



**The Banking System in Turkey**  
**Quarterly Statistics by "Banks and Groups"**  
**June 2010**  
**(Last vs. Previous Period)**

Report Code : DE08

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## Banks and Groups, as of June 30, 2010

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

## **Banking System in Turkey <sup>1</sup>** **“June 2010”**

### **Developments in the Banking Sector**

#### **1. General Outlook**

##### **1.1. Economic Review**

###### **The recovery trend in economic activity strengthened.**

Economic activity continued to grow in the second quarter of 2010 in the Turkish economy. The growth rate accelerated due to the lessening of the negative effects of the global crisis and the positive effect of policies stimulating domestic demand combined with the lower turnover rate of public debt and lower risk perception.

###### **Banking sector was effective in growth.**

The portfolio preference of the banking sector was effective in the recovery trend of the economic activity. There was a rapid growth both in individual and commercial loans and a slow down in the loans under follow-up.

The increase in deposits continued and procuring of funds from abroad started again. The number of branches and employees of banking sector increased.

###### **The increase in profit volume slowed down.**

In addition to the severe competition, with the effect of slow growth of demand and continued to increase in branch number and other activity investments, profit margins continued to decrease, the rate of growth of profit volume decelerated.

On the other hand, the decrease in loan loss provisions had a positive effect on the profitability.

##### **1.2. Developments in Balance Sheet Items**

###### **In the first half of the year, total assets increased in line with the increase in loans.**

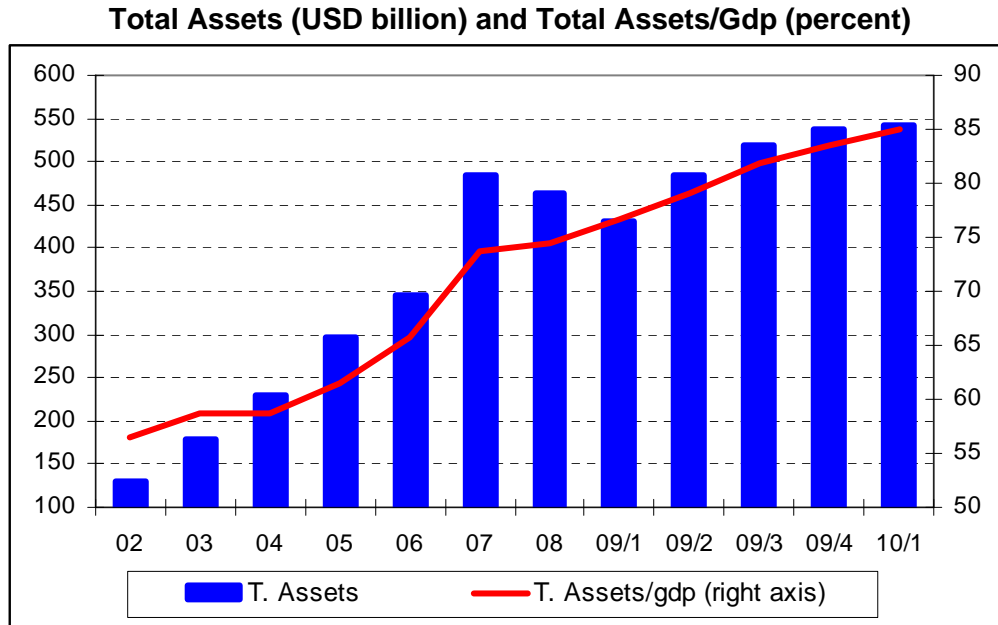
Total assets increased by 18 percent in the first half of the year compared to the same period of 2009. As of June 2010, total assets were TL 870 billion (USD 553 billion). The ratio of total assets to gross domestic product is estimated to increase to 86 percent as of June 2010.

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<sup>1</sup> Deposit banks and development and investment banks are included.

Total assets increased by 18 percent in deposit banks and 15 percent in development and investment banks, as compared to the June 2009.

In the same period, the share of public banks in total loans increased by 1 percentage point, while the share of private banks decreased by 1 percentage point. The share of foreign banks remained unchanged.



The ratio of loans to total assets realized at 51 percent by increasing 2 percentage points as compared to June 2009. Loans to deposits ratio was 79 percent by increasing 1 percentage point compared to June 2009. The same ratio was 58 percent in state-owned banks, 81 percent in private banks and 105 percent in foreign banks as of June 2010.

As of June 2010, individual loans grew by 23 percent annually. The rapid growth in consumer loans was mainly due to the growth in mortgage loans. The share of mortgage loans in total loans is 11 percent.

The share of loans under follow-up in total loans is 4.5 percent. The loans under follow-up decreased nominally in line with the increasing economic activity. The coverage ratio of loan loss provisions to non performing loans increased to 85 percent.

#### **The share of TL deposits and shareholders' equity in liabilities continued to increase.**

Deposit based funds remained important as before and growth trend in shareholders' equity continued. The increase in deposits stemmed especially from TL deposits. Among the non-deposit funds, share of loans from abroad decreased compared to June 2009, but increased in the second quarter of 2010. There was no considerable change in funds from repo transactions. In line with these developments, the share of Fx items in the balance sheet declined.

Shareholders' equity was TL 115 billion (USD 73 billion) as of June 2010 with an increase of 22 percent compared to June 2009. This growth was supported mainly by the increase in paid-in capital and extraordinary reserves.

Compared to June 2009, the capital adequacy ratio remained the same at 19.4 percent; but decreased by 0.8 percentage point in the second quarter of 2010.

The ratio of free shareholders' equity to total assets increased from 7.8 percent to 10 percent with the growth of shareholders' equity and decrease in non performing loans.

### **1.3. Profitability**

#### **Profits continued to increase but at a decelerating rate.**

In the first half of the year, interest income was TL 38 billion and the interest expenses were TL 17.8 billion. Net interest income decreased by 1 percent to TL 20.2 billion compared to the same period of 2009.

Compared to the same period of previous year, profits increased by 11 percent to TL 11.8 billion. Net profit margin started to decrease annually. On the other hand, in addition to the increase in staff and the number of branches with the losses accrued due to derivative transactions, the net negative residual of non-interest items increased and restricted the increase in profitability.

Return on equity was decreased from 18.3 percent in June 2009 to 18 percent on annual basis and return on assets decreased from 2.5 percent to 2.4 percent in the same period. Thus, annual profitability started to deteriorate for the first time after the start of year 2009.

### **1.4. Balance Sheet Risks**

#### **There was no considerable change in the FX position or maturity risks.**

Net foreign exchange position of the banking sector showed a deficit of USD 672 million. Compared to June 2009, the ratio of TL equivalent of FX assets to total assets decreased by 3 percentage points to 27 percent, while the ratio of TL equivalent of FX liabilities to total liabilities decreased also by 3 percentage point to 31 percent.

Considering maturity 49 percent of total assets and 79 percent of total liabilities had a maturity of less than 1 year. There was not a considerable change in the average maturity structure of total assets and liabilities compared to March 2010.

A 1.4 percent (TL 6.4 billion) of loans and a 3.6 percent (TL 20.3 billion) of total deposits belong to the risk group of banks. Banks' net risks arising from their risk groups amount was negative. (TL -13.9 billion).

## 1.5. Selected Issues

### **The number of branches and employees increased.**

As of June 2010, the number of banks operating in Turkey remained the same at 45 compared to March 2010. On the other hand, the number of branches and employees increased by 120 and 1,871 to 9,149 and 176,364, respectively in the same period, respectively.

According to the asset size, loans share of the first five banks increased by 1 percentage point, deposits share decreased by 1 percentage point and assets share remained the same compared to March 2010, while the share of first ten banks in assets, loans, and deposits remained the same at 87 percent, 91 percent and 85 percent, respectively.

Off-balance sheet items continued to grow especially due to the increase in “derivatives for trading transactions” item.

The growth in the number of credit cards and debit cards slowed down while the volume of transactions continued to increase. On the other hand, regarding the internet banking both the number of customers and the volume of transactions increased.

## The Banking System in Turkey

### Assets

(USD Million)

	June 2010			%	June 2009			%
	TC	FC	Total		TC	FC	Total	
<b>Cash and Balances with the Central Bank</b>	<b>18,668</b>	<b>14,437</b>	<b>33,105</b>	<b>6.0</b>	<b>19,089</b>	<b>13,599</b>	<b>32,688</b>	<b>6.8</b>
<b>Fin.ass.where fair value cha. is refl.to I/S (Net)</b>	<b>6,961</b>	<b>1,351</b>	<b>8,313</b>	<b>1.5</b>	<b>6,114</b>	<b>1,172</b>	<b>7,286</b>	<b>1.5</b>
Financial assets held for trading	5,778	1,351	7,129	1.3	4,493	1,171	5,664	1.2
Public sector debt securities	4,936	593	5,529	1.0	3,130	505	3,635	0.8
Securities representing a share in capital	22	0	22	0.0	2	0	2	0.0
Derivative financial assets held for trading	797	743	1,540	0.3	1,349	660	2,009	0.4
Other marketable securities	22	16	38	0.0	12	6	18	0.0
Fin.assets clas. as fair value change is refl.to I/S	1,183	0	1,183	0.2	1,621	1	1,622	0.3
Public sector debt securities	49	0	49	0.0	50	0	50	0.0
Securities representing a share in capital	0	0	0	0.0	0	1	1	0.0
Loans	1,135	0	1,135	0.2	1,571	0	1,571	0.3
Other marketable securities	0	0	0	0.0	0	0	0	0.0
<b>Banks</b>	<b>4,949</b>	<b>17,570</b>	<b>22,519</b>	<b>4.1</b>	<b>4,321</b>	<b>25,749</b>	<b>30,069</b>	<b>6.2</b>
<b>Money Market Securities</b>	<b>5,776</b>	<b>392</b>	<b>6,168</b>	<b>1.1</b>	<b>4,946</b>	<b>491</b>	<b>5,437</b>	<b>1.1</b>
Interbank money market placements	4,992	305	5,297	1.0	4,869	159	5,027	1.0
Istanbul Stock Exc. money market placements	54	0	54	0.0	73	50	123	0.0
Receiv. from reverse repurchase agreements	730	87	817	0.1	5	282	287	0.1
<b>Financial Assets Available for Sale (Net)</b>	<b>89,245</b>	<b>18,957</b>	<b>108,202</b>	<b>19.6</b>	<b>51,784</b>	<b>17,182</b>	<b>68,966</b>	<b>14.3</b>
Securities representing a share in capital	178	136	314	0.1	92	59	150	0.0
Public sector debt securities	88,551	15,788	104,339	18.9	51,455	12,968	64,422	13.3
Other marketable securities	517	3,032	3,549	0.6	238	4,156	4,394	0.9
<b>Loans</b>	<b>201,533</b>	<b>78,788</b>	<b>280,322</b>	<b>50.7</b>	<b>171,174</b>	<b>66,912</b>	<b>238,085</b>	<b>49.2</b>
Loans	199,649	78,782	278,431	50.4	169,045	66,906	235,951	48.8
Loans granted to the Banks risk group	2,085	1,989	4,073	0.7	1,271	1,333	2,605	0.5
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	197,564	76,793	274,358	49.6	167,774	65,573	233,346	48.2
Loans under follow-up	12,402	154	12,557	2.3	11,443	91	11,534	2.4
Specific provisions (-)	10,518	148	10,666	1.9	9,314	86	9,400	1.9
<b>Factoring Receivables</b>	<b>199</b>	<b>32</b>	<b>231</b>	<b>0.0</b>	<b>50</b>	<b>9</b>	<b>58</b>	<b>0.0</b>
<b>Investments held to Maturity (Net)</b>	<b>57,370</b>	<b>13,163</b>	<b>70,533</b>	<b>12.8</b>	<b>65,117</b>	<b>14,952</b>	<b>80,069</b>	<b>16.5</b>
Public sector debt securities	57,362	12,391	69,754	12.6	65,111	14,840	79,951	16.5
Other marketable securities	8	771	779	0.1	7	111	118	0.0
<b>Investments and Associates (Net)</b>	<b>756</b>	<b>149</b>	<b>905</b>	<b>0.2</b>	<b>734</b>	<b>174</b>	<b>908</b>	<b>0.2</b>
Accounted with equity method	0	121	121	0.0	49	145	193	0.0
Non-consolidated investments and associates	756	28	784	0.1	685	29	714	0.1
Financial investments and associates	310	28	338	0.1	228	29	257	0.1
Non-financial investments and associates	446	0	446	0.1	457	0	457	0.1
<b>Subsidiaries (Net)</b>	<b>5,195</b>	<b>1,949</b>	<b>7,144</b>	<b>1.3</b>	<b>4,329</b>	<b>1,840</b>	<b>6,168</b>	<b>1.3</b>
Financial subsidiaries	3,851	1,944	5,796	1.0	3,192	1,834	5,026	1.0
Non-financial subsidiaries	1,343	5	1,348	0.2	1,137	5	1,142	0.2
<b>Joint Ventures (Business Partners) (Net)</b>	<b>1</b>	<b>19</b>	<b>20</b>	<b>0.0</b>	<b>1</b>	<b>16</b>	<b>17</b>	<b>0.0</b>
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	1	19	20	0.0	1	16	17	0.0
Financial joint ventures	0	19	19	0.0	0	16	16	0.0
Non-financial joint ventures	1	0	1	0.0	1	0	1	0.0
<b>Receivables From Leasing Transactions</b>	<b>2</b>	<b>66</b>	<b>69</b>	<b>0.0</b>	<b>1</b>	<b>129</b>	<b>129</b>	<b>0.0</b>
Finance lease receivables	2	69	71	0.0	1	138	138	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	1	0	1	0.0	0	0	0	0.0
Unearned income (-)	1	3	4	0.0	0	9	9	0.0
<b>Derivative Financial Assets Held for Hedging</b>	<b>198</b>	<b>9</b>	<b>207</b>	<b>0.0</b>	<b>556</b>	<b>22</b>	<b>578</b>	<b>0.1</b>
Fair value hedges	65	1	65	0.0	161	9	170	0.0
Cash flow hedges	133	8	142	0.0	395	13	408	0.1
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
<b>Property and Equipment (Net)</b>	<b>6,278</b>	<b>7</b>	<b>6,285</b>	<b>1.1</b>	<b>6,314</b>	<b>8</b>	<b>6,322</b>	<b>1.3</b>
<b>Intangible Assets (Net)</b>	<b>1,139</b>	<b>2</b>	<b>1,140</b>	<b>0.2</b>	<b>1,198</b>	<b>2</b>	<b>1,200</b>	<b>0.2</b>
Goodwill	675	0	675	0.1	697	0	697	0.1
Other	463	2	465	0.1	501	2	503	0.1
<b>Real Estates for Investment Purpose (Net)</b>	<b>16</b>	<b>0</b>	<b>16</b>	<b>0.0</b>	<b>7</b>	<b>0</b>	<b>7</b>	<b>0.0</b>
<b>Assets for Tax</b>	<b>1,334</b>	<b>0</b>	<b>1,334</b>	<b>0.2</b>	<b>1,006</b>	<b>0</b>	<b>1,006</b>	<b>0.2</b>
Current assets for tax	7	0	7	0.0	29	0	29	0.0
Deferred assets for tax	1,327	0	1,327	0.2	977	0	977	0.2
<b>Prop.&amp;Equ.for Sale p. and from Term.Op.(Net)</b>	<b>266</b>	<b>0</b>	<b>266</b>	<b>0.0</b>	<b>290</b>	<b>0</b>	<b>290</b>	<b>0.1</b>
<b>Other Assets</b>	<b>4,632</b>	<b>1,522</b>	<b>6,154</b>	<b>1.1</b>	<b>3,659</b>	<b>940</b>	<b>4,599</b>	<b>1.0</b>
<b>Total Assets</b>	<b>404,519</b>	<b>148,414</b>	<b>552,933</b>	<b>100.0</b>	<b>340,688</b>	<b>143,195</b>	<b>483,883</b>	<b>100.0</b>



## Liabilities

(USD Million)

	June 2010			%	June 2009			%
	TC	FC	Total		TC	FC	Total	
<b>Deposits</b>	<b>244,494</b>	<b>111,621</b>	<b>356,114</b>	<b>64.4</b>	<b>195,973</b>	<b>109,938</b>	<b>305,911</b>	<b>63.2</b>
Deposits held by the Banks risk group	6,658	6,262	12,921	2.3	4,856	4,256	9,112	1.9
Other	237,835	105,358	343,194	62.1	191,116	105,683	296,799	61.3
<b>Derivative Finan. Liabilities Held for Trading</b>	<b>1,260</b>	<b>736</b>	<b>1,996</b>	<b>0.4</b>	<b>924</b>	<b>537</b>	<b>1,461</b>	<b>0.3</b>
<b>Funds Borrowed</b>	<b>8,357</b>	<b>41,318</b>	<b>49,675</b>	<b>9.0</b>	<b>7,830</b>	<b>40,657</b>	<b>48,487</b>	<b>10.0</b>
<b>Money Market Takings</b>	<b>26,474</b>	<b>9,549</b>	<b>36,022</b>	<b>6.5</b>	<b>28,910</b>	<b>3,836</b>	<b>32,746</b>	<b>6.8</b>
Interbank money market takings	0	302	302	0.1	0	269	269	0.1
Istanbul Stock Exc. money market takings	24	0	24	0.0	6	0	6	0.0
Funds provided under repurchase agreements	26,450	9,247	35,697	6.5	28,905	3,567	32,472	6.7
<b>Marketable Securities Issued (Net)</b>	<b>105</b>	<b>0</b>	<b>105</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Bills	72	0	72	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	33	0	33	0.0	0	0	0	0.0
<b>Funds</b>	<b>4,212</b>	<b>124</b>	<b>4,335</b>	<b>0.8</b>	<b>3,874</b>	<b>104</b>	<b>3,978</b>	<b>0.8</b>
Borrower funds	183	124	307	0.1	285	104	389	0.1
Others	4,029	0	4,029	0.7	3,590	0	3,590	0.7
<b>Miscellaneous Payables</b>	<b>9,554</b>	<b>1,197</b>	<b>10,751</b>	<b>1.9</b>	<b>8,322</b>	<b>986</b>	<b>9,308</b>	<b>1.9</b>
<b>Other External Resources</b>	<b>4,904</b>	<b>1,493</b>	<b>6,397</b>	<b>1.2</b>	<b>3,900</b>	<b>1,546</b>	<b>5,446</b>	<b>1.1</b>
<b>Factoring Payables</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Leasing Transactions Payables (Net)</b>	<b>36</b>	<b>18</b>	<b>54</b>	<b>0.0</b>	<b>25</b>	<b>68</b>	<b>93</b>	<b>0.0</b>
Finance leasing payables	45	19	64	0.0	32	73	106	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 (-)	9	1	10	0.0	8	5	13	0.0
<b>Derivative Finan. Liabilities Held for Hedging</b>	<b>714</b>	<b>145</b>	<b>859</b>	<b>0.2</b>	<b>915</b>	<b>38</b>	<b>953</b>	<b>0.2</b>
Fair value hedges	247	43	290	0.1	176	31	206	0.0
Cash flow hedges	467	102	569	0.1	739	8	747	0.2
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
<b>Provisions</b>	<b>8,009</b>	<b>521</b>	<b>8,530</b>	<b>1.5</b>	<b>7,353</b>	<b>549</b>	<b>7,902</b>	<b>1.6</b>
General provisions	2,498	398	2,895	0.5	2,131	377	2,508	0.5
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	1,327	0	1,327	0.2	1,243	0	1,243	0.3
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	4,184	123	4,307	0.8	3,978	172	4,151	0.9
<b>Liabilities for Tax</b>	<b>1,374</b>	<b>12</b>	<b>1,386</b>	<b>0.3</b>	<b>1,970</b>	<b>6</b>	<b>1,975</b>	<b>0.4</b>
Current liabilities for tax	1,356	12	1,368	0.2	1,936	6	1,942	0.4
Deferred liabilities for tax	18	0	18	0.0	33	0	33	0.0
<b>Lia.for Pro.&amp;Equ.for Sale p. and from Term.Op.(Net)</b>	<b>0</b>	<b>1</b>	<b>1</b>	<b>0.0</b>	<b>0</b>	<b>2</b>	<b>2</b>	<b>0.0</b>
<b>Subordinated Loans</b>	<b>117</b>	<b>3,802</b>	<b>3,919</b>	<b>0.7</b>	<b>121</b>	<b>4,006</b>	<b>4,127</b>	<b>0.9</b>
<b>Shareholders' Equity</b>	<b>72,377</b>	<b>410</b>	<b>72,787</b>	<b>13.2</b>	<b>61,386</b>	<b>107</b>	<b>61,494</b>	<b>12.7</b>
Paid-in capital	27,647	0	27,647	5.0	25,333	0	25,333	5.2
Supplementary capital	10,199	400	10,599	1.9	9,771	99	9,870	2.0
Share premium	1,997	0	1,997	0.4	2,065	0	2,065	0.4
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	2,515	485	3,000	0.5	1,109	130	1,240	0.3
Revaluation changes of property and equip.	474	0	474	0.1	502	0	502	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.	74	0	74	0.0	55	0	55	0.0
Hedging funds (active part)	-365	-85	-450	-0.1	-369	-31	-401	-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	5,504	0	5,504	1.0	6,410	0	6,410	1.3
Profit reserves	37,814	10	37,823	6.8	30,746	8	30,755	6.4
Legal reserves	4,784	3	4,787	0.9	4,153	3	4,156	0.9
Status reserves	24	0	24	0.0	19	0	19	0.0
Extraordinary reserves	32,442	0	32,442	5.9	26,205	0	26,205	5.4
Other profit reserves	564	7	571	0.1	369	5	375	0.1
Profit or loss	-3,283	0	-3,283	-0.6	-4,465	0	-4,465	-0.9
Prior years income/loss	-10,774	0	-10,774	-1.9	-11,458	0	-11,458	-2.4
Current year income/loss	7,491	0	7,491	1.4	6,993	0	6,993	1.4
<b>Total Liabilities</b>	<b>381,987</b>	<b>170,946</b>	<b>552,933</b>	<b>100.0</b>	<b>321,503</b>	<b>162,380</b>	<b>483,883</b>	<b>100.0</b>

## The Banking System in Turkey

### Off Balance Sheet Commitments

(USD Million)

	June 2010			June 2009		
	TC	FC	Total	TC	FC	Total
<b>Guarantees and Warranties</b>	<b>34,139</b>	<b>47,080</b>	<b>81,219</b>	<b>27,219</b>	<b>44,629</b>	<b>71,848</b>
Letters of guarantee	32,006	26,601	58,607	26,104	27,276	53,381
Bank acceptances	9	2,021	2,030	3	1,852	1,855
Letters of credit	25	15,878	15,903	6	12,840	12,846
Prefinancing given as guarantee	0	22	22	0	19	20
Endorsements	0	350	350	0	525	525
Other guarantees and warranties	2,099	2,208	4,307	1,105	2,117	3,222
<b>Commitments</b>	<b>138,641</b>	<b>25,846</b>	<b>164,486</b>	<b>76,491</b>	<b>19,196</b>	<b>95,688</b>
Irrevocable commitments	89,234	20,910	110,144	70,922	15,941	86,863
Revocable commitments	49,407	4,935	54,342	5,569	3,256	8,825
<b>Derivative Financial Instruments</b>	<b>75,517</b>	<b>157,149</b>	<b>232,666</b>	<b>56,092</b>	<b>98,369</b>	<b>154,461</b>
Derivative finan. instruments held for hedging	10,374	9,052	19,426	9,172	3,715	12,887
Trading transactions	65,143	148,097	213,241	46,920	94,654	141,574
<b>Custody and Pledged Securities</b>	<b>5,081,898</b>	<b>298,659</b>	<b>5,380,558</b>	<b>4,097,499</b>	<b>223,775</b>	<b>4,321,274</b>
Items held in Custody	4,443,162	24,918	4,468,080	3,635,831	23,360	3,659,191
Pledged Items	606,322	266,801	873,123	436,071	193,703	629,775
Accepted independent guaran. and warran.	32,414	6,941	39,354	25,597	6,712	32,309
<b>Total Off Balance Sheet Commitments</b>	<b>5,330,195</b>	<b>528,734</b>	<b>5,858,929</b>	<b>4,257,301</b>	<b>385,970</b>	<b>4,643,270</b>

### Income-Expenditure

(USD Million)

	June 2010	June 2009
<b>Interest Income</b>	<b>24,119</b>	<b>28,767</b>
Interest on loans	14,668	18,097
Interest received from reserve deposits	117	280
Interest received from banks	372	488
Interest received from money market transactions	196	281
Interest received from marketable securities portfolio	8,649	9,463
Other interest income	117	158
<b>Interest Expenses</b>	<b>11,291</b>	<b>15,398</b>
Interest on deposits	9,250	12,640
Interest on money market transactions	912	1,407
Interest on funds borrowed	995	1,172
Interest on securities issued	5	0
Other interest expenses	130	179
<b>Net Interest Income/Expenses</b>	<b>12,828</b>	<b>13,369</b>
<b>Net Fees and Commissions Income/Expenses</b>	<b>3,051</b>	<b>2,997</b>
Fees and commissions received	3,607	3,608
Fees and commissions paid	556	611
<b>Dividend Income</b>	<b>511</b>	<b>471</b>
<b>Trading Profit/Loss (net)</b>	<b>201</b>	<b>1,157</b>
Profit/loss on trading account securities	815	980
Profit/losses on derivative financial transactions	-1,793	-9
Foreign exchange profit/loss	1,179	186
<b>Other Operating Income</b>	<b>2,347</b>	<b>1,344</b>
<b>Total Operating Income/Expenses</b>	<b>18,937</b>	<b>19,337</b>
Provision for Loan Losses or other Receivables (-)	2,333	4,002
Specific provisions of banks loans and other receivables*	1,668	3,138
General provision expenses*	355	239
Other Operating Expenses (-)	7,400	6,812
Personnel Expenses*	3,391	3,126
<b>Net Operating Profit/Loss</b>	<b>9,204</b>	<b>8,523</b>
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
<b>Profit/Loss Before Taxes from Continuing Operations</b>	<b>9,204</b>	<b>8,523</b>
Provisions for Taxes on Income from Continuing Operations (±)	-1,727	-1,652
<b>Net Profit/Loss from Continuing Operations</b>	<b>7,477</b>	<b>6,871</b>
<b>Net Profit/Loss Before Taxes from Terminated Operations</b>	<b>15</b>	<b>129</b>
Provisions for Taxes on Income from Terminated Operations (±)	-1	-6
<b>Net Profit/Loss from Terminated Operations</b>	<b>14</b>	<b>123</b>
<b>Net Profit/Losses</b>	<b>7,491</b>	<b>6,993</b>

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

### Ratios

(%)

	June 2010	June 2009
<b>Capital Ratios</b>		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	19.4	19.4
Shareholders' Equity / Total Assets	13.2	12.7
(Shareholders' Equity - Permanent Assets) / Total Assets	10.0	9.2
Net On Balance Sheet Position / Total Shareholders' Equity	-15.5	-11.3
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.9	1.0
<b>Balance-Sheet Ratios</b>		
TC Assets / Total Assets	73.2	70.4
TC Liabilities / Total Liabilities	69.1	66.4
FC Assets / FC Liabilities	86.8	88.2
TC Deposits / Total Deposits	68.7	64.1
TC Loans / Total Loans and Receivables	71.9	71.9
Total Deposits / Total Assets	64.4	63.2
Funds Borrowed / Total Assets	9.0	10.0
<b>Assets Quality</b>		
Financial Assets (net) / Total Assets	33.9	32.4
Total Loans and Receivables / Total Assets	50.7	49.2
Total Loans and Receivables / Total Deposits	78.7	77.8
Loans Under Follow-up (gross) / Total Loans and Receivables	4.5	4.8
Loans Under Follow-up (net) / Total Loans and Receivables	0.7	0.9
Specific Provisions / Loans Under Follow-up	84.9	81.5
Permanent Assets / Total Assets	3.2	3.5
Consumer Loans / Total Loans and Receivables	33.1	32.9
<b>Liquidity</b>		
Liquid Assets / Total Assets	32.2	29.9
Liquid Assets / Short-term Liabilities	52.6	48.5
TC Liquid Assets / Total Assets	22.7	17.8
<b>Profitability</b>		
Net Profit/Losses / Total Assets	1.4	1.4
Net Profit/Losses / Total Shareholders' Equity	10.3	11.4
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.7	1.8
<b>Income-Expenditure Structure</b>		
Net Interest Income After Specific Provisions / Total Assets	2.0	2.1
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	58.9	52.9
Non-interest Income (net) / Total Assets	1.1	1.2
Other Operating Expenses / Total Assets	1.3	1.4
Personnel Expenses / Other Operating Expenses	45.8	45.9
Non-interest Income (net) / Other Operating Expenses	82.6	87.6

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

## Deposit Banks

### Assets

(USD Million)

