.3	5.1	-10.9	-6.7	-
WestLB AG	-108.0	-299.7	-585.2	358.2	-98.3	-413.3	-80.5	-35.8	-	-18.8	-22.4	-37.2	-0.4	-6.4	-8.1	13.3	6.6	-
<b>Development and Investment Banks</b>	<b>4.4</b>	<b>1.3</b>	<b>-1.8</b>	<b>1.9</b>	<b>-1.6</b>	<b>1.8</b>	<b>2.3</b>	<b>-1.2</b>	-	<b>0.2</b>	<b>1.9</b>	<b>0.4</b>	<b>1.6</b>	<b>1.1</b>	<b>0.9</b>	<b>3.9</b>	<b>0.0</b>	-
<b>State-owned Banks</b>	<b>5.5</b>	<b>1.6</b>	<b>0.6</b>	<b>3.8</b>	<b>4.8</b>	<b>1.5</b>	<b>3.9</b>	<b>0.7</b>	-	<b>0.2</b>	<b>0.5</b>	<b>0.4</b>	<b>1.7</b>	<b>1.5</b>	<b>1.4</b>	<b>4.6</b>	<b>0.7</b>	-
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	0.0	0.0	-
Türk Eximbank	15.3	4.5	0.9	8.9	9.8	-0.5	3.4	0.9	-	0.5	1.1	0.5	3.4	1.1	-0.8	5.0	1.0	-
Türkiye Kalkınma Bankası A.Ş.	1.4	2.3	4.1	5.8	11.9	18.7	25.9	2.1	-	1.4	2.3	4.1	5.8	11.9	18.7	25.9	2.1	-
<b>Privately-owned Banks</b>	<b>1.1</b>	<b>5.6</b>	<b>-3.7</b>	<b>-8.4</b>	<b>-6.6</b>	<b>1.6</b>	<b>1.6</b>	<b>0.4</b>	-	<b>1.3</b>	<b>2.8</b>	<b>-2.3</b>	<b>1.3</b>	<b>-1.0</b>	<b>-1.7</b>	<b>1.1</b>	<b>-2.3</b>	-
Aktif Yatırım Bankası A.Ş.	4.7	0.8	5.3	4.7	3.8	-0.2	-1.1	3.4	-	4.6	-0.1	-0.3	4.7	3.9	-0.2	-1.1	3.4	-
Diler Yatırım Bankası A.Ş.	7.5	3.4	26.9	-0.5	6.2	14.4	22.7	44.3	-	-2.7	3.4	-5.3	-0.5	4.2	12.4	30.5	17.5	-
GSD Yatırım Bankası A.Ş.	-1.2	1.9	-11.4	0.1	-1.4	-0.5	-4.1	-5.3	-	0.2	1.2	0.0	0.1	-1.4	-0.5	-4.1	-5.3	-
İMKB Takas ve Saklama Bankası A.Ş.	0.5	0.4	0.4	0.2	0.1	0.2	0.4	0.4	-	0.5	0.4	0.4	0.2	0.1	0.2	0.4	0.4	-
Nurol Yatırım Bankası A.Ş.	0.9	0.7	0.4	-7.7	-11.8	0.0	13.2	-0.1	-	0.9	0.7	0.4	-4.1	-11.8	0.0	13.2	-8.9	-
Türkiye Sınai Kalkınma Bankası A.Ş.	0.3	9.3	-7.4	-14.4	-14.7	-5.1	-3.3	-6.3	-	1.3	4.6	-3.5	2.0	-1.8	-5.1	-3.3	-6.7	-
<b>Foreign Banks</b>	<b>-6.1</b>	<b>-14.5</b>	<b>-36.5</b>	<b>-2.9</b>	<b>-869.6</b>	<b>93.4</b>	<b>-40.4</b>	<b>-77.9</b>	-	<b>-3.2</b>	<b>21.2</b>	<b>7.9</b>	<b>0.6</b>	<b>0.1</b>	<b>15.5</b>	<b>2.0</b>	<b>-12.2</b>	-
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	10.2	-14.4	-17.9	15.3	12.9	34.1	13.3	-1.8	-	-3.9	-2.3	-1.4	-0.2	0.8	0.3	2.9	-1.8	-
Credit Agricole Yatırım Bankası Türk A.Ş.	2.9	4.0	-303.7	-192.7	-1,350.2	110.2	-629.1	-801.4	-	-0.1	5.5	15.3	10.0	0.2	16.7	-1.2	-11.6	-
Merrill Lynch Yatırım Bank A.Ş.	-171.3	-47.6	0.2	2.8	7.9	10.0	0.1	8.4	-	-0.8	316.0	85.1	2.8	7.9	10.0	0.1	8.4	-
Taib Yatırım Bank A.Ş.	0.7	13.8	0.3	-1.9	-0.1	-84.4	6.1	-61.8	-	0.7	13.8	0.3	-1.9	-0.1	2.7	6.1	-61.8	-



## Balance-Sheet Ratios, %

	TC Assets / Total Assets									FC Assets / Total Assets									TC Liabilities / Total Liabilities								
	2009	2008	2007	2006	2005	2004	2003	2002	2001	2009	2008	2007	2006	2005	2004	2003	2002	2001	2009	2008	2007	2006	2005	2004	2003	2002	2001
Banking System in Turkey	72.8	69.0	71.2	66.2	67.7	63.2	60.7	53.6	-	27.2	31.0	28.8	33.8	32.3	36.8	39.3	46.4	-	68.3	65.2	66.7	62.4	64.3	59.9	56.7	49.6	-
Deposit Banks	72.9	68.9	71.0	66.1	67.7	63.3	61.0	53.9	-	27.1	31.1	29.0	33.9	32.3	36.7	39.0	46.1	-	68.4	65.1	66.6	62.3	64.2	59.8	56.7	49.5	-
State-owned Banks	78.6	76.6	80.2	77.9	80.8	76.4	74.1	67.1	-	21.4	23.4	19.8	22.1	19.2	23.6	25.9	32.9	-	77.7	75.6	78.6	75.8	78.9	74.4	73.0	65.7	-
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	84.5	83.8	84.5	82.0	83.2	78.9	78.0	72.0	-	15.5	16.2	15.5	18.0	16.8	21.1	22.0	28.0	-	84.4	83.8	84.5	82.0	83.3	79.3	78.4	72.5	-
Türkiye Halk Bankası A.Ş.	74.5	74.0	82.0	84.9	87.7	82.3	76.4	65.9	-	25.5	26.0	18.0	15.1	12.3	17.7	23.6	34.1	-	71.7	69.9	75.5	77.1	81.7	75.4	75.5	65.9	-
Türkiye Vakıflar Bankası T.A.O.	71.2	64.7	70.3	63.4	70.1	64.1	60.6	54.4	-	28.8	35.3	29.7	36.6	29.9	35.9	39.4	45.6	-	70.4	64.7	70.1	62.6	67.8	61.5	55.5	45.5	-
Privately-owned Banks	67.7	62.6	64.6	59.9	61.0	55.1	52.2	46.1	-	32.3	37.4	35.4	40.1	39.0	44.9	47.8	53.9	-	64.4	61.4	61.6	56.4	56.8	50.8	47.2	40.7	-
Adabank A.Ş.	99.1	99.0	99.2	99.5	98.5	94.5	76.3	56.1	-	0.9	1.0	0.8	0.5	1.5	5.5	23.7	43.9	-	99.6	99.5	99.5	98.6	97.2	86.9	83.4	55.1	-
Akbank T.A.Ş.	69.4	60.9	65.3	58.2	61.1	50.2	48.6	44.4	-	30.6	39.1	34.7	41.8	38.9	49.8	51.4	55.6	-	67.9	59.5	63.9	57.5	58.3	47.4	42.2	35.7	-
Alternatif Bank A.Ş.	82.8	71.7	72.9	66.8	80.1	77.5	81.3	82.8	-	17.2	28.3	27.1	33.2	19.9	22.5	18.7	17.2	-	60.6	54.1	49.2	44.8	46.0	49.3	41.8	39.9	-
Anadolubank A.Ş.	77.1	65.7	69.2	65.2	67.9	60.2	46.8	43.1	-	22.9	34.3	30.8	34.8	32.1	39.8	53.2	56.9	-	61.3	56.4	54.0	47.8	55.5	51.7	37.3	31.9	-
Şekerbank T.A.Ş.	87.6	85.9	80.5	72.5	74.2	66.3	67.3	49.0	-	12.4	14.1	19.5	27.5	25.8	33.7	32.7	51.0	-	71.8	69.2	66.3	69.0	69.9	61.6	57.2	39.9	-
Tekstil Bankası A.Ş.	81.9	77.9	71.7	64.7	69.1	60.2	55.1	43.0	-	18.1	22.1	28.3	35.3	30.9	39.8	44.9	57.0	-	59.1	57.8	49.7	46.3	47.0	44.7	40.2	31.5	-
Turkish Bank A.Ş.	54.9	58.7	61.1	55.3	66.4	59.5	56.6	53.8	-	45.1	41.3	38.9	44.7	33.6	40.5	43.4	46.2	-	55.7	58.3	61.2	55.5	66.7	58.6	56.8	54.3	-
Türk Ekonomi Bankası A.Ş.	75.0	69.0	69.2	63.7	62.5	44.9	45.1	35.6	-	25.0	31.0	30.8	36.3	37.5	55.1	54.9	64.4	-	67.1	65.7	57.6	50.8	50.0	39.1	40.6	30.6	-
Türkiye Garanti Bankası A.Ş.	66.7	62.8	62.1	57.1	52.5	47.6	40.5	36.7	-	33.3	37.2	37.9	42.9	47.5	52.4	59.5	63.3	-	63.7	61.7	58.2	51.4	51.1	45.3	38.8	35.3	-
Türkiye İş Bankası A.Ş.	66.9	61.7	64.3	62.2	64.9	59.3	57.0	53.9	-	33.1	38.3	35.7	37.8	35.1	40.7	43.0	46.1	-	64.7	63.5	64.9	60.6	61.9	54.4	52.1	46.8	-
Yapı ve Kredi Bankası A.Ş.	62.1	60.0	63.5	55.8	58.3	63.3	59.7	52.6	-	37.9	40.0	36.5	44.2	41.7	36.7	40.3	47.4	-	58.6	59.1	59.6	53.9	56.7	60.2	57.8	50.4	-
Banks Under Depo. Insurance Fund	86.8	86.8	89.5	92.5	96.3	91.1	89.3	62.6	-	13.2	13.2	10.5	7.5	3.7	8.9	10.7	37.4	-	86.7	86.7	89.0	90.0	91.7	85.9	61.2	48.2	-
Birleşik Fon Bankası A.Ş.	86.8	86.8	89.5	92.5	96.3	91.1	88.3	79.7	-	13.2	13.2	10.5	7.5	3.7	8.9	11.7	20.3	-	86.7	86.7	89.0	90.0	91.7	85.9	83.5	71.7	-
Foreign Banks	79.5	76.1	75.3	64.9	63.2	63.7	56.1	46.6	-	20.5	23.9	24.7	35.1	36.8	36.3	43.9	53.4	-	62.0	57.5	60.5	55.2	58.3	57.3	50.0	43.6	-
Foreign Bank Founded in Turkey	79.7	76.1	75.1	65.1	62.5	61.4	54.3	48.7	-	20.3	23.9	24.9	34.9	37.5	38.6	45.7	51.3	-	62.4	58.2	61.2	55.2	59.0	55.4	46.8	40.5	-
Arap Türk Bankası A.Ş.	54.5	47.7	43.1	46.6	42.2	36.0	32.4	22.9	-	45.5	52.3	56.9	53.4	57.8	64.0	67.6	77.1	-	42.7	40.8	31.7	39.7	34.1	26.5	24.6	19.9	-
Citibank A.Ş.	84.6	83.4	67.5	62.6	42.1	57.7	58.7	32.6	-	15.4	16.6	32.5	37.4	57.9	42.3	41.3	67.4	-	77.4	66.2	65.1	72.5	62.7	63.7	60.4	45.0	-
Denizbank A.Ş.	73.1	70.6	67.4	55.1	54.6	50.7	46.7	47.2	-	26.9	29.4	32.6	44.9	45.4	49.3	53.3	52.8	-	53.7	49.9	57.3	46.8	48.4	45.1	44.2	41.1	-
Deutsche Bank A.Ş.	94.4	84.6	92.3	97.2	80.2	90.4	58.0	53.4	-	5.6	15.4	7.7	2.8	19.8	9.6	42.0	46.6	-	76.7	68.6	76.3	47.4	79.1	94.7	91.5	76.4	-
Eurobank Tekfen A.Ş.	80.0	83.3	80.5	69.8	73.6	57.5	65.3	67.6	-	20.0	16.7	19.5	30.2	26.4	42.5	34.7	32.4	-	75.0	80.1	76.9	60.2	67.1	54.1	62.8	66.7	-
Finans Bank A.Ş.	83.9	79.7	77.8	68.4	61.3	57.4	48.9	31.7	-	16.1	20.3	22.2	31.6	38.7	42.6	51.1	68.3	-	63.5	56.9	57.2	53.1	45.0	46.1	37.9	31.1	-
Fortis Bank A.Ş.	78.7	72.4	70.4	63.8	58.9	52.2	53.3	37.7	-	21.3	27.6	29.6	36.2	41.1	47.8	46.7	62.3	-	56.3	55.0	60.3	60.3	53.5	48.7	50.0	38.1	-
HSBC Bank A.Ş.	76.8	73.9	76.8	69.4	71.0	59.4	52.4	52.2	-	23.2	26.1	23.2	30.6	29.0	40.6	47.6	47.8	-	62.4	61.7	65.2	57.7	64.2	50.1	45.9	43.2	-
ING Bank A.Ş.	82.6	77.6	81.6	70.9	68.0	66.6	67.5	58.9	-	17.4	22.4	18.4	29.1	32.0	33.4	32.5	41.1	-	69.7	64.0	67.2	62.0	63.0	62.9	65.1	56.8	-
Millennium Bank A.Ş.	84.3	86.5	83.8	80.5	81.4	90.3	65.0	95.9	-	15.7	13.5	16.2	19.5	18.6	9.7	35.0	4.1	-	40.5	34.3	27.0	26.1	44.2	60.9	61.8	95.9	-
Turkland Bank A.Ş.	74.5	70.8	78.3	72.3	80.9	59.9	73.5	61.5	-	25.5	29.2	21.7	27.7	19.1	40.1	26.5	38.5	-	65.4	56.4	58.8	57.4	64.3	49.4	62.1	58.0	-

## Balance-Sheet Ratios, %

	TC Assets / Total Assets									FC Assets / Total Assets									TC Liabilities / Total Liabilities								
	2009	2008	2007	2006	2005	2004	2003	2002	2001	2009	2008	2007	2006	2005	2004	2003	2002	2001	2009	2008	2007	2006	2005	2004	2003	2002	2001
Foreign Banks Having Branches in Turkey	70.5	76.4	82.4	61.4	69.2	74.8	59.3	43.7	-	29.5	23.6	17.6	38.6	30.8	25.2	40.7	56.3	-	46.5	36.6	41.5	56.4	52.2	66.4	55.5	48.2	-
Bank Mellat	16.5	16.0	17.4	15.7	10.3	10.1	15.7	10.7	-	83.5	84.0	82.6	84.3	89.7	89.9	84.3	89.3	-	19.7	18.7	20.7	18.3	12.0	12.0	18.5	12.7	-
Habib Bank Limited	55.0	52.8	69.1	24.2	42.7	42.0	27.2	25.0	-	45.0	47.2	30.9	75.8	57.3	58.0	72.8	75.0	-	60.5	51.4	70.8	23.6	40.3	41.6	32.0	29.6	-
JPMorgan Chase Bank N.A.	44.7	98.1	98.2	87.5	85.7	99.3	94.6	86.1	-	55.3	1.9	1.8	12.5	14.3	0.7	5.4	13.9	-	97.0	73.0	90.3	52.4	38.4	99.2	94.5	83.9	-
Société Générale (SA)	78.9	94.3	88.2	71.1	93.0	90.8	86.6	68.0	-	21.1	5.7	11.8	28.9	7.0	9.2	13.4	32.0	-	28.4	22.5	35.8	40.8	59.0	85.4	47.6	57.5	-
The Royal Bank of Scotland N.V.	87.8	89.4	78.1	76.8	56.9	68.1	67.9	66.4	-	12.2	10.6	21.9	23.2	43.1	31.9	32.1	33.6	-	51.2	49.2	51.5	50.9	54.6	74.6	59.9	58.4	-
WestLB AG	77.7	65.7	96.2	47.0	94.4	87.5	57.9	36.2	-	22.3	34.3	3.8	53.0	5.6	12.5	42.1	63.8	-	47.3	20.1	26.5	94.5	81.0	22.2	50.8	32.8	-
Development and Investment Banks	70.3	72.8	76.0	68.5	67.7	59.2	54.5	48.3	-	29.7	27.2	24.0	31.5	32.3	40.8	45.5	51.7	-	66.1	66.2	70.2	66.7	66.5	62.2	58.2	51.0	-
State-owned Banks	73.7	81.1	83.5	77.0	76.5	66.1	58.2	51.2	-	26.3	18.9	16.5	23.0	23.5	33.9	41.8	48.8	-	79.7	85.2	86.7	83.4	84.0	71.7	64.8	57.6	-
İller Bankası	97.3	98.7	99.8	99.9	100.0	100.0	99.9	100.0	-	2.7	1.3	0.2	0.1	0.0	0.0	0.1	0.0	-	97.3	98.6	99.8	99.9	100.0	100.0	99.9	100.0	-
Türk Eximbank	49.2	60.3	63.8	52.5	52.4	41.6	36.3	27.9	-	50.8	39.7	36.2	47.5	47.6	58.4	63.7	72.1	-	63.8	70.9	71.6	66.3	67.7	49.9	45.1	37.4	-
Türkiye Kalkınma Bankası A.Ş.	50.1	62.8	71.9	76.6	74.1	78.7	73.7	88.6	-	49.9	37.2	28.1	23.4	25.9	21.3	26.3	11.4	-	50.7	63.9	74.2	80.1	82.1	92.9	92.7	90.1	-
Privately-owned Banks	66.0	60.8	63.9	52.7	52.4	42.9	42.1	37.0	-	34.0	39.2	36.1	47.3	47.6	57.1	57.9	63.0	-	48.2	42.8	48.6	37.0	41.4	39.1	39.3	31.4	-
Aktif Yatırım Bankası A.Ş.	73.1	74.5	74.0	91.4	89.9	82.8	74.4	56.2	-	26.9	25.5	26.0	8.6	10.1	17.2	25.6	43.8	-	59.9	67.5	74.6	94.1	92.6	81.7	73.5	58.0	-
Diler Yatırım Bankası A.Ş.	85.0	60.0	55.9	56.8	56.8	74.8	71.4	55.9	-	15.0	40.0	44.1	43.2	43.2	25.2	28.6	44.1	-	91.5	61.8	72.0	56.6	60.5	87.1	91.3	96.8	-
GSD Yatırım Bankası A.Ş.	90.6	83.1	81.9	79.2	79.1	82.7	74.4	74.9	-	9.4	16.9	18.1	20.8	20.9	17.3	25.6	25.1	-	89.9	82.1	71.7	67.4	70.6	80.5	68.8	70.5	-
İMKB Takas ve Saklama Bankası A.Ş.	98.0	99.0	98.0	98.9	97.9	97.5	97.9	96.7	-	2.0	1.0	2.0	1.1	2.1	2.5	2.1	3.3	-	98.1	99.0	98.0	99.0	98.0	97.6	98.1	97.0	-
Nurol Yatırım Bankası A.Ş.	40.2	42.6	42.3	43.5	56.5	57.7	65.0	72.2	-	59.8	57.4	57.7	56.5	43.5	42.3	35.0	27.8	-	40.4	42.8	42.3	41.3	50.6	57.7	73.0	72.1	-
Türkiye Sınai Kalkınma Bankası A.Ş.	58.5	51.8	55.0	45.0	44.2	31.2	27.5	25.3	-	41.5	48.2	45.0	55.0	55.8	68.8	72.5	74.7	-	35.4	28.1	34.2	25.7	30.9	25.2	22.6	17.2	-
Foreign Banks	62.8	68.6	75.9	66.7	63.7	37.3	55.1	57.2	-	37.2	31.4	24.1	33.3	36.3	62.7	44.9	42.8	-	41.0	37.7	51.1	56.9	22.3	41.7	45.2	41.2	-
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	59.3	66.4	65.4	65.9	59.0	45.5	52.4	28.4	-	40.7	33.6	34.6	34.1	41.0	54.5	47.6	71.6	-	38.3	33.0	37.1	58.8	48.9	57.2	58.3	27.9	-
Credit Agricole Yatırım Bankası Türk A.Ş.	85.5	88.6	95.3	63.7	63.2	36.6	52.4	62.2	-	14.5	11.4	4.7	36.3	36.8	63.4	47.6	37.8	-	87.9	90.9	59.3	47.3	21.0	41.8	18.5	7.5	-
Merrill Lynch Yatırım Bank A.Ş.	79.0	90.3	99.7	98.5	92.2	90.1	66.9	31.7	-	21.0	9.7	0.3	1.5	7.8	9.9	33.1	68.3	-	39.7	68.1	99.7	99.8	100.0	100.0	67.0	34.6	-
Taib Yatırım Bank A.Ş.	97.9	86.7	93.9	86.3	84.8	75.4	73.9	40.7	-	2.1	13.3	6.1	13.7	15.2	24.6	26.1	59.3	-	98.0	99.1	94.1	84.7	77.9	34.0	63.7	29.1	-

The name of "Total Loans" changed as "Total Loans and Receivables after 2008.

## Balance-Sheet Ratios, %

	FC Liabilities / Total Liabilities										FC Assets / FC Liabilities										TC Deposits / Total Deposits									
	2009	2008	2007	2006	2005	2004	2003	2002	2001		2009	2008	2007	2006	2005	2004	2003	2002	2001		2009	2008	2007	2006	2005	2004	2003	2002	2001	
Banking System in Turkey	31.7	34.8	33.3	37.6	35.7	40.1	43.3	50.4	-	-	85.8	88.8	86.5	90.0	90.4	91.7	90.7	91.9	-	-	65.7	64.3	65.1	61.6	63.2	55.2	50.7	42.1	-	
Deposit Banks	31.6	34.9	33.4	37.7	35.8	40.2	43.3	50.5	-	-	85.7	89.1	86.7	89.8	90.2	91.1	90.0	91.3	-	-	65.7	64.3	65.1	61.6	63.2	55.2	50.7	42.1	-	
State-owned Banks	22.3	24.4	21.4	24.2	21.1	25.6	27.0	34.3	-	-	96.0	95.9	92.4	91.4	91.1	92.2	96.1	96.0	-	-	75.2	74.3	78.6	75.6	77.4	72.8	70.2	63.3	-	
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	15.6	16.2	15.5	18.0	16.7	20.7	21.6	27.5	-	-	99.7	100.1	100.3	100.2	100.2	102.1	101.6	101.9	-	-	80.7	80.3	82.0	78.7	79.6	75.7	73.6	66.9	-	
Türkiye Halk Bankası A.Ş.	28.3	30.1	24.5	22.9	18.3	24.6	24.5	34.1	-	-	90.2	86.4	73.6	65.7	67.5	72.0	96.6	100.0	-	-	67.0	67.1	72.1	73.0	78.6	72.7	74.8	70.7	-	
Türkiye Vakıflar Bankası T.A.O.	29.6	35.3	29.9	37.4	32.2	38.5	44.5	54.5	-	-	97.4	100.0	99.2	97.9	92.8	93.3	88.5	83.6	-	-	71.0	68.5	77.6	70.7	71.3	65.4	56.2	43.6	-	
Privately-owned Banks	35.6	38.6	38.4	43.6	43.2	49.2	52.8	59.3	-	-	90.6	96.9	92.1	92.0	90.2	91.1	90.6	90.9	-	-	59.9	58.9	58.8	54.9	54.9	42.7	39.1	31.1	-	
Adabank A.Ş.	0.4	0.5	0.5	1.4	2.8	13.1	16.6	44.9	-	-	241.8	205.5	156.3	34.7	55.1	42.0	142.5	97.8	-	-	97.1	96.5	96.4	90.9	83.5	51.1	47.8	31.9	-	
Akbank T.A.Ş.	32.1	40.5	36.1	42.5	41.7	52.6	57.8	64.3	-	-	95.4	96.4	96.3	98.3	93.3	94.6	88.9	86.4	-	-	61.9	55.5	61.8	56.1	55.1	33.9	31.4	26.5	-	
Alternatif Bank A.Ş.	39.4	45.9	50.8	55.2	54.0	50.7	58.2	60.1	-	-	43.7	61.7	53.5	60.2	36.9	44.4	32.1	28.6	-	-	59.0	55.2	42.9	53.0	37.0	37.6	28.5	31.0	-	
Anadolubank A.Ş.	38.7	43.6	46.0	52.2	44.5	48.3	62.7	68.1	-	-	59.2	78.7	66.8	66.7	72.1	82.4	84.8	83.6	-	-	56.7	60.2	53.3	47.7	51.1	37.6	29.2	25.0	-	
Şekerbank T.A.Ş.	28.2	30.8	33.7	31.0	30.1	38.4	42.8	60.1	-	-	43.9	45.8	57.9	88.6	85.8	87.9	76.4	84.8	-	-	66.6	68.6	62.3	60.3	62.8	51.3	48.0	30.4	-	
Tekstil Bankası A.Ş.	40.9	42.2	50.3	53.7	53.0	55.3	59.8	68.5	-	-	44.3	52.4	56.2	65.8	58.3	72.0	75.0	83.2	-	-	50.1	61.9	46.3	43.6	42.9	35.5	25.8	16.3	-	
Turkish Bank A.Ş.	44.3	41.7	38.8	44.5	33.3	41.4	43.2	45.7	-	-	101.7	98.9	100.2	100.6	100.8	97.8	100.4	101.0	-	-	41.6	49.6	56.2	52.6	54.0	40.2	47.4	43.6	-	
Türk Ekonomi Bankası A.Ş.	32.9	34.3	42.4	49.2	50.0	60.9	59.4	69.4	-	-	76.0	90.6	72.6	73.8	75.1	90.4	92.3	92.8	-	-	62.3	60.1	51.1	43.7	34.2	30.4	33.3	21.1	-	
Türkiye Garanti Bankası A.Ş.	36.3	38.3	41.8	48.6	48.9	54.7	61.2	64.7	-	-	91.8	97.1	90.6	88.2	97.2	95.7	97.3	97.8	-	-	57.5	55.0	51.2	47.3	53.2	44.2	39.8	32.1	-	
Türkiye İş Bankası A.Ş.	35.3	36.5	35.1	39.4	38.1	45.6	47.9	53.2	-	-	93.6	104.9	101.8	96.0	92.2	89.3	89.9	86.6	-	-	61.9	63.6	64.4	61.0	59.0	47.5	44.3	34.7	-	
Yapı ve Kredi Bankası A.Ş.	41.4	40.9	40.4	46.1	43.3	39.8	42.2	49.6	-	-	91.6	97.9	90.4	95.9	96.3	92.2	95.3	95.6	-	-	56.3	59.2	58.6	51.9	54.9	43.7	43.5	34.7	-	
Banks Under Depo. Insurance Fund	13.3	13.3	11.0	10.0	8.3	14.1	38.8	51.8	-	-	99.5	99.5	94.9	74.6	44.8	62.7	27.6	72.1	-	-	40.7	37.7	41.1	32.4	31.8	14.3	48.4	38.0	-	
Birleşik Fon Bankası A.Ş.	13.3	13.3	11.0	10.0	8.3	14.1	16.5	28.3	-	-	99.5	99.5	94.9	74.6	44.8	62.7	70.8	71.7	-	-	40.7	37.7	41.1	32.4	31.8	14.3	19.9	34.0	-	
Foreign Banks	38.0	42.5	39.5	44.8	41.7	42.7	50.0	56.4	-	-	53.9	56.3	62.5	78.4	88.2	85.0	87.7	94.7	-	-	61.1	58.4	53.5	49.6	50.0	39.8	23.5	18.3	-	
Foreign Bank Founded in Turkey	37.6	41.8	38.8	44.8	41.0	44.6	53.2	59.5	-	-	53.8	57.2	64.2	77.9	91.6	86.5	85.8	86.2	-	-	61.7	59.6	54.1	49.2	49.8	33.3	16.2	15.8	-	
Arap Türk Bankası A.Ş.	57.3	59.2	68.3	60.3	65.9	73.5	75.4	80.1	-	-	79.4	88.4	83.3	88.6	87.8	87.0	89.6	96.3	-	-	7.0	3.3	14.6	14.4	7.6	2.7	2.9	2.8	-	
Citibank A.Ş.	22.6	33.8	34.9	27.5	37.3	36.3	39.6	55.0	-	-	68.3	48.9	93.2	136.1	155.3	116.6	104.3	122.6	-	-	70.2	59.7	55.7	69.2	51.0	47.7	38.6	23.9	-	
Denizbank A.Ş.	46.3	50.1	42.7	53.2	51.6	54.9	55.8	58.9	-	-	58.0	58.7	76.4	84.5	87.9	89.8	95.5	89.6	-	-	60.6	57.9	59.0	44.6	49.8	37.4	40.4	32.8	-	
Deutsche Bank A.Ş.	23.3	31.4	23.7	52.6	20.9	5.3	8.5	23.6	-	-	24.2	49.2	32.5	5.3	94.5	179.7	492.0	197.2	-	-	23.7	28.1	28.6	13.5	64.1	1.6	-	-	-	
Eurobank Tekfen A.Ş.	25.0	19.9	23.1	39.8	32.9	45.9	37.2	33.3	-	-	79.8	83.8	84.2	75.8	80.3	92.6	93.4	97.0	-	-	58.3	66.3	53.9	54.5	62.5	43.6	57.9	62.6	-	
Finans Bank A.Ş.	36.5	43.1	42.8	46.9	55.0	53.9	62.1	68.9	-	-	43.9	47.0	51.8	67.4	70.3	79.1	82.3	99.1	-	-	64.2	63.4	52.6	52.7	54.1	42.3	28.6	21.6	-	
Fortis Bank A.Ş.	43.7	45.0	39.7	39.7	46.5	51.3	50.0	61.9	-	-	48.7	61.4	74.6	91.2	88.5	93.1	93.3	100.5	-	-	56.8	58.8	48.8	50.0	55.1	51.5	43.7	26.7	-	
HSBC Bank A.Ş.	37.6	38.3	34.8	42.3	35.8	49.9	54.1	56.8	-	-	61.8	68.0	66.6	72.2	81.1	81.2	87.9	84.1	-	-	49.7	50.2	46.4	38.3	47.7	28.3	14.3	16.6	-	
ING Bank A.Ş.	30.3	36.0	32.8	38.0	37.0	37.1	34.9	43.2	-	-	57.5	62.2	56.2	76.5	86.4	90.1	93.0	95.3	-	-	76.1	68.5	66.0	63.4	64.8	59.2	58.9	48.7	-	
Millennium Bank A.Ş.	59.5	65.7	73.0	73.9	55.8	39.1	38.2	4.1	-	-	26.3	20.6	22.2	26.3	33.3	24.8	91.6	101.4	-	-	31.0	22.6	11.8	13.8	30.4	45.6	37.9	68.0	-	
Turkland Bank A.Ş.	34.6	43.6	41.2	42.6	35.7	50.6	37.9	42.0	-	-	73.8	66.9	52.5	65.0	53.5	79.3	69.9	91.6	-	-	57.8	57.5	65.2	58.5	53.5	38.2	42.6	34.7	-	

## Balance-Sheet Ratios, %

	FC Liabilities / Total Liabilities									FC Assets / FC Liabilities									TC Deposits / Total Deposits										
	2009	2008	2007	2006	2005	2004	2003	2002	2001		2009	2008	2007	2006	2005	2004	2003	2002	2001		2009	2008	2007	2006	2005	2004	2003	2002	2001
Foreign Banks Having Branches in Turkey	53.5	63.4	58.5	43.6	47.8	33.6	44.5	51.8	-		55.1	37.3	30.0	88.5	64.3	75.2	91.5	108.7	-		29.4	14.7	22.4	61.8	51.5	72.3	37.9	22.4	-
Bank Mellat	80.3	81.3	79.3	81.7	88.0	88.0	81.5	87.3	-		103.9	103.3	104.3	103.2	102.0	102.2	103.5	102.4	-		0.4	0.7	1.0	0.8	0.7	0.6	0.4	0.2	-
Habib Bank Limited	39.5	48.6	29.2	76.4	59.7	58.4	68.0	70.4	-		114.0	97.2	106.0	99.2	96.0	99.2	107.1	106.5	-		18.2	17.4	20.1	3.6	4.5	2.7	5.2	1.8	-
JPMorgan Chase Bank N.A.	3.0	27.0	9.7	47.6	61.6	0.8	5.5	16.1	-		1,838.2	7.1	18.0	26.3	23.1	98.5	97.9	86.2	-		75.4	22.5	54.8	2.8	21.2	99.7	82.3	33.2	-
Société Générale (SA)	71.6	77.5	64.2	59.2	41.0	14.6	52.4	42.5	-		29.5	7.4	18.4	48.9	17.0	63.2	25.5	75.2	-		60.1	21.6	66.1	99.3	99.7	90.7	1.0	3.1	-
The Royal Bank of Scotland N.V.	48.8	50.8	48.5	49.1	45.4	25.4	40.1	41.6	-		25.1	20.9	45.1	47.2	94.8	125.3	80.1	80.9	-		25.4	75.6	74.9	71.2	58.4	34.7	56.4	92.1	-
WestLB AG	52.7	79.9	73.5	5.5	19.0	77.8	49.2	67.2	-		42.4	42.9	5.1	960.1	29.2	16.0	85.5	95.0	-		40.6	2.3	19.8	94.0	76.7	3.3	50.9	24.2	-
Development and Investment Banks	33.9	33.8	29.8	33.3	33.5	37.8	41.8	49.0	-		87.7	80.5	80.7	94.6	96.4	108.0	108.8	105.5	-		-	-	-	-	-	-	-	-	-
State-owned Banks	20.3	14.8	13.3	16.6	16.0	28.3	35.2	42.4	-		129.8	128.3	124.6	138.3	147.1	119.6	118.9	115.2	-		-	-	-	-	-	-	-	-	-
İller Bankası	2.7	1.4	0.2	0.1	0.0	0.0	0.1	0.0	-		99.6	99.3	97.9	99.3	-	-	94.2	-	-		-	-	-	-	-	-	-	-	-
Türk Eximbank	36.2	29.1	28.4	33.7	32.3	50.1	54.9	62.6	-		140.4	136.7	127.6	141.0	147.4	116.6	116.0	115.2	-		-	-	-	-	-	-	-	-	-
Türkiye Kalkınma Bankası A.Ş.	49.3	36.1	25.8	19.9	17.9	7.1	7.3	9.9	-		101.1	103.0	108.8	117.7	144.3	300.2	360.7	115.3	-		-	-	-	-	-	-	-	-	-
Privately-owned Banks	51.8	57.2	51.4	63.0	58.6	60.9	60.7	68.6	-		65.7	68.5	70.2	75.0	81.2	93.8	95.5	91.8	-		-	-	-	-	-	-	-	-	-
Aktif Yatırım Bankası A.Ş.	40.1	32.5	25.4	5.9	7.4	18.3	26.5	42.0	-		67.1	78.5	102.5	145.7	136.1	94.2	96.6	104.4	-		-	-	-	-	-	-	-	-	-
Diler Yatırım Bankası A.Ş.	8.5	38.2	28.0	43.4	39.5	12.9	8.7	3.2	-		176.2	104.8	157.2	99.5	109.4	196.0	328.6	1389.0	-		-	-	-	-	-	-	-	-	-
GSD Yatırım Bankası A.Ş.	10.1	17.9	28.3	32.6	29.4	19.5	31.2	29.5	-		92.6	94.4	63.9	63.8	70.8	88.8	82.1	85.0	-		-	-	-	-	-	-	-	-	-
İMKB Takas ve Saklama Bankası A.Ş.	1.9	1.0	2.0	1.0	2.0	2.4	1.9	3.0	-		105.2	107.6	104.2	108.6	103.7	104.8	112.1	107.7	-		-	-	-	-	-	-	-	-	-
Nurol Yatırım Bankası A.Ş.	59.6	57.2	57.7	58.7	49.4	42.3	27.0	27.9	-		100.4	100.3	99.9	96.3	88.2	100.0	129.5	99.8	-		-	-	-	-	-	-	-	-	-
Türkiye Sınai Kalkınma Bankası A.Ş.	64.6	71.9	65.8	74.3	69.1	74.8	77.4	82.8	-		64.3	67.1	68.4	74.0	80.7	92.1	93.7	90.2	-		-	-	-	-	-	-	-	-	-
Foreign Banks	59.0	62.3	48.9	43.1	77.7	58.3	54.8	58.8	-		62.9	50.4	49.2	77.2	46.8	107.5	82.1	72.8	-		-	-	-	-	-	-	-	-	-
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	61.7	67.0	62.9	41.2	51.1	42.8	41.7	72.1	-		66.0	50.2	55.0	82.7	80.2	127.1	114.0	99.3	-		-	-	-	-	-	-	-	-	-
Credit Agricole Yatırım Bankası Türk A.Ş.	12.1	9.1	40.7	52.7	79.0	58.2	81.5	92.5	-		119.6	125.5	11.5	69.0	46.6	109.0	58.4	40.9	-		-	-	-	-	-	-	-	-	-
Merrill Lynch Yatırım Bank A.Ş.	60.3	31.9	0.3	0.2	0.0	0.0	33.0	65.4	-		34.8	30.4	113.2	975.0	-	-	100.1	104.4	-		-	-	-	-	-	-	-	-	-
Taib Yatırım Bank A.Ş.	2.0	0.9	5.9	15.3	22.1	66.0	36.3	70.9	-		105.6	1,452.5	104.8	89.7	68.7	37.2	71.9	83.7	-		-	-	-	-	-	-	-	-	-

The name of "Total Loans" changed as "Total Loans an

## Balance-Sheet Ratios, %

	TC Loans and Receivables* / Total Loans and Receivables*									Total Deposits / Total Assets									Funds Borrowed / Total Assets								
	2009	2008	2007	2006	2005	2004	2003	2002	2001	2009	2008	2007	2006	2005	2004	2003	2002	2001	2009	2008	2007	2006	2005	2004	2003	2002	2001
<b>Banking System in Turkey</b>	<b>72.2</b>	<b>70.5</b>	<b>74.9</b>	<b>72.7</b>	<b>70.5</b>	<b>63.5</b>	<b>53.7</b>	<b>42.4</b>	-	<b>63.5</b>	<b>64.2</b>	<b>63.6</b>	<b>64.5</b>	<b>63.9</b>	<b>64.4</b>	<b>64.4</b>	<b>67.0</b>	<b>68.9</b>	<b>8.8</b>	<b>11.1</b>	<b>10.5</b>	<b>11.7</b>	<b>11.0</b>	<b>9.0</b>	<b>8.2</b>	<b>8.4</b>	<b>10.5</b>
<b>Deposit Banks</b>	<b>72.6</b>	<b>70.5</b>	<b>75.0</b>	<b>73.0</b>	<b>70.9</b>	<b>64.3</b>	<b>54.5</b>	<b>43.1</b>	-	<b>65.7</b>	<b>66.4</b>	<b>65.8</b>	<b>66.6</b>	<b>66.0</b>	<b>66.9</b>	<b>67.1</b>	<b>70.1</b>	<b>72.4</b>	<b>8.0</b>	<b>10.4</b>	<b>9.9</b>	<b>11.2</b>	<b>10.4</b>	<b>8.2</b>	<b>7.2</b>	<b>7.1</b>	<b>9.1</b>
<b>State-owned Banks</b>	<b>79.0</b>	<b>78.5</b>	<b>84.4</b>	<b>83.0</b>	<b>85.4</b>	<b>83.2</b>	<b>81.2</b>	<b>75.3</b>	-	<b>74.9</b>	<b>77.6</b>	<b>78.2</b>	<b>77.9</b>	<b>76.8</b>	<b>77.1</b>	<b>72.6</b>	<b>72.1</b>	<b>70.0</b>	<b>2.6</b>	<b>3.5</b>	<b>3.4</b>	<b>4.1</b>	<b>3.2</b>	<b>2.6</b>	<b>2.2</b>	<b>2.7</b>	<b>3.2</b>
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	94.4	96.0	97.6	97.1	95.1	91.1	89.2	86.8	-	79.1	80.3	84.3	83.0	79.6	79.6	72.6	74.2	70.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.4	0.4
Türkiye Halk Bankası A.Ş.	72.6	74.7	83.5	84.5	88.9	89.1	92.1	81.6	-	72.5	78.8	76.7	79.0	77.2	75.7	71.4	65.9	66.2	3.3	3.0	2.3	2.5	1.7	1.0	1.3	1.8	3.9
Türkiye Vakıflar Bankası T.A.O.	68.7	64.0	72.8	68.5	72.7	71.1	65.9	56.8	-	68.9	71.1	68.1	67.1	70.9	72.7	74.2	74.2	76.5	6.7	11.1	11.1	13.5	10.8	10.5	9.2	11.0	10.9
<b>Privately-owned Banks</b>	<b>65.7</b>	<b>63.9</b>	<b>69.4</b>	<b>68.8</b>	<b>66.6</b>	<b>58.4</b>	<b>47.1</b>	<b>33.5</b>	-	<b>61.6</b>	<b>62.8</b>	<b>60.5</b>	<b>61.6</b>	<b>61.4</b>	<b>61.7</b>	<b>64.7</b>	<b>69.7</b>	<b>74.3</b>	<b>9.5</b>	<b>12.0</b>	<b>12.1</b>	<b>14.0</b>	<b>14.0</b>	<b>11.6</b>	<b>10.0</b>	<b>9.3</b>	<b>12.2</b>
Adabank A.Ş.	-	-	-	-	-	100.0	17.1	3.8	-	13.4	13.6	13.9	14.8	16.8	26.6	31.2	65.5	62.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Akbank T.A.Ş.	60.5	58.9	69.7	69.5	66.4	60.1	44.0	18.8	-	58.6	60.9	60.2	59.7	60.0	57.1	64.8	67.9	69.3	8.6	13.2	13.0	16.1	13.9	13.9	12.4	13.2	15.6
Alternatif Bank A.Ş.	83.6	81.0	81.8	79.9	78.9	72.4	66.8	63.9	-	70.2	70.9	65.6	57.2	48.4	53.2	62.0	68.2	80.2	10.9	14.2	13.3	28.2	23.9	18.4	14.3	11.4	12.1
Anadolubank A.Ş.	92.5	87.6	89.4	84.9	76.8	72.6	68.4	74.9	-	64.4	61.7	61.3	60.8	64.7	63.7	73.5	85.3	92.2	6.0	13.1	15.4	21.7	9.1	6.7	7.2	4.1	1.2
Şekerbank T.A.Ş.	87.2	87.5	89.1	90.4	84.7	80.0	73.2	61.2	-	74.2	73.8	68.2	76.1	78.7	73.6	80.8	84.7	91.3	3.2	7.2	7.5	1.4	1.0	2.7	1.0	1.5	1.3
Tekstil Bankası A.Ş.	86.3	82.0	78.5	79.8	73.4	65.2	57.3	58.6	-	68.0	48.6	52.2	44.0	54.2	56.9	63.7	69.4	85.7	6.9	26.4	24.6	31.8	23.5	18.9	12.3	10.4	8.4
Turkish Bank A.Ş.	58.0	80.8	51.2	68.8	76.6	86.5	84.3	78.5	-	51.6	50.2	48.9	46.2	46.5	60.2	79.7	80.1	78.8	27.9	21.9	29.0	31.1	36.9	19.3	1.2	1.0	0.4
Türk Ekonomi Bankası A.Ş.	77.9	74.4	75.8	69.3	59.5	53.4	44.2	44.4	-	62.5	62.9	60.0	65.5	59.8	63.4	69.4	71.3	66.3	11.0	16.6	13.6	11.1	12.0	16.2	12.7	11.1	16.4
Türkiye Garanti Bankası A.Ş.	57.5	56.2	60.4	56.0	55.4	49.2	37.9	28.6	-	59.6	59.3	57.9	59.9	64.7	67.0	64.3	67.3	62.5	12.3	12.2	12.7	15.7	15.1	13.5	12.9	13.1	20.6
Türkiye İş Bankası A.Ş.	71.2	68.9	73.8	75.0	75.8	66.1	52.8	43.6	-	63.7	65.1	60.5	61.7	58.7	63.1	63.0	70.5	69.7	8.6	11.3	12.4	14.0	12.8	10.0	8.8	6.0	7.7
Yapı ve Kredi Bankası A.Ş.	65.3	65.4	68.7	68.2	66.6	53.1	43.8	31.7	-	63.2	65.4	63.9	63.7	70.7	58.0	64.1	69.0	76.2	8.2	9.7	8.4	9.4	7.9	3.5	3.4	3.4	9.5
<b>Banks Under Depo. Insurance Fund</b>	<b>100.0</b>	<b>92.0</b>	<b>79.4</b>	<b>80.5</b>	<b>75.2</b>	<b>70.3</b>	<b>68.9</b>	<b>69.4</b>	-	<b>3.5</b>	<b>4.3</b>	<b>4.3</b>	<b>4.1</b>	<b>2.9</b>	<b>8.0</b>	<b>67.4</b>	<b>72.9</b>	<b>85.5</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.8</b>	<b>2.3</b>	<b>4.2</b>	<b>2.7</b>
Birleşik Fon Bankası A.Ş.	100.0	92.0	79.4	80.5	75.2	70.3	40.3	55.0	-	3.5	4.3	4.3	4.1	2.9	8.0	11.1	27.0	52.8	0.0	0.0	0.0	0.0	0.0	0.8	1.4	5.0	4.5
<b>Foreign Banks</b>	<b>83.1</b>	<b>80.1</b>	<b>80.2</b>	<b>74.9</b>	<b>69.1</b>	<b>64.5</b>	<b>52.2</b>	<b>43.6</b>	-	<b>60.8</b>	<b>57.5</b>	<b>61.0</b>	<b>63.1</b>	<b>59.1</b>	<b>59.9</b>	<b>51.1</b>	<b>52.2</b>	<b>46.4</b>	<b>14.9</b>	<b>18.5</b>	<b>15.3</b>	<b>15.5</b>	<b>13.3</b>	<b>8.5</b>	<b>14.1</b>	<b>16.6</b>	<b>20.5</b>
<b>Foreign Bank Founded in Turkey</b>	<b>83.5</b>	<b>80.3</b>	<b>80.4</b>	<b>75.4</b>	<b>70.4</b>	<b>66.7</b>	<b>54.5</b>	<b>45.8</b>	-	<b>61.3</b>	<b>57.6</b>	<b>61.8</b>	<b>63.8</b>	<b>58.9</b>	<b>60.6</b>	<b>53.9</b>	<b>54.5</b>	<b>54.3</b>	<b>14.9</b>	<b>18.7</b>	<b>14.7</b>	<b>15.0</b>	<b>13.4</b>	<b>7.1</b>	<b>10.0</b>	<b>10.7</b>	<b>15.4</b>
Arap Türk Bankası A.Ş.	58.0	43.1	58.8	72.7	68.3	65.5	65.7	49.3	-	18.5	12.3	24.0	24.7	19.5	13.5	12.0	19.4	24.7	39.5	44.3	42.9	33.9	42.4	54.0	56.9	47.1	45.5
Citibank A.Ş.	77.8	78.4	79.3	68.6	42.8	54.9	56.7	52.5	-	74.1	77.6	77.5	87.9	74.7	69.0	64.0	71.7	46.7	4.0	0.8	0.5	0.8	1.9	8.3	8.5	7.0	29.9
Denizbank A.Ş.	74.1	72.5	69.1	72.7	66.8	58.9	46.7	46.3	-	54.9	52.0	61.8	62.8	55.9	62.0	64.9	77.4	73.7	21.1	23.8	15.0	18.7	24.4	15.3	7.5	5.8	8.9
Deutsche Bank A.Ş.	68.7	91.5	82.1	88.4	93.1	17.7	86.6	78.8	-	29.8	40.6	30.3	59.9	35.8	3.9	0.0	0.0	0.0	45.3	0.0	13.4	0.0	0.0	0.0	33.8	60.9	8.4
Eurobank Tefen A.Ş.	72.5	70.5	70.6	74.1	64.7	51.0	45.1	38.4	-	48.0	51.6	41.9	68.2	71.3	65.1	71.8	77.2	80.3	22.4	27.7	38.5	11.8	8.3	10.1	6.8	4.5	4.5
Finans Bank A.Ş.	88.4	82.6	85.4	76.1	62.1	55.3	44.0	27.1	-	69.1	60.0	62.1	64.1	49.7	59.0	63.4	74.3	71.1	7.0	16.0	13.7	16.4	29.5	16.4	16.6	10.4	16.9
Fortis Bank A.Ş.	87.0	80.2	77.7	71.2	65.4	57.0	47.1	34.5	-	51.5	45.8	57.1	54.4	52.2	48.6	52.6	57.5	59.0	23.8	27.7	16.2	12.7	18.1	23.4	18.7	17.5	18.7
HSBC Bank A.Ş.	89.0	86.3	84.6	79.4	77.9	69.0	54.1	47.2	-	64.4	62.5	57.1	57.5	60.7	66.5	58.8	59.8	59.6	10.8	16.1	21.1	21.1	13.2	4.5	5.0	4.8	9.4
ING Bank A.Ş.	84.3	81.8	83.3	76.3	70.5	68.3	64.5	49.9	-	62.7	60.6	71.0	66.9	67.2	75.4	78.1	78.8	83.2	16.7	17.5	7.6	13.6	13.3	5.9	5.8	2.6	1.2
Millennium Bank A.Ş.	95.9	97.6	98.0	94.9	97.8	99.9	99.9	100.0	-	83.1	81.7	82.4	85.3	79.2	64.7	58.4	12.5	64.0	0.0	0.0	0.0	0.0	0.0	3.7	0.0	0.0	0.0
Turkland Bank A.Ş.	76.3	74.5	80.7	77.2	78.2	77.3	76.5	60.8	-	73.6	56.6	52.1	64.1	57.6	52.5	61.2	59.5	62.3	4.3	20.0	22.9	16.7	9.5	15.2	3.8	3.7	9.0

