



**The Quarterly Balance-Sheet of the Deposit Banks
in Istanbul Stock Exchange
June 2010**

Report Code : DU12

August 2010



Deposit Banks in ISE

1. Akbank T.A.Ş.
2. Alternatifbank A.Ş.
3. Denizbank A.Ş.
4. Finansbank A.Ş.
5. Fortis Bank A.Ş.
6. Şekerbank T.A.Ş.
7. Tekstil Bankası A.Ş.
8. Türk Ekonomi Bankası A.Ş.
9. Türkiye Garanti Bankası A.Ş.
10. Türkiye Halk Bankası A.Ş.
11. Türkiye İş Bankası A.Ş.
12. Türkiye Vakıflar Bankası T.A.O.
13. Yapı ve Kredi Bankası A.Ş.

Deposit Banks in ISE

Assets

(EUR Million)

	June 2010			%	June 2009			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	10,131	9,712	19,843	5.9	9,919	7,908	17,827	7.0
Fin.ass.where fair value cha. is refl.to I/S (Net)	3,112	929	4,041	1.2	2,647	596	3,243	1.3
Financial assets held for trading	2,147	929	3,076	0.9	1,499	595	2,094	0.8
Public sector debt securities	1,569	426	1,995	0.6	599	295	894	0.4
Securities representing a share in capital	4	0	4	0.0	2	0	2	0.0
Derivative financial assets held for trading	563	503	1,066	0.3	893	300	1,193	0.5
Other marketable securities	10	0	11	0.0	5	0	5	0.0
Fin.assets clas. as fair value change is refl.to I/S	965	0	965	0.3	1,148	1	1,149	0.5
Public sector debt securities	40	0	40	0.0	36	0	36	0.0
Securities representing a share in capital	0	0	0	0.0	0	1	1	0.0
Loans	926	0	926	0.3	1,113	0	1,113	0.4
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	1,759	11,097	12,856	3.8	1,710	14,091	15,801	6.2
Money Market Securities	1,238	150	1,387	0.4	1,244	80	1,324	0.5
Interbank money market placements	1,208	81	1,289	0.4	1,222	59	1,281	0.5
Istanbul Stock Exc. money market placements	29	0	29	0.0	21	0	21	0.0
Receiv. from reverse repurchase agreements	1	69	70	0.0	0	21	22	0.0
Financial Assets Available for Sale (Net)	55,283	12,689	67,972	20.1	28,631	9,430	38,061	15.0
Securities representing a share in capital	49	80	129	0.0	38	35	73	0.0
Public sector debt securities	54,926	10,260	65,186	19.3	28,454	7,207	35,661	14.1
Other marketable securities	308	2,349	2,657	0.8	139	2,188	2,327	0.9
Loans	125,128	56,645	181,773	53.8	90,299	42,175	132,475	52.4
Loans	123,991	56,641	180,632	53.4	89,169	42,173	131,342	51.9
Loans granted to the Banks risk group	1,378	1,304	2,682	0.8	675	830	1,504	0.6
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	122,613	55,337	177,950	52.6	88,494	41,344	129,838	51.3
Loans under follow-up	8,379	34	8,412	2.5	6,784	49	6,833	2.7
Specific provisions (-)	7,242	29	7,271	2.2	5,654	47	5,701	2.3
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	25,642	8,296	33,939	10.0	23,875	8,119	31,994	12.6
Public sector debt securities	25,639	7,712	33,352	9.9	23,873	8,076	31,948	12.6
Other marketable securities	3	584	587	0.2	2	43	46	0.0
Investments and Associates (Net)	520	122	641	0.2	420	123	543	0.2
Accounted with equity method	0	99	99	0.0	0	102	102	0.0
Non-consolidated investments and associates	520	22	542	0.2	420	20	441	0.2
Financial investments and associates	165	22	188	0.1	105	20	125	0.0
Non-financial investments and associates	355	0	355	0.1	316	0	316	0.1
Subsidiaries (Net)	3,933	1,252	5,186	1.5	2,815	996	3,811	1.5
Financial subsidiaries	2,851	1,252	4,103	1.2	2,015	996	3,011	1.2
Non-financial subsidiaries	1,082	0	1,082	0.3	799	0	799	0.3
Joint Ventures (Business Partners) (Net)	1	0	1	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	1	0	1	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	1	0	1	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	159	7	167	0.0	203	14	217	0.1
Fair value hedges	51	0	51	0.0	111	5	117	0.0
Cash flow hedges	109	7	116	0.0	91	9	100	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	4,270	4	4,273	1.3	3,730	3	3,734	1.5
Intangible Assets (Net)	801	0	801	0.2	664	0	664	0.3
Goodwill	508	0	508	0.2	455	0	455	0.2
Other	293	0	293	0.1	209	0	209	0.1
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	831	0	831	0.2	488	0	488	0.2
Current assets for tax	4	0	4	0.0	1	0	1	0.0
Deferred assets for tax	827	0	827	0.2	488	0	488	0.2
Prop.&Equ.for Sale p. and from Term.Op.(Net)	200	0	200	0.1	191	0	191	0.1
Other Assets	3,155	1,080	4,235	1.3	2,112	547	2,659	1.1
Total Assets	236,163	101,982	338,145	100.0	168,949	84,084	253,033	100.0