	June 2010			%	June 2009			%
	TC	FC	Total		TC	FC	Total	
<b>Cash and Balances with the Central Bank</b>	<b>18,443</b>	<b>14,324</b>	<b>32,767</b>	<b>6.1</b>	<b>19,021</b>	<b>13,519</b>	<b>32,540</b>	<b>7.0</b>
<b>Fin.ass.where fair value cha. is refl.to I/S (Net)</b>	<b>6,500</b>	<b>1,335</b>	<b>7,835</b>	<b>1.5</b>	<b>5,986</b>	<b>1,156</b>	<b>7,142</b>	<b>1.5</b>
Financial assets held for trading	5,317	1,335	6,652	1.2	4,365	1,154	5,520	1.2
Public sector debt securities	4,530	591	5,121	1.0	3,026	499	3,525	0.8
Securities representing a share in capital	5	0	5	0.0	2	0	2	0.0
Derivative financial assets held for trading	760	729	1,489	0.3	1,325	650	1,975	0.4
Other marketable securities	21	16	37	0.0	12	6	17	0.0
Fin.assets clas. as fair value change is refl.to I/S	1,183	0	1,183	0.2	1,621	1	1,622	0.3
Public sector debt securities	49	0	49	0.0	50	0	50	0.0
Securities representing a share in capital	0	0	0	0.0	0	1	1	0.0
Loans	1,135	0	1,135	0.2	1,571	0	1,571	0.3
Other marketable securities	0	0	0	0.0	0	0	0	0.0
<b>Banks</b>	<b>3,123</b>	<b>17,425</b>	<b>20,548</b>	<b>3.8</b>	<b>2,982</b>	<b>25,528</b>	<b>28,511</b>	<b>6.1</b>
<b>Money Market Securities</b>	<b>3,745</b>	<b>382</b>	<b>4,127</b>	<b>0.8</b>	<b>3,549</b>	<b>420</b>	<b>3,969</b>	<b>0.8</b>
Interbank money market placements	2,965	295	3,260	0.6	3,476	88	3,564	0.8
Istanbul Stock Exc. money market placements	54	0	54	0.0	73	50	123	0.0
Receiv. from reverse repurchase agreements	726	87	813	0.2	0	282	282	0.1
<b>Financial Assets Available for Sale (Net)</b>	<b>88,035</b>	<b>18,577</b>	<b>106,613</b>	<b>19.9</b>	<b>50,749</b>	<b>16,908</b>	<b>67,657</b>	<b>14.5</b>
Securities representing a share in capital	138	128	266	0.0	69	50	119	0.0
Public sector debt securities	87,389	15,519	102,907	19.2	50,461	12,749	63,210	13.5
Other marketable securities	508	2,930	3,439	0.6	219	4,109	4,328	0.9
<b>Loans</b>	<b>194,903</b>	<b>74,709</b>	<b>269,612</b>	<b>50.4</b>	<b>164,175</b>	<b>63,200</b>	<b>227,374</b>	<b>48.6</b>
Loans	193,060	74,702	267,762	50.1	162,089	63,194	225,283	48.2
Loans granted to the Banks risk group	1,768	1,828	3,596	0.7	1,026	1,295	2,321	0.5
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	191,292	72,874	264,166	49.4	161,063	61,899	222,962	47.7
Loans under follow-up	12,199	151	12,349	2.3	11,278	87	11,365	2.4
Specific provisions (-)	10,355	144	10,499	2.0	9,192	82	9,274	2.0
<b>Factoring Receivables</b>	<b>199</b>	<b>32</b>	<b>230</b>	<b>0.0</b>	<b>49</b>	<b>9</b>	<b>57</b>	<b>0.0</b>
<b>Investments held to Maturity (Net)</b>	<b>56,855</b>	<b>13,127</b>	<b>69,981</b>	<b>13.1</b>	<b>64,794</b>	<b>14,911</b>	<b>79,706</b>	<b>17.1</b>
Public sector debt securities	56,847	12,358	69,205	12.9	64,788	14,807	79,594	17.0
Other marketable securities	8	769	776	0.1	7	105	111	0.0
<b>Investments and Associates (Net)</b>	<b>669</b>	<b>149</b>	<b>818</b>	<b>0.2</b>	<b>671</b>	<b>173</b>	<b>844</b>	<b>0.2</b>
Accounted with equity method	0	121	121	0.0	49	145	193	0.0
Non-consolidated investments and associates	669	28	697	0.1	622	28	651	0.1
Financial investments and associates	232	28	259	0.0	174	28	202	0.0
Non-financial investments and associates	438	0	438	0.1	449	0	449	0.1
<b>Subsidiaries (Net)</b>	<b>5,081</b>	<b>1,874</b>	<b>6,955</b>	<b>1.3</b>	<b>4,207</b>	<b>1,758</b>	<b>5,964</b>	<b>1.3</b>
Financial subsidiaries	3,751	1,874	5,625	1.1	3,075	1,758	4,833	1.0
Non-financial subsidiaries	1,330	0	1,330	0.2	1,131	0	1,131	0.2
<b>Joint Ventures (Business Partners) (Net)</b>	<b>1</b>	<b>19</b>	<b>20</b>	<b>0.0</b>	<b>1</b>	<b>16</b>	<b>17</b>	<b>0.0</b>
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	1	19	20	0.0	1	16	17	0.0
Financial joint ventures	0	19	19	0.0	0	16	16	0.0
Non-financial joint ventures	1	0	1	0.0	1	0	1	0.0
<b>Receivables From Leasing Transactions</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
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
<b>Derivative Financial Assets Held for Hedging</b>	<b>198</b>	<b>9</b>	<b>207</b>	<b>0.0</b>	<b>556</b>	<b>22</b>	<b>578</b>	<b>0.1</b>
Fair value hedges	65	1	65	0.0	161	9	170	0.0
Cash flow hedges	133	8	142	0.0	395	13	408	0.1
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
<b>Property and Equipment (Net)</b>	<b>6,146</b>	<b>7</b>	<b>6,153</b>	<b>1.2</b>	<b>6,168</b>	<b>8</b>	<b>6,176</b>	<b>1.3</b>
<b>Intangible Assets (Net)</b>	<b>1,129</b>	<b>2</b>	<b>1,130</b>	<b>0.2</b>	<b>1,190</b>	<b>2</b>	<b>1,192</b>	<b>0.3</b>
Goodwill	675	0	675	0.1	697	0	697	0.1
Other	453	2	455	0.1	493	2	495	0.1
<b>Real Estates for Investment Purpose (Net)</b>	<b>7</b>	<b>0</b>	<b>7</b>	<b>0.0</b>	<b>7</b>	<b>0</b>	<b>7</b>	<b>0.0</b>
<b>Assets for Tax</b>	<b>1,308</b>	<b>0</b>	<b>1,308</b>	<b>0.2</b>	<b>961</b>	<b>0</b>	<b>961</b>	<b>0.2</b>
Current assets for tax	7	0	7	0.0	9	0	9	0.0
Deferred assets for tax	1,301	0	1,301	0.2	953	0	953	0.2
<b>Prop.&amp;Equ.for Sale p. and from Term.Op.(Net)</b>	<b>265</b>	<b>0</b>	<b>265</b>	<b>0.0</b>	<b>288</b>	<b>0</b>	<b>288</b>	<b>0.1</b>
<b>Other Assets</b>	<b>4,593</b>	<b>1,456</b>	<b>6,048</b>	<b>1.1</b>	<b>3,609</b>	<b>875</b>	<b>4,484</b>	<b>1.0</b>
<b>Total Assets</b>	<b>391,199</b>	<b>143,426</b>	<b>534,625</b>	<b>100.0</b>	<b>328,963</b>	<b>138,504</b>	<b>467,468</b>	<b>100.0</b>

## Deposit Banks

June 2010

### Liabilities

(USD Million)

	June 2010			%	June 2009			%
	TC	FC	Total		TC	FC	Total	
<b>Deposits</b>	<b>244,494</b>	<b>111,621</b>	<b>356,114</b>	<b>66.6</b>	<b>195,973</b>	<b>109,938</b>	<b>305,911</b>	<b>65.4</b>
Deposits held by the Banks risk group	6,658	6,262	12,921	2.4	4,856	4,256	9,112	1.9
Other	237,835	105,358	343,194	64.2	191,116	105,683	296,799	63.5
<b>Derivative Finan. Liabilities Held for Trading</b>	<b>1,249</b>	<b>724</b>	<b>1,973</b>	<b>0.4</b>	<b>915</b>	<b>531</b>	<b>1,446</b>	<b>0.3</b>
<b>Funds Borrowed</b>	<b>8,201</b>	<b>35,865</b>	<b>44,066</b>	<b>8.2</b>	<b>7,641</b>	<b>35,555</b>	<b>43,196</b>	<b>9.2</b>
<b>Money Market Takings</b>	<b>25,557</b>	<b>9,456</b>	<b>35,013</b>	<b>6.5</b>	<b>28,282</b>	<b>3,805</b>	<b>32,087</b>	<b>6.9</b>
Interbank money market takings	0	302	302	0.1	0	269	269	0.1
Istanbul Stock Exc. money market takings	24	0	24	0.0	4	0	4	0.0
Funds provided under repurchase agreements	25,533	9,154	34,687	6.5	28,278	3,536	31,815	6.8
<b>Marketable Securities Issued (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
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
<b>Funds</b>	<b>3,025</b>	<b>0</b>	<b>3,025</b>	<b>0.6</b>	<b>3,029</b>	<b>0</b>	<b>3,029</b>	<b>0.6</b>
Borrower funds	143	0	143	0.0	260	0	260	0.1
Others	2,882	0	2,882	0.5	2,769	0	2,769	0.6
<b>Miscellaneous Payables</b>	<b>8,804</b>	<b>1,139</b>	<b>9,944</b>	<b>1.9</b>	<b>7,434</b>	<b>956</b>	<b>8,390</b>	<b>1.8</b>
<b>Other External Resources</b>	<b>4,544</b>	<b>1,280</b>	<b>5,824</b>	<b>1.1</b>	<b>3,534</b>	<b>1,348</b>	<b>4,881</b>	<b>1.0</b>
<b>Factoring Payables</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Leasing Transactions Payables (Net)</b>	<b>36</b>	<b>18</b>	<b>54</b>	<b>0.0</b>	<b>25</b>	<b>68</b>	<b>93</b>	<b>0.0</b>
Finance leasing payables	45	19	64	0.0	32	73	105	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 (-)	9	1	10	0.0	8	5	13	0.0
<b>Derivative Finan. Liabilities Held for Hedging</b>	<b>714</b>	<b>145</b>	<b>859</b>	<b>0.2</b>	<b>915</b>	<b>38</b>	<b>953</b>	<b>0.2</b>
Fair value hedges	247	43	290	0.1	176	31	206	0.0
Cash flow hedges	467	102	569	0.1	739	8	747	0.2
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
<b>Provisions</b>	<b>7,833</b>	<b>521</b>	<b>8,353</b>	<b>1.6</b>	<b>7,189</b>	<b>549</b>	<b>7,738</b>	<b>1.7</b>
General provisions	2,441	398	2,838	0.5	2,073	377	2,450	0.5
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	1,274	0	1,274	0.2	1,202	0	1,202	0.3
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	4,118	123	4,241	0.8	3,914	172	4,086	0.9
<b>Liabilities for Tax</b>	<b>1,343</b>	<b>12</b>	<b>1,355</b>	<b>0.3</b>	<b>1,904</b>	<b>6</b>	<b>1,909</b>	<b>0.4</b>
Current liabilities for tax	1,328	12	1,339	0.3	1,873	6	1,879	0.4
Deferred liabilities for tax	15	0	15	0.0	31	0	31	0.0
<b>Lia. for Pro. &amp; Equ. for Sale p. and from Term. Op. (Net)</b>	<b>0</b>	<b>1</b>	<b>1</b>	<b>0.0</b>	<b>0</b>	<b>2</b>	<b>2</b>	<b>0.0</b>
<b>Subordinated Loans</b>	<b>117</b>	<b>3,617</b>	<b>3,735</b>	<b>0.7</b>	<b>121</b>	<b>3,803</b>	<b>3,924</b>	<b>0.8</b>
<b>Shareholders' Equity</b>	<b>63,910</b>	<b>399</b>	<b>64,309</b>	<b>12.0</b>	<b>53,792</b>	<b>117</b>	<b>53,909</b>	<b>11.5</b>
Paid-in capital	21,918	0	21,918	4.1	20,527	0	20,527	4.4
Supplementary capital	8,933	389	9,322	1.7	8,344	108	8,453	1.8
Share premium	1,983	0	1,983	0.4	2,050	0	2,050	0.4
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	2,491	474	2,965	0.6	1,098	140	1,238	0.3
Revaluation changes of property and equip.	451	0	451	0.1	480	0	480	0.1
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est. for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv. & ass., subs. & joint vent.	74	0	74	0.0	55	0	55	0.0
Hedging funds (active part)	-365	-85	-450	-0.1	-369	-31	-401	-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	4,299	0	4,299	0.8	5,030	0	5,030	1.1
Profit reserves	36,766	10	36,775	6.9	29,682	8	29,691	6.4
Legal reserves	4,378	3	4,381	0.8	3,765	3	3,768	0.8
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	31,842	0	31,842	6.0	25,568	0	25,568	5.5
Other profit reserves	546	7	553	0.1	350	5	356	0.1
Profit or loss	-3,707	0	-3,707	-0.7	-4,762	0	-4,762	-1.0
Prior years income/loss	-10,921	0	-10,921	-2.0	-11,379	0	-11,379	-2.4
Current year income/loss	7,214	0	7,214	1.3	6,617	0	6,617	1.4
<b>Total Liabilities</b>	<b>369,826</b>	<b>164,798</b>	<b>534,625</b>	<b>100.0</b>	<b>310,752</b>	<b>156,715</b>	<b>467,468</b>	<b>100.0</b>

## Deposit Banks

### Off Balance Sheet Commitments

(USD Million)

	June 2010			June 2009		
	TC	FC	Total	TC	FC	Total
<b>Guarantees and Warranties</b>	<b>31,081</b>	<b>45,252</b>	<b>76,332</b>	<b>25,129</b>	<b>42,698</b>	<b>67,827</b>
Letters of guarantee	30,601	25,879	56,480	24,786	26,522	51,308
Bank acceptances	9	2,015	2,024	3	1,837	1,840
Letters of credit	25	15,542	15,567	6	12,497	12,504
Prefinancing given as guarantee	0	22	22	0	19	20
Endorsements	0	19	19	0	59	59
Other guarantees and warranties	446	1,775	2,221	333	1,763	2,097
<b>Commitments</b>	<b>137,144</b>	<b>23,930</b>	<b>161,074</b>	<b>76,232</b>	<b>18,079</b>	<b>94,311</b>
Irrevocable commitments	88,775	20,625	109,400	70,810	15,296	86,106
Revocable commitments	48,370	3,305	51,674	5,422	2,783	8,205
<b>Derivative Financial Instruments</b>	<b>74,656</b>	<b>153,637</b>	<b>228,294</b>	<b>55,428</b>	<b>95,734</b>	<b>151,163</b>
Derivative finan. instruments held for hedging	10,374	9,052	19,426	9,172	3,715	12,887
Trading transactions	64,283	144,585	208,868	46,257	92,020	138,276
<b>Custody and Pledged Securities</b>	<b>849,137</b>	<b>280,174</b>	<b>1,129,311</b>	<b>714,872</b>	<b>211,244</b>	<b>926,116</b>
Items held in Custody	216,967	24,653	241,620	258,434	23,126	281,561
Pledged Items	600,340	248,803	849,142	431,385	181,636	613,020
Accepted independent guaran. and warrant.	31,830	6,719	38,549	25,053	6,482	31,534
<b>Total Off Balance Sheet Commitments</b>	<b>1,092,018</b>	<b>502,993</b>	<b>1,595,011</b>	<b>871,661</b>	<b>367,755</b>	<b>1,239,416</b>

### Income-Expenditure

(USD Million)

	June 2010	June 2009
<b>Interest Income</b>	<b>23,620</b>	<b>28,103</b>
Interest on loans	14,369	17,640
Interest received from reserve deposits	116	279
Interest received from banks	332	446
Interest received from money market transactions	150	241
Interest received from marketable securities portfolio	8,539	9,343
Other interest income	114	153
<b>Interest Expenses</b>	<b>11,198</b>	<b>15,232</b>
Interest on deposits	9,250	12,640
Interest on money market transactions	859	1,280
Interest on funds borrowed	964	1,139
Interest on securities issued	0	0
Other interest expenses	126	173
<b>Net Interest Income/Expenses</b>	<b>12,422</b>	<b>12,871</b>
<b>Net Fees and Commissions Income/Expenses</b>	<b>3,015</b>	<b>2,963</b>
Fees and commissions received	3,565	3,569
Fees and commissions paid	550	606
<b>Dividend Income</b>	<b>487</b>	<b>451</b>
<b>Trading Profit/Loss (net)</b>	<b>187</b>	<b>1,129</b>
Profit/loss on trading account securities	810	974
Profit/losses on derivative financial transactions	-1,792	-39
Foreign exchange profit/loss	1,168	194
<b>Other Operating Income</b>	<b>2,293</b>	<b>1,285</b>
<b>Total Operating Income/Expenses</b>	<b>18,403</b>	<b>18,700</b>
Provision for Loan Losses or other Receivables (-)	2,302	3,959
Specific provisions of banks loans and other receivables*	1,649	3,131
General provision expenses*	350	230
Other Operating Expenses (-)	7,222	6,650
Personnel Expenses*	3,290	3,032
<b>Net Operating Profit/Loss</b>	<b>8,879</b>	<b>8,090</b>
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
<b>Profit/Loss Before Taxes from Continuing Operations</b>	<b>8,879</b>	<b>8,090</b>
Provisions for Taxes on Income from Continuing Operations (±)	-1,679	-1,596
<b>Net Profit/Loss from Continuing Operations</b>	<b>7,200</b>	<b>6,494</b>
<b>Net Profit/Loss Before Taxes from Terminated Operations</b>	<b>15</b>	<b>129</b>
Provisions for Taxes on Income from Terminated Operations (±)	-1	-6
<b>Net Profit/Loss from Terminated Operations</b>	<b>14</b>	<b>123</b>
<b>Net Profit/Losses</b>	<b>7,214</b>	<b>6,617</b>

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

## Ratios

(%)

	June 2010	June 2009
<b>Capital Ratios</b>		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	17.9	17.9
Shareholders' Equity / Total Assets	12.0	11.5
(Shareholders' Equity - Permanent Assets) / Total Assets	8.8	8.0
Net On Balance Sheet Position / Total Shareholders' Equity	-17.2	-13.3
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.9	1.0
<b>Balance-Sheet Ratios</b>		
TC Assets / Total Assets	73.2	70.4
TC Liabilities / Total Liabilities	69.2	66.5
FC Assets / FC Liabilities	87.0	88.4
TC Deposits / Total Deposits	68.7	64.1
TC Loans / Total Loans and Receivables	72.3	72.2
Total Deposits / Total Assets	66.6	65.4
Funds Borrowed / Total Assets	8.2	9.2
<b>Assets Quality</b>		
Financial Assets (net) / Total Assets	34.5	33.2
Total Loans and Receivables / Total Assets	50.4	48.6
Total Loans and Receivables / Total Deposits	75.7	74.3
Loans Under Follow-up (gross) / Total Loans and Receivables	4.6	5.0
Loans Under Follow-up (net) / Total Loans and Receivables	0.7	0.9
Specific Provisions / Loans Under Follow-up	85.0	81.6
Permanent Assets / Total Assets	3.2	3.5
Consumer Loans / Total Loans and Receivables	34.3	34.4
<b>Liquidity</b>		
Liquid Assets / Total Assets	32.2	29.9
Liquid Assets / Short-term Liabilities	51.3	47.4
TC Liquid Assets / Total Assets	22.4	17.6
<b>Profitability</b>		
Net Profit/Losses / Total Assets	1.3	1.4
Net Profit/Losses / Total Shareholders' Equity	11.2	12.3
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.7	1.7
<b>Income-Expenditure Structure</b>		
Net Interest Income After Specific Provisions / Total Assets	2.0	2.1
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	58.5	52.1
Non-interest Income (net) / Total Assets	1.1	1.2
Other Operating Expenses / Total Assets	1.4	1.4
Personnel Expenses / Other Operating Expenses	45.6	45.6
Non-interest Income (net) / Other Operating Expenses	82.8	87.6

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

## State-owned Banks

### Assets

(USD Million)

	June 2010			%	June 2009			%
	TC	FC	Total		TC	FC	Total	
<b>Cash and Balances with the Central Bank</b>	<b>10,293</b>	<b>3,209</b>	<b>13,501</b>	<b>7.8</b>	<b>6,741</b>	<b>2,700</b>	<b>9,440</b>	<b>6.2</b>
<b>Fin.ass.where fair value cha. is refl.to I/S (Net)</b>	<b>185</b>	<b>70</b>	<b>255</b>	<b>0.1</b>	<b>469</b>	<b>59</b>	<b>529</b>	<b>0.3</b>
Financial assets held for trading	185	70	255	0.1	469	59	529	0.3
Public sector debt securities	182	34	216	0.1	465	26	491	0.3
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	2	36	38	0.0	4	33	37	0.0
Other marketable securities	1	0	1	0.0	1	0	1	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
<b>Banks</b>	<b>80</b>	<b>5,215</b>	<b>5,295</b>	<b>3.1</b>	<b>110</b>	<b>7,371</b>	<b>7,481</b>	<b>4.9</b>
<b>Money Market Securities</b>	<b>0</b>	<b>37</b>	<b>37</b>	<b>0.0</b>	<b>1,640</b>	<b>0</b>	<b>1,640</b>	<b>1.1</b>
Interbank money market placements	0	37	37	0.0	1,640	0	1,640	1.1
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
<b>Financial Assets Available for Sale (Net)</b>	<b>26,838</b>	<b>5,238</b>	<b>32,076</b>	<b>18.5</b>	<b>14,506</b>	<b>5,416</b>	<b>19,923</b>	<b>13.1</b>
Securities representing a share in capital	76	40	116	0.1	23	12	35	0.0
Public sector debt securities	26,632	5,151	31,783	18.4	14,460	4,370	18,830	12.4
Other marketable securities	131	46	177	0.1	23	1,035	1,057	0.7
<b>Loans</b>	<b>59,995</b>	<b>16,713</b>	<b>76,708</b>	<b>44.3</b>	<b>49,357</b>	<b>12,421</b>	<b>61,778</b>	<b>40.7</b>
Loans	59,649	16,713	76,362	44.1	48,941	12,421	61,362	40.5
Loans granted to the Banks risk group	489	217	706	0.4	71	92	163	0.1
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	59,160	16,496	75,657	43.7	48,870	12,328	61,199	40.4
Loans under follow-up	3,092	6	3,099	1.8	2,681	6	2,686	1.8
Specific provisions (-)	2,746	6	2,752	1.6	2,265	6	2,271	1.5
<b>Factoring Receivables</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Investments held to Maturity (Net)</b>	<b>35,645</b>	<b>4,702</b>	<b>40,347</b>	<b>23.3</b>	<b>40,829</b>	<b>5,725</b>	<b>46,554</b>	<b>30.7</b>
Public sector debt securities	35,641	4,678	40,319	23.3	40,826	5,701	46,527	30.7
Other marketable securities	4	24	28	0.0	3	24	27	0.0
<b>Investments and Associates (Net)</b>	<b>164</b>	<b>121</b>	<b>285</b>	<b>0.2</b>	<b>153</b>	<b>145</b>	<b>298</b>	<b>0.2</b>
Accounted with equity method	0	121	121	0.1	49	145	193	0.1
Non-consolidated investments and associates	164	0	164	0.1	105	0	105	0.1
Financial investments and associates	155	0	155	0.1	96	0	96	0.1
Non-financial investments and associates	9	0	9	0.0	8	0	8	0.0
<b>Subsidiaries (Net)</b>	<b>458</b>	<b>368</b>	<b>826</b>	<b>0.5</b>	<b>384</b>	<b>380</b>	<b>764</b>	<b>0.5</b>
Financial subsidiaries	366	368	734	0.4	285	380	666	0.4
Non-financial subsidiaries	92	0	92	0.1	98	0	98	0.1
<b>Joint Ventures (Business Partners) (Net)</b>	<b>0</b>	<b>19</b>	<b>19</b>	<b>0.0</b>	<b>0</b>	<b>16</b>	<b>16</b>	<b>0.0</b>
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	19	19	0.0	0	16	16	0.0
Financial joint ventures	0	19	19	0.0	0	16	16	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
<b>Receivables From Leasing Transactions</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
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
<b>Derivative Financial Assets Held for Hedging</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
<b>Property and Equipment (Net)</b>	<b>1,940</b>	<b>4</b>	<b>1,944</b>	<b>1.1</b>	<b>1,851</b>	<b>4</b>	<b>1,855</b>	<b>1.2</b>
<b>Intangible Assets (Net)</b>	<b>48</b>	<b>1</b>	<b>50</b>	<b>0.0</b>	<b>35</b>	<b>2</b>	<b>37</b>	<b>0.0</b>
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	48	1	50	0.0	35	2	37	0.0
<b>Real Estates for Investment Purpose (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Assets for Tax</b>	<b>353</b>	<b>0</b>	<b>353</b>	<b>0.2</b>	<b>313</b>	<b>0</b>	<b>313</b>	<b>0.2</b>
Current assets for tax	1	0	1	0.0	2	0	2	0.0
Deferred assets for tax	353	0	353	0.2	311	0	311	0.2
<b>Prop.&amp;Equ.for Sale p. and from Term.Op.(Net)</b>	<b>68</b>	<b>0</b>	<b>68</b>	<b>0.0</b>	<b>98</b>	<b>0</b>	<b>98</b>	<b>0.1</b>
<b>Other Assets</b>	<b>1,078</b>	<b>137</b>	<b>1,215</b>	<b>0.7</b>	<b>741</b>	<b>201</b>	<b>943</b>	<b>0.6</b>
<b>Total Assets</b>	<b>137,146</b>	<b>35,834</b>	<b>172,980</b>	<b>100.0</b>	<b>117,227</b>	<b>34,440</b>	<b>151,667</b>	<b>100.0</b>



# State-owned Banks

June 2010

## Liabilities

(USD Million)

	June 2010			%	June 2009			%
	TC	FC	Total		TC	FC	Total	
<b>Deposits</b>	<b>101,494</b>	<b>30,293</b>	<b>131,787</b>	<b>76.2</b>	<b>84,642</b>	<b>28,827</b>	<b>113,470</b>	<b>74.8</b>
Deposits held by the Banks risk group	1,456	130	1,586	0.9	1,079	86	1,165	0.8
Other	100,038	30,163	130,201	75.3	83,563	28,741	112,304	74.0
<b>Derivative Finan. Liabilities Held for Trading</b>	<b>15</b>	<b>49</b>	<b>64</b>	<b>0.0</b>	<b>1</b>	<b>29</b>	<b>30</b>	<b>0.0</b>
<b>Funds Borrowed</b>	<b>175</b>	<b>4,805</b>	<b>4,980</b>	<b>2.9</b>	<b>187</b>	<b>4,771</b>	<b>4,958</b>	<b>3.3</b>
<b>Money Market Takings</b>	<b>10,178</b>	<b>1,823</b>	<b>12,001</b>	<b>6.9</b>	<b>11,981</b>	<b>698</b>	<b>12,678</b>	<b>8.4</b>
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	10,178	1,823	12,001	6.9	11,981	698	12,678	8.4
<b>Marketable Securities Issued (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
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
<b>Funds</b>	<b>3,015</b>	<b>0</b>	<b>3,015</b>	<b>1.7</b>	<b>3,013</b>	<b>0</b>	<b>3,013</b>	<b>2.0</b>
Borrower funds	143	0	143	0.1	260	0	260	0.2
Others	2,872	0	2,872	1.7	2,753	0	2,753	1.8
<b>Miscellaneous Payables</b>	<b>1,465</b>	<b>122</b>	<b>1,587</b>	<b>0.9</b>	<b>1,083</b>	<b>153</b>	<b>1,236</b>	<b>0.8</b>
<b>Other External Resources</b>	<b>780</b>	<b>299</b>	<b>1,079</b>	<b>0.6</b>	<b>553</b>	<b>298</b>	<b>850</b>	<b>0.6</b>
<b>Factoring Payables</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Leasing Transactions Payables (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>2</b>	<b>3</b>	<b>0.0</b>
Finance leasing payables	0	0	0	0.0	0	2	3	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
<b>Derivative Finan. Liabilities Held for Hedging</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
<b>Provisions</b>	<b>1,970</b>	<b>28</b>	<b>1,998</b>	<b>1.2</b>	<b>1,905</b>	<b>25</b>	<b>1,930</b>	<b>1.3</b>
General provisions	671	3	674	0.4	587	3	590	0.4
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	699	0	699	0.4	688	0	688	0.5
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	600	25	625	0.4	629	22	651	0.4
<b>Liabilities for Tax</b>	<b>344</b>	<b>3</b>	<b>347</b>	<b>0.2</b>	<b>580</b>	<b>4</b>	<b>584</b>	<b>0.4</b>
Current liabilities for tax	344	3	347	0.2	580	4	584	0.4
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
<b>Lia.for Pro.&amp;Equ.for Sale p. and from Term.Op.(Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Subordinated Loans</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Shareholders' Equity</b>	<b>15,942</b>	<b>181</b>	<b>16,123</b>	<b>9.3</b>	<b>12,855</b>	<b>59</b>	<b>12,914</b>	<b>8.5</b>
Paid-in capital	3,972	0	3,972	2.3	4,099	0	4,099	2.7
Supplementary capital	2,131	181	2,312	1.3	2,006	59	2,065	1.4
Share premium	460	0	460	0.3	475	0	475	0.3
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	503	181	684	0.4	352	59	412	0.3
Revaluation changes of property and equip.	3	0	3	0.0	1	0	1	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est.for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv.&ass.,subs.& joint vent.	53	0	53	0.0	52	0	52	0.0
Hedging funds (active part)	-10	0	-10	0.0	-31	0	-31	0.0
Val.inc.in pro.& equ.held for sale p.and term.ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	1,121	0	1,121	0.6	1,157	0	1,157	0.8
Profit reserves	7,523	0	7,523	4.3	4,567	0	4,567	3.0
Legal reserves	1,969	0	1,969	1.1	1,717	0	1,717	1.1
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	5,010	0	5,010	2.9	2,493	0	2,493	1.6
Other profit reserves	545	0	545	0.3	357	0	357	0.2
Profit or loss	2,316	0	2,316	1.3	2,182	0	2,182	1.4
Prior years income/loss	102	0	102	0.1	105	0	105	0.1
Current year income/loss	2,215	0	2,215	1.3	2,078	0	2,078	1.4
<b>Total Liabilities</b>	<b>135,378</b>	<b>37,602</b>	<b>172,980</b>	<b>100.0</b>	<b>116,801</b>	<b>34,866</b>	<b>151,667</b>	<b>100.0</b>

## State-owned Banks

### Off Balance Sheet Commitments

(USD Million)

	June 2010			June 2009		
	TC	FC	Total	TC	FC	Total
<b>Guarantees and Warranties</b>	<b>7,431</b>	<b>9,365</b>	<b>16,796</b>	<b>5,389</b>	<b>8,313</b>	<b>13,703</b>
Letters of guarantee	7,390	5,093	12,483	5,368	4,867	10,236
Bank acceptances	1	185	185	0	452	452
Letters of credit	0	4,005	4,005	2	2,903	2,906
Prefinancing given as guarantee	0	7	7	0	7	7
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	40	75	115	19	84	103
<b>Commitments</b>	<b>20,913</b>	<b>5,335</b>	<b>26,248</b>	<b>14,741</b>	<b>3,265</b>	<b>18,006</b>
Irrevocable commitments	14,121	2,443	16,564	10,080	1,269	11,349
Revocable commitments	6,792	2,892	9,684	4,661	1,996	6,657
<b>Derivative Financial Instruments</b>	<b>2,037</b>	<b>6,786</b>	<b>8,824</b>	<b>1,005</b>	<b>3,266</b>	<b>4,271</b>
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	2,037	6,786	8,824	1,005	3,266	4,271
<b>Custody and Pledged Securities</b>	<b>316,169</b>	<b>101,747</b>	<b>417,916</b>	<b>234,567</b>	<b>65,660</b>	<b>300,227</b>
Items held in Custody	57,971	4,574	62,545	47,165	4,156	51,321
Pledged Items	258,198	97,155	355,353	187,401	61,488	248,890
Accepted independent guaran. and warran.	0	18	18	0	16	16
<b>Total Off Balance Sheet Commitments</b>	<b>346,550</b>	<b>123,233</b>	<b>469,783</b>	<b>255,702</b>	<b>80,505</b>	<b>336,206</b>

### Income-Expenditure

(USD Million)

	June 2010	June 2009
<b>Interest Income</b>	<b>7,759</b>	<b>9,395</b>
Interest on loans	4,289	4,767
Interest received from reserve deposits	28	43
Interest received from banks	97	180
Interest received from money market transactions	33	33
Interest received from marketable securities portfolio	3,286	4,353
Other interest income	26	19
<b>Interest Expenses</b>	<b>4,084</b>	<b>5,459</b>
Interest on deposits	3,606	4,910
Interest on money market transactions	44	91
Interest on funds borrowed	388	406
Interest on securities issued	0	0
Other interest expenses	46	51
<b>Net Interest Income/Expenses</b>	<b>3,675</b>	<b>3,936</b>
<b>Net Fees and Commissions Income/Expenses</b>	<b>465</b>	<b>439</b>
Fees and commissions received	554	541
Fees and commissions paid	89	102
<b>Dividend Income</b>	<b>60</b>	<b>40</b>
<b>Trading Profit/Loss (net)</b>	<b>146</b>	<b>68</b>
Profit/loss on trading account securities	184	64
Profit/losses on derivative financial transactions	-185	8
Foreign exchange profit/loss	147	-3
<b>Other Operating Income</b>	<b>577</b>	<b>321</b>
<b>Total Operating Income/Expenses</b>	<b>4,923</b>	<b>4,804</b>
Provision for Loan Losses or other Receivables (-)	592	740
Specific provisions of banks loans and other receivables*	466	486
General provision expenses*	68	95
Other Operating Expenses (-)	1,622	1,473
Personnel Expenses*	784	729
<b>Net Operating Profit/Loss</b>	<b>2,709</b>	<b>2,592</b>
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
<b>Profit/Loss Before Taxes from Continuing Operations</b>	<b>2,709</b>	<b>2,592</b>
Provisions for Taxes on Income from Continuing Operations (±)	-494	-514
<b>Net Profit/Loss from Continuing Operations</b>	<b>2,215</b>	<b>2,078</b>
<b>Net Profit/Loss Before Taxes from Terminated Operations</b>	<b>0</b>	<b>0</b>
Provisions for Taxes on Income from Terminated Operations (±)	0	0
<b>Net Profit/Loss from Terminated Operations</b>	<b>0</b>	<b>0</b>
<b>Net Profit/Losses</b>	<b>2,215</b>	<b>2,078</b>

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

## Ratios

(%)