## Balance-Sheet Ratios, %

	TC Loans and Receivables* / Total Loans and Receivables*									Total Deposits / Total Assets									Funds Borrowed / Total Assets								
	2009	2008	2007	2006	2005	2004	2003	2002	2001	2009	2008	2007	2006	2005	2004	2003	2002	2001	2009	2008	2007	2006	2005	2004	2003	2002	2001
<b>Foreign Banks Having Branches in Turkey</b>	<b>37.4</b>	<b>50.7</b>	<b>59.8</b>	<b>38.5</b>	<b>21.5</b>	<b>25.3</b>	<b>47.2</b>	<b>39.1</b>	-	<b>44.5</b>	<b>52.1</b>	<b>38.0</b>	<b>48.2</b>	<b>60.8</b>	<b>56.6</b>	<b>46.1</b>	<b>48.8</b>	<b>36.1</b>	<b>15.6</b>	<b>13.9</b>	<b>31.8</b>	<b>25.9</b>	<b>12.7</b>	<b>14.9</b>	<b>21.4</b>	<b>25.2</b>	<b>27.2</b>
Bank Mellat	0.2	0.6	0.6	2.1	0.0	0.2	0.6	0.1	-	31.6	21.8	19.9	16.1	17.2	16.8	26.2	29.0	32.0	5.5	8.1	16.7	30.1	17.9	66.3	49.7	51.7	41.4
Habib Bank Limited	80.2	73.5	80.9	87.2	51.6	63.6	26.2	22.2	-	13.4	10.0	6.8	2.9	3.8	5.9	4.6	8.6	5.4	25.8	38.9	22.3	72.3	48.0	44.3	57.9	60.2	47.3
JPMorgan Chase Bank N.A.	-	-	-	-	-	-	-	-	-	4.0	34.5	21.5	49.0	78.1	86.7	9.9	6.5	2.4	0.0	0.0	0.0	0.0	0.0	0.5	3.4	40.1	8.1
Société Générale (SA)	80.7	94.5	89.7	96.4	98.9	100.0	98.5	98.9	-	32.1	53.0	0.4	16.0	44.4	66.0	24.7	4.8	29.2	58.4	37.0	87.4	71.5	40.0	8.3	27.2	66.7	0.9
The Royal Bank of Scotland N.V.	49.6	76.1	67.2	33.3	16.7	18.0	6.3	26.6	-	61.1	50.8	46.8	58.2	69.0	40.7	40.6	20.4	33.3	3.0	12.2	17.9	10.5	3.0	2.5	16.6	34.7	15.8
WestLB AG	3.6	23.5	100.0	41.5	8.6	64.5	0.8	0.4	-	44.4	74.8	64.5	85.4	80.0	67.2	20.7	46.4	15.9	26.5	7.2	21.4	0.0	0.7	12.4	52.6	41.7	69.6
<b>Development and Investment Banks</b>	<b>63.2</b>	<b>69.1</b>	<b>71.2</b>	<b>66.1</b>	<b>62.3</b>	<b>53.3</b>	<b>46.2</b>	<b>37.2</b>	-	-	-	-	-	-	-	-	-	-	<b>30.6</b>	<b>31.4</b>	<b>27.8</b>	<b>29.3</b>	<b>28.7</b>	<b>29.2</b>	<b>32.6</b>	<b>36.9</b>	<b>37.8</b>
<b>State-owned Banks</b>	<b>69.3</b>	<b>77.3</b>	<b>80.8</b>	<b>75.8</b>	<b>71.7</b>	<b>61.9</b>	<b>52.0</b>	<b>40.9</b>	-	-	-	-	-	-	-	-	-	-	<b>16.9</b>	<b>10.5</b>	<b>9.6</b>	<b>11.7</b>	<b>9.9</b>	<b>17.3</b>	<b>21.8</b>	<b>26.3</b>	<b>33.2</b>
İller Bankası	96.6	98.4	99.7	99.9	100.0	100.0	99.9	100.0	-	-	-	-	-	-	-	-	-	-	2.7	1.4	0.2	0.1	0.0	0.0	0.2	1.7	0.6
Türk Eximbank	34.2	54.1	60.7	54.5	48.2	39.0	31.1	19.9	-	-	-	-	-	-	-	-	-	-	28.0	18.1	18.9	22.2	18.8	30.2	33.6	37.8	46.6
Türkiye Kalkınma Bankası A.Ş.	30.1	42.8	46.0	43.9	42.0	51.5	43.5	73.4	-	-	-	-	-	-	-	-	-	-	49.4	36.1	26.3	20.4	17.8	7.5	7.5	9.5	12.4
<b>Privately-owned Banks</b>	<b>47.6</b>	<b>46.5</b>	<b>42.3</b>	<b>36.0</b>	<b>31.2</b>	<b>18.6</b>	<b>15.4</b>	<b>17.2</b>	-	-	-	-	-	-	-	-	-	-	<b>48.7</b>	<b>57.9</b>	<b>49.9</b>	<b>60.1</b>	<b>53.5</b>	<b>56.1</b>	<b>60.0</b>	<b>63.7</b>	<b>57.7</b>
Aktif Yatırım Bankası A.Ş.	80.5	79.7	79.9	93.7	100.0	99.8	100.0	100.0	-	-	-	-	-	-	-	-	-	-	16.6	29.2	31.3	4.6	6.6	9.6	16.8	24.3	15.4
Diler Yatırım Bankası A.Ş.	90.2	88.2	100.0	-	100.0	-	100.0	6.4	-	-	-	-	-	-	-	-	-	-	4.9	26.0	3.0	25.6	16.2	0.9	1.8	3.2	3.3
GSD Yatırım Bankası A.Ş.	98.3	95.4	88.8	89.9	92.5	92.4	87.4	93.9	-	-	-	-	-	-	-	-	-	-	15.1	16.7	35.9	38.0	31.2	32.4	31.3	49.7	41.3
İMKB Takas ve Saklama Bankası A.Ş.	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	-	-	-	-	-	-	-	-	-	-	6.0	11.7	3.2	0.0	0.0	0.0	0.0	0.0	0.0
Nurol Yatırım Bankası A.Ş.	35.3	45.6	35.7	26.3	62.1	62.3	41.4	59.6	-	-	-	-	-	-	-	-	-	-	9.0	27.0	42.5	68.7	56.7	42.3	28.8	43.9	26.9
Türkiye Sınai Kalkınma Bankası A.Ş.	43.2	44.4	38.5	33.1	23.6	8.8	4.9	10.6	-	-	-	-	-	-	-	-	-	-	62.7	71.4	63.8	70.7	64.0	70.1	78.5	77.9	64.9
<b>Foreign Banks</b>	<b>65.4</b>	<b>77.0</b>	<b>81.1</b>	<b>76.1</b>	<b>14.3</b>	<b>1.6</b>	<b>25.2</b>	<b>26.9</b>	-	-	-	-	-	-	-	-	-	-	<b>56.3</b>	<b>58.9</b>	<b>55.5</b>	<b>42.8</b>	<b>89.8</b>	<b>80.4</b>	<b>65.4</b>	<b>73.7</b>	<b>42.9</b>
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	65.4	76.9	79.9	76.9	68.7	51.7	52.6	100.0	-	-	-	-	-	-	-	-	-	-	58.9	63.1	59.6	32.8	33.6	23.8	25.0	0.0	8.8
Credit Agricole Yatırım Bankası Türk A.Ş.	100.0	100.0	96.2	71.6	14.3	1.6	0.8	8.7	-	-	-	-	-	-	-	-	-	-	0.0	10.7	64.4	67.7	91.9	81.9	85.8	90.6	80.0
Merrill Lynch Yatırım Bank A.Ş.	-	-	-	-	100.0	100.0	100.0	100.0	-	-	-	-	-	-	-	-	-	-	60.2	31.4	31.3	0.0	0.0	0.0	32.8	64.9	52.8
Taib Yatırım Bank A.Ş.	100.0	100.0	100.0	-	-	-	100.0	100.0	-	-	-	-	-	-	-	-	-	-	1.2	2.0	5.7	0.0	0.0	0.0	15.0	20.8	40.0

The name of "Total Loans" changed as "Total Loans and Receivables" from 2009 onwards.

## Assets Quality, %

	Financial Assets (Net) / Total Assets										Total Loans and Receivables* / Total Assets										Total Loans and Receivables* / Total Deposits									
	2009	2008	2007	2006	2005	2004	2003	2002	2001	2009	2008	2007	2006	2005	2004	2003	2002	2001	2009	2008	2007	2006	2005	2004	2003	2002	2001			
Banking System in Turkey	35.2	29.4	31.3	34.7	36.0	40.4	42.8	40.5	35.0	47.7	52.0	50.0	45.0	38.6	33.7	28.0	26.5	21.9	75.1	80.9	78.6	69.7	60.4	52.3	43.5	39.6	31.8			
Deposit Banks	36.0	30.1	31.9	35.4	36.7	41.4	44.2	42.0	36.5	47.3	51.5	49.6	44.3	37.8	32.5	26.5	24.8	19.7	71.9	77.6	75.4	66.5	57.3	48.6	39.4	35.3	27.2			
State-owned Banks	44.3	42.5	44.9	50.6	52.0	57.8	57.4	57.9	53.4	41.5	42.0	38.6	32.8	25.3	20.1	15.3	13.8	14.8	55.4	54.1	49.4	42.1	33.0	26.1	21.1	19.1	21.2			
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	57.0	56.0	57.5	61.0	57.2	63.2	60.3	54.7	53.6	29.5	29.5	26.7	24.2	20.6	16.0	11.8	12.6	14.6	37.3	36.8	31.7	29.1	25.9	20.1	16.2	17.0	20.9			
Türkiye Halk Bankası A.Ş.	35.2	35.9	39.6	52.7	62.8	66.9	65.5	77.4	68.8	53.5	50.6	45.0	33.8	23.0	16.9	13.0	6.9	7.6	73.9	64.2	58.8	42.8	29.8	22.3	18.2	10.5	11.5			
Türkiye Vakıflar Bankası T.A.O.	28.6	22.0	25.9	28.2	32.5	35.5	40.3	40.5	27.5	53.4	58.4	55.3	48.7	36.8	33.3	27.5	26.6	27.5	77.4	82.2	81.3	72.6	51.9	45.8	37.1	35.8	35.9			
Privately-owned Banks	34.6	26.3	28.5	31.7	30.0	32.1	36.2	33.3	26.4	47.6	54.1	52.1	48.1	43.6	39.6	33.0	30.8	22.8	77.1	86.2	86.2	78.0	70.9	64.1	51.0	44.2	30.7			
Adabank A.Ş.	80.6	78.0	0.0	6.5	33.1	16.0	7.4	4.8	10.4	0.0	0.0	0.0	0.0	0.0	1.4	14.9	32.5	0.4	0.0	0.0	0.0	0.0	5.1	47.7	49.6	0.6				
Akbank T.A.Ş.	47.6	31.6	36.8	35.6	38.4	43.6	47.8	44.2	34.6	41.7	51.8	54.3	49.5	42.2	37.1	29.6	25.7	28.2	71.1	85.0	90.2	82.9	70.3	65.0	45.6	37.9	40.8			
Alternatif Bank A.Ş.	14.2	8.3	4.8	5.8	23.6	19.3	39.8	36.6	45.7	75.1	63.3	71.8	68.1	59.7	49.7	33.7	24.1	20.1	107.0	89.3	109.4	119.1	123.3	93.4	54.3	35.3	25.1			
Anadolubank A.Ş.	21.1	21.7	13.5	24.2	23.1	29.7	33.8	45.3	44.0	63.5	57.9	58.2	49.8	45.8	37.2	32.2	28.9	19.3	98.6	93.8	95.0	82.0	70.7	58.4	43.9	33.9	21.0			
Şekerbank T.A.Ş.	34.6	28.8	21.8	29.3	38.3	33.9	44.4	44.5	44.6	54.8	59.7	59.4	49.8	36.2	41.8	29.1	22.5	14.6	73.9	80.9	87.0	65.5	46.0	56.7	36.0	26.6	15.9			
Tekstil Bankası A.Ş.	10.7	13.3	10.2	12.0	10.0	9.5	11.4	44.4	39.8	73.9	54.4	71.8	60.8	61.6	54.3	43.7	29.8	8.7	108.7	112.0	137.5	138.2	113.7	95.5	68.6	42.9	10.2			
Turkish Bank A.Ş.	8.9	12.8	11.7	11.6	7.5	12.1	16.5	7.9	8.7	22.7	24.5	17.3	19.6	18.7	10.3	3.9	3.6	2.0	44.1	48.8	35.3	42.5	40.2	17.0	4.9	4.6	2.5			
Türk Ekonomi Bankası A.Ş.	18.3	14.8	15.5	19.7	21.0	11.4	4.0	3.4	4.7	59.7	57.7	58.2	59.8	54.2	44.4	41.0	33.8	27.5	95.4	91.7	96.9	91.3	90.6	70.1	59.1	47.4	41.5			
Türkiye Garanti Bankası A.Ş.	34.5	28.9	25.5	28.6	30.0	35.3	42.6	38.2	34.5	47.2	56.1	55.1	54.4	46.4	40.0	30.7	28.9	24.6	79.2	94.7	95.2	90.7	71.8	59.6	47.7	43.0	39.4			
Türkiye İş Bankası A.Ş.	34.8	25.8	30.8	35.0	33.9	36.0	38.1	31.9	23.9	42.7	48.8	42.4	39.6	32.6	32.3	27.6	30.5	24.1	67.0	74.9	70.0	64.3	55.5	51.2	43.9	43.3	34.6			
Yapı ve Kredi Bankası A.Ş.	22.1	20.7	24.9	33.7	24.4	23.1	24.2	22.4	16.6	58.6	60.7	56.6	46.0	47.4	40.8	38.2	37.6	17.7	92.7	92.7	88.6	72.3	67.0	70.4	59.5	54.6	23.2			
Banks Under Depo. Insurance Fund	45.6	13.5	1.2	29.6	41.1	78.0	70.4	50.0	57.9	1.5	1.9	2.1	1.6	1.0	1.4	12.8	20.4	8.0	42.1	44.3	49.6	39.9	32.6	17.2	19.1	28.0	9.4			
Birleşik Fon Bankası A.Ş.	45.6	13.5	1.2	29.6	41.1	78.0	69.0	54.0	41.1	1.5	1.9	2.1	1.6	1.0	1.4	1.9	7.6	8.4	42.1	44.3	49.6	39.9	32.6	17.2	17.5	28.2	15.8			
Foreign Banks	21.6	18.7	18.9	15.9	21.2	24.4	23.3	23.5	22.8	59.8	61.8	62.6	56.3	50.6	46.3	39.9	33.9	26.0	98.3	107.5	102.5	89.2	85.5	77.2	78.2	65.0	55.9			
Foreign Bank Founded in Turkey	21.7	18.3	18.0	14.8	17.9	21.3	26.3	30.3	31.3	60.8	63.2	64.1	58.1	55.1	53.0	43.8	38.1	27.6	99.2	109.6	103.7	91.2	93.6	87.5	81.2	70.0	50.9			
Arap Türk Bankası A.Ş.	47.6	41.0	41.2	47.5	50.3	53.0	57.1	40.3	21.0	36.2	40.7	36.0	28.5	23.9	21.2	13.3	13.2	18.0	195.2	332.2	150.1	115.3	122.4	156.5	110.7	68.4	72.8			
Citibank A.Ş.	26.2	19.6	12.2	19.5	14.8	26.0	15.4	5.7	8.8	42.8	46.1	46.6	28.9	44.6	42.2	46.6	33.2	22.1	57.7	59.4	60.0	32.9	59.7	61.2	72.8	46.3	47.4			
Denizbank A.Ş.	15.4	15.3	16.2	9.9	14.4	20.9	34.5	39.2	34.1	66.8	66.4	69.8	59.4	48.7	39.2	31.9	24.9	17.0	121.8	127.6	112.9	94.5	87.1	63.2	49.1	32.2	23.1			
Deutsche Bank A.Ş.	58.0	36.8	49.1	77.2	51.7	81.8	10.0	6.7	1.3	3.6	20.1	23.1	9.2	20.8	3.0	9.2	10.7	12.1	12.1	49.5	76.3	15.4	58.1	76.6	-	-	-			
Eurobank Tekfen A.Ş.	40.4	51.1	53.8	13.1	13.4	14.9	19.1	18.1	30.4	32.8	31.4	32.1	51.7	41.9	38.5	27.2	23.3	17.8	68.3	60.8	76.5	75.8	58.8	59.1	37.9	30.2	22.2			
Finans Bank A.Ş.	26.0	19.9	15.0	12.3	16.3	14.9	29.3	37.7	28.3	59.8	67.3	67.9	62.4	61.8	60.1	45.9	35.2	27.8	86.6	112.2	109.4	97.5	124.5	101.9	72.4	47.4	39.2			
Fortis Bank A.Ş.	25.0	20.9	29.0	25.8	24.2	26.0	27.7	32.8	14.1	61.7	60.7	55.9	56.0	50.8	43.0	38.9	31.9	21.9	119.7	132.5	97.9	102.9	97.4	88.5	74.1	55.4	37.0			
HSBC Bank A.Ş.	14.1	7.6	6.3	6.0	9.7	10.3	20.5	24.6	29.1	63.2	66.2	69.6	73.2	65.2	66.7	51.2	44.6	30.1	98.1	105.9	122.0	127.4	107.3	100.2	87.1	74.6	50.5			
ING Bank A.Ş.	15.9	19.3	20.6	19.0	21.6	26.3	30.0	29.9	54.3	72.2	66.9	67.9	61.9	60.8	56.6	48.5	30.5	6.9	115.2	110.5	95.6	92.6	90.5	75.1	62.1	38.7	8.3			
Millennium Bank A.Ş.	3.7	3.2	19.5	16.5	30.4	38.7	24.8	33.3	38.3	67.9	73.3	63.5	62.4	53.6	32.5	3.3	0.5	6.2	81.8	89.6	77.1	73.2	67.7	50.3	5.7	3.6	9.6			
Turkland Bank A.Ş.	15.6	10.0	20.0	19.1	26.8	19.8	24.0	10.4	4.6	63.1	58.3	65.8	58.1	55.1	44.0	49.6	45.0	23.4	85.8	102.9	126.4	90.7	95.8	84.0	81.0	75.7	37.5			

## Assets Quality, %

	Financial Assets (Net) / Total Assets										Total Loans and Receivables* / Total Assets										Total Loans and Receivables* / Total Deposits									
	2009	2008	2007	2006	2005	2004	2003	2002	2001	2009	2008	2007	2006	2005	2004	2003	2002	2001	2009	2008	2007	2006	2005	2004	2003	2002	2001			
Foreign Banks Having Branches in Turkey	19.7	30.6	43.7	39.5	48.7	39.0	18.0	13.5	11.5	22.4	16.7	18.4	16.7	12.5	14.5	33.3	27.8	23.8	50.3	32.1	48.4	34.6	20.6	25.6	72.2	57.0	66.0			
Bank Mellat	7.6	7.3	8.8	4.6	4.6	5.3	9.7	21.4	9.4	57.5	55.4	48.2	54.4	53.3	56.9	24.0	25.2	8.8	181.8	254.3	242.6	337.4	310.4	338.4	91.7	86.8	27.3			
Habib Bank Limited	14.0	16.6	22.7	9.9	17.8	27.0	21.9	33.0	28.3	17.6	25.8	24.3	5.4	10.7	22.5	14.8	10.0	14.6	131.2	257.0	357.7	189.5	280.1	381.0	325.5	116.3	272.9			
JPMorgan Chase Bank N.A.	40.3	79.1	90.4	17.8	78.5	37.5	26.8	4.4	17.2	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	0.0	0.0	0.0	2.0			
Société Générale (SA)	30.5	35.2	58.0	35.4	65.7	55.5	3.1	24.8	29.2	43.5	22.2	12.5	14.8	7.8	9.7	34.2	17.0	39.2	135.3	41.9	3,447.2	92.4	17.7	14.7	138.2	353.8	134.3			
The Royal Bank of Scotland N.V.	11.8	29.3	48.6	62.3	30.2	31.2	14.0	17.7	4.7	15.9	15.3	32.1	22.4	11.7	19.8	12.7	7.4	27.6	26.0	30.2	68.5	38.5	16.9	48.6	31.2	36.1	82.8			
WestLB AG	31.8	26.2	31.2	44.0	74.8	54.4	33.9	23.8	5.5	6.4	4.5	4.6	0.3	2.6	0.5	23.4	56.0	59.3	14.4	6.0	7.2	0.3	3.3	0.8	113.2	120.6	372.4			
Development and Investment Banks	13.2	11.2	14.6	12.4	16.8	12.2	10.4	8.9	5.1	61.0	65.3	60.5	64.5	60.0	64.1	64.4	64.3	66.3	-	-	-	-	-	-	-	-	-			
State-owned Banks	4.4	3.5	3.4	4.0	6.8	5.6	5.0	5.0	1.8	69.0	77.2	73.5	75.9	75.1	72.8	74.4	73.5	73.2	-	-	-	-	-	-	-	-	-			
İller Bankası	0.0	0.0	0.0	0.1	0.1	0.1	0.1	0.1	0.1	77.1	77.4	74.2	77.5	74.0	70.7	71.4	65.7	58.8	-	-	-	-	-	-	-	-	-			
Türk Eximbank	7.5	6.3	5.7	6.5	8.9	6.8	5.9	6.0	1.3	60.2	81.0	77.6	82.3	83.0	77.9	78.6	80.2	81.9	-	-	-	-	-	-	-	-	-			
Türkiye Kalkınma Bankası A.Ş.	16.2	13.8	14.8	12.0	32.0	27.7	21.8	14.9	14.0	62.3	57.5	48.7	37.7	40.8	41.2	43.9	38.1	32.1	-	-	-	-	-	-	-	-	-			
Privately-owned Banks	29.1	23.9	28.3	27.3	30.6	27.6	25.5	22.3	19.9	46.9	48.1	43.0	47.5	40.9	46.4	44.5	43.0	39.3	-	-	-	-	-	-	-	-	-			
Aktif Yatırım Bankası A.Ş.	21.7	20.3	0.5	1.1	4.2	9.5	17.4	14.8	3.8	51.5	46.8	66.9	61.4	61.9	55.0	39.7	6.8	0.2	-	-	-	-	-	-	-	-	-			
Diler Yatırım Bankası A.Ş.	2.8	4.9	18.6	34.2	34.2	61.0	52.1	36.3	29.6	90.5	31.0	1.7	0.0	0.2	0.0	0.0	5.0	9.1	-	-	-	-	-	-	-	-	-			
GSD Yatırım Bankası A.Ş.	12.1	7.9	6.6	16.8	21.1	9.2	9.0	2.2	12.5	76.3	50.8	78.8	68.7	59.0	75.7	65.6	71.9	46.3	-	-	-	-	-	-	-	-	-			
İMKB Takas ve Saklama Bankası A.Ş.	5.3	7.1	7.7	15.4	30.2	40.0	27.7	19.7	10.0	0.5	0.4	1.9	3.4	4.3	3.6	2.3	3.6	2.5	-	-	-	-	-	-	-	-	-			
Nurol Yatırım Bankası A.Ş.	14.0	13.7	2.8	14.4	8.9	1.6	1.4	0.5	1.5	54.1	56.6	51.7	57.7	28.9	37.7	30.3	31.4	29.3	-	-	-	-	-	-	-	-	-			
Türkiye Sınai Kalkınma Bankası A.Ş.	35.8	28.7	35.8	30.1	33.5	28.8	28.0	24.7	20.9	55.3	59.1	52.3	53.9	45.9	52.7	51.7	51.0	45.2	-	-	-	-	-	-	-	-	-			
Foreign Banks	7.6	8.0	31.2	17.5	45.6	32.0	21.9	6.1	3.9	63.6	58.6	47.1	36.7	4.2	8.7	11.3	21.4	37.7	-	-	-	-	-	-	-	-	-			
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	7.6	6.3	10.3	7.7	9.5	5.5	3.4	7.4	23.2	75.5	64.6	65.3	51.5	44.9	45.0	63.7	7.9	14.5	-	-	-	-	-	-	-	-	-			
Credit Agricole Yatırım Bankası Türk A.Ş.	0.0	12.7	57.3	35.6	46.5	32.1	25.6	3.3	2.5	0.1	5.7	20.4	16.7	4.3	8.9	13.0	32.8	70.6	-	-	-	-	-	-	-	-	-			
Merrill Lynch Yatırım Bank A.Ş.	10.0	36.4	94.6	0.0	0.3	0.3	6.3	0.8	0.7	0.0	0.0	0.0	0.0	8.3	3.6	0.5	4.2	0.2	-	-	-	-	-	-	-	-	-			
Taib Yatırım Bank A.Ş.	1.1	6.6	12.7	32.2	10.0	29.8	75.7	34.5	32.3	0.6	4.2	1.9	0.0	0.0	0.0	0.4	9.3	0.0	-	-	-	-	-	-	-	-	-			

The name of "Total Loans" changed as "Total Loans and Receivables after 2008.



## Assets Quality, %

	Loans under follow-up (gross) / Total Loans and Receivables*										Loans under follow-up (net) / Total Loans and Receivables*										Specific Provisions / Loans under follow-up (gross)									
	2009	2008	2007	2006	2005	2004	2003	2002	2001	2009	2008	2007	2006	2005	2004	2003	2002	2001	2009	2008	2007	2006	2005	2004	2003	2002	2001			
Banking System in Turkey	5.4	3.6	3.5	3.8	4.9	6.2	12.3	18.5	37.4	0.8	0.7	0.4	0.3	0.5	0.7	1.4	6.6	19.9	84.5	81.4	88.4	90.8	89.8	88.1	88.5	64.2	46.9			
Deposit Banks	5.6	3.7	3.6	3.8	5.0	6.4	13.3	20.4	42.5	0.9	0.7	0.4	0.4	0.5	0.8	1.5	7.3	23.0	84.6	81.2	88.3	90.7	89.7	88.1	88.5	64.2	45.9			
State-owned Banks	4.5	3.8	4.1	5.1	8.0	11.1	33.8	48.6	55.7	0.6	0.5	0.1	0.2	0.2	0.5	0.8	12.7	20.8	86.7	87.5	96.3	96.8	97.0	95.6	97.6	73.9	62.7			
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	2.3	2.0	1.8	1.8	2.3	4.2	43.3	51.9	52.7	0.5	0.4	0.4	0.4	0.4	0.7	1.2	14.7	24.8	79.9	81.1	79.6	80.9	82.6	83.8	97.1	71.6	53.0			
Türkiye Halk Bankası A.Ş.	5.1	4.8	5.7	9.3	19.3	28.1	45.7	94.6	94.7	1.0	0.8	0.1	0.1	0.3	1.0	1.3	0.7	0.5	81.4	82.9	98.7	98.6	98.4	96.5	97.1	99.3	99.5			
Türkiye Vakıflar Bankası T.A.O.	6.1	4.8	4.9	5.6	8.4	9.9	16.3	27.5	43.0	0.4	0.3	0.0	0.0	0.0	0.0	0.0	14.1	23.5	93.7	94.2	100.0	100.0	100.0	100.0	100.0	48.7	45.4			
Privately-owned Banks	5.4	3.5	3.6	3.6	4.2	5.0	6.8	9.1	36.4	0.6	0.7	0.5	0.4	0.6	0.8	1.4	4.3	25.1	88.2	80.3	86.8	87.7	86.1	83.5	80.0	53.0	30.9			
Adabank A.Ş.	-	-	-	-	-	3759.1	134.6	0.0	2.8	-	-	-	-	-	100.0	91.0	0.0	0.0	100.0	100.0	100.0	100.0	100.0	97.3	32.4	100.0	100.0			
Akbank T.A.Ş.	4.5	2.6	2.7	2.1	1.6	1.6	1.3	1.8	1.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0			
Alternatif Bank A.Ş.	7.1	5.4	3.5	2.8	4.9	5.1	11.8	22.0	32.6	2.6	2.6	0.8	0.6	2.2	2.7	4.8	10.9	20.5	62.5	51.8	78.5	78.3	55.4	46.8	59.5	50.5	37.1			
Anadolubank A.Ş.	3.3	2.2	1.6	1.3	1.7	1.9	2.0	2.8	5.7	0.6	0.1	0.0	0.0	0.0	0.0	0.0	1.4	3.6	82.1	93.7	100.0	100.0	100.0	100.0	100.0	50.2	37.0			
Şekerbank T.A.Ş.	8.2	4.9	4.1	12.3	19.1	7.8	12.4	16.7	39.8	2.1	1.8	0.0	0.0	0.0	0.0	6.4	9.5	27.3	74.1	63.8	100.0	100.0	100.0	100.0	48.2	42.9	31.2			
Tekstil Bankası A.Ş.	6.2	3.3	1.4	0.8	1.5	0.5	0.3	1.9	5.6	2.7	1.9	0.6	0.3	1.0	0.3	0.2	1.1	3.2	57.4	43.6	59.7	64.2	31.5	31.1	38.5	44.9	42.0			
Turkish Bank A.Ş.	6.3	4.4	0.9	0.6	0.8	1.5	5.8	11.2	29.7	2.7	1.5	0.1	0.0	0.0	0.0	0.0	0.0	0.0	56.4	65.1	87.1	100.0	100.0	100.0	100.0	100.0	100.0			
Türk Ekonomi Bankası A.Ş.	4.8	2.4	1.8	0.9	1.1	1.3	2.1	2.5	3.9	2.1	1.1	0.7	0.3	0.6	0.6	0.7	0.6	2.7	56.0	52.6	60.2	67.5	50.0	53.8	65.3	75.5	30.5			
Türkiye Garanti Bankası A.Ş.	4.5	2.5	2.3	2.3	4.2	4.1	4.4	6.4	13.4	0.9	0.9	0.8	0.7	1.4	1.8	2.3	4.3	7.2	81.0	63.7	63.7	70.9	66.8	56.4	47.8	31.7	46.1			
Türkiye İş Bankası A.Ş.	5.7	4.6	4.4	3.9	5.1	9.1	13.4	16.4	39.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	9.6	28.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	41.3	28.4			
Yapı ve Kredi Bankası A.Ş.	6.8	4.4	6.1	7.6	9.1	7.0	9.0	11.5	125.4	1.1	1.7	1.2	1.4	1.8	1.8	2.3	3.5	87.3	84.4	62.4	80.0	81.8	80.2	74.6	74.3	69.3	30.4			
Banks Under Depo. Insurance Fund	519.5	477.9	434.0	471.5	535.0	457.5	90.0	119.0	209.1	92.8	71.1	69.3	60.0	67.6	58.3	22.2	47.1	20.9	82.1	85.1	84.0	87.3	87.4	87.3	75.4	60.5	90.0			
Birleşik Fon Bankası A.Ş.	519.5	477.9	434.0	471.5	535.0	457.5	310.8	120.1	9.1	92.8	71.1	69.3	60.0	67.6	58.3	24.9	29.9	4.2	82.1	85.1	84.0	87.3	87.4	87.3	92.0	75.1	53.9			
Foreign Banks	7.8	4.1	2.9	2.7	3.9	3.2	4.4	5.0	5.7	1.9	1.0	0.6	0.3	0.7	0.8	1.0	1.1	1.4	75.3	75.5	80.5	89.8	83.3	74.8	78.5	77.6	76.0			
Foreign Bank Founded in Turkey	7.9	4.1	2.8	2.7	3.7	2.6	2.8	4.0	4.5	1.9	1.0	0.6	0.3	0.6	0.7	0.1	0.3	0.6	75.3	75.4	80.4	89.9	82.9	72.2	96.9	92.8	87.3			
Arap Türk Bankası A.Ş.	1.7	1.8	4.7	5.9	8.6	15.4	29.2	33.0	39.7	0.0	0.0	0.0	0.0	0.0	0.0	0.7	0.1	12.8	100.0	100.0	100.0	100.0	100.0	99.9	97.7	99.7	67.8			
Citibank A.Ş.	19.3	10.4	6.0	5.1	6.0	5.6	6.3	5.3	4.3	1.4	2.1	1.0	1.8	2.8	3.1	3.8	4.0	3.0	92.5	79.7	82.8	63.6	53.7	44.1	39.7	25.1	31.1			
Denizbank A.Ş.	6.2	3.2	2.4	2.4	2.9	4.4	6.1	7.4	14.0	2.1	1.0	0.4	0.1	0.3	0.5	1.1	1.8	10.4	66.8	69.2	81.2	96.3	90.6	88.5	82.4	76.2	25.5			
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	0.0	0.0	0.0	0.0	-	-	-	-	-	-	-	-	-			
Eurobank Tekfen A.Ş.	12.4	7.0	3.9	2.6	4.3	4.2	4.4	10.1	20.5	5.9	3.5	1.6	0.4	1.1	0.6	0.3	0.9	2.4	52.8	49.4	57.9	84.0	74.1	86.8	93.1	91.0	88.4			
Finans Bank A.Ş.	8.3	3.7	2.8	2.3	2.8	2.1	3.5	9.7	15.8	0.6	0.0	0.0	0.0	0.0	0.0	0.0	3.9	7.9	92.7	100.0	100.0	100.0	100.0	100.0	100.0	59.8	50.0			
Fortis Bank A.Ş.	8.1	5.4	4.4	3.6	5.1	5.0	3.7	5.6	7.6	3.2	1.3	0.4	0.3	0.3	1.5	1.2	0.6	3.8	60.5	75.1	91.4	92.4	93.5	70.4	68.4	88.5	50.3			
HSBC Bank A.Ş.	12.0	5.3	3.3	2.5	2.4	1.6	2.0	2.9	2.5	3.3	1.4	1.3	0.5	0.4	0.2	0.1	0.3	0.0	72.6	72.9	60.6	80.3	82.8	87.2	96.1	89.4	99.9			
ING Bank A.Ş.	4.0	2.4	1.3	0.8	0.7	1.0	1.0	0.9	3.1	1.9	1.6	0.8	0.5	0.4	0.8	0.8	0.6	0.8	53.2	34.5	41.8	36.3	46.1	23.0	24.3	31.2	74.9			
Millennium Bank A.Ş.	2.8	1.2	0.1	0.0	0.0	0.0	0.2	14.3	0.0	2.0	1.1	0.1	0.0	0.0	0.0	0.0	1.8	0.0	29.6	14.1	31.1	24.8	15.3	100.0	100.0	87.5	-			
Turkland Bank A.Ş.	4.7	2.6	2.2	2.0	2.3	3.6	7.5	16.0	74.1	0.8	0.6	0.1	0.2	0.6	0.7	2.5	6.0	39.2	82.3	77.8	93.2	88.5	75.2	80.7	67.0	62.8	47.1			

## Assets Quality, %

	Loans under follow-up (gross) / Total Loans and Receivables*									Loans under follow-up (net) / Total Loans and Receivables*									Specific Provisions / Loans under follow-up (gross)								
	2009	2008	2007	2006	2005	2004	2003	2002	2001	2009	2008	2007	2006	2005	2004	2003	2002	2001	2009	2008	2007	2006	2005	2004	2003	2002	2001
Foreign Banks Having Branches in Turkey	6.6	6.0	6.1	7.3	11.5	13.4	8.2	6.8	7.7	1.1	1.2	0.9	0.9	1.4	2.2	2.9	2.7	2.6	82.6	80.3	84.5	87.3	87.6	83.5	64.6	59.8	66.0
Bank Mellat	0.0	0.1	0.1	1.2	0.1	0.2	0.6	0.5	3.3	0.0	0.1	0.0	1.0	0.0	0.0	0.0	0.0	0.3	25.0	12.6	24.6	18.0	100.0	100.0	100.0	100.0	89.3
Habib Bank Limited	37.6	12.9	23.6	115.6	99.7	31.9	0.0	0.0	0.0	14.0	0.4	1.1	0.0	42.0	28.2	0.0	0.0	0.0	62.8	96.8	95.4	100.0	57.9	11.3	-	-	-
JPMorgan Chase Bank N.A.	-	-	-	-	-	-	-	-	0.0	-	-	-	-	-	-	-	-	0.0	-	-	-	-	-	-	-	-	-
Société Générale (SA)	5.2	1.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.9	1.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	62.8	24.1	-	-	-	-	-	-	-
The Royal Bank of Scotland N.V.	14.8	14.1	9.9	15.7	27.3	33.9	46.4	87.1	33.7	1.2	2.5	1.6	1.6	2.7	4.2	2.6	4.7	7.0	91.9	82.5	83.6	89.6	90.2	87.5	94.4	94.7	79.2
WestLB AG	0.0	0.0	0.0	0.0	0.0	0.0	3.2	1.7	3.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-	-	-	-	-	-	100.0	99.5	99.1
Development and Investment Banks	2.0	1.4	1.4	1.9	2.0	2.5	2.7	2.9	7.6	0.5	0.1	0.1	0.1	0.1	0.3	0.3	1.1	1.4	75.1	91.7	93.4	95.0	93.4	87.2	90.3	64.0	81.6
State-owned Banks	1.8	1.2	1.3	1.6	1.3	1.5	1.3	1.6	7.4	0.3	0.0	0.0	0.0	0.0	0.2	0.2	0.4	0.7	85.9	100.0	97.5	100.0	100.0	84.4	84.6	76.3	90.0
İller Bankası	0.0	0.0	0.0	0.0	0.0	0.1	0.0	0.0	28.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	100.0	-	-	100.0	100.0	100.0	6.0	100.0
Türk Eximbank	2.6	1.4	1.4	1.5	1.4	1.1	0.9	0.9	0.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Türkiye Kalkınma Bankası A.Ş.	11.7	11.0	14.7	19.2	13.6	22.9	21.8	27.9	43.5	3.5	0.0	0.7	0.0	0.0	6.5	6.1	11.1	27.3	70.3	100.0	95.5	100.0	100.0	71.6	72.1	60.4	37.2
Privately-owned Banks	1.4	1.5	1.6	2.6	4.2	5.7	9.7	10.0	9.3	0.1	0.2	0.1	0.3	0.6	0.6	0.6	4.6	6.4	90.5	87.7	91.0	87.5	85.9	88.7	93.8	53.4	30.9
Aktif Yatırım Bankası A.Ş.	0.6	0.3	0.4	0.8	2.7	0.0	0.1	0.0	0.0	0.0	0.0	0.0	0.0	1.4	0.0	0.0	0.0	0.0	100.0	87.8	100.0	100.0	48.8	100.0	100.0	-	-
Diler Yatırım Bankası A.Ş.	0.1	0.2	5.2	-	0.0	-	0.0	0.0	0.0	0.0	0.0	0.0	-	0.0	-	0.0	0.0	0.0	100.0	100.0	100.0	100.0	-	-	-	-	-
GSD Yatırım Bankası A.Ş.	15.3	15.9	1.8	11.1	14.2	12.8	2.3	3.0	7.7	3.9	8.8	0.7	7.3	9.3	10.6	0.0	1.2	4.7	74.7	44.5	58.2	34.4	34.5	17.1	100.0	60.6	39.0
İMKB Takas ve Saklama Bankası A.Ş.	21.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	19.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	12.2	-	-	-	-	-	-	-	-
Nurol Yatırım Bankası A.Ş.	25.3	33.5	36.4	22.8	56.4	35.1	76.5	47.0	81.1	1.4	4.7	4.8	3.4	16.3	10.2	31.5	28.2	50.7	94.5	85.9	86.8	85.1	71.2	70.9	58.8	40.0	37.5
Türkiye Sınai Kalkınma Bankası A.Ş.	0.6	0.7	0.8	1.5	2.9	4.9	9.4	9.4	7.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	4.3	6.1	100.0	100.0	100.0	100.0	100.0	100.0	100.0	54.2	18.8
Foreign Banks	5.8	2.2	1.4	2.5	18.6	38.2	14.0	9.1	5.9	4.0	0.9	0.5	0.4	0.0	0.0	0.0	3.7	5.4	31.0	59.2	65.0	82.9	100.0	100.0	100.0	59.5	7.7
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	5.4	1.8	0.8	0.9	2.7	3.8	3.3	40.2	20.9	4.0	0.9	0.5	0.5	0.0	0.0	0.0	0.0	0.0	25.5	48.1	33.7	41.9	100.0	100.0	100.0	100.0	100.0
Credit Agricole Yatırım Bankası Türk A.Ş.	11,661.4	127.0	9.2	11.4	18.6	37.8	19.3	12.1	6.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	4.9	6.3	100.0	100.0	100.0	100.0	100.0	100.0	100.0	59.1	6.5
Merrill Lynch Yatırım Bank A.Ş.	-	-	-	-	51.9	122.5	490.0	33.6	340.9	-	-	-	-	0.0	0.0	0.0	0.0	52.3	-	-	-	-	100.0	100.0	100.0	100.0	84.7
Taib Yatırım Bank A.Ş.	41.1	6.7	0.0	-	-	-	123.7	5.8	-	0.0	0.0	0.0	-	-	-	0.0	0.0	-	100.0	100.0	-	-	-	100.0	100.0	100.0	56.4