Liabilities

(EUR Million)

	June 2010			%	June 2009			%
	TC	FC	Total		TC	FC	Total	
Deposits	143,113	75,077	218,191	64.5	97,356	63,436	160,791	63.5
Deposits held by the Banks risk group	4,656	4,563	9,219	2.7	3,037	2,758	5,795	2.3
Other	138,457	70,515	208,972	61.8	94,319	60,677	154,996	61.3
Derivative Finan. Liabilities Held for Trading	928	521	1,450	0.4	541	273	813	0.3
Funds Borrowed	5,210	26,474	31,684	9.4	4,216	23,216	27,432	10.8
Money Market Takings	15,484	7,516	23,000	6.8	13,709	2,673	16,382	6.5
Interbank money market takings	0	246	246	0.1	0	172	172	0.1
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	15,484	7,270	22,753	6.7	13,709	2,501	16,210	6.4
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	738	0	738	0.2	715	0	715	0.3
Borrower funds	117	0	117	0.0	184	0	184	0.1
Others	621	0	621	0.2	531	0	531	0.2
Miscellaneous Payables	6,557	590	7,148	2.1	4,809	474	5,283	2.1
Other External Resources	3,024	860	3,884	1.1	1,994	818	2,811	1.1
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	29	13	42	0.0	17	45	62	0.0
Finance leasing payables	36	14	51	0.0	22	48	70	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	7	1	8	0.0	5	3	9	0.0
Derivative Finan. Liabilities Held for Hedging	469	95	564	0.2	319	6	325	0.1
Fair value hedges	198	12	210	0.1	118	0	118	0.0
Cash flow hedges	271	83	354	0.1	200	6	206	0.1
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	5,326	384	5,710	1.7	4,141	340	4,481	1.8
General provisions	1,664	321	1,985	0.6	1,188	254	1,441	0.6
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	691	0	691	0.2	565	0	565	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	2,971	62	3,033	0.9	2,389	86	2,475	1.0
Liabilities for Tax	907	10	916	0.3	1,023	4	1,027	0.4
Current liabilities for tax	894	10	904	0.3	1,005	4	1,009	0.4
Deferred liabilities for tax	12	0	12	0.0	17	0	17	0.0
Lia.for Pro.&Equ.for Sale p. and from Term.Op.(Net)	0	1	1	0.0	0	1	1	0.0
Subordinated Loans	0	2,951	2,951	0.9	0	2,659	2,659	1.1
Shareholders' Equity	41,567	299	41,866	12.4	30,161	89	30,251	12.0
Paid-in capital	13,885	0	13,885	4.1	11,134	0	11,134	4.4
Supplementary capital	6,387	291	6,678	2.0	5,187	84	5,270	2.1
Share premium	1,598	0	1,598	0.5	1,435	0	1,435	0.6
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	1,787	360	2,147	0.6	636	106	741	0.3
Revaluation changes of property and equip.	361	0	361	0.1	332	0	332	0.1
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est.for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv.&ass.,subs.& joint vent.	51	0	51	0.0	33	0	33	0.0
Hedging funds (active part)	-254	-69	-323	-0.1	-217	-22	-239	-0.1
Val.inc.in pro.& equ.held for sale p.and term.ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	2,843	0	2,843	0.8	2,968	0	2,968	1.2
Profit reserves	16,561	8	16,569	4.9	10,282	6	10,288	4.1
Legal reserves	2,363	2	2,365	0.7	1,719	2	1,721	0.7
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	14,057	0	14,057	4.2	8,457	0	8,457	3.3
Other profit reserves	141	6	147	0.0	107	4	110	0.0
Profit or loss	4,735	0	4,735	1.4	3,559	0	3,559	1.4
Prior years income/loss	19	0	19	0.0	15	0	15	0.0
Current year income/loss	4,716	0	4,716	1.4	3,543	0	3,543	1.4
Total Liabilities	223,353	114,792	338,145	100.0	159,001	94,032	253,033	100.0

Deposit Banks in ISE

Off Balance Sheet Commitments

(EUR Million)

	June 2010			June 2009		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	22,178	30,484	52,662	15,630	25,043	40,673
Letters of guarantee	21,791	17,302	39,093	15,388	15,569	30,958
Bank acceptances	6	1,166	1,172	2	1,032	1,034
Letters of credit	20	11,142	11,163	5	7,742	7,746
Prefinancing given as guarantee	0	8	8	0	14	14
Endorsements	0	15	15	0	42	42
Other guarantees and warranties	361	850	1,211	235	645	879
Commitments	73,982	14,736	88,718	43,341	9,913	53,254
Irrevocable commitments	59,926	14,736	74,662	43,298	9,913	53,211
Revocable commitments	14,056	0	14,057	43	0	43
Derivative Financial Instruments	51,368	108,213	159,581	31,017	54,634	85,651
Derivative finan. instruments held for hedging	7,013	6,941	13,954	4,154	2,063	6,217
Trading transactions	44,356	101,272	145,627	26,863	52,571	79,434
Custody and Pledged Securities	540,578	212,960	753,538	405,299	136,247	541,546
Items held in Custody	131,204	18,268	149,472	154,610	14,378	168,988
Pledged Items	407,518	194,151	601,669	249,197	121,478	370,675
Accepted independent guaran. and warran.	1,856	541	2,397	1,492	391	1,883
Total Off Balance Sheet Commitments	688,106	366,392	1,054,499	495,286	225,837	721,124