	June 2010	June 2009
<b>Capital Ratios</b>		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	16.9	16.8
Shareholders' Equity / Total Assets	9.3	8.5
(Shareholders' Equity - Permanent Assets) / Total Assets	7.3	6.2
Net On Balance Sheet Position / Total Shareholders' Equity	-8.3	0.1
Net On and Off Balance Sheet Position / Total Shareholders' Equity	1.6	0.1
<b>Balance-Sheet Ratios</b>		
TC Assets / Total Assets	79.3	77.3
TC Liabilities / Total Liabilities	78.3	77.0
FC Assets / FC Liabilities	95.3	98.8
TC Deposits / Total Deposits	77.0	74.6
TC Loans / Total Loans and Receivables	78.2	79.9
Total Deposits / Total Assets	76.2	74.8
Funds Borrowed / Total Assets	2.9	3.3
<b>Assets Quality</b>		
Financial Assets (net) / Total Assets	42.0	44.2
Total Loans and Receivables / Total Assets	44.3	40.7
Total Loans and Receivables / Total Deposits	58.2	54.4
Loans Under Follow-up (gross) / Total Loans and Receivables	4.0	4.3
Loans Under Follow-up (net) / Total Loans and Receivables	0.5	0.7
Specific Provisions / Loans Under Follow-up	88.8	84.5
Permanent Assets / Total Assets	2.0	2.3
Consumer Loans / Total Loans and Receivables	33.7	32.3
<b>Liquidity</b>		
Liquid Assets / Total Assets	29.6	25.7
Liquid Assets / Short-term Liabilities	45.4	38.2
TC Liquid Assets / Total Assets	21.6	15.5
<b>Profitability</b>		
Net Profit/Losses / Total Assets	1.3	1.4
Net Profit/Losses / Total Shareholders' Equity	13.7	16.1
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.6	1.7
<b>Income-Expenditure Structure</b>		
Net Interest Income After Specific Provisions / Total Assets	1.9	2.3
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	65.2	71.8
Non-interest Income (net) / Total Assets	0.7	0.6
Other Operating Expenses / Total Assets	0.9	1.0
Personnel Expenses / Other Operating Expenses	48.4	49.5
Non-interest Income (net) / Other Operating Expenses	76.9	58.9

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

## Privately-owned Banks

### Assets

(USD Million)

	June 2010			%	June 2009			%
	TC	FC	Total		TC	FC	Total	
<b>Cash and Balances with the Central Bank</b>	<b>6,351</b>	<b>8,640</b>	<b>14,991</b>	<b>5.2</b>	<b>10,668</b>	<b>8,321</b>	<b>18,989</b>	<b>7.7</b>
<b>Fin.ass.where fair value cha. is refl.to I/S (Net)</b>	<b>2,513</b>	<b>637</b>	<b>3,150</b>	<b>1.1</b>	<b>1,769</b>	<b>422</b>	<b>2,192</b>	<b>0.9</b>
Financial assets held for trading	2,179	637	2,816	1.0	1,502	422	1,924	0.8
Public sector debt securities	1,680	194	1,875	0.7	622	156	778	0.3
Securities representing a share in capital	5	0	5	0.0	2	0	2	0.0
Derivative financial assets held for trading	482	443	925	0.3	872	266	1,137	0.5
Other marketable securities	12	0	12	0.0	6	0	6	0.0
Fin.assets clas. as fair value change is refl.to I/S	334	0	334	0.1	268	0	268	0.1
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	334	0	334	0.1	268	0	268	0.1
Other marketable securities	0	0	0	0.0	0	0	0	0.0
<b>Banks</b>	<b>2,236</b>	<b>10,733</b>	<b>12,969</b>	<b>4.5</b>	<b>2,171</b>	<b>14,436</b>	<b>16,607</b>	<b>6.7</b>
<b>Money Market Securities</b>	<b>994</b>	<b>102</b>	<b>1,096</b>	<b>0.4</b>	<b>86</b>	<b>133</b>	<b>219</b>	<b>0.1</b>
Interbank money market placements	958	99	1,057	0.4	56	83	139	0.1
Istanbul Stock Exc. money market placements	35	0	35	0.0	30	50	80	0.0
Receiv. from reverse repurchase agreements	1	3	4	0.0	0	0	0	0.0
<b>Financial Assets Available for Sale (Net)</b>	<b>52,292</b>	<b>12,171</b>	<b>64,463</b>	<b>22.5</b>	<b>29,153</b>	<b>10,675</b>	<b>39,828</b>	<b>16.1</b>
Securities representing a share in capital	51	87	138	0.0	35	37	72	0.0
Public sector debt securities	51,935	9,391	61,326	21.4	28,975	7,674	36,649	14.8
Other marketable securities	306	2,692	2,999	1.0	143	2,964	3,107	1.3
<b>Loans</b>	<b>96,666</b>	<b>49,741</b>	<b>146,407</b>	<b>51.2</b>	<b>81,531</b>	<b>44,048</b>	<b>125,579</b>	<b>50.7</b>
Loans	95,817	49,735	145,552	50.9	80,539	44,045	124,584	50.3
Loans granted to the Banks risk group	1,098	1,445	2,543	0.9	898	1,109	2,007	0.8
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	94,719	48,290	143,009	50.0	79,641	42,936	122,577	49.5
Loans under follow-up	5,878	45	5,923	2.1	5,967	70	6,038	2.4
Specific provisions (-)	5,029	39	5,068	1.8	4,975	68	5,043	2.0
<b>Factoring Receivables</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Investments held to Maturity (Net)</b>	<b>20,058</b>	<b>8,176</b>	<b>28,234</b>	<b>9.9</b>	<b>22,767</b>	<b>8,934</b>	<b>31,702</b>	<b>12.8</b>
Public sector debt securities	20,054	7,527	27,582	9.6	22,764	8,925	31,689	12.8
Other marketable securities	4	648	652	0.2	4	9	12	0.0
<b>Investments and Associates (Net)</b>	<b>498</b>	<b>28</b>	<b>526</b>	<b>0.2</b>	<b>513</b>	<b>28</b>	<b>541</b>	<b>0.2</b>
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	498	28	526	0.2	513	28	541	0.2
Financial investments and associates	76	28	104	0.0	78	28	106	0.0
Non-financial investments and associates	422	0	422	0.1	435	0	435	0.2
<b>Subsidiaries (Net)</b>	<b>4,077</b>	<b>1,427</b>	<b>5,504</b>	<b>1.9</b>	<b>3,319</b>	<b>1,219</b>	<b>4,538</b>	<b>1.8</b>
Financial subsidiaries	2,852	1,427	4,279	1.5	2,296	1,219	3,515	1.4
Non-financial subsidiaries	1,224	0	1,224	0.4	1,023	0	1,023	0.4
<b>Joint Ventures (Business Partners) (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
<b>Receivables From Leasing Transactions</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
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
<b>Derivative Financial Assets Held for Hedging</b>	<b>36</b>	<b>1</b>	<b>37</b>	<b>0.0</b>	<b>119</b>	<b>1</b>	<b>121</b>	<b>0.0</b>
Fair value hedges	36	1	37	0.0	119	1	121	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
<b>Property and Equipment (Net)</b>	<b>3,354</b>	<b>4</b>	<b>3,358</b>	<b>1.2</b>	<b>3,491</b>	<b>4</b>	<b>3,495</b>	<b>1.4</b>
<b>Intangible Assets (Net)</b>	<b>868</b>	<b>0</b>	<b>868</b>	<b>0.3</b>	<b>858</b>	<b>0</b>	<b>858</b>	<b>0.3</b>
Goodwill	622	0	622	0.2	642	0	642	0.3
Other	245	0	245	0.1	216	0	216	0.1
<b>Real Estates for Investment Purpose (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Assets for Tax</b>	<b>795</b>	<b>0</b>	<b>795</b>	<b>0.3</b>	<b>501</b>	<b>0</b>	<b>501</b>	<b>0.2</b>
Current assets for tax	1	0	1	0.0	1	0	1	0.0
Deferred assets for tax	794	0	794	0.3	500	0	500	0.2
<b>Prop.&amp;Equ.for Sale p. and from Term.Op.(Net)</b>	<b>176</b>	<b>0</b>	<b>176</b>	<b>0.1</b>	<b>172</b>	<b>0</b>	<b>172</b>	<b>0.1</b>
<b>Other Assets</b>	<b>2,477</b>	<b>1,011</b>	<b>3,488</b>	<b>1.2</b>	<b>1,967</b>	<b>432</b>	<b>2,400</b>	<b>1.0</b>
<b>Total Assets</b>	<b>193,392</b>	<b>92,669</b>	<b>286,061</b>	<b>100.0</b>	<b>159,086</b>	<b>88,656</b>	<b>247,742</b>	<b>100.0</b>

## Privately-owned Banks

June 2010

### Liabilities

(USD Million)

	June 2010			%	June 2009			%
	TC	FC	Total		TC	FC	Total	
<b>Deposits</b>	<b>114,009</b>	<b>66,165</b>	<b>180,174</b>	<b>63.0</b>	<b>88,537</b>	<b>65,046</b>	<b>153,584</b>	<b>62.0</b>
Deposits held by the Banks risk group	4,361	4,606	8,967	3.1	3,016	3,353	6,369	2.6
Other	109,648	61,560	171,207	59.8	85,521	61,693	147,215	59.4
<b>Derivative Finan. Liabilities Held for Trading</b>	<b>903</b>	<b>464</b>	<b>1,366</b>	<b>0.5</b>	<b>478</b>	<b>225</b>	<b>702</b>	<b>0.3</b>
<b>Funds Borrowed</b>	<b>5,594</b>	<b>22,425</b>	<b>28,019</b>	<b>9.8</b>	<b>5,195</b>	<b>22,107</b>	<b>27,302</b>	<b>11.0</b>
<b>Money Market Takings</b>	<b>12,955</b>	<b>7,169</b>	<b>20,124</b>	<b>7.0</b>	<b>15,080</b>	<b>2,967</b>	<b>18,047</b>	<b>7.3</b>
Interbank money market takings	0	193	193	0.1	0	263	263	0.1
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	12,955	6,976	19,931	7.0	15,080	2,704	17,785	7.2
<b>Marketable Securities Issued (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
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
<b>Funds</b>	<b>10</b>	<b>0</b>	<b>10</b>	<b>0.0</b>	<b>16</b>	<b>0</b>	<b>16</b>	<b>0.0</b>
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	10	0	10	0.0	16	0	16	0.0
<b>Miscellaneous Payables</b>	<b>6,134</b>	<b>550</b>	<b>6,684</b>	<b>2.3</b>	<b>5,359</b>	<b>425</b>	<b>5,784</b>	<b>2.3</b>
<b>Other External Resources</b>	<b>2,705</b>	<b>892</b>	<b>3,597</b>	<b>1.3</b>	<b>2,065</b>	<b>960</b>	<b>3,025</b>	<b>1.2</b>
<b>Factoring Payables</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Leasing Transactions Payables (Net)</b>	<b>24</b>	<b>12</b>	<b>36</b>	<b>0.0</b>	<b>11</b>	<b>40</b>	<b>51</b>	<b>0.0</b>
Finance leasing payables	31	13	44	0.0	15	43	58	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	4	3	7	0.0
<b>Derivative Finan. Liabilities Held for Hedging</b>	<b>424</b>	<b>94</b>	<b>518</b>	<b>0.2</b>	<b>308</b>	<b>2</b>	<b>310</b>	<b>0.1</b>
Fair value hedges	183	0	183	0.1	104	0	104	0.0
Cash flow hedges	241	94	335	0.1	203	2	206	0.1
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
<b>Provisions</b>	<b>4,855</b>	<b>422</b>	<b>5,277</b>	<b>1.8</b>	<b>4,385</b>	<b>425</b>	<b>4,810</b>	<b>1.9</b>
General provisions	1,337	373	1,710	0.6	1,131	333	1,464	0.6
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	444	0	444	0.2	396	0	396	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	3,074	49	3,123	1.1	2,857	93	2,950	1.2
<b>Liabilities for Tax</b>	<b>836</b>	<b>9</b>	<b>845</b>	<b>0.3</b>	<b>1,018</b>	<b>1</b>	<b>1,019</b>	<b>0.4</b>
Current liabilities for tax	835	9	844	0.3	1,017	1	1,019	0.4
Deferred liabilities for tax	1	0	1	0.0	1	0	1	0.0
<b>Lia.for Pro.&amp;Equ.for Sale p. and from Term.Op.(Net)</b>	<b>0</b>	<b>1</b>	<b>1</b>	<b>0.0</b>	<b>0</b>	<b>2</b>	<b>2</b>	<b>0.0</b>
<b>Subordinated Loans</b>	<b>0</b>	<b>2,146</b>	<b>2,146</b>	<b>0.8</b>	<b>0</b>	<b>2,383</b>	<b>2,383</b>	<b>1.0</b>
<b>Shareholders' Equity</b>	<b>37,053</b>	<b>211</b>	<b>37,264</b>	<b>13.0</b>	<b>30,668</b>	<b>39</b>	<b>30,707</b>	<b>12.4</b>
Paid-in capital	12,949	0	12,949	4.5	11,488	0	11,488	4.6
Supplementary capital	5,969	201	6,170	2.2	5,498	31	5,529	2.2
Share premium	1,460	0	1,460	0.5	1,511	0	1,511	0.6
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	1,814	281	2,094	0.7	596	59	655	0.3
Revaluation changes of property and equip.	431	0	431	0.2	461	0	461	0.2
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est.for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv.&ass.,subs.& joint vent.	19	0	19	0.0	3	0	3	0.0
Hedging funds (active part)	-230	-80	-310	-0.1	-219	-29	-248	-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	2,475	0	2,475	0.9	3,147	0	3,147	1.3
Profit reserves	13,758	10	13,767	4.8	10,135	8	10,144	4.1
Legal reserves	2,022	3	2,025	0.7	1,711	3	1,714	0.7
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	11,739	0	11,739	4.1	8,436	0	8,436	3.4
Other profit reserves	-4	7	3	0.0	-11	5	-5	0.0
Profit or loss	4,378	0	4,378	1.5	3,546	0	3,546	1.4
Prior years income/loss	-12	0	-12	0.0	-16	0	-16	0.0
Current year income/loss	4,390	0	4,390	1.5	3,563	0	3,563	1.4
<b>Total Liabilities</b>	<b>185,502</b>	<b>100,560</b>	<b>286,061</b>	<b>100.0</b>	<b>153,120</b>	<b>94,623</b>	<b>247,742</b>	<b>100.0</b>

## Privately-owned Banks

### Off Balance Sheet Commitments

(USD Million)

	June 2010			June 2009		
	TC	FC	Total	TC	FC	Total
<b>Guarantees and Warranties</b>	<b>17,782</b>	<b>25,468</b>	<b>43,250</b>	<b>15,106</b>	<b>24,422</b>	<b>39,528</b>
Letters of guarantee	17,377	15,364	32,740	14,801	16,209	31,010
Bank acceptances	5	539	544	2	440	442
Letters of credit	24	8,704	8,728	1	6,976	6,977
Prefinancing given as guarantee	0	2	2	0	13	13
Endorsements	0	19	19	0	59	59
Other guarantees and warranties	376	841	1,217	301	725	1,026
<b>Commitments</b>	<b>67,221</b>	<b>11,102</b>	<b>78,323</b>	<b>43,920</b>	<b>9,853</b>	<b>53,773</b>
Irrevocable commitments	49,994	11,102	61,096	43,914	9,852	53,767
Revocable commitments	17,227	0	17,227	6	0	6
<b>Derivative Financial Instruments</b>	<b>41,156</b>	<b>95,307</b>	<b>136,462</b>	<b>28,715</b>	<b>48,778</b>	<b>77,492</b>
Derivative finan. instruments held for hedging	5,726	5,293	11,019	4,125	697	4,822
Trading transactions	35,429	90,014	125,443	24,590	48,081	72,671
<b>Custody and Pledged Securities</b>	<b>344,637</b>	<b>137,886</b>	<b>482,524</b>	<b>366,803</b>	<b>118,567</b>	<b>485,370</b>
Items held in Custody	103,209	17,217	120,426	172,856	15,543	188,399
Pledged Items	239,241	120,113	359,355	191,949	102,553	294,502
Accepted independent guaran. and warrant.	2,187	556	2,743	1,999	470	2,469
<b>Total Off Balance Sheet Commitments</b>	<b>470,796</b>	<b>269,764</b>	<b>740,559</b>	<b>454,544</b>	<b>201,619</b>	<b>656,163</b>

### Income-Expenditure

(USD Million)

	June 2010	June 2009
<b>Interest Income</b>	<b>11,988</b>	<b>13,993</b>
Interest on loans	7,034	9,189
Interest received from reserve deposits	68	200
Interest received from banks	177	177
Interest received from money market transactions	27	86
Interest received from marketable securities portfolio	4,622	4,251
Other interest income	60	89
<b>Interest Expenses</b>	<b>5,638</b>	<b>7,620</b>
Interest on deposits	4,506	6,111
Interest on money market transactions	576	796
Interest on funds borrowed	535	666
Interest on securities issued	0	0
Other interest expenses	21	47
<b>Net Interest Income/Expenses</b>	<b>6,351</b>	<b>6,373</b>
<b>Net Fees and Commissions Income/Expenses</b>	<b>1,999</b>	<b>1,946</b>
Fees and commissions received	2,356	2,343
Fees and commissions paid	358	396
<b>Dividend Income</b>	<b>378</b>	<b>394</b>
<b>Trading Profit/Loss (net)</b>	<b>331</b>	<b>1,002</b>
Profit/loss on trading account securities	460	463
Profit/losses on derivative financial transactions	-1,069	574
Foreign exchange profit/loss	940	-36
<b>Other Operating Income</b>	<b>1,440</b>	<b>706</b>
<b>Total Operating Income/Expenses</b>	<b>10,498</b>	<b>10,421</b>
Provision for Loan Losses or other Receivables (-)	1,189	2,431
Specific provisions of banks loans and other receivables*	779	1,982
General provision expenses*	230	106
Other Operating Expenses (-)	3,880	3,560
Personnel Expenses*	1,718	1,551
<b>Net Operating Profit/Loss</b>	<b>5,428</b>	<b>4,431</b>
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
<b>Profit/Loss Before Taxes from Continuing Operations</b>	<b>5,428</b>	<b>4,431</b>
Provisions for Taxes on Income from Continuing Operations (±)	-1,038	-868
<b>Net Profit/Loss from Continuing Operations</b>	<b>4,390</b>	<b>3,563</b>
<b>Net Profit/Loss Before Taxes from Terminated Operations</b>	<b>0</b>	<b>0</b>
Provisions for Taxes on Income from Terminated Operations (±)	0	0
<b>Net Profit/Loss from Terminated Operations</b>	<b>0</b>	<b>0</b>
<b>Net Profit/Losses</b>	<b>4,390</b>	<b>3,563</b>

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

**Ratios**

(%)

	June 2010	June 2009
<b>Capital Ratios</b>		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	18.3	17.9
Shareholders' Equity / Total Assets	13.0	12.4
(Shareholders' Equity - Permanent Assets) / Total Assets	9.1	8.1
Net On Balance Sheet Position / Total Shareholders' Equity	-5.0	1.0
Net On and Off Balance Sheet Position / Total Shareholders' Equity	1.7	2.2
<b>Balance-Sheet Ratios</b>		
TC Assets / Total Assets	67.6	64.2
TC Liabilities / Total Liabilities	64.8	61.8
FC Assets / FC Liabilities	92.2	93.7
TC Deposits / Total Deposits	63.3	57.6
TC Loans / Total Loans and Receivables	66.0	64.9
Total Deposits / Total Assets	63.0	62.0
Funds Borrowed / Total Assets	9.8	11.0
<b>Assets Quality</b>		
Financial Assets (net) / Total Assets	33.5	29.8
Total Loans and Receivables / Total Assets	51.2	50.7
Total Loans and Receivables / Total Deposits	81.3	81.8
Loans Under Follow-up (gross) / Total Loans and Receivables	4.0	4.8
Loans Under Follow-up (net) / Total Loans and Receivables	0.6	0.8
Specific Provisions / Loans Under Follow-up	85.6	83.5
Permanent Assets / Total Assets	3.9	4.3
Consumer Loans / Total Loans and Receivables	31.9	31.9
<b>Liquidity</b>		
Liquid Assets / Total Assets	33.8	31.4
Liquid Assets / Short-term Liabilities	54.3	50.2
TC Liquid Assets / Total Assets	22.5	17.7
<b>Profitability</b>		
Net Profit/Losses / Total Assets	1.5	1.4
Net Profit/Losses / Total Shareholders' Equity	11.8	11.6
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.9	1.8
<b>Income-Expenditure Structure</b>		
Net Interest Income After Specific Provisions / Total Assets	1.9	1.8
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	53.1	42.1
Non-interest Income (net) / Total Assets	1.4	1.6
Other Operating Expenses / Total Assets	1.4	1.4
Personnel Expenses / Other Operating Expenses	44.3	43.6
Non-interest Income (net) / Other Operating Expenses	106.9	113.7

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

## Banks Under the Deposit Insurance Fund

### Assets

(USD Million)

	June 2010			%	June 2009			%
	TC	FC	Total		TC	FC	Total	
<b>Cash and Balances with the Central Bank</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Fin.ass.where fair value cha. is refl.to I/S (Net)</b>	<b>188</b>	<b>0</b>	<b>188</b>	<b>38.2</b>	<b>225</b>	<b>0</b>	<b>225</b>	<b>43.6</b>
Financial assets held for trading	188	0	188	38.2	225	0	225	43.6
Public sector debt securities	188	0	188	38.2	225	0	225	43.6
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
<b>Banks</b>	<b>170</b>	<b>60</b>	<b>230</b>	<b>46.8</b>	<b>145</b>	<b>66</b>	<b>211</b>	<b>40.9</b>
<b>Money Market Securities</b>	<b>2</b>	<b>0</b>	<b>2</b>	<b>0.3</b>	<b>2</b>	<b>0</b>	<b>2</b>	<b>0.3</b>
Interbank money market placements	2	0	2	0.3	2	0	2	0.3
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
<b>Financial Assets Available for Sale (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
<b>Loans</b>	<b>4</b>	<b>0</b>	<b>4</b>	<b>0.7</b>	<b>8</b>	<b>1</b>	<b>9</b>	<b>1.7</b>
Loans	1	0	1	0.1	1	0	1	0.1
Loans granted to the Banks risk group	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	1	0	1	0.1	1	0	1	0.1
Loans under follow-up	25	5	31	6.2	42	6	48	9.4
Specific provisions (-)	22	5	27	5.6	35	5	40	7.7
<b>Factoring Receivables</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Investments held to Maturity (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
<b>Investments and Associates (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
<b>Subsidiaries (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
<b>Joint Ventures (Business Partners) (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
<b>Receivables From Leasing Transactions</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
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
<b>Derivative Financial Assets Held for Hedging</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
<b>Property and Equipment (Net)</b>	<b>34</b>	<b>0</b>	<b>34</b>	<b>7.0</b>	<b>36</b>	<b>0</b>	<b>36</b>	<b>7.1</b>
<b>Intangible Assets (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
<b>Real Estates for Investment Purpose (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Assets for Tax</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.1</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.1</b>
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	0	0	0	0.1	0	0	0	0.1
<b>Prop.&amp;Equ.for Sale p. and from Term.Op.(Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Other Assets</b>	<b>30</b>	<b>3</b>	<b>33</b>	<b>6.7</b>	<b>28</b>	<b>4</b>	<b>32</b>	<b>6.2</b>
<b>Total Assets</b>	<b>428</b>	<b>64</b>	<b>491</b>	<b>100.0</b>	<b>444</b>	<b>71</b>	<b>515</b>	<b>100.0</b>



# Banks Under the Deposit Insurance Fund

June 2010

## Liabilities

(USD Million)

	June 2010			%	June 2009			%
	TC	FC	Total		TC	FC	Total	
<b>Deposits</b>	<b>7</b>	<b>10</b>	<b>17</b>	<b>3.5</b>	<b>8</b>	<b>13</b>	<b>21</b>	<b>4.2</b>
Deposits held by the Banks risk group	0	0	0	0.0	0	0	0	0.0
Other	7	10	17	3.5	8	13	21	4.2
<b>Derivative Finan. Liabilities Held for Trading</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Funds Borrowed</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Money Market Takings</b>	<b>2</b>	<b>0</b>	<b>2</b>	<b>0.4</b>	<b>2</b>	<b>0</b>	<b>2</b>	<b>0.4</b>
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	2	0	2	0.4	2	0	2	0.4
<b>Marketable Securities Issued (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
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
<b>Funds</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
<b>Miscellaneous Payables</b>	<b>6</b>	<b>26</b>	<b>32</b>	<b>6.6</b>	<b>6</b>	<b>27</b>	<b>33</b>	<b>6.3</b>
<b>Other External Resources</b>	<b>2</b>	<b>0</b>	<b>2</b>	<b>0.5</b>	<b>2</b>	<b>0</b>	<b>3</b>	<b>0.5</b>
<b>Factoring Payables</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Leasing Transactions Payables (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
<b>Derivative Finan. Liabilities Held for Hedging</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
<b>Provisions</b>	<b>22</b>	<b>28</b>	<b>50</b>	<b>10.2</b>	<b>16</b>	<b>32</b>	<b>48</b>	<b>9.4</b>
General provisions	2	0	2	0.3	1	0	1	0.2
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	3	0	3	0.5	2	0	2	0.4
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	18	28	46	9.4	13	32	45	8.7
<b>Liabilities for Tax</b>	<b>3</b>	<b>0</b>	<b>3</b>	<b>0.7</b>	<b>3</b>	<b>0</b>	<b>3</b>	<b>0.6</b>
Current liabilities for tax	3	0	3	0.7	3	0	3	0.6
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
<b>Lia. for Pro. &amp; Equ. for Sale p. and from Term. Op. (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Subordinated Loans</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Shareholders' Equity</b>	<b>384</b>	<b>0</b>	<b>384</b>	<b>78.1</b>	<b>405</b>	<b>0</b>	<b>405</b>	<b>78.7</b>
Paid-in capital	293	0	293	59.6	302	0	302	58.7
Supplementary capital	0	0	0	0.0	0	0	0	0.0
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	0	0	0	0.0	0	0	0	0.0
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est. for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv. & ass., subs. & joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val. inc. in pro. & equ. held for sale p. and term. ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	0	0	0	0.0	0	0	0	0.0
Profit reserves	11,236	0	11,236	2,287.1	11,633	0	11,633	2,259.9
Legal reserves	17	0	17	3.4	17	0	17	3.4
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	11,220	0	11,220	2,283.6	11,616	0	11,616	2,256.6
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	-11,145	0	-11,145	-2,268.5	-11,530	0	-11,530	-2,239.9
Prior years income/loss	-11,162	0	-11,162	-2,271.8	-11,556	0	-11,556	-2,244.9
Current year income/loss	16	0	16	3.3	26	0	26	5.0
<b>Total Liabilities</b>	<b>427</b>	<b>65</b>	<b>491</b>	<b>100.0</b>	<b>443</b>	<b>72</b>	<b>515</b>	<b>100.0</b>

## Banks Under the Deposit Insurance Fund

### Off Balance Sheet Commitments

(USD Million)

	June 2010			June 2009		
	TC	FC	Total	TC	FC	Total
<b>Guarantees and Warranties</b>	<b>49</b>	<b>64</b>	<b>113</b>	<b>52</b>	<b>72</b>	<b>124</b>
Letters of guarantee	48	64	113	52	72	124
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	0	0	0	0	0
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	0	0	0	0	0
<b>Commitments</b>	<b>1,570</b>	<b>0</b>	<b>1,570</b>	<b>12</b>	<b>0</b>	<b>12</b>
Irrevocable commitments	1,570	0	1,570	12	0	12
Revocable commitments	0	0	0	0	0	0
<b>Derivative Financial Instruments</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	0	0	0	0	0	0
<b>Custody and Pledged Securities</b>	<b>565</b>	<b>83</b>	<b>648</b>	<b>589</b>	<b>92</b>	<b>681</b>
Items held in Custody	8	2	10	8	2	10
Pledged Items	557	81	639	581	90	671
Accepted independent guaran. and warran.	0	0	0	0	0	0
<b>Total Off Balance Sheet Commitments</b>	<b>2,184</b>	<b>148</b>	<b>2,332</b>	<b>653</b>	<b>164</b>	<b>817</b>

### Income-Expenditure

(USD Million)

	June 2010	June 2009
<b>Interest Income</b>	<b>14</b>	<b>16</b>
Interest on loans	6	1
Interest received from reserve deposits	0	0
Interest received from banks	7	14
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	0	0
Other interest income	0	0
<b>Interest Expenses</b>	<b>0</b>	<b>0</b>
Interest on deposits	0	0
Interest on money market transactions	0	0
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	0	0
<b>Net Interest Income/Expenses</b>	<b>14</b>	<b>15</b>
<b>Net Fees and Commissions Income/Expenses</b>	<b>1</b>	<b>1</b>
Fees and commissions received	1	1
Fees and commissions paid	0	0
<b>Dividend Income</b>	<b>0</b>	<b>0</b>
<b>Trading Profit/Loss (net)</b>	<b>10</b>	<b>27</b>
Profit/loss on trading account securities	9	26
Profit/losses on derivative financial transactions	0	0
Foreign exchange profit/loss	1	1
<b>Other Operating Income</b>	<b>10</b>	<b>5</b>
<b>Total Operating Income/Expenses</b>	<b>36</b>	<b>48</b>
Provision for Loan Losses or other Receivables (-)	5	4
Specific provisions of banks loans and other receivables*	0	2
General provision expenses*	0	0
Other Operating Expenses (-)	10	12
Personnel Expenses*	5	5
<b>Net Operating Profit/Loss</b>	<b>20</b>	<b>32</b>
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
<b>Profit/Loss Before Taxes from Continuing Operations</b>	<b>20</b>	<b>32</b>
Provisions for Taxes on Income from Continuing Operations (±)	-4	-7
<b>Net Profit/Loss from Continuing Operations</b>	<b>16</b>	<b>26</b>
<b>Net Profit/Loss Before Taxes from Terminated Operations</b>	<b>0</b>	<b>0</b>
Provisions for Taxes on Income from Terminated Operations (±)	0	0
<b>Net Profit/Loss from Terminated Operations</b>	<b>0</b>	<b>0</b>
<b>Net Profit/Losses</b>	<b>16</b>	<b>26</b>

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

**Ratios**

(%)

	June 2010	June 2009
<b>Capital Ratios</b>		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	52.8	69.4
Shareholders' Equity / Total Assets	78.1	78.7
(Shareholders' Equity - Permanent Assets) / Total Assets	70.5	70.0
Net On Balance Sheet Position / Total Shareholders' Equity	-0.2	-0.3
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-0.2	-0.3
<b>Balance-Sheet Ratios</b>		
TC Assets / Total Assets	87.0	86.2
TC Liabilities / Total Liabilities	86.8	86.0
FC Assets / FC Liabilities	98.5	98.5
TC Deposits / Total Deposits	41.6	39.6
TC Loans / Total Loans and Receivables	100.0	87.1
Total Deposits / Total Assets	3.5	4.2
Funds Borrowed / Total Assets	0.0	0.0
<b>Assets Quality</b>		
Financial Assets (net) / Total Assets	38.2	43.6
Total Loans and Receivables / Total Assets	0.7	1.7
Total Loans and Receivables / Total Deposits	20.7	41.9
Loans Under Follow-up (gross) / Total Loans and Receivables	851.3	538.4
Loans Under Follow-up (net) / Total Loans and Receivables	84.2	93.3
Specific Provisions / Loans Under Follow-up	90.1	82.7
Permanent Assets / Total Assets	7.6	8.7
Consumer Loans / Total Loans and Receivables	15.8	6.1
<b>Liquidity</b>		
Liquid Assets / Total Assets	85.4	84.9
Liquid Assets / Short-term Liabilities	768.3	85.3
TC Liquid Assets / Total Assets	73.1	72.1
<b>Profitability</b>		
Net Profit/Losses / Total Assets	3.3	5.0
Net Profit/Losses / Total Shareholders' Equity	4.2	6.3
Profit/Losses Before Taxes after Continuing Operations / Total Assets	4.0	6.3
<b>Income-Expenditure Structure</b>		
Net Interest Income After Specific Provisions / Total Assets	2.7	2.6
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	38.0	28.1
Non-interest Income (net) / Total Assets	4.4	6.4
Other Operating Expenses / Total Assets	2.1	2.3
Personnel Expenses / Other Operating Expenses	52.4	44.2
Non-interest Income (net) / Other Operating Expenses	209.9	276.2