The name of "Total Loans" changed as "Total Loans and Receivables"

## Assets Quality, %

	Permanent Assets / Total Assets										Consumer Loans / Total Loans and Receivables*								
	2009	2008	2007	2006	2005	2004	2003	2002	2001	2009	2008	2007	2006	2005	2004	2003	2002	2001	
Banking System in Turkey	3.5	3.5	4.1	4.2	5.3	7.4	8.1	10.3	12.6	33.7	31.7	33.3	31.2	29.8	27.2	23.5	13.3		
Deposit Banks	3.5	3.5	4.1	4.2	5.4	7.5	8.3	10.5	13.0	35.2	33.0	34.6	32.7	31.4	29.3	26.0	14.9		
State-owned Banks	2.2	2.3	2.2	2.3	2.8	3.3	3.8	6.0	6.9	33.0	31.4	32.7	31.0	27.7	32.6	26.2	12.8		
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	1.4	1.5	1.4	1.6	1.7	2.0	2.5	4.6	6.3	45.6	43.1	46.2	43.6	35.9	27.5	19.5	11.1		
Türkiye Halk Bankası A.Ş.	3.1	3.1	2.8	2.6	2.8	3.1	2.7	3.0	2.5	22.5	21.2	22.7	18.4	13.5	15.9	10.7	6.8		
Türkiye Vakıflar Bankası T.A.O.	3.0	3.1	3.4	3.5	5.1	6.7	8.5	14.2	16.2	29.4	28.3	27.9	27.1	25.8	47.3	42.3	17.4		
Privately-owned Banks	4.2	4.2	5.3	5.5	6.9	10.3	11.1	12.6	17.2	32.9	30.7	32.9	31.7	31.4	27.2	25.4	14.7		
Adabank A.Ş.	6.4	6.8	7.4	12.4	13.0	24.3	25.9	4.8	7.3	-	-	-	-	-	0.0	0.0	0.2		
Akbank T.A.Ş.	1.9	2.1	2.2	2.9	2.2	3.1	3.3	3.2	3.0	37.8	32.4	34.0	32.2	30.6	30.0	29.8	11.3		
Alternatif Bank A.Ş.	4.0	3.3	2.3	2.1	3.2	3.7	4.0	6.8	9.4	0.2	0.6	0.1	0.4	0.5	0.8	2.3	8.5		
Anadolubank A.Ş.	3.1	2.8	1.9	1.0	1.3	1.6	1.4	3.0	3.4	21.7	24.4	17.2	12.9	9.8	8.1	6.9	9.8		
Şekerbank T.A.Ş.	4.5	4.5	4.4	4.7	4.2	4.2	7.0	7.5	9.6	21.3	16.1	15.5	15.5	17.6	14.5	18.3	20.9		
Tekstil Bankası A.Ş.	5.9	5.2	4.5	3.8	4.5	6.5	7.5	7.9	7.7	13.0	15.0	8.5	4.7	3.3	3.0	2.9	4.6		
Turkish Bank A.Ş.	4.4	5.2	5.2	3.4	4.5	5.1	5.3	5.3	5.3	1.7	1.5	2.2	2.2	4.5	5.4	12.4	6.0		
Türk Ekonomi Bankası A.Ş.	3.4	2.9	3.1	3.1	3.9	5.6	6.3	6.4	7.0	24.4	19.5	17.9	14.9	13.3	6.4	4.8	3.8		
Türkiye Garanti Bankası A.Ş.	2.6	2.8	3.0	3.7	6.3	11.5	13.5	13.7	11.9	33.8	32.7	36.4	37.7	40.2	33.0	28.0	18.2		
Türkiye İş Bankası A.Ş.	6.1	5.2	8.5	8.6	10.2	17.5	17.2	23.1	27.8	30.5	29.7	33.5	29.3	30.7	25.4	31.5	16.2		
Yapı ve Kredi Bankası A.Ş.	7.1	7.7	8.3	7.3	9.5	19.5	19.4	19.3	33.7	37.5	34.9	37.0	37.1	44.8	37.6	29.1	20.4		
Banks Under Depo. Insurance Fund	8.2	8.5	8.7	6.4	4.2	6.4	6.8	20.5	7.0	7.2	3.2	2.4	1.7	1.9	5.2	26.4	14.8		
Birleşik Fon Bankası A.Ş.	8.2	8.5	8.7	6.4	4.2	6.4	4.2	5.2	2.0	7.2	3.2	2.4	1.7	1.9	5.2	11.9	17.9		
Foreign Banks	3.8	3.4	3.5	3.0	3.8	4.8	6.5	6.4	4.7	45.5	42.0	41.9	38.7	42.1	45.8	34.2	27.2		
Foreign Bank Founded in Turkey	3.8	3.4	3.6	3.0	4.0	5.1	7.8	7.9	4.8	45.9	42.3	42.3	39.2	43.2	48.4	42.9	33.6		
Arap Türk Bankası A.Ş.	6.0	6.1	13.3	12.6	12.3	12.7	10.9	7.5	11.0	0.1	0.1	0.2	0.2	0.2	0.2	0.2	0.1		
Citibank A.Ş.	1.3	1.8	1.6	1.4	2.9	2.6	4.2	3.6	3.0	49.1	50.9	48.9	28.3	24.9	23.7	20.5	22.4		
Denizbank A.Ş.	4.5	3.8	3.9	3.0	4.4	5.3	6.5	8.2	7.9	32.3	32.7	29.4	30.4	25.4	19.6	12.3	10.1		
Deutsche Bank A.Ş.	6.2	20.0	20.5	0.5	1.3	0.6	1.0	0.9	2.6	0.2	0.1	0.0	0.0	0.0	0.0	0.0	0.0		
Eurobank Tekfen A.Ş.	6.6	5.8	5.9	3.4	7.2	8.1	7.0	4.6	6.6	1.8	1.5	1.7	3.2	4.1	5.0	6.8	7.1		
Finans Bank A.Ş.	2.7	2.9	3.6	3.4	4.7	6.6	8.0	10.4	10.9	66.7	50.4	48.8	39.8	33.7	27.0	25.6	12.0		
Fortis Bank A.Ş.	5.3	3.9	3.6	3.5	5.1	6.6	7.3	9.8	10.2	39.6	40.1	34.5	29.0	23.5	19.3	10.5	8.1		
HSBC Bank A.Ş.	4.6	3.6	3.3	3.0	3.0	4.6	6.4	7.7	4.2	54.0	56.5	56.8	53.7	60.4	54.9	44.9	35.7		
ING Bank A.Ş.	3.1	2.6	2.3	2.2	2.9	4.0	7.0	8.2	6.5	35.9	33.5	40.1	36.3	37.4	35.2	32.1	21.3		
Millennium Bank A.Ş.	2.3	1.5	1.9	2.7	5.0	13.5	38.1	31.0	35.4	56.9	64.6	69.3	69.7	65.3	73.8	98.2	98.2		
Turkland Bank A.Ş.	1.8	2.2	1.2	3.6	4.5	5.3	6.6	11.3	22.9	1.2	1.1	1.1	1.7	1.4	2.3	2.3	6.8		

## Assets Quality, %

	Permanent Assets / Total Assets									Consumer Loans / Total Loans and Receivables*								
	2009	2008	2007	2006	2005	2004	2003	2002	2001	2009	2008	2007	2006	2005	2004	2003	2002	2001
<b>Foreign Banks Having Branches in Turkey</b>	<b>1.9</b>	<b>1.6</b>	<b>1.7</b>	<b>1.9</b>	<b>2.5</b>	<b>3.3</b>	<b>4.3</b>	<b>4.4</b>	<b>4.5</b>	<b>11.8</b>	<b>4.2</b>	<b>0.6</b>	<b>0.6</b>	<b>0.8</b>	<b>0.4</b>	<b>14.5</b>	<b>14.5</b>	-
Bank Mellat	2.3	2.8	4.2	4.5	4.0	3.2	4.7	4.1	5.3	0.1	0.3	0.3	0.4	0.3	0.3	0.5	0.1	-
Habib Bank Limited	3.9	1.5	2.6	2.9	9.9	11.7	4.1	4.9	4.9	3.2	0.0	2.3	0.0	0.0	0.0	0.0	0.0	-
JPMorgan Chase Bank N.A.	1.5	1.5	2.3	0.6	0.6	0.6	3.4	2.6	1.5	-	-	-	-	-	-	-	-	-
Société Générale (SA)	3.3	1.8	0.9	0.7	1.2	1.5	2.9	0.9	1.5	44.7	18.6	1.0	0.6	1.1	0.1	0.5	1.1	-
The Royal Bank of Scotland N.V.	2.2	2.3	3.0	4.0	2.9	6.0	5.9	10.0	14.1	1.0	0.9	0.3	0.4	0.6	0.0	0.0	0.0	-
WestLB AG	0.1	0.1	0.1	0.1	3.4	5.1	3.3	5.1	8.1	3.6	2.6	2.2	41.5	8.6	64.2	0.0	0.0	-
<b>Development and Investment Banks</b>	<b>2.8</b>	<b>2.6</b>	<b>3.1</b>	<b>3.0</b>	<b>3.9</b>	<b>3.8</b>	<b>3.8</b>	<b>4.9</b>	<b>5.2</b>	<b>1.6</b>	<b>1.8</b>	<b>1.8</b>	<b>0.6</b>	<b>0.3</b>	<b>0.1</b>	<b>0.1</b>	<b>0.0</b>	-
<b>State-owned Banks</b>	<b>1.4</b>	<b>1.3</b>	<b>1.6</b>	<b>2.0</b>	<b>2.6</b>	<b>2.7</b>	<b>2.7</b>	<b>3.5</b>	<b>3.2</b>	<b>0.2</b>	<b>0.2</b>	<b>0.2</b>	<b>0.2</b>	<b>0.3</b>	<b>0.1</b>	<b>0.0</b>	<b>0.1</b>	-
İller Bankası	1.5	1.4	1.8	2.7	3.8	4.3	5.2	4.3	3.4	0.2	0.3	0.3	0.3	0.3	0.0	0.0	0.0	-
Türk Eximbank	0.1	0.2	0.4	0.4	0.4	0.3	0.3	0.2	0.2	0.1	0.1	0.1	0.1	0.1	0.0	0.0	0.0	-
Türkiye Kalkınma Bankası A.Ş.	7.0	5.5	7.0	6.1	7.7	14.4	16.1	33.9	35.9	0.6	0.8	0.9	1.2	1.4	1.7	1.5	1.7	-
<b>Privately-owned Banks</b>	<b>3.6</b>	<b>3.3</b>	<b>4.4</b>	<b>4.8</b>	<b>6.6</b>	<b>6.8</b>	<b>8.1</b>	<b>9.8</b>	<b>13.9</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.3</b>	<b>0.2</b>	<b>0.1</b>	<b>0.0</b>	-
Aktif Yatırım Bankası A.Ş.	6.3	7.1	8.4	14.8	9.4	9.7	2.9	2.7	49.3	0.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-
Diler Yatırım Bankası A.Ş.	0.3	0.1	0.2	0.2	0.1	0.1	0.0	0.5	14.3	0.0	0.0	0.0	-	0.0	-	0.0	0.0	-
GSD Yatırım Bankası A.Ş.	11.5	18.8	5.1	12.8	14.1	18.1	15.5	18.9	27.7	0.3	0.1	0.0	0.1	0.1	0.1	0.1	0.0	-
İMKB Takas ve Saklama Bankası A.Ş.	1.2	1.1	1.3	2.3	3.3	5.0	5.4	6.2	6.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-
Nurol Yatırım Bankası A.Ş.	1.0	2.8	13.8	10.7	29.5	36.8	51.1	44.7	55.8	0.3	0.6	0.6	0.5	1.5	0.6	0.8	0.6	-
Türkiye Sınai Kalkınma Bankası A.Ş.	3.9	3.5	4.9	4.7	6.2	5.7	7.2	9.0	10.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-
<b>Foreign Banks</b>	<b>10.9</b>	<b>9.3</b>	<b>7.5</b>	<b>3.8</b>	<b>1.2</b>	<b>3.0</b>	<b>1.7</b>	<b>3.2</b>	<b>9.2</b>	<b>20.3</b>	<b>22.8</b>	<b>23.3</b>	<b>14.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	-
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	10.9	8.5	9.6	3.1	4.1	4.3	4.2	2.9	5.5	20.3	22.9	25.1	16.5	4.7	2.9	0.5	0.0	-
Credit Agricole Yatırım Bankası Türk A.Ş.	7.7	11.4	2.6	2.5	0.9	2.3	1.6	4.5	10.7	0.0	1.8	0.0	0.0	0.0	0.0	0.0	0.0	-
Merrill Lynch Yatırım Bank A.Ş.	2.7	7.9	3.0	23.4	44.2	44.6	49.1	25.6	80.2	-	-	-	-	0.0	0.0	0.0	0.0	-
Taib Yatırım Bank A.Ş.	91.4	69.9	16.5	14.8	12.6	40.6	10.8	15.1	46.9	0.0	0.0	0.0	-	-	-	0.0	0.0	-

The name of "Total Loans" changed as "Total Loans an

## Liquidity, %

	Liquid Assets / Total Assets										Liquid Assets / Short-term Liabilities										TC Liquid Assets / Total Assets									
	2009	2008	2007	2006	2005	2004	2003	2002	2001	2009	2008	2007	2006	2005	2004	2003	2002	2001	2009	2008	2007	2006	2005	2004	2003	2002	2001			
Banking System in Turkey	33.0	26.6	37.1	39.6	39.9	37.4	38.8	34.3	32.0	54.3	44.5	62.4	65.3	74.8	84.3	80.5	75.1	-	22.8	15.1	23.1	21.3	22.7	17.6	19.0	12.9	-			
Deposit Banks	33.1	26.6	37.3	40.0	40.3	37.9	39.5	34.8	32.7	53.0	43.3	61.2	64.4	73.7	83.0	79.6	73.8	-	22.7	14.8	22.9	21.3	22.7	17.6	19.2	12.8	-			
State-owned Banks	29.7	22.3	44.6	44.3	39.2	32.8	34.0	21.9	21.2	44.8	35.5	73.0	71.0	85.3	104.9	77.0	56.3	-	21.0	12.6	31.8	29.0	26.8	17.6	18.5	6.5	-			
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	32.7	21.9	54.2	50.0	39.9	34.1	34.4	20.7	17.9	44.3	30.7	78.1	75.7	66.0	113.7	109.3	40.1	-	23.1	11.9	40.4	34.2	28.2	19.1	20.3	5.9	-			
Türkiye Halk Bankası A.Ş.	15.4	14.9	33.8	30.5	20.4	9.6	16.0	6.9	12.2	24.2	24.1	56.3	44.2	55.1	29.9	28.5	35.3	-	9.3	6.6	24.0	21.7	14.6	3.7	8.9	2.6	-			
Türkiye Vakıflar Bankası T.A.O.	37.3	30.4	36.5	46.2	53.3	54.3	53.4	45.9	46.4	69.0	64.4	79.3	93.6	223.4	163.4	82.0	165.2	-	27.9	20.0	22.8	25.7	34.4	28.8	24.6	13.7	-			
Privately-owned Banks	34.9	28.3	35.2	37.7	40.8	40.2	40.8	40.0	36.2	56.7	45.6	57.4	61.2	69.0	74.7	79.8	79.7	-	23.3	15.0	18.8	17.4	20.5	16.5	16.9	14.8	-			
Adabank A.Ş.	93.6	93.2	92.5	87.4	83.5	74.9	67.4	57.0	80.7	698.1	719.8	684.1	14,237.3	5,288.8	512.5	10,840.7	11,257.3	-	92.6	92.2	91.7	86.9	82.0	69.3	57.6	44.7	-			
Akbank T.A.Ş.	39.0	21.4	42.8	47.3	50.7	54.0	56.0	60.8	37.7	63.3	33.2	75.0	81.8	83.4	102.9	113.1	115.0	-	31.9	12.2	25.3	22.0	27.0	21.0	23.5	28.1	-			
Alternatif Bank A.Ş.	8.6	28.9	22.0	27.4	19.7	23.0	21.9	22.9	39.9	15.8	53.9	41.0	48.7	31.9	35.6	30.2	31.9	-	3.8	12.7	8.6	8.1	12.5	14.4	15.4	14.4	-			
Anadolubank A.Ş.	16.2	17.8	23.9	25.3	31.0	35.8	34.0	19.1	65.1	27.0	31.2	44.1	44.4	49.0	51.7	265.3	122.1	-	7.4	1.4	6.7	8.8	21.4	17.9	14.0	4.0	-			
Şekerbank T.A.Ş.	25.2	18.2	30.9	41.1	46.5	32.7	25.2	22.3	23.8	38.8	29.0	48.2	47.2	56.3	58.6	54.4	316.0	-	20.8	12.2	20.5	20.3	28.6	11.2	15.7	4.2	-			
Tekstil Bankası A.Ş.	20.1	26.9	23.1	35.0	31.0	34.2	42.2	21.6	40.8	39.6	50.8	39.6	59.9	46.9	54.7	61.4	31.4	-	12.4	16.1	10.6	12.4	16.9	14.1	17.0	2.9	-			
Turkish Bank A.Ş.	73.1	70.3	77.4	76.7	75.5	83.0	88.2	89.2	80.6	91.4	86.8	91.4	81.1	92.3	116.1	112.0	147.9	-	37.7	33.8	46.9	38.1	46.6	44.4	46.2	44.4	-			
Türk Ekonomi Bankası A.Ş.	29.6	31.6	36.4	36.7	39.8	46.4	47.8	56.4	59.0	42.9	49.7	47.1	49.6	56.1	73.5	78.2	80.0	-	18.4	16.1	20.2	19.6	25.7	14.0	18.0	12.9	-			
Türkiye Garanti Bankası A.Ş.	42.9	31.9	34.9	31.7	37.4	32.5	30.9	26.4	31.1	66.4	47.3	53.7	49.6	62.4	56.2	89.5	71.0	-	31.6	21.9	20.5	15.2	18.9	12.7	10.0	6.9	-			
Türkiye İş Bankası A.Ş.	38.6	41.3	45.9	51.1	52.3	44.9	46.4	38.0	32.8	66.4	77.4	84.6	93.1	99.2	89.6	82.9	102.7	-	19.3	18.5	21.6	23.4	25.9	16.1	17.9	10.2	-			
Yapı ve Kredi Bankası A.Ş.	14.3	13.1	9.8	13.6	23.2	31.3	29.8	30.7	34.7	23.4	20.2	14.0	19.3	31.4	71.1	66.2	47.1	-	7.7	4.4	3.8	4.2	7.6	16.8	14.4	11.9	-			
Banks Under Depo. Insurance Fund	85.5	85.1	75.1	81.4	53.1	88.2	74.9	55.2	72.0	809.0	766.3	412.0	297.0	325.4	705.6	90.4	88.8	-	73.1	73.2	66.1	75.9	50.2	80.5	68.5	29.5	-			
Birleşik Fon Bankası A.Ş.	85.5	85.1	75.1	81.4	53.1	88.2	88.8	67.5	71.4	809.0	766.3	412.0	297.0	325.4	705.6	150.4	239.1	-	73.1	73.2	66.1	75.9	50.2	80.5	79.0	57.9	-			
Foreign Banks	33.4	28.5	29.8	38.4	39.9	42.0	43.3	43.4	43.9	59.1	50.8	50.5	60.9	67.4	67.4	83.0	80.0	-	23.9	18.1	19.4	18.9	21.2	25.5	22.1	18.3	-			
Foreign Bank Founded in Turkey	32.3	26.8	28.1	36.5	35.0	34.5	35.9	30.1	34.2	57.2	48.0	47.7	57.9	60.3	56.2	59.0	49.8	-	22.9	16.6	17.7	17.3	16.5	17.1	14.9	13.7	-			
Arap Türk Bankası A.Ş.	31.7	31.0	33.3	36.1	39.3	20.0	30.0	36.7	42.5	79.7	85.8	94.4	105.3	65.8	105.4	82.3	64.3	-	15.4	16.6	2.9	7.7	10.4	4.2	7.5	7.2	-			
Citibank A.Ş.	54.2	51.7	51.2	65.4	49.7	51.1	46.5	60.5	61.5	82.2	78.2	79.9	84.0	80.5	71.4	182.4	148.1	-	48.4	45.2	28.4	39.9	17.7	28.4	25.8	9.4	-			
Denizbank A.Ş.	24.1	24.5	24.5	36.0	43.7	51.8	56.7	59.2	51.7	45.3	43.0	36.7	55.9	77.2	79.5	80.1	99.0	-	15.6	14.5	15.3	8.4	15.6	20.5	22.2	22.1	-			
Deutsche Bank A.Ş.	87.6	57.0	54.2	88.7	66.0	86.1	75.2	83.6	71.3	115.1	135.9	102.4	118.7	177.3	133.5	79.5	88.3	-	85.1	45.5	51.5	87.6	52.8	82.2	36.6	39.3	-			
Eurobank Tekfen A.Ş.	33.6	35.1	26.4	41.5	39.2	40.1	45.3	52.2	39.9	64.7	68.9	69.9	70.3	69.2	70.2	76.2	83.1	-	22.9	28.0	16.5	24.9	29.2	19.5	30.0	37.7	-			
Finans Bank A.Ş.	36.1	17.1	24.0	33.4	29.1	30.0	25.1	31.1	26.9	66.0	32.6	46.1	57.0	69.9	58.0	45.7	41.2	-	27.3	10.5	15.6	17.6	16.5	17.6	6.3	11.7	-			
Fortis Bank A.Ş.	30.7	32.2	34.2	34.0	34.0	41.0	47.9	55.6	63.4	56.5	59.2	56.7	46.2	57.2	78.2	88.1	99.6	-	19.9	19.1	20.8	17.4	15.9	17.5	26.0	19.7	-			
HSBC Bank A.Ş.	31.6	29.5	25.3	23.1	29.5	25.0	37.2	32.9	35.8	52.9	51.8	46.1	43.9	52.7	40.5	59.2	52.8	-	16.0	12.7	12.9	7.7	15.2	7.1	14.6	16.1	-			
ING Bank A.Ş.	24.2	27.5	28.1	34.6	31.2	30.4	20.1	38.2	32.7	40.0	45.4	40.2	53.6	54.4	47.4	30.7	54.3	-	18.5	17.6	21.5	21.1	19.2	19.4	12.3	21.1	-			
Millennium Bank A.Ş.	28.7	22.7	32.7	32.0	37.1	48.1	52.6	23.1	49.6	62.7	48.4	77.7	65.3	61.8	85.0	85.7	167.1	-	15.9	11.5	18.2	16.1	20.3	38.6	18.1	20.1	-			
Turkland Bank A.Ş.	31.0	31.6	25.7	33.7	36.7	40.3	32.0	32.9	42.7	53.5	67.4	55.2	64.0	63.0	78.4	62.5	70.3	-	20.4	21.4	21.2	23.4	29.7	10.3	17.2	12.1	-			

## Liquidity, %

	Liquid Assets / Total Assets									Liquid Assets / Short-term Liabilities									TC Liquid Assets / Total Assets								
	2009	2008	2007	2006	2005	2004	2003	2002	2001	2009	2008	2007	2006	2005	2004	2003	2002	2001	2009	2008	2007	2006	2005	2004	2003	2002	2001
<b>Foreign Banks Having Branches in Turkey</b>	<b>74.5</b>	<b>80.5</b>	<b>78.7</b>	<b>80.4</b>	<b>80.4</b>	<b>77.1</b>	<b>56.2</b>	<b>62.7</b>	<b>56.7</b>	<b>134.0</b>	<b>127.7</b>	<b>125.7</b>	<b>122.3</b>	<b>117.3</b>	<b>116.3</b>	<b>150.4</b>	<b>138.7</b>	-	<b>59.6</b>	<b>65.6</b>	<b>68.7</b>	<b>52.4</b>	<b>60.6</b>	<b>64.7</b>	<b>34.6</b>	<b>25.1</b>	-
Bank Mellat	40.1	41.0	46.9	40.9	40.0	37.1	66.9	66.2	73.2	103.5	119.3	144.9	98.6	152.5	127.4	154.3	162.7	-	14.0	12.1	12.1	9.9	4.8	4.7	6.9	3.3	-
Habib Bank Limited	80.6	72.1	71.0	91.2	76.4	47.6	58.4	54.8	59.6	243.0	208.8	219.8	119.7	131.4	98.5	98.3	92.0	-	39.1	31.8	44.7	16.1	30.8	10.7	10.2	10.2	-
JPMorgan Chase Bank N.A.	94.9	97.2	94.8	98.3	94.7	98.5	88.4	91.7	80.1	1,484.1	278.4	433.4	192.3	120.1	112.6	467.9	182.6	-	39.6	95.3	94.5	85.8	80.6	97.7	83.2	77.9	-
Société Générale (SA)	52.5	75.0	85.2	82.9	86.1	82.7	52.2	73.1	24.2	87.9	106.6	157.5	151.2	145.8	106.0	85.6	131.4	-	40.9	71.5	75.3	55.1	79.9	74.0	40.5	45.5	-
The Royal Bank of Scotland N.V.	80.8	81.2	63.1	73.0	81.6	69.1	75.4	73.1	44.5	125.3	127.3	100.0	100.7	107.1	113.4	123.9	157.1	-	76.6	74.2	51.7	64.8	50.1	56.3	58.0	47.6	-
WestLB AG	91.3	94.3	94.9	98.7	86.7	88.4	61.1	36.7	23.7	138.0	117.7	108.9	115.0	105.2	127.5	148.3	48.0	-	77.2	64.6	91.2	45.9	83.9	76.4	42.3	29.0	-
<b>Development and Investment Banks</b>	<b>32.0</b>	<b>27.8</b>	<b>32.6</b>	<b>27.4</b>	<b>28.6</b>	<b>24.5</b>	<b>23.1</b>	<b>23.1</b>	<b>18.4</b>	<b>200.9</b>	<b>174.2</b>	<b>170.3</b>	<b>155.5</b>	<b>192.5</b>	<b>230.6</b>	<b>143.9</b>	<b>173.9</b>	-	<b>26.2</b>	<b>23.4</b>	<b>28.6</b>	<b>20.8</b>	<b>22.6</b>	<b>17.3</b>	<b>15.8</b>	<b>15.9</b>	-
<b>State-owned Banks</b>	<b>26.5</b>	<b>18.5</b>	<b>22.6</b>	<b>19.2</b>	<b>17.6</b>	<b>20.0</b>	<b>17.0</b>	<b>16.5</b>	<b>17.7</b>	<b>397.6</b>	<b>217.3</b>	<b>212.3</b>	<b>131.3</b>	<b>279.7</b>	<b>380.0</b>	<b>130.7</b>	<b>245.6</b>	-	<b>21.7</b>	<b>17.7</b>	<b>20.9</b>	<b>15.4</b>	<b>16.8</b>	<b>15.6</b>	<b>13.0</b>	<b>14.1</b>	-
İller Bankası	20.2	20.0	23.0	18.6	20.6	23.7	18.7	25.6	30.4	158.0	130.7	125.8	107.4	7,601.7	9,058.1	3,394.1	8,520.3	-	20.1	19.8	22.9	18.6	20.6	23.7	18.7	25.6	-
Türk Eximbank	34.5	13.6	18.5	13.4	8.4	14.7	14.3	11.7	13.5	12,739.0	2,064.8	757.3	5,179.1	3,074.4	6,065.0	107.1	526.1	-	24.3	12.4	14.4	5.4	6.9	7.0	8.1	8.2	-
Türkiye Kalkınma Bankası A.Ş.	25.2	32.6	41.9	49.0	48.3	43.7	37.7	27.6	13.7	2,877.8	3,474.2	7,464.3	72.0	69.9	56.2	49.3	34.9	-	19.1	28.5	40.1	46.9	46.4	42.9	36.4	26.5	-
<b>Privately-owned Banks</b>	<b>43.3</b>	<b>42.5</b>	<b>46.2</b>	<b>38.7</b>	<b>39.3</b>	<b>31.9</b>	<b>30.0</b>	<b>34.3</b>	<b>18.5</b>	<b>136.4</b>	<b>152.3</b>	<b>152.1</b>	<b>185.2</b>	<b>160.5</b>	<b>167.9</b>	<b>221.7</b>	<b>168.0</b>	-	<b>35.9</b>	<b>33.8</b>	<b>39.5</b>	<b>29.0</b>	<b>27.8</b>	<b>21.5</b>	<b>18.9</b>	<b>15.3</b>	-
Aktif Yatırım Bankası A.Ş.	40.1	42.6	21.6	16.6	14.9	20.6	34.8	53.6	39.1	102.6	332.5	62.8	443.5	281.6	135.5	442.0	932.0	-	24.9	27.6	9.0	13.0	10.3	15.9	30.0	44.4	-
Diler Yatırım Bankası A.Ş.	1.8	62.9	89.6	89.6	84.2	79.9	75.7	55.5	45.2	1.8	290.0	240.0	245.8	101.3	80.7	83.0	57.4	-	0.3	30.9	52.3	55.3	54.7	70.8	68.4	49.7	-
GSD Yatırım Bankası A.Ş.	13.5	33.1	15.4	19.2	23.5	11.2	11.0	5.9	9.3	59.1	359.4	49.2	63.2	88.8	35.3	31.0	13.6	-	13.0	29.6	11.4	16.8	21.1	9.3	9.1	2.3	-
İMKB Takas ve Saklama Bankası A.Ş.	93.3	91.5	89.2	78.2	54.9	43.3	50.1	60.9	67.7	120.9	114.9	113.8	142.3	126.0	137.2	169.8	184.8	-	91.2	90.4	87.1	77.0	52.8	40.8	48.0	57.7	-
Nurol Yatırım Bankası A.Ş.	36.1	33.1	26.9	31.6	37.5	25.0	24.2	29.3	7.5	130.6	127.8	123.1	95.0	63.5	79.6	61.0	83.7	-	13.4	11.0	14.9	23.6	14.1	7.0	19.9	25.6	-
Türkiye Sınai Kalkınma Bankası A.Ş.	34.0	31.2	36.5	32.9	38.1	31.1	27.0	29.6	14.9	164.7	181.7	202.6	217.2	193.8	217.1	409.9	177.2	-	26.3	21.8	29.3	22.1	25.4	19.2	13.0	8.0	-
<b>Foreign Banks</b>	<b>21.6</b>	<b>27.6</b>	<b>42.5</b>	<b>52.7</b>	<b>90.2</b>	<b>74.5</b>	<b>76.1</b>	<b>71.6</b>	<b>43.9</b>	<b>145.3</b>	<b>184.9</b>	<b>147.6</b>	<b>162.3</b>	<b>166.0</b>	<b>99.8</b>	<b>115.0</b>	<b>90.0</b>	-	<b>16.0</b>	<b>17.6</b>	<b>34.8</b>	<b>33.3</b>	<b>57.9</b>	<b>22.0</b>	<b>40.8</b>	<b>45.8</b>	-
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	12.3	23.1	21.7	36.7	26.2	23.7	17.1	87.2	66.9	124.0	163.4	195.7	240.8	93.0	85.2	72.9	15,359.9	-	6.6	13.1	11.1	22.7	20.5	16.0	12.1	15.6	-
Credit Agricole Yatırım Bankası Türk A.Ş.	80.1	70.7	74.2	77.2	90.4	74.9	76.3	59.7	14.5	1,187.2	661.9	138.3	113.8	162.9	98.9	150.1	90.5	-	73.6	61.2	71.2	46.2	57.6	21.8	42.2	54.6	-
Merrill Lynch Yatırım Bank A.Ş.	76.9	79.6	96.0	69.3	45.7	50.3	28.7	15.2	10.5	134.7	225.6	119.8	1,701.4	12,941.7	21,150.0	13,692.3	12,384.6	-	71.8	70.0	95.7	67.9	37.9	40.4	16.5	0.8	-
Taib Yatırım Bank A.Ş.	7.3	24.9	80.9	84.3	84.5	53.0	82.7	72.8	45.8	317.1	299.3	1,429.2	8,269.7	1,566.2	330.4	142.3	118.5	-	5.4	11.8	74.8	70.6	69.3	30.6	57.4	14.5	-

## Liquidity, %

	Liquid Assets / (Deposits + Non-Deposit Funds)										FC Liquid Assets / FC Liabilities									
	2009	2008	2007	2006	2005	2004	2003	2002	2001		2009	2008	2007	2006	2005	2004	2003	2002	2001	
<b>Banking System in Turkey</b>	<b>40.9</b>	<b>32.5</b>	<b>46.4</b>	<b>51.3</b>	<b>52.3</b>	<b>49.5</b>	<b>51.5</b>	<b>43.5</b>	<b>37.8</b>		<b>32.2</b>	<b>33.1</b>	<b>42.1</b>	<b>48.7</b>	<b>48.1</b>	<b>49.3</b>	<b>45.8</b>	<b>42.3</b>		-
<b>Deposit Banks</b>	<b>40.3</b>	<b>31.9</b>	<b>45.7</b>	<b>50.8</b>	<b>51.8</b>	<b>49.2</b>	<b>51.3</b>	<b>43.3</b>	<b>37.9</b>		<b>32.8</b>	<b>33.7</b>	<b>43.0</b>	<b>49.5</b>	<b>49.1</b>	<b>50.4</b>	<b>47.0</b>	<b>43.5</b>		-
<b>State-owned Banks</b>	<b>33.9</b>	<b>25.1</b>	<b>51.5</b>	<b>52.3</b>	<b>46.5</b>	<b>38.5</b>	<b>41.4</b>	<b>26.1</b>	<b>24.7</b>		<b>39.3</b>	<b>39.7</b>	<b>59.7</b>	<b>63.3</b>	<b>58.5</b>	<b>59.2</b>	<b>57.4</b>	<b>44.9</b>		-
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	36.7	24.3	61.6	57.5	46.5	39.3	42.0	24.8	21.6		62.1	61.5	89.2	87.8	70.3	72.4	65.2	54.0		-
Türkiye Halk Bankası A.Ş.	17.7	16.7	39.4	36.1	24.7	11.6	19.8	8.3	13.7		21.6	27.6	40.1	38.4	32.0	24.1	29.3	12.5		-
Türkiye Vakıflar Bankası T.A.O.	43.8	35.6	43.2	57.0	64.8	64.8	63.2	53.0	51.3		32.0	29.6	45.7	54.7	58.6	66.4	64.7	59.0		-
<b>Privately-owned Banks</b>	<b>43.5</b>	<b>34.5</b>	<b>44.0</b>	<b>49.9</b>	<b>54.1</b>	<b>54.7</b>	<b>54.5</b>	<b>50.6</b>	<b>41.5</b>		<b>32.5</b>	<b>34.5</b>	<b>42.7</b>	<b>46.7</b>	<b>47.1</b>	<b>48.2</b>	<b>45.2</b>	<b>42.6</b>		-
Adabank A.Ş.	695.9	684.3	665.6	589.1	496.6	281.5	216.0	87.0	130.0		241.8	205.5	156.3	34.7	55.1	42.0	59.1	27.5		-
Akbank T.A.Ş.	48.0	25.6	53.7	62.4	68.5	76.1	72.6	75.1	44.5		22.1	22.7	48.4	59.5	56.8	62.6	56.2	50.9		-
Alternatif Bank A.Ş.	10.3	33.8	27.7	32.1	27.2	32.1	28.7	28.7	41.6		12.2	35.3	26.4	34.9	13.3	16.9	11.2	14.0		-
Anadolubank A.Ş.	20.8	22.0	29.4	30.7	42.0	50.8	42.1	21.3	69.6		22.7	37.7	37.2	31.5	21.7	37.0	31.9	22.2		-
Şekerbank T.A.Ş.	31.2	22.2	39.0	52.1	57.2	42.0	30.5	25.5	25.5		15.9	19.5	30.8	67.0	59.6	56.0	22.3	30.1		-
Tekstil Bankası A.Ş.	26.8	32.8	27.8	46.2	39.9	45.1	55.5	26.3	42.6		19.0	25.5	24.7	42.2	26.7	36.2	42.2	27.3		-
Turkish Bank A.Ş.	86.5	86.6	89.8	99.1	89.4	99.9	109.0	110.0	101.8		79.9	87.3	78.5	86.8	86.8	93.3	97.1	97.9		-
Türk Ekonomi Bankası A.Ş.	36.7	39.1	44.7	47.9	55.5	58.3	58.2	68.5	71.3		34.0	45.1	38.0	34.8	28.3	53.2	50.2	62.8		-
Türkiye Garanti Bankası A.Ş.	52.4	38.2	42.3	41.9	46.9	40.3	40.0	32.7	36.2		30.9	26.2	34.6	34.0	37.9	36.1	34.1	30.1		-
Türkiye İş Bankası A.Ş.	47.0	49.4	57.3	67.5	73.1	61.4	64.6	49.7	42.4		54.6	62.5	69.4	70.4	69.3	63.2	59.4	52.2		-
Yapı ve Kredi Bankası A.Ş.	19.7	17.4	12.9	18.6	29.5	50.2	44.0	42.1	40.4		16.1	21.5	14.7	20.4	36.2	36.5	36.5	37.8		-
<b>Banks Under Depo. Insurance Fund</b>	<b>2,197.4</b>	<b>1,839.7</b>	<b>1,634.7</b>	<b>1,973.1</b>	<b>1,773.2</b>	<b>1,002.7</b>	<b>104.8</b>	<b>70.9</b>	<b>80.0</b>		<b>93.8</b>	<b>89.5</b>	<b>81.5</b>	<b>55.7</b>	<b>35.0</b>	<b>54.7</b>	<b>16.6</b>	<b>49.6</b>		-
Birleşik Fon Bankası A.Ş.	2,197.4	1,839.7	1,634.7	1,973.1	1,773.2	1,002.7	711.3	210.8	124.5		93.8	89.5	81.5	55.7	35.0	54.7	59.3	33.8		-
<b>Foreign Banks</b>	<b>43.4</b>	<b>36.5</b>	<b>38.1</b>	<b>48.9</b>	<b>55.1</b>	<b>61.3</b>	<b>66.5</b>	<b>63.1</b>	<b>65.6</b>		<b>24.9</b>	<b>24.4</b>	<b>26.4</b>	<b>43.7</b>	<b>44.7</b>	<b>38.8</b>	<b>42.4</b>	<b>44.4</b>		-
<b>Foreign Bank Founded in Turkey</b>	<b>41.8</b>	<b>34.2</b>	<b>35.8</b>	<b>46.3</b>	<b>48.4</b>	<b>50.9</b>	<b>56.2</b>	<b>46.2</b>	<b>49.1</b>		<b>24.8</b>	<b>24.4</b>	<b>26.9</b>	<b>42.8</b>	<b>45.1</b>	<b>39.0</b>	<b>39.4</b>	<b>27.6</b>		-
Arap Türk Bankası A.Ş.	46.0	49.0	48.9	61.6	63.5	29.6	43.6	55.3	60.6		28.4	24.3	44.5	47.1	44.0	21.4	29.9	36.9		-
Citibank A.Ş.	69.3	65.9	65.6	73.8	64.8	66.1	64.2	76.8	80.4		25.5	19.2	65.1	93.0	85.7	62.5	52.3	93.0		-
Denizbank A.Ş.	31.1	31.0	29.9	44.2	54.3	67.0	78.4	71.2	61.2		18.2	20.0	21.5	51.9	54.3	57.1	61.9	63.0		-
Deutsche Bank A.Ş.	114.9	125.4	109.3	148.1	184.4	2,203.5	222.5	137.3	845.5		10.8	36.7	11.7	2.0	63.0	73.8	451.3	187.5		-
Eurobank Tekfen A.Ş.	41.5	40.5	30.4	51.8	49.3	53.4	57.5	63.9	47.0		42.9	35.7	43.0	41.6	30.4	44.8	41.2	43.5		-
Finans Bank A.Ş.	47.4	22.2	31.7	41.6	36.8	39.8	31.3	36.4	30.6		24.0	15.4	19.8	33.8	23.0	23.0	30.2	28.2		-
Fortis Bank A.Ş.	40.6	42.4	46.2	50.6	48.5	56.9	67.2	74.2	81.5		24.6	29.2	33.8	41.7	39.0	45.6	43.7	58.0		-
HSBC Bank A.Ş.	42.0	37.5	32.4	29.4	39.9	35.1	58.4	50.9	51.8		41.5	43.8	35.7	36.5	40.0	35.9	41.8	29.6		-
ING Bank A.Ş.	29.8	33.8	34.0	43.0	38.7	37.5	24.0	46.9	38.7		18.7	27.4	20.3	35.6	32.3	29.7	22.4	39.6		-
Millennium Bank A.Ş.	34.5	27.8	39.4	37.6	46.8	67.2	90.1	184.5	77.4		21.5	17.1	19.9	21.5	30.1	24.2	90.2	72.8		-
Turkland Bank A.Ş.	39.8	41.2	32.8	41.2	54.8	59.5	49.2	52.1	59.9		30.5	23.4	10.9	24.2	19.6	59.3	38.9	49.4		-

## Liquidity, %

	Liquid Assets / (Deposits + Non-Deposit Funds)									FC Liquid Assets / FC Liabilities									
	2009	2008	2007	2006	2005	2004	2003	2002	2001	2009	2008	2007	2006	2005	2004	2003	2002	2001	
<b>Foreign Banks Having Branches in Turkey</b>	<b>123.7</b>	<b>121.8</b>	<b>112.7</b>	<b>108.5</b>	<b>109.5</b>	<b>107.8</b>	<b>83.2</b>	<b>84.7</b>	<b>89.6</b>	<b>27.8</b>	<b>23.6</b>	<b>17.0</b>	<b>64.2</b>	<b>41.5</b>	<b>37.1</b>	<b>48.5</b>	<b>72.5</b>		-
Bank Mellat	108.1	137.3	128.2	88.5	113.9	44.6	88.2	82.1	99.8	32.5	35.5	43.8	38.0	40.0	36.8	73.7	72.1		-
Habib Bank Limited	185.7	136.9	243.4	121.2	147.5	94.7	93.4	79.7	113.3	105.1	83.1	90.0	98.3	76.5	63.1	70.8	63.4		-
JPMorgan Chase Bank N.A.	2,344.1	282.1	440.5	200.7	121.3	113.0	661.2	197.1	762.4	1,836.7	7.1	2.9	26.2	23.0	96.5	94.8	85.9		-
Société Générale (SA)	58.0	83.3	97.0	94.8	102.1	111.3	100.4	102.3	80.3	16.3	4.5	15.4	46.9	15.1	59.8	22.3	65.0		-
The Royal Bank of Scotland N.V.	126.0	128.8	97.6	106.3	113.3	160.2	131.8	132.7	90.7	8.6	13.7	23.4	16.8	69.3	50.4	43.5	61.5		-
WestLB AG	128.8	114.9	110.5	115.6	107.4	111.1	83.4	41.7	27.8	26.6	37.2	5.1	957.0	14.8	15.3	38.2	11.5		-
<b>Development and Investment Banks</b>	<b>75.2</b>	<b>67.1</b>	<b>95.1</b>	<b>90.9</b>	<b>96.9</b>	<b>71.6</b>	<b>60.6</b>	<b>51.1</b>	<b>35.0</b>	<b>16.9</b>	<b>13.0</b>	<b>13.4</b>	<b>19.6</b>	<b>18.0</b>	<b>19.0</b>	<b>17.4</b>	<b>14.7</b>		-
<b>State-owned Banks</b>	<b>104.0</b>	<b>88.8</b>	<b>212.3</b>	<b>149.3</b>	<b>155.0</b>	<b>82.2</b>	<b>57.8</b>	<b>44.6</b>	<b>35.8</b>	<b>23.4</b>	<b>5.8</b>	<b>13.1</b>	<b>22.4</b>	<b>5.2</b>	<b>15.5</b>	<b>11.3</b>	<b>5.7</b>		-
İller Bankası	111.4	108.2	10,594.6	31,301.7	6,335.1	6,226.9	2,834.5	1,210.6	4,164.1	3.0	9.1	5.5	0.3	-	-	0.0	-		-
Türk Eximbank	123.0	73.5	97.0	59.9	44.2	36.1	32.4	22.3	19.7	28.3	4.2	14.3	23.9	4.6	15.5	11.3	5.6		-
Türkiye Kalkınma Bankası A.Ş.	43.5	67.1	105.1	152.0	154.6	195.0	169.4	131.9	54.0	12.5	11.6	6.8	11.0	10.5	12.3	16.7	11.3		-
<b>Privately-owned Banks</b>	<b>65.0</b>	<b>61.8</b>	<b>72.1</b>	<b>64.5</b>	<b>73.4</b>	<b>56.9</b>	<b>49.7</b>	<b>51.8</b>	<b>27.1</b>	<b>14.3</b>	<b>15.2</b>	<b>13.0</b>	<b>15.5</b>	<b>19.5</b>	<b>17.1</b>	<b>18.3</b>	<b>27.6</b>		-
Aktif Yatırım Bankası A.Ş.	62.6	122.8	54.3	359.4	227.1	214.1	207.3	220.7	254.5	37.8	46.0	49.5	62.4	62.5	25.4	18.3	21.9		-
Diler Yatırım Bankası A.Ş.	17.5	143.2	222.4	350.1	520.5	9,382.1	4,117.8	1,751.0	1,352.4	18.4	84.0	133.0	78.9	74.8	70.6	83.4	181.8		-
GSD Yatırım Bankası A.Ş.	40.5	180.8	25.0	50.6	75.3	34.6	35.2	11.5	19.0	4.5	19.5	14.3	7.5	8.0	10.0	6.2	12.2		-
İMKB Takas ve Saklama Bankası A.Ş.	1,543.7	783.6	2,745.5	-	-	-	-	-	-	105.2	107.6	104.2	108.6	103.7	104.8	112.1	107.7		-
Nurol Yatırım Bankası A.Ş.	54.6	54.3	46.8	46.0	66.1	59.1	84.0	66.7	27.8	38.1	38.6	20.7	13.5	47.4	42.5	15.8	13.1		-
Türkiye Sınai Kalkınma Bankası A.Ş.	41.8	37.0	45.1	46.5	59.4	44.4	34.2	36.7	18.4	12.0	13.1	10.9	14.5	18.3	15.9	18.2	26.1		-
<b>Foreign Banks</b>	<b>33.1</b>	<b>42.9</b>	<b>63.7</b>	<b>118.5</b>	<b>100.5</b>	<b>92.7</b>	<b>116.3</b>	<b>96.8</b>	<b>102.4</b>	<b>9.5</b>	<b>16.0</b>	<b>15.7</b>	<b>44.9</b>	<b>41.6</b>	<b>90.1</b>	<b>64.5</b>	<b>43.9</b>		-
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	17.8	33.4	33.3	109.5	78.1	99.2	68.4	185,172.2	748.2	9.3	14.9	16.9	34.1	11.2	17.9	12.0	99.3		-
Credit Agricole Yatırım Bankası Türk A.Ş.	-	658.6	115.2	108.4	98.4	91.5	88.9	65.9	18.2	53.1	104.9	7.3	58.8	41.5	91.3	41.8	5.5		-
Merrill Lynch Yatırım Bank A.Ş.	118.2	253.4	120.1	-	-	-	87.5	23.4	19.9	8.5	30.4	112.0	975.0	-	-	37.0	22.1		-
Taib Yatırım Bank A.Ş.	607.2	357.7	1,429.2	-	-	-	551.5	268.8	114.4	97.0	1,430.8	104.5	89.6	68.6	33.8	69.9	82.3		-