Income-Expenditure

(EUR Million)

	June 2010	June 2009
Interest Income	14,735	14,881
Interest on loans	9,315	10,032
Interest received from reserve deposits	85	183
Interest received from banks	175	183
Interest received from money market transactions	61	97
Interest received from marketable securities portfolio	5,019	4,298
Other interest income	79	89
Interest Expenses	6,882	8,002
Interest on deposits	5,565	6,531
Interest on money market transactions	597	769
Interest on funds borrowed	629	599
Interest on securities issued	0	0
Other interest expenses	92	103
Net Interest Income/Expenses	7,853	6,880
Net Fees and Commissions Income/Expenses	2,128	1,807
Fees and commissions received	2,519	2,185
Fees and commissions paid	390	379
Dividend Income	357	298
Trading Profit/Loss (net)	225	697
Profit/loss on trading account securities	593	494
Profit/losses on derivative financial transactions	-1,360	147
Foreign exchange profit/loss	992	56
Other Operating Income	1,532	696
Total Operating Income/Expenses	12,095	10,378
Provision for Loan Losses or other Receivables (-)	1,650	2,394
Specific provisions of banks loans and other receivables*	1,150	1,923
General provision expenses*	275	115
Other Operating Expenses (-)	4,617	3,685
Personnel Expenses*	2,050	1,631
Net Operating Profit/Loss	5,828	4,299
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	5,828	4,299
Provisions for Taxes on Income from Continuing Operations (±)	-1,123	-842
Net Profit/Loss from Continuing Operations	4,705	3,457
Net Profit/Loss Before Taxes from Terminated Operations	12	91
Provisions for Taxes on Income from Terminated Operations (±)	-1	-5
Net Profit/Loss from Terminated Operations	11	87
Net Profit/Losses	4,716	3,543

* Used from "Information related to other operational expenses" table of the "information and disclosures related to income statement".

Ratios

(%)

	June 2010	June 2009
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	17.4	17.3
Shareholders' Equity / Total Assets	12.4	12.0
(Shareholders' Equity - Permanent Assets) / Total Assets	8.8	8.0
Net On Balance Sheet Position / Total Shareholders' Equity	-14.0	-11.9
Net On and Off Balance Sheet Position / Total Shareholders' Equity	1.2	1.5
Balance-Sheet Ratios		
TC Assets / Total Assets	69.8	66.8
TC Liabilities / Total Liabilities	66.1	62.8
FC Assets / FC Liabilities	88.8	89.4
TC Deposits / Total Deposits	65.6	60.5
TC Loans / Total Loans and Receivables	68.8	68.2
Total Deposits / Total Assets	64.5	63.5
Funds Borrowed / Total Assets	9.4	10.8
Assets Quality		
Financial Assets (net) / Total Assets	31.4	29.1
Total Loans and Receivables / Total Assets	53.8	52.4
Total Loans and Receivables / Total Deposits	83.3	82.4
Loans Under Follow-up (gross) / Total Loans and Receivables	4.6	5.2
Loans Under Follow-up (net) / Total Loans and Receivables	0.6	0.9
Specific Provisions / Loans Under Follow-up	86.4	83.4
Permanent Assets / Total Assets	3.6	4.0
Consumer Loans / Total Loans and Receivables	32.7	32.5
Liquidity		
Liquid Assets / Total Assets	31.4	30.1
Liquid Assets / Short-term Liabilities	51.0	48.9
TC Liquid Assets / Total Assets	21.2	17.4
Profitability		
Net Profit/Losses / Total Assets	1.4	1.4
Net Profit/Losses / Total Shareholders' Equity	11.3	11.7
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.7	1.7
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	2.0	2.0
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	55.4	47.8
Non-interest Income (net) / Total Assets	1.3	1.4
Other Operating Expenses / Total Assets	1.4	1.5
Personnel Expenses / Other Operating Expenses	44.4	44.3
Non-interest Income (net) / Other Operating Expenses	91.9	94.9

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

Glossary

1. Terms used in Financial Statements

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

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

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

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

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

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

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

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

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

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

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

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

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

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

2. Formulas Used in the Calculation of Ratios

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

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

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

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

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

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

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

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

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

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

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

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

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

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

3. Exchange Rates (EUR/TRY)

Year	Period	EUR/TRY	Year	Period	EUR/TRY
2010	June	1.9292	2009	June	2.1523

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