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

## Foreign Banks

### Assets

(USD Million)

	June 2010			%	June 2009			%
	TC	FC	Total		TC	FC	Total	
<b>Cash and Balances with the Central Bank</b>	<b>1,799</b>	<b>2,475</b>	<b>4,275</b>	<b>5.7</b>	<b>1,612</b>	<b>2,498</b>	<b>4,110</b>	<b>6.1</b>
<b>Fin.ass.where fair value cha. is refl.to I/S (Net)</b>	<b>3,614</b>	<b>628</b>	<b>4,242</b>	<b>5.6</b>	<b>3,523</b>	<b>674</b>	<b>4,196</b>	<b>6.2</b>
Financial assets held for trading	2,765	628	3,393	4.5	2,169	673	2,842	4.2
Public sector debt securities	2,480	363	2,842	3.8	1,715	317	2,031	3.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	277	249	526	0.7	450	350	800	1.2
Other marketable securities	9	16	24	0.0	4	6	10	0.0
Fin.assets clas. as fair value change is refl.to I/S	849	0	849	1.1	1,353	1	1,354	2.0
Public sector debt securities	49	0	49	0.1	50	0	50	0.1
Securities representing a share in capital	0	0	0	0.0	0	1	1	0.0
Loans	801	0	801	1.1	1,303	0	1,303	1.9
Other marketable securities	0	0	0	0.0	0	0	0	0.0
<b>Banks</b>	<b>637</b>	<b>1,417</b>	<b>2,054</b>	<b>2.7</b>	<b>556</b>	<b>3,656</b>	<b>4,212</b>	<b>6.2</b>
<b>Money Market Securities</b>	<b>2,749</b>	<b>244</b>	<b>2,993</b>	<b>4.0</b>	<b>1,821</b>	<b>287</b>	<b>2,108</b>	<b>3.1</b>
Interbank money market placements	2,005	159	2,165	2.9	1,778	5	1,784	2.6
Istanbul Stock Exc. money market placements	19	0	19	0.0	43	0	43	0.1
Receiv. from reverse repurchase agreements	725	84	809	1.1	0	282	282	0.4
<b>Financial Assets Available for Sale (Net)</b>	<b>8,905</b>	<b>1,168</b>	<b>10,073</b>	<b>13.4</b>	<b>7,090</b>	<b>817</b>	<b>7,906</b>	<b>11.7</b>
Securities representing a share in capital	12	1	12	0.0	11	1	12	0.0
Public sector debt securities	8,821	976	9,797	13.0	7,025	705	7,730	11.4
Other marketable securities	71	192	263	0.4	53	110	164	0.2
<b>Loans</b>	<b>38,238</b>	<b>8,254</b>	<b>46,492</b>	<b>61.9</b>	<b>33,279</b>	<b>6,730</b>	<b>40,009</b>	<b>59.2</b>
Loans	37,593	8,254	45,847	61.1	32,608	6,728	39,337	58.2
Loans granted to the Banks risk group	182	166	348	0.5	58	94	152	0.2
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	37,411	8,088	45,499	60.6	32,551	6,634	39,185	58.0
Loans under follow-up	3,203	94	3,297	4.4	2,588	5	2,593	3.8
Specific provisions (-)	2,558	94	2,652	3.5	1,917	4	1,921	2.8
<b>Factoring Receivables</b>	<b>199</b>	<b>32</b>	<b>230</b>	<b>0.3</b>	<b>49</b>	<b>9</b>	<b>57</b>	<b>0.1</b>
<b>Investments held to Maturity (Net)</b>	<b>1,152</b>	<b>249</b>	<b>1,401</b>	<b>1.9</b>	<b>1,198</b>	<b>252</b>	<b>1,450</b>	<b>2.1</b>
Public sector debt securities	1,152	153	1,305	1.7	1,198	180	1,378	2.0
Other marketable securities	0	96	97	0.1	0	71	72	0.1
<b>Investments and Associates (Net)</b>	<b>7</b>	<b>0</b>	<b>7</b>	<b>0.0</b>	<b>5</b>	<b>0</b>	<b>5</b>	<b>0.0</b>
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	7	0	7	0.0	5	0	5	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	7	0	7	0.0	5	0	5	0.0
<b>Subsidiaries (Net)</b>	<b>546</b>	<b>79</b>	<b>625</b>	<b>0.8</b>	<b>504</b>	<b>158</b>	<b>662</b>	<b>1.0</b>
Financial subsidiaries	533	79	612	0.8	494	158	652	1.0
Non-financial subsidiaries	13	0	13	0.0	10	0	10	0.0
<b>Joint Ventures (Business Partners) (Net)</b>	<b>1</b>	<b>0</b>	<b>1</b>	<b>0.0</b>	<b>1</b>	<b>0</b>	<b>1</b>	<b>0.0</b>
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	1	0	1	0.0	1	0	1	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	1	0	1	0.0	1	0	1	0.0
<b>Receivables From Leasing Transactions</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
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
<b>Derivative Financial Assets Held for Hedging</b>	<b>162</b>	<b>9</b>	<b>171</b>	<b>0.2</b>	<b>437</b>	<b>20</b>	<b>457</b>	<b>0.7</b>
Fair value hedges	29	0	29	0.0	42	8	50	0.1
Cash flow hedges	133	8	142	0.2	395	13	408	0.6
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
<b>Property and Equipment (Net)</b>	<b>817</b>	<b>0</b>	<b>817</b>	<b>1.1</b>	<b>790</b>	<b>0</b>	<b>790</b>	<b>1.2</b>
<b>Intangible Assets (Net)</b>	<b>212</b>	<b>0</b>	<b>213</b>	<b>0.3</b>	<b>297</b>	<b>0</b>	<b>297</b>	<b>0.4</b>
Goodwill	53	0	53	0.1	55	0	55	0.1
Other	159	0	160	0.2	242	0	243	0.4
<b>Real Estates for Investment Purpose (Net)</b>	<b>7</b>	<b>0</b>	<b>7</b>	<b>0.0</b>	<b>7</b>	<b>0</b>	<b>7</b>	<b>0.0</b>
<b>Assets for Tax</b>	<b>158</b>	<b>0</b>	<b>158</b>	<b>0.2</b>	<b>147</b>	<b>0</b>	<b>147</b>	<b>0.2</b>
Current assets for tax	5	0	5	0.0	6	0	6	0.0
Deferred assets for tax	154	0	154	0.2	141	0	141	0.2
<b>Prop.&amp;Equ.for Sale p. and from Term.Op.(Net)</b>	<b>20</b>	<b>0</b>	<b>20</b>	<b>0.0</b>	<b>19</b>	<b>0</b>	<b>19</b>	<b>0.0</b>
<b>Other Assets</b>	<b>1,008</b>	<b>305</b>	<b>1,313</b>	<b>1.7</b>	<b>873</b>	<b>237</b>	<b>1,109</b>	<b>1.6</b>
<b>Total Assets</b>	<b>60,233</b>	<b>14,859</b>	<b>75,092</b>	<b>100.0</b>	<b>52,206</b>	<b>15,337</b>	<b>67,544</b>	<b>100.0</b>

## Foreign Banks

June 2010

### Liabilities

(USD Million)

	June 2010			%	June 2009			%
	TC	FC	Total		TC	FC	Total	
<b>Deposits</b>	<b>28,984</b>	<b>15,152</b>	<b>44,136</b>	<b>58.8</b>	<b>22,785</b>	<b>16,052</b>	<b>38,836</b>	<b>57.5</b>
Deposits held by the Banks risk group	841	1,526	2,368	3.2	761	817	1,578	2.3
Other	28,142	13,626	41,768	55.6	22,023	15,235	37,258	55.2
<b>Derivative Finan. Liabilities Held for Trading</b>	<b>332</b>	<b>212</b>	<b>543</b>	<b>0.7</b>	<b>436</b>	<b>278</b>	<b>713</b>	<b>1.1</b>
<b>Funds Borrowed</b>	<b>2,432</b>	<b>8,634</b>	<b>11,067</b>	<b>14.7</b>	<b>2,259</b>	<b>8,677</b>	<b>10,936</b>	<b>16.2</b>
<b>Money Market Takings</b>	<b>2,421</b>	<b>465</b>	<b>2,886</b>	<b>3.8</b>	<b>1,219</b>	<b>140</b>	<b>1,360</b>	<b>2.0</b>
Interbank money market takings	0	109	109	0.1	0	6	6	0.0
Istanbul Stock Exc. money market takings	24	0	24	0.0	4	0	4	0.0
Funds provided under repurchase agreements	2,397	356	2,753	3.7	1,215	134	1,350	2.0
<b>Marketable Securities Issued (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
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
<b>Funds</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
<b>Miscellaneous Payables</b>	<b>1,199</b>	<b>441</b>	<b>1,640</b>	<b>2.2</b>	<b>986</b>	<b>351</b>	<b>1,337</b>	<b>2.0</b>
<b>Other External Resources</b>	<b>1,056</b>	<b>90</b>	<b>1,146</b>	<b>1.5</b>	<b>913</b>	<b>89</b>	<b>1,003</b>	<b>1.5</b>
<b>Factoring Payables</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Leasing Transactions Payables (Net)</b>	<b>12</b>	<b>6</b>	<b>18</b>	<b>0.0</b>	<b>14</b>	<b>26</b>	<b>39</b>	<b>0.1</b>
Finance leasing payables	13	6	20	0.0	17	27	45	0.1
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	2	0	2	0.0	3	2	5	0.0
<b>Derivative Finan. Liabilities Held for Hedging</b>	<b>290</b>	<b>50</b>	<b>341</b>	<b>0.5</b>	<b>607</b>	<b>36</b>	<b>643</b>	<b>1.0</b>
Fair value hedges	64	43	107	0.1	71	31	102	0.2
Cash flow hedges	226	7	233	0.3	536	6	541	0.8
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
<b>Provisions</b>	<b>986</b>	<b>43</b>	<b>1,028</b>	<b>1.4</b>	<b>883</b>	<b>66</b>	<b>949</b>	<b>1.4</b>
General provisions	431	22	453	0.6	353	41	394	0.6
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	129	0	129	0.2	116	0	116	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	426	21	447	0.6	415	25	440	0.7
<b>Liabilities for Tax</b>	<b>160</b>	<b>0</b>	<b>160</b>	<b>0.2</b>	<b>303</b>	<b>0</b>	<b>303</b>	<b>0.4</b>
Current liabilities for tax	145	0	145	0.2	273	0	273	0.4
Deferred liabilities for tax	15	0	15	0.0	30	0	30	0.0
<b>Lia. for Pro. &amp; Equ. for Sale p. and from Term. Op. (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Subordinated Loans</b>	<b>117</b>	<b>1,472</b>	<b>1,589</b>	<b>2.1</b>	<b>121</b>	<b>1,420</b>	<b>1,542</b>	<b>2.3</b>
<b>Shareholders' Equity</b>	<b>10,531</b>	<b>8</b>	<b>10,539</b>	<b>14.0</b>	<b>9,864</b>	<b>18</b>	<b>9,882</b>	<b>14.6</b>
Paid-in capital	4,706	0	4,706	6.3	4,638	0	4,638	6.9
Supplementary capital	833	8	841	1.1	840	18	858	1.3
Share premium	63	0	63	0.1	65	0	65	0.1
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	174	13	187	0.2	150	21	171	0.3
Revaluation changes of property and equip.	16	0	16	0.0	18	0	18	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est. for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv. & ass., subs. & joint vent.	2	0	2	0.0	0	0	0	0.0
Hedging funds (active part)	-125	-5	-130	-0.2	-119	-3	-122	-0.2
Val. inc. in pro. & equ. held for sale p. and term. ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	703	0	703	0.9	726	0	726	1.1
Profit reserves	4,248	0	4,248	5.7	3,346	0	3,346	5.0
Legal reserves	370	0	370	0.5	319	0	319	0.5
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	3,873	0	3,873	5.2	3,023	0	3,023	4.5
Other profit reserves	5	0	5	0.0	4	0	4	0.0
Profit or loss	744	0	744	1.0	1,040	0	1,040	1.5
Prior years income/loss	152	0	152	0.2	88	0	88	0.1
Current year income/loss	592	0	592	0.8	951	0	951	1.4
<b>Total Liabilities</b>	<b>48,520</b>	<b>26,572</b>	<b>75,092</b>	<b>100.0</b>	<b>40,389</b>	<b>27,154</b>	<b>67,544</b>	<b>100.0</b>

## Foreign Banks

### Off Balance Sheet Commitments

(USD Million)

	June 2010			June 2009		
	TC	FC	Total	TC	FC	Total
<b>Guarantees and Warranties</b>	<b>5,819</b>	<b>10,354</b>	<b>16,173</b>	<b>4,582</b>	<b>9,890</b>	<b>14,471</b>
Letters of guarantee	5,786	5,358	11,144	4,565	5,373	9,938
Bank acceptances	3	1,292	1,295	0	945	945
Letters of credit	1	2,833	2,834	3	2,618	2,621
Prefinancing given as guarantee	0	12	12	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	30	858	888	13	954	967
<b>Commitments</b>	<b>47,440</b>	<b>7,493</b>	<b>54,933</b>	<b>17,560</b>	<b>4,961</b>	<b>22,521</b>
Irrevocable commitments	23,090	7,080	30,170	16,804	4,174	20,979
Revocable commitments	24,350	413	24,763	755	787	1,542
<b>Derivative Financial Instruments</b>	<b>31,463</b>	<b>51,544</b>	<b>83,008</b>	<b>25,709</b>	<b>43,691</b>	<b>69,399</b>
Derivative finan. instruments held for hedging	4,647	3,759	8,406	5,047	3,018	8,065
Trading transactions	26,816	47,785	74,602	20,662	40,673	61,335
<b>Custody and Pledged Securities</b>	<b>187,765</b>	<b>40,458</b>	<b>228,223</b>	<b>112,912</b>	<b>26,925</b>	<b>139,838</b>
Items held in Custody	55,779	2,860	58,639	38,405	3,426	41,831
Pledged Items	102,343	31,452	133,796	51,454	17,504	68,958
Accepted independent guaran. and warrant.	29,643	6,145	35,789	23,054	5,995	29,049
<b>Total Off Balance Sheet Commitments</b>	<b>272,488</b>	<b>109,849</b>	<b>382,337</b>	<b>160,763</b>	<b>85,466</b>	<b>246,229</b>

### Income-Expenditure

(USD Million)

	June 2010	June 2009
<b>Interest Income</b>	<b>3,859</b>	<b>4,699</b>
Interest on loans	3,041	3,684
Interest received from reserve deposits	20	36
Interest received from banks	51	75
Interest received from money market transactions	90	121
Interest received from marketable securities portfolio	631	739
Other interest income	28	44
<b>Interest Expenses</b>	<b>1,477</b>	<b>2,153</b>
Interest on deposits	1,137	1,618
Interest on money market transactions	239	393
Interest on funds borrowed	42	67
Interest on securities issued	0	0
Other interest expenses	59	75
<b>Net Interest Income/Expenses</b>	<b>2,382</b>	<b>2,546</b>
<b>Net Fees and Commissions Income/Expenses</b>	<b>550</b>	<b>577</b>
Fees and commissions received	653	685
Fees and commissions paid	103	108
<b>Dividend Income</b>	<b>49</b>	<b>18</b>
<b>Trading Profit/Loss (net)</b>	<b>-300</b>	<b>33</b>
Profit/loss on trading account securities	157	421
Profit/losses on derivative financial transactions	-538	-621
Foreign exchange profit/loss	81	233
<b>Other Operating Income</b>	<b>266</b>	<b>252</b>
<b>Total Operating Income/Expenses</b>	<b>2,948</b>	<b>3,426</b>
Provision for Loan Losses or other Receivables (-)	516	785
Specific provisions of banks loans and other receivables*	404	660
General provision expenses*	53	30
Other Operating Expenses (-)	1,710	1,606
Personnel Expenses*	783	746
<b>Net Operating Profit/Loss</b>	<b>722</b>	<b>1,035</b>
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
<b>Profit/Loss Before Taxes from Continuing Operations</b>	<b>722</b>	<b>1,035</b>
Provisions for Taxes on Income from Continuing Operations (±)	-144	-206
<b>Net Profit/Loss from Continuing Operations</b>	<b>579</b>	<b>829</b>
<b>Net Profit/Loss Before Taxes from Terminated Operations</b>	<b>15</b>	<b>129</b>
Provisions for Taxes on Income from Terminated Operations (±)	-1	-6
<b>Net Profit/Loss from Terminated Operations</b>	<b>14</b>	<b>123</b>
<b>Net Profit/Losses</b>	<b>592</b>	<b>951</b>

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

**Ratios**

(%)

	June 2010	June 2009
<b>Capital Ratios</b>		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	17.6	18.4
Shareholders' Equity / Total Assets	14.0	14.6
(Shareholders' Equity - Permanent Assets) / Total Assets	10.9	11.0
Net On Balance Sheet Position / Total Shareholders' Equity	-74.7	-75.6
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-2.6	-1.5
<b>Balance-Sheet Ratios</b>		
TC Assets / Total Assets	80.2	77.3
TC Liabilities / Total Liabilities	64.6	59.8
FC Assets / FC Liabilities	55.9	56.5
TC Deposits / Total Deposits	65.7	58.7
TC Loans / Total Loans and Receivables	82.2	83.2
Total Deposits / Total Assets	58.8	57.5
Funds Borrowed / Total Assets	14.7	16.2
<b>Assets Quality</b>		
Financial Assets (net) / Total Assets	21.2	20.7
Total Loans and Receivables / Total Assets	61.9	59.2
Total Loans and Receivables / Total Deposits	105.3	103.0
Loans Under Follow-up (gross) / Total Loans and Receivables	7.1	6.5
Loans Under Follow-up (net) / Total Loans and Receivables	1.4	1.7
Specific Provisions / Loans Under Follow-up	80.4	74.1
Permanent Assets / Total Assets	3.1	3.6
Consumer Loans / Total Loans and Receivables	43.1	45.6
<b>Liquidity</b>		
Liquid Assets / Total Assets	31.5	33.4
Liquid Assets / Short-term Liabilities	53.3	60.6
TC Liquid Assets / Total Assets	23.6	21.6
<b>Profitability</b>		
Net Profit/Losses / Total Assets	0.8	1.4
Net Profit/Losses / Total Shareholders' Equity	5.6	9.6
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.0	1.5
<b>Income-Expenditure Structure</b>		
Net Interest Income After Specific Provisions / Total Assets	2.6	2.8
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	67.1	55.0
Non-interest Income (net) / Total Assets	0.8	1.3
Other Operating Expenses / Total Assets	2.3	2.4
Personnel Expenses / Other Operating Expenses	45.8	46.5
Non-interest Income (net) / Other Operating Expenses	33.1	54.8

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

## Development and Investment Banks

### Assets

(USD Million)

	June 2010			%	June 2009			%
	TC	FC	Total		TC	FC	Total	
<b>Cash and Balances with the Central Bank</b>	225	113	338	1.8	69	80	148	0.9
<b>Fin.ass.where fair value cha. is refl.to I/S (Net)</b>	461	16	478	2.6	128	16	144	0.9
Financial assets held for trading	461	16	478	2.6	128	16	144	0.9
Public sector debt securities	407	2	409	2.2	104	6	110	0.7
Securities representing a share in capital	17	0	17	0.1	0	0	0	0.0
Derivative financial assets held for trading	37	14	51	0.3	24	11	34	0.2
Other marketable securities	1	0	1	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
<b>Banks</b>	1,826	145	1,971	10.8	1,338	220	1,559	9.5
<b>Money Market Securities</b>	2,031	10	2,041	11.1	1,398	70	1,468	8.9
Interbank money market placements	2,027	10	2,037	11.1	1,393	70	1,463	8.9
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	4	0	4	0.0	5	0	5	0.0
<b>Financial Assets Available for Sale (Net)</b>	1,210	379	1,589	8.7	1,035	275	1,310	8.0
Securities representing a share in capital	39	8	47	0.3	23	8	31	0.2
Public sector debt securities	1,162	270	1,432	7.8	993	219	1,212	7.4
Other marketable securities	8	102	110	0.6	18	47	66	0.4
<b>Loans</b>	6,630	4,080	10,710	58.5	6,999	3,712	10,711	65.3
Loans	6,589	4,080	10,669	58.3	6,956	3,712	10,668	65.0
Loans granted to the Banks risk group	317	161	477	2.6	245	38	283	1.7
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	6,273	3,919	10,192	55.7	6,711	3,674	10,385	63.3
Loans under follow-up	204	4	207	1.1	165	4	169	1.0
Specific provisions (-)	163	4	166	0.9	122	4	126	0.8
<b>Factoring Receivables</b>	1	0	1	0.0	1	0	1	0.0
<b>Investments held to Maturity (Net)</b>	515	36	551	3.0	323	40	363	2.2
Public sector debt securities	515	33	549	3.0	323	34	356	2.2
Other marketable securities	0	3	3	0.0	0	7	7	0.0
<b>Investments and Associates (Net)</b>	86	0	87	0.5	63	0	63	0.4
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	86	0	87	0.5	63	0	63	0.4
Financial investments and associates	78	0	78	0.4	54	0	55	0.3
Non-financial investments and associates	8	0	8	0.0	9	0	9	0.1
<b>Subsidiaries (Net)</b>	114	76	190	1.0	122	82	204	1.2
Financial subsidiaries	100	71	171	0.9	117	77	194	1.2
Non-financial subsidiaries	14	5	19	0.1	6	5	11	0.1
<b>Joint Ventures (Business Partners) (Net)</b>	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
<b>Receivables From Leasing Transactions</b>	2	66	69	0.4	1	129	129	0.8
Finance lease receivables	2	69	71	0.4	1	138	138	0.8
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	1	0	1	0.0	0	0	0	0.0
Unearned income (-)	1	3	4	0.0	0	9	9	0.0
<b>Derivative Financial Assets Held for Hedging</b>	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
<b>Property and Equipment (Net)</b>	132	0	132	0.7	146	0	146	0.9
<b>Intangible Assets (Net)</b>	10	0	10	0.1	7	0	7	0.0
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	10	0	10	0.1	7	0	7	0.0
<b>Real Estates for Investment Purpose (Net)</b>	9	0	9	0.1	0	0	0	0.0
<b>Assets for Tax</b>	26	0	26	0.1	44	0	44	0.3
Current assets for tax	0	0	0	0.0	20	0	20	0.1
Deferred assets for tax	26	0	26	0.1	24	0	24	0.1
<b>Prop.&amp;Equ.for Sale p. and from Term.Op.(Net)</b>	1	0	1	0.0	2	0	2	0.0
<b>Other Assets</b>	39	67	106	0.6	50	65	115	0.7
<b>Total Assets</b>	13,320	4,988	18,308	100.0	11,725	4,690	16,415	100.0



## Development and Investment Banks

June 2010

### Liabilities

(USD Million)

	June 2010			%	June 2009			%
	TC	FC	Total		TC	FC	Total	
<b>Deposits</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Deposits held by the Banks risk group	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
<b>Derivative Finan. Liabilities Held for Trading</b>	<b>11</b>	<b>12</b>	<b>23</b>	<b>0.1</b>	<b>10</b>	<b>6</b>	<b>15</b>	<b>0.1</b>
<b>Funds Borrowed</b>	<b>156</b>	<b>5,453</b>	<b>5,609</b>	<b>30.6</b>	<b>189</b>	<b>5,102</b>	<b>5,291</b>	<b>32.2</b>
<b>Money Market Takings</b>	<b>917</b>	<b>92</b>	<b>1,009</b>	<b>5.5</b>	<b>628</b>	<b>31</b>	<b>659</b>	<b>4.0</b>
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	2	0	2	0.0
Funds provided under repurchase agreements	917	92	1,009	5.5	626	31	657	4.0
<b>Marketable Securities Issued (Net)</b>	<b>105</b>	<b>0</b>	<b>105</b>	<b>0.6</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Bills	72	0	72	0.4	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	33	0	33	0.2	0	0	0	0.0
<b>Funds</b>	<b>1,187</b>	<b>124</b>	<b>1,311</b>	<b>7.2</b>	<b>845</b>	<b>104</b>	<b>949</b>	<b>5.8</b>
Borrower funds	40	124	164	0.9	24	104	128	0.8
Others	1,147	0	1,147	6.3	821	0	821	5.0
<b>Miscellaneous Payables</b>	<b>750</b>	<b>58</b>	<b>808</b>	<b>4.4</b>	<b>888</b>	<b>30</b>	<b>919</b>	<b>5.6</b>
<b>Other External Resources</b>	<b>360</b>	<b>213</b>	<b>573</b>	<b>3.1</b>	<b>366</b>	<b>198</b>	<b>565</b>	<b>3.4</b>
<b>Factoring Payables</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Leasing Transactions Payables (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
<b>Derivative Finan. Liabilities Held for Hedging</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
<b>Provisions</b>	<b>176</b>	<b>0</b>	<b>176</b>	<b>1.0</b>	<b>164</b>	<b>0</b>	<b>164</b>	<b>1.0</b>
General provisions	57	0	57	0.3	58	0	58	0.4
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	53	0	53	0.3	41	0	41	0.3
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	67	0	67	0.4	65	0	65	0.4
<b>Liabilities for Tax</b>	<b>31</b>	<b>0</b>	<b>31</b>	<b>0.2</b>	<b>66</b>	<b>0</b>	<b>66</b>	<b>0.4</b>
Current liabilities for tax	29	0	29	0.2	63	0	63	0.4
Deferred liabilities for tax	3	0	3	0.0	2	0	2	0.0
<b>Lia.for Pro.&amp;Equ.for Sale p. and from Term.Op.(Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Subordinated Loans</b>	<b>0</b>	<b>185</b>	<b>185</b>	<b>1.0</b>	<b>0</b>	<b>203</b>	<b>203</b>	<b>1.2</b>
<b>Shareholders' Equity</b>	<b>8,467</b>	<b>11</b>	<b>8,478</b>	<b>46.3</b>	<b>7,594</b>	<b>-9</b>	<b>7,585</b>	<b>46.2</b>
Paid-in capital	5,729	0	5,729	31.3	4,806	0	4,806	29.3
Supplementary capital	1,266	11	1,277	7.0	1,427	-9	1,418	8.6
Share premium	14	0	14	0.1	14	0	14	0.1
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	24	11	35	0.2	11	-9	2	0.0
Revaluation changes of property and equip.	23	0	23	0.1	22	0	22	0.1
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est.for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv.&ass.,subs.& joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val.inc.in pro.& equ.held for sale p.and term.ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	1,205	0	1,205	6.6	1,380	0	1,380	8.4
Profit reserves	1,048	0	1,048	5.7	1,064	0	1,064	6.5
Legal reserves	405	0	405	2.2	389	0	389	2.4
Status reserves	24	0	24	0.1	19	0	19	0.1
Extraordinary reserves	601	0	601	3.3	637	0	637	3.9
Other profit reserves	18	0	18	0.1	19	0	19	0.1
Profit or loss	424	0	424	2.3	297	0	297	1.8
Prior years income/loss	147	0	147	0.8	-79	0	-79	-0.5
Current year income/loss	277	0	277	1.5	376	0	376	2.3
<b>Total Liabilities</b>	<b>12,161</b>	<b>6,148</b>	<b>18,308</b>	<b>100.0</b>	<b>10,750</b>	<b>5,665</b>	<b>16,415</b>	<b>100.0</b>

## Development and Investment Banks

### Off Balance Sheet Commitments

(USD Million)

	June 2010			June 2009		
	TC	FC	Total	TC	FC	Total
<b>Guarantees and Warranties</b>	<b>3,058</b>	<b>1,828</b>	<b>4,886</b>	<b>2,090</b>	<b>1,931</b>	<b>4,021</b>
Letters of guarantee	1,405	722	2,127	1,318	755	2,073
Bank acceptances	0	6	6	0	15	15
Letters of credit	0	337	337	0	342	342
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	331	331	0	465	465
Other guarantees and warranties	1,653	434	2,086	772	354	1,126
<b>Commitments</b>	<b>1,496</b>	<b>1,916</b>	<b>3,412</b>	<b>259</b>	<b>1,118</b>	<b>1,377</b>
Irrevocable commitments	459	285	744	112	645	756
Revocable commitments	1,037	1,631	2,668	148	473	620
<b>Derivative Financial Instruments</b>	<b>861</b>	<b>3,512</b>	<b>4,373</b>	<b>663</b>	<b>2,635</b>	<b>3,298</b>
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	861	3,512	4,373	663	2,635	3,298
<b>Custody and Pledged Securities</b>	<b>4,232,762</b>	<b>18,485</b>	<b>4,251,247</b>	<b>3,382,627</b>	<b>12,531</b>	<b>3,395,158</b>
Items held in Custody	4,226,195	265	4,226,460	3,377,396	234	3,377,630
Pledged Items	5,982	17,999	23,981	4,687	12,067	16,754
Accepted independent guaran. and warrant.	584	222	805	544	230	774
<b>Total Off Balance Sheet Commitments</b>	<b>4,238,177</b>	<b>25,741</b>	<b>4,263,918</b>	<b>3,385,640</b>	<b>18,215</b>	<b>3,403,855</b>

### Income-Expenditure

(USD Million)

	June 2010	June 2009
<b>Interest Income</b>	<b>498</b>	<b>665</b>
Interest on loans	299	456
Interest received from reserve deposits	1	1
Interest received from banks	40	42
Interest received from money market transactions	46	40
Interest received from marketable securities portfolio	111	120
Other interest income	3	5
<b>Interest Expenses</b>	<b>93</b>	<b>166</b>
Interest on deposits	0	0
Interest on money market transactions	53	127
Interest on funds borrowed	31	33
Interest on securities issued	5	0
Other interest expenses	4	6
<b>Net Interest Income/Expenses</b>	<b>405</b>	<b>498</b>
<b>Net Fees and Commissions Income/Expenses</b>	<b>36</b>	<b>34</b>
Fees and commissions received	42	39
Fees and commissions paid	6	6
<b>Dividend Income</b>	<b>25</b>	<b>19</b>
<b>Trading Profit/Loss (net)</b>	<b>14</b>	<b>27</b>
Profit/loss on trading account securities	5	6
Profit/losses on derivative financial transactions	-1	30
Foreign exchange profit/loss	11	-9
<b>Other Operating Income</b>	<b>54</b>	<b>59</b>
<b>Total Operating Income/Expenses</b>	<b>534</b>	<b>637</b>
Provision for Loan Losses or other Receivables (-)	31	42
Specific provisions of banks loans and other receivables*	19	8
General provision expenses*	4	8
Other Operating Expenses (-)	178	162
Personnel Expenses*	100	95
<b>Net Operating Profit/Loss</b>	<b>325</b>	<b>433</b>
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
<b>Profit/Loss Before Taxes from Continuing Operations</b>	<b>325</b>	<b>433</b>
Provisions for Taxes on Income from Continuing Operations (±)	-48	-57
<b>Net Profit/Loss from Continuing Operations</b>	<b>277</b>	<b>376</b>
<b>Net Profit/Loss Before Taxes from Terminated Operations</b>	<b>0</b>	<b>0</b>
Provisions for Taxes on Income from Terminated Operations (±)	0	0
<b>Net Profit/Loss from Terminated Operations</b>	<b>0</b>	<b>0</b>
<b>Net Profit/Losses</b>	<b>277</b>	<b>376</b>

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

**Ratios**

(%)