## Profitability, %

	Net Profit (Losses) / Total Assets									Net Profit (Losses) / Total Shareholders' Equity								
	2009	2008	2007	2006	2005	2004	2003	2002	2001	2009	2008	2007	2006	2005	2004	2003	2002	2001
Banking System in Turkey	2.4	1.8	2.6	2.3	1.4	2.1	2.2	1.1	-6.6	18.3	15.4	19.5	18.9	10.6	14.0	15.8	9.2	-76.5
Deposit Banks	2.4	1.7	2.5	2.2	1.3	2.1	2.2	0.9	-6.7	19.7	16.4	20.9	20.3	10.6	15.0	16.5	8.3	-83.6
State-owned Banks	2.6	1.9	2.8	2.6	2.3	2.5	2.2	1.6	-3.0	27.2	22.5	26.8	25.1	21.6	26.6	18.7	15.7	-33.5
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	2.8	2.0	2.9	2.9	2.8	2.7	2.3	0.4	-0.2	33.9	29.0	32.6	31.9	31.1	30.3	18.4	3.8	-2.1
Türkiye Halk Bankası A.Ş.	2.7	2.0	2.8	2.5	2.0	2.1	2.5	3.4	-5.8	28.3	23.7	25.8	22.8	16.6	17.5	18.9	32.5	-95.6
Türkiye Vakıflar Bankası T.A.O.	1.9	1.4	2.4	2.1	1.7	2.6	1.4	2.4	-6.7	17.0	13.3	19.7	17.2	12.6	31.0	19.8	40.3	-175.6
Privately-owned Banks	2.4	1.8	2.4	1.8	0.6	1.6	2.1	2.0	-7.7	18.5	15.8	19.9	16.9	4.7	10.3	13.9	16.0	-103.8
Adabank A.Ş.	1.6	5.6	1.9	3.4	-28.3	-63.2	-17.7	-2.3	-3.3	1.9	6.6	2.2	4.0	-34.5	-87.8	-26.5	-9.1	-11.9
Akbank T.A.Ş.	2.9	2.0	2.9	2.8	2.7	2.9	4.5	2.8	-0.1	19.2	15.2	18.8	22.6	22.6	16.4	26.3	21.1	-0.7
Alternatif Bank A.Ş.	1.7	1.4	2.4	1.5	1.4	0.4	1.1	0.8	-18.3	14.2	14.1	25.9	16.3	13.6	3.9	11.3	24.9	682.9
Anadolubank A.Ş.	3.1	2.6	2.4	1.7	1.9	2.2	1.0	1.5	-6.5	19.1	17.1	19.8	16.4	19.8	27.0	15.7	25.7	-162.2
Şekerbank T.A.Ş.	1.7	1.8	2.0	1.3	1.2	2.6	2.3	0.5	-8.4	12.2	14.8	14.2	11.9	10.6	27.8	33.4	10.0	-339.0
Tekstil Bankası A.Ş.	0.6	0.4	1.5	0.5	0.5	0.3	0.5	5.4	-13.4	2.8	2.8	11.2	4.5	6.1	3.1	5.4	61.8	-1,727.4
Turkish Bank A.Ş.	0.1	1.2	0.2	0.9	0.8	0.3	1.4	0.9	4.7	0.8	6.9	1.5	5.9	6.0	2.1	8.5	5.5	46.9
Türk Ekonomi Bankası A.Ş.	1.4	1.1	1.1	1.3	1.5	0.9	1.8	0.8	-0.8	12.7	11.5	14.3	19.1	16.8	8.6	15.6	7.2	-7.3
Türkiye Garanti Bankası A.Ş.	2.8	2.0	3.4	2.1	1.9	1.7	1.3	0.6	-1.4	22.2	18.5	33.6	22.8	18.2	14.2	12.3	7.3	-18.6
Türkiye İş Bankası A.Ş.	2.1	1.5	2.1	1.5	1.5	1.6	1.4	1.3	-4.6	17.6	16.0	16.0	11.8	9.9	8.3	7.5	7.3	-26.2
Yapı ve Kredi Bankası A.Ş.	2.1	1.6	1.4	1.0	-12.6	-0.2	0.8	5.9	-5.8	16.4	15.2	14.5	15.3	-178.6	-1.3	4.6	40.2	-58.8
Banks Under Depo. Insurance Fund	6.8	9.6	12.4	32.2	14.0	19.9	3.8	-18.0	-32.0	8.6	12.2	15.7	45.4	16.9	30.4	-32.3	267.9	11,760.4
Birleşik Fon Bankası A.Ş.	6.8	9.6	12.4	32.2	14.0	19.9	12.8	10.9	-16.3	8.6	12.2	15.7	45.4	16.9	30.4	31.3	64.8	-42.7
Foreign Banks	1.9	1.3	2.0	2.5	2.5	2.4	2.7	1.2	0.6	13.1	10.5	15.2	20.5	15.5	11.9	11.2	5.9	3.2
Foreign Bank Founded in Turkey	1.9	1.3	2.0	2.6	2.5	2.6	2.7	1.3	1.5	12.9	10.4	15.4	21.8	15.3	12.4	10.6	5.6	7.7
Arap Türk Bankası A.Ş.	2.6	0.3	0.8	1.3	1.2	1.8	2.1	1.0	-2.4	8.9	1.1	3.1	5.8	5.5	7.9	10.3	6.0	-12.5
Citibank A.Ş.	1.6	1.5	3.9	1.0	4.5	1.5	3.0	2.2	1.7	8.9	10.2	24.3	12.0	24.2	8.0	13.2	15.2	13.8
Denizbank A.Ş.	2.5	1.4	1.4	2.4	2.1	1.8	2.0	0.5	-3.5	20.2	13.7	14.5	22.3	19.2	14.4	18.4	4.3	-34.2
Deutsche Bank A.Ş.	5.5	5.0	5.4	5.1	8.2	12.1	21.5	4.4	-3.4	25.6	10.1	12.0	23.5	16.8	35.4	46.5	19.3	-5.2
Eurobank Tekfen A.Ş.	0.6	0.4	0.7	1.1	0.3	0.8	1.3	3.0	1.0	5.0	4.5	6.8	10.6	2.2	5.3	9.7	27.6	10.8
Finans Bank A.Ş.	2.2	1.4	2.6	4.1	2.8	2.2	2.7	3.8	-9.2	17.9	12.8	21.0	34.4	25.1	18.3	19.9	35.2	-116.1
Fortis Bank A.Ş.	1.0	1.2	1.5	0.9	1.2	1.5	3.3	2.1	-1.9	5.7	8.0	9.1	6.8	7.6	10.8	19.6	14.4	-13.3
HSBC Bank A.Ş.	1.8	1.7	2.7	2.7	3.0	2.0	2.7	0.9	1.9	9.9	11.0	18.0	22.0	20.7	10.7	10.7	4.1	10.0
ING Bank A.Ş.	1.2	0.8	1.1	0.9	3.7	1.9	1.4	1.1	4.2	9.6	8.7	10.6	10.7	30.5	16.1	11.9	9.0	80.5
Millennium Bank A.Ş.	-1.7	0.2	-0.3	-2.7	-1.2	-4.5	-17.6	-12.3	0.0	-14.6	1.9	-3.6	-24.7	-14.6	-21.7	-49.4	-14.4	0.0
Turkland Bank A.Ş.	0.2	0.1	0.1	-0.5	1.6	1.3	1.6	1.8	-41.5	1.1	0.4	0.6	-3.7	10.4	7.5	6.6	5.3	-171.3

**Profitability, %**

	Net Profit (Losses) / Total Assets										Net Profit (Losses) / Total Shareholders' Equity								
	2009	2008	2007	2006	2005	2004	2003	2002	2001	2009	2008	2007	2006	2005	2004	2003	2002	2001	
Foreign Banks Having Branches in Turkey	4.6	2.3	2.1	0.1	2.6	1.3	2.7	1.2	-0.5	15.6	12.5	11.1	0.9	17.5	8.5	12.4	6.5	-2.3	
Bank Mellat	4.6	4.3	3.9	2.0	2.3	1.7	4.2	1.8	3.2	24.8	25.4	20.6	12.3	22.0	16.7	26.3	18.3	32.9	
Habib Bank Limited	4.7	5.5	4.7	-1.6	-2.1	1.7	3.8	1.4	0.3	8.6	12.3	7.1	-7.5	-5.3	4.3	13.6	6.0	0.8	
JPMorgan Chase Bank N.A.	11.3	8.7	12.5	2.4	4.8	0.2	14.7	2.4	-4.2	13.2	14.2	17.2	5.0	25.0	1.6	20.0	6.3	-7.6	
Société Générale (SA)	-4.6	-3.9	-2.6	-2.4	1.9	1.6	9.4	0.0	0.9	-72.8	-47.4	-66.3	-41.9	15.6	12.0	26.3	0.1	3.5	
The Royal Bank of Scotland N.V.	5.9	2.6	3.0	1.4	2.8	3.0	1.1	-0.3	4.0	19.5	16.9	15.9	7.8	17.5	12.4	5.4	-1.3	13.9	
WestLB AG	5.4	2.5	1.5	0.0	1.9	0.2	0.5	1.7	-3.2	19.2	16.6	12.2	0.2	14.1	1.0	5.9	17.8	-29.1	
Development and Investment Banks	3.7	4.0	4.6	4.8	5.3	2.8	4.3	4.9	-5.7	7.8	8.7	9.6	9.8	10.9	6.1	10.6	15.5	-25.4	
State-owned Banks	4.5	5.5	5.9	6.5	6.5	2.8	4.2	6.0	-5.9	6.9	8.2	8.6	9.9	9.9	5.3	9.3	16.7	-26.8	
İller Bankası	4.3	4.4	3.5	3.6	3.3	0.0	6.9	19.4	-2.5	5.5	5.7	4.6	4.7	4.4	0.0	9.9	34.6	-10.5	
Türk Eximbank	5.3	7.5	9.3	7.3	10.3	4.7	5.0	2.3	-6.4	9.4	12.6	15.0	13.1	18.5	12.2	15.7	9.6	-37.6	
Türkiye Kalkınma Bankası A.Ş.	2.0	3.6	5.3	17.7	3.8	3.5	-18.0	-11.6	-13.2	5.1	7.6	9.4	29.0	5.7	4.6	-24.5	-15.8	-19.1	
Privately-owned Banks	2.5	2.2	3.1	2.4	3.8	3.2	3.9	2.3	-4.8	13.8	13.5	17.3	12.2	15.5	11.3	13.2	10.3	-22.4	
Aktif Yatırım Bankası A.Ş.	1.6	0.6	2.4	7.8	6.7	4.6	9.8	8.5	10.8	5.5	1.0	4.2	8.6	7.7	6.5	15.7	15.7	23.3	
Diler Yatırım Bankası A.Ş.	7.4	5.2	5.3	0.4	0.2	-2.5	-1.7	-0.6	0.3	8.5	9.6	9.1	0.8	0.4	-2.9	-2.0	-0.6	0.5	
GSD Yatırım Bankası A.Ş.	2.6	12.3	5.1	4.8	5.2	7.8	6.7	1.7	-11.8	4.0	15.8	14.0	9.1	9.2	13.4	12.4	4.2	-25.0	
İMKB Takas ve Saklama Bankası A.Ş.	2.5	3.2	3.1	5.5	9.7	9.5	12.2	11.1	8.7	13.4	16.6	15.4	13.8	18.7	15.0	19.9	19.7	16.6	
Nurol Yatırım Bankası A.Ş.	1.3	1.2	5.2	-15.2	-1.9	1.3	-6.7	2.1	-8.5	4.4	3.3	15.1	-66.6	-4.6	2.4	-11.1	4.0	-15.9	
Türkiye Sınai Kalkınma Bankası A.Ş.	2.5	1.9	3.0	2.6	3.0	2.1	2.5	1.1	-2.1	16.8	15.9	20.0	18.1	18.1	12.4	14.3	9.0	-13.8	
Foreign Banks	2.2	1.6	1.6	-0.4	1.2	-3.3	6.8	1.2	-4.4	7.3	5.1	6.0	-1.2	24.7	-62.4	34.6	7.9	-10.5	
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	1.7	2.0	2.4	1.7	7.1	7.4	7.1	-3.7	-27.2	6.0	7.2	7.6	3.5	17.2	13.8	14.0	-13.7	-33.6	
Credit Agricole Yatırım Bankası Türk A.Ş.	14.8	-0.7	0.4	-1.3	1.2	-2.7	-0.4	-1.5	-4.0	18.0	-1.1	3.1	-15.6	38.6	-54.4	-7.9	-22.7	-22.4	
Merrill Lynch Yatırım Bank A.Ş.	3.7	-1.5	-0.5	-28.4	0.7	-40.7	-12.5	-4.2	-9.3	16.1	-3.2	-3.3	-59.5	0.7	-41.0	-18.7	-12.3	-20.9	
Taib Yatırım Bank A.Ş.	-12.3	-14.3	-0.9	-3.7	-0.3	-36.3	-11.1	-4.8	-14.6	-19.1	-15.9	-1.0	-4.5	-0.4	-147.1	-125.1	-25.5	-37.6	

## Profitability, %

	Income Before Taxes / Total Assets									Net Profit (Losses) / Paid-in Capital								
	2009	2008	2007	2006	2005	2004	2003	2002	2001	2009	2008	2007	2006	2005	2004	2003	2002	2001
Banking System in Turkey	3.0	2.2	3.1	2.9	2.3	3.0	3.2	1.7	-3.7	48.9	34.6	47.0	43.4	28.5	43.6	41.7	19.6	-105.2
Deposit Banks	3.0	2.2	3.1	2.8	2.2	3.0	3.1	1.4	-4.2	58.6	39.0	52.9	47.9	29.1	48.8	44.6	18.1	-114.0
State-owned Banks	3.2	2.4	3.4	3.4	3.3	3.5	3.5	2.5	-0.6	102.3	62.5	72.2	62.5	61.7	70.7	48.5	28.6	-43.3
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	3.5	2.6	3.7	3.8	4.1	3.9	3.9	1.6	3.7	140.4	85.4	94.0	94.5	81.1	68.9	48.3	7.0	-3.2
Türkiye Halk Bankası A.Ş.	3.3	2.5	3.5	3.2	2.8	2.8	4.2	4.3	-5.6	130.5	81.5	90.5	69.1	46.2	45.9	42.3	51.6	-78.4
Türkiye Vakıflar Bankası T.A.O.	2.4	1.8	3.0	2.8	2.3	3.2	1.4	2.4	-5.9	50.0	30.1	41.2	30.8	41.8	148.5	72.3	95.8	-195.9
Privately-owned Banks	3.0	2.1	3.0	2.3	1.3	2.4	2.8	2.2	-6.1	56.9	37.9	53.6	38.2	12.4	36.3	45.1	45.2	-145.8
Adabank A.Ş.	1.6	5.6	1.9	3.4	-28.3	-63.2	-17.7	-2.3	-4.1	1.0	3.5	1.1	1.9	-15.9	-54.6	-27.0	-10.7	-13.9
Akbank T.A.Ş.	3.5	2.4	3.6	3.4	4.0	4.3	6.9	4.9	7.3	90.9	56.8	66.5	72.7	79.9	68.0	110.4	84.0	-1.9
Alternatif Bank A.Ş.	2.1	1.8	2.7	2.2	2.5	1.5	1.5	-3.6	-15.1	20.5	17.7	28.2	13.2	9.3	2.3	5.7	6.3	-201.1
Anadolubank A.Ş.	3.9	3.2	3.0	2.4	2.6	2.6	1.3	1.5	-4.4	29.4	21.2	32.2	21.3	59.9	65.4	24.5	30.9	-110.9
Şekerbank T.A.Ş.	2.2	2.3	2.4	1.9	1.8	3.1	2.3	0.5	-6.9	30.5	36.1	30.7	41.6	29.6	65.9	77.9	13.6	-153.5
Tekstil Bankası A.Ş.	0.8	0.5	1.8	0.8	0.8	0.5	0.8	3.4	-9.5	3.1	3.0	14.2	5.0	7.0	3.5	5.2	47.7	-207.4
Turkish Bank A.Ş.	0.1	1.4	0.3	1.1	1.0	0.5	2.3	2.4	15.8	1.5	12.5	2.2	8.2	37.7	13.2	48.3	32.0	138.7
Türk Ekonomi Bankası A.Ş.	1.7	1.3	1.4	1.6	2.1	1.5	2.8	1.7	4.0	19.1	14.9	17.3	138.2	136.2	58.5	92.3	33.6	-24.1
Türkiye Garanti Bankası A.Ş.	3.6	2.4	4.1	2.6	2.6	2.6	1.4	0.7	-1.5	70.5	41.7	110.3	50.7	33.7	37.5	36.7	15.5	-30.2
Türkiye İş Bankası A.Ş.	2.6	1.8	2.6	2.2	2.6	2.9	1.6	1.3	-3.4	77.0	54.8	61.7	40.2	48.5	38.7	29.7	38.3	-94.0
Yapı ve Kredi Bankası A.Ş.	2.7	2.1	1.7	1.5	-13.3	-0.1	0.8	4.7	-8.3	31.2	24.0	20.7	16.3	-398.3	-7.8	21.6	146.4	-119.1
Banks Under Depo. Insurance Fund	8.8	12.4	15.1	32.2	14.0	19.9	3.8	-18.0	-24.5	11.8	17.5	23.7	88.9	58.9	87.7	30.0	-184.1	-885.7
Birleşik Fon Bankası A.Ş.	8.8	12.4	15.1	32.2	14.0	19.9	12.8	10.8	-0.1	11.8	17.5	23.7	88.9	58.9	87.7	63.9	86.3	-316.8
Foreign Banks	2.2	1.7	2.5	3.0	3.4	3.5	5.1	4.0	16.0	28.3	21.1	31.3	52.6	55.3	43.6	36.3	16.4	6.7
Foreign Bank Founded in Turkey	2.1	1.7	2.5	3.2	3.3	3.8	5.1	4.0	7.9	28.1	20.9	32.0	58.3	54.4	47.0	30.6	14.3	13.1
Arap Türk Bankası A.Ş.	3.3	-0.2	0.8	1.6	1.4	2.2	3.7	2.2	10.3	10.4	1.1	6.7	12.2	10.9	20.8	31.3	14.4	-23.1
Citibank A.Ş.	2.0	1.9	4.9	1.4	6.3	2.3	5.3	4.8	18.7	225.0	241.0	490.2	178.1	337.5	85.5	112.8	96.8	68.2
Denizbank A.Ş.	3.1	1.7	1.8	2.7	2.8	2.2	2.7	0.5	-2.0	74.3	38.8	66.8	87.4	63.5	38.8	46.9	8.6	-57.5
Deutsche Bank A.Ş.	7.0	6.3	6.9	6.1	12.0	18.7	32.6	9.8	73.7	78.3	25.1	30.0	151.0	123.8	221.7	1,504.3	345.4	-104.1
Eurobank Tekfen A.Ş.	0.7	0.4	0.8	1.4	0.5	0.1	2.3	2.5	3.7	5.8	5.4	8.0	24.8	4.3	10.0	15.3	38.6	7.6
Finans Bank A.Ş.	2.0	1.9	3.1	5.0	4.1	3.0	4.0	3.5	-5.1	41.3	24.2	39.5	59.3	36.9	32.5	36.0	53.1	-114.9
Fortis Bank A.Ş.	1.2	1.6	1.9	1.4	1.1	1.4	2.6	1.8	4.2	10.6	13.8	15.0	19.5	21.0	29.4	63.2	42.2	-25.0
HSBC Bank A.Ş.	2.2	2.1	3.4	3.4	4.4	3.4	5.1	3.7	7.6	37.8	38.3	55.8	101.2	85.6	39.0	34.2	10.8	16.9
ING Bank A.Ş.	1.8	1.1	1.4	1.4	2.8	1.9	1.4	1.1	5.9	10.7	10.6	12.6	13.0	137.1	51.3	28.1	16.7	128.5
Millennium Bank A.Ş.	-2.0	0.1	-0.4	-2.6	-1.6	-9.0	-17.6	-12.3	0.0	-8.8	1.4	-2.3	-16.5	-9.5	-16.2	-36.0	-15.1	0.0
Turkland Bank A.Ş.	0.3	0.1	0.1	-0.7	2.3	1.6	3.6	0.5	-25.5	1.4	0.5	0.9	-7.3	21.6	14.0	10.1	6.7	-151.6

## Profitability, %

	Income Before Taxes / Total Assets										Net Profit (Losses) / Paid-in Capital								
	2009	2008	2007	2006	2005	2004	2003	2002	2001	2009	2008	2007	2006	2005	2004	2003	2002	2001	
<b>Foreign Banks Having Branches in Turkey</b>	<b>5.9</b>	<b>3.2</b>	<b>2.8</b>	<b>0.1</b>	<b>3.9</b>	<b>2.0</b>	<b>5.0</b>	<b>4.1</b>	<b>26.8</b>	<b>30.9</b>	<b>24.2</b>	<b>19.0</b>	<b>1.4</b>	<b>63.2</b>	<b>26.0</b>	<b>53.4</b>	<b>21.5</b>	<b>-6.4</b>	
Bank Mellat	5.8	5.4	4.8	2.7	3.1	2.2	6.1	4.3	12.4	34.1	44.9	27.1	14.7	107.5	72.9	110.1	48.9	91.6	
Habib Bank Limited	5.9	6.9	5.7	-1.7	-2.3	2.7	6.9	7.1	35.8	11.3	14.8	7.5	-24.4	-18.7	15.9	43.8	13.7	1.8	
JPMorgan Chase Bank N.A.	14.4	10.9	15.6	3.0	6.6	0.4	22.6	14.6	96.8	22.6	21.0	21.9	5.2	78.3	3.8	49.9	11.1	-35.0	
Société Générale (SA)	-4.4	-3.3	-2.4	-3.0	2.8	2.3	14.3	3.3	38.0	-24.3	-27.4	-45.9	-48.2	33.5	24.2	55.4	0.1	7.7	
The Royal Bank of Scotland N.V.	7.3	3.3	4.0	1.4	4.2	4.1	3.5	2.7	36.0	65.0	113.1	89.9	34.0	80.0	47.2	16.5	-3.4	33.9	
WestLB AG	6.6	3.2	1.8	0.0	3.0	1.1	0.9	2.8	-2.1	55.2	38.6	23.6	0.3	97.2	6.0	30.2	76.1	-81.7	
<b>Development and Investment Banks</b>	<b>4.4</b>	<b>4.8</b>	<b>5.3</b>	<b>5.7</b>	<b>6.1</b>	<b>3.0</b>	<b>6.0</b>	<b>6.5</b>	<b>6.2</b>	<b>11.9</b>	<b>14.0</b>	<b>17.1</b>	<b>18.9</b>	<b>24.6</b>	<b>14.1</b>	<b>23.8</b>	<b>30.3</b>	<b>-37.1</b>	
<b>State-owned Banks</b>	<b>5.4</b>	<b>6.4</b>	<b>6.9</b>	<b>7.6</b>	<b>7.2</b>	<b>2.7</b>	<b>5.9</b>	<b>7.4</b>	<b>5.1</b>	<b>10.4</b>	<b>13.4</b>	<b>15.3</b>	<b>19.0</b>	<b>21.6</b>	<b>12.0</b>	<b>20.3</b>	<b>32.3</b>	<b>-39.2</b>	
İller Bankası	5.9	6.0	5.2	4.9	4.8	0.2	12.0	24.3	4.0	7.4	7.9	6.7	7.3	7.8	0.0	21.2	72.6	-11.9	
Türk Eximbank	5.3	7.5	9.3	7.3	10.3	4.7	5.0	2.3	4.9	17.1	28.0	38.7	32.6	55.0	31.9	35.6	16.1	-53.9	
Türkiye Kalkınma Bankası A.Ş.	2.4	4.5	6.6	22.2	4.2	0.3	-16.5	-9.6	11.0	16.0	22.9	26.9	97.6	16.6	11.9	-51.5	-41.7	-52.4	
	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
<b>Privately-owned Banks</b>	<b>3.0</b>	<b>2.8</b>	<b>3.7</b>	<b>3.1</b>	<b>5.0</b>	<b>4.1</b>	<b>5.3</b>	<b>4.1</b>	<b>7.9</b>	<b>24.1</b>	<b>22.9</b>	<b>36.6</b>	<b>26.3</b>	<b>43.4</b>	<b>29.9</b>	<b>31.3</b>	<b>19.9</b>	<b>-30.0</b>	
Aktif Yatırım Bankası A.Ş.	2.0	0.5	3.3	9.9	11.0	6.3	14.0	9.7	31.2	6.0	1.4	13.4	26.0	31.8	24.6	49.1	36.7	57.1	
Diler Yatırım Bankası A.Ş.	9.2	6.4	6.2	0.2	0.5	-2.1	0.3	-0.6	20.6	11.5	11.8	21.3	1.8	1.1	-8.1	-14.2	-4.0	2.1	
GSD Yatırım Bankası A.Ş.	2.9	14.5	6.4	5.9	6.1	9.2	13.5	6.2	22.9	5.3	37.4	32.7	17.5	28.1	36.8	25.8	6.7	-43.5	
İMKB Takas ve Saklama Bankası A.Ş.	3.1	3.9	3.8	6.8	13.9	14.1	21.1	23.4	63.7	62.5	75.3	65.0	54.3	71.6	51.6	57.0	39.7	13.0	
Nurol Yatırım Bankası A.Ş.	1.7	1.6	3.7	-15.2	-1.9	1.3	-6.7	2.1	-9.0	5.2	3.5	15.3	-57.0	-7.5	4.1	-17.2	6.2	-18.9	
Türkiye Sınai Kalkınma Bankası A.Ş.	3.0	2.4	3.5	3.2	3.8	2.6	2.3	1.7	4.5	29.1	23.8	36.9	35.5	50.0	33.1	35.8	15.8	-36.3	
<b>Foreign Banks</b>	<b>2.8</b>	<b>2.1</b>	<b>2.1</b>	<b>-0.4</b>	<b>0.6</b>	<b>-0.5</b>	<b>10.3</b>	<b>3.7</b>	<b>34.8</b>	<b>9.0</b>	<b>6.3</b>	<b>7.0</b>	<b>-2.0</b>	<b>27.3</b>	<b>-48.7</b>	<b>213.9</b>	<b>30.0</b>	<b>-25.7</b>	
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	2.1	2.6	3.1	2.3	7.7	7.1	9.3	-2.5	43.0	7.9	9.9	9.7	7.3	33.0	22.8	17.5	-23.7	-16.4	
Credit Agricole Yatırım Bankası Türk A.Ş.	17.9	-0.4	0.4	-1.3	0.7	0.1	-1.0	-1.6	0.8	23.8	-1.2	3.6	-17.8	58.2	-53.3	-13.3	-30.5	-28.4	
Merrill Lynch Yatırım Bank A.Ş.	4.8	-1.5	-0.7	-35.6	0.7	-40.7	-12.5	-4.2	12.3	15.3	-2.5	-2.7	-37.3	1.2	-68.4	-38.7	-35.8	-138.2	
Taib Yatırım Bank A.Ş.	-12.3	-14.3	-0.9	-3.7	-0.3	-36.3	-11.1	-4.7	-14.6	-11.4	-11.4	-0.7	-3.4	-0.3	-36.5	-54.2	-21.2	-10.6	

## Income-Expenditure Structure, %

	Net Interest Income After Specific Provisions / Total Assets										Net Interest Income After Specific Provisions / Total Operating Income								
	2009	2008	2007	2006	2005	2004	2003	2002	2001	2009	2008	2007	2006	2005	2004	2003	2002	2001	
Banking System in Turkey	4.1	3.6	4.1	3.8	4.0	5.3	3.5	4.3	6.2	56.7	58.1	57.5	57.3	56.4	61.8	36.9	46.0	239.2	
Deposit Banks	4.0	3.5	4.0	3.8	4.0	5.2	3.1	3.9	6.0	56.0	57.0	56.7	56.9	55.8	61.2	34.4	44.0	275.2	
State-owned Banks	4.3	3.5	4.0	4.2	3.8	5.5	4.7	5.3	10.5	72.2	69.4	67.3	68.9	61.7	72.7	49.7	51.5	166.9	
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	4.6	3.7	4.4	4.6	4.3	6.4	6.1	6.7	17.3	82.5	77.4	74.8	76.0	68.1	79.4	63.3	65.6	175.9	
Türkiye Halk Bankası A.Ş.	4.4	3.7	4.0	3.6	3.1	4.8	5.3	4.5	4.9	69.3	69.6	65.5	60.7	53.1	75.8	52.6	35.5	205.0	
Türkiye Vakıflar Bankası T.A.O.	3.6	3.0	3.4	3.8	3.3	3.9	-0.2	2.0	-1.5	57.5	55.3	55.5	62.4	55.0	52.8	-2.0	30.3	-89.2	
Privately-owned Banks	3.6	3.1	3.7	3.3	4.0	4.8	2.4	4.1	4.7	47.7	48.4	49.8	52.8	54.5	56.9	27.5	48.2	-2,597.9	
Adabank A.Ş.	9.5	13.6	14.2	11.7	10.8	-23.2	17.3	4.1	0.4	88.5	94.7	95.6	92.9	71.5	-169.4	185.6	80.3	6.3	
Akbank T.A.Ş.	3.8	2.9	3.8	3.8	4.4	6.8	5.7	6.4	20.3	54.6	46.1	53.7	54.9	61.8	68.7	45.1	59.9	190.3	
Alternatif Bank A.Ş.	4.6	4.0	4.9	4.7	3.3	4.0	-4.2	2.8	34.5	56.2	57.1	69.2	68.3	48.4	43.6	-39.8	114.1	-421.9	
Anadolubank A.Ş.	6.0	5.8	5.8	3.6	3.8	4.3	2.8	5.6	26.2	67.8	74.3	78.5	56.4	55.6	62.7	43.9	81.6	7,417.4	
Şekerbank T.A.Ş.	5.9	6.6	5.2	3.8	5.4	7.5	2.0	3.4	3.2	61.5	68.0	48.4	31.1	36.7	53.4	19.3	42.7	-1,941.5	
Tekstil Bankası A.Ş.	3.7	4.0	4.8	2.7	2.8	3.6	3.0	4.8	28.7	45.8	63.5	80.2	57.3	59.6	54.2	40.7	59.1	-955.3	
Turkish Bank A.Ş.	2.2	3.0	2.6	2.6	3.3	4.1	5.6	7.1	14.6	67.9	56.9	85.5	67.9	82.2	76.8	84.1	82.1	69.2	
Türk Ekonomi Bankası A.Ş.	4.2	4.1	4.4	3.5	3.9	4.9	4.7	6.0	4.6	55.4	58.8	74.2	61.6	65.6	67.9	59.5	70.1	46.3	
Türkiye Garanti Bankası A.Ş.	3.7	3.1	3.9	3.5	3.7	4.4	0.0	3.3	3.1	48.6	52.4	53.0	55.6	49.6	54.4	0.1	63.8	71.3	
Türkiye İş Bankası A.Ş.	3.0	2.6	3.0	2.8	3.6	4.5	1.3	3.2	4.4	42.8	41.1	40.5	48.5	52.9	46.7	14.9	42.7	104.5	
Yapı ve Kredi Bankası A.Ş.	3.4	3.2	3.7	3.2	3.1	2.7	-0.6	2.5	-2.8	39.5	48.0	47.0	50.7	40.0	46.2	-12.0	21.8	82.8	
Banks Under Depo. Insurance Fund	4.1	13.9	14.9	16.4	7.7	14.0	-4.5	-12.0	-22.3	27.1	76.2	69.7	45.9	43.4	51.1	-50.6	-9,516.4	137.9	
Birleşik Fon Bankası A.Ş.	4.1	13.9	14.9	16.4	7.7	14.0	7.9	14.1	-7.6	27.1	76.2	69.7	45.9	43.4	51.1	28.1	39.8	-145.9	
Foreign Banks	5.3	5.0	5.0	4.5	5.0	6.3	8.8	10.3	13.8	58.1	65.8	63.3	51.1	47.2	46.2	50.5	59.1	59.6	
Foreign Bank Founded in Turkey	5.3	5.0	5.1	4.6	5.2	6.8	10.0	12.9	10.4	58.2	65.4	63.7	50.7	48.2	47.2	58.2	80.2	95.6	
Arap Türk Bankası A.Ş.	5.2	5.3	3.7	3.8	4.4	7.0	7.5	6.3	30.2	79.3	134.0	54.2	47.0	61.1	74.6	66.7	55.2	138.1	
Citibank A.Ş.	3.9	5.7	7.3	4.0	7.3	7.7	8.2	6.2	12.6	31.7	52.5	52.3	58.9	46.8	50.4	40.7	31.6	43.6	
Denizbank A.Ş.	6.0	5.0	4.5	4.4	4.3	4.3	2.3	3.1	5.0	62.8	75.4	69.9	57.4	60.0	60.2	31.4	44.8	300.8	
Deutsche Bank A.Ş.	0.9	2.8	-4.1	-8.5	-21.7	-14.9	-15.6	-3.1	73.2	7.6	17.9	-22.8	-78.3	-97.4	-52.8	-34.6	-13.3	81.8	
Eurobank Tefen A.Ş.	1.3	1.7	2.1	2.7	2.9	4.0	5.7	8.7	9.8	29.0	51.3	62.1	45.0	46.0	51.4	55.4	75.6	96.6	
Finans Bank A.Ş.	5.2	4.7	5.6	4.6	5.7	5.8	4.3	8.7	19.6	60.2	58.9	64.6	41.9	60.6	65.5	34.8	91.2	2,318.0	
Fortis Bank A.Ş.	5.1	5.3	5.5	5.1	4.9	4.1	4.2	5.2	12.2	60.6	66.5	68.0	68.2	58.2	49.0	45.7	43.0	86.2	
HSBC Bank A.Ş.	5.2	6.4	5.4	6.0	6.2	7.9	10.3	13.0	5.9	43.3	62.2	57.1	59.1	53.3	56.4	56.6	78.7	61.5	
ING Bank A.Ş.	6.8	4.6	4.6	3.7	5.4	6.1	5.1	5.1	8.8	92.3	82.3	81.5	72.1	69.7	73.8	57.2	70.8	89.4	
Millennium Bank A.Ş.	2.7	3.9	5.7	2.0	1.7	2.6	4.0	23.0	0.0	88.0	85.3	137.7	64.4	33.9	37.8	58.7	91.1	-	
Turkland Bank A.Ş.	4.2	4.6	3.5	2.1	4.5	2.9	6.7	7.3	13.9	53.3	69.9	58.1	35.6	62.9	35.2	52.3	37.6	183.3	

## Income-Expenditure Structure, %

	Net Interest Income After Specific Provisions / Total Assets									Net Interest Income After Specific Provisions / Total Operating Income								
	2009	2008	2007	2006	2005	2004	2003	2002	2001	2009	2008	2007	2006	2005	2004	2003	2002	2001
<b>Foreign Banks Having Branches in Turkey</b>	<b>7.0</b>	<b>6.8</b>	<b>4.3</b>	<b>3.3</b>	<b>3.0</b>	<b>3.7</b>	<b>6.8</b>	<b>6.6</b>	<b>18.1</b>	<b>57.1</b>	<b>76.5</b>	<b>52.3</b>	<b>66.2</b>	<b>36.2</b>	<b>39.2</b>	<b>37.9</b>	<b>33.7</b>	<b>46.3</b>
Bank Mellat	4.0	3.1	3.7	2.5	2.2	2.5	5.3	4.2	10.1	55.6	45.1	53.7	50.1	46.8	45.4	54.6	50.4	59.9
Habib Bank Limited	7.6	7.8	9.3	0.2	3.0	11.5	10.9	13.1	31.3	79.6	82.0	96.6	5.1	29.6	73.0	78.6	72.2	73.3
JPMorgan Chase Bank N.A.	14.3	19.1	18.1	10.1	5.8	1.1	18.4	21.6	65.2	46.1	86.8	62.2	75.1	49.3	20.9	38.4	44.7	56.8
Société Générale (SA)	8.4	5.1	-0.9	0.9	0.5	3.0	15.1	14.7	42.9	133.1	148.5	-69.2	-274.1	8.2	39.9	58.1	85.9	85.5
The Royal Bank of Scotland N.V.	7.4	6.2	4.8	3.9	0.7	2.5	5.0	9.4	22.3	54.5	57.5	39.2	44.4	7.3	15.1	28.8	37.5	44.3
WestLB AG	4.5	6.4	3.8	3.2	10.1	11.6	-0.7	-5.6	1.1	43.8	109.3	92.3	97.3	118.6	110.5	-9.2	-60.7	10.3
<b>Development and Investment Banks</b>	<b>5.2</b>	<b>6.3</b>	<b>6.1</b>	<b>6.0</b>	<b>6.4</b>	<b>8.5</b>	<b>10.7</b>	<b>11.9</b>	<b>9.7</b>	<b>76.2</b>	<b>84.1</b>	<b>78.5</b>	<b>66.3</b>	<b>70.4</b>	<b>72.1</b>	<b>72.9</b>	<b>68.4</b>	<b>91.3</b>
<b>State-owned Banks</b>	<b>6.2</b>	<b>7.8</b>	<b>8.2</b>	<b>7.1</b>	<b>7.5</b>	<b>8.9</b>	<b>13.5</b>	<b>13.8</b>	<b>7.2</b>	<b>80.1</b>	<b>86.2</b>	<b>86.4</b>	<b>63.6</b>	<b>72.0</b>	<b>70.8</b>	<b>90.4</b>	<b>71.3</b>	<b>82.1</b>
İller Bankası	7.2	7.8	7.3	7.7	7.1	10.4	19.6	22.2	5.4	88.0	93.6	92.9	90.9	85.7	86.3	89.9	55.7	61.0
Türk Eximbank	5.2	8.3	9.3	7.3	8.4	8.1	11.0	10.7	7.9	74.2	87.9	86.0	77.4	69.0	64.5	92.8	92.0	98.6
Türkiye Kalkınma Bankası A.Ş.	4.1	5.5	8.8	3.5	4.4	6.8	9.4	11.5	7.1	54.4	45.0	63.1	10.5	37.0	44.0	71.1	76.4	39.9
<b>Privately-owned Banks</b>	<b>3.7</b>	<b>4.0</b>	<b>3.2</b>	<b>3.6</b>	<b>4.9</b>	<b>7.2</b>	<b>3.3</b>	<b>8.0</b>	<b>17.3</b>	<b>73.7</b>	<b>81.6</b>	<b>61.4</b>	<b>67.1</b>	<b>64.2</b>	<b>69.1</b>	<b>25.7</b>	<b>67.3</b>	<b>120.0</b>
Aktif Yatırım Bankası A.Ş.	5.4	6.0	9.9	14.9	16.1	16.8	19.0	21.5	29.8	66.3	66.3	82.8	70.1	73.6	77.8	72.4	80.2	69.7
Diler Yatırım Bankası A.Ş.	10.7	6.4	5.0	3.1	4.4	6.9	8.3	11.7	22.5	84.5	72.7	52.4	91.7	103.1	83.3	65.1	71.3	66.9
GSD Yatırım Bankası A.Ş.	5.2	20.7	7.6	8.4	8.6	14.4	23.0	20.0	69.7	33.8	71.1	72.7	82.3	72.0	84.2	83.1	82.8	214.3
İMKB Takas ve Saklama Bankası A.Ş.	2.5	3.3	3.3	6.3	9.5	16.8	21.7	28.5	58.4	50.5	58.4	61.3	63.1	49.7	59.5	65.1	64.1	72.1
Nurul Yatırım Bankası A.Ş.	4.3	6.1	4.9	-2.6	0.1	6.5	2.7	9.2	1.7	63.1	87.2	59.1	-94.7	0.8	61.0	18.0	53.7	453.3
Türkiye Sınai Kalkınma Bankası A.Ş.	3.7	3.7	2.8	3.2	4.0	5.0	-2.0	4.2	11.3	82.4	91.3	59.8	71.0	72.2	72.2	-26.6	68.4	137.8
<b>Foreign Banks</b>	<b>5.0</b>	<b>6.4</b>	<b>4.2</b>	<b>7.3</b>	<b>2.7</b>	<b>12.8</b>	<b>2.3</b>	<b>1.6</b>	<b>38.0</b>	<b>55.4</b>	<b>75.6</b>	<b>60.1</b>	<b>122.6</b>	<b>118.6</b>	<b>205.6</b>	<b>12.9</b>	<b>11.4</b>	<b>82.0</b>
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	4.9	5.1	5.1	4.9	7.8	13.9	12.9	7.2	58.7	70.9	83.0	73.9	66.7	63.4	73.0	72.7	55.9	82.1
Credit Agricole Yatırım Bankası Türk A.Ş.	5.6	24.4	3.5	12.0	2.8	13.0	12.4	6.0	6.4	15.2	112.3	64.6	368.2	147.7	215.9	499.9	143.3	102.3
Merrill Lynch Yatırım Bank A.Ş.	5.9	16.3	0.6	2.6	9.7	8.3	0.8	-1.2	-2.6	35.5	39.5	7.4	89.9	91.2	52.2	94.2	-71.3	-7.2
Taib Yatırım Bank A.Ş.	0.0	2.8	9.1	6.8	0.8	-2.1	-0.9	3.1	-2.0	0.8	47.5	60.8	55.0	3.9	-13.7	-9.5	20.4	-30.6