	June 2010	June 2009
<b>Capital Ratios</b>		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	61.3	58.0
Shareholders' Equity / Total Assets	46.3	46.2
(Shareholders' Equity - Permanent Assets) / Total Assets	43.8	43.4
Net On Balance Sheet Position / Total Shareholders' Equity	-2.8	2.4
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.1	1.3
<b>Balance-Sheet Ratios</b>		
TC Assets / Total Assets	72.8	71.4
TC Liabilities / Total Liabilities	66.4	65.5
FC Assets / FC Liabilities	81.1	82.8
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans and Receivables	61.9	65.3
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	30.6	32.2
<b>Assets Quality</b>		
Financial Assets (net) / Total Assets	14.3	11.1
Total Loans and Receivables / Total Assets	58.5	65.3
Total Loans and Receivables / Total Deposits	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	1.9	1.6
Loans Under Follow-up (net) / Total Loans and Receivables	0.4	0.4
Specific Provisions / Loans Under Follow-up	80.2	74.5
Permanent Assets / Total Assets	2.5	2.8
Consumer Loans / Total Loans and Receivables	1.6	1.7
<b>Liquidity</b>		
Liquid Assets / Total Assets	35.0	28.2
Liquid Assets / Short-term Liabilities	184.5	163.3
TC Liquid Assets / Total Assets	31.4	24.2
<b>Profitability</b>		
Net Profit/Losses / Total Assets	1.5	2.3
Net Profit/Losses / Total Shareholders' Equity	3.3	5.0
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.8	2.6
<b>Income-Expenditure Structure</b>		
Net Interest Income After Specific Provisions / Total Assets	2.1	3.0
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	72.3	77.0
Non-interest Income (net) / Total Assets	0.7	0.8
Other Operating Expenses / Total Assets	1.0	1.0
Personnel Expenses / Other Operating Expenses	56.4	58.5
Non-interest Income (net) / Other Operating Expenses	72.5	85.9

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

## Adabank A.Ş.

### Assets

(USD Million)

	June 2010			%	June 2009			%
	TC	FC	Total		TC	FC	Total	
<b>Cash and Balances with the Central Bank</b>	0	0	0	1.0	0	0	0	1.2
<b>Fin.ass.where fair value cha. is refl.to I/S (Net)</b>	18	0	18	57.6	26	0	26	77.9
Financial assets held for trading	18	0	18	57.6	26	0	26	77.9
Public sector debt securities	18	0	18	57.6	26	0	26	77.9
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
<b>Banks</b>	7	0	7	21.1	0	0	0	0.5
<b>Money Market Securities</b>	4	0	4	13.7	5	0	5	13.6
Interbank money market placements	4	0	4	13.7	5	0	5	13.6
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
<b>Financial Assets Available for Sale (Net)</b>	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
<b>Loans</b>	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Loans granted to the Banks risk group	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Loans under follow-up	5	0	5	16.3	6	0	6	18.2
Specific provisions (-)	5	0	5	16.3	6	0	6	18.2
<b>Factoring Receivables</b>	0	0	0	0.0	0	0	0	0.0
<b>Investments held to Maturity (Net)</b>	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
<b>Investments and Associates (Net)</b>	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
<b>Subsidiaries (Net)</b>	0	0	0	0.0	0	0	0	0.0
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
<b>Joint Ventures (Business Partners) (Net)</b>	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
<b>Receivables From Leasing Transactions</b>	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
<b>Derivative Financial Assets Held for Hedging</b>	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
<b>Property and Equipment (Net)</b>	2	0	2	6.3	2	0	2	6.4
<b>Intangible Assets (Net)</b>	0	0	0	0.1	0	0	0	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.1	0	0	0	0.1
<b>Real Estates for Investment Purpose (Net)</b>	0	0	0	0.0	0	0	0	0.0
<b>Assets for Tax</b>	0	0	0	0.0	0	0	0	0.0
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	0	0	0	0.0	0	0	0	0.0
<b>Prop.&amp;Equ.for Sale p. and from Term.Op.(Net)</b>	0	0	0	0.0	0	0	0	0.0
<b>Other Assets</b>	0	0	0	0.3	0	0	0	0.2
<b>Total Assets</b>	31	0	32	100.0	33	0	33	100.0

## Liabilities

(USD Million)

	June 2010			%	June 2009			%
	TC	FC	Total		TC	FC	Total	
<b>Deposits</b>	<b>4</b>	<b>0</b>	<b>4</b>	<b>13.3</b>	<b>4</b>	<b>0</b>	<b>4</b>	<b>13.4</b>
Deposits held by the Banks risk group	4	0	4	12.8	4	0	4	12.9
Other	0	0	0	0.5	0	0	0	0.5
<b>Derivative Finan. Liabilities Held for Trading</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Funds Borrowed</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Money Market Takings</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	0	0	0	0.0	0	0	0	0.0
<b>Marketable Securities Issued (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
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
<b>Funds</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
<b>Miscellaneous Payables</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.1</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.1</b>
<b>Other External Resources</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Factoring Payables</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Leasing Transactions Payables (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
<b>Derivative Finan. Liabilities Held for Hedging</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
<b>Provisions</b>	<b>1</b>	<b>0</b>	<b>1</b>	<b>1.6</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1.3</b>
General provisions	0	0	0	0.0	0	0	0	0.0
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	0	0	0	0.9	0	0	0	0.6
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	0	0	0	0.7	0	0	0	0.7
<b>Liabilities for Tax</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.1</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.1</b>
Current liabilities for tax	0	0	0	0.1	0	0	0	0.1
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
<b>Lia. for Pro. &amp; Equ. for Sale p. and from Term. Op. (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Subordinated Loans</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Shareholders' Equity</b>	<b>27</b>	<b>0</b>	<b>27</b>	<b>84.9</b>	<b>28</b>	<b>0</b>	<b>28</b>	<b>85.0</b>
Paid-in capital	51	0	51	160.6	52	0	52	158.1
Supplementary capital	0	0	0	0.0	0	0	0	0.0
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	0	0	0	0.0	0	0	0	0.0
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est. for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv. & ass., subs. & joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val. inc. in pro. & equ. held for sale p. and term. ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	0	0	0	0.0	0	0	0	0.0
Profit reserves	0	0	0	0.0	0	0	0	0.0
Legal reserves	0	0	0	0.0	0	0	0	0.0
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	0	0	0	0.0	0	0	0	0.0
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	-24	0	-24	-75.7	-24	0	-24	-73.1
Prior years income/loss	-24	0	-24	-74.3	-25	0	-25	-74.8
Current year income/loss	0	0	0	-1.3	1	0	1	1.7
<b>Total Liabilities</b>	<b>32</b>	<b>0</b>	<b>32</b>	<b>100.0</b>	<b>33</b>	<b>0</b>	<b>33</b>	<b>100.0</b>

## Adabank A.Ş.

### Off Balance Sheet Commitments

(USD Million)

	June 2010			June 2009		
	TC	FC	Total	TC	FC	Total
<b>Guarantees and Warranties</b>	<b>3</b>	<b>5</b>	<b>9</b>	<b>4</b>	<b>8</b>	<b>11</b>
Letters of guarantee	3	5	9	4	8	11
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	0	0	0	0	0
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	0	0	0	0	0
<b>Commitments</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Irrevocable commitments	0	0	0	0	0	0
Revocable commitments	0	0	0	0	0	0
<b>Derivative Financial Instruments</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	0	0	0	0	0	0
<b>Custody and Pledged Securities</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Items held in Custody	0	0	0	0	0	0
Pledged Items	0	0	0	0	0	0
Accepted independent guaran. and warrant.	0	0	0	0	0	0
<b>Total Off Balance Sheet Commitments</b>	<b>3</b>	<b>5</b>	<b>9</b>	<b>4</b>	<b>8</b>	<b>11</b>

### Income-Expenditure

(USD Million)

	June 2010	June 2009
<b>Interest Income</b>	<b>1</b>	<b>2</b>
Interest on loans	0	0
Interest received from reserve deposits	0	0
Interest received from banks	0	0
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	1	2
Other interest income	0	0
<b>Interest Expenses</b>	<b>0</b>	<b>0</b>
Interest on deposits	0	0
Interest on money market transactions	0	0
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	0	0
<b>Net Interest Income/Expenses</b>	<b>1</b>	<b>2</b>
<b>Net Fees and Commissions Income/Expenses</b>	<b>0</b>	<b>0</b>
Fees and commissions received	0	0
Fees and commissions paid	0	0
<b>Dividend Income</b>	<b>0</b>	<b>0</b>
<b>Trading Profit/Loss (net)</b>	<b>0</b>	<b>0</b>
Profit/loss on trading account securities	0	0
Profit/losses on derivative financial transactions	0	0
Foreign exchange profit/loss	0	0
<b>Other Operating Income</b>	<b>0</b>	<b>0</b>
<b>Total Operating Income/Expenses</b>	<b>1</b>	<b>2</b>
Provision for Loan Losses or other Receivables (-)	0	0
Specific provisions of banks loans and other receivables*	0	0
General provision expenses*	0	0
Other Operating Expenses (-)	1	1
Personnel Expenses*	1	1
<b>Net Operating Profit/Loss</b>	<b>0</b>	<b>1</b>
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
<b>Profit/Loss Before Taxes from Continuing Operations</b>	<b>0</b>	<b>1</b>
Provisions for Taxes on Income from Continuing Operations (±)	0	0
<b>Net Profit/Loss from Continuing Operations</b>	<b>0</b>	<b>1</b>
<b>Net Profit/Loss Before Taxes from Terminated Operations</b>	<b>0</b>	<b>0</b>
Provisions for Taxes on Income from Terminated Operations (±)	0	0
<b>Net Profit/Loss from Terminated Operations</b>	<b>0</b>	<b>0</b>
<b>Net Profit/Losses</b>	<b>0</b>	<b>1</b>

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

**Ratios**

(%)

	June 2010	June 2009
<b>Capital Ratios</b>		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	187.3	184.8
Shareholders' Equity / Total Assets	84.9	85.0
(Shareholders' Equity - Permanent Assets) / Total Assets	78.5	78.5
Net On Balance Sheet Position / Total Shareholders' Equity	0.7	0.6
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.7	0.6
<b>Balance-Sheet Ratios</b>		
TC Assets / Total Assets	99.1	99.1
TC Liabilities / Total Liabilities	99.6	99.6
FC Assets / FC Liabilities	264.2	232.8
TC Deposits / Total Deposits	97.3	97.0
TC Loans / Total Loans and Receivables	-	-
Total Deposits / Total Assets	13.3	13.4
Funds Borrowed / Total Assets	0.0	0.0
<b>Assets Quality</b>		
Financial Assets (net) / Total Assets	57.6	77.9
Total Loans and Receivables / Total Assets	0.0	0.0
Total Loans and Receivables / Total Deposits	0.0	0.0
Loans Under Follow-up (gross) / Total Loans and Receivables	-	-
Loans Under Follow-up (net) / Total Loans and Receivables	-	-
Specific Provisions / Loans Under Follow-up	100.0	100.0
Permanent Assets / Total Assets	6.4	6.5
Consumer Loans / Total Loans and Receivables	-	-
<b>Liquidity</b>		
Liquid Assets / Total Assets	93.3	93.3
Liquid Assets / Short-term Liabilities	707.5	699.6
TC Liquid Assets / Total Assets	92.3	92.4
<b>Profitability</b>		
Net Profit/Losses / Total Assets	-1.3	1.7
Net Profit/Losses / Total Shareholders' Equity	-1.6	2.0
Profit/Losses Before Taxes after Continuing Operations / Total Assets	-1.3	1.7
<b>Income-Expenditure Structure</b>		
Net Interest Income After Specific Provisions / Total Assets	2.9	5.4
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	91.6	84.7
Non-interest Income (net) / Total Assets	0.3	0.5
Other Operating Expenses / Total Assets	4.5	4.3
Personnel Expenses / Other Operating Expenses	37.1	39.5
Non-interest Income (net) / Other Operating Expenses	5.9	12.6

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

## Akbank T.A.Ş.

### Assets

(USD Million)

	June 2010			%	June 2009			%
	TC	FC	Total		TC	FC	Total	
<b>Cash and Balances with the Central Bank</b>	<b>1,551</b>	<b>1,743</b>	<b>3,294</b>	<b>4.9</b>	<b>2,315</b>	<b>1,470</b>	<b>3,785</b>	<b>6.7</b>
<b>Fin.ass.where fair value cha. is refl.to I/S (Net)</b>	<b>211</b>	<b>182</b>	<b>394</b>	<b>0.6</b>	<b>83</b>	<b>58</b>	<b>141</b>	<b>0.3</b>
Financial assets held for trading	211	182	394	0.6	83	58	141	0.3
Public sector debt securities	114	94	209	0.3	48	45	93	0.2
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	97	88	185	0.3	35	13	48	0.1
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
<b>Banks</b>	<b>0</b>	<b>2,138</b>	<b>2,138</b>	<b>3.2</b>	<b>1</b>	<b>2,828</b>	<b>2,829</b>	<b>5.0</b>
<b>Money Market Securities</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
<b>Financial Assets Available for Sale (Net)</b>	<b>21,377</b>	<b>2,537</b>	<b>23,914</b>	<b>35.7</b>	<b>8,131</b>	<b>318</b>	<b>8,449</b>	<b>15.1</b>
Securities representing a share in capital	3	45	47	0.1	2	0	2	0.0
Public sector debt securities	21,366	2,459	23,825	35.5	8,129	291	8,420	15.0
Other marketable securities	8	33	41	0.1	0	27	27	0.0
<b>Loans</b>	<b>18,488</b>	<b>11,480</b>	<b>29,968</b>	<b>44.7</b>	<b>15,967</b>	<b>10,679</b>	<b>26,646</b>	<b>47.5</b>
Loans	18,488	11,480	29,968	44.7	15,967	10,679	26,646	47.5
Loans granted to the Banks risk group	287	544	831	1.2	188	390	578	1.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	18,202	10,936	29,137	43.5	15,779	10,288	26,067	46.5
Loans under follow-up	864	0	864	1.3	1,023	30	1,053	1.9
Specific provisions (-)	864	0	864	1.3	1,023	30	1,053	1.9
<b>Factoring Receivables</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Investments held to Maturity (Net)</b>	<b>3,423</b>	<b>2,241</b>	<b>5,664</b>	<b>8.4</b>	<b>8,489</b>	<b>4,025</b>	<b>12,514</b>	<b>22.3</b>
Public sector debt securities	3,423	2,241	5,664	8.4	8,489	4,025	12,514	22.3
Other marketable securities	0	0	0	0.0	0	0	0	0.0
<b>Investments and Associates (Net)</b>	<b>2</b>	<b>0</b>	<b>2</b>	<b>0.0</b>	<b>2</b>	<b>0</b>	<b>2</b>	<b>0.0</b>
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	2	0	2	0.0	2	0	2	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	2	0	2	0.0	2	0	2	0.0
<b>Subsidiaries (Net)</b>	<b>130</b>	<b>406</b>	<b>536</b>	<b>0.8</b>	<b>143</b>	<b>467</b>	<b>611</b>	<b>1.1</b>
Financial subsidiaries	130	406	536	0.8	143	467	611	1.1
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
<b>Joint Ventures (Business Partners) (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
<b>Receivables From Leasing Transactions</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
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
<b>Derivative Financial Assets Held for Hedging</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
<b>Property and Equipment (Net)</b>	<b>522</b>	<b>2</b>	<b>524</b>	<b>0.8</b>	<b>501</b>	<b>2</b>	<b>503</b>	<b>0.9</b>
<b>Intangible Assets (Net)</b>	<b>42</b>	<b>0</b>	<b>42</b>	<b>0.1</b>	<b>31</b>	<b>0</b>	<b>31</b>	<b>0.1</b>
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	42	0	42	0.1	31	0	31	0.1
<b>Real Estates for Investment Purpose (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Assets for Tax</b>	<b>107</b>	<b>0</b>	<b>107</b>	<b>0.2</b>	<b>147</b>	<b>0</b>	<b>147</b>	<b>0.3</b>
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	107	0	107	0.2	147	0	147	0.3
<b>Prop.&amp;Equ.for Sale p. and from Term.Op.(Net)</b>	<b>2</b>	<b>0</b>	<b>2</b>	<b>0.0</b>	<b>2</b>	<b>0</b>	<b>2</b>	<b>0.0</b>
<b>Other Assets</b>	<b>462</b>	<b>13</b>	<b>475</b>	<b>0.7</b>	<b>392</b>	<b>37</b>	<b>429</b>	<b>0.8</b>
<b>Total Assets</b>	<b>46,318</b>	<b>20,741</b>	<b>67,060</b>	<b>100.0</b>	<b>36,205</b>	<b>19,883</b>	<b>56,088</b>	<b>100.0</b>



## Liabilities

(USD Million)

	June 2010			%	June 2009			%
	TC	FC	Total		TC	FC	Total	
<b>Deposits</b>	<b>27,251</b>	<b>14,389</b>	<b>41,640</b>	<b>62.1</b>	<b>18,837</b>	<b>14,275</b>	<b>33,111</b>	<b>59.0</b>
Deposits held by the Banks risk group	826	1,220	2,046	3.1	744	713	1,457	2.6
Other	26,425	13,169	39,594	59.0	18,093	13,562	31,655	56.4
<b>Derivative Finan. Liabilities Held for Trading</b>	<b>119</b>	<b>82</b>	<b>201</b>	<b>0.3</b>	<b>60</b>	<b>61</b>	<b>121</b>	<b>0.2</b>
<b>Funds Borrowed</b>	<b>109</b>	<b>6,173</b>	<b>6,282</b>	<b>9.4</b>	<b>103</b>	<b>5,891</b>	<b>5,994</b>	<b>10.7</b>
<b>Money Market Takings</b>	<b>4,969</b>	<b>1,687</b>	<b>6,656</b>	<b>9.9</b>	<b>6,607</b>	<b>0</b>	<b>6,607</b>	<b>11.8</b>
Interbank money market takings	0	193	193	0.3	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	4,969	1,494	6,463	9.6	6,607	0	6,607	11.8
<b>Marketable Securities Issued (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
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
<b>Funds</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
<b>Miscellaneous Payables</b>	<b>868</b>	<b>20</b>	<b>888</b>	<b>1.3</b>	<b>779</b>	<b>13</b>	<b>792</b>	<b>1.4</b>
<b>Other External Resources</b>	<b>523</b>	<b>105</b>	<b>629</b>	<b>0.9</b>	<b>436</b>	<b>135</b>	<b>571</b>	<b>1.0</b>
<b>Factoring Payables</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Leasing Transactions Payables (Net)</b>	<b>19</b>	<b>0</b>	<b>19</b>	<b>0.0</b>	<b>7</b>	<b>4</b>	<b>11</b>	<b>0.0</b>
Finance leasing payables	25	0	25	0.0	10	4	14	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	6	0	6	0.0	3	0	3	0.0
<b>Derivative Finan. Liabilities Held for Hedging</b>	<b>232</b>	<b>42</b>	<b>274</b>	<b>0.4</b>	<b>203</b>	<b>0</b>	<b>203</b>	<b>0.4</b>
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	232	42	274	0.4	203	0	203	0.4
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
<b>Provisions</b>	<b>430</b>	<b>125</b>	<b>555</b>	<b>0.8</b>	<b>291</b>	<b>118</b>	<b>410</b>	<b>0.7</b>
General provisions	158	124	283	0.4	140	118	258	0.5
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	40	0	40	0.1	38	0	38	0.1
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	232	0	232	0.3	114	0	114	0.2
<b>Liabilities for Tax</b>	<b>194</b>	<b>9</b>	<b>202</b>	<b>0.3</b>	<b>250</b>	<b>1</b>	<b>251</b>	<b>0.4</b>
Current liabilities for tax	194	9	202	0.3	250	1	251	0.4
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
<b>Lia. for Pro. &amp; Equ. for Sale p. and from Term. Op. (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Subordinated Loans</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Shareholders' Equity</b>	<b>9,742</b>	<b>-26</b>	<b>9,715</b>	<b>14.5</b>	<b>8,077</b>	<b>-60</b>	<b>8,017</b>	<b>14.3</b>
Paid-in capital	2,542	0	2,542	3.8	1,968	0	1,968	3.5
Supplementary capital	2,223	-26	2,197	3.3	2,336	-60	2,276	4.1
Share premium	1,080	0	1,080	1.6	1,115	0	1,115	2.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	443	-7	436	0.7	132	-33	99	0.2
Revaluation changes of property and equip.	2	0	2	0.0	11	0	11	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est. for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv. & ass., subs. & joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	-195	-20	-215	-0.3	-172	-27	-199	-0.4
Val. inc. in pro. & equ. held for sale p. and term. ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	893	0	893	1.3	1,250	0	1,250	2.2
Profit reserves	3,879	0	3,879	5.8	2,889	0	2,889	5.2
Legal reserves	586	0	586	0.9	513	0	513	0.9
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	3,293	0	3,293	4.9	2,377	0	2,377	4.2
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	1,097	0	1,097	1.6	884	0	884	1.6
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	1,097	0	1,097	1.6	884	0	884	1.6
<b>Total Liabilities</b>	<b>44,455</b>	<b>22,604</b>	<b>67,060</b>	<b>100.0</b>	<b>35,651</b>	<b>20,438</b>	<b>56,088</b>	<b>100.0</b>

## Akbank T.A.Ş.

### Off Balance Sheet Commitments

(USD Million)

	June 2010			June 2009		
	TC	FC	Total	TC	FC	Total
<b>Guarantees and Warranties</b>	<b>2,421</b>	<b>3,534</b>	<b>5,955</b>	<b>1,862</b>	<b>2,863</b>	<b>4,725</b>
Letters of guarantee	2,206	1,586	3,792	1,692	1,701	3,394
Bank acceptances	0	37	37	1	33	34
Letters of credit	8	1,710	1,718	0	1,025	1,025
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	207	202	408	169	104	273
<b>Commitments</b>	<b>11,451</b>	<b>4,043</b>	<b>15,494</b>	<b>10,934</b>	<b>3,096</b>	<b>14,030</b>
Irrevocable commitments	11,451	4,043	15,494	10,934	3,096	14,030
Revocable commitments	0	0	0	0	0	0
<b>Derivative Financial Instruments</b>	<b>7,790</b>	<b>12,818</b>	<b>20,607</b>	<b>4,549</b>	<b>4,818</b>	<b>9,367</b>
Derivative finan. instruments held for hedging	3,234	650	3,884	3,338	0	3,338
Trading transactions	4,555	12,168	16,723	1,211	4,818	6,029
<b>Custody and Pledged Securities</b>	<b>39,116</b>	<b>10,368</b>	<b>49,484</b>	<b>33,207</b>	<b>9,099</b>	<b>42,306</b>
Items held in Custody	13,155	1,327	14,482	11,418	1,310	12,727
Pledged Items	24,320	8,988	33,308	20,442	7,736	28,178
Accepted independent guaran. and warrant.	1,641	53	1,694	1,347	53	1,401
<b>Total Off Balance Sheet Commitments</b>	<b>60,778</b>	<b>30,763</b>	<b>91,541</b>	<b>50,552</b>	<b>19,877</b>	<b>70,429</b>

### Income-Expenditure

(USD Million)

	June 2010	June 2009
<b>Interest Income</b>	<b>2,885</b>	<b>3,139</b>
Interest on loans	1,249	1,775
Interest received from reserve deposits	0	0
Interest received from banks	33	52
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	1,601	1,308
Other interest income	1	3
<b>Interest Expenses</b>	<b>1,335</b>	<b>1,643</b>
Interest on deposits	1,080	1,265
Interest on money market transactions	57	113
Interest on funds borrowed	196	262
Interest on securities issued	0	0
Other interest expenses	2	3
<b>Net Interest Income/Expenses</b>	<b>1,550</b>	<b>1,496</b>
<b>Net Fees and Commissions Income/Expenses</b>	<b>422</b>	<b>413</b>
Fees and commissions received	486	481
Fees and commissions paid	64	68
<b>Dividend Income</b>	<b>17</b>	<b>28</b>
<b>Trading Profit/Loss (net)</b>	<b>60</b>	<b>61</b>
Profit/loss on trading account securities	192	70
Profit/losses on derivative financial transactions	-149	-23
Foreign exchange profit/loss	16	14
<b>Other Operating Income</b>	<b>316</b>	<b>209</b>
<b>Total Operating Income/Expenses</b>	<b>2,365</b>	<b>2,207</b>
Provision for Loan Losses or other Receivables (-)	239	445
Specific provisions of banks loans and other receivables*	141	445
General provision expenses*	48	0
Other Operating Expenses (-)	733	672
Personnel Expenses*	285	244
<b>Net Operating Profit/Loss</b>	<b>1,393</b>	<b>1,090</b>
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
<b>Profit/Loss Before Taxes from Continuing Operations</b>	<b>1,393</b>	<b>1,090</b>
Provisions for Taxes on Income from Continuing Operations (±)	-296	-206
<b>Net Profit/Loss from Continuing Operations</b>	<b>1,097</b>	<b>884</b>
<b>Net Profit/Loss Before Taxes from Terminated Operations</b>	<b>0</b>	<b>0</b>
Provisions for Taxes on Income from Terminated Operations (±)	0	0
<b>Net Profit/Loss from Terminated Operations</b>	<b>0</b>	<b>0</b>
<b>Net Profit/Losses</b>	<b>1,097</b>	<b>884</b>

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

**Ratios**

(%)

	June 2010	June 2009
<b>Capital Ratios</b>		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	20.5	20.1
Shareholders' Equity / Total Assets	14.5	14.3
(Shareholders' Equity - Permanent Assets) / Total Assets	12.8	12.2
Net On Balance Sheet Position / Total Shareholders' Equity	-13.8	0.5
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.0	-0.5
<b>Balance-Sheet Ratios</b>		
TC Assets / Total Assets	69.1	64.5
TC Liabilities / Total Liabilities	66.3	63.6
FC Assets / FC Liabilities	91.8	97.3
TC Deposits / Total Deposits	65.4	56.9
TC Loans / Total Loans and Receivables	61.7	59.9
Total Deposits / Total Assets	62.1	59.0
Funds Borrowed / Total Assets	9.4	10.7
<b>Assets Quality</b>		
Financial Assets (net) / Total Assets	44.7	37.6
Total Loans and Receivables / Total Assets	44.7	47.5
Total Loans and Receivables / Total Deposits	72.0	80.5
Loans Under Follow-up (gross) / Total Loans and Receivables	2.9	4.0
Loans Under Follow-up (net) / Total Loans and Receivables	0.0	0.0
Specific Provisions / Loans Under Follow-up	100.0	100.0
Permanent Assets / Total Assets	1.6	2.0
Consumer Loans / Total Loans and Receivables	36.5	33.7
<b>Liquidity</b>		
Liquid Assets / Total Assets	44.3	27.1
Liquid Assets / Short-term Liabilities	71.1	43.4
TC Liquid Assets / Total Assets	34.5	18.8
<b>Profitability</b>		
Net Profit/Losses / Total Assets	1.6	1.6
Net Profit/Losses / Total Shareholders' Equity	11.3	11.0
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.1	1.9
<b>Income-Expenditure Structure</b>		
Net Interest Income After Specific Provisions / Total Assets	2.1	1.9
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	59.6	47.6
Non-interest Income (net) / Total Assets	1.2	1.3
Other Operating Expenses / Total Assets	1.1	1.2
Personnel Expenses / Other Operating Expenses	38.9	36.3
Non-interest Income (net) / Other Operating Expenses	111.2	105.9

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

## Aktif Yatırım Bankası A.Ş.

### Assets

(USD Million)

	June 2010			%	June 2009			%
	TC	FC	Total		TC	FC	Total	
<b>Cash and Balances with the Central Bank</b>	<b>6</b>	<b>15</b>	<b>21</b>	<b>4.8</b>	<b>0</b>	<b>5</b>	<b>6</b>	<b>2.6</b>
<b>Fin.ass.where fair value cha. is refl.to I/S (Net)</b>	<b>1</b>	<b>0</b>	<b>1</b>	<b>0.1</b>	<b>0</b>	<b>1</b>	<b>1</b>	<b>0.4</b>
Financial assets held for trading	1	0	1	0.1	0	1	1	0.4
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	0	0	0.0	0	1	1	0.4
Other marketable securities	1	0	1	0.1	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
<b>Banks</b>	<b>15</b>	<b>8</b>	<b>23</b>	<b>5.4</b>	<b>3</b>	<b>9</b>	<b>13</b>	<b>5.7</b>
<b>Money Market Securities</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>1</b>	<b>0</b>	<b>1</b>	<b>0.6</b>
Interbank money market placements	0	0	0	0.0	1	0	1	0.6
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
<b>Financial Assets Available for Sale (Net)</b>	<b>68</b>	<b>11</b>	<b>79</b>	<b>18.3</b>	<b>22</b>	<b>5</b>	<b>27</b>	<b>12.2</b>
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	68	0	68	15.7	22	0	22	10.0
Other marketable securities	0	11	11	2.6	0	5	5	2.3
<b>Loans</b>	<b>218</b>	<b>58</b>	<b>276</b>	<b>63.6</b>	<b>142</b>	<b>13</b>	<b>155</b>	<b>69.2</b>
Loans	218	58	276	63.6	142	13	155	69.2
Loans granted to the Banks risk group	127	46	173	40.0	100	7	108	48.1
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	91	12	102	23.7	42	5	47	21.2
Loans under follow-up	1	0	1	0.3	1	0	1	0.2
Specific provisions (-)	1	0	1	0.3	1	0	1	0.2
<b>Factoring Receivables</b>	<b>1</b>	<b>0</b>	<b>1</b>	<b>0.2</b>	<b>1</b>	<b>0</b>	<b>1</b>	<b>0.5</b>
<b>Investments held to Maturity (Net)</b>	<b>0</b>	<b>2</b>	<b>2</b>	<b>0.4</b>	<b>0</b>	<b>2</b>	<b>2</b>	<b>0.7</b>
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	2	2	0.4	0	2	2	0.7
<b>Investments and Associates (Net)</b>	<b>10</b>	<b>0</b>	<b>10</b>	<b>2.3</b>	<b>10</b>	<b>0</b>	<b>10</b>	<b>4.7</b>
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	10	0	10	2.3	10	0	10	4.7
Financial investments and associates	10	0	10	2.3	10	0	10	4.7
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
<b>Subsidiaries (Net)</b>	<b>5</b>	<b>0</b>	<b>5</b>	<b>1.3</b>	<b>1</b>	<b>0</b>	<b>1</b>	<b>0.7</b>
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	5	0	5	1.3	1	0	1	0.7
<b>Joint Ventures (Business Partners) (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
<b>Receivables From Leasing Transactions</b>	<b>0</b>	<b>3</b>	<b>3</b>	<b>0.8</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.1</b>
Finance lease receivables	0	4	4	0.9	0	0	0	0.1
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.1	0	0	0	0.0
<b>Derivative Financial Assets Held for Hedging</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
<b>Property and Equipment (Net)</b>	<b>3</b>	<b>0</b>	<b>3</b>	<b>0.6</b>	<b>2</b>	<b>0</b>	<b>2</b>	<b>0.9</b>
<b>Intangible Assets (Net)</b>	<b>7</b>	<b>0</b>	<b>7</b>	<b>1.5</b>	<b>3</b>	<b>0</b>	<b>3</b>	<b>1.2</b>
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	7	0	7	1.5	3	0	3	1.2
<b>Real Estates for Investment Purpose (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Assets for Tax</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.1</b>
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	0	0	0	0.0	0	0	0	0.1
<b>Prop.&amp;Equ.for Sale p. and from Term.Op.(Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Other Assets</b>	<b>2</b>	<b>0</b>	<b>3</b>	<b>0.6</b>	<b>1</b>	<b>0</b>	<b>1</b>	<b>0.5</b>
<b>Total Assets</b>	<b>336</b>	<b>97</b>	<b>433</b>	<b>100.0</b>	<b>189</b>	<b>35</b>	<b>224</b>	<b>100.0</b>

## Liabilities

(USD Million)