# Income-Expenditure Structure, ‘

	Non-Interest Income (Net) / Total Assets										Non-Interest Income (Net) / Other Operating Expenses									
	2009	2008	2007	2006	2005	2004	2003	2002	2001	2009	2008	2007	2006	2005	2004	2003	2002	2001		
Banking System in Turkey	2.0	1.9	2.5	2.4	2.6	2.8	4.9	3.3	-3.6	73.6	64.1	81.6	81.1	69.7	78.4	114.0	73.1	-56.8		
Deposit Banks	2.0	1.9	2.5	2.4	2.6	2.8	4.9	3.3	-3.8	73.6	64.6	81.8	80.5	69.1	77.5	114.2	70.2	-59.4		
State-owned Banks	1.0	1.1	1.7	1.6	2.0	1.8	3.1	3.0	-4.2	56.3	58.2	82.2	76.6	92.5	71.9	95.6	75.1	-60.8		
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	0.7	0.8	1.3	1.4	1.9	1.6	2.2	1.7	-7.5	46.2	51.2	71.7	69.6	99.2	67.0	69.7	42.1	-120.8		
Türkiye Halk Bankası A.Ş.	1.2	1.1	1.8	2.0	2.4	1.4	3.1	5.0	-2.5	62.7	57.7	85.5	93.0	91.3	66.1	107.2	151.7	-31.3		
Türkiye Vakıflar Bankası T.A.O.	1.5	1.7	2.2	1.9	1.9	2.5	5.7	4.3	3.2	63.9	67.8	95.0	74.4	82.2	85.4	141.5	86.6	41.9		
Privately-owned Banks	2.6	2.5	3.1	2.5	2.6	3.1	5.5	3.5	-4.9	95.1	79.2	94.7	79.9	60.6	75.6	120.4	79.1	-81.9		
Adabank A.Ş.	0.8	0.8	0.6	0.7	2.0	-1.1	-14.6	1.0	5.9	9.1	9.5	7.6	7.8	9.4	-4.7	-134.6	22.0	56.4		
Akbank T.A.Ş.	2.1	2.2	2.4	2.5	2.1	2.6	6.8	4.0	-9.7	91.7	87.2	96.4	89.1	84.0	79.5	171.7	119.6	-282.8		
Alternatif Bank A.Ş.	1.5	1.7	1.1	1.4	2.7	4.6	13.9	-1.5	-42.7	52.5	50.4	40.0	42.2	76.9	95.7	169.2	-22.2	-618.6		
Anadolubank A.Ş.	1.9	1.5	1.2	2.7	2.8	2.3	3.2	1.1	-25.8	49.4	37.6	31.6	72.2	67.4	67.8	89.1	25.0	-537.8		
Şekerbank T.A.Ş.	1.6	1.9	3.5	6.3	5.4	4.5	7.9	3.8	-3.4	33.5	35.3	66.3	97.6	67.9	64.5	121.3	56.0	-50.3		
Tekstil Bankası A.Ş.	2.1	0.8	0.9	1.3	1.5	2.9	4.3	3.2	-31.7	44.2	19.5	23.5	43.9	45.4	64.4	85.8	62.4	-485.5		
Turkish Bank A.Ş.	0.9	1.7	0.4	1.2	0.7	1.2	1.1	1.5	6.5	34.6	53.2	14.8	46.2	22.5	36.2	31.2	38.9	120.9		
Türk Ekonomi Bankası A.Ş.	2.2	2.2	1.2	2.0	1.9	2.2	3.1	2.0	5.3	47.6	46.1	29.5	54.7	52.3	50.0	70.0	42.8	89.7		
Türkiye Garanti Bankası A.Ş.	2.7	2.4	3.2	2.4	2.9	3.3	5.3	1.7	1.3	112.1	82.3	116.8	83.1	78.1	79.4	137.2	44.6	21.5		
Türkiye İş Bankası A.Ş.	2.7	2.7	3.6	2.5	2.7	4.2	5.5	2.8	-0.2	113.5	92.7	135.3	101.0	104.6	106.7	117.1	62.1	-2.5		
Yapı ve Kredi Bankası A.Ş.	3.3	2.9	3.7	2.6	3.3	2.8	5.2	7.2	-0.6	91.4	77.6	69.1	64.5	22.7	62.7	112.7	143.8	-12.1		
Banks Under Depo. Insurance Fund	10.4	3.9	5.7	18.8	9.4	12.0	10.9	-0.6	6.1	258.6	95.6	121.4	696.7	374.8	384.9	196.4	-6.4	73.5		
Birleşik Fon Bankası A.Ş.	10.4	3.9	5.7	18.8	9.4	12.0	12.3	15.5	12.8	258.6	95.6	121.4	696.7	374.8	384.9	334.0	224.5	241.2		
Foreign Banks	1.9	1.6	2.3	3.8	4.9	7.0	8.3	6.5	9.3	40.1	34.6	49.8	79.4	76.7	90.1	81.9	83.8	132.5		
Foreign Bank Founded in Turkey	1.8	1.6	2.3	3.9	4.8	7.3	7.0	2.6	0.5	38.6	34.5	48.8	81.4	73.1	88.2	69.3	41.3	15.7		
Arap Türk Bankası A.Ş.	1.4	-1.3	3.1	4.3	2.8	2.3	3.7	3.2	-8.3	46.0	-42.0	53.9	71.6	46.6	40.3	61.0	60.2	-72.2		
Citibank A.Ş.	5.0	3.1	5.5	2.4	7.5	7.2	11.3	13.0	16.3	73.8	47.7	73.2	57.3	96.6	73.0	95.7	133.6	159.5		
Denizbank A.Ş.	1.8	1.0	1.4	2.7	2.3	2.1	4.3	2.6	-3.4	46.0	26.7	37.3	65.8	57.5	47.6	113.3	67.0	-92.6		
Deutsche Bank A.Ş.	10.3	12.7	22.1	19.4	44.0	43.2	60.9	26.4	16.3	256.5	138.7	201.8	414.0	432.7	749.5	734.9	398.6	103.3		
Eurobank Tekfen A.Ş.	1.9	1.1	0.9	3.0	3.2	3.5	4.4	2.6	0.3	77.5	47.1	45.7	74.9	56.3	56.2	64.4	37.0	5.3		
Finans Bank A.Ş.	1.1	1.6	2.0	5.5	2.6	2.7	7.3	0.1	-18.8	27.0	37.5	47.7	131.3	61.9	61.1	111.1	2.0	-315.3		
Fortis Bank A.Ş.	2.0	2.1	2.0	2.4	2.6	3.4	4.6	6.0	1.9	34.0	38.3	35.2	40.9	40.0	63.9	80.5	86.9	19.8		
HSBC Bank A.Ş.	3.4	2.3	3.7	3.6	4.6	5.7	7.7	3.1	3.7	52.9	36.0	67.3	59.4	74.7	72.3	72.3	47.3	185.3		
ING Bank A.Ş.	-0.5	0.6	0.8	1.4	2.2	2.1	3.8	2.1	1.0	-11.8	17.3	20.6	39.1	47.5	43.2	56.8	32.7	26.3		
Millennium Bank A.Ş.	-0.1	0.6	-1.6	1.1	3.3	4.2	2.8	2.2	0.0	-1.3	13.4	-37.6	19.8	51.6	29.6	12.1	7.9	-		
Turkland Bank A.Ş.	2.2	1.5	1.9	3.5	2.6	5.0	5.8	9.7	-6.3	39.3	26.2	37.4	65.8	51.6	108.9	93.8	97.6	-19.1		

# Income-Expenditure Structure, ‘

	Non-Interest Income (Net) / Total Assets										Non-Interest Income (Net) / Other Operating Expenses								
	2009	2008	2007	2006	2005	2004	2003	2002	2001	2009	2008	2007	2006	2005	2004	2003	2002	2001	
Foreign Banks Having Branches in Turkey	4.9	1.8	3.8	1.6	5.3	5.6	10.5	12.2	21.0	84.3	35.0	74.4	35.2	121.0	103.3	103.8	123.7	170.6	
Bank Mellat	3.2	3.8	3.2	2.5	2.6	2.9	4.4	4.1	6.8	228.4	266.3	153.2	111.4	141.4	139.5	175.9	171.1	149.9	
Habib Bank Limited	1.3	1.7	0.1	1.9	3.1	4.3	3.0	5.0	11.4	44.4	70.5	2.3	50.7	37.2	64.8	67.8	116.5	164.1	
JPMorgan Chase Bank N.A.	16.7	2.9	11.0	3.3	6.0	4.3	29.5	26.7	49.6	107.9	26.1	81.8	33.3	115.2	135.2	158.9	129.6	276.2	
Société Générale (SA)	-3.4	-1.7	2.1	-1.3	5.3	4.6	10.9	2.4	7.3	-36.8	-26.6	61.5	-58.6	179.4	143.0	130.7	32.0	59.8	
The Royal Bank of Scotland N.V.	5.7	3.9	7.1	4.9	8.5	13.6	9.9	10.6	28.0	99.0	59.5	92.7	65.9	177.5	140.7	102.6	86.4	196.0	
WestLB AG	5.8	-0.5	0.3	0.1	-1.6	-1.1	8.1	14.9	9.6	166.9	-23.2	14.3	2.8	-29.8	-13.7	134.2	239.5	75.2	
Development and Investment Banks	1.3	0.9	1.6	2.7	2.5	3.1	3.0	5.1	0.9	70.6	44.2	72.8	100.4	94.4	106.4	107.7	166.1	21.1	
State-owned Banks	1.2	1.0	1.2	3.6	2.7	3.4	1.3	5.4	1.6	61.9	44.1	47.7	122.9	93.8	119.4	52.1	186.6	42.5	
İller Bankası	1.0	0.5	0.6	0.8	1.2	1.6	2.2	17.6	3.4	42.8	22.6	20.8	23.7	34.3	39.0	45.7	303.3	71.1	
Türk Eximbank	1.1	0.9	1.5	1.8	3.6	4.3	0.8	0.9	0.1	118.6	64.3	98.4	110.9	204.7	261.4	71.8	63.9	3.6	
Türkiye Kalkınma Bankası A.Ş.	2.7	4.2	3.8	26.2	6.5	6.5	2.9	1.9	10.6	65.7	85.8	64.9	355.4	111.1	98.0	42.1	28.7	157.8	
Privately-owned Banks	1.2	0.7	2.0	1.6	2.5	3.1	5.7	2.5	-2.9	87.8	52.9	153.8	91.3	107.7	113.9	184.8	82.3	-43.8	
Aktif Yatırım Bankası A.Ş.	2.5	3.0	2.1	6.4	5.0	4.8	7.2	5.3	12.9	46.2	37.1	24.8	53.2	61.6	68.7	125.1	89.2	112.6	
Diler Yatırım Bankası A.Ş.	2.0	2.4	4.5	0.2	-0.1	1.4	4.4	4.7	11.1	62.9	112.8	138.8	6.8	-3.7	28.2	77.6	88.8	85.5	
GSD Yatırım Bankası A.Ş.	3.8	6.3	2.7	1.8	1.9	2.3	4.2	3.7	-37.2	67.6	59.3	78.2	43.8	42.5	40.8	56.6	56.5	-385.0	
İMKB Takas ve Saklama Bankası A.Ş.	2.4	2.3	2.1	3.7	9.6	11.4	11.6	16.0	22.6	138.2	145.4	135.4	117.9	189.6	177.2	190.8	182.5	130.2	
Nurul Yatırım Bankası A.Ş.	2.1	0.6	3.3	0.0	2.7	4.2	4.6	7.9	-1.3	46.7	11.7	74.9	1.0	60.2	68.8	48.8	95.8	-14.3	
Türkiye Sınai Kalkınma Bankası A.Ş.	0.8	0.2	1.9	1.3	1.4	1.7	4.9	0.3	-3.1	96.8	19.8	211.4	107.6	93.9	115.3	273.9	18.2	-83.0	
Foreign Banks	3.6	1.7	2.7	-1.4	0.2	-6.8	14.6	11.1	8.4	74.6	33.8	66.5	-24.8	7.9	-115.8	305.2	223.6	72.6	
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	1.5	0.6	1.7	2.4	4.3	5.1	3.7	3.0	12.8	48.0	21.2	52.0	50.3	95.7	91.6	66.1	56.0	44.8	
Credit Agricole Yatırım Bankası Türk A.Ş.	31.3	-2.7	1.9	-8.7	-0.3	-7.2	-11.0	-4.1	-0.1	164.8	-12.2	38.3	-190.5	-18.8	-140.4	-542.1	-193.3	-2.6	
Merrill Lynch Yatırım Bank A.Ş.	10.6	25.0	7.7	0.3	0.9	7.6	0.0	2.6	38.8	92.0	95.1	132.7	1.5	9.4	10.8	1.2	48.2	162.5	
Taib Yatırım Bank A.Ş.	4.9	3.1	5.9	5.5	20.0	17.3	10.0	11.8	8.5	29.9	16.0	37.0	34.5	94.7	39.7	51.4	59.4	40.3	



# Income-Expenditure Structure, ‘

	Other Operating Expenses / Total Operating Income									Provision For Loan or Other Receivables Losses / Total Assets								
	2009	2008	2007	2006	2005	2004	2003	2002	2001	2009	2008	2007	2006	2005	2004	2003	2002	2001
<b>Banking System in Turkey</b>	<b>37.2</b>	<b>47.0</b>	<b>43.3</b>	<b>45.0</b>	<b>51.4</b>	<b>41.9</b>	<b>45.5</b>	<b>48.8</b>	<b>245.1</b>	<b>1.5</b>	<b>1.1</b>	<b>0.9</b>	<b>0.8</b>	<b>1.3</b>	<b>1.2</b>	<b>1.4</b>	<b>2.3</b>	-
<b>Deposit Banks</b>	<b>37.5</b>	<b>47.8</b>	<b>43.9</b>	<b>45.7</b>	<b>52.3</b>	<b>42.8</b>	<b>47.3</b>	<b>51.6</b>	<b>294.8</b>	<b>1.5</b>	<b>1.1</b>	<b>0.9</b>	<b>0.8</b>	<b>1.3</b>	<b>1.2</b>	<b>1.4</b>	<b>2.3</b>	-
<b>State-owned Banks</b>	<b>31.1</b>	<b>38.3</b>	<b>34.0</b>	<b>35.3</b>	<b>35.6</b>	<b>32.5</b>	<b>35.0</b>	<b>39.4</b>	<b>110.1</b>	<b>0.9</b>	<b>0.8</b>	<b>0.5</b>	<b>0.5</b>	<b>0.6</b>	<b>0.6</b>	<b>1.8</b>	<b>2.2</b>	-
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	27.3	34.6	31.7	32.3	30.9	29.8	32.6	39.9	62.8	0.5	0.5	0.3	0.3	0.3	0.3	1.5	2.0	-
Türkiye Halk Bankası A.Ş.	30.9	37.1	34.2	35.4	44.8	32.0	28.7	25.5	335.9	1.1	0.9	0.6	0.6	0.4	0.4	2.1	3.5	-
Türkiye Vakıflar Bankası T.A.O.	37.8	46.0	37.9	41.0	38.1	40.1	53.0	73.0	451.7	1.5	1.2	0.9	0.9	1.3	1.4	2.3	0.8	-
<b>Privately-owned Banks</b>	<b>36.5</b>	<b>48.3</b>	<b>43.9</b>	<b>49.3</b>	<b>59.5</b>	<b>48.0</b>	<b>53.3</b>	<b>52.2</b>	<b>-3,293.9</b>	<b>1.7</b>	<b>1.2</b>	<b>1.2</b>	<b>0.9</b>	<b>1.7</b>	<b>1.6</b>	<b>1.1</b>	<b>1.5</b>	-
Adabank A.Ş.	81.0	55.2	55.2	67.2	143.3	170.7	116.2	89.4	166.1	0.4	0.9	4.8	0.8	21.7	38.0	6.6	0.0	-
Akbank T.A.Ş.	33.1	40.5	34.8	40.0	35.8	33.3	31.3	31.2	31.9	1.2	1.3	1.1	0.8	0.7	0.6	0.4	0.3	-
Alternatif Bank A.Ş.	36.2	47.6	38.8	48.2	51.4	51.6	77.3	275.9	-84.4	3.1	1.8	1.6	1.4	1.1	2.1	1.0	1.2	-
Anadolubank A.Ş.	43.1	50.8	51.8	57.4	61.4	50.4	57.2	65.0	1,360.7	1.1	0.7	0.5	0.4	0.3	0.7	0.4	0.2	-
Şekerbank T.A.Ş.	49.6	55.0	49.4	53.2	53.9	49.3	62.0	86.2	-4,059.1	2.6	2.1	3.0	3.8	5.2	3.6	1.7	0.8	-
Tekstil Bankası A.Ş.	58.7	68.6	63.9	65.0	71.2	69.0	68.6	63.9	-217.4	2.6	1.5	0.3	0.8	0.6	1.3	1.4	0.5	-
Turkish Bank A.Ş.	82.1	60.3	88.6	68.7	78.0	60.3	50.7	45.7	25.5	0.5	0.7	0.1	0.1	0.2	0.2	0.0	0.2	-
Türk Ekonomi Bankası A.Ş.	61.8	68.2	66.3	63.5	61.3	60.7	55.9	55.7	59.8	1.2	0.9	0.6	0.4	0.3	0.7	0.2	0.7	-
Türkiye Garanti Bankası A.Ş.	32.3	48.2	37.0	47.0	49.5	50.5	69.6	72.7	133.6	1.5	0.6	0.5	0.6	1.2	1.6	0.6	0.9	-
Türkiye İş Bankası A.Ş.	34.0	45.2	36.7	42.2	38.5	40.9	52.1	59.3	180.3	2.0	1.7	2.0	1.2	1.7	2.8	2.6	2.4	-
Yapı ve Kredi Bankası A.Ş.	41.4	55.6	68.1	65.6	186.2	76.6	94.7	44.2	-142.8	2.4	0.9	0.8	0.7	6.6	2.0	0.5	2.7	-
<b>Banks Under Depo. Insurance Fund</b>	<b>26.6</b>	<b>22.4</b>	<b>22.1</b>	<b>7.5</b>	<b>14.1</b>	<b>11.4</b>	<b>62.4</b>	<b>7,468.7</b>	<b>-51.6</b>	<b>2.3</b>	<b>1.7</b>	<b>1.6</b>	<b>0.8</b>	<b>1.3</b>	<b>1.4</b>	<b>2.5</b>	<b>16.1</b>	-
Birleşik Fon Bankası A.Ş.	26.6	22.4	22.1	7.5	14.1	11.4	13.2	19.5	102.0	2.3	1.7	1.6	0.8	1.3	1.4	7.8	7.7	-
<b>Foreign Banks</b>	<b>50.7</b>	<b>59.1</b>	<b>58.9</b>	<b>54.5</b>	<b>60.2</b>	<b>57.4</b>	<b>58.1</b>	<b>44.4</b>	<b>30.5</b>	<b>2.3</b>	<b>1.4</b>	<b>0.8</b>	<b>1.0</b>	<b>1.2</b>	<b>0.8</b>	<b>0.5</b>	<b>0.8</b>	-
<b>Foreign Bank Founded in Turkey</b>	<b>50.8</b>	<b>59.2</b>	<b>58.7</b>	<b>53.6</b>	<b>60.9</b>	<b>57.4</b>	<b>59.4</b>	<b>39.4</b>	<b>28.0</b>	<b>2.3</b>	<b>1.5</b>	<b>0.8</b>	<b>1.0</b>	<b>1.3</b>	<b>0.9</b>	<b>0.2</b>	<b>0.6</b>	-
Arap Türk Bankası A.Ş.	45.0	81.1	84.8	73.9	83.2	60.7	54.2	47.3	52.7	0.4	0.9	0.2	0.4	0.8	1.2	0.0	1.9	-
Citibank A.Ş.	54.8	59.5	54.3	62.4	49.9	64.4	59.0	50.0	35.4	3.6	2.5	1.5	1.1	1.5	1.1	0.8	0.9	-
Denizbank A.Ş.	40.4	53.8	59.7	53.7	56.0	61.0	53.3	55.3	216.8	2.5	1.4	0.8	0.8	0.7	1.2	1.0	1.6	-
Deutsche Bank A.Ş.	36.0	59.2	60.9	43.1	45.6	20.4	18.3	28.4	17.6	0.1	0.0	0.2	0.1	0.1	0.1	0.5	0.6	-
Eurobank Tefen A.Ş.	53.2	67.5	59.5	65.9	89.7	79.2	66.1	61.7	64.0	1.4	0.6	0.6	0.7	0.3	0.6	0.3	0.3	-
Finans Bank A.Ş.	45.6	52.1	49.4	38.6	45.3	49.8	53.5	42.0	703.5	2.7	1.9	1.3	1.8	1.2	0.8	1.6	0.9	-
Fortis Bank A.Ş.	68.9	67.5	70.4	77.6	78.4	64.0	62.7	56.7	69.9	1.4	1.0	0.5	0.3	1.8	1.4	0.6	0.9	-
HSBC Bank A.Ş.	53.6	61.1	57.4	59.6	52.9	56.8	58.9	39.5	20.8	3.4	1.9	0.7	0.7	1.0	0.8	0.3	0.4	-
ING Bank A.Ş.	58.0	65.1	68.3	68.1	59.4	58.8	73.8	87.9	40.3	1.3	0.8	0.4	0.2	0.4	0.4	0.3	0.2	-
Millennium Bank A.Ş.	149.8	91.6	101.9	179.3	128.1	210.5	341.3	108.7	-	0.4	0.3	0.3	0.2	0.2	1.8	0.0	0.1	-
Turkland Bank A.Ş.	71.4	87.8	84.5	91.7	69.3	56.9	48.1	50.8	435.8	2.0	0.7	0.8	1.5	0.4	0.5	0.9	3.5	-

# Income-Expenditure Structure, ‘

	Other Operating Expenses / Total Operating Income									Provision For Loan or Other Receivables Losses / Total Assets								
	2009	2008	2007	2006	2005	2004	2003	2002	2001	2009	2008	2007	2006	2005	2004	2003	2002	2001
Foreign Banks Having Branches in Turkey	47.2	58.0	61.9	93.1	52.2	57.4	56.0	50.4	31.5	0.6	0.5	0.3	0.2	0.1	0.4	1.0	1.1	-
Bank Mellat	19.5	20.6	30.2	43.3	38.2	38.7	25.8	29.0	26.8	0.0	0.1	0.0	0.2	-0.2	0.3	0.2	0.2	-
Habib Bank Limited	31.3	25.5	37.8	79.6	82.2	41.7	31.6	23.9	16.3	0.7	0.1	0.2	2.7	4.1	1.8	0.1	0.1	-
JPMorgan Chase Bank N.A.	50.0	50.5	46.2	74.8	44.0	58.5	38.7	42.7	15.6	1.1	0.0	0.1	0.4	0.0	0.3	0.0	0.0	-
Société Générale (SA)	146.5	182.3	275.0	-638.0	51.2	42.0	32.1	44.2	24.2	1.5	0.5	0.2	0.5	0.0	0.7	0.0	0.0	-
The Royal Bank of Scotland N.V.	42.5	60.5	61.9	84.2	52.1	58.1	56.0	48.9	28.4	0.6	1.0	0.6	0.0	0.2	0.6	2.5	5.1	-
WestLB AG	33.6	40.2	54.0	96.7	62.4	77.3	81.3	67.1	119.2	0.2	0.3	0.1	0.1	0.2	0.0	0.0	0.0	-
Development and Investment Banks	27.9	28.1	28.2	29.4	29.4	24.4	19.2	17.5	41.4	0.6	0.6	0.2	0.7	0.3	1.3	1.7	1.5	-
State-owned Banks	24.5	24.1	25.8	26.1	28.1	22.8	17.2	15.0	42.2	0.4	0.4	0.1	0.7	0.2	1.3	1.5	1.5	-
İller Bankası	28.0	28.1	33.9	38.6	41.8	33.2	22.0	14.6	54.8	0.0	0.0	0.0	0.3	0.0	0.4	0.0	0.1	-
Türk Eximbank	12.8	14.9	13.8	17.2	14.4	13.1	9.2	12.0	38.1	0.9	0.5	0.0	0.5	0.2	1.8	2.3	2.1	-
Türkiye Kalkınma Bankası A.Ş.	55.4	39.8	42.0	22.1	49.1	43.1	53.2	43.8	38.1	0.9	2.8	1.5	3.8	1.9	2.6	1.0	1.9	-
Privately-owned Banks	27.6	28.2	24.9	31.4	30.0	25.5	24.1	26.2	45.6	0.6	0.7	0.3	0.6	0.4	1.4	2.5	1.5	-
Aktif Yatırım Bankası A.Ş.	66.6	90.2	69.5	56.3	37.1	32.3	22.0	22.2	26.9	0.7	0.4	0.4	0.2	2.8	0.2	0.4	0.0	-
Diler Yatırım Bankası A.Ş.	24.6	24.2	34.3	90.8	84.2	59.1	44.9	32.3	38.7	0.4	0.3	0.1	0.1	0.2	0.2	0.0	0.0	-
GSD Yatırım Bankası A.Ş.	37.0	36.4	33.0	39.3	37.2	32.5	26.9	27.0	29.7	6.7	3.9	0.6	0.3	1.5	0.5	0.5	0.5	-
İMKB Takas ve Saklama Bankası A.Ş.	35.6	28.6	28.6	31.3	26.5	22.9	18.3	19.7	21.4	0.1	0.1	0.1	0.1	0.1	0.3	0.1	0.0	-
Nurul Yatırım Bankası A.Ş.	65.6	71.1	53.5	130.3	60.6	56.3	62.8	48.3	2,469.2	0.6	0.5	0.2	14.4	4.8	0.2	8.1	0.0	-
Türkiye Sınai Kalkınma Bankası A.Ş.	17.9	20.4	18.9	25.7	27.3	21.1	23.1	28.7	45.5	0.6	0.9	0.3	0.2	0.3	1.7	3.1	1.8	-
Foreign Banks	53.6	58.2	58.4	92.6	87.3	94.3	27.3	36.0	24.8	1.4	1.4	0.8	0.8	-0.3	0.5	0.9	1.4	-
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	45.9	46.5	47.0	65.1	36.4	29.5	31.8	41.0	39.9	1.6	0.7	0.5	0.3	0.4	1.0	1.6	2.7	-
Credit Agricole Yatırım Bankası Türk A.Ş.	51.5	101.5	92.2	140.8	83.7	85.3	81.6	50.4	87.7	0.0	0.1	0.0	0.0	-0.4	0.4	1.1	2.3	-
Merrill Lynch Yatırım Bank A.Ş.	70.1	63.6	69.8	689.8	93.7	443.9	490.4	328.2	65.9	0.2	16.5	3.2	18.3	0.0	0.0	0.0	0.0	-
Taib Yatırım Bank A.Ş.	331.6	327.3	106.0	130.4	101.4	286.7	213.2	130.4	323.7	1.0	0.7	0.0	0.0	0.0	8.7	0.2	0.3	-

# Income-Expenditure Structure, ˆ

	Interest Income / Interest Expense									Non-Interest Income / Non-Interest Expense								
	2009	2008	2007	2006	2005	2004	2003	2002	2001	2009	2008	2007	2006	2005	2004	2003	2002	2001
<b>Banking System in Turkey</b>	<b>200.1</b>	<b>157.9</b>	<b>159.2</b>	<b>160.9</b>	<b>176.2</b>	<b>177.8</b>	<b>140.8</b>	<b>140.6</b>	<b>147.6</b>	<b>73.6</b>	<b>64.1</b>	<b>81.6</b>	<b>81.1</b>	<b>69.7</b>	<b>78.4</b>	<b>113.4</b>	<b>73.0</b>	<b>-56.8</b>
<b>Deposit Banks</b>	<b>197.5</b>	<b>155.5</b>	<b>157.1</b>	<b>158.5</b>	<b>173.4</b>	<b>174.1</b>	<b>136.9</b>	<b>137.3</b>	<b>145.4</b>	<b>73.6</b>	<b>64.6</b>	<b>81.8</b>	<b>80.5</b>	<b>69.1</b>	<b>77.5</b>	<b>113.6</b>	<b>70.1</b>	<b>-59.4</b>
<b>State-owned Banks</b>	<b>180.8</b>	<b>144.7</b>	<b>146.6</b>	<b>152.7</b>	<b>150.3</b>	<b>161.4</b>	<b>141.2</b>	<b>131.4</b>	<b>142.2</b>	<b>56.3</b>	<b>58.2</b>	<b>82.2</b>	<b>76.6</b>	<b>92.5</b>	<b>71.9</b>	<b>95.6</b>	<b>75.1</b>	<b>-60.8</b>
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	174.6	144.3	148.3	156.4	156.4	168.7	149.4	137.7	165.7	46.2	51.2	71.7	69.6	99.2	67.0	69.7	42.1	-120.8
Türkiye Halk Bankası A.Ş.	183.8	145.6	144.3	142.9	133.1	146.4	138.8	126.5	125.2	62.7	57.7	85.5	93.0	91.3	66.1	107.2	151.7	-31.3
Türkiye Vakıflar Bankası T.A.O.	192.5	144.5	145.6	156.1	158.0	162.9	116.4	116.8	110.1	63.9	67.8	95.0	74.4	82.2	85.4	141.5	86.6	41.9
<b>Privately-owned Banks</b>	<b>198.7</b>	<b>154.7</b>	<b>158.0</b>	<b>156.5</b>	<b>189.1</b>	<b>181.0</b>	<b>134.6</b>	<b>144.4</b>	<b>151.5</b>	<b>95.1</b>	<b>79.2</b>	<b>94.7</b>	<b>79.9</b>	<b>60.6</b>	<b>75.6</b>	<b>119.4</b>	<b>79.0</b>	<b>-81.9</b>
Adabank A.Ş.	1,197.2	1,167.1	1,165.5	958.9	654.2	411.4	180.7	146.1	102.5	9.1	9.5	7.6	7.8	9.4	-4.7	-134.6	22.0	56.4
Akbank T.A.Ş.	200.7	156.1	161.9	162.8	195.6	235.5	186.5	187.9	322.0	91.7	87.2	96.4	89.1	84.0	79.5	171.7	119.6	-282.8
Alternatif Bank A.Ş.	203.2	178.2	190.2	181.4	177.9	146.9	74.0	122.4	237.9	52.5	50.4	40.0	42.2	76.9	95.7	168.4	-22.2	-618.6
Anadolubank A.Ş.	233.9	183.1	179.9	154.9	157.1	158.4	132.8	146.8	233.7	49.4	37.6	31.6	72.2	67.4	67.8	89.1	25.0	-537.8
Şekerbank T.A.Ş.	231.3	190.2	192.4	187.0	221.4	196.0	119.0	120.6	117.4	33.5	35.3	66.3	97.6	67.9	64.5	121.3	56.0	-50.3
Tekstil Bankası A.Ş.	205.2	161.2	165.3	157.6	166.1	154.9	131.2	133.2	263.2	44.2	19.5	23.5	43.9	45.4	64.4	82.7	62.4	-485.5
Turkish Bank A.Ş.	176.5	170.6	147.1	139.8	161.7	150.0	160.9	146.3	175.5	34.6	53.2	14.8	46.2	22.5	36.2	31.2	38.9	120.9
Türk Ekonomi Bankası A.Ş.	196.0	155.8	162.5	160.5	186.1	179.7	172.6	190.6	128.3	47.6	46.1	29.5	54.7	52.3	50.0	70.0	42.8	89.7
Türkiye Garanti Bankası A.Ş.	194.8	151.3	163.5	160.2	193.4	173.1	102.7	128.4	130.8	112.1	82.3	116.8	83.1	78.1	79.4	137.2	44.6	21.5
Türkiye İş Bankası A.Ş.	191.3	151.9	147.9	149.9	191.6	187.2	142.6	151.4	156.4	113.5	92.7	135.3	101.0	104.6	106.7	117.1	62.1	-2.5
Yapı ve Kredi Bankası A.Ş.	207.5	152.4	153.9	154.5	161.9	134.6	97.3	131.4	109.9	91.4	77.6	69.1	64.5	22.7	62.7	112.7	143.8	-12.1
<b>Banks Under Depo. Insurance Fund</b>	<b>8,075.3</b>	<b>17,746.6</b>	<b>5,570.7</b>	<b>22,002.7</b>	<b>5,981.0</b>	<b>342.6</b>	<b>91.2</b>	<b>104.1</b>	<b>72.0</b>	<b>258.6</b>	<b>95.6</b>	<b>121.4</b>	<b>696.7</b>	<b>374.8</b>	<b>384.9</b>	<b>196.4</b>	<b>-6.4</b>	<b>73.5</b>
Birleşik Fon Bankası A.Ş.	8,075.3	17,746.6	5,570.7	22,002.7	5,981.0	342.6	212.6	468.0	86.7	258.6	95.6	121.4	696.7	374.8	384.9	334.0	224.5	241.2
<b>Foreign Banks</b>	<b>236.3</b>	<b>182.5</b>	<b>178.0</b>	<b>181.6</b>	<b>192.1</b>	<b>215.2</b>	<b>269.0</b>	<b>233.7</b>	<b>193.9</b>	<b>40.1</b>	<b>34.6</b>	<b>49.8</b>	<b>79.4</b>	<b>76.7</b>	<b>90.1</b>	<b>81.9</b>	<b>83.8</b>	<b>132.5</b>
<b>Foreign Bank Founded in Turkey</b>	<b>234.1</b>	<b>181.0</b>	<b>178.4</b>	<b>184.3</b>	<b>199.5</b>	<b>227.9</b>	<b>365.7</b>	<b>334.1</b>	<b>186.5</b>	<b>38.6</b>	<b>34.5</b>	<b>48.8</b>	<b>81.4</b>	<b>73.1</b>	<b>88.2</b>	<b>69.3</b>	<b>41.3</b>	<b>15.7</b>
Arap Türk Bankası A.Ş.	526.6	360.8	195.7	178.5	280.7	508.1	625.2	568.8	344.1	46.0	-42.0	53.9	71.6	46.6	40.3	61.0	60.2	-72.2
Citibank A.Ş.	228.5	225.1	204.6	231.6	261.1	221.3	200.7	163.9	199.8	73.8	47.7	73.2	57.3	96.6	73.0	95.7	133.6	159.5
Denizbank A.Ş.	281.7	186.4	176.1	186.5	204.3	182.5	132.6	141.0	145.6	46.0	26.7	37.3	65.8	57.5	47.6	113.3	67.0	-92.6
Deutsche Bank A.Ş.	142.2	123.8	77.1	35.9	19.2	29.4	58.8	86.5	234.3	256.5	138.7	201.8	414.0	432.7	749.5	734.9	398.6	103.3
Eurobank Tefen A.Ş.	131.7	120.9	132.8	144.7	151.3	157.8	145.1	147.3	313.0	77.5	47.1	45.7	74.9	56.3	56.2	64.4	37.0	5.3
Finans Bank A.Ş.	236.8	185.3	199.1	188.2	223.6	203.4	160.6	194.2	211.1	27.0	37.5	47.7	131.3	61.9	61.1	94.5	-1.3	-315.3
Fortis Bank A.Ş.	197.6	176.1	182.5	179.8	191.6	170.5	162.2	154.9	161.5	34.0	38.3	35.2	40.9	40.0	63.9	80.5	86.9	19.8
HSBC Bank A.Ş.	270.4	211.1	191.9	196.0	227.4	288.2	385.3	348.1	187.9	52.9	36.0	67.3	59.4	74.7	72.3	72.3	47.3	185.3
ING Bank A.Ş.	228.7	158.1	153.9	148.1	179.9	161.5	139.6	122.6	157.7	-11.8	17.3	20.6	39.1	47.5	43.2	56.8	32.7	26.3
Millennium Bank A.Ş.	162.7	173.7	214.9	130.9	128.4	147.9	310.9	311.3	-	-1.3	13.4	-37.6	19.8	51.6	29.6	12.1	7.9	-
Turkland Bank A.Ş.	205.9	172.0	151.3	127.1	168.7	152.4	213.7	242.1	201.7	39.3	26.2	37.4	65.8	51.6	108.9	93.8	97.6	-19.1

# Income-Expenditure Structure, ‘

	Interest Income / Interest Expense									Non-Interest Income / Non-Interest Expense								
	2009	2008	2007	2006	2005	2004	2003	2002	2001	2009	2008	2007	2006	2005	2004	2003	2002	2001
<b>Foreign Banks Having Branches in Turkey</b>	<b>443.2</b>	<b>263.5</b>	<b>166.0</b>	<b>140.0</b>	<b>141.9</b>	<b>162.0</b>	<b>192.0</b>	<b>162.4</b>	<b>200.6</b>	<b>84.3</b>	<b>35.0</b>	<b>74.4</b>	<b>35.2</b>	<b>121.0</b>	<b>103.3</b>	<b>103.8</b>	<b>123.7</b>	<b>170.6</b>
Bank Mellat	262.4	205.4	216.1	174.6	171.0	247.1	374.2	311.1	309.4	228.4	266.3	153.2	111.4	141.4	139.5	175.9	171.1	149.9
Habib Bank Limited	687.3	438.5	715.9	214.9	473.5	754.3	639.2	555.0	351.2	44.4	70.5	2.3	50.7	37.2	64.8	67.8	116.5	164.1
JPMorgan Chase Bank N.A.	1,337.5	753.7	543.8	176.6	173.2	124.5	194.8	373.2	401.9	107.9	26.1	81.8	33.3	115.2	135.2	158.9	129.6	276.2
Société Générale (SA)	348.4	164.5	92.3	111.6	106.2	137.8	327.8	321.1	262.0	-36.8	-26.6	61.5	-58.6	179.4	143.0	130.7	32.0	59.8
The Royal Bank of Scotland N.V.	485.7	231.0	167.4	148.2	110.8	134.0	169.6	174.9	247.0	99.0	59.5	92.7	65.9	177.5	140.7	102.6	86.4	196.0
WestLB AG	411.7	433.3	185.3	131.3	181.6	285.6	88.2	68.7	102.6	166.9	-23.2	14.3	2.8	-29.8	-13.7	134.2	239.5	75.2
<b>Development and Investment Banks</b>	<b>459.6</b>	<b>479.0</b>	<b>371.3</b>	<b>428.4</b>	<b>491.4</b>	<b>595.2</b>	<b>531.3</b>	<b>403.8</b>	<b>269.3</b>	<b>70.6</b>	<b>44.2</b>	<b>72.8</b>	<b>100.4</b>	<b>94.4</b>	<b>106.4</b>	<b>107.7</b>	<b>166.1</b>	<b>21.1</b>
<b>State-owned Banks</b>	<b>1,514.5</b>	<b>1,561.6</b>	<b>1,325.3</b>	<b>1,091.9</b>	<b>831.7</b>	<b>706.0</b>	<b>880.1</b>	<b>515.2</b>	<b>269.1</b>	<b>61.9</b>	<b>44.1</b>	<b>47.7</b>	<b>122.9</b>	<b>93.8</b>	<b>119.4</b>	<b>52.1</b>	<b>186.6</b>	<b>42.5</b>
İller Bankası	58,059,400.0	446,338.0	464,415.9	872,156.4	-	2,269,464.3	2,259,455.0	470,108.0	393.3	42.8	22.6	20.8	23.7	34.3	39.0	45.7	303.3	71.1
Türk Eximbank	863.4	1,003.9	817.1	633.2	513.6	425.4	520.7	322.1	212.4	118.6	64.3	98.4	110.9	204.7	261.4	71.8	63.9	3.6
Türkiye Kalkınma Bankası A.Ş.	379.6	432.9	576.3	579.2	515.6	703.1	758.1	766.3	444.3	65.7	85.8	64.9	355.4	111.1	98.0	42.1	28.7	157.8
<b>Privately-owned Banks</b>	<b>229.4</b>	<b>244.3</b>	<b>174.3</b>	<b>208.6</b>	<b>289.9</b>	<b>423.9</b>	<b>359.9</b>	<b>343.5</b>	<b>321.0</b>	<b>87.8</b>	<b>52.9</b>	<b>153.8</b>	<b>91.3</b>	<b>107.7</b>	<b>113.9</b>	<b>184.8</b>	<b>82.3</b>	<b>-43.8</b>
Aktif Yatırım Bankası A.Ş.	511.3	575.0	4,762.6	3,377.0	3,319.6	2,004.5	2,189.9	1,835.9	3,888.3	46.2	37.1	24.8	53.2	61.6	68.7	125.1	89.2	112.6
Diler Yatırım Bankası A.Ş.	3,802.2	1,507.4	488.9	408.1	801.4	16,831.6	11,313.3	7,769.8	9,138.3	62.9	112.8	138.8	6.8	-3.7	28.2	77.6	88.8	85.5
GSD Yatırım Bankası A.Ş.	962.8	285.6	292.4	395.8	483.8	806.5	775.1	507.3	577.9	67.6	59.3	78.2	43.8	42.5	40.8	56.6	56.5	-385.0
İMKB Takas ve Saklama Bankası A.Ş.	340.2	339.2	1,579.9	3,850.2	126,933.3	780,457.1	6,058,400.0	556,263.6	2,963.8	138.2	145.4	135.4	117.9	189.6	177.2	190.8	182.5	130.2
Nurol Yatırım Bankası A.Ş.	252.4	290.3	205.1	201.2	378.9	386.1	382.3	356.7	197.4	46.7	11.7	74.9	1.0	60.2	68.8	48.8	95.8	-14.3
Türkiye Sınai Kalkınma Bankası A.Ş.	204.6	222.7	150.8	177.9	224.9	291.6	183.3	228.9	222.5	96.8	19.8	211.4	107.6	93.9	115.3	273.9	18.2	-83.0
<b>Foreign Banks</b>	<b>253.5</b>	<b>237.1</b>	<b>199.4</b>	<b>234.1</b>	<b>196.7</b>	<b>453.3</b>	<b>119.5</b>	<b>116.8</b>	<b>190.1</b>	<b>74.6</b>	<b>33.8</b>	<b>66.5</b>	<b>-24.8</b>	<b>7.9</b>	<b>-115.8</b>	<b>305.2</b>	<b>223.6</b>	<b>72.6</b>
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	237.0	243.9	258.4	300.6	551.1	683.3	1,546.5	1,273.4	729.7	48.0	21.2	52.0	50.3	95.7	91.6	66.1	56.0	44.8
Credit Agricole Yatırım Bankası Türk A.Ş.	1,318.6	199.6	136.3	205.0	196.8	488.2	666.3	190.8	131.4	164.8	-12.2	38.3	-190.5	-18.8	-140.4	-542.1	-193.3	-2.6
Merrill Lynch Yatırım Bank A.Ş.	496.0	258.9	120.8	-	-	7,050.0	168.1	55.3	25.7	92.0	95.1	132.7	1.5	9.4	10.8	1.2	48.2	162.5
Taib Yatırım Bank A.Ş.	106.1	278.2	803.8	301.6	179.6	88.1	92.5	122.1	97.9	29.9	16.0	37.0	34.5	94.7	39.7	51.4	59.4	40.3

# Income-Expenditure Structure, ‘

	Total Income / Total Expense										Interest Income / Total Assets								
	2009	2008	2007	2006	2005	2004	2003	2002	2001	2009	2008	2007	2006	2005	2004	2003	2002	2001	
Banking System in Turkey	157.2	131.6	137.2	136.8	135.8	145.3	133.2	124.7	103.6	10.5	11.9	12.3	11.2	10.7	13.2	15.5	20.8	33.9	
Deposit Banks	155.9	130.3	135.9	135.3	134.2	143.0	130.5	121.7	101.8	10.6	12.0	12.5	11.3	10.7	13.3	15.6	21.1	34.5	
State-owned Banks	151.7	129.1	135.0	137.3	138.2	142.9	133.1	123.0	111.8	11.0	12.8	13.6	12.8	12.2	15.1	21.4	30.1	55.8	
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	150.3	129.7	135.6	139.9	144.9	148.0	135.6	123.1	121.0	11.4	12.8	13.8	13.1	12.2	15.8	22.6	30.9	55.3	
Türkiye Halk Bankası A.Ş.	154.3	130.0	133.9	133.7	124.7	133.7	134.4	129.0	106.5	11.2	13.3	14.2	13.3	13.7	15.9	25.2	37.6	73.8	
Türkiye Vakıflar Bankası T.A.O.	151.9	126.9	134.8	135.8	139.5	141.4	122.9	109.3	94.2	9.9	12.3	12.6	11.9	11.1	12.7	13.5	17.3	27.2	
Privately-owned Banks	161.9	132.1	138.8	132.4	130.9	141.0	129.4	125.9	87.8	9.8	11.2	11.7	10.5	9.9	12.1	12.0	16.2	24.1	
Adabank A.Ş.	121.2	169.9	169.7	141.9	72.8	65.6	96.3	104.0	84.2	10.8	14.9	15.6	13.4	15.4	19.6	53.6	12.8	16.2	
Akbank T.A.Ş.	165.4	138.2	145.9	142.1	159.0	176.2	181.1	167.1	161.0	9.6	11.3	12.4	11.5	10.1	12.6	12.7	14.4	30.3	
Alternatif Bank A.Ş.	155.6	136.2	146.2	135.5	137.6	130.3	111.3	82.4	62.2	13.0	12.0	12.5	12.3	9.3	14.7	9.3	22.0	63.6	
Anadolubank A.Ş.	155.8	133.2	130.8	126.0	123.5	130.4	120.7	114.3	83.3	12.1	14.0	13.9	10.6	11.0	12.2	12.5	18.0	46.3	
Şekerbank T.A.Ş.	144.6	131.2	141.4	143.1	143.4	142.1	119.7	104.1	85.1	14.1	16.4	15.0	12.6	17.1	19.5	16.4	23.9	33.1	
Tekstil Bankası A.Ş.	132.0	114.9	118.6	118.5	116.6	118.2	114.6	114.8	64.1	11.7	14.3	12.8	9.1	8.1	10.4	12.7	19.6	47.4	
Turkish Bank A.Ş.	110.2	125.4	104.2	113.0	110.4	118.3	126.1	124.3	164.0	5.3	8.6	8.4	9.1	8.7	12.5	14.8	22.3	35.7	
Türk Ekonomi Bankası A.Ş.	128.2	116.6	117.3	121.3	127.6	126.5	131.5	131.7	118.5	10.9	13.3	12.3	9.8	8.7	11.4	11.4	13.7	22.5	
Türkiye Garanti Bankası A.Ş.	168.0	131.2	149.9	135.8	143.8	137.4	113.0	108.8	97.5	9.9	10.5	10.7	10.1	9.5	11.6	9.4	15.6	17.7	
Türkiye İş Bankası A.Ş.	165.2	134.8	144.7	136.7	159.3	156.0	133.4	122.3	95.7	9.0	10.9	11.4	10.1	8.5	11.7	11.8	14.0	19.3	
Yapı ve Kredi Bankası A.Ş.	159.1	127.1	119.2	120.1	69.1	110.3	101.5	134.9	80.2	10.4	11.0	12.0	10.2	11.7	11.7	11.9	17.3	16.6	
Banks Under Depo. Insurance Fund	371.6	439.3	433.1	1,290.9	676.9	356.6	111.8	66.1	72.5	4.7	14.4	16.0	17.0	8.5	21.7	20.7	18.8	11.3	
Birleşik Fon Bankası A.Ş.	371.6	439.3	433.1	1,290.9	676.9	356.6	238.0	331.6	151.9	4.7	14.4	16.0	17.0	8.5	21.7	29.5	25.4	6.3	
Foreign Banks	145.2	126.3	127.5	136.7	133.5	142.9	147.0	160.8	174.8	12.6	13.5	12.8	11.1	11.9	12.2	14.5	19.2	30.4	
Foreign Bank Founded in Turkey	144.4	126.0	127.6	138.6	133.5	144.4	149.7	180.6	154.3	12.7	13.5	12.9	11.1	12.0	12.7	13.9	19.3	24.5	
Arap Türk Bankası A.Ş.	186.6	114.3	110.7	119.5	114.3	149.6	168.5	184.3	159.4	6.5	7.3	7.6	8.6	6.9	8.8	8.9	9.8	49.7	
Citibank A.Ş.	144.7	134.7	140.8	133.8	161.1	133.0	140.1	149.1	182.1	13.1	13.9	16.4	7.7	13.0	14.8	17.4	16.6	26.0	
Denizbank A.Ş.	170.0	130.3	124.9	136.1	136.4	126.5	126.7	121.4	92.4	12.0	12.3	11.6	10.6	9.5	11.3	11.6	15.0	18.4	
Deutsche Bank A.Ş.	218.3	130.3	124.4	134.5	132.7	183.7	180.0	156.5	204.9	2.9	14.4	13.8	4.8	5.2	6.2	22.3	19.8	127.7	
Eurobank Tefen A.Ş.	119.6	108.2	114.4	119.0	105.5	111.9	117.6	117.0	152.7	11.2	13.1	10.0	9.8	9.2	11.9	19.1	27.7	18.7	
Finans Bank A.Ş.	149.6	132.7	140.0	165.0	152.9	142.9	131.2	138.5	91.1	13.2	14.0	13.2	11.5	12.2	12.1	13.2	19.5	42.6	
Fortis Bank A.Ş.	121.1	119.7	118.3	113.7	114.1	124.4	126.2	129.0	115.9	13.1	13.7	13.5	11.5	12.1	11.9	11.9	17.3	33.5	
HSBC Bank A.Ş.	148.5	129.6	134.3	131.8	147.0	149.0	152.0	183.6	187.3	13.7	15.2	12.2	13.5	12.5	12.6	14.0	18.9	13.7	
ING Bank A.Ş.	129.8	116.0	113.9	114.5	127.2	122.8	111.9	103.0	131.4	13.9	13.4	14.0	11.5	12.6	16.3	18.3	27.9	24.8	
Millennium Bank A.Ş.	84.1	104.0	99.1	79.5	88.7	61.8	34.6	94.3	-	8.2	9.4	10.7	8.4	7.7	8.0	6.0	33.9	0.0	
Turkland Bank A.Ş.	120.6	106.3	107.1	103.5	118.9	133.3	153.8	157.0	69.2	11.0	12.1	12.1	10.9	11.4	9.0	13.3	16.8	44.5	