	June 2010			%	June 2009			%
	TC	FC	Total		TC	FC	Total	
<b>Deposits</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Deposits held by the Banks risk group	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
<b>Derivative Finan. Liabilities Held for Trading</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Funds Borrowed</b>	<b>26</b>	<b>90</b>	<b>116</b>	<b>26.7</b>	<b>0</b>	<b>66</b>	<b>66</b>	<b>29.4</b>
<b>Money Market Takings</b>	<b>43</b>	<b>0</b>	<b>43</b>	<b>10.0</b>	<b>18</b>	<b>0</b>	<b>18</b>	<b>7.9</b>
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	43	0	43	10.0	18	0	18	7.9
<b>Marketable Securities Issued (Net)</b>	<b>72</b>	<b>0</b>	<b>72</b>	<b>16.7</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Bills	72	0	72	16.7	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
<b>Funds</b>	<b>17</b>	<b>60</b>	<b>77</b>	<b>17.7</b>	<b>4</b>	<b>22</b>	<b>25</b>	<b>11.3</b>
Borrower funds	17	60	77	17.7	4	22	25	11.3
Others	0	0	0	0.0	0	0	0	0.0
<b>Miscellaneous Payables</b>	<b>0</b>	<b>7</b>	<b>7</b>	<b>1.7</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Other External Resources</b>	<b>2</b>	<b>1</b>	<b>3</b>	<b>0.7</b>	<b>2</b>	<b>1</b>	<b>4</b>	<b>1.6</b>
<b>Factoring Payables</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Leasing Transactions Payables (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
<b>Derivative Finan. Liabilities Held for Hedging</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
<b>Provisions</b>	<b>4</b>	<b>0</b>	<b>4</b>	<b>0.9</b>	<b>2</b>	<b>0</b>	<b>2</b>	<b>1.1</b>
General provisions	4	0	4	0.8	2	0	2	0.9
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	0	0	0	0.1	0	0	0	0.1
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	0	0	0	0.0	0	0	0	0.1
<b>Liabilities for Tax</b>	<b>2</b>	<b>0</b>	<b>2</b>	<b>0.4</b>	<b>1</b>	<b>0</b>	<b>1</b>	<b>0.5</b>
Current liabilities for tax	2	0	2	0.4	1	0	1	0.5
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
<b>Lia. for Pro. &amp; Equ. for Sale p. and from Term. Op. (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Subordinated Loans</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Shareholders' Equity</b>	<b>109</b>	<b>1</b>	<b>109</b>	<b>25.2</b>	<b>110</b>	<b>-2</b>	<b>108</b>	<b>48.2</b>
Paid-in capital	99	0	99	22.8	75	0	75	33.4
Supplementary capital	1	1	1	0.3	14	-2	12	5.6
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	0	1	1	0.1	1	-2	-1	-0.3
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est. for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv. & ass., subs. & joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val. inc. in pro. & equ. held for sale p. and term. ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	1	0	1	0.1	13	0	13	5.9
Profit reserves	8	0	8	1.7	16	0	16	7.1
Legal reserves	2	0	2	0.4	1	0	1	0.6
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	6	0	6	1.3	15	0	15	6.5
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	2	0	2	0.4	5	0	5	2.1
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	2	0	2	0.4	5	0	5	2.1
<b>Total Liabilities</b>	<b>275</b>	<b>158</b>	<b>433</b>	<b>100.0</b>	<b>137</b>	<b>87</b>	<b>224</b>	<b>100.0</b>

## Aktif Yatırım Bankası A.Ş.

### Off Balance Sheet Commitments

(USD Million)

	June 2010			June 2009		
	TC	FC	Total	TC	FC	Total
<b>Guarantees and Warranties</b>	<b>178</b>	<b>282</b>	<b>460</b>	<b>75</b>	<b>212</b>	<b>287</b>
Letters of guarantee	170	216	386	75	187	263
Bank acceptances	0	5	5	0	13	13
Letters of credit	0	45	46	0	11	11
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	7	16	23	0	0	0
<b>Commitments</b>	<b>731</b>	<b>739</b>	<b>1,470</b>	<b>12</b>	<b>1</b>	<b>13</b>
Irrevocable commitments	84	2	86	12	1	13
Revocable commitments	647	736	1,384	0	0	0
<b>Derivative Financial Instruments</b>	<b>2</b>	<b>26</b>	<b>28</b>	<b>0</b>	<b>22</b>	<b>22</b>
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	2	26	28	0	22	22
<b>Custody and Pledged Securities</b>	<b>3,361</b>	<b>248</b>	<b>3,608</b>	<b>19</b>	<b>44</b>	<b>64</b>
Items held in Custody	3,187	3	3,190	6	10	16
Pledged Items	174	244	418	13	35	48
Accepted independent guaran. and warrant.	0	0	0	0	0	0
<b>Total Off Balance Sheet Commitments</b>	<b>4,271</b>	<b>1,295</b>	<b>5,566</b>	<b>106</b>	<b>279</b>	<b>386</b>

### Income-Expenditure

(USD Million)

	June 2010	June 2009
<b>Interest Income</b>	<b>18</b>	<b>13</b>
Interest on loans	13	10
Interest received from reserve deposits	0	0
Interest received from banks	0	0
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	4	2
Other interest income	0	0
<b>Interest Expenses</b>	<b>7</b>	<b>2</b>
Interest on deposits	0	0
Interest on money market transactions	2	1
Interest on funds borrowed	1	0
Interest on securities issued	3	0
Other interest expenses	2	0
<b>Net Interest Income/Expenses</b>	<b>11</b>	<b>11</b>
<b>Net Fees and Commissions Income/Expenses</b>	<b>4</b>	<b>2</b>
Fees and commissions received	4	2
Fees and commissions paid	0	0
<b>Dividend Income</b>	<b>0</b>	<b>3</b>
<b>Trading Profit/Loss (net)</b>	<b>2</b>	<b>2</b>
Profit/loss on trading account securities	2	1
Profit/losses on derivative financial transactions	-3	2
Foreign exchange profit/loss	3	-2
<b>Other Operating Income</b>	<b>0</b>	<b>0</b>
<b>Total Operating Income/Expenses</b>	<b>17</b>	<b>17</b>
Provision for Loan Losses or other Receivables (-)	1	1
Specific provisions of banks loans and other receivables*	0	0
General provision expenses*	1	1
Other Operating Expenses (-)	13	10
Personnel Expenses*	8	6
<b>Net Operating Profit/Loss</b>	<b>2</b>	<b>6</b>
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
<b>Profit/Loss Before Taxes from Continuing Operations</b>	<b>2</b>	<b>6</b>
Provisions for Taxes on Income from Continuing Operations (±)	-1	-1
<b>Net Profit/Loss from Continuing Operations</b>	<b>2</b>	<b>5</b>
<b>Net Profit/Loss Before Taxes from Terminated Operations</b>	<b>0</b>	<b>0</b>
Provisions for Taxes on Income from Terminated Operations (±)	0	0
<b>Net Profit/Loss from Terminated Operations</b>	<b>0</b>	<b>0</b>
<b>Net Profit/Losses</b>	<b>2</b>	<b>5</b>

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

**Ratios**

(%)

	June 2010	June 2009
<b>Capital Ratios</b>		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	16.4	25.9
Shareholders' Equity / Total Assets	25.2	48.2
(Shareholders' Equity - Permanent Assets) / Total Assets	19.5	40.8
Net On Balance Sheet Position / Total Shareholders' Equity	4.5	-2.2
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.5	-1.3
<b>Balance-Sheet Ratios</b>		
TC Assets / Total Assets	77.5	84.4
TC Liabilities / Total Liabilities	63.4	61.3
FC Assets / FC Liabilities	61.4	40.4
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans and Receivables	79.1	91.9
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	26.7	29.4
<b>Assets Quality</b>		
Financial Assets (net) / Total Assets	18.8	13.4
Total Loans and Receivables / Total Assets	63.6	69.2
Total Loans and Receivables / Total Deposits	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	0.4	0.3
Loans Under Follow-up (net) / Total Loans and Receivables	0.0	0.0
Specific Provisions / Loans Under Follow-up	100.0	100.0
Permanent Assets / Total Assets	5.8	7.4
Consumer Loans / Total Loans and Receivables	1.3	0.2
<b>Liquidity</b>		
Liquid Assets / Total Assets	28.6	21.4
Liquid Assets / Short-term Liabilities	79.4	83.6
TC Liquid Assets / Total Assets	20.7	12.1
<b>Profitability</b>		
Net Profit/Losses / Total Assets	0.4	2.1
Net Profit/Losses / Total Shareholders' Equity	1.8	4.4
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.6	2.6
<b>Income-Expenditure Structure</b>		
Net Interest Income After Specific Provisions / Total Assets	2.5	4.8
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	64.3	63.1
Non-interest Income (net) / Total Assets	1.4	2.7
Other Operating Expenses / Total Assets	3.1	4.5
Personnel Expenses / Other Operating Expenses	56.6	57.5
Non-interest Income (net) / Other Operating Expenses	44.5	60.2

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

## Alternatif Bank A.Ş.

### Assets

(USD Million)

	June 2010			%	June 2009			%
	TC	FC	Total		TC	FC	Total	
<b>Cash and Balances with the Central Bank</b>	<b>25</b>	<b>92</b>	<b>117</b>	<b>4.7</b>	<b>97</b>	<b>84</b>	<b>181</b>	<b>7.9</b>
<b>Fin.ass.where fair value cha. is refl.to I/S (Net)</b>	<b>17</b>	<b>3</b>	<b>20</b>	<b>0.8</b>	<b>20</b>	<b>4</b>	<b>23</b>	<b>1.0</b>
Financial assets held for trading	17	3	20	0.8	20	4	23	1.0
Public sector debt securities	15	0	15	0.6	10	0	10	0.5
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	2	3	5	0.2	9	3	13	0.6
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
<b>Banks</b>	<b>0</b>	<b>49</b>	<b>49</b>	<b>2.0</b>	<b>0</b>	<b>52</b>	<b>52</b>	<b>2.3</b>
<b>Money Market Securities</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>39</b>	<b>0</b>	<b>39</b>	<b>1.7</b>
Interbank money market placements	0	0	0	0.0	39	0	39	1.7
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
<b>Financial Assets Available for Sale (Net)</b>	<b>6</b>	<b>0</b>	<b>6</b>	<b>0.3</b>	<b>83</b>	<b>0</b>	<b>83</b>	<b>3.6</b>
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	6	0	6	0.2	82	0	82	3.6
Other marketable securities	0	0	0	0.0	0	0	0	0.0
<b>Loans</b>	<b>1,578</b>	<b>329</b>	<b>1,907</b>	<b>77.5</b>	<b>1,294</b>	<b>302</b>	<b>1,596</b>	<b>69.9</b>
Loans	1,525	329	1,854	75.4	1,247	302	1,549	67.8
Loans granted to the Banks risk group	4	1	5	0.2	32	0	32	1.4
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	1,521	328	1,849	75.2	1,216	302	1,518	66.5
Loans under follow-up	128	0	128	5.2	110	0	110	4.8
Specific provisions (-)	75	0	75	3.1	63	0	63	2.8
<b>Factoring Receivables</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Investments held to Maturity (Net)</b>	<b>267</b>	<b>0</b>	<b>267</b>	<b>10.8</b>	<b>235</b>	<b>0</b>	<b>235</b>	<b>10.3</b>
Public sector debt securities	267	0	267	10.8	235	0	235	10.3
Other marketable securities	0	0	0	0.0	0	0	0	0.0
<b>Investments and Associates (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
<b>Subsidiaries (Net)</b>	<b>16</b>	<b>0</b>	<b>16</b>	<b>0.6</b>	<b>16</b>	<b>0</b>	<b>16</b>	<b>0.7</b>
Financial subsidiaries	16	0	16	0.6	16	0	16	0.7
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
<b>Joint Ventures (Business Partners) (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
<b>Receivables From Leasing Transactions</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
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
<b>Derivative Financial Assets Held for Hedging</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
<b>Property and Equipment (Net)</b>	<b>10</b>	<b>0</b>	<b>10</b>	<b>0.4</b>	<b>12</b>	<b>0</b>	<b>12</b>	<b>0.5</b>
<b>Intangible Assets (Net)</b>	<b>1</b>	<b>0</b>	<b>1</b>	<b>0.1</b>	<b>1</b>	<b>0</b>	<b>1</b>	<b>0.1</b>
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	1	0	1	0.1	1	0	1	0.1
<b>Real Estates for Investment Purpose (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Assets for Tax</b>	<b>2</b>	<b>0</b>	<b>2</b>	<b>0.1</b>	<b>1</b>	<b>0</b>	<b>1</b>	<b>0.0</b>
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	2	0	2	0.1	1	0	1	0.0
<b>Prop.&amp;Equ.for Sale p. and from Term.Op.(Net)</b>	<b>18</b>	<b>0</b>	<b>18</b>	<b>0.7</b>	<b>17</b>	<b>0</b>	<b>17</b>	<b>0.7</b>
<b>Other Assets</b>	<b>44</b>	<b>3</b>	<b>47</b>	<b>1.9</b>	<b>26</b>	<b>1</b>	<b>27</b>	<b>1.2</b>
<b>Total Assets</b>	<b>1,984</b>	<b>476</b>	<b>2,460</b>	<b>100.0</b>	<b>1,841</b>	<b>443</b>	<b>2,284</b>	<b>100.0</b>



**Liabilities**

(USD Million)

	June 2010			%	June 2009			%
	TC	FC	Total		TC	FC	Total	
<b>Deposits</b>	<b>942</b>	<b>621</b>	<b>1,563</b>	<b>63.5</b>	<b>853</b>	<b>656</b>	<b>1,509</b>	<b>66.1</b>
Deposits held by the Banks risk group	147	62	209	8.5	194	129	322	14.1
Other	795	559	1,354	55.0	659	527	1,186	51.9
<b>Derivative Finan. Liabilities Held for Trading</b>	<b>3</b>	<b>3</b>	<b>6</b>	<b>0.3</b>	<b>2</b>	<b>3</b>	<b>5</b>	<b>0.2</b>
<b>Funds Borrowed</b>	<b>23</b>	<b>384</b>	<b>407</b>	<b>16.5</b>	<b>31</b>	<b>253</b>	<b>284</b>	<b>12.4</b>
<b>Money Market Takings</b>	<b>66</b>	<b>0</b>	<b>66</b>	<b>2.7</b>	<b>121</b>	<b>0</b>	<b>121</b>	<b>5.3</b>
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	66	0	66	2.7	121	0	121	5.3
<b>Marketable Securities Issued (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
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
<b>Funds</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
<b>Miscellaneous Payables</b>	<b>31</b>	<b>19</b>	<b>50</b>	<b>2.0</b>	<b>15</b>	<b>12</b>	<b>27</b>	<b>1.2</b>
<b>Other External Resources</b>	<b>35</b>	<b>3</b>	<b>39</b>	<b>1.6</b>	<b>33</b>	<b>0</b>	<b>34</b>	<b>1.5</b>
<b>Factoring Payables</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Leasing Transactions Payables (Net)</b>	<b>0</b>	<b>1</b>	<b>1</b>	<b>0.0</b>	<b>0</b>	<b>2</b>	<b>2</b>	<b>0.1</b>
Finance leasing payables	0	1	1	0.0	0	2	2	0.1
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
<b>Derivative Finan. Liabilities Held for Hedging</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
<b>Provisions</b>	<b>26</b>	<b>0</b>	<b>26</b>	<b>1.0</b>	<b>20</b>	<b>0</b>	<b>20</b>	<b>0.9</b>
General provisions	16	0	16	0.6	11	0	11	0.5
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	4	0	4	0.1	3	0	3	0.1
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	6	0	7	0.3	6	0	6	0.3
<b>Liabilities for Tax</b>	<b>6</b>	<b>0</b>	<b>6</b>	<b>0.3</b>	<b>9</b>	<b>0</b>	<b>9</b>	<b>0.4</b>
Current liabilities for tax	6	0	6	0.3	9	0	9	0.4
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
<b>Lia.for Pro.&amp;Equ.for Sale p. and from Term.Op.(Net)</b>	<b>0</b>	<b>1</b>	<b>1</b>	<b>0.0</b>	<b>0</b>	<b>2</b>	<b>2</b>	<b>0.1</b>
<b>Subordinated Loans</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Shareholders' Equity</b>	<b>295</b>	<b>0</b>	<b>295</b>	<b>12.0</b>	<b>273</b>	<b>0</b>	<b>273</b>	<b>11.9</b>
Paid-in capital	191	0	191	7.7	197	0	197	8.6
Supplementary capital	0	0	0	0.0	0	0	0	0.0
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	0	0	0	0.0	0	0	0	0.0
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est.for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv.&ass.,subs.& joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val.inc.in pro.& equ.held for sale p.and term.ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	0	0	0	0.0	0	0	0	0.0
Profit reserves	83	0	83	3.4	47	0	47	2.1
Legal reserves	4	0	4	0.2	2	0	2	0.1
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	78	0	78	3.2	45	0	45	2.0
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	23	0	23	0.9	29	0	29	1.3
Prior years income/loss	3	0	3	0.1	1	0	1	0.0
Current year income/loss	19	0	19	0.8	28	0	28	1.2
<b>Total Liabilities</b>	<b>1,428</b>	<b>1,032</b>	<b>2,460</b>	<b>100.0</b>	<b>1,357</b>	<b>927</b>	<b>2,284</b>	<b>100.0</b>

## Alternatif Bank A.Ş.

### Off Balance Sheet Commitments

(USD Million)

	June 2010			June 2009		
	TC	FC	Total	TC	FC	Total
<b>Guarantees and Warranties</b>	<b>602</b>	<b>571</b>	<b>1,173</b>	<b>483</b>	<b>473</b>	<b>956</b>
Letters of guarantee	598	250	848	483	296	779
Bank acceptances	4	102	105	0	37	37
Letters of credit	0	207	207	0	129	129
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	12	12	0	11	11
<b>Commitments</b>	<b>347</b>	<b>125</b>	<b>472</b>	<b>363</b>	<b>196</b>	<b>558</b>
Irrevocable commitments	347	125	472	363	196	558
Revocable commitments	0	0	0	0	0	0
<b>Derivative Financial Instruments</b>	<b>443</b>	<b>852</b>	<b>1,294</b>	<b>450</b>	<b>771</b>	<b>1,222</b>
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	443	852	1,294	450	771	1,222
<b>Custody and Pledged Securities</b>	<b>2,718</b>	<b>480</b>	<b>3,198</b>	<b>2,284</b>	<b>579</b>	<b>2,862</b>
Items held in Custody	104	61	165	94	30	124
Pledged Items	2,613	420	3,032	2,189	549	2,737
Accepted independent guaran. and warrant.	1	0	1	1	0	1
<b>Total Off Balance Sheet Commitments</b>	<b>4,109</b>	<b>2,028</b>	<b>6,137</b>	<b>3,580</b>	<b>2,018</b>	<b>5,598</b>

### Income-Expenditure

(USD Million)

	June 2010	June 2009
<b>Interest Income</b>	<b>106</b>	<b>166</b>
Interest on loans	91	138
Interest received from reserve deposits	1	2
Interest received from banks	0	1
Interest received from money market transactions	0	1
Interest received from marketable securities portfolio	12	22
Other interest income	1	2
<b>Interest Expenses</b>	<b>53</b>	<b>88</b>
Interest on deposits	45	75
Interest on money market transactions	5	8
Interest on funds borrowed	3	5
Interest on securities issued	0	0
Other interest expenses	0	1
<b>Net Interest Income/Expenses</b>	<b>52</b>	<b>77</b>
<b>Net Fees and Commissions Income/Expenses</b>	<b>8</b>	<b>9</b>
Fees and commissions received	9	11
Fees and commissions paid	1	1
<b>Dividend Income</b>	<b>0</b>	<b>0</b>
<b>Trading Profit/Loss (net)</b>	<b>-10</b>	<b>-4</b>
Profit/loss on trading account securities	-1	-2
Profit/losses on derivative financial transactions	-24	0
Foreign exchange profit/loss	15	-2
<b>Other Operating Income</b>	<b>23</b>	<b>16</b>
<b>Total Operating Income/Expenses</b>	<b>74</b>	<b>99</b>
Provision for Loan Losses or other Receivables (-)	13	33
Specific provisions of banks loans and other receivables*	6	25
General provision expenses*	2	5
Other Operating Expenses (-)	36	33
Personnel Expenses*	22	20
<b>Net Operating Profit/Loss</b>	<b>24</b>	<b>34</b>
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
<b>Profit/Loss Before Taxes from Continuing Operations</b>	<b>24</b>	<b>34</b>
Provisions for Taxes on Income from Continuing Operations (±)	-5	-6
<b>Net Profit/Loss from Continuing Operations</b>	<b>19</b>	<b>28</b>
<b>Net Profit/Loss Before Taxes from Terminated Operations</b>	<b>0</b>	<b>0</b>
Provisions for Taxes on Income from Terminated Operations (±)	0	0
<b>Net Profit/Loss from Terminated Operations</b>	<b>0</b>	<b>0</b>
<b>Net Profit/Losses</b>	<b>19</b>	<b>28</b>

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

**Ratios**

(%)

	June 2010	June 2009
<b>Capital Ratios</b>		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	12.2	13.9
Shareholders' Equity / Total Assets	12.0	11.9
(Shareholders' Equity - Permanent Assets) / Total Assets	8.0	7.9
Net On Balance Sheet Position / Total Shareholders' Equity	-53.7	-40.1
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-10.6	5.7
<b>Balance-Sheet Ratios</b>		
TC Assets / Total Assets	80.6	80.6
TC Liabilities / Total Liabilities	58.0	59.4
FC Assets / FC Liabilities	46.1	47.8
TC Deposits / Total Deposits	60.3	56.5
TC Loans / Total Loans and Receivables	82.8	81.1
Total Deposits / Total Assets	63.5	66.1
Funds Borrowed / Total Assets	16.5	12.4
<b>Assets Quality</b>		
Financial Assets (net) / Total Assets	11.9	14.9
Total Loans and Receivables / Total Assets	77.5	69.9
Total Loans and Receivables / Total Deposits	122.0	105.8
Loans Under Follow-up (gross) / Total Loans and Receivables	6.7	6.9
Loans Under Follow-up (net) / Total Loans and Receivables	2.8	2.9
Specific Provisions / Loans Under Follow-up	58.7	57.6
Permanent Assets / Total Assets	4.0	4.1
Consumer Loans / Total Loans and Receivables	0.3	0.4
<b>Liquidity</b>		
Liquid Assets / Total Assets	7.8	16.6
Liquid Assets / Short-term Liabilities	14.1	27.5
TC Liquid Assets / Total Assets	2.0	10.4
<b>Profitability</b>		
Net Profit/Losses / Total Assets	0.8	1.2
Net Profit/Losses / Total Shareholders' Equity	6.5	10.2
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.0	1.5
<b>Income-Expenditure Structure</b>		
Net Interest Income After Specific Provisions / Total Assets	1.9	2.3
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	63.0	52.6
Non-interest Income (net) / Total Assets	0.9	1.0
Other Operating Expenses / Total Assets	1.5	1.4
Personnel Expenses / Other Operating Expenses	59.6	59.4
Non-interest Income (net) / Other Operating Expenses	60.0	66.9

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

## Anadolubank A.Ş.

### Assets

(USD Million)

	June 2010			%	June 2009			%
	TC	FC	Total		TC	FC	Total	
<b>Cash and Balances with the Central Bank</b>	<b>36</b>	<b>75</b>	<b>111</b>	<b>4.2</b>	<b>41</b>	<b>90</b>	<b>131</b>	<b>5.7</b>
<b>Fin.ass.where fair value cha. is refl.to I/S (Net)</b>	<b>127</b>	<b>2</b>	<b>129</b>	<b>4.9</b>	<b>79</b>	<b>22</b>	<b>101</b>	<b>4.4</b>
Financial assets held for trading	127	2	129	4.9	79	22	101	4.4
Public sector debt securities	121	0	121	4.6	71	21	92	4.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	6	2	7	0.3	8	1	9	0.4
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
<b>Banks</b>	<b>0</b>	<b>119</b>	<b>120</b>	<b>4.5</b>	<b>0</b>	<b>88</b>	<b>88</b>	<b>3.8</b>
<b>Money Market Securities</b>	<b>0</b>	<b>3</b>	<b>3</b>	<b>0.1</b>	<b>0</b>	<b>50</b>	<b>50</b>	<b>2.2</b>
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	50	50	2.2
Receiv. from reverse repurchase agreements	0	3	3	0.1	0	0	0	0.0
<b>Financial Assets Available for Sale (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
<b>Loans</b>	<b>1,550</b>	<b>149</b>	<b>1,699</b>	<b>64.6</b>	<b>1,288</b>	<b>131</b>	<b>1,419</b>	<b>61.8</b>
Loans	1,539	149	1,688	64.2	1,275	131	1,406	61.2
Loans granted to the Banks risk group	7	40	48	1.8	13	37	51	2.2
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	1,531	109	1,640	62.3	1,262	93	1,355	59.0
Loans under follow-up	54	0	54	2.0	41	0	41	1.8
Specific provisions (-)	43	0	43	1.6	29	0	29	1.2
<b>Factoring Receivables</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Investments held to Maturity (Net)</b>	<b>140</b>	<b>294</b>	<b>434</b>	<b>16.5</b>	<b>200</b>	<b>197</b>	<b>397</b>	<b>17.3</b>
Public sector debt securities	140	287	426	16.2	200	195	395	17.2
Other marketable securities	0	7	7	0.3	0	2	2	0.1
<b>Investments and Associates (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
<b>Subsidiaries (Net)</b>	<b>20</b>	<b>39</b>	<b>59</b>	<b>2.2</b>	<b>11</b>	<b>37</b>	<b>48</b>	<b>2.1</b>
Financial subsidiaries	20	39	59	2.2	11	37	48	2.1
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
<b>Joint Ventures (Business Partners) (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
<b>Receivables From Leasing Transactions</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
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
<b>Derivative Financial Assets Held for Hedging</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
<b>Property and Equipment (Net)</b>	<b>11</b>	<b>0</b>	<b>11</b>	<b>0.4</b>	<b>10</b>	<b>0</b>	<b>10</b>	<b>0.4</b>
<b>Intangible Assets (Net)</b>	<b>1</b>	<b>0</b>	<b>1</b>	<b>0.0</b>	<b>1</b>	<b>0</b>	<b>1</b>	<b>0.0</b>
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	1	0	1	0.0	1	0	1	0.0
<b>Real Estates for Investment Purpose (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Assets for Tax</b>	<b>6</b>	<b>0</b>	<b>6</b>	<b>0.2</b>	<b>3</b>	<b>0</b>	<b>3</b>	<b>0.1</b>
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	6	0	6	0.2	3	0	3	0.1
<b>Prop.&amp;Equ.for Sale p. and from Term.Op.(Net)</b>	<b>4</b>	<b>0</b>	<b>4</b>	<b>0.2</b>	<b>4</b>	<b>0</b>	<b>4</b>	<b>0.2</b>
<b>Other Assets</b>	<b>52</b>	<b>3</b>	<b>55</b>	<b>2.1</b>	<b>38</b>	<b>6</b>	<b>44</b>	<b>1.9</b>
<b>Total Assets</b>	<b>1,946</b>	<b>684</b>	<b>2,631</b>	<b>100.0</b>	<b>1,675</b>	<b>621</b>	<b>2,296</b>	<b>100.0</b>

**Liabilities**

(USD Million)

	June 2010			%	June 2009			%
	TC	FC	Total		TC	FC	Total	
<b>Deposits</b>	<b>909</b>	<b>620</b>	<b>1,529</b>	<b>58.1</b>	<b>625</b>	<b>717</b>	<b>1,343</b>	<b>58.5</b>
Deposits held by the Banks risk group	8	18	26	1.0	5	7	12	0.5
Other	900	602	1,502	57.1	620	710	1,330	57.9
<b>Derivative Finan. Liabilities Held for Trading</b>	<b>32</b>	<b>0</b>	<b>32</b>	<b>1.2</b>	<b>14</b>	<b>0</b>	<b>14</b>	<b>0.6</b>
<b>Funds Borrowed</b>	<b>4</b>	<b>132</b>	<b>136</b>	<b>5.2</b>	<b>9</b>	<b>209</b>	<b>218</b>	<b>9.5</b>
<b>Money Market Takings</b>	<b>123</b>	<b>242</b>	<b>365</b>	<b>13.9</b>	<b>204</b>	<b>26</b>	<b>230</b>	<b>10.0</b>
Interbank money market takings	0	0	0	0.0	0	20	20	0.9
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	123	242	365	13.9	204	6	210	9.1
<b>Marketable Securities Issued (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
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
<b>Funds</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
<b>Miscellaneous Payables</b>	<b>20</b>	<b>1</b>	<b>21</b>	<b>0.8</b>	<b>16</b>	<b>0</b>	<b>16</b>	<b>0.7</b>
<b>Other External Resources</b>	<b>68</b>	<b>9</b>	<b>77</b>	<b>2.9</b>	<b>51</b>	<b>4</b>	<b>55</b>	<b>2.4</b>
<b>Factoring Payables</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Leasing Transactions Payables (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
<b>Derivative Finan. Liabilities Held for Hedging</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
<b>Provisions</b>	<b>22</b>	<b>0</b>	<b>22</b>	<b>0.8</b>	<b>18</b>	<b>1</b>	<b>19</b>	<b>0.8</b>
General provisions	13	0	13	0.5	11	1	12	0.5
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	6	0	6	0.2	5	0	5	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	3	0	3	0.1	2	0	2	0.1
<b>Liabilities for Tax</b>	<b>9</b>	<b>0</b>	<b>9</b>	<b>0.4</b>	<b>18</b>	<b>0</b>	<b>18</b>	<b>0.8</b>
Current liabilities for tax	9	0	9	0.4	18	0	18	0.8
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
<b>Lia. for Pro. &amp; Equ. for Sale p. and from Term. Op. (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Subordinated Loans</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Shareholders' Equity</b>	<b>441</b>	<b>-2</b>	<b>439</b>	<b>16.7</b>	<b>384</b>	<b>-2</b>	<b>383</b>	<b>16.7</b>
Paid-in capital	381	0	381	14.5	269	0	269	11.7
Supplementary capital	0	-2	-2	-0.1	-1	-2	-3	-0.1
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	0	-2	-2	-0.1	-1	-2	-3	-0.1
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est. for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv. & ass., subs. & joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val. inc. in pro. & equ. held for sale p. and term. ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	0	0	0	0.0	1	0	1	0.0
Profit reserves	22	0	22	0.9	69	0	69	3.0
Legal reserves	14	0	14	0.5	10	0	10	0.4
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	9	0	9	0.3	59	0	59	2.5
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	37	0	37	1.4	48	0	48	2.1
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	37	0	37	1.4	48	0	48	2.1
<b>Total Liabilities</b>	<b>1,629</b>	<b>1,002</b>	<b>2,631</b>	<b>100.0</b>	<b>1,339</b>	<b>956</b>	<b>2,296</b>	<b>100.0</b>

## Anadolubank A.Ş.

### Off Balance Sheet Commitments

(USD Million)

	June 2010			June 2009		
	TC	FC	Total	TC	FC	Total
<b>Guarantees and Warranties</b>	<b>436</b>	<b>222</b>	<b>659</b>	<b>330</b>	<b>260</b>	<b>590</b>
Letters of guarantee	436	87	523	330	99	429
Bank acceptances	0	4	4	0	3	3
Letters of credit	0	75	75	0	107	107
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	56	56	0	51	51
<b>Commitments</b>	<b>239</b>	<b>0</b>	<b>239</b>	<b>207</b>	<b>0</b>	<b>207</b>
Irrevocable commitments	235	0	235	201	0	201
Revocable commitments	4	0	4	6	0	6
<b>Derivative Financial Instruments</b>	<b>275</b>	<b>1,414</b>	<b>1,689</b>	<b>200</b>	<b>1,108</b>	<b>1,308</b>
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	275	1,414	1,689	200	1,108	1,308
<b>Custody and Pledged Securities</b>	<b>3,513</b>	<b>505</b>	<b>4,017</b>	<b>3,001</b>	<b>610</b>	<b>3,610</b>
Items held in Custody	2,323	126	2,449	2,185	110	2,295
Pledged Items	1,189	379	1,568	815	500	1,315
Accepted independent guaran. and warran.	0	0	0	0	0	0
<b>Total Off Balance Sheet Commitments</b>	<b>4,463</b>	<b>2,141</b>	<b>6,604</b>	<b>3,737</b>	<b>1,978</b>	<b>5,715</b>

### Income-Expenditure

(USD Million)

	June 2010	June 2009
<b>Interest Income</b>	<b>131</b>	<b>156</b>
Interest on loans	104	124
Interest received from reserve deposits	1	2
Interest received from banks	0	0
Interest received from money market transactions	0	1
Interest received from marketable securities portfolio	24	29
Other interest income	1	1
<b>Interest Expenses</b>	<b>52</b>	<b>72</b>
Interest on deposits	42	58
Interest on money market transactions	2	6
Interest on funds borrowed	7	8
Interest on securities issued	0	0
Other interest expenses	0	0
<b>Net Interest Income/Expenses</b>	<b>79</b>	<b>85</b>
<b>Net Fees and Commissions Income/Expenses</b>	<b>19</b>	<b>18</b>
Fees and commissions received	21	20
Fees and commissions paid	2	2
<b>Dividend Income</b>	<b>9</b>	<b>0</b>
<b>Trading Profit/Loss (net)</b>	<b>-10</b>	<b>8</b>
Profit/loss on trading account securities	3	6
Profit/losses on derivative financial transactions	-16	-3
Foreign exchange profit/loss	3	6
<b>Other Operating Income</b>	<b>5</b>	<b>6</b>
<b>Total Operating Income/Expenses</b>	<b>103</b>	<b>117</b>
Provision for Loan Losses or other Receivables (-)	4	9
Specific provisions of banks loans and other receivables*	4	8
General provision expenses*	1	1
Other Operating Expenses (-)	54	47
Personnel Expenses*	35	30
<b>Net Operating Profit/Loss</b>	<b>44</b>	<b>61</b>
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
<b>Profit/Loss Before Taxes from Continuing Operations</b>	<b>44</b>	<b>61</b>
Provisions for Taxes on Income from Continuing Operations (±)	-7	-12
<b>Net Profit/Loss from Continuing Operations</b>	<b>37</b>	<b>48</b>
<b>Net Profit/Loss Before Taxes from Terminated Operations</b>	<b>0</b>	<b>0</b>
Provisions for Taxes on Income from Terminated Operations (±)	0	0
<b>Net Profit/Loss from Terminated Operations</b>	<b>0</b>	<b>0</b>
<b>Net Profit/Losses</b>	<b>37</b>	<b>48</b>

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

**Ratios**

(%)

	June 2010	June 2009
<b>Capital Ratios</b>		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	18.9	19.8
Shareholders' Equity / Total Assets	16.7	16.7
(Shareholders' Equity - Permanent Assets) / Total Assets	13.4	13.4
Net On Balance Sheet Position / Total Shareholders' Equity	-25.4	-26.8
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-7.2	-2.8
<b>Balance-Sheet Ratios</b>		
TC Assets / Total Assets	74.0	73.0
TC Liabilities / Total Liabilities	61.9	58.3
FC Assets / FC Liabilities	68.3	64.9
TC Deposits / Total Deposits	59.4	46.6
TC Loans / Total Loans and Receivables	91.2	90.8
Total Deposits / Total Assets	58.1	58.5
Funds Borrowed / Total Assets	5.2	9.5
<b>Assets Quality</b>		
Financial Assets (net) / Total Assets	21.4	21.7
Total Loans and Receivables / Total Assets	64.6	61.8
Total Loans and Receivables / Total Deposits	111.1	105.7
Loans Under Follow-up (gross) / Total Loans and Receivables	3.2	2.9
Loans Under Follow-up (net) / Total Loans and Receivables	0.6	0.9
Specific Provisions / Loans Under Follow-up	79.7	69.1
Permanent Assets / Total Assets	3.3	3.3
Consumer Loans / Total Loans and Receivables	22.3	23.7
<b>Liquidity</b>		
Liquid Assets / Total Assets	13.8	16.1
Liquid Assets / Short-term Liabilities	24.0	25.8
TC Liquid Assets / Total Assets	6.2	5.2
<b>Profitability</b>		
Net Profit/Losses / Total Assets	1.4	2.1
Net Profit/Losses / Total Shareholders' Equity	8.5	12.6
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.7	2.6
<b>Income-Expenditure Structure</b>		
Net Interest Income After Specific Provisions / Total Assets	2.9	3.3
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	73.7	65.6
Non-interest Income (net) / Total Assets	0.9	1.4
Other Operating Expenses / Total Assets	2.0	2.0
Personnel Expenses / Other Operating Expenses	65.5	63.5
Non-interest Income (net) / Other Operating Expenses	43.6	68.7

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

## Arap Türk Bankası A.Ş.

### Assets

(USD Million)

	June 2010			%	June 2009			%
	TC	FC	Total		TC	FC	Total	
<b>Cash and Balances with the Central Bank</b>	<b>1</b>	<b>37</b>	<b>38</b>	<b>6.3</b>	<b>0</b>	<b>27</b>	<b>28</b>	<b>4.9</b>
<b>Fin.ass.where fair value cha. is refl.to I/S (Net)</b>	<b>36</b>	<b>53</b>	<b>89</b>	<b>14.8</b>	<b>83</b>	<b>44</b>	<b>127</b>	<b>22.2</b>
Financial assets held for trading	36	53	89	14.8	83	44	127	22.2
Public sector debt securities	36	40	76	12.6	83	41	124	21.7
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	0	0	0.1	0	3	3	0.5
Other marketable securities	0	12	12	2.1	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
<b>Banks</b>	<b>3</b>	<b>21</b>	<b>23</b>	<b>3.9</b>	<b>0</b>	<b>7</b>	<b>7</b>	<b>1.3</b>
<b>Money Market Securities</b>	<b>1</b>	<b>0</b>	<b>1</b>	<b>0.1</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Interbank money market placements	1	0	1	0.1	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
<b>Financial Assets Available for Sale (Net)</b>	<b>0</b>	<b>1</b>	<b>1</b>	<b>0.1</b>	<b>0</b>	<b>1</b>	<b>1</b>	<b>0.1</b>
Securities representing a share in capital	0	1	1	0.1	0	1	1	0.1
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
<b>Loans</b>	<b>127</b>	<b>159</b>	<b>286</b>	<b>47.6</b>	<b>99</b>	<b>155</b>	<b>254</b>	<b>44.4</b>
Loans	127	159	286	47.6	99	155	254	44.4
Loans granted to the Banks risk group	0	4	4	0.7	0	2	2	0.3
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	127	155	282	46.8	99	153	252	44.1
Loans under follow-up	4	0	4	0.6	4	0	4	0.7
Specific provisions (-)	4	0	4	0.6	4	0	4	0.7
<b>Factoring Receivables</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Investments held to Maturity (Net)</b>	<b>36</b>	<b>86</b>	<b>122</b>	<b>20.2</b>	<b>24</b>	<b>91</b>	<b>114</b>	<b>20.0</b>
Public sector debt securities	36	41	77	12.8	24	50	74	12.8
Other marketable securities	0	45	45	7.5	0	41	41	7.1
<b>Investments and Associates (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
<b>Subsidiaries (Net)</b>	<b>23</b>	<b>0</b>	<b>23</b>	<b>3.8</b>	<b>21</b>	<b>0</b>	<b>21</b>	<b>3.8</b>
Financial subsidiaries	23	0	23	3.8	21	0	21	3.8
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
<b>Joint Ventures (Business Partners) (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
<b>Receivables From Leasing Transactions</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
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
<b>Derivative Financial Assets Held for Hedging</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
<b>Property and Equipment (Net)</b>	<b>14</b>	<b>0</b>	<b>14</b>	<b>2.3</b>	<b>13</b>	<b>0</b>	<b>13</b>	<b>2.2</b>
<b>Intangible Assets (Net)</b>	<b>1</b>	<b>0</b>	<b>1</b>	<b>0.2</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	1	0	1	0.2	0	0	0	0.0
<b>Real Estates for Investment Purpose (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Assets for Tax</b>	<b>1</b>	<b>0</b>	<b>1</b>	<b>0.2</b>	<b>5</b>	<b>0</b>	<b>5</b>	<b>0.8</b>
Current assets for tax	0	0	0	0.0	2	0	2	0.4
Deferred assets for tax	1	0	1	0.2	2	0	2	0.4
<b>Prop.&amp;Equ.for Sale p. and from Term.Op.(Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.1</b>	<b>1</b>	<b>0</b>	<b>1</b>	<b>0.1</b>
<b>Other Assets</b>	<b>2</b>	<b>1</b>	<b>3</b>	<b>0.4</b>	<b>1</b>	<b>0</b>	<b>2</b>	<b>0.3</b>
<b>Total Assets</b>	<b>245</b>	<b>357</b>	<b>601</b>	<b>100.0</b>	<b>247</b>	<b>325</b>	<b>572</b>	<b>100.0</b>



**Liabilities**

(USD Million)

	June 2010			%	June 2009			%
	TC	FC	Total		TC	FC	Total	
<b>Deposits</b>	<b>7</b>	<b>103</b>	<b>110</b>	<b>18.3</b>	<b>5</b>	<b>86</b>	<b>91</b>	<b>15.9</b>
Deposits held by the Banks risk group	0	9	9	1.5	0	15	15	2.7
Other	7	95	101	16.8	5	70	75	13.2
<b>Derivative Finan. Liabilities Held for Trading</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>2</b>	<b>6</b>	<b>8</b>	<b>1.4</b>
<b>Funds Borrowed</b>	<b>0</b>	<b>285</b>	<b>285</b>	<b>47.4</b>	<b>0</b>	<b>233</b>	<b>233</b>	<b>40.7</b>
<b>Money Market Takings</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>53</b>	<b>0</b>	<b>53</b>	<b>9.3</b>
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	0	0	0	0.0	53	0	53	9.3
<b>Marketable Securities Issued (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
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
<b>Funds</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
<b>Miscellaneous Payables</b>	<b>0</b>	<b>1</b>	<b>1</b>	<b>0.2</b>	<b>0</b>	<b>2</b>	<b>2</b>	<b>0.3</b>
<b>Other External Resources</b>	<b>1</b>	<b>8</b>	<b>8</b>	<b>1.4</b>	<b>1</b>	<b>3</b>	<b>4</b>	<b>0.8</b>
<b>Factoring Payables</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Leasing Transactions Payables (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.1</b>
Finance leasing payables	0	0	0	0.1	0	0	1	0.1
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
<b>Derivative Finan. Liabilities Held for Hedging</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
<b>Provisions</b>	<b>8</b>	<b>0</b>	<b>8</b>	<b>1.3</b>	<b>6</b>	<b>0</b>	<b>6</b>	<b>1.1</b>
General provisions	5	0	5	0.8	4	0	4	0.6
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	3	0	3	0.5	2	0	2	0.4
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	0	0	0	0.1	0	0	0	0.1
<b>Liabilities for Tax</b>	<b>1</b>	<b>0</b>	<b>1</b>	<b>0.2</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.1</b>
Current liabilities for tax	1	0	1	0.2	0	0	0	0.1
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
<b>Lia. for Pro. &amp; Equ. for Sale p. and from Term.Op.(Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Subordinated Loans</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Shareholders' Equity</b>	<b>188</b>	<b>0</b>	<b>188</b>	<b>31.2</b>	<b>174</b>	<b>0</b>	<b>174</b>	<b>30.4</b>
Paid-in capital	153	0	153	25.4	157	0	157	27.5
Supplementary capital	6	0	6	1.0	6	0	6	1.0
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	0	0	0	0.0	0	0	0	0.0
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est. for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv. & ass., subs. & joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val. inc. in pro. & equ. held for sale p. and term. ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	6	0	6	1.0	6	0	6	1.0
Profit reserves	2	0	2	0.3	1	0	1	0.2
Legal reserves	2	0	2	0.3	1	0	1	0.2
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	0	0	0	0.0	0	0	0	0.0
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	28	0	28	4.6	9	0	9	1.7
Prior years income/loss	19	0	19	3.2	4	0	4	0.8
Current year income/loss	8	0	8	1.4	5	0	5	0.9
<b>Total Liabilities</b>	<b>204</b>	<b>397</b>	<b>601</b>	<b>100.0</b>	<b>243</b>	<b>330</b>	<b>572</b>	<b>100.0</b>

## Arap Türk Bankası A.Ş.

### Off Balance Sheet Commitments

(USD Million)

	June 2010			June 2009		
	TC	FC	Total	TC	FC	Total
<b>Guarantees and Warranties</b>	<b>2</b>	<b>923</b>	<b>926</b>	<b>1</b>	<b>681</b>	<b>682</b>
Letters of guarantee	1	673	674	1	515	516
Bank acceptances	2	9	10	0	0	0
Letters of credit	0	242	242	0	166	166
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	0	0	0	0	0
<b>Commitments</b>	<b>4</b>	<b>0</b>	<b>4</b>	<b>3</b>	<b>20</b>	<b>23</b>
Irrevocable commitments	4	0	4	3	20	23
Revocable commitments	0	0	0	0	0	0
<b>Derivative Financial Instruments</b>	<b>20</b>	<b>20</b>	<b>40</b>	<b>100</b>	<b>100</b>	<b>201</b>
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	20	20	40	100	100	201
<b>Custody and Pledged Securities</b>	<b>91</b>	<b>221</b>	<b>312</b>	<b>7</b>	<b>145</b>	<b>152</b>
Items held in Custody	82	19	101	6	0	6
Pledged Items	9	202	211	1	145	146
Accepted independent guaran. and warrant.	0	0	0	0	0	0
<b>Total Off Balance Sheet Commitments</b>	<b>117</b>	<b>1,164</b>	<b>1,282</b>	<b>111</b>	<b>946</b>	<b>1,057</b>

### Income-Expenditure

(USD Million)

	June 2010	June 2009
<b>Interest Income</b>	<b>15</b>	<b>24</b>
Interest on loans	7	10
Interest received from reserve deposits	0	0
Interest received from banks	0	0
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	7	14
Other interest income	0	0
<b>Interest Expenses</b>	<b>2</b>	<b>5</b>
Interest on deposits	0	1
Interest on money market transactions	1	2
Interest on funds borrowed	0	3
Interest on securities issued	0	0
Other interest expenses	0	0
<b>Net Interest Income/Expenses</b>	<b>13</b>	<b>18</b>
<b>Net Fees and Commissions Income/Expenses</b>	<b>8</b>	<b>7</b>
Fees and commissions received	8	7
Fees and commissions paid	0	0
<b>Dividend Income</b>	<b>2</b>	<b>0</b>
<b>Trading Profit/Loss (net)</b>	<b>0</b>	<b>-9</b>
Profit/loss on trading account securities	0	0
Profit/losses on derivative financial transactions	-1	-4
Foreign exchange profit/loss	1	-5
<b>Other Operating Income</b>	<b>1</b>	<b>0</b>
<b>Total Operating Income/Expenses</b>	<b>23</b>	<b>17</b>
Provision for Loan Losses or other Receivables (-)	2	2
Specific provisions of banks loans and other receivables*	0	0
General provision expenses*	1	1
Other Operating Expenses (-)	12	9
Personnel Expenses*	8	5
<b>Net Operating Profit/Loss</b>	<b>10</b>	<b>7</b>
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
<b>Profit/Loss Before Taxes from Continuing Operations</b>	<b>10</b>	<b>7</b>
Provisions for Taxes on Income from Continuing Operations (±)	-2	-2
<b>Net Profit/Loss from Continuing Operations</b>	<b>8</b>	<b>5</b>
<b>Net Profit/Loss Before Taxes from Terminated Operations</b>	<b>0</b>	<b>0</b>
Provisions for Taxes on Income from Terminated Operations (±)	0	0
<b>Net Profit/Loss from Terminated Operations</b>	<b>0</b>	<b>0</b>
<b>Net Profit/Losses</b>	<b>8</b>	<b>5</b>

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

**Ratios**

(%)

	June 2010	June 2009
<b>Capital Ratios</b>		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	28.3	33.4
Shareholders' Equity / Total Assets	31.2	30.4
(Shareholders' Equity - Permanent Assets) / Total Assets	24.9	24.3
Net On Balance Sheet Position / Total Shareholders' Equity	-11.2	14.1
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-0.6	2.6
<b>Balance-Sheet Ratios</b>		
TC Assets / Total Assets	40.7	43.2
TC Liabilities / Total Liabilities	34.0	42.4
FC Assets / FC Liabilities	89.8	98.6
TC Deposits / Total Deposits	6.1	5.6
TC Loans / Total Loans and Receivables	44.4	39.0
Total Deposits / Total Assets	18.3	15.9
Funds Borrowed / Total Assets	47.4	40.7
<b>Assets Quality</b>		
Financial Assets (net) / Total Assets	35.1	42.3
Total Loans and Receivables / Total Assets	47.6	44.4
Total Loans and Receivables / Total Deposits	259.9	279.4
Loans Under Follow-up (gross) / Total Loans and Receivables	1.3	1.5
Loans Under Follow-up (net) / Total Loans and Receivables	0.0	0.0
Specific Provisions / Loans Under Follow-up	100.0	100.0
Permanent Assets / Total Assets	6.3	6.1
Consumer Loans / Total Loans and Receivables	0.1	0.1
<b>Liquidity</b>		
Liquid Assets / Total Assets	25.2	28.4
Liquid Assets / Short-term Liabilities	60.1	62.3
TC Liquid Assets / Total Assets	6.8	14.6
<b>Profitability</b>		
Net Profit/Losses / Total Assets	1.4	0.9
Net Profit/Losses / Total Shareholders' Equity	4.4	2.9
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.7	1.2
<b>Income-Expenditure Structure</b>		
Net Interest Income After Specific Provisions / Total Assets	2.2	3.2
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	55.4	108.0
Non-interest Income (net) / Total Assets	1.7	-0.2
Other Operating Expenses / Total Assets	2.0	1.5
Personnel Expenses / Other Operating Expenses	67.3	63.0
Non-interest Income (net) / Other Operating Expenses	87.9	-15.8

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

## Bank Mellat

### Assets

(USD Million)

	June 2010			%	June 2009			%
	TC	FC	Total		TC	FC	Total	
<b>Cash and Balances with the Central Bank</b>	0	31	31	7.4	0	18	18	7.1
<b>Fin.ass.where fair value cha. is refl.to I/S (Net)</b>	0	0	0	0.0	0	0	0	0.0
Financial assets held for trading	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
<b>Banks</b>	20	117	137	32.4	12	65	78	30.6
<b>Money Market Securities</b>	0	0	0	0.0	0	0	0	0.0
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
<b>Financial Assets Available for Sale (Net)</b>	20	13	33	7.7	18	0	18	7.2
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	20	0	20	4.8	18	0	18	7.2
Other marketable securities	0	13	13	3.0	0	0	0	0.0
<b>Loans</b>	0	217	217	51.1	1	132	133	52.3
Loans	0	217	217	51.1	1	132	133	52.3
Loans granted to the Banks risk group	0	115	115	27.2	0	56	56	22.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	0	101	101	23.9	1	76	77	30.3
Loans under follow-up	0	0	0	0.0	0	0	0	0.0
Specific provisions (-)	0	0	0	0.0	0	0	0	0.0
<b>Factoring Receivables</b>	0	0	0	0.0	0	0	0	0.0
<b>Investments held to Maturity (Net)</b>	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
<b>Investments and Associates (Net)</b>	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
<b>Subsidiaries (Net)</b>	0	0	0	0.0	0	0	0	0.0
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
<b>Joint Ventures (Business Partners) (Net)</b>	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
<b>Receivables From Leasing Transactions</b>	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
<b>Derivative Financial Assets Held for Hedging</b>	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
<b>Property and Equipment (Net)</b>	6	0	6	1.3	6	0	6	2.4
<b>Intangible Assets (Net)</b>	0	0	0	0.0	0	0	0	0.0
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
<b>Real Estates for Investment Purpose (Net)</b>	0	0	0	0.0	0	0	0	0.0
<b>Assets for Tax</b>	0	0	0	0.1	1	0	1	0.4
Current assets for tax	0	0	0	0.0	1	0	1	0.2
Deferred assets for tax	0	0	0	0.1	0	0	0	0.1
<b>Prop.&amp;Equ.for Sale p. and from Term.Op.(Net)</b>	0	0	0	0.0	0	0	0	0.0
<b>Other Assets</b>	0	0	0	0.0	0	0	0	0.1
<b>Total Assets</b>	47	377	424	100.0	38	215	253	100.0

## Liabilities

(USD Million)

	June 2010			%	June 2009			%
	TC	FC	Total		TC	FC	Total	
<b>Deposits</b>	<b>2</b>	<b>152</b>	<b>153</b>	<b>36.1</b>	<b>1</b>	<b>91</b>	<b>92</b>	<b>36.4</b>
Deposits held by the Banks risk group	1	91	92	21.7	0	40	40	15.7
Other	1	60	61	14.4	1	52	52	20.7
<b>Derivative Finan. Liabilities Held for Trading</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Funds Borrowed</b>	<b>0</b>	<b>25</b>	<b>25</b>	<b>5.8</b>	<b>0</b>	<b>14</b>	<b>14</b>	<b>5.6</b>
<b>Money Market Takings</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	0	0	0	0.0	0	0	0	0.0
<b>Marketable Securities Issued (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
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
<b>Funds</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
<b>Miscellaneous Payables</b>	<b>0</b>	<b>183</b>	<b>183</b>	<b>43.1</b>	<b>0</b>	<b>96</b>	<b>96</b>	<b>38.0</b>
<b>Other External Resources</b>	<b>0</b>	<b>8</b>	<b>8</b>	<b>1.9</b>	<b>0</b>	<b>5</b>	<b>5</b>	<b>2.2</b>
<b>Factoring Payables</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Leasing Transactions Payables (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
<b>Derivative Finan. Liabilities Held for Hedging</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
<b>Provisions</b>	<b>1</b>	<b>0</b>	<b>1</b>	<b>0.2</b>	<b>1</b>	<b>1</b>	<b>2</b>	<b>0.6</b>
General provisions	0	0	1	0.1	0	1	1	0.2
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	0	0	0	0.1	0	0	0	0.1
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	0	0	0	0.0	1	0	1	0.3
<b>Liabilities for Tax</b>	<b>1</b>	<b>0</b>	<b>1</b>	<b>0.3</b>	<b>2</b>	<b>0</b>	<b>2</b>	<b>0.6</b>
Current liabilities for tax	1	0	1	0.3	2	0	2	0.6
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
<b>Lia.for Pro.&amp;Equ.for Sale p. and from Term.Op.(Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Subordinated Loans</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Shareholders' Equity</b>	<b>53</b>	<b>0</b>	<b>53</b>	<b>12.5</b>	<b>42</b>	<b>0</b>	<b>42</b>	<b>16.6</b>
Paid-in capital	34	0	34	8.0	20	0	20	8.1
Supplementary capital	0	0	0	0.0	0	0	0	0.1
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	0	0	0	0.0	0	0	0	0.1
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est.for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv.&ass.,subs.& joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val.inc.in pro.& equ.held for sale p.and term.ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	0	0	0	0.0	0	0	0	0.0
Profit reserves	1	0	1	0.2	1	0	1	0.3
Legal reserves	0	0	0	0.0	0	0	0	0.0
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	1	0	1	0.2	1	0	1	0.3
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	18	0	18	4.3	20	0	20	8.0
Prior years income/loss	12	0	12	2.7	15	0	15	5.8
Current year income/loss	7	0	7	1.6	6	0	6	2.2
<b>Total Liabilities</b>	<b>57</b>	<b>367</b>	<b>424</b>	<b>100.0</b>	<b>46</b>	<b>208</b>	<b>253</b>	<b>100.0</b>

## Bank Mellat

### Off Balance Sheet Commitments

(USD Million)

	June 2010			June 2009		
	TC	FC	Total	TC	FC	Total
<b>Guarantees and Warranties</b>	<b>0</b>	<b>45</b>	<b>45</b>	<b>1</b>	<b>25</b>	<b>26</b>
Letters of guarantee	0	40	40	0	13	14
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	5	5	0	11	11
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	0	0	1	0	1
<b>Commitments</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Irrevocable commitments	0	0	0	0	0	0
Revocable commitments	0	0	0	0	0	0
<b>Derivative Financial Instruments</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	0	0	0	0	0	0
<b>Custody and Pledged Securities</b>	<b>0</b>	<b>1</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>0</b>
Items held in Custody	0	1	1	0	0	0
Pledged Items	0	0	0	0	0	0
Accepted independent guaran. and warrant.	0	0	0	0	0	0
<b>Total Off Balance Sheet Commitments</b>	<b>0</b>	<b>46</b>	<b>47</b>	<b>1</b>	<b>25</b>	<b>26</b>

### Income-Expenditure

(USD Million)

	June 2010	June 2009
<b>Interest Income</b>	<b>8</b>	<b>8</b>
Interest on loans	6	6
Interest received from reserve deposits	0	0
Interest received from banks	1	1
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	1	1
Other interest income	0	0
<b>Interest Expenses</b>	<b>3</b>	<b>4</b>
Interest on deposits	0	1
Interest on money market transactions	3	3
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	0	0
<b>Net Interest Income/Expenses</b>	<b>5</b>	<b>5</b>
<b>Net Fees and Commissions Income/Expenses</b>	<b>3</b>	<b>3</b>
Fees and commissions received	3	3
Fees and commissions paid	0	0
<b>Dividend Income</b>	<b>0</b>	<b>0</b>
<b>Trading Profit/Loss (net)</b>	<b>1</b>	<b>1</b>
Profit/loss on trading account securities	0	0
Profit/losses on derivative financial transactions	0	0
Foreign exchange profit/loss	1	1
<b>Other Operating Income</b>	<b>0</b>	<b>0</b>
<b>Total Operating Income/Expenses</b>	<b>10</b>	<b>9</b>
Provision for Loan Losses or other Receivables (-)	0	0
Specific provisions of banks loans and other receivables*	0	0
General provision expenses*	0	0
Other Operating Expenses (-)	2	1
Personnel Expenses*	1	1
<b>Net Operating Profit/Loss</b>	<b>8</b>	<b>7</b>
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
<b>Profit/Loss Before Taxes from Continuing Operations</b>	<b>8</b>	<b>7</b>
Provisions for Taxes on Income from Continuing Operations (±)	-2	-2
<b>Net Profit/Loss from Continuing Operations</b>	<b>7</b>	<b>6</b>
<b>Net Profit/Loss Before Taxes from Terminated Operations</b>	<b>0</b>	<b>0</b>
Provisions for Taxes on Income from Terminated Operations (±)	0	0
<b>Net Profit/Loss from Terminated Operations</b>	<b>0</b>	<b>0</b>
<b>Net Profit/Losses</b>	<b>7</b>	<b>6</b>

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

**Ratios**

(%)

	June 2010	June 2009
<b>Capital Ratios</b>		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	38.2	43.2
Shareholders' Equity / Total Assets	12.5	16.6
(Shareholders' Equity - Permanent Assets) / Total Assets	11.2	14.2
Net On Balance Sheet Position / Total Shareholders' Equity	19.5	19.7
Net On and Off Balance Sheet Position / Total Shareholders' Equity	19.5	19.7
<b>Balance-Sheet Ratios</b>		
TC Assets / Total Assets	11.1	15.0
TC Liabilities / Total Liabilities	13.4	18.0
FC Assets / FC Liabilities	102.7	103.6
TC Deposits / Total Deposits	1.1	0.9
TC Loans / Total Loans and Receivables	0.1	0.4
Total Deposits / Total Assets	36.1	36.4
Funds Borrowed / Total Assets	5.8	5.6
<b>Assets Quality</b>		
Financial Assets (net) / Total Assets	7.7	7.2
Total Loans and Receivables / Total Assets	51.1	52.3
Total Loans and Receivables / Total Deposits	141.4	143.7
Loans Under Follow-up (gross) / Total Loans and Receivables	0.0	0.0
Loans Under Follow-up (net) / Total Loans and Receivables	0.0	0.0
Specific Provisions / Loans Under Follow-up	23.4	25.0
Permanent Assets / Total Assets	1.3	2.4
Consumer Loans / Total Loans and Receivables	0.0	0.2
<b>Liquidity</b>		
Liquid Assets / Total Assets	47.5	44.9
Liquid Assets / Short-term Liabilities	101.8	103.0
TC Liquid Assets / Total Assets	9.6	12.0
<b>Profitability</b>		
Net Profit/Losses / Total Assets	1.6	2.2
Net Profit/Losses / Total Shareholders' Equity	12.4	13.4
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.9	2.8
<b>Income-Expenditure Structure</b>		
Net Interest Income After Specific Provisions / Total Assets	1.3	1.8
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	52.6	51.7
Non-interest Income (net) / Total Assets	1.1	1.7
Other Operating Expenses / Total Assets	0.4	0.6
Personnel Expenses / Other Operating Expenses	57.9	60.3
Non-interest Income (net) / Other Operating Expenses	267.6	290.8

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

## BankPozitif Kredi ve Kalkınma Bankası A.Ş.

### Assets

(USD Million)

	June 2010			%	June 2009			%
	TC	FC	Total		TC	FC	Total	
<b>Cash and Balances with the Central Bank</b>	<b>3</b>	<b>53</b>	<b>56</b>	<b>6.0</b>	<b>1</b>	<b>60</b>	<b>61</b>	<b>6.0</b>
<b>Fin.ass.where fair value cha. is refl.to I/S (Net)</b>	<b>35</b>	<b>1</b>	<b>35</b>	<b>3.8</b>	<b>10</b>	<b>0</b>	<b>10</b>	<b>1.0</b>
Financial assets held for trading	35	1	35	3.8	10	0	10	1.0
Public sector debt securities	3	0	3	0.3	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	32	1	33	3.5	10	0	10	1.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
<b>Banks</b>	<b>0</b>	<b>2</b>	<b>2</b>	<b>0.3</b>	<b>0</b>	<b>25</b>	<b>25</b>	<b>2.5</b>
<b>Money Market Securities</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>18</b>	<b>70</b>	<b>88</b>	<b>8.6</b>
Interbank money market placements	0	0	0	0.0	18	70	88	8.6
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
<b>Financial Assets Available for Sale (Net)</b>	<b>62</b>	<b>8</b>	<b>69</b>	<b>7.4</b>	<b>35</b>	<b>0</b>	<b>35</b>	<b>3.5</b>
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	62	0	62	6.6	35	0	35	3.5
Other marketable securities	0	8	8	0.8	0	0	0	0.0
<b>Loans</b>	<b>417</b>	<b>257</b>	<b>674</b>	<b>72.1</b>	<b>505</b>	<b>165</b>	<b>671</b>	<b>65.6</b>
Loans	396	257	653	69.9	484	165	649	63.5
Loans granted to the Banks risk group	3	7	9	1.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	393	250	644	68.9	484	165	649	63.5
Loans under follow-up	39	0	39	4.2	29	0	29	2.8
Specific provisions (-)	19	0	19	2.0	7	0	7	0.7
<b>Factoring Receivables</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Investments held to Maturity (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>20</b>	<b>4</b>	<b>24</b>	<b>2.4</b>
Public sector debt securities	0	0	0	0.0	20	0	20	2.0
Other marketable securities	0	0	0	0.0	0	4	4	0.4
<b>Investments and Associates (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
<b>Subsidiaries (Net)</b>	<b>4</b>	<b>71</b>	<b>74</b>	<b>7.9</b>	<b>5</b>	<b>77</b>	<b>82</b>	<b>8.0</b>
Financial subsidiaries	1	71	72	7.7	3	77	79	7.8
Non-financial subsidiaries	3	0	3	0.3	3	0	3	0.3
<b>Joint Ventures (Business Partners) (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
<b>Receivables From Leasing Transactions</b>	<b>1</b>	<b>4</b>	<b>5</b>	<b>0.6</b>	<b>0</b>	<b>9</b>	<b>9</b>	<b>0.8</b>
Finance lease receivables	2	4	6	0.7	0	9	9	0.9
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	1	0	1	0.1	0	1	1	0.1
<b>Derivative Financial Assets Held for Hedging</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
<b>Property and Equipment (Net)</b>	<b>4</b>	<b>0</b>	<b>4</b>	<b>0.4</b>	<b>6</b>	<b>0</b>	<b>6</b>	<b>0.6</b>
<b>Intangible Assets (Net)</b>	<b>2</b>	<b>0</b>	<b>2</b>	<b>0.2</b>	<b>3</b>	<b>0</b>	<b>3</b>	<b>0.3</b>
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	2	0	2	0.2	3	0	3	0.3
<b>Real Estates for Investment Purpose (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Assets for Tax</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	0	0	0	0.0	0	0	0	0.0
<b>Prop.&amp;Equ.for Sale p. and from Term.Op.(Net)</b>	<b>1</b>	<b>0</b>	<b>1</b>	<b>0.1</b>	<b>1</b>	<b>0</b>	<b>1</b>	<b>0.1</b>
<b>Other Assets</b>	<b>2</b>	<b>8</b>	<b>10</b>	<b>1.1</b>	<b>2</b>	<b>6</b>	<b>7</b>	<b>0.7</b>
<b>Total Assets</b>	<b>531</b>	<b>404</b>	<b>934</b>	<b>100.0</b>	<b>606</b>	<b>417</b>	<b>1,023</b>	<b>100.0</b>