# Income-Expenditure Structure, ‘

	Total Income / Total Expense									Interest Income / Total Assets								
	2009	2008	2007	2006	2005	2004	2003	2002	2001	2009	2008	2007	2006	2005	2004	2003	2002	2001
<b>Foreign Banks Having Branches in Turkey</b>	<b>181.6</b>	<b>139.3</b>	<b>126.5</b>	<b>102.7</b>	<b>134.1</b>	<b>134.6</b>	<b>143.3</b>	<b>144.8</b>	<b>188.8</b>	<b>9.5</b>	<b>11.4</b>	<b>11.2</b>	<b>11.7</b>	<b>10.5</b>	<b>10.1</b>	<b>15.7</b>	<b>19.2</b>	<b>38.1</b>
Bank Mellat	250.1	225.2	191.3	150.3	160.0	187.6	262.3	234.3	232.3	6.5	6.1	6.9	6.2	5.3	4.2	7.2	6.1	15.0
Habib Bank Limited	249.3	249.7	215.5	115.5	117.7	210.3	248.4	291.5	284.1	9.6	10.0	11.0	5.3	9.0	13.3	12.9	15.9	43.8
JPMorgan Chase Bank N.A.	193.2	177.5	189.3	114.6	150.2	128.9	177.3	197.1	344.8	15.4	22.0	22.2	23.2	13.8	5.8	37.9	29.4	86.8
Société Générale (SA)	77.7	80.1	85.1	75.4	126.5	139.3	217.9	167.2	198.4	13.6	13.0	10.4	8.9	8.2	11.0	21.8	21.4	69.4
The Royal Bank of Scotland N.V.	200.0	136.1	130.4	108.9	139.3	137.5	137.6	140.6	225.5	10.0	12.1	13.0	12.1	7.1	12.0	17.9	33.8	48.2
WestLB AG	239.1	181.9	128.4	100.8	118.1	116.6	111.8	112.6	96.5	5.9	8.3	8.2	13.3	22.4	17.9	5.0	12.3	45.2
<b>Development and Investment Banks</b>	<b>243.5</b>	<b>240.3</b>	<b>225.0</b>	<b>238.6</b>	<b>247.5</b>	<b>292.4</b>	<b>315.1</b>	<b>302.0</b>	<b>185.8</b>	<b>7.0</b>	<b>8.3</b>	<b>8.5</b>	<b>8.3</b>	<b>8.2</b>	<b>10.5</b>	<b>14.3</b>	<b>16.5</b>	<b>23.3</b>
<b>State-owned Banks</b>	<b>348.0</b>	<b>351.3</b>	<b>324.9</b>	<b>324.1</b>	<b>288.4</b>	<b>321.8</b>	<b>386.8</b>	<b>362.7</b>	<b>196.4</b>	<b>7.0</b>	<b>8.7</b>	<b>9.0</b>	<b>8.4</b>	<b>8.7</b>	<b>10.6</b>	<b>15.4</b>	<b>17.3</b>	<b>21.1</b>
İller Bankası	357.4	355.3	294.8	259.0	239.4	301.1	454.3	683.8	281.8	7.2	7.8	7.3	7.7	7.1	10.5	19.6	22.2	35.7
Türk Eximbank	464.9	441.7	432.7	356.0	372.0	360.7	389.2	264.5	154.0	6.8	9.5	10.7	9.1	10.7	10.8	13.7	15.6	16.6
Türkiye Kalkınma Bankası A.Ş.	157.0	201.0	201.1	392.8	184.7	207.9	172.1	198.8	243.3	6.5	10.4	12.3	8.6	6.7	10.3	11.8	15.1	12.7
<b>Privately-owned Banks</b>	<b>184.1</b>	<b>182.3</b>	<b>169.6</b>	<b>170.6</b>	<b>206.7</b>	<b>257.0</b>	<b>267.1</b>	<b>226.5</b>	<b>158.4</b>	<b>6.7</b>	<b>7.0</b>	<b>7.5</b>	<b>7.4</b>	<b>7.9</b>	<b>9.7</b>	<b>9.8</b>	<b>13.1</b>	<b>26.3</b>
Aktif Yatırım Bankası A.Ş.	140.0	109.4	142.9	174.9	259.1	285.8	406.7	390.3	354.6	7.0	7.3	10.1	15.4	17.4	17.7	19.9	22.8	30.6
Diler Yatırım Bankası A.Ş.	380.4	358.4	237.5	107.6	116.0	168.8	221.1	303.6	255.4	11.0	6.9	6.2	4.2	5.0	7.0	8.3	11.9	22.7
GSD Yatırım Bankası A.Ş.	237.7	180.9	193.6	190.2	206.3	250.9	285.4	252.8	199.9	12.8	35.0	11.7	11.3	12.7	16.9	26.9	25.5	86.3
İMKB Takas ve Saklama Bankası A.Ş.	213.4	234.7	318.3	308.6	376.8	437.1	546.5	507.4	428.1	3.5	4.6	3.6	6.5	9.5	16.8	21.7	28.5	60.5
Nurol Yatırım Bankası A.Ş.	131.0	124.3	142.1	86.7	147.3	156.2	142.6	174.6	70.9	7.9	9.8	9.8	5.4	6.4	8.9	14.0	12.8	12.4
Türkiye Sınai Kalkınma Bankası A.Ş.	184.7	180.7	159.1	162.7	183.7	230.2	214.4	169.8	136.3	7.2	7.1	8.3	7.5	7.3	7.9	6.2	10.4	21.1
<b>Foreign Banks</b>	<b>150.0</b>	<b>135.8</b>	<b>134.7</b>	<b>104.0</b>	<b>106.9</b>	<b>103.7</b>	<b>164.4</b>	<b>142.1</b>	<b>165.0</b>	<b>8.9</b>	<b>11.7</b>	<b>8.5</b>	<b>12.8</b>	<b>4.4</b>	<b>16.7</b>	<b>17.9</b>	<b>18.7</b>	<b>80.4</b>
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	152.7	149.0	155.9	135.3	225.1	267.7	282.7	224.0	213.5	9.3	9.5	8.5	7.5	9.8	16.3	14.9	10.8	68.1
Credit Agricole Yatırım Bankası Türk A.Ş.	192.0	99.3	102.9	91.7	108.0	110.4	110.4	118.5	103.7	6.1	48.8	13.3	23.4	4.4	16.7	15.8	17.5	27.8
Merrill Lynch Yatırım Bank A.Ş.	137.8	141.1	128.7	14.5	106.8	22.7	37.9	50.2	145.1	7.3	26.5	3.6	2.6	9.7	8.4	2.0	1.2	0.9
Taib Yatırım Bank A.Ş.	32.9	35.8	94.7	80.7	98.6	53.5	66.6	86.9	87.7	0.7	4.4	10.4	10.1	1.8	15.4	10.6	19.0	95.2

# Income-Expenditure Structure, ‘

	Interest Expense / Total Assets										Interest Income / Total Expenses										Interest Expense / Total Expenses									
	2009	2008	2007	2006	2005	2004	2003	2002	2001	2009	2008	2007	2006	2005	2004	2003	2002	2001	2009	2008	2007	2006	2005	2004	2003	2002	2001			
Banking System in Turkey	5.2	7.5	7.7	7.0	6.0	7.4	11.0	14.8	23.0	84.1	86.3	83.1	82.2	80.5	82.4	76.3	86.2	111.8	66.1	72.0	71.6	69.9	62.1	67.4	72.1	76.5	78.5			
Deposit Banks	5.4	7.7	7.9	7.1	6.2	7.6	11.4	15.3	23.7	84.1	86.3	83.1	82.3	80.6	82.6	76.0	86.6	112.4	66.4	72.3	71.9	70.3	62.4	67.8	72.5	76.8	78.7			
State-owned Banks	6.1	8.8	9.3	8.4	8.1	9.4	15.1	22.9	39.2	91.3	91.9	89.0	88.7	85.9	89.6	87.2	90.9	108.2	76.6	82.0	82.0	79.7	78.9	79.3	82.2	85.0	85.0			
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	6.5	8.9	9.3	8.4	7.8	9.4	15.2	22.5	33.4	94.2	93.8	91.2	90.5	86.3	90.8	91.1	94.8	115.6	81.1	84.3	83.4	81.0	79.9	79.7	82.8	84.7	84.4			
Türkiye Halk Bankası A.Ş.	6.1	9.1	9.8	9.3	10.3	10.9	18.2	29.7	59.0	90.1	92.1	88.7	87.2	85.3	92.2	89.0	88.4	103.5	75.6	82.3	82.4	81.5	79.9	84.1	86.2	90.1	88.1			
Türkiye Vakıflar Bankası T.A.O.	5.1	8.5	8.7	7.6	7.0	7.8	11.6	14.8	24.7	86.7	87.8	85.0	86.4	85.6	83.3	70.4	80.2	89.6	68.5	77.1	78.7	75.1	75.6	72.3	74.3	75.0	76.7			
Privately-owned Banks	5.0	7.2	7.4	6.7	5.2	6.7	8.9	11.2	15.9	79.1	82.0	79.3	81.0	79.0	79.7	68.6	82.2	125.5	64.5	70.0	69.6	68.5	54.7	62.1	66.0	71.7	72.7			
Adabank A.Ş.	0.9	1.3	1.3	1.4	2.4	4.8	29.7	8.8	15.8	93.2	95.2	96.1	95.3	88.4	106.0	137.5	92.8	73.4	9.4	13.9	14.0	14.1	9.8	16.9	73.2	66.1	60.3			
Akbank T.A.Ş.	4.8	7.3	7.7	7.1	5.2	5.4	6.8	7.7	9.4	82.0	83.6	83.8	82.4	82.6	82.9	65.0	78.2	146.8	67.6	74.0	75.5	72.0	67.1	62.0	63.1	69.5	73.4			
Alternatif Bank A.Ş.	6.4	6.7	6.6	6.8	5.2	10.0	12.6	18.0	26.8	89.4	87.8	92.0	89.7	77.8	76.2	40.2	107.5	303.8	68.4	67.1	70.7	67.0	60.2	67.6	60.5	72.3	79.5			
Anadolubank A.Ş.	5.2	7.6	7.7	6.9	7.0	7.7	9.4	12.3	19.8	86.6	90.3	92.0	80.0	79.6	84.0	79.6	94.2	225.8	57.7	65.7	66.9	65.1	62.6	69.1	72.3	73.4	80.5			
Şekerbank T.A.Ş.	6.1	8.6	7.8	6.7	7.7	10.0	13.7	19.8	28.1	89.8	89.7	81.1	66.6	75.9	81.4	67.4	86.3	111.4	56.2	61.9	59.6	50.9	49.2	59.0	67.8	74.5	80.7			
Tekstil Bankası A.Ş.	5.7	8.9	7.8	5.8	4.9	6.7	9.7	14.7	18.0	84.8	94.5	93.5	87.3	84.0	77.9	75.3	85.8	301.4	54.5	67.3	67.1	65.6	59.0	59.5	65.8	73.9	73.4			
Turkish Bank A.Ş.	3.0	5.0	5.7	6.5	5.3	8.3	9.2	15.3	20.3	85.3	83.6	95.4	88.3	92.5	91.5	93.4	93.6	84.6	53.3	61.5	67.5	71.4	63.1	72.1	73.2	79.5	79.0			
Türk Ekonomi Bankası A.Ş.	5.5	8.6	7.6	6.1	4.7	6.4	6.6	7.2	17.5	83.1	85.9	91.5	83.3	82.1	83.8	78.7	87.0	80.8	54.3	64.3	66.0	62.9	56.3	59.0	60.0	60.1	74.7			
Türkiye Garanti Bankası A.Ş.	5.1	7.0	6.5	6.3	4.9	6.7	9.1	12.1	13.5	78.4	81.8	77.2	80.6	76.6	78.0	63.9	90.4	93.3	67.6	70.9	70.8	68.3	57.0	61.9	70.3	76.6	69.6			
Türkiye İş Bankası A.Ş.	4.7	7.2	7.7	6.7	4.4	6.2	8.3	9.3	12.3	76.9	80.2	75.8	80.1	75.6	73.5	68.2	83.5	101.0	66.4	71.2	74.1	73.1	62.9	61.3	63.8	67.5	61.8			
Yapı ve Kredi Bankası A.Ş.	5.0	7.2	7.8	6.6	7.2	8.7	12.3	13.1	15.1	76.1	79.3	76.2	79.5	78.1	80.8	69.7	70.6	103.7	58.3	66.1	59.0	61.8	33.3	66.2	72.7	72.4	75.6			
Banks Under Depo. Insurance Fund	0.1	0.1	0.3	0.1	0.1	6.3	22.7	18.1	15.7	31.4	78.7	73.6	47.5	47.6	64.3	65.5	103.3	64.8	1.4	1.9	5.7	2.8	5.4	67.0	80.4	65.6	65.2			
Birleşik Fon Bankası A.Ş.	0.1	0.1	0.3	0.1	0.1	6.3	13.9	5.4	7.2	31.4	78.7	73.6	47.5	47.6	64.3	70.6	62.1	33.0	1.4	1.9	5.7	2.8	5.4	67.0	79.0	44.0	57.8			
Foreign Banks	5.4	7.4	7.2	6.1	6.2	5.7	5.4	8.2	15.7	87.2	89.6	84.6	74.4	70.9	63.6	63.6	74.7	76.5	53.6	62.0	60.6	56.0	49.3	42.2	34.8	51.4	69.0			
Foreign Bank Founded in Turkey	5.4	7.5	7.2	6.0	6.0	5.6	3.8	5.8	13.1	87.7	89.7	85.0	73.9	71.4	63.5	66.3	88.0	98.1	54.1	62.4	60.8	55.5	47.8	40.2	27.1	47.6	81.1			
Arap Türk Bankası A.Ş.	1.2	2.0	3.9	4.8	2.5	1.7	1.4	1.7	14.4	82.5	122.5	70.8	66.9	71.0	79.3	70.7	75.3	120.1	29.2	38.8	40.1	44.8	28.9	23.4	19.1	24.4	55.6			
Citibank A.Ş.	5.7	6.2	8.0	3.3	5.0	6.7	8.7	10.1	13.0	72.4	82.0	74.8	76.0	63.5	67.3	60.6	56.1	61.4	45.8	49.1	51.5	43.9	39.2	40.4	42.3	51.0	56.0			
Denizbank A.Ş.	4.3	6.6	6.6	5.7	4.7	6.2	8.7	10.7	12.6	87.2	92.8	89.0	79.8	80.5	84.4	72.8	85.4	122.4	52.6	64.8	63.1	58.2	53.7	58.5	69.5	73.5	77.7			
Deutsche Bank A.Ş.	2.0	11.7	17.9	13.3	26.9	21.1	37.9	22.9	54.5	21.7	53.2	38.4	19.7	10.5	12.6	26.8	42.9	88.7	33.4	56.1	62.0	73.9	72.6	78.6	82.1	77.6	77.5			
Eurobank Tekfen A.Ş.	8.5	10.9	7.5	6.8	6.1	7.6	13.1	18.8	6.0	85.5	92.6	91.6	76.8	74.3	77.3	81.3	91.3	98.2	77.7	82.9	78.9	63.2	51.8	54.8	65.8	72.6	47.9			
Finans Bank A.Ş.	5.6	7.5	6.7	6.1	5.5	5.9	8.2	10.1	20.2	92.5	89.9	86.7	67.6	82.3	81.8	68.0	100.3	178.9	58.5	64.4	61.0	59.2	56.3	57.4	55.6	71.5	77.2			
Fortis Bank A.Ş.	6.6	7.8	7.4	6.4	6.3	7.0	7.3	11.2	20.8	86.9	86.9	87.0	82.9	82.0	77.8	71.9	74.4	94.5	53.2	59.1	56.4	52.4	48.8	56.7	55.9	61.9	67.8			
HSBC Bank A.Ş.	5.1	7.2	6.3	6.9	5.5	4.4	3.6	5.4	7.3	80.0	87.1	76.8	78.8	73.2	68.7	64.5	85.9	78.9	44.0	53.5	53.8	53.0	47.3	35.5	25.4	45.3	78.6			
ING Bank A.Ş.	6.1	8.5	9.1	7.8	7.0	10.1	13.1	22.8	15.7	103.7	95.5	94.6	89.5	85.1	88.5	83.0	93.1	96.0	58.9	70.1	70.0	69.1	60.2	67.3	66.6	78.2	79.9			
Millennium Bank A.Ş.	5.0	5.4	5.0	6.4	6.0	5.4	1.9	10.9	0.0	100.8	94.4	117.4	88.5	69.9	65.2	67.7	94.0	-	52.1	56.5	54.2	53.7	48.3	27.3	7.5	28.5	-			
Turkland Bank A.Ş.	5.3	7.0	8.0	8.6	6.7	5.9	6.2	6.9	22.0	83.3	88.9	86.5	75.6	81.5	64.1	69.6	63.4	116.6	48.8	54.9	61.2	61.5	57.4	56.0	50.1	41.1	40.0			

# Income-Expenditure Structure, ‘

	Interest Expense / Total Assets										Interest Income / Total Expenses										Interest Expense / Total Expenses									
	2009	2008	2007	2006	2005	2004	2003	2002	2001	2009	2008	2007	2006	2005	2004	2003	2002	2001	2009	2008	2007	2006	2005	2004	2003	2002	2001			
Foreign Banks Having Branches in Turkey	2.1	4.3	6.7	8.4	7.4	6.2	8.2	11.8	19.0	66.2	86.3	74.7	87.8	66.4	64.2	60.0	61.1	64.5	27.1	45.6	56.9	64.4	62.7	53.4	44.8	54.5	60.7			
Bank Mellat	2.5	3.0	3.2	3.5	3.1	1.7	1.9	2.0	4.8	66.9	61.6	68.3	71.5	67.2	58.9	62.1	59.9	68.8	63.8	67.6	60.5	61.5	62.9	44.7	43.6	45.1	51.7			
Habib Bank Limited	1.4	2.3	1.5	2.5	1.9	1.8	2.0	2.9	12.5	87.9	85.5	99.2	73.4	74.2	75.7	81.3	76.0	79.3	31.9	48.7	29.9	39.5	18.5	21.1	31.6	39.9	64.2			
JPMorgan Chase Bank N.A.	1.2	2.9	4.1	13.1	8.0	4.6	19.4	7.9	21.6	48.0	88.3	66.9	87.4	69.7	57.3	56.2	52.5	63.6	6.9	20.8	23.3	56.8	60.5	59.3	51.1	27.7	54.6			
Société Générale (SA)	3.9	7.9	11.2	7.9	7.7	8.0	6.6	6.7	26.5	133.3	114.7	83.1	116.5	60.7	70.7	66.6	89.8	90.5	29.7	55.8	76.6	78.7	72.3	71.5	44.3	46.8	68.6			
The Royal Bank of Scotland N.V.	2.0	5.3	7.8	8.2	6.4	8.9	10.6	19.3	19.5	63.4	75.8	64.8	71.1	45.6	46.7	64.4	76.2	63.3	26.1	44.7	50.5	52.3	57.3	47.9	52.2	61.2	57.8			
WestLB AG	1.4	1.9	4.4	10.2	12.3	6.3	5.7	17.9	44.0	50.8	107.0	96.3	99.3	107.6	106.6	38.5	45.3	82.5	29.5	44.9	66.7	76.3	70.0	43.5	48.8	74.3	77.5			
Development and Investment Banks	1.5	1.7	2.3	1.9	1.7	1.8	2.7	4.1	8.7	83.9	89.9	84.1	75.7	76.5	77.5	82.6	76.4	96.2	44.4	45.1	51.0	42.2	38.5	38.0	49.0	57.2	66.4			
State-owned Banks	0.5	0.6	0.7	0.8	1.0	1.5	1.7	3.4	7.8	85.7	90.0	88.5	69.9	76.1	75.7	92.0	76.1	93.1	19.7	20.2	21.7	20.8	26.4	34.5	40.4	53.6	67.9			
İller Bankası	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	9.1	88.0	93.6	93.0	90.9	85.7	87.0	89.9	55.7	91.3	0.0	0.1	0.1	0.0	0.0	0.0	0.0	0.1	65.4			
Türk Eximbank	0.8	0.9	1.3	1.4	2.1	2.5	2.6	4.9	7.8	86.3	91.3	87.8	83.5	74.8	71.4	94.6	94.6	99.3	46.5	40.2	46.5	46.9	54.2	60.6	70.7	77.7	72.0			
Türkiye Kalkınma Bankası A.Ş.	1.7	2.4	2.1	1.5	1.3	1.5	1.6	2.0	2.9	70.3	71.5	76.3	24.7	50.8	61.4	80.0	88.9	54.5	29.1	33.2	26.6	16.7	18.2	18.2	18.2	23.1	29.8			
Privately-owned Banks	2.9	2.9	4.3	3.6	2.7	2.3	2.7	3.8	8.2	84.7	90.6	79.1	82.7	76.2	76.1	63.3	83.7	112.3	68.0	67.6	76.9	67.6	54.3	46.2	47.0	55.2	55.4			
Aktif Yatırım Bankası A.Ş.	1.4	1.3	0.2	0.5	0.5	0.9	0.9	1.2	0.8	73.7	70.6	83.1	70.7	77.7	78.7	73.4	81.1	70.3	20.2	13.4	2.5	3.7	6.1	11.2	13.6	17.2	6.4			
Diler Yatırım Bankası A.Ş.	0.3	0.5	1.3	1.0	0.6	0.0	0.1	0.2	0.2	84.9	74.1	58.1	95.3	102.7	83.4	65.3	71.6	67.1	8.5	17.6	28.2	25.1	14.9	0.8	1.3	2.8	1.9			
GSD Yatırım Bankası A.Ş.	1.3	12.3	4.0	2.9	2.6	2.1	3.5	5.0	14.9	77.0	84.8	81.4	86.6	87.0	88.2	86.5	87.4	175.6	19.0	53.7	53.9	41.6	37.1	27.4	31.9	43.6	60.7			
İMKB Takas ve Saklama Bankası A.Ş.	1.0	1.4	0.2	0.2	0.0	0.0	0.0	0.0	2.0	59.3	66.6	62.8	63.7	49.8	59.5	65.1	64.1	72.8	37.2	46.1	12.7	5.1	0.1	0.0	0.0	0.1	10.5			
Nurol Yatırım Bankası A.Ş.	3.1	3.4	4.8	2.7	1.7	2.3	3.7	3.6	6.3	79.0	94.4	74.5	99.4	70.3	68.1	75.4	61.7	112.1	41.0	40.4	51.6	42.8	27.3	27.5	28.1	30.2	40.2			
Türkiye Sınai Kalkınma Bankası A.Ş.	3.5	3.2	5.5	4.2	3.3	2.7	3.4	4.5	9.5	90.3	97.7	81.7	85.7	83.9	82.6	56.2	97.0	117.2	81.6	79.3	86.2	78.3	68.6	65.2	65.7	71.9	71.8			
Foreign Banks	3.5	4.9	4.3	5.5	2.2	3.7	15.0	16.0	42.3	71.2	87.6	76.0	112.0	96.5	168.6	55.1	62.8	90.6	42.1	50.2	51.3	49.8	52.4	38.6	75.8	76.4	78.6			
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	3.9	3.9	3.3	2.5	1.8	2.4	1.0	0.8	9.3	86.0	93.9	83.4	75.4	69.6	76.0	80.1	78.5	84.2	55.4	57.4	50.3	34.0	28.4	29.8	14.6	13.8	24.6			
Credit Agricole Yatırım Bankası Türk A.Ş.	0.5	24.5	9.7	11.4	2.3	3.4	2.4	9.2	21.2	16.2	105.8	87.3	159.5	107.2	176.4	325.9	130.7	100.5	2.4	52.6	65.9	71.4	58.8	39.9	54.0	81.2	79.4			
Merrill Lynch Yatırım Bank A.Ş.	1.5	10.2	3.0	0.0	0.0	0.1	1.2	2.1	3.5	40.8	51.5	31.7	89.9	91.2	52.5	97.6	31.3	2.3	11.3	28.1	33.8	0.0	0.0	0.2	22.0	28.4	12.8			
Taib Yatırım Bank A.Ş.	0.7	1.6	1.3	3.4	1.0	17.5	11.4	15.5	97.2	12.5	58.5	63.9	64.7	8.4	47.1	51.5	61.7	91.8	3.9	7.5	7.5	17.3	4.6	28.6	37.1	43.9	82.1			



# Share in Sector, %

	Total Assets										Total Loans and Receivables*										Total deposits									
	2009	2008	2007	2006	2005	2004	2003	2002	2001	2009	2008	2007	2006	2005	2004	2003	2002	2001	2009	2008	2007	2006	2005	2004	2003	2002	2001			
Banking System in Turkey	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0			
Deposit Banks	96.6	96.8	96.6	96.8	96.8	96.3	95.9	95.6	95.3	95.7	95.9	95.9	95.5	95.0	93.0	90.6	89.2	85.6	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0			
State-owned Banks	31.3	29.4	29.2	29.6	31.4	34.9	33.3	31.9	32.0	27.2	23.8	22.5	21.6	20.6	20.9	18.2	16.6	21.6	36.9	35.6	35.8	35.7	37.7	41.8	37.5	34.3	32.5			
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	15.6	14.8	14.4	14.8	16.4	18.6	18.7	17.7	17.3	9.6	8.4	7.7	8.0	8.8	8.8	7.9	8.5	11.5	19.4	18.5	19.1	19.1	20.4	23.0	21.1	19.6	17.6			
Türkiye Halk Bankası A.Ş.	7.6	7.2	7.2	7.1	6.8	8.4	7.8	8.2	9.1	8.5	7.0	6.5	5.3	4.1	4.2	3.6	2.1	3.2	8.7	8.9	8.6	8.7	8.2	9.9	8.6	8.1	8.8			
Türkiye Vakıflar Bankası T.A.O.	8.1	7.4	7.6	7.6	8.2	7.9	6.9	6.0	5.5	9.1	8.3	8.4	8.3	7.8	7.8	6.7	6.0	6.9	8.8	8.2	8.1	7.9	9.0	8.9	7.9	6.6	6.1			
Privately-owned Banks	51.8	52.4	52.3	54.8	59.7	57.4	57.0	56.2	56.8	51.6	54.5	54.6	58.6	67.5	67.4	67.1	65.3	59.1	50.2	51.1	49.7	52.3	57.4	55.0	57.3	58.5	61.2			
Adabank A.Ş.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.1				
Akbank T.A.Ş.	11.9	12.1	12.2	11.8	13.2	11.4	11.8	11.5	10.1	10.4	12.1	13.2	13.0	14.4	12.5	12.5	11.1	13.0	11.0	11.5	11.5	10.9	12.4	10.1	11.9	11.7	10.1			
Alternatif Bank A.Ş.	0.5	0.5	0.5	0.4	0.4	0.4	0.5	0.6	0.7	0.7	0.6	0.7	0.6	0.6	0.6	0.6	0.5	0.6	0.5	0.6	0.5	0.4	0.3	0.3	0.5	0.6	0.8			
Anadolubank A.Ş.	0.5	0.5	0.5	0.6	0.5	0.6	0.6	0.5	0.6	0.6	0.5	0.6	0.6	0.6	0.7	0.7	0.6	0.5	0.5	0.5	0.5	0.5	0.6	0.7	0.7	0.7				
Şekerbank T.A.Ş.	1.1	1.1	1.1	0.8	0.8	1.0	1.0	1.0	1.1	1.3	1.3	1.3	0.9	0.7	1.3	1.1	0.9	0.7	1.3	1.3	1.2	1.0	1.0	1.2	1.3	1.3	1.4			
Tekstil Bankası A.Ş.	0.3	0.4	0.5	0.6	0.5	0.4	0.5	0.5	0.7	0.4	0.4	0.7	0.8	0.8	0.7	0.7	0.6	0.3	0.3	0.3	0.4	0.4	0.4	0.4	0.5	0.5	0.9			
Turkish Bank A.Ş.	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.0	0.1	0.1	0.0	0.0	0.0	0.0	0.1	0.1	0.1	0.1	0.1	0.1	0.2	0.2	0.2			
Türk Ekonomi Bankası A.Ş.	1.9	2.1	2.1	1.7	1.4	1.2	1.1	1.1	0.9	2.4	2.3	2.4	2.3	1.9	1.5	1.7	1.4	1.2	1.9	2.0	2.0	1.7	1.3	1.1	1.2	1.2	0.9			
Türkiye Garanti Bankası A.Ş.	13.2	12.6	12.0	10.4	9.2	8.6	9.0	9.2	9.5	13.1	13.6	13.3	12.5	11.1	10.2	9.8	10.0	10.7	12.4	11.6	11.0	9.6	9.3	8.9	9.0	9.2	8.6			
Türkiye İş Bankası A.Ş.	14.2	13.8	14.3	15.5	16.0	12.6	12.4	11.2	9.7	12.7	13.0	12.1	13.7	13.6	12.1	12.3	12.8	10.7	14.2	14.0	13.6	14.8	14.7	12.3	12.2	11.7	9.8			
Yapı ve Kredi Bankası A.Ş.	8.1	9.0	9.0	10.1	6.0	8.0	8.4	8.9	9.1	9.9	10.5	10.2	10.3	7.4	9.7	11.4	12.6	7.3	8.0	9.2	9.0	10.0	6.7	7.2	8.3	9.1	10.0			
Banks Under Depo. Insurance Fund	0.1	0.1	0.2	0.3	0.5	0.6	2.9	4.4	3.4	0.0	0.0	0.0	0.0	0.0	0.0	1.3	3.4	1.2	0.0	0.0	0.0	0.0	0.0	0.1	3.0	4.8	4.2			
Birleşik Fon Bankası A.Ş.	0.1	0.1	0.2	0.3	0.5	0.6	0.9	1.6	1.2	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.5	0.4	0.0	0.0	0.0	0.0	0.0	0.1	0.2	0.7	0.9			
Foreign Banks	13.5	14.8	15.0	12.2	5.2	3.4	2.8	3.1	3.1	16.9	17.6	18.8	15.3	6.8	4.6	4.0	4.0	3.6	12.9	13.3	14.4	12.0	4.8	3.1	2.2	2.4	2.1			
Foreign Bank Founded in Turkey	13.1	14.4	14.5	11.7	4.7	2.8	1.8	1.8	1.7	16.7	17.5	18.6	15.1	6.7	4.4	2.7	2.7	2.2	12.6	12.9	14.1	11.6	4.3	2.6	1.5	1.5	1.4			
Arap Türk Bankası A.Ş.	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.0	0.0	0.1	0.1	0.1	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0			
Citibank A.Ş.	0.6	0.8	0.7	1.3	0.6	0.6	0.5	0.7	0.8	0.5	0.7	0.7	0.8	0.7	0.8	0.9	0.9	0.8	0.7	0.9	0.9	1.7	0.7	0.7	0.5	0.7	0.5			
Denizbank A.Ş.	2.7	2.7	2.7	2.4	2.4	2.2	1.9	1.6	1.2	3.7	3.5	3.7	3.1	3.0	2.5	2.2	1.5	0.9	2.3	2.2	2.6	2.3	2.1	2.1	1.9	1.8	1.2			
Deutsche Bank A.Ş.	0.2	0.1	0.1	0.2	0.1	0.1	0.1	0.1	0.1	0.0	0.0	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.1	0.1	0.2	0.0	0.0	0.0	0.0	0.0			
Eurobank Tekfen A.Ş.	0.5	0.5	0.5	0.2	0.2	0.2	0.2	0.3	0.2	0.3	0.3	0.3	0.3	0.2	0.2	0.2	0.2	0.2	0.4	0.4	0.3	0.2	0.2	0.2	0.3	0.3	0.2			
Finans Bank A.Ş.	3.7	3.8	3.7	3.7	3.1	2.8	2.3	2.3	2.0	4.6	4.9	5.1	5.1	5.0	5.0	3.8	3.1	2.6	4.0	3.5	3.6	3.7	2.4	2.6	2.3	2.6	2.1			
Fortis Bank A.Ş.	1.4	1.7	1.8	1.8	1.7	2.3	2.1	1.8	1.5	1.8	2.0	2.0	2.2	2.3	3.0	2.9	2.2	1.5	1.1	1.2	1.6	1.5	1.4	1.8	1.7	1.6	1.3			
HSBC Bank A.Ş.	1.7	2.1	2.4	2.1	2.0	1.7	1.4	1.5	1.4	2.3	2.7	3.3	3.5	3.3	3.4	2.6	2.5	2.0	1.8	2.0	2.1	1.9	1.9	1.8	1.3	1.3	1.2			
ING Bank A.Ş.	1.9	2.3	2.2	2.4	2.1	2.0	1.8	1.7	1.8	2.9	3.0	3.0	3.4	3.3	3.4	3.1	1.9	0.6	1.9	2.2	2.5	2.5	2.2	2.4	2.2	1.9	2.2			
Millennium Bank A.Ş.	0.1	0.2	0.2	0.2	0.2	0.1	0.0	0.0	0.0	0.2	0.2	0.3	0.3	0.2	0.1	0.0	0.0	0.0	0.2	0.2	0.3	0.3	0.2	0.1	0.0	0.0	0.0			
Turkland Bank A.Ş.	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.0	0.2	0.2	0.1	0.1	0.2	0.2	0.2	0.1	0.0	0.2	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.0			

	Total Assets										Total Loans and Receivables*										Total deposits									
	2009	2008	2007	2006	2005	2004	2003	2002	2001	2009	2008	2007	2006	2005	2004	2003	2002	2001	2009	2008	2007	2006	2005	2004	2003	2002	2001			
Foreign Banks Having Branches in Turkey	0.3	0.5	0.5	0.5	0.6	0.6	1.0	1.3	1.3	0.2	0.1	0.2	0.2	0.2	0.3	1.2	1.3	1.4	0.2	0.4	0.3	0.4	0.5	0.5	0.7	0.9	0.7			
Bank Mellat	0.0	0.0	0.0	0.0	0.0	0.1	0.0	0.1	0.0	0.1	0.0	0.0	0.1	0.1	0.1	0.0	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	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	0.0	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	0.0	0.0	0.0	0.0			
JPMorgan Chase Bank N.A.	0.0	0.0	0.0	0.0	0.1	0.1	0.0	0.0	0.1	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	0.1	0.2	0.0	0.0	0.0			
Société Générale (SA)	0.0	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.0	0.1	0.0	0.1	0.0	0.0	0.1	0.1	0.0	0.0	0.0			
The Royal Bank of Scotland N.V.	0.2	0.2	0.2	0.1	0.2	0.1	0.2	0.1	0.1	0.0	0.1	0.1	0.1	0.1	0.1	0.1	0.0	0.2	0.1	0.1	0.1	0.1	0.2	0.1	0.1	0.0	0.1			
WestLB AG	0.1	0.1	0.2	0.1	0.1	0.1	0.1	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.3	0.3	0.0	0.1	0.2	0.2	0.1	0.1	0.0	0.1	0.0			
Development and Investment Banks	3.4	3.2	3.4	3.2	3.2	3.7	4.1	4.4	4.7	4.3	4.1	4.1	4.5	5.0	7.0	9.4	10.8	14.4	-	-	-	-	-	-	-	-	-			
State-owned Banks	2.0	1.8	1.9	2.0	2.0	2.6	3.0	3.2	3.8	2.9	2.7	2.8	3.3	3.9	5.6	7.9	9.0	12.7	-	-	-	-	-	-	-	-	-			
İller Bankası	1.0	1.0	1.0	0.9	0.9	1.0	0.9	0.9	0.9	1.6	1.5	1.5	1.6	1.8	2.1	2.4	2.2	2.5	-	-	-	-	-	-	-	-	-			
Türk Eximbank	0.8	0.7	0.7	0.9	0.9	1.5	1.9	2.2	2.6	1.0	1.1	1.2	1.6	1.9	3.4	5.3	6.5	9.8	-	-	-	-	-	-	-	-	-			
Türkiye Kalkınma Bankası A.Ş.	0.2	0.1	0.1	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.1	0.2	0.2	0.2	0.3	0.3	0.3	-	-	-	-	-	-	-	-	-			
Privately-owned Banks	1.2	1.2	1.2	1.0	1.1	1.0	0.9	1.0	0.8	1.2	1.1	1.0	1.1	1.2	1.4	1.4	1.6	1.5	-	-	-	-	-	-	-	-	-			
Aktif Yatırım Bankası A.Ş.	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1	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	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	0.1	0.1	0.1	0.0	-	-	-	-	-	-	-	-	-			
İMKB Takas ve Saklama Bankası A.Ş.	0.2	0.2	0.2	0.1	0.1	0.1	0.1	0.1	0.1	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	0.0	0.0	0.0	0.0	0.0	0.0	-	-	-	-	-	-	-	-	-			
Türkiye Sınai Kalkınma Bankası A.Ş.	0.9	0.9	0.9	0.8	0.8	0.7	0.6	0.8	0.4	1.0	1.0	0.9	1.0	1.0	1.2	1.2	1.5	0.8	-	-	-	-	-	-	-	-	-			
Foreign Banks	0.2	0.3	0.3	0.2	0.2	0.1	0.2	0.2	0.1	0.3	0.3	0.3	0.1	0.0	0.0	0.1	0.2	0.2	-	-	-	-	-	-	-	-	-			
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0.2	0.2	0.2	0.1	0.1	0.0	0.0	0.0	0.0	0.3	0.3	0.3	0.1	0.1	0.1	0.1	0.0	0.0	-	-	-	-	-	-	-	-	-			
Credit Agricole Yatırım Bankası Türk A.Ş.	0.0	0.0	0.0	0.1	0.2	0.1	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.1	0.2	-	-	-	-	-	-	-	-	-			
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	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	0.0	0.0	0.0	0.0	-	-	-	-	-	-	-	-	-			

The name of "Total Loans" changed as "Total Loans and Receivables after 2008.