## Liabilities

(USD Million)

	June 2010			%	June 2009			%
	TC	FC	Total		TC	FC	Total	
<b>Deposits</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Deposits held by the Banks risk group	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
<b>Derivative Finan. Liabilities Held for Trading</b>	<b>10</b>	<b>1</b>	<b>11</b>	<b>1.2</b>	<b>6</b>	<b>0</b>	<b>6</b>	<b>0.6</b>
<b>Funds Borrowed</b>	<b>1</b>	<b>529</b>	<b>529</b>	<b>56.7</b>	<b>3</b>	<b>648</b>	<b>651</b>	<b>63.6</b>
<b>Money Market Takings</b>	<b>15</b>	<b>0</b>	<b>15</b>	<b>1.6</b>	<b>2</b>	<b>0</b>	<b>2</b>	<b>0.2</b>
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	2	0	2	0.2
Funds provided under repurchase agreements	15	0	15	1.6	0	0	0	0.0
<b>Marketable Securities Issued (Net)</b>	<b>33</b>	<b>0</b>	<b>33</b>	<b>3.5</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
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	33	0	33	3.5	0	0	0	0.0
<b>Funds</b>	<b>12</b>	<b>14</b>	<b>26</b>	<b>2.8</b>	<b>15</b>	<b>35</b>	<b>50</b>	<b>4.9</b>
Borrower funds	12	14	26	2.8	15	35	50	4.9
Others	0	0	0	0.0	0	0	0	0.0
<b>Miscellaneous Payables</b>	<b>1</b>	<b>12</b>	<b>13</b>	<b>1.4</b>	<b>2</b>	<b>1</b>	<b>2</b>	<b>0.2</b>
<b>Other External Resources</b>	<b>2</b>	<b>1</b>	<b>3</b>	<b>0.3</b>	<b>2</b>	<b>1</b>	<b>3</b>	<b>0.3</b>
<b>Factoring Payables</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Leasing Transactions Payables (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
<b>Derivative Finan. Liabilities Held for Hedging</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
<b>Provisions</b>	<b>9</b>	<b>0</b>	<b>9</b>	<b>1.0</b>	<b>13</b>	<b>0</b>	<b>13</b>	<b>1.2</b>
General provisions	8	0	8	0.8	8	0	8	0.8
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	1	0	1	0.2	1	0	1	0.1
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	0	0	0	0.0	4	0	4	0.4
<b>Liabilities for Tax</b>	<b>3</b>	<b>0</b>	<b>3</b>	<b>0.4</b>	<b>8</b>	<b>0</b>	<b>8</b>	<b>0.8</b>
Current liabilities for tax	1	0	1	0.1	6	0	6	0.5
Deferred liabilities for tax	2	0	2	0.3	2	0	2	0.2
<b>Lia. for Pro. &amp; Equ. for Sale p. and from Term. Op. (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Subordinated Loans</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Shareholders' Equity</b>	<b>292</b>	<b>-1</b>	<b>292</b>	<b>31.2</b>	<b>289</b>	<b>-1</b>	<b>288</b>	<b>28.2</b>
Paid-in capital	214	0	214	22.9	221	0	221	21.6
Supplementary capital	24	-1	24	2.5	27	-1	26	2.5
Share premium	13	0	13	1.4	13	0	13	1.3
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	0	-1	-1	-0.1	0	-1	-1	-0.1
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est. for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv. & ass., subs. & joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val. inc. in pro. & equ. held for sale p. and term. ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	12	0	12	1.3	13	0	13	1.3
Profit reserves	44	0	44	4.7	27	0	27	2.7
Legal reserves	7	0	7	0.8	6	0	6	0.6
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	37	0	37	4.0	21	0	21	2.1
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	9	0	9	1.0	14	0	14	1.4
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	9	0	9	1.0	14	0	14	1.4
<b>Total Liabilities</b>	<b>378</b>	<b>556</b>	<b>934</b>	<b>100.0</b>	<b>339</b>	<b>684</b>	<b>1,023</b>	<b>100.0</b>

## BankPozitif Kredi ve Kalkınma Bankası A.Ş.

### Off Balance Sheet Commitments

(USD Million)

	June 2010			June 2009		
	TC	FC	Total	TC	FC	Total
<b>Guarantees and Warranties</b>	<b>49</b>	<b>266</b>	<b>315</b>	<b>48</b>	<b>354</b>	<b>402</b>
Letters of guarantee	49	232	281	48	293	341
Bank acceptances	0	0	0	0	2	2
Letters of credit	0	34	34	0	59	59
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	0	0	0	0	0
<b>Commitments</b>	<b>0</b>	<b>3</b>	<b>3</b>	<b>1</b>	<b>66</b>	<b>68</b>
Irrevocable commitments	0	3	3	1	66	68
Revocable commitments	0	0	0	0	0	0
<b>Derivative Financial Instruments</b>	<b>134</b>	<b>759</b>	<b>893</b>	<b>99</b>	<b>554</b>	<b>653</b>
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	134	759	893	99	554	653
<b>Custody and Pledged Securities</b>	<b>813</b>	<b>1,927</b>	<b>2,741</b>	<b>983</b>	<b>2,066</b>	<b>3,049</b>
Items held in Custody	21	82	104	20	67	86
Pledged Items	792	1,845	2,637	964	1,999	2,963
Accepted independent guaran. and warrant.	0	0	0	0	0	0
<b>Total Off Balance Sheet Commitments</b>	<b>996</b>	<b>2,955</b>	<b>3,951</b>	<b>1,132</b>	<b>3,040</b>	<b>4,172</b>

### Income-Expenditure

(USD Million)

	June 2010	June 2009
<b>Interest Income</b>	<b>41</b>	<b>51</b>
Interest on loans	35	42
Interest received from reserve deposits	0	0
Interest received from banks	0	0
Interest received from money market transactions	0	3
Interest received from marketable securities portfolio	5	5
Other interest income	0	0
<b>Interest Expenses</b>	<b>21</b>	<b>21</b>
Interest on deposits	0	0
Interest on money market transactions	18	19
Interest on funds borrowed	0	0
Interest on securities issued	2	0
Other interest expenses	0	2
<b>Net Interest Income/Expenses</b>	<b>20</b>	<b>30</b>
<b>Net Fees and Commissions Income/Expenses</b>	<b>5</b>	<b>3</b>
Fees and commissions received	5	5
Fees and commissions paid	0	2
<b>Dividend Income</b>	<b>0</b>	<b>0</b>
<b>Trading Profit/Loss (net)</b>	<b>7</b>	<b>6</b>
Profit/loss on trading account securities	3	0
Profit/losses on derivative financial transactions	16	6
Foreign exchange profit/loss	-13	0
<b>Other Operating Income</b>	<b>5</b>	<b>0</b>
<b>Total Operating Income/Expenses</b>	<b>37</b>	<b>40</b>
Provision for Loan Losses or other Receivables (-)	9	5
Specific provisions of banks loans and other receivables*	9	2
General provision expenses*	0	0
Other Operating Expenses (-)	16	16
Personnel Expenses*	7	7
<b>Net Operating Profit/Loss</b>	<b>12</b>	<b>18</b>
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
<b>Profit/Loss Before Taxes from Continuing Operations</b>	<b>12</b>	<b>18</b>
Provisions for Taxes on Income from Continuing Operations (±)	-2	-4
<b>Net Profit/Loss from Continuing Operations</b>	<b>9</b>	<b>14</b>
<b>Net Profit/Loss Before Taxes from Terminated Operations</b>	<b>0</b>	<b>0</b>
Provisions for Taxes on Income from Terminated Operations (±)	0	0
<b>Net Profit/Loss from Terminated Operations</b>	<b>0</b>	<b>0</b>
<b>Net Profit/Losses</b>	<b>9</b>	<b>14</b>

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

**Ratios**

(%)

	June 2010	June 2009
<b>Capital Ratios</b>		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	30.2	30.6
Shareholders' Equity / Total Assets	31.2	28.2
(Shareholders' Equity - Permanent Assets) / Total Assets	20.3	17.1
Net On Balance Sheet Position / Total Shareholders' Equity	12.5	6.7
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-2.4	28.8
<b>Balance-Sheet Ratios</b>		
TC Assets / Total Assets	56.8	59.3
TC Liabilities / Total Liabilities	40.5	33.1
FC Assets / FC Liabilities	72.6	60.9
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans and Receivables	61.9	75.4
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	56.7	63.6
<b>Assets Quality</b>		
Financial Assets (net) / Total Assets	11.2	6.8
Total Loans and Receivables / Total Assets	72.1	65.6
Total Loans and Receivables / Total Deposits	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	5.8	4.3
Loans Under Follow-up (net) / Total Loans and Receivables	3.1	3.2
Specific Provisions / Loans Under Follow-up	47.1	25.6
Permanent Assets / Total Assets	10.9	11.1
Consumer Loans / Total Loans and Receivables	22.2	24.0
<b>Liquidity</b>		
Liquid Assets / Total Assets	17.5	21.5
Liquid Assets / Short-term Liabilities	208.6	109.0
TC Liquid Assets / Total Assets	10.7	6.2
<b>Profitability</b>		
Net Profit/Losses / Total Assets	1.0	1.4
Net Profit/Losses / Total Shareholders' Equity	3.2	5.0
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.2	1.8
<b>Income-Expenditure Structure</b>		
Net Interest Income After Specific Provisions / Total Assets	1.2	2.8
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	30.0	72.0
Non-interest Income (net) / Total Assets	1.8	0.9
Other Operating Expenses / Total Assets	1.7	1.6
Personnel Expenses / Other Operating Expenses	44.8	40.1
Non-interest Income (net) / Other Operating Expenses	106.2	58.3

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

## Birleşik Fon Bankası A.Ş.

### Assets

(USD Million)

	June 2010			%	June 2009			%
	TC	FC	Total		TC	FC	Total	
<b>Cash and Balances with the Central Bank</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Fin.ass.where fair value cha. is refl.to I/S (Net)</b>	<b>188</b>	<b>0</b>	<b>188</b>	<b>38.2</b>	<b>225</b>	<b>0</b>	<b>225</b>	<b>43.6</b>
Financial assets held for trading	188	0	188	38.2	225	0	225	43.6
Public sector debt securities	188	0	188	38.2	225	0	225	43.6
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
<b>Banks</b>	<b>170</b>	<b>60</b>	<b>230</b>	<b>46.8</b>	<b>145</b>	<b>66</b>	<b>211</b>	<b>40.9</b>
<b>Money Market Securities</b>	<b>2</b>	<b>0</b>	<b>2</b>	<b>0.3</b>	<b>2</b>	<b>0</b>	<b>2</b>	<b>0.3</b>
Interbank money market placements	2	0	2	0.3	2	0	2	0.3
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
<b>Financial Assets Available for Sale (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
<b>Loans</b>	<b>4</b>	<b>0</b>	<b>4</b>	<b>0.7</b>	<b>8</b>	<b>1</b>	<b>9</b>	<b>1.7</b>
Loans	1	0	1	0.1	1	0	1	0.1
Loans granted to the Banks risk group	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	1	0	1	0.1	1	0	1	0.1
Loans under follow-up	25	5	31	6.2	42	6	48	9.4
Specific provisions (-)	22	5	27	5.6	35	5	40	7.7
<b>Factoring Receivables</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Investments held to Maturity (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
<b>Investments and Associates (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
<b>Subsidiaries (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
<b>Joint Ventures (Business Partners) (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
<b>Receivables From Leasing Transactions</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
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
<b>Derivative Financial Assets Held for Hedging</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
<b>Property and Equipment (Net)</b>	<b>34</b>	<b>0</b>	<b>34</b>	<b>7.0</b>	<b>36</b>	<b>0</b>	<b>36</b>	<b>7.1</b>
<b>Intangible Assets (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
<b>Real Estates for Investment Purpose (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Assets for Tax</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.1</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.1</b>
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	0	0	0	0.1	0	0	0	0.1
<b>Prop.&amp;Equ.for Sale p. and from Term.Op.(Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Other Assets</b>	<b>30</b>	<b>3</b>	<b>33</b>	<b>6.7</b>	<b>28</b>	<b>4</b>	<b>32</b>	<b>6.2</b>
<b>Total Assets</b>	<b>428</b>	<b>64</b>	<b>491</b>	<b>100.0</b>	<b>444</b>	<b>71</b>	<b>515</b>	<b>100.0</b>

## Liabilities

(USD Million)

	June 2010			%	June 2009			%
	TC	FC	Total		TC	FC	Total	
<b>Deposits</b>	<b>7</b>	<b>10</b>	<b>17</b>	<b>3.5</b>	<b>8</b>	<b>13</b>	<b>21</b>	<b>4.2</b>
Deposits held by the Banks risk group	0	0	0	0.0	0	0	0	0.0
Other	7	10	17	3.5	8	13	21	4.2
<b>Derivative Finan. Liabilities Held for Trading</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Funds Borrowed</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Money Market Takings</b>	<b>2</b>	<b>0</b>	<b>2</b>	<b>0.4</b>	<b>2</b>	<b>0</b>	<b>2</b>	<b>0.4</b>
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	2	0	2	0.4	2	0	2	0.4
<b>Marketable Securities Issued (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
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
<b>Funds</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
<b>Miscellaneous Payables</b>	<b>6</b>	<b>26</b>	<b>32</b>	<b>6.6</b>	<b>6</b>	<b>27</b>	<b>33</b>	<b>6.3</b>
<b>Other External Resources</b>	<b>2</b>	<b>0</b>	<b>2</b>	<b>0.5</b>	<b>2</b>	<b>0</b>	<b>3</b>	<b>0.5</b>
<b>Factoring Payables</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Leasing Transactions Payables (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
<b>Derivative Finan. Liabilities Held for Hedging</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
<b>Provisions</b>	<b>22</b>	<b>28</b>	<b>50</b>	<b>10.2</b>	<b>16</b>	<b>32</b>	<b>48</b>	<b>9.4</b>
General provisions	2	0	2	0.3	1	0	1	0.2
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	3	0	3	0.5	2	0	2	0.4
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	18	28	46	9.4	13	32	45	8.7
<b>Liabilities for Tax</b>	<b>3</b>	<b>0</b>	<b>3</b>	<b>0.7</b>	<b>3</b>	<b>0</b>	<b>3</b>	<b>0.6</b>
Current liabilities for tax	3	0	3	0.7	3	0	3	0.6
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
<b>Lia. for Pro. &amp; Equ. for Sale p. and from Term. Op. (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Subordinated Loans</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Shareholders' Equity</b>	<b>384</b>	<b>0</b>	<b>384</b>	<b>78.1</b>	<b>405</b>	<b>0</b>	<b>405</b>	<b>78.7</b>
Paid-in capital	293	0	293	59.6	302	0	302	58.7
Supplementary capital	0	0	0	0.0	0	0	0	0.0
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	0	0	0	0.0	0	0	0	0.0
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est. for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv. & ass., subs. & joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val. inc. in pro. & equ. held for sale p. and term. ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	0	0	0	0.0	0	0	0	0.0
Profit reserves	11,236	0	11,236	2,287.1	11,633	0	11,633	2,259.9
Legal reserves	17	0	17	3.4	17	0	17	3.4
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	11,220	0	11,220	2,283.6	11,616	0	11,616	2,256.6
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	-11,145	0	-11,145	#####	-11,530	0	-11,530	#####
Prior years income/loss	-11,162	0	-11,162	#####	-11,556	0	-11,556	#####
Current year income/loss	16	0	16	3.3	26	0	26	5.0
<b>Total Liabilities</b>	<b>427</b>	<b>65</b>	<b>491</b>	<b>100.0</b>	<b>443</b>	<b>72</b>	<b>515</b>	<b>100.0</b>

## Birleşik Fon Bankası A.Ş.

### Off Balance Sheet Commitments

(USD Million)

	June 2010			June 2009		
	TC	FC	Total	TC	FC	Total
<b>Guarantees and Warranties</b>	<b>49</b>	<b>64</b>	<b>113</b>	<b>52</b>	<b>72</b>	<b>124</b>
Letters of guarantee	48	64	113	52	72	124
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	0	0	0	0	0
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	0	0	0	0	0
<b>Commitments</b>	<b>1,570</b>	<b>0</b>	<b>1,570</b>	<b>12</b>	<b>0</b>	<b>12</b>
Irrevocable commitments	1,570	0	1,570	12	0	12
Revocable commitments	0	0	0	0	0	0
<b>Derivative Financial Instruments</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	0	0	0	0	0	0
<b>Custody and Pledged Securities</b>	<b>565</b>	<b>83</b>	<b>648</b>	<b>589</b>	<b>92</b>	<b>681</b>
Items held in Custody	8	2	10	8	2	10
Pledged Items	557	81	639	581	90	671
Accepted independent guaran. and warran.	0	0	0	0	0	0
<b>Total Off Balance Sheet Commitments</b>	<b>2,184</b>	<b>148</b>	<b>2,332</b>	<b>653</b>	<b>164</b>	<b>817</b>

### Income-Expenditure

(USD Million)

	June 2010	June 2009
<b>Interest Income</b>	<b>14</b>	<b>16</b>
Interest on loans	6	1
Interest received from reserve deposits	0	0
Interest received from banks	7	14
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	0	0
Other interest income	0	0
<b>Interest Expenses</b>	<b>0</b>	<b>0</b>
Interest on deposits	0	0
Interest on money market transactions	0	0
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	0	0
<b>Net Interest Income/Expenses</b>	<b>14</b>	<b>15</b>
<b>Net Fees and Commissions Income/Expenses</b>	<b>1</b>	<b>1</b>
Fees and commissions received	1	1
Fees and commissions paid	0	0
<b>Dividend Income</b>	<b>0</b>	<b>0</b>
<b>Trading Profit/Loss (net)</b>	<b>10</b>	<b>27</b>
Profit/loss on trading account securities	9	26
Profit/losses on derivative financial transactions	0	0
Foreign exchange profit/loss	1	1
<b>Other Operating Income</b>	<b>10</b>	<b>5</b>
<b>Total Operating Income/Expenses</b>	<b>36</b>	<b>48</b>
Provision for Loan Losses or other Receivables (-)	5	4
Specific provisions of banks loans and other receivables*	0	2
General provision expenses*	0	0
Other Operating Expenses (-)	10	12
Personnel Expenses*	5	5
<b>Net Operating Profit/Loss</b>	<b>20</b>	<b>32</b>
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
<b>Profit/Loss Before Taxes from Continuing Operations</b>	<b>20</b>	<b>32</b>
Provisions for Taxes on Income from Continuing Operations (±)	-4	-7
<b>Net Profit/Loss from Continuing Operations</b>	<b>16</b>	<b>26</b>
<b>Net Profit/Loss Before Taxes from Terminated Operations</b>	<b>0</b>	<b>0</b>
Provisions for Taxes on Income from Terminated Operations (±)	0	0
<b>Net Profit/Loss from Terminated Operations</b>	<b>0</b>	<b>0</b>
<b>Net Profit/Losses</b>	<b>16</b>	<b>26</b>

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

**Ratios**

(%)

	June 2010	June 2009
<b>Capital Ratios</b>		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	52.8	69.4
Shareholders' Equity / Total Assets	78.1	78.7
(Shareholders' Equity - Permanent Assets) / Total Assets	70.5	70.0
Net On Balance Sheet Position / Total Shareholders' Equity	-0.2	-0.3
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-0.2	-0.3
<b>Balance-Sheet Ratios</b>		
TC Assets / Total Assets	87.0	86.2
TC Liabilities / Total Liabilities	86.8	86.0
FC Assets / FC Liabilities	98.5	98.5
TC Deposits / Total Deposits	41.6	39.6
TC Loans / Total Loans and Receivables	100.0	87.1
Total Deposits / Total Assets	3.5	4.2
Funds Borrowed / Total Assets	0.0	0.0
<b>Assets Quality</b>		
Financial Assets (net) / Total Assets	38.2	43.6
Total Loans and Receivables / Total Assets	0.7	1.7
Total Loans and Receivables / Total Deposits	20.7	41.9
Loans Under Follow-up (gross) / Total Loans and Receivables	851.3	538.4
Loans Under Follow-up (net) / Total Loans and Receivables	84.2	93.3
Specific Provisions / Loans Under Follow-up	90.1	82.7
Permanent Assets / Total Assets	7.6	8.7
Consumer Loans / Total Loans and Receivables	15.8	6.1
<b>Liquidity</b>		
Liquid Assets / Total Assets	85.4	84.9
Liquid Assets / Short-term Liabilities	768.3	85.3
TC Liquid Assets / Total Assets	73.1	72.1
<b>Profitability</b>		
Net Profit/Losses / Total Assets	3.3	5.0
Net Profit/Losses / Total Shareholders' Equity	4.2	6.3
Profit/Losses Before Taxes after Continuing Operations / Total Assets	4.0	6.3
<b>Income-Expenditure Structure</b>		
Net Interest Income After Specific Provisions / Total Assets	2.7	2.6
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	38.0	28.1
Non-interest Income (net) / Total Assets	4.4	6.4
Other Operating Expenses / Total Assets	2.1	2.3
Personnel Expenses / Other Operating Expenses	52.4	44.2
Non-interest Income (net) / Other Operating Expenses	209.9	276.2

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

## Citibank A.Ş.

### Assets

(USD Million)

	June 2010			%	June 2009			%
	TC	FC	Total		TC	FC	Total	
<b>Cash and Balances with the Central Bank</b>	<b>105</b>	<b>127</b>	<b>232</b>	<b>6.5</b>	<b>203</b>	<b>95</b>	<b>298</b>	<b>7.9</b>
<b>Fin.ass.where fair value cha. is refl.to I/S (Net)</b>	<b>531</b>	<b>17</b>	<b>548</b>	<b>15.4</b>	<b>39</b>	<b>25</b>	<b>64</b>	<b>1.7</b>
Financial assets held for trading	531	17	548	15.4	39	25	64	1.7
Public sector debt securities	526	1	527	14.8	9	0	9	0.2
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	5	16	21	0.6	30	24	55	1.5
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
<b>Banks</b>	<b>170</b>	<b>2</b>	<b>173</b>	<b>4.8</b>	<b>16</b>	<b>424</b>	<b>441</b>	<b>11.7</b>
<b>Money Market Securities</b>	<b>413</b>	<b>0</b>	<b>413</b>	<b>11.6</b>	<b>1,161</b>	<b>0</b>	<b>1,161</b>	<b>30.8</b>
Interbank money market placements	413	0	413	11.6	1,161	0	1,161	30.8
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
<b>Financial Assets Available for Sale (Net)</b>	<b>675</b>	<b>0</b>	<b>675</b>	<b>19.0</b>	<b>139</b>	<b>20</b>	<b>159</b>	<b>4.2</b>
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	675	0	675	19.0	139	20	159	4.2
Other marketable securities	0	0	0	0.0	0	0	0	0.0
<b>Loans</b>	<b>1,173</b>	<b>295</b>	<b>1,469</b>	<b>41.2</b>	<b>1,231</b>	<b>343</b>	<b>1,574</b>	<b>41.8</b>
Loans	1,158	295	1,454	40.8	1,200	343	1,543	40.9
Loans granted to the Banks risk group	41	0	41	1.2	4	0	4	0.1
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	1,117	295	1,412	39.7	1,195	343	1,538	40.8
Loans under follow-up	272	0	272	7.6	231	0	231	6.1
Specific provisions (-)	256	0	256	7.2	199	0	199	5.3
<b>Factoring Receivables</b>	<b>12</b>	<b>0</b>	<b>12</b>	<b>0.4</b>	<b>15</b>	<b>0</b>	<b>15</b>	<b>0.4</b>
<b>Investments held to Maturity (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
<b>Investments and Associates (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
<b>Subsidiaries (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
<b>Joint Ventures (Business Partners) (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
<b>Receivables From Leasing Transactions</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
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
<b>Derivative Financial Assets Held for Hedging</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
<b>Property and Equipment (Net)</b>	<b>7</b>	<b>0</b>	<b>7</b>	<b>0.2</b>	<b>19</b>	<b>0</b>	<b>19</b>	<b>0.5</b>
<b>Intangible Assets (Net)</b>	<b>7</b>	<b>0</b>	<b>7</b>	<b>0.2</b>	<b>5</b>	<b>0</b>	<b>5</b>	<b>0.1</b>
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	7	0	7	0.2	5	0	5	0.1
<b>Real Estates for Investment Purpose (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Assets for Tax</b>	<b>1</b>	<b>0</b>	<b>1</b>	<b>0.0</b>	<b>1</b>	<b>0</b>	<b>1</b>	<b>0.0</b>
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	1	0	1	0.0	1	0	1	0.0
<b>Prop.&amp;Equ.for Sale p. and from Term.Op.(Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Other Assets</b>	<b>19</b>	<b>6</b>	<b>24</b>	<b>0.7</b>	<b>31</b>	<b>3</b>	<b>34</b>	<b>0.9</b>
<b>Total Assets</b>	<b>3,113</b>	<b>448</b>	<b>3,561</b>	<b>100.0</b>	<b>2,860</b>	<b>910</b>	<b>3,770</b>	<b>100.0</b>



## Liabilities

(USD Million)

	June 2010			%	June 2009			%
	TC	FC	Total		TC	FC	Total	
<b>Deposits</b>	<b>1,606</b>	<b>990</b>	<b>2,596</b>	<b>72.9</b>	<b>1,799</b>	<b>1,240</b>	<b>3,039</b>	<b>80.6</b>
Deposits held by the Banks risk group	222	72	294	8.3	148	39	187	5.0
Other	1,384	919	2,302	64.6	1,651	1,200	2,851	75.6
<b>Derivative Finan. Liabilities Held for Trading</b>	<b>5</b>	<b>17</b>	<b>22</b>	<b>0.6</b>	<b>32</b>	<b>22</b>	<b>54</b>	<b>1.4</b>
<b>Funds Borrowed</b>	<b>278</b>	<b>1</b>	<b>278</b>	<b>7.8</b>	<b>22</b>	<b>23</b>	<b>46</b>	<b>1.2</b>
<b>Money Market Takings</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	0	0	0	0.0	0	0	0	0.0
<b>Marketable Securities Issued (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
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
<b>Funds</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
<b>Miscellaneous Payables</b>	<b>39</b>	<b>0</b>	<b>40</b>	<b>1.1</b>	<b>21</b>	<b>0</b>	<b>22</b>	<b>0.6</b>
<b>Other External Resources</b>	<b>41</b>	<b>3</b>	<b>44</b>	<b>1.2</b>	<b>29</b>	<b>1</b>	<b>30</b>	<b>0.8</b>
<b>Factoring Payables</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Leasing Transactions Payables (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
<b>Derivative Finan. Liabilities Held for Hedging</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
<b>Provisions</b>	<b>28</b>	<b>0</b>	<b>28</b>	<b>0.8</b>	<b>36</b>	<b>0</b>	<b>36</b>	<b>1.0</b>
General provisions	20	0	20	0.6	24	0	24	0.6
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	1	0	1	0.0	2	0	2	0.0
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	7	0	7	0.2	10	0	10	0.3
<b>Liabilities for Tax</b>	<b>2</b>	<b>0</b>	<b>2</b>	<b>0.1</b>	<b>3</b>	<b>0</b>	<b>3</b>	<b>0.1</b>
Current liabilities for tax	2	0	2	0.1	3	0	3	0.1
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
<b>Lia. for Pro. &amp; Equ. for Sale p. and from Term. Op. (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Subordinated Loans</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Shareholders' Equity</b>	<b>551</b>	<b>0</b>	<b>551</b>	<b>15.5</b>	<b>540</b>	<b>0</b>	<b>540</b>	<b>14.3</b>
Paid-in capital	21	0	21	0.6	22	0	22	0.6
Supplementary capital	157	0	157	4.4	162	0	162	4.3
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	0	0	0	0.0	1	0	1	0.0
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est. for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv. & ass., subs. & joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val. inc. in pro. & equ. held for sale p. and term. ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	156	0	156	4.4	161	0	161	4.3
Profit reserves	359	0	359	10.1	321	0	321	8.5
Legal reserves	6	0	6	0.2	7	0	7	0.2
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	353	0	353	9.9	315	0	315	8.3
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	14	0	14	0.4	35	0	35	0.9
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	14	0	14	0.4	35	0	35	0.9
<b>Total Liabilities</b>	<b>2,549</b>	<b>1,012</b>	<b>3,561</b>	<b>100.0</b>	<b>2,483</b>	<b>1,287</b>	<b>3,770</b>	<b>100.0</b>

## Citibank A.Ş.

### Off Balance Sheet Commitments

(USD Million)

	June 2010			June 2009		
	TC	FC	Total	TC	FC	Total
<b>Guarantees and Warranties</b>	<b>217</b>	<b>394</b>	<b>611</b>	<b>162</b>	<b>345</b>	<b>507</b>
Letters of guarantee	217	242	459	162	205	367
Bank acceptances	0	101	101	0	57	57
Letters of credit	0	38	38	0	75	75
Prefinancing given as guarantee	0	12	12	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	0	0	0	7	7
<b>Commitments</b>	<b>810</b>	<b>2</b>	<b>812</b>	<b>798</b>	<b>1</b>	<b>799</b>
Irrevocable commitments	810	2	812	798	1	799
Revocable commitments	0	0	0	0	0	0
<b>Derivative Financial Instruments</b>	<b>1,240</b>	<b>3,754</b>	<b>4,995</b>	<b>2,739</b>	<b>4,623</b>	<b>7,362</b>
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	1,240	3,754	4,995	2,739	4,623	7,362
<b>Custody and Pledged Securities</b>	<b>15,865</b>	<b>857</b>	<b>16,722</b>	<b>14,951</b>	<b>824</b>	<b>15,775</b>
Items held in Custody	15,754	206	15,960	14,670	232	14,902
Pledged Items	111	651	762	281	592	873
Accepted independent guaran. and warrant.	0	0	0	0	0	0
<b>Total Off Balance Sheet Commitments</b>	<b>18,132</b>	<b>5,007</b>	<b>23,139</b>	<b>18,650</b>	<b>5,793</b>	<b>24,443</b>

### Income-Expenditure

(USD Million)

	June 2010	June 2009
<b>Interest Income</b>	<b>163</b>	<b>230</b>
Interest on loans	103	165
Interest received from reserve deposits	2	4
Interest received from banks	5	11
Interest received from money market transactions	15	31
Interest received from marketable securities portfolio	38	18
Other interest income	0	0
<b>Interest Expenses</b>	<b>56</b>	<b>104</b>
Interest on deposits	54	103
Interest on money market transactions	2	2
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	0	0
<b>Net Interest Income/Expenses</b>	<b>107</b>	<b>125</b>
<b>Net Fees and Commissions Income/Expenses</b>	<b>-5</b>	<b>-1</b>
Fees and commissions received	1	3
Fees and commissions paid	6	5
<b>Dividend