## Share in Group, %

	Total Assets									Total Loans and Receivables*										Total Deposits								
	2009	2008	2007	2006	2005	2004	2003	2002	2001	2009	2008	2007	2006	2005	2004	2003	2002	2001	2009	2008	2007	2006	2005	2004	2003	2002	2001	
Banking System in Turkey																												
Deposit Banks	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	
State-owned Banks	32.4	30.4	30.2	30.5	32.4	36.2	34.7	33.4	33.6	28.5	24.8	23.5	22.6	21.7	22.4	20.1	18.6	25.3	36.9	35.6	35.8	35.7	37.7	41.8	37.5	34.3	32.5	
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	16.1	15.3	14.9	15.3	16.9	19.3	19.5	18.5	18.2	10.1	8.8	8.0	8.3	9.2	9.5	8.7	9.5	13.5	19.4	18.5	19.1	19.1	20.4	23.0	21.1	19.6	17.6	
Türkiye Halk Bankası A.Ş.	7.9	7.5	7.4	7.3	7.0	8.7	8.1	8.6	9.6	8.9	7.3	6.7	5.6	4.3	4.5	4.0	2.4	3.7	8.7	8.9	8.6	8.7	8.2	9.9	8.6	8.1	8.8	
Türkiye Vakıflar Bankası T.A.O.	8.4	7.6	7.8	7.9	8.4	8.2	7.1	6.3	5.8	9.5	8.7	8.7	8.7	8.2	8.4	7.4	6.7	8.1	8.8	8.2	8.1	7.9	9.0	8.9	7.9	6.6	6.1	
Privately-owned Banks	53.6	54.1	54.1	56.6	61.7	59.6	59.4	58.8	59.6	53.9	56.8	56.9	61.3	71.1	72.5	74.1	73.2	69.0	50.2	51.1	49.7	52.3	57.4	55.0	57.3	58.5	61.2	
Adabank A.Ş.	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.1		
Akbank T.A.Ş.	12.4	12.5	12.6	12.2	13.6	11.8	12.3	12.0	10.6	10.9	12.6	13.8	13.6	15.2	13.5	13.8	12.5	15.1	11.0	11.5	11.5	10.9	12.4	10.1	11.9	11.7	10.1	
Alternatif Bank A.Ş.	0.5	0.5	0.5	0.4	0.4	0.4	0.5	0.6	0.7	0.7	0.7	0.7	0.6	0.6	0.6	0.6	0.6	0.7	0.5	0.6	0.5	0.4	0.3	0.3	0.5	0.6	0.8	
Anadolubank A.Ş.	0.5	0.5	0.6	0.6	0.5	0.7	0.7	0.6	0.6	0.7	0.6	0.7	0.7	0.7	0.8	0.8	0.7	0.6	0.5	0.5	0.5	0.5	0.5	0.6	0.7	0.7	0.7	
Şekerbank T.A.Ş.	1.2	1.2	1.1	0.9	0.8	1.1	1.1	1.1	1.1	1.3	1.4	1.3	1.0	0.8	1.4	1.2	1.0	0.8	1.3	1.3	1.2	1.0	1.0	1.2	1.3	1.3	1.4	
Tekstil Bankası A.Ş.	0.3	0.4	0.5	0.6	0.5	0.5	0.5	0.5	0.8	0.4	0.5	0.8	0.8	0.8	0.8	0.8	0.6	0.3	0.3	0.3	0.4	0.4	0.4	0.5	0.5	0.9	0.9	
Türkish Bank A.Ş.	0.1	0.1	0.1	0.1	0.1	0.1	0.2	0.1	0.1	0.1	0.1	0.0	0.1	0.1	0.0	0.0	0.0	0.0	0.1	0.1	0.1	0.1	0.1	0.1	0.2	0.2	0.2	
Türk Ekonomi Bankası A.Ş.	2.0	2.2	2.2	1.8	1.4	1.2	1.2	1.2	1.0	2.5	2.4	2.6	2.4	2.0	1.7	1.8	1.6	1.4	1.9	2.0	2.0	1.7	1.3	1.1	1.2	1.2	0.9	
Türkiye Garanti Bankası A.Ş.	13.7	13.0	12.5	10.7	9.5	8.9	9.3	9.6	10.0	13.6	14.2	13.8	13.1	11.7	10.9	10.8	11.2	12.5	12.4	11.6	11.0	9.6	9.3	8.9	9.0	9.2	8.6	
Türkiye İş Bankası A.Ş.	14.7	14.3	14.8	16.0	16.6	13.1	13.0	11.7	10.2	13.3	13.5	12.6	14.3	14.3	13.0	13.5	14.4	12.5	14.2	14.0	13.6	14.8	14.7	12.3	12.2	11.7	9.8	
Yapı ve Kredi Bankası A.Ş.	8.4	9.3	9.3	10.4	6.2	8.3	8.7	9.3	9.5	10.4	11.0	10.6	10.8	7.8	10.5	12.6	14.1	8.5	8.0	9.2	9.0	10.0	6.7	7.2	8.3	9.1	10.0	
Banks Under Depo. Insurance Fund	0.1	0.1	0.2	0.3	0.5	0.7	3.0	4.6	3.6	0.0	0.0	0.0	0.0	0.0	0.0	1.4	3.8	1.5	0.0	0.0	0.0	0.0	0.0	0.1	3.0	4.8	4.2	
Birleşik Fon Bankası A.Ş.	0.1	0.1	0.2	0.3	0.5	0.7	0.9	1.7	1.2	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.5	0.5	0.0	0.0	0.0	0.0	0.0	0.1	0.2	0.7	0.9	
Foreign Banks	13.9	15.3	15.6	12.6	5.4	3.5	2.9	3.3	3.2	17.6	18.4	19.6	16.0	7.2	5.0	4.4	4.5	4.3	12.9	13.3	14.4	12.0	4.8	3.1	2.2	2.4	2.1	
Foreign Bank Founded in Turkey	13.6	14.9	15.0	12.1	4.8	2.9	1.8	1.9	1.8	17.5	18.2	19.4	15.8	7.0	4.7	3.0	3.0	2.6	12.6	12.9	14.1	11.6	4.3	2.6	1.5	1.5	1.4	
Arap Türk Bankası A.Ş.	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.0	0.1	0.1	0.1	0.1	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
Citibank A.Ş.	0.6	0.8	0.8	1.3	0.7	0.7	0.5	0.7	0.8	0.6	0.7	0.7	0.8	0.8	0.8	0.9	1.0	0.9	0.7	0.9	0.9	1.7	0.7	0.7	0.5	0.7	0.5	
Denizbank A.Ş.	2.7	2.8	2.7	2.4	2.4	2.3	2.0	1.7	1.2	3.9	3.6	3.9	3.3	3.1	2.7	2.4	1.7	1.1	2.3	2.2	2.6	2.3	2.1	2.1	1.9	1.8	1.2	
Deutsche Bank A.Ş.	0.2	0.1	0.1	0.2	0.1	0.1	0.1	0.1	0.1	0.0	0.0	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.1	0.1	0.2	0.0	0.0	0.0	0.0	0.0	
Eurobank Tekfen A.Ş.	0.5	0.5	0.5	0.2	0.2	0.2	0.3	0.3	0.2	0.3	0.3	0.3	0.3	0.2	0.2	0.3	0.3	0.2	0.4	0.4	0.3	0.2	0.2	0.2	0.3	0.3	0.2	
Finans Bank A.Ş.	3.8	3.9	3.9	3.8	3.2	2.9	2.4	2.4	2.1	4.8	5.1	5.3	5.4	5.2	5.4	4.2	3.4	3.0	4.0	3.5	3.6	3.7	2.4	2.6	2.3	2.6	2.1	
Fortis Bank A.Ş.	1.5	1.7	1.8	1.8	1.8	2.4	2.2	1.9	1.6	1.9	2.1	2.1	2.3	2.4	3.2	3.2	2.5	1.7	1.1	1.2	1.6	1.5	1.4	1.8	1.7	1.6	1.3	
HSBC Bank A.Ş.	1.8	2.2	2.5	2.2	2.0	1.8	1.5	1.6	1.5	2.4	2.8	3.5	3.6	3.5	3.7	2.9	2.8	2.3	1.8	2.0	2.1	1.9	1.9	1.8	1.3	1.3	1.2	
ING Bank A.Ş.	2.0	2.4	2.3	2.5	2.2	2.1	1.9	1.7	1.9	3.0	3.1	3.2	3.5	3.5	3.6	3.4	2.1	0.7	1.9	2.2	2.5	2.5	2.2	2.4	2.2	1.9	2.2	
Millennium Bank A.Ş.	0.1	0.2	0.2	0.2	0.2	0.1	0.0	0.0	0.0	0.2	0.3	0.3	0.3	0.2	0.1	0.0	0.0	0.0	0.2	0.2	0.3	0.3	0.2	0.1	0.0	0.0	0.0	
Turkland Bank A.Ş.	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.0	0.2	0.2	0.2	0.1	0.2	0.2	0.2	0.1	0.1	0.2	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.0	

## Share in Group, %

	Total Assets										Total Loans and Receivables*										Total Deposits									
	2009	2008	2007	2006	2005	2004	2003	2002	2001	2009	2008	2007	2006	2005	2004	2003	2002	2001	2009	2008	2007	2006	2005	2004	2003	2002	2001			
Foreign Banks Having Branches in Turkey	0.4	0.5	0.5	0.6	0.6	0.6	1.1	1.3	1.4	0.2	0.2	0.2	0.2	0.2	0.3	1.3	1.5	1.7	0.2	0.4	0.3	0.4	0.5	0.5	0.7	0.9	0.7			
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	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			
Habib Bank Limited	0.0	0.0	0.0	0.0	0.1	0.1	0.0	0.0	0.1	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	0.1	0.2	0.0	0.0	0.0			
JPMorgan Chase Bank N.A.	0.0	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.1	0.1	0.0	0.1	0.0	0.0	0.1	0.1	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	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.	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.0	0.2	0.1	0.1	0.1	0.1	0.2	0.1	0.1	0.0	0.1			
WestLB AG	0.1	0.1	0.2	0.1	0.1	0.1	0.2	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.3	0.3	0.0	0.1	0.2	0.2	0.1	0.1	0.0	0.1	0.0			
Development and Investment Banks	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	-	-	-	-	-	-	-	-	-			
State-owned Banks	58.4	56.1	56.1	61.7	61.3	70.8	72.6	73.0	79.9	66.1	66.4	68.2	72.7	76.8	80.3	83.9	83.6	88.1	-	-	-	-	-	-	-	-	-			
İller Bankası	29.6	30.1	29.7	29.0	28.6	26.8	22.5	19.6	19.6	37.5	35.7	36.4	34.8	35.3	29.5	25.0	20.0	17.4	-	-	-	-	-	-	-	-	-			
Türk Eximbank	24.0	21.6	22.1	27.0	27.3	39.4	45.9	48.7	55.4	23.7	26.7	28.3	34.5	37.9	47.8	56.1	60.8	68.4	-	-	-	-	-	-	-	-	-			
Türkiye Kalkınma Bankası A.Ş.	4.8	4.5	4.3	5.8	5.4	4.6	4.2	4.8	4.9	4.9	3.9	3.5	3.4	3.7	2.9	2.8	2.8	2.4	-	-	-	-	-	-	-	-	-			
Privately-owned Banks	34.6	35.8	35.1	33.1	33.6	26.8	21.9	22.1	17.9	26.6	26.4	24.9	24.4	22.9	19.4	15.2	14.8	10.6	-	-	-	-	-	-	-	-	-			
Aktif Yatırım Bankası A.Ş.	2.1	1.1	0.6	0.4	0.5	0.6	0.7	0.6	0.5	1.8	0.8	0.7	0.4	0.5	0.6	0.4	0.1	0.0	-	-	-	-	-	-	-	-	-			
Diler Yatırım Bankası A.Ş.	0.3	0.6	0.4	0.6	0.5	0.4	0.4	0.4	0.4	0.5	0.3	0.0	0.0	0.0	0.0	0.0	0.0	0.1	-	-	-	-	-	-	-	-	-			
GSD Yatırım Bankası A.Ş.	0.4	0.3	0.9	0.6	0.6	0.6	0.6	0.6	0.5	0.5	0.3	1.1	0.6	0.6	0.7	0.6	0.7	0.3	-	-	-	-	-	-	-	-	-			
İMKB Takas ve Saklama Bankası A.Ş.	5.5	6.1	6.7	3.9	3.4	2.9	2.7	2.3	1.7	0.0	0.0	0.2	0.2	0.2	0.2	0.1	0.1	0.1	-	-	-	-	-	-	-	-	-			
Nurol Yatırım Bankası A.Ş.	0.6	0.6	0.7	1.1	0.9	0.8	0.6	0.7	0.6	0.6	0.5	0.6	1.0	0.4	0.5	0.3	0.4	0.2	-	-	-	-	-	-	-	-	-			
Türkiye Sınai Kalkınma Bankası A.Ş.	25.6	27.1	25.9	26.5	25.8	20.2	15.8	17.0	8.3	23.2	24.5	22.4	22.2	19.8	16.6	12.7	13.5	5.7	-	-	-	-	-	-	-	-	-			
Foreign Banks	7.0	8.0	8.8	5.2	5.2	2.4	5.5	4.9	2.2	7.3	7.2	6.8	2.9	0.4	0.3	1.0	1.6	1.3	-	-	-	-	-	-	-	-	-			
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	5.9	7.2	5.9	3.1	1.7	1.3	1.1	0.4	0.1	7.3	7.2	6.4	2.5	1.3	0.9	1.1	0.0	0.0	-	-	-	-	-	-	-	-	-			
Credit Agricole Yatırım Bankası Türk A.Ş.	0.2	0.3	1.5	1.8	5.0	2.4	3.4	2.4	1.0	0.0	0.0	0.5	0.5	0.4	0.3	0.7	1.2	1.1	-	-	-	-	-	-	-	-	-			
Merrill Lynch Yatırım Bank A.Ş.	0.8	0.4	1.4	0.2	0.0	0.0	0.1	0.1	0.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-	-	-	-	-	-	-	-	-			
Taib Yatırım Bank A.Ş.	0.1	0.1	0.1	0.1	0.1	0.0	0.2	0.2	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-	-	-	-	-	-	-	-	-			

The name of "Total Loans" changed as "Total Loans and Receivables" after 2008.

## Branch Ratios, Million TRY

	Total Assets / No. of Branches									Total Deposits / No. of Branches									TRY Deposits / No. of Branches								
	2009	2008	2007	2006	2005	2004	2003	2002	2001	2009	2008	2007	2006	2005	2004	2003	2002	2001	2009	2008	2007	2006	2005	2004	2003	2002	2001
Banking System in Turkey	88	80	74	71	64	50	42	35	24	56	52	47	46	41	32	27	23	17	37	33	31	28	26	18	14	10	-
Deposit Banks	86	78	72	69	62	48	40	33	23	56	52	47	46	41	32	27	23	17	37	33	31	28	26	18	14	10	-
State-owned Banks	99	86	74	67	61	50	42	34	20	74	67	58	52	47	38	31	24	14	56	50	46	39	36	28	22	15	-
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	95	82	65	58	57	50	41	32	19	75	66	55	48	45	40	29	24	14	60	53	45	38	36	30	22	16	-
Türkiye Halk Bankası A.Ş.	91	82	68	59	46	36	37	32	17	66	65	52	46	36	28	26	21	11	44	43	38	34	28	20	20	15	-
Türkiye Vakıflar Bankası T.A.O.	119	99	117	118	106	82	58	42	29	82	71	80	79	75	59	43	32	22	58	48	62	56	54	39	24	14	-
Privately-owned Banks	94	86	81	74	62	47	40	33	27	58	54	49	46	38	29	26	23	20	35	32	29	25	21	12	10	7	-
Adabank A.Ş.	51	50	47	46	45	2	1	3	2	7	7	6	7	8	0	0	2	1	7	7	6	6	6	0	0	1	-
Akbank T.A.Ş.	109	99	95	84	79	54	48	39	28	64	60	57	50	48	31	31	27	19	39	33	35	28	26	11	10	7	-
Alternatif Bank A.Ş.	79	81	65	68	57	51	53	54	41	55	58	43	39	27	27	33	37	33	33	32	18	21	10	10	9	11	-
Anadolubank A.Ş.	45	44	40	44	32	39	31	24	21	29	27	24	27	21	25	23	20	19	16	16	13	13	11	9	7	5	-
Şekerbank T.A.Ş.	35	32	26	19	15	16	13	11	11	26	24	18	15	12	12	10	9	10	17	16	11	9	8	6	5	3	-
Tekstil Bankası A.Ş.	47	49	49	58	48	36	31	31	54	32	24	26	26	26	20	20	21	46	16	15	12	11	11	7	5	3	-
Turkish Bank A.Ş.	41	32	34	38	36	32	30	23	17	21	16	17	18	17	19	24	19	13	9	8	9	9	9	8	11	8	-
Türk Ekonomi Bankası A.Ş.	45	44	43	49	48	41	37	32	30	28	28	26	32	29	26	25	23	20	18	17	13	14	10	8	8	5	-
Türkiye Garanti Bankası A.Ş.	134	123	115	104	84	75	72	64	55	80	73	66	62	55	50	46	43	34	46	40	34	29	29	22	18	14	-
Türkiye İş Bankası A.Ş.	104	94	85	84	73	45	37	28	19	66	61	52	52	43	29	23	20	14	41	39	33	32	25	14	10	7	-
Yapı ve Kredi Bankası A.Ş.	77	74	74	82	59	61	51	45	37	49	48	48	52	42	35	33	31	28	27	29	28	27	23	15	14	11	-
Banks Under Depo. Insurance Fund	807	834	843	1,215	1,858	1,938	41	46	14	28	36	36	50	55	155	27	33	12	11	13	15	16	17	22	13	13	-
Birleşik Fon Bankası A.Ş.	807	834	843	1,215	1,858	1,938	732	389	125	28	36	36	50	55	155	81	105	66	11	13	15	16	17	22	16	36	-
Foreign Banks	52	52	48	55	53	50	33	32	22	32	30	30	35	31	30	17	17	10	19	17	16	17	16	12	4	3	-
Foreign Bank Founded in Turkey	52	51	47	53	48	43	25	23	15	32	29	29	34	28	26	14	13	8	19	17	16	17	14	9	2	2	-
Arap Türk Bankası A.Ş.	161	266	119	124	120	110	99	97	60	30	33	29	31	24	15	12	19	15	2	1	4	4	2	0	0	1	-
Citibank A.Ş.	132	97	78	113	105	80	54	61	73	98	76	60	99	79	55	34	44	34	69	45	34	69	40	26	13	10	-
Denizbank A.Ş.	47	48	47	44	40	34	29	21	36	26	25	29	28	22	21	19	16	26	16	14	17	12	11	8	8	5	-
Deutsche Bank A.Ş.	1,910	684	744	882	301	365	196	219	86	569	277	225	528	108	14	0	0	0	135	78	64	71	69	0	0	0	-
Eurobank Tekfen A.Ş.	92	83	76	36	25	19	19	17	13	44	43	32	25	18	13	14	13	11	26	28	17	13	11	6	8	8	-
Finans Bank A.Ş.	64	58	51	58	59	51	38	39	32	44	35	32	37	29	30	24	29	23	28	22	17	20	16	13	7	6	-
Fortis Bank A.Ş.	38	40	37	38	37	42	33	26	22	20	18	21	21	19	20	17	15	13	11	11	10	10	11	10	8	4	-
HSBC Bank A.Ş.	41	44	57	53	50	33	22	19	12	27	27	32	31	30	22	13	12	7	13	14	15	12	14	6	2	2	-
ING Bank A.Ş.	42	45	34	34	27	21	17	16	219	27	27	24	23	18	16	13	13	182	20	19	16	14	12	9	8	6	-
Millennium Bank A.Ş.	59	67	72	64	52	23	9	12	3	49	55	60	54	41	15	5	2	2	15	12	7	7	12	7	2	1	-
Turkland Bank A.Ş.	46	41	40	53	46	46	33	22	10	34	23	21	34	27	24	20	13	7	19	13	13	20	14	9	8	5	-

	Total Assets / No. of Branches									Total Deposits / No. of Branches									TRY Deposits / No. of Branches								
	2009	2008	2007	2006	2005	2004	2003	2002	2001	2009	2008	2007	2006	2005	2004	2003	2002	2001	2009	2008	2007	2006	2005	2004	2003	2002	2001
<b>Foreign Banks Having Branches in Turkey</b>	<b>93</b>	<b>108</b>	<b>203</b>	<b>293</b>	<b>248</b>	<b>201</b>	<b>75</b>	<b>75</b>	<b>70</b>	<b>41</b>	<b>56</b>	<b>77</b>	<b>142</b>	<b>151</b>	<b>114</b>	<b>35</b>	<b>37</b>	<b>25</b>	<b>12</b>	<b>8</b>	<b>17</b>	<b>88</b>	<b>78</b>	<b>83</b>	<b>13</b>	<b>8</b>	-
Bank Mellat	132	109	73	75	65	60	37	38	24	42	24	14	12	11	10	10	11	8	0	0	0	0	0	0	0	0	-
Habib Bank Limited	73	81	48	43	26	27	33	27	19	10	8	3	1	1	2	1	2	1	2	1	1	0	0	0	0	0	-
JPMorgan Chase Bank N.A.	199	243	175	221	353	430	73	98	179	8	84	38	108	276	373	7	6	4	6	19	21	3	58	372	6	2	-
Société Générale (SA)	23	30	576	657	445	387	147	159	95	7	16	2	105	197	256	36	8	28	4	3	1	105	197	232	0	0	-
The Royal Bank of Scotland N.V.	150	161	152	717	840	452	443	310	234	91	82	71	417	580	184	180	63	78	23	20	18	120	241	120	78	5	-
WestLB AG	556	829	877	692	321	239	372	287	81	247	621	565	591	257	161	77	133	13	100	14	112	555	197	5	39	32	-
<b>Development and Investment Banks</b>	<b>614</b>	<b>468</b>	<b>393</b>	<b>341</b>	<b>677</b>	<b>629</b>	<b>604</b>	<b>497</b>	<b>423</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>State-owned Banks</b>	<b>717</b>	<b>560</b>	<b>461</b>	<b>430</b>	<b>1,972</b>	<b>2,003</b>	<b>1,862</b>	<b>1,723</b>	<b>1,605</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
İller Bankası	422	364	295	234	3,678	3,035	2,310	1,845	1,575	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Türk Eximbank	3,244	2,471	2,082	2,071	1,759	2,231	2,354	2,299	2,224	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Türkiye Kalkınma Bankası A.Ş.	1,287	512	409	884	690	518	429	449	396	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Privately-owned Banks</b>	<b>623</b>	<b>685</b>	<b>552</b>	<b>462</b>	<b>332</b>	<b>253</b>	<b>225</b>	<b>174</b>	<b>120</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Aktif Yatırım Bankası A.Ş.	116	126	112	67	64	73	67	58	42	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Diler Yatırım Bankası A.Ş.	94	137	80	96	66	46	41	35	33	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
GSD Yatırım Bankası A.Ş.	103	76	81	92	82	71	57	59	37	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
İMKB Takas ve Saklama Bankası A.Ş.	1,491	1,408	1,257	595	443	325	279	215	136	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Nurol Yatırım Bankası A.Ş.	58	45	44	56	38	29	21	23	22	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Türkiye Sınai Kalkınma Bankası A.Ş.	1,726	1,552	1,221	1,016	1,662	2,285	1,619	535	223	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Foreign Banks</b>	<b>270</b>	<b>131</b>	<b>128</b>	<b>66</b>	<b>332</b>	<b>137</b>	<b>189</b>	<b>153</b>	<b>59</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	399	151	111	53	73	49	118	19	11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Credit Agricole Yatırım Bankası Türk A.Ş.	64	71	274	270	648	270	351	222	81	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Merrill Lynch Yatırım Bank A.Ş.	207	87	257	26	3	3	6	11	18	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Taib Yatırım Bank A.Ş.	25	22	16	18	15	5	19	17	12	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

The name of "Total Loans" changed as "Total Loans and Receivables after 2008.

## Branch Ratios, Million TRY

	FX Deposits / No. of Branches									Total Loans and Receivables* / No. of Branches								
	2009	2008	2007	2006	2005	2004	2003	2002	2001	2009	2008	2007	2006	2005	2004	2003	2002	2001
<b>Banking System in Turkey</b>	19	18	16	18	15	14	13	13	-	42	42	37	32	25	17	12	9	5
<b>Deposit Banks</b>	19	19	16	18	15	15	13	14	-	41	40	36	31	23	16	11	8	5
<b>State-owned Banks</b>	18	17	12	13	11	10	9	9	-	41	36	29	22	16	10	6	5	3
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	14	13	10	10	9	10	8	8	-	28	24	17	14	12	8	5	4	3
Türkiye Halk Bankası A.Ş.	22	21	15	12	8	8	7	6	-	49	42	31	20	11	6	5	2	1
Türkiye Vakıflar Bankası T.A.O.	24	22	18	23	22	21	19	18	-	63	58	65	57	39	27	16	11	8
<b>Privately-owned Banks</b>	23	22	20	21	17	17	16	16	-	45	47	42	36	27	19	13	10	6
Adabank A.Ş.	0	0	0	1	1	0	0	2	-	0	0	0	0	0	0	0	1	0
Akbank T.A.Ş.	24	27	22	22	21	21	21	19	-	45	51	52	41	33	20	14	10	8
Alternatif Bank A.Ş.	23	26	24	18	17	17	24	26	-	59	52	47	46	34	25	18	13	8
Anadolubank A.Ş.	12	11	11	14	10	15	16	15	-	28	25	23	22	15	14	10	7	4
Şekerbank T.A.Ş.	9	7	7	6	5	6	5	7	-	19	19	15	10	6	7	4	3	2
Tekstil Bankası A.Ş.	16	9	14	14	15	13	15	18	-	35	27	35	35	29	19	13	9	5
Turkish Bank A.Ş.	12	8	7	8	8	12	13	10	-	9	8	6	7	7	3	1	1	0
Türk Ekonomi Bankası A.Ş.	11	11	13	18	19	18	17	18	-	27	25	25	29	26	18	15	11	8
Türkiye Garanti Bankası A.Ş.	34	33	32	33	26	28	28	29	-	63	69	63	57	39	30	22	19	13
Türkiye İş Bankası A.Ş.	25	22	18	20	18	15	13	13	-	44	46	36	33	24	15	10	9	5
Yapı ve Kredi Bankası A.Ş.	21	20	20	25	19	20	18	20	-	45	45	42	38	28	25	19	17	6
<b>Banks Under Depo. Insurance Fund</b>	17	22	21	34	37	132	14	21	-	12	16	18	20	18	27	5	9	1
Birleşik Fon Bankası A.Ş.	17	22	21	34	37	132	65	69	-	12	16	18	20	18	27	14	30	10
<b>Foreign Banks</b>	12	12	14	18	16	18	13	14	-	31	32	30	31	27	23	13	11	6
<b>Foreign Bank Founded in Turkey</b>	12	12	13	17	14	17	11	11	-	31	32	30	31	27	23	11	9	4
Arap Türk Bankası A.Ş.	28	32	24	26	22	15	12	18	-	58	109	43	35	29	23	13	13	11
Citibank A.Ş.	29	30	27	31	39	29	21	33	-	56	45	36	33	47	34	25	20	16
Denizbank A.Ş.	10	11	12	15	11	13	11	11	-	31	32	33	26	19	13	9	5	6
Deutsche Bank A.Ş.	434	199	161	457	39	14	0	0	-	69	137	172	81	63	11	18	23	10
Eurobank Tekfen A.Ş.	18	14	15	11	7	7	6	5	-	30	26	24	19	10	7	5	4	2
Finans Bank A.Ş.	16	13	15	18	14	17	17	23	-	38	39	34	36	37	31	18	14	9
Fortis Bank A.Ş.	8	7	11	10	9	10	10	11	-	23	24	21	22	19	18	13	8	5
HSBC Bank A.Ş.	13	14	17	19	16	16	11	10	-	26	29	39	39	32	22	11	9	4
ING Bank A.Ş.	6	9	8	8	6	6	5	6	-	31	30	23	21	17	12	8	5	15
Millennium Bank A.Ş.	34	42	53	47	28	8	3	0	-	40	49	46	40	28	8	0	0	0
Turkland Bank A.Ş.	14	10	7	14	12	15	11	9	-	29	24	26	31	25	20	16	10	2

	FX Deposits / No. of Branches									Total Loans and Receivables* / No. of Branches								
	2009	2008	2007	2006	2005	2004	2003	2002	2001	2009	2008	2007	2006	2005	2004	2003	2002	2001
<b>Foreign Banks Having Branches in Turkey</b>	<b>29</b>	<b>48</b>	<b>60</b>	<b>54</b>	<b>73</b>	<b>32</b>	<b>22</b>	<b>28</b>	-	<b>21</b>	<b>18</b>	<b>37</b>	<b>49</b>	<b>31</b>	<b>29</b>	<b>25</b>	<b>21</b>	<b>17</b>
Bank Mellat	41	24	14	12	11	10	10	11	-	76	61	35	41	35	34	9	10	2
Habib Bank Limited	8	7	3	1	1	2	1	2	-	13	21	12	2	3	6	5	3	3
JPMorgan Chase Bank N.A.	2	65	17	105	217	1	1	4	-	0	0	0	0	0	0	0	0	0
Société Générale (SA)	3	12	1	1	1	24	36	7	-	10	7	72	97	35	38	50	27	37
The Royal Bank of Scotland N.V.	68	62	53	297	338	64	101	58	-	24	25	49	161	98	89	56	23	65
WestLB AG	147	606	453	36	60	156	38	101	-	36	37	41	2	8	1	87	161	48
<b>Development and Investment Banks</b>	-	-	-	-	-	-	-	-	-	<b>374</b>	<b>306</b>	<b>238</b>	<b>220</b>	<b>406</b>	<b>404</b>	<b>389</b>	<b>319</b>	<b>280</b>
<b>State-owned Banks</b>	-	-	-	-	-	-	-	-	-	<b>495</b>	<b>432</b>	<b>339</b>	<b>327</b>	<b>1,481</b>	<b>1,458</b>	<b>1,385</b>	<b>1,267</b>	<b>1,174</b>
İller Bankası	-	-	-	-	-	-	-	-	-	325	282	219	181	2,721	2,145	1,650	1,213	926
Türk Eximbank	-	-	-	-	-	-	-	-	-	1,954	2,002	1,616	1,704	1,460	1,737	1,851	1,842	1,822
Türkiye Kalkınma Bankası A.Ş.	-	-	-	-	-	-	-	-	-	802	295	199	333	282	213	188	171	127
<b>Privately-owned Banks</b>	-	-	-	-	-	-	-	-	-	<b>292</b>	<b>329</b>	<b>237</b>	<b>219</b>	<b>136</b>	<b>117</b>	<b>100</b>	<b>75</b>	<b>47</b>
Aktif Yatırım Bankası A.Ş.	-	-	-	-	-	-	-	-	-	59	59	75	41	40	40	27	4	0
Diler Yatırım Bankası A.Ş.	-	-	-	-	-	-	-	-	-	85	43	1	0	0	0	0	2	3
GSD Yatırım Bankası A.Ş.	-	-	-	-	-	-	-	-	-	79	39	63	63	48	54	38	43	17
İMKB Takas ve Saklama Bankası A.Ş.	-	-	-	-	-	-	-	-	-	7	5	24	20	19	12	6	8	3
Nurol Yatırım Bankası A.Ş.	-	-	-	-	-	-	-	-	-	32	25	23	32	11	11	6	7	7
Türkiye Sınai Kalkınma Bankası A.Ş.	-	-	-	-	-	-	-	-	-	955	917	639	548	762	1,204	836	273	101
<b>Foreign Banks</b>	-	-	-	-	-	-	-	-	-	<b>172</b>	<b>77</b>	<b>60</b>	<b>24</b>	<b>14</b>	<b>12</b>	<b>21</b>	<b>33</b>	<b>22</b>
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	-	-	-	-	-	-	-	-	-	301	98	73	27	33	22	75	2	2
Credit Agricole Yatırım Bankası Türk A.Ş.	-	-	-	-	-	-	-	-	-	0	4	56	45	28	24	46	73	57
Merrill Lynch Yatırım Bank A.Ş.	-	-	-	-	-	-	-	-	-	0	0	0	0	0	0	0	0	0
Taib Yatırım Bank A.Ş.	-	-	-	-	-	-	-	-	-	0	1	0	0	0	0	0	2	0

The name of "Total Loans" changed as "Total Loans and Receivables"



## Branch Ratios, Million TRY

	Total Employees / No. of Branches (person)									Net Income / No. of Branches								
	2009	2008	2007	2006	2005	2004	2003	2002	2001	2009	2008	2007	2006	2005	2004	2003	2002	2001
Banking System in Turkey	19	20	21	21	21	21	21	20	20	2	1	2	2	1	1	1	0	-2
Deposit Banks	19	19	20	20	21	20	20	19	19	2	1	2	2	1	1	1	0	-2
State-owned Banks	18	18	19	18	19	18	19	20	21	3	2	2	2	1	1	1	1	-1
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	17	17	17	17	18	18	19	20	22	3	2	2	2	2	1	1	0	0
Türkiye Halk Bankası A.Ş.	19	20	19	18	18	16	16	17	17	2	2	2	1	1	1	1	1	-1
Türkiye Vakıflar Bankası T.A.O.	19	18	24	24	23	24	25	25	25	2	1	3	2	2	2	1	1	-2
Privately-owned Banks	19	19	21	20	21	21	20	18	18	2	2	2	1	0	1	1	1	-2
Adabank A.Ş.	48	47	55	62	66	8	6	6	6	1	3	1	2	-13	-1	0	0	0
Akbank T.A.Ş.	17	17	19	18	17	16	16	14	14	3	2	3	2	2	2	2	1	0
Alternatif Bank A.Ş.	22	22	22	23	23	24	22	21	24	1	1	2	1	1	0	1	0	-7
Anadolubank A.Ş.	22	22	23	21	18	21	20	17	15	1	1	1	1	1	1	0	0	-1
Şekerbank T.A.Ş.	15	16	16	16	17	17	15	15	15	1	1	1	0	0	0	0	0	-1
Tekstil Bankası A.Ş.	21	24	26	27	27	25	24	24	28	0	0	1	0	0	0	0	2	-7
Turkish Bank A.Ş.	11	11	12	13	15	14	15	14	13	0	0	0	0	0	0	0	0	1
Türk Ekonomi Bankası A.Ş.	18	19	19	21	23	24	24	22	23	1	0	0	1	1	0	1	0	0
Türkiye Garanti Bankası A.Ş.	21	23	25	25	24	26	26	24	20	4	2	4	2	2	1	1	0	-1
Türkiye İş Bankası A.Ş.	21	20	21	21	20	19	18	18	18	2	1	2	1	1	1	1	0	-1
Yapı ve Kredi Bankası A.Ş.	17	17	21	23	25	26	26	25	23	2	1	1	1	-7	0	0	3	-2
Banks Under Depo. Insurance Fund	261	267	325	333	395	403	26	29	16	55	80	104	392	259	386	2	-8	-4
Birleşik Fon Bankası A.Ş.	261	267	325	333	395	403	159	101	26	55	80	104	392	259	386	94	42	-20
Foreign Banks	19	20	21	24	27	28	26	26	23	1	1	1	1	1	1	1	0	0
Foreign Bank Founded in Turkey	19	20	21	24	27	28	22	23	20	1	1	1	1	1	1	1	0	0
Arap Türk Bankası A.Ş.	38	57	58	58	61	62	58	59	57	4	1	1	2	1	2	2	1	-1
Citibank A.Ş.	50	41	44	41	64	56	49	44	53	2	1	3	1	5	1	2	1	1
Denizbank A.Ş.	17	18	21	21	21	22	20	18	17	1	1	1	1	1	1	1	0	-1
Deutsche Bank A.Ş.	90	94	82	81	44	36	30	29	32	106	34	41	45	25	44	42	10	-3
Eurobank Tekfen A.Ş.	18	16	15	18	19	19	18	20	24	1	0	1	0	0	0	0	1	0
Finans Bank A.Ş.	22	22	22	25	31	32	26	22	19	1	1	1	2	2	1	1	1	-3
Fortis Bank A.Ş.	17	18	19	19	22	22	22	19	18	0	0	1	0	0	1	1	1	0
HSBC Bank A.Ş.	19	20	24	26	26	23	22	22	19	1	1	2	1	2	1	1	0	0
ING Bank A.Ş.	17	17	16	15	15	14	14	16	41	1	0	0	0	1	0	0	0	9
Millennium Bank A.Ş.	17	18	19	20	22	18	17	49	29	-1	0	0	-2	-1	-1	-2	-2	0
Turkland Bank A.Ş.	19	18	24	27	27	28	30	30	21	0	0	0	0	1	1	1	0	-4

	Total Employees / No. of Branches (person)									Net Income / No. of Branches								
	2009	2008	2007	2006	2005	2004	2003	2002	2001	2009	2008	2007	2006	2005	2004	2003	2002	2001
<b>Foreign Banks Having Branches in Turkey</b>	<b>18</b>	<b>20</b>	<b>34</b>	<b>40</b>	<b>41</b>	<b>41</b>	<b>46</b>	<b>42</b>	<b>46</b>	<b>4</b>	<b>3</b>	<b>4</b>	<b>0</b>	<b>7</b>	<b>3</b>	<b>2</b>	<b>1</b>	<b>0</b>
Bank Mellat	17	17	16	17	17	16	13	13	14	6	5	3	2	2	1	2	1	1
Habib Bank Limited	16	16	16	16	15	15	14	14	14	3	4	2	-1	-1	0	1	0	0
JPMorgan Chase Bank N.A.	49	53	50	42	37	36	35	43	54	23	21	22	5	17	1	11	2	-8
Société Générale (SA)	14	15	107	56	55	54	49	50	53	-1	-1	-15	-16	8	6	14	0	1
The Royal Bank of Scotland N.V.	21	26	34	128	129	128	125	117	127	9	4	4	10	23	14	5	-1	9
WestLB AG	42	42	43	41	50	60	64	75	42	30	21	13	0	6	0	2	5	-3
<b>Development and Investment Banks</b>	<b>121</b>	<b>108</b>	<b>111</b>	<b>102</b>	<b>232</b>	<b>252</b>	<b>273</b>	<b>260</b>	<b>275</b>	<b>22</b>	<b>19</b>	<b>18</b>	<b>16</b>	<b>36</b>	<b>18</b>	<b>26</b>	<b>24</b>	<b>-24</b>
<b>State-owned Banks</b>	<b>189</b>	<b>180</b>	<b>186</b>	<b>169</b>	<b>914</b>	<b>950</b>	<b>971</b>	<b>1,044</b>	<b>1,081</b>	<b>32</b>	<b>31</b>	<b>27</b>	<b>28</b>	<b>127</b>	<b>57</b>	<b>79</b>	<b>103</b>	<b>-94</b>
İller Bankası	160	162	168	141	2,593	2,718	2,764	3,004	3,110	18	16	10	8	121	0	159	358	-40
Türk Eximbank	191	188	196	184	178	171	178	185	187	171	186	194	151	181	105	117	53	-143
Türkiye Kalkınma Bankası A.Ş.	741	342	348	688	709	740	762	800	839	26	18	22	156	27	18	-77	-52	-52
<b>Privately-owned Banks</b>	<b>56</b>	<b>66</b>	<b>57</b>	<b>54</b>	<b>54</b>	<b>57</b>	<b>68</b>	<b>58</b>	<b>69</b>	<b>16</b>	<b>15</b>	<b>17</b>	<b>11</b>	<b>13</b>	<b>8</b>	<b>9</b>	<b>4</b>	<b>-6</b>
Aktif Yatırım Bankası A.Ş.	47	80	76	30	28	31	26	24	22	2	1	3	5	4	3	7	5	5
Diler Yatırım Bankası A.Ş.	19	18	19	18	20	20	20	20	19	7	7	4	0	0	-1	-1	0	0
GSD Yatırım Bankası A.Ş.	26	37	25	28	29	28	30	30	26	3	9	4	4	4	6	4	1	-4
İMKB Takas ve Saklama Bankası A.Ş.	205	198	187	184	199	231	225	230	233	38	45	39	33	43	31	34	24	12
Nurol Yatırım Bankası A.Ş.	15	16	14	14	14	15	16	17	23	1	1	2	-9	-1	0	-1	0	-2
Türkiye Sınai Kalkınma Bankası A.Ş.	78	83	79	74	144	268	277	101	109	44	30	37	27	50	47	41	6	-5
<b>Foreign Banks</b>	<b>47</b>	<b>24</b>	<b>28</b>	<b>21</b>	<b>24</b>	<b>26</b>	<b>26</b>	<b>26</b>	<b>26</b>	<b>6</b>	<b>2</b>	<b>2</b>	<b>0</b>	<b>4</b>	<b>-4</b>	<b>13</b>	<b>2</b>	<b>-3</b>
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	66	23	27	20	27	15	44	12	26	7	3	3	1	5	4	8	-1	-3
Credit Agricole Yatırım Bankası Türk A.Ş.	19	22	34	34	37	39	29	30	30	10	0	1	-4	8	-7	-1	-3	-3
Merrill Lynch Yatırım Bank A.Ş.	33	40	39	26	10	11	12	11	13	8	-1	-1	-7	0	-1	-1	0	-2
Taib Yatırım Bank A.Ş.	17	19	15	10	10	13	18	18	15	-3	-3	0	-1	0	-2	-2	-1	-2

The name of "Total Loans" changed as "Total Loans and

## Activity Ratios

	(Personnel Expenses + Reserve for Employee Termination Benefit) / Total Assets										(Personnel Expenses + Reserve for Employee Termination Benefit) / Number of Personnel (Thousand TRY)										Reserve for Employee Termination Benefit / Number of Personnel (Thousand TRY)									
	2009	2008	2007	2006	2005	2004	2003	2002	2001	2009	2008	2007	2006	2005	2004	2003	2002	2001	2009	2008	2007	2006	2005	2004	2003	2002	2001			
Banking System in Turkey	1.2	1.3	1.4	1.3	1.4	1.6	1.7	1.7	1.9	57.8	54.8	49.4	44.5	41.3	37.8	34.2	30.2	22.8	1.2	1.1	1.2	0.7	1.3	1.2	1.7	1.1	1.2			
Deposit Banks	1.3	1.3	1.4	1.3	1.4	1.6	1.7	1.8	1.9	57.8	54.8	49.5	44.5	41.2	37.7	34.1	30.1	22.7	1.1	1.0	1.2	0.7	1.3	1.2	1.8	1.2	1.2			
State-owned Banks	1.0	1.0	1.1	1.1	1.2	1.3	1.6	2.0	2.2	53.1	49.0	44.5	40.6	39.6	35.3	35.7	34.1	21.6	2.7	3.3	3.4	1.4	3.6	2.9	4.5	2.1	2.4			
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	0.9	0.9	1.1	1.1	1.2	1.4	1.7	2.1	2.4	50.2	46.1	41.8	39.0	37.3	37.3	35.4	34.2	21.0	3.1	3.1	4.3	1.6	3.3	4.2	5.8	2.9	2.0			
Türkiye Halk Bankası A.Ş.	1.0	1.1	1.2	1.2	1.6	1.2	1.6	2.0	1.8	50.4	44.4	41.5	38.8	40.2	27.6	37.0	37.4	19.0	2.8	3.7	2.5	2.0	6.5	2.4	4.9	1.8	4.3			
Türkiye Vakıflar Bankası T.A.O.	1.0	1.1	1.1	1.0	1.0	1.2	1.5	1.8	2.5	62.8	61.3	55.0	47.4	45.3	41.4	35.1	29.8	28.8	1.7	3.0	2.5	0.0	0.0	0.0	0.0	0.0	0.4			
Privately-owned Banks	1.2	1.3	1.3	1.3	1.4	1.6	1.6	1.5	1.6	60.1	57.7	50.8	45.7	40.9	37.5	32.0	26.7	24.4	0.6	0.2	0.4	0.4	0.2	0.3	0.3	0.2	0.4			
Adabank A.Ş.	3.8	3.5	4.0	4.3	12.0	10.6	5.0	1.9	3.6	40.4	37.5	33.7	32.1	82.0	23.8	12.3	10.2	8.8	2.8	0.0	0.0	2.3	0.0	0.0	0.2	0.1	0.0			
Akbank T.A.Ş.	0.9	1.0	0.9	1.0	0.8	1.0	0.9	0.8	0.9	55.8	55.1	45.6	44.6	37.9	33.7	27.4	22.5	19.0	0.2	0.0	0.1	0.0	0.2	0.2	0.3	0.4	0.3			
Alternatif Bank A.Ş.	1.9	1.6	1.8	1.6	1.7	1.9	1.5	1.6	2.2	67.2	59.7	52.8	47.2	41.2	39.8	37.2	40.4	38.3	0.6	0.4	0.4	0.9	0.4	0.4	0.7	0.9	1.6			
Anadolubank A.Ş.	2.5	2.6	2.4	2.0	2.0	1.8	1.4	1.6	1.7	51.5	52.0	42.4	41.1	34.6	34.6	22.4	22.5	23.1	0.4	0.0	0.5	1.0	0.3	0.3	0.2	0.0	0.0			
Şekerbank T.A.Ş.	2.5	2.6	2.9	3.6	3.9	3.4	3.1	2.7	2.5	57.4	50.8	45.5	42.3	36.3	32.0	26.2	19.9	17.5	2.2	0.9	2.4	0.6	0.0	1.5	1.6	1.2	1.0			
Tekstil Bankası A.Ş.	2.9	2.8	2.2	1.8	1.8	2.2	2.1	1.6	2.2	65.1	58.4	40.9	37.4	32.3	31.5	26.8	21.2	42.4	0.5	0.1	-0.8	0.6	0.2	0.2	0.4	-2.5	2.4			
Turkish Bank A.Ş.	1.5	1.7	1.5	1.3	1.6	1.6	1.7	1.7	1.8	54.7	48.2	41.1	39.1	39.5	34.7	34.5	27.2	22.9	0.0	0.0	0.5	0.5	0.0	0.2	0.9	0.3	0.5			
Türk Ekonomi Bankası A.Ş.	2.3	2.4	2.1	1.8	1.9	2.2	2.0	1.9	2.2	59.5	55.3	47.8	42.1	39.1	36.8	31.5	27.0	27.8	1.3	0.5	0.9	0.3	0.4	0.4	0.6	0.5	0.7			
Türkiye Garanti Bankası A.Ş.	0.9	1.1	1.0	1.1	1.2	1.4	1.2	1.1	1.1	59.2	58.9	48.6	45.1	43.1	40.5	34.1	28.4	29.7	0.1	0.0	0.5	0.4	0.1	0.1	0.1	0.2	0.2			
Türkiye İş Bankası A.Ş.	1.3	1.3	1.4	1.2	1.3	1.9	2.0	2.2	2.7	63.3	60.2	56.3	50.1	47.9	45.9	40.1	35.4	28.6	0.8	0.3	0.4	0.1	0.0	0.2	0.2	0.3	0.5			
Yapı ve Kredi Bankası A.Ş.	1.4	1.4	1.6	1.3	1.8	1.6	1.6	1.4	1.5	61.9	59.1	55.3	48.2	43.0	37.9	32.3	25.4	24.4	0.3	0.1	0.0	0.9	0.0	0.2	0.2	0.1	0.2			
Banks Under Depo. Insurance Fund	2.0	2.2	2.2	1.4	0.8	0.7	2.0	2.1	1.2	63.3	67.8	56.8	50.4	38.7	34.7	31.9	32.7	11.0	3.3	4.6	1.8	0.4	1.2	0.4	2.4	7.0	0.3			
Birleşik Fon Bankası A.Ş.	2.0	2.2	2.2	1.4	0.8	0.7	0.9	0.9	0.6	63.3	67.8	56.8	50.4	38.7	34.7	40.4	33.9	27.4	3.3	4.6	1.8	0.4	1.2	0.4	0.0	0.0	1.0			
Foreign Banks	2.2	2.1	2.3	2.0	2.5	3.2	4.0	3.4	2.8	58.3	55.2	52.1	46.8	48.6	56.4	51.1	41.2	27.4	0.5	0.4	0.5	0.6	0.9	0.7	1.1	-0.8	0.8			
Foreign Bank Founded in Turkey	2.1	2.1	2.3	2.0	2.5	3.3	3.8	2.8	1.3	57.1	54.0	50.9	45.2	45.7	51.2	42.2	27.9	9.6	0.4	0.4	0.5	0.5	0.9	0.7	1.3	-1.4	0.6			
Arap Türk Bankası A.Ş.	2.0	2.1	4.3	4.2	4.0	4.0	4.2	3.6	5.9	83.4	98.9	87.5	89.2	77.6	70.9	71.3	58.3	61.3	4.2	3.4	3.2	0.9	2.9	3.2	2.6	3.6	9.7			
Citibank A.Ş.	2.8	2.7	3.5	1.9	3.1	3.9	5.2	3.9	3.8	73.1	64.1	62.9	51.6	50.8	54.8	57.8	53.6	53.0	0.0	0.2	0.2	0.6	0.3	0.3	0.5	0.1	1.4			
Denizbank A.Ş.	1.9	1.9	2.1	1.9	1.8	1.8	1.6	1.3	1.1	50.6	50.8	46.5	40.1	33.6	27.6	23.4	15.1	21.9	0.3	0.2	0.4	0.4	1.4	1.3	1.3	0.5	1.3			
Deutsche Bank A.Ş.	0.9	3.0	3.6	1.1	2.3	2.7	3.9	2.9	5.5	199.8	215.8	326.2	115.6	160.6	269.8	253.1	219.2	147.2	1.1	0.7	0.2	0.0	0.0	0.0	1.3	1.3	1.9			
Eurobank Tekfen A.Ş.	1.3	1.1	1.0	1.9	2.8	3.4	3.2	3.2	2.7	65.3	59.1	48.8	38.1	35.5	35.3	34.5	27.8	15.4	1.4	1.0	1.9	0.6	0.4	0.2	0.0	0.0	0.8			
Finans Bank A.Ş.	1.7	1.8	1.9	1.5	1.7	1.8	1.7	1.3	1.7	50.5	46.8	43.3	35.3	32.5	28.7	25.6	22.3	27.9	0.3	0.2	0.2	0.7	0.0	0.0	0.0	0.0	0.0			
Fortis Bank A.Ş.	2.7	2.5	2.8	2.6	2.3	1.9	1.9	1.9	2.4	60.2	55.9	55.0	52.0	38.5	36.2	29.0	27.2	30.1	0.8	0.8	1.0	0.4	1.4	0.2	0.2	0.3	1.0			
HSBC Bank A.Ş.	2.9	2.8	2.5	2.6	2.5	3.1	3.8	2.8	0.8	62.0	59.3	58.7	53.8	47.7	44.6	38.8	25.0	5.7	0.9	0.5	0.5	0.6	0.5	0.6	1.2	-1.8	0.1			
ING Bank A.Ş.	2.3	2.0	2.2	1.7	1.9	2.2	2.5	2.5	1.1	56.6	50.7	45.7	36.5	34.6	31.7	28.9	24.6	59.1	0.0	0.0	0.4	0.2	0.0	0.0	0.0	0.0	1.4			
Millennium Bank A.Ş.	2.5	2.2	2.1	1.9	2.4	4.5	8.7	10.2	0.0	87.2	84.7	81.8	60.7	56.0	57.9	44.9	26.0	0.0	0.1	0.4	0.0	0.0	0.2	0.5	0.0	0.0	0.0			
Turkland Bank A.Ş.	3.0	3.5	3.0	2.5	2.7	2.5	2.7	3.6	9.7	74.0	79.1	49.6	48.9	45.3	40.4	29.8	26.4	48.3	0.9	1.0	0.5	1.4	0.5	0.5	0.3	0.0	2.6			

## Activity Ratios

	(Personnel Expenses + Reserve for Employee Termination Benefit) / Total Assets									(Personnel Expenses + Reserve for Employee Termination Benefit) / Number of Personnel (Thousand TRY)									Reserve for Employee Termination Benefit / Number of Personnel (Thousand TRY)								
	2009	2008	2007	2006	2005	2004	2003	2002	2001	2009	2008	2007	2006	2005	2004	2003	2002	2001	2009	2008	2007	2006	2005	2004	2003	2002	2001
<b>Foreign Banks Having Branches in Turkey</b>	<b>2.8</b>	<b>2.5</b>	<b>2.4</b>	<b>2.2</b>	<b>2.1</b>	<b>2.7</b>	<b>4.5</b>	<b>4.2</b>	<b>4.9</b>	<b>142.4</b>	<b>134.0</b>	<b>141.7</b>	<b>156.4</b>	<b>129.9</b>	<b>134.2</b>	<b>73.6</b>	<b>75.4</b>	<b>74.9</b>	<b>1.4</b>	<b>0.8</b>	<b>0.9</b>	<b>2.3</b>	<b>1.0</b>	<b>1.1</b>	<b>0.8</b>	<b>0.7</b>	<b>1.6</b>
Bank Mellat	0.8	0.8	1.1	1.0	1.0	1.0	1.2	1.1	2.3	63.5	51.7	48.3	42.6	38.4	36.4	34.2	32.2	39.3	2.6	0.9	0.0	1.3	1.8	3.4	2.3	2.1	1.2
Habib Bank Limited	1.7	1.3	1.9	1.9	3.1	1.9	1.6	1.3	2.5	75.8	67.7	55.9	50.6	53.0	33.6	36.6	24.9	32.8	0.7	0.1	0.6	0.0	4.5	0.1	0.6	-3.8	5.2
JPMorgan Chase Bank N.A.	4.4	3.8	4.3	2.7	1.5	1.4	10.1	8.8	5.3	179.3	172.2	149.3	141.4	145.8	165.9	211.8	199.1	174.2	2.1	1.0	0.6	1.4	2.1	1.2	2.0	3.4	2.7
Société Générale (SA)	5.8	3.6	2.0	1.1	1.9	2.1	4.1	3.9	6.9	91.2	72.3	108.7	130.6	152.2	148.9	124.0	123.0	122.8	0.8	1.0	1.8	2.1	1.4	0.6	0.5	3.5	4.0
The Royal Bank of Scotland N.V.	2.9	3.2	3.6	3.8	2.4	4.8	3.9	5.4	7.4	213.8	199.6	161.6	214.4	158.7	168.3	138.4	143.4	136.7	1.2	0.5	0.4	1.2	0.0	0.2	1.3	1.6	1.3
WestLB AG	1.7	1.2	1.0	1.6	2.6	4.0	2.4	3.0	5.6	221.8	232.7	213.9	264.9	164.7	159.5	136.6	113.4	107.3	2.8	1.6	0.7	8.4	0.4	1.8	2.2	1.2	0.7
<b>Development and Investment Banks</b>	<b>1.1</b>	<b>1.3</b>	<b>1.3</b>	<b>1.4</b>	<b>1.5</b>	<b>1.6</b>	<b>1.6</b>	<b>1.6</b>	<b>1.6</b>	<b>57.1</b>	<b>55.7</b>	<b>47.2</b>	<b>46.8</b>	<b>45.1</b>	<b>40.3</b>	<b>35.9</b>	<b>30.6</b>	<b>25.0</b>	<b>2.7</b>	<b>1.2</b>	<b>1.4</b>	<b>1.4</b>	<b>1.6</b>	<b>0.8</b>	<b>0.7</b>	<b>0.8</b>	<b>0.9</b>
<b>State-owned Banks</b>	<b>1.1</b>	<b>1.4</b>	<b>1.6</b>	<b>1.5</b>	<b>1.8</b>	<b>1.6</b>	<b>1.6</b>	<b>1.5</b>	<b>1.4</b>	<b>43.5</b>	<b>42.4</b>	<b>38.9</b>	<b>39.3</b>	<b>39.0</b>	<b>34.4</b>	<b>30.3</b>	<b>25.3</b>	<b>20.4</b>	<b>3.0</b>	<b>1.3</b>	<b>1.5</b>	<b>1.4</b>	<b>1.9</b>	<b>0.9</b>	<b>0.7</b>	<b>0.8</b>	<b>0.6</b>
İller Bankası	1.5	1.6	1.8	2.1	2.5	2.8	3.3	3.6	3.6	38.4	35.0	31.9	35.3	35.2	31.0	27.6	22.1	18.1	3.1	0.8	0.8	1.0	0.7	0.6	0.5	0.2	0.2
Türk Eximbank	0.4	0.6	0.6	0.5	0.7	0.4	0.4	0.4	0.3	60.0	75.9	67.6	57.9	66.2	53.9	49.7	44.9	33.7	2.5	3.4	2.6	1.4	12.6	3.3	2.8	4.9	3.7
Türkiye Kalkınma Bankası A.Ş.	3.2	3.8	4.7	3.5	4.1	5.4	5.5	5.0	4.8	56.3	57.1	54.9	44.9	39.6	37.8	31.0	28.0	22.8	3.2	2.4	4.3	2.9	1.3	1.1	0.7	0.7	0.5
<b>Privately-owned Banks</b>	<b>0.9</b>	<b>0.9</b>	<b>0.8</b>	<b>0.9</b>	<b>1.1</b>	<b>1.5</b>	<b>1.7</b>	<b>1.7</b>	<b>2.4</b>	<b>95.4</b>	<b>90.6</b>	<b>79.8</b>	<b>79.8</b>	<b>71.0</b>	<b>64.9</b>	<b>55.1</b>	<b>52.4</b>	<b>42.2</b>	<b>1.1</b>	<b>1.0</b>	<b>0.8</b>	<b>1.3</b>	<b>0.1</b>	<b>0.4</b>	<b>0.7</b>	<b>0.9</b>	<b>2.2</b>
Aktif Yatırım Bankası A.Ş.	3.2	5.7	5.1	5.1	4.0	3.1	2.4	2.4	2.3	79.2	89.6	75.1	112.7	92.4	73.1	62.8	58.3	45.0	1.2	1.6	0.3	0.6	0.0	0.8	1.2	1.4	1.2
Diler Yatırım Bankası A.Ş.	1.6	1.0	1.7	1.8	2.1	2.8	2.7	2.5	2.1	78.5	79.4	71.3	96.1	70.6	64.3	54.7	43.3	35.3	0.4	0.0	0.0	0.8	0.0	0.1	0.2	0.0	0.0
GSD Yatırım Bankası A.Ş.	3.0	6.3	2.0	2.2	2.3	2.5	3.6	3.0	5.0	119.2	128.6	65.6	73.8	64.1	62.6	68.1	59.5	70.0	0.0	2.7	0.1	3.2	0.3	0.6	7.9	2.1	1.2
İMKB Takas ve Saklama Bankası A.Ş.	1.3	1.2	1.2	2.3	3.2	4.1	3.9	4.6	6.5	98.1	87.9	81.8	74.3	72.2	57.4	48.2	43.2	37.7	2.1	1.8	2.1	2.1	0.0	0.0	0.0	0.0	3.1
Nurol Yatırım Bankası A.Ş.	2.2	2.5	2.1	1.5	1.9	2.4	2.9	2.3	2.8	81.8	67.3	66.0	60.6	50.9	44.9	36.8	31.1	27.5	0.0	0.9	0.7	0.1	0.8	1.4	1.1	0.7	0.8
Türkiye Sınai Kalkınma Bankası A.Ş.	0.5	0.5	0.5	0.6	0.7	0.8	1.1	1.2	2.4	107.1	92.6	84.4	82.1	76.6	72.5	65.3	65.6	49.1	0.8	0.0	0.4	0.9	0.0	0.6	0.4	1.2	2.5
<b>Foreign Banks</b>	<b>2.3</b>	<b>2.5</b>	<b>1.8</b>	<b>2.5</b>	<b>1.0</b>	<b>2.7</b>	<b>2.0</b>	<b>2.1</b>	<b>4.2</b>	<b>129.5</b>	<b>139.3</b>	<b>82.5</b>	<b>78.9</b>	<b>136.0</b>	<b>145.2</b>	<b>148.5</b>	<b>123.4</b>	<b>98.0</b>	<b>1.8</b>	<b>0.2</b>	<b>0.4</b>	<b>0.9</b>	<b>0.9</b>	<b>0.0</b>	<b>1.7</b>	<b>1.8</b>	<b>2.9</b>
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	1.3	1.3	1.4	2.0	2.2	2.7	1.8	2.1	8.3	78.3	83.6	58.6	54.3	61.0	88.0	47.2	33.1	33.9	1.9	0.3	0.2	0.0	0.0	0.0	0.0	5.6	0.0
Credit Agricole Yatırım Bankası Türk A.Ş.	7.7	11.2	2.2	2.2	0.9	2.4	0.9	1.1	3.0	262.1	359.6	173.5	178.4	153.9	168.4	105.1	82.7	80.8	4.5	0.0	1.8	5.7	1.1	0.0	2.9	3.1	4.4
Merrill Lynch Yatırım Bank A.Ş.	7.5	17.6	2.6	12.5	3.1	2.8	1.2	0.6	0.3	470.0	381.6	173.6	125.9	10.5	8.5	6.0	5.4	3.9	0.2	0.3	0.4	0.0	0.8	0.7	0.4	0.2	0.2
Taib Yatırım Bank A.Ş.	7.5	9.9	7.0	3.2	4.6	19.6	4.2	3.8	3.5	112.0	112.6	76.5	59.2	69.6	75.5	44.3	36.9	27.5	0.5	0.2	1.4	2.9	0.0	0.0	0.3	0.4	2.0

## Activity Ratios

	Personnel Expenses / Other Operating Expenses									Other Operating Expenses / Total Asset								
	2009	2008	2007	2006	2005	2004	2003	2002	2001	2009	2008	2007	2006	2005	2004	2003	2002	2001
<b>Banking System in Turkey</b>	<b>45.5</b>	<b>44.5</b>	<b>44.3</b>	<b>43.0</b>	<b>36.1</b>	<b>42.3</b>	<b>37.5</b>	<b>36.9</b>	<b>27.8</b>	<b>2.7</b>	<b>2.9</b>	<b>3.1</b>	<b>3.0</b>	<b>3.7</b>	<b>3.6</b>	<b>4.3</b>	<b>4.6</b>	<b>6.3</b>
<b>Deposit Banks</b>	<b>45.3</b>	<b>44.1</b>	<b>43.9</b>	<b>42.8</b>	<b>35.7</b>	<b>41.9</b>	<b>36.9</b>	<b>36.4</b>	<b>27.5</b>	<b>2.7</b>	<b>3.0</b>	<b>3.1</b>	<b>3.0</b>	<b>3.7</b>	<b>3.6</b>	<b>4.3</b>	<b>4.6</b>	<b>6.4</b>
<b>State-owned Banks</b>	<b>48.9</b>	<b>48.9</b>	<b>50.6</b>	<b>49.9</b>	<b>50.6</b>	<b>48.8</b>	<b>43.5</b>	<b>47.1</b>	<b>28.9</b>	<b>1.8</b>	<b>1.9</b>	<b>2.0</b>	<b>2.1</b>	<b>2.2</b>	<b>2.4</b>	<b>3.3</b>	<b>4.0</b>	<b>6.9</b>
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	55.2	53.1	52.4	54.5	54.3	51.2	44.5	47.6	34.9	1.5	1.7	1.8	2.0	2.0	2.4	3.2	4.1	6.2
Türkiye Halk Bankası A.Ş.	49.9	50.6	52.9	55.3	50.6	53.4	48.4	57.8	17.9	2.0	2.0	2.1	2.1	2.6	2.0	2.9	3.3	8.0
Türkiye Vakıflar Bankası T.A.O.	40.4	42.2	46.0	38.9	44.3	41.0	37.3	36.0	32.9	2.4	2.5	2.3	2.5	2.3	3.0	4.0	4.9	7.5
<b>Privately-owned Banks</b>	<b>43.4</b>	<b>41.2</b>	<b>39.8</b>	<b>40.4</b>	<b>31.3</b>	<b>39.7</b>	<b>34.2</b>	<b>33.4</b>	<b>27.0</b>	<b>2.7</b>	<b>3.1</b>	<b>3.2</b>	<b>3.1</b>	<b>4.3</b>	<b>4.1</b>	<b>4.6</b>	<b>4.4</b>	<b>6.0</b>
Adabank A.Ş.	41.2	44.6	48.3	47.0	55.5	45.3	45.5	41.4	34.6	8.7	7.9	8.2	8.5	21.6	23.4	10.9	4.5	10.4
Akbank T.A.Ş.	37.4	38.1	36.3	34.9	31.8	30.3	23.1	24.4	27.1	2.3	2.6	2.5	2.8	2.5	3.3	4.0	3.4	3.4
Alternatif Bank A.Ş.	62.1	48.3	64.1	47.8	48.1	38.3	18.3	22.4	30.6	3.0	3.3	2.7	3.3	3.5	4.8	8.2	6.9	6.9
Anadolubank A.Ş.	64.8	66.3	62.5	52.3	47.3	53.2	38.8	36.4	35.3	3.8	4.0	3.8	3.7	4.2	3.4	3.6	4.5	4.8
Şekerbank T.A.Ş.	51.1	47.7	51.0	54.2	49.6	47.1	44.4	37.2	35.1	4.7	5.3	5.3	6.5	8.0	6.9	6.5	6.8	6.7
Tekstil Bankası A.Ş.	59.9	64.7	58.3	57.3	53.6	47.3	40.6	35.4	32.2	4.8	4.3	3.8	3.0	3.4	4.6	5.0	5.2	6.5
Turkish Bank A.Ş.	55.8	54.1	54.1	49.4	51.7	48.1	49.1	41.6	33.1	2.6	3.2	2.7	2.6	3.1	3.2	3.4	3.9	5.4
Türk Ekonomi Bankası A.Ş.	48.8	50.0	52.3	50.2	51.2	49.2	45.5	39.2	35.9	4.7	4.8	3.9	3.6	3.6	4.4	4.4	4.8	5.9
Türkiye Garanti Bankası A.Ş.	38.7	37.9	38.4	36.3	33.5	34.0	31.9	28.8	18.5	2.4	2.9	2.7	2.9	3.7	4.1	3.9	3.7	5.9
Türkiye İş Bankası A.Ş.	52.1	44.4	50.4	50.4	49.2	48.4	42.5	49.0	34.9	2.4	2.9	2.7	2.5	2.6	3.9	4.7	4.5	7.6
Yapı ve Kredi Bankası A.Ş.	38.1	37.0	28.9	31.9	12.8	36.5	35.1	28.0	31.5	3.6	3.7	5.4	4.1	14.4	4.4	4.6	5.0	4.9
<b>Banks Under Depo. Insurance Fund</b>	<b>48.4</b>	<b>49.6</b>	<b>44.9</b>	<b>50.8</b>	<b>31.9</b>	<b>22.8</b>	<b>33.6</b>	<b>17.2</b>	<b>14.3</b>	<b>4.0</b>	<b>4.1</b>	<b>4.7</b>	<b>2.7</b>	<b>2.5</b>	<b>3.1</b>	<b>5.6</b>	<b>9.5</b>	<b>8.3</b>
Birleşik Fon Bankası A.Ş.	48.4	49.6	44.9	50.8	31.9	22.8	23.8	12.8	10.3	4.0	4.1	4.7	2.7	2.5	3.1	3.7	6.9	5.3
<b>Foreign Banks</b>	<b>46.0</b>	<b>46.9</b>	<b>48.0</b>	<b>41.8</b>	<b>38.5</b>	<b>40.7</b>	<b>38.9</b>	<b>44.1</b>	<b>39.0</b>	<b>4.6</b>	<b>4.5</b>	<b>4.7</b>	<b>4.8</b>	<b>6.4</b>	<b>7.8</b>	<b>10.1</b>	<b>7.8</b>	<b>7.1</b>
<b>Foreign Bank Founded in Turkey</b>	<b>45.9</b>	<b>46.8</b>	<b>48.1</b>	<b>41.6</b>	<b>37.7</b>	<b>39.4</b>	<b>36.0</b>	<b>45.9</b>	<b>39.2</b>	<b>4.6</b>	<b>4.5</b>	<b>4.7</b>	<b>4.8</b>	<b>6.6</b>	<b>8.3</b>	<b>10.2</b>	<b>6.4</b>	<b>3.1</b>
Arap Türk Bankası A.Ş.	63.5	63.5	71.0	69.5	62.9	66.7	67.0	62.2	42.8	3.0	3.2	5.8	5.9	6.0	5.7	6.1	5.4	11.5
Citibank A.Ş.	40.8	42.4	46.4	44.0	39.4	38.8	43.9	40.1	36.4	6.8	6.4	7.6	4.2	7.7	9.9	11.8	9.7	10.2
Denizbank A.Ş.	48.1	54.2	53.5	46.8	43.4	38.9	39.2	32.2	27.3	3.8	3.6	3.8	4.1	4.0	4.4	3.8	3.8	3.6
Deutsche Bank A.Ş.	23.2	32.4	32.8	22.7	23.1	46.2	46.6	43.6	34.3	4.0	9.1	11.0	4.7	10.2	5.8	8.3	6.6	15.8
Eurobank Tekfen A.Ş.	50.3	49.1	46.6	48.1	48.3	54.0	47.4	45.1	40.0	2.4	2.2	2.0	4.0	5.7	6.2	6.8	7.1	6.5
Finans Bank A.Ş.	43.6	42.0	43.9	35.6	40.4	41.2	26.7	31.7	28.2	4.0	4.2	4.3	4.2	4.2	4.4	6.5	4.0	6.0
Fortis Bank A.Ş.	45.2	46.2	48.2	44.4	33.3	36.4	32.5	27.5	24.0	5.8	5.4	5.7	5.8	6.6	5.3	5.8	6.9	9.9
HSBC Bank A.Ş.	43.9	43.7	45.5	42.7	41.1	38.4	34.3	45.5	42.1	6.5	6.3	5.5	6.1	6.1	7.9	10.7	6.6	2.0
ING Bank A.Ş.	53.4	54.0	55.0	47.7	41.0	44.1	38.1	39.6	27.1	4.3	3.6	3.9	3.5	4.6	4.9	6.6	6.3	4.0
Millennium Bank A.Ş.	53.3	53.6	50.4	34.2	36.5	30.9	37.1	37.4	-	4.6	4.2	4.2	5.5	6.4	14.4	23.5	27.4	0.0
Turkland Bank A.Ş.	52.9	60.8	59.1	44.8	52.9	53.2	43.5	35.8	27.8	5.6	5.8	5.1	5.4	5.0	4.6	6.2	9.9	33.1

## Activity Ratios

	Personnel Expenses / Other Operating Expenses									Other Operating Expenses / Total Asset								
	2009	2008	2007	2006	2005	2004	2003	2002	2001	2009	2008	2007	2006	2005	2004	2003	2002	2001
<b>Foreign Banks Having Branches in Turkey</b>	<b>48.4</b>	<b>48.0</b>	<b>45.8</b>	<b>45.8</b>	<b>48.1</b>	<b>49.8</b>	<b>44.0</b>	<b>42.4</b>	<b>39.0</b>	<b>5.8</b>	<b>5.1</b>	<b>5.1</b>	<b>4.6</b>	<b>4.4</b>	<b>5.5</b>	<b>10.1</b>	<b>9.9</b>	<b>12.3</b>
Bank Mellat	56.0	54.1	52.3	43.2	52.0	41.0	45.3	42.5	49.1	1.4	1.4	2.1	2.2	1.8	2.1	2.5	2.4	4.5
Habib Bank Limited	55.0	55.4	50.7	49.6	33.8	28.8	35.4	34.1	29.9	3.0	2.4	3.6	3.8	8.4	6.6	4.4	4.3	7.0
JPMorgan Chase Bank N.A.	28.1	33.6	31.5	26.6	28.9	43.2	54.1	41.9	28.8	15.5	11.1	13.5	10.0	5.2	3.2	18.6	20.6	18.0
Société Générale (SA)	62.2	56.2	57.8	51.0	63.1	65.0	49.1	49.6	54.6	9.3	6.2	3.4	2.1	3.0	3.2	8.4	7.6	12.1
The Royal Bank of Scotland N.V.	50.2	48.7	46.7	51.0	51.1	49.1	40.0	43.8	51.5	5.8	6.5	7.6	7.5	4.8	9.7	9.7	12.2	14.3
WestLB AG	47.9	49.9	47.3	48.0	48.3	48.7	38.5	47.2	43.4	3.5	2.3	2.2	3.2	5.3	8.1	6.0	6.2	12.7
<b>Development and Investment Banks</b>	<b>56.2</b>	<b>59.4</b>	<b>59.0</b>	<b>51.0</b>	<b>56.0</b>	<b>54.7</b>	<b>56.7</b>	<b>51.1</b>	<b>35.6</b>	<b>1.9</b>	<b>2.1</b>	<b>2.2</b>	<b>2.7</b>	<b>2.7</b>	<b>2.9</b>	<b>2.8</b>	<b>3.1</b>	<b>4.4</b>
<b>State-owned Banks</b>	<b>56.9</b>	<b>60.5</b>	<b>61.5</b>	<b>51.1</b>	<b>59.1</b>	<b>55.5</b>	<b>59.8</b>	<b>51.0</b>	<b>36.0</b>	<b>1.9</b>	<b>2.2</b>	<b>2.5</b>	<b>2.9</b>	<b>2.9</b>	<b>2.9</b>	<b>2.6</b>	<b>2.9</b>	<b>3.7</b>
İller Bankası	58.2	65.1	66.5	63.5	70.1	68.2	67.7	61.3	73.5	2.3	2.3	2.7	3.3	3.5	4.0	4.8	5.8	4.8
Türk Eximbank	37.6	39.2	40.7	30.9	30.7	23.5	32.7	23.0	8.3	0.9	1.4	1.5	1.6	1.8	1.7	1.1	1.4	3.0
Türkiye Kalkınma Bankası A.Ş.	73.1	75.3	73.1	44.4	67.7	79.4	76.7	74.1	70.0	4.2	4.8	5.9	7.4	5.8	6.6	7.0	6.6	6.7
<b>Privately-owned Banks</b>	<b>61.4</b>	<b>63.2</b>	<b>63.1</b>	<b>54.1</b>	<b>50.1</b>	<b>54.0</b>	<b>53.9</b>	<b>55.1</b>	<b>34.7</b>	<b>1.4</b>	<b>1.4</b>	<b>1.3</b>	<b>1.7</b>	<b>2.3</b>	<b>2.7</b>	<b>3.1</b>	<b>3.1</b>	<b>6.6</b>
Aktif Yatırım Bankası A.Ş.	58.7	68.4	61.0	42.0	49.6	44.2	41.4	39.3	19.8	5.4	8.2	8.3	12.0	8.1	7.0	5.7	6.0	11.5
Diler Yatırım Bankası A.Ş.	50.6	48.9	51.9	58.8	59.1	57.0	47.0	47.0	15.8	3.1	2.1	3.2	3.0	3.6	4.9	5.7	5.3	13.0
GSD Yatırım Bankası A.Ş.	53.0	57.9	59.1	53.4	50.9	44.0	42.3	44.5	50.5	5.7	10.6	3.4	4.0	4.5	5.6	7.4	6.5	9.7
İMKB Takas ve Saklama Bankası A.Ş.	75.3	75.5	76.3	71.7	64.4	63.0	63.6	52.9	34.2	1.8	1.6	1.6	3.1	5.0	6.5	6.1	8.8	17.4
Nurol Yatırım Bankası A.Ş.	47.9	49.0	45.6	41.5	41.0	38.1	29.7	27.1	29.5	4.5	5.0	4.5	3.6	4.5	6.0	9.3	8.3	9.3
Türkiye Sınai Kalkınma Bankası A.Ş.	59.7	59.2	61.2	50.5	44.3	58.0	62.5	68.5	61.1	0.8	0.8	0.9	1.2	1.5	1.5	1.8	1.8	3.7
<b>Foreign Banks</b>	<b>46.7</b>	<b>51.2</b>	<b>44.1</b>	<b>44.5</b>	<b>47.4</b>	<b>47.0</b>	<b>41.8</b>	<b>41.3</b>	<b>35.7</b>	<b>4.8</b>	<b>4.9</b>	<b>4.1</b>	<b>5.5</b>	<b>2.0</b>	<b>5.9</b>	<b>4.8</b>	<b>4.9</b>	<b>11.5</b>
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	39.9	43.8	44.4	42.2	50.3	48.9	31.3	32.7	29.0	3.2	2.9	3.2	4.8	4.5	5.6	5.6	5.3	28.5
Credit Agricole Yatırım Bankası Türk A.Ş.	39.9	50.9	42.2	47.5	55.2	47.3	41.7	50.5	51.6	19.0	22.0	5.0	4.6	1.6	5.2	2.0	2.1	5.5
Merrill Lynch Yatırım Bank A.Ş.	64.8	67.1	45.3	61.6	28.5	3.6	26.3	10.0	1.1	11.6	26.2	5.8	20.2	10.0	70.3	4.1	5.4	23.9
Taib Yatırım Bank A.Ş.	46.1	50.5	43.1	19.1	22.1	44.8	21.4	19.0	15.2	16.3	19.6	15.9	16.0	21.1	43.7	19.4	19.8	21.1

## Activity Ratios

	Total Operating Income / Total Assets									Net Operating Income(Loss) / Total Assets								
	2009	2008	2007	2006	2005	2004	2003	2002	2001	2009	2008	2007	2006	2005	2004	2003	2002	2001
Banking System in Turkey	7.2	6.3	7.1	6.7	7.2	8.6	9.4	9.4	2.6	3.0	2.2	3.1	2.9	2.2	3.8	3.7	2.5	73.2
Deposit Banks	7.2	6.2	7.1	6.6	7.1	8.5	9.1	9.0	2.2	3.0	2.2	3.1	2.8	2.1	3.6	3.5	2.0	75.2
State-owned Banks	5.9	5.1	6.0	6.1	6.1	7.5	9.4	10.2	6.3	3.2	2.4	3.4	3.4	3.3	4.5	4.3	4.0	46.8
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	5.6	4.8	5.8	6.1	6.3	8.1	9.7	10.2	9.8	3.5	2.6	3.7	3.8	4.0	5.3	5.0	4.1	57.5
Türkiye Halk Bankası A.Ş.	6.4	5.3	6.2	5.9	5.8	6.4	10.2	12.8	2.4	3.3	2.5	3.5	3.2	2.8	4.0	5.1	6.1	49.8
Türkiye Vakıflar Bankası T.A.O.	6.3	5.5	6.2	6.2	5.9	7.4	7.6	6.8	1.7	2.4	1.8	3.0	2.8	2.3	3.0	1.3	1.0	8.5
Privately-owned Banks	7.5	6.4	7.4	6.3	7.3	8.5	8.6	8.5	-0.2	3.0	2.1	3.0	2.3	1.2	2.8	2.9	2.6	90.9
Adabank A.Ş.	10.7	14.4	14.9	12.6	15.1	13.7	9.3	5.0	6.3	1.6	5.6	1.9	3.4	-28.3	-47.7	-8.1	0.5	67.5
Akbank T.A.Ş.	6.9	6.3	7.2	6.9	7.1	9.9	12.7	10.7	10.7	3.5	2.4	3.6	3.4	3.9	6.0	8.3	7.1	118.5
Alternatif Bank A.Ş.	8.2	6.9	7.0	6.9	6.8	9.3	10.6	2.5	-8.2	2.1	1.8	2.7	2.2	2.2	2.4	1.5	-5.6	354.1
Anadolubank A.Ş.	8.8	7.8	7.4	6.4	6.8	6.8	6.3	6.9	0.4	3.9	3.2	3.0	2.4	2.4	2.7	2.3	2.2	51.6
Şekerbank T.A.Ş.	9.6	9.7	10.7	12.1	14.8	14.0	10.5	7.9	-0.2	2.2	2.3	2.4	1.9	1.6	3.5	2.3	0.2	7.3
Tekstil Bankası A.Ş.	8.1	6.3	6.0	4.7	4.8	6.6	7.3	8.1	-3.0	0.8	0.5	1.8	0.8	0.8	0.7	0.9	2.4	316.9
Turkish Bank A.Ş.	3.2	5.2	3.1	3.8	4.0	5.3	6.7	8.6	21.2	0.1	1.4	0.3	1.1	0.7	1.9	3.2	4.5	24.0
Türk Ekonomi Bankası A.Ş.	7.5	7.0	5.9	5.6	6.0	7.3	7.9	8.6	9.9	1.7	1.3	1.4	1.6	2.0	2.2	3.3	3.1	38.0
Türkiye Garanti Bankası A.Ş.	7.5	5.9	7.3	6.2	7.5	8.2	5.6	5.1	4.4	3.6	2.4	4.1	2.6	2.6	2.4	1.1	0.5	66.6
Türkiye İş Bankası A.Ş.	7.0	6.4	7.3	5.8	6.8	9.6	9.0	7.5	4.2	2.6	1.8	2.6	2.2	2.4	2.9	1.7	0.6	117.9
Yapı ve Kredi Bankası A.Ş.	8.7	6.7	8.0	6.2	7.7	5.8	4.9	11.3	-3.4	2.7	2.1	1.7	1.5	-13.3	-0.6	-0.3	3.7	33.0
Banks Under Depo. Insurance Fund	15.0	18.2	21.4	35.7	17.8	27.4	8.9	0.1	-16.2	8.8	12.4	15.1	32.2	13.9	22.8	0.8	-25.4	27.5
Birleşik Fon Bankası A.Ş.	15.0	18.2	21.4	35.7	17.8	27.4	28.0	35.5	5.2	8.8	12.4	15.1	32.2	13.9	22.8	16.5	20.8	33.8
Foreign Banks	9.2	7.7	8.0	8.8	10.6	13.6	17.4	17.5	23.1	2.2	1.7	2.5	3.0	3.0	5.0	6.8	9.0	134.5
Foreign Bank Founded in Turkey	9.1	7.6	7.9	9.0	10.8	14.4	17.1	16.1	10.9	2.1	1.7	2.5	3.1	2.9	5.3	6.7	9.2	176.6
Arap Türk Bankası A.Ş.	6.6	3.9	6.9	8.0	7.3	9.4	11.2	11.3	21.8	3.3	-0.2	0.8	1.6	0.5	2.5	5.1	4.1	440.9
Citibank A.Ş.	12.4	10.8	13.9	6.8	15.5	15.4	20.0	19.5	29.0	2.0	1.9	4.9	1.4	6.3	4.4	7.5	8.9	45.1
Denizbank A.Ş.	9.5	6.7	6.4	7.6	7.2	7.2	7.2	6.9	1.7	3.1	1.7	1.8	2.7	2.4	1.6	2.4	1.5	28.8
Deutsche Bank A.Ş.	11.2	15.4	18.0	10.9	22.3	28.3	45.2	23.3	89.5	7.0	6.3	6.9	6.1	12.0	22.4	36.5	16.1	605.8
Eurobank Tekfen A.Ş.	4.6	3.3	3.4	6.0	6.3	7.9	10.3	11.5	10.1	0.7	0.4	0.8	1.4	0.3	1.0	3.2	4.1	311.3
Finans Bank A.Ş.	8.7	8.0	8.6	10.9	9.4	8.8	12.2	9.6	0.8	2.0	1.9	3.1	4.9	3.9	3.6	4.1	4.6	340.4
Fortis Bank A.Ş.	8.5	8.0	8.1	7.5	8.4	8.3	9.2	12.1	14.1	1.2	1.6	1.9	1.4	0.0	1.6	2.8	4.3	21.6
HSBC Bank A.Ş.	12.1	10.3	9.5	10.2	11.6	14.0	18.1	16.6	9.5	2.2	2.1	3.4	3.4	4.4	5.2	7.2	9.6	119.6
ING Bank A.Ş.	7.3	5.5	5.7	5.1	7.8	8.3	8.9	7.2	9.8	1.8	1.1	1.4	1.4	2.8	3.0	2.0	0.7	39.6
Millennium Bank A.Ş.	3.1	4.6	4.1	3.1	5.0	6.8	6.9	25.2	0.0	-2.0	0.1	-0.4	-2.6	-1.6	-9.3	-16.7	-2.2	0.0
Turkland Bank A.Ş.	7.8	6.6	6.0	5.8	7.2	8.1	12.9	19.5	7.6	0.3	0.1	0.1	-1.0	1.8	3.0	5.7	6.1	313.7

## Activity Ratios

	Total Operating Income / Total Assets									Net Operating Income(Loss) / Total Assets								
	2009	2008	2007	2006	2005	2004	2003	2002	2001	2009	2008	2007	2006	2005	2004	2003	2002	2001
<b>Foreign Banks Having Branches in Turkey</b>	<b>12.2</b>	<b>8.8</b>	<b>8.2</b>	<b>5.0</b>	<b>8.4</b>	<b>9.5</b>	<b>18.0</b>	<b>19.6</b>	<b>39.1</b>	<b>5.9</b>	<b>3.2</b>	<b>2.8</b>	<b>0.1</b>	<b>3.9</b>	<b>3.6</b>	<b>6.9</b>	<b>8.6</b>	<b>79.0</b>
Bank Mellat	7.2	7.0	6.9	5.1	4.7	5.5	9.7	8.3	16.9	5.8	5.4	4.8	2.7	3.1	3.1	7.1	5.7	13.5
Habib Bank Limited	9.5	9.5	9.6	4.8	10.2	15.8	13.9	18.1	42.7	5.9	6.9	5.7	-1.7	-2.3	7.3	9.4	13.7	36.7
JPMorgan Chase Bank N.A.	31.0	22.0	29.2	13.4	11.8	5.5	47.9	48.2	114.8	14.4	10.9	15.6	3.0	6.6	2.0	29.4	27.6	218.7
Société Générale (SA)	6.3	3.4	1.2	-0.3	5.8	7.6	26.1	17.2	50.1	-4.4	-3.3	-2.4	-3.0	2.8	3.7	17.7	9.6	138.4
The Royal Bank of Scotland N.V.	13.7	10.8	12.3	8.9	9.1	16.7	17.3	25.0	50.2	7.3	3.3	4.0	1.4	4.2	6.3	5.1	7.7	155.4
WestLB AG	10.3	5.8	4.1	3.3	8.5	10.5	7.4	9.2	10.7	6.6	3.2	1.8	0.0	3.0	2.4	1.4	3.0	14.2
<b>Development and Investment Banks</b>	<b>6.8</b>	<b>7.5</b>	<b>7.8</b>	<b>9.0</b>	<b>9.0</b>	<b>11.8</b>	<b>14.6</b>	<b>17.5</b>	<b>10.6</b>	<b>4.4</b>	<b>4.8</b>	<b>5.3</b>	<b>5.7</b>	<b>6.1</b>	<b>7.6</b>	<b>10.1</b>	<b>12.9</b>	<b>32.3</b>
<b>State-owned Banks</b>	<b>7.7</b>	<b>9.1</b>	<b>9.5</b>	<b>11.2</b>	<b>10.4</b>	<b>12.5</b>	<b>15.0</b>	<b>19.4</b>	<b>8.8</b>	<b>5.4</b>	<b>6.4</b>	<b>6.9</b>	<b>7.6</b>	<b>7.2</b>	<b>8.3</b>	<b>10.9</b>	<b>15.0</b>	<b>17.7</b>
İller Bankası	8.2	8.3	7.8	8.4	8.3	12.0	21.8	39.8	8.8	5.9	6.0	5.2	4.9	4.8	7.6	16.9	33.9	46.6
Türk Eximbank	7.0	9.4	10.8	9.4	12.2	12.6	11.8	11.7	8.0	5.3	7.5	9.3	7.3	10.3	9.1	8.4	8.2	7.4
Türkiye Kalkınma Bankası A.Ş.	7.5	12.2	14.0	33.3	11.8	15.3	13.2	15.0	17.7	2.4	4.5	6.6	22.2	4.1	6.1	5.2	6.6	18.1
<b>Privately-owned Banks</b>	<b>5.0</b>	<b>4.9</b>	<b>5.2</b>	<b>5.4</b>	<b>7.6</b>	<b>10.5</b>	<b>12.7</b>	<b>11.8</b>	<b>14.5</b>	<b>3.0</b>	<b>2.8</b>	<b>3.7</b>	<b>3.1</b>	<b>4.9</b>	<b>6.4</b>	<b>7.1</b>	<b>7.3</b>	<b>59.1</b>
Aktif Yatırım Bankası A.Ş.	8.1	9.1	12.0	21.3	21.9	21.6	26.2	26.9	42.7	2.0	0.5	3.3	9.2	11.0	14.4	20.0	20.9	207.3
Diler Yatırım Bankası A.Ş.	12.7	8.8	9.5	3.4	4.3	8.3	12.7	16.5	33.6	9.2	6.4	6.2	0.2	0.5	3.2	7.0	11.1	31.6
GSD Yatırım Bankası A.Ş.	15.3	29.0	10.4	10.2	12.0	17.1	27.6	24.2	32.5	2.9	14.5	6.4	5.9	6.0	11.0	19.7	17.2	214.1
İMKB Takas ve Saklama Bankası A.Ş.	4.9	5.6	5.4	10.0	19.0	28.2	33.3	44.5	81.1	3.1	3.9	3.8	6.8	13.9	21.4	27.1	35.7	64.5
Nurol Yatırım Bankası A.Ş.	6.9	7.0	8.4	2.7	7.4	10.7	14.9	17.1	0.4	1.7	1.6	3.7	-15.2	-1.9	4.4	-2.6	8.8	80.5
Türkiye Sınai Kalkınma Bankası A.Ş.	4.5	4.1	4.7	4.5	5.5	6.9	7.7	6.2	8.2	3.0	2.4	3.5	3.2	3.7	3.8	2.9	2.6	68.6
<b>Foreign Banks</b>	<b>8.9</b>	<b>8.4</b>	<b>7.0</b>	<b>6.0</b>	<b>2.3</b>	<b>6.2</b>	<b>17.5</b>	<b>13.7</b>	<b>46.3</b>	<b>2.8</b>	<b>2.1</b>	<b>2.1</b>	<b>-0.4</b>	<b>0.6</b>	<b>-0.2</b>	<b>11.8</b>	<b>7.4</b>	<b>340.8</b>
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	6.9	6.2	6.9	7.4	12.3	19.0	17.7	12.9	71.5	2.1	2.6	3.1	2.3	7.4	12.4	10.4	4.9	49.3
Credit Agricole Yatırım Bankası Türk A.Ş.	36.9	21.7	5.5	3.3	1.9	6.0	2.5	4.2	6.3	17.9	-0.4	0.4	-1.3	0.7	0.5	-0.7	-0.2	26.2
Merrill Lynch Yatırım Bank A.Ş.	16.5	41.2	8.3	2.9	10.7	15.8	0.8	1.6	36.2	4.8	-1.5	-0.7	-35.6	0.7	-54.5	-3.3	-3.7	17.6
Taib Yatırım Bank A.Ş.	4.9	6.0	15.0	12.3	20.8	15.2	9.1	15.2	6.5	-12.3	-14.3	-0.9	-3.7	-0.3	-37.1	-10.5	-5.0	561.6



# Glossary

## 1. Definition of Ratios

### For 2001

**Financial assets (net)** = Securities Portfolio (net) + Affiliated Securities (net)

**Interest Expenses** = Interest on (Deposits + Non-Deposits Funds Borrowed) + Other Interest Expenses  
Income

Requirements

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

**Net Interest Income After Specific Provisions** = Interest Income - Interest Expenses - Provisions for Loan Losses

**Non-deposits Funds** = Interbank Money Market takings + Loans Borrowed + Funds + Securities Issued

**Non-Interest Expenses** = Salary and Empl'ee Benefits + Resources for Retirement Payments + Other Provisions + Taxes and Duties + Rental Expenses + Depreciation and Amortization + Other

Other Non-interest Income

**Other Operating Expenses** = Non-Interest Expenses

**Permanent Assets** = Non-performing Assets(net) + Equity Participations + Affiliated Companies + Fixed Assets

**Total Expenditures** = Interest Expenses + Non-Interest Expenses

**Total Income** = Interest Income + Non-Interest Income

**Total Loans** = Short Term Loans + Medium and Long Term Loans

**Total Operating Income** = Interest Income - Interest Expenses - Provisions for Loan Losses + Income from Commissions (net) + Income from FC Transactions (net) + Income from Capital Market Transactions (net) + Other Operating Income

### 2002-2005

**Consumer Loans** : Used the sum of the table "Consumer Loans, Individual Credit Cards, Personnel Loans and Personnel Credit Cards" from "Information and Disclosures Related to Assets" section of Accounting Standard 17-Financial Statements and Related Explanation and Footnotes to be Disclosed to the Public-

**FC** = Foreign Currency

**FC Position** = FC Liabilities - FC Assets

Maturity (net)

**Liquid Assets** = Cash and Balances with the Central Bank of Turkey + Trading Securities (Net) + Banks and Other Financial Institutions + Money Market Securities + Investment Securities Available for Sale (Net) + Reserve Deposits

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

Receivables

**Net Off Balance- Sheet Position**: Used from the "Information on currency risk of the bank" table from "Financial Position" section of Accounting Standard 17-Financial Statements and Related Explanation and Footnotes to be Disclosed to the Public.

**Net On Balance- Sheet Position**: Used from the "Information on currency risk of the bank" table from "Financial Position" section of Accounting Standard 17-Financial Statements and Related Explanation and Footnotes to be Disclosed to the Public.

**Non-Deposit Funds** = Interbank Money Market Takings + Loans Borrowed + Funds + Marketable Securities Issued

**Non-interest Income** = Net Fees and Commissions Income + Dividend Income + Net Trading Income + Other Operating Income

**Permanent Assets** = Investments and Associates (net) + Subsidiaries (net) + Property and Equipment (net) + Intangible Assets (net) + Loans Under Follow-up - Specific Provisions

**Personnel Expenses**: Used from the table from "Information and Disclosures related to Income Statement" section of Accounting Standard 17-Financial Statements and Related Explanation and Footnotes to be Disclosed to the Public-

**Shareholders' Equity / (Total Risk Weighted Assets + Amount Subject to Market Risk) (Capital Adequacy Ratio)**: Prepared in the "Financial Position" section of Accounting Standard 17-Financial Statements and Related Explanation and

**Short-term Liabilities**: "Demand" and "1 Month" columns of the "Liquidity Risk" table from "Financial Position" section of Accounting Standard 17-Financial Statements and Related Explanation and Footnotes to be Disclosed to the Public-

**TC** = Turkish Currency

**Total Expenditures** = Interest Expenses + Other Operating Expenses

Operating Income

**Total Loans** = Short-term Loans + Medium and Long term Loans + Loans Under Follow-up (gross) - Specific Provisions

# Glossary

## 2006-

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

**FC** = Foreign Currency

**FC Position** = FC Liabilities - FC Assets

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

**Liquid Assets** = Cash and Balances with the Central Bank of Turkey + Financial assets where fair value change is reflected to income statement (net) + Banks and Other Financial Institutions (changed as "Banks after 2007") + Money Market Placements +

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

Receivables

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

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

**Non-Deposit Funds** = Interbank Money Market Takings + Loans Borrowed + Funds + Marketable Securities Issued

Income

**Operational Expenses** = Salaries and Benefits + Reserve for Retirement + Rental Expenses + Depreciation and Amortization (net) + Intangible Assets (net) + Property and Equipment Held for Sale Purpose ("and from Terminated Operations" after 2007) (net) + Loans Under Follow-up - Specific Provisions

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

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

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

**TC** = Turkish Currency

**Total Expenditures** = Interest Expenses + Other Operating Expenses

Operating Income

**Total Loans** (changed as "Total Loans and Receivables after 2008") = Loans (changed as "Total Loans and Receivables after 2008") + Loans Under Follow-up (gross) - Specific Provisions

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

4. Group ratios are calculated by aggregating the data of banks that are operating under that group, at the related period.

5. Capital Adequacy ratio were not sent to the Banks' Association of Turkey at the end of 2001.

6. TC-FC distribution was not exist for the year 2001. Therefore, ratios including TC and FC could not be calculated in 2001.

7. "Net On Balance-Sheet Position", "Net Off Balance-Sheet Position", "Short-term Liabilities" and "Consumer Loans" were not exist for the year 2001. Therefore, ratios including these accounts could not be calculated in 2001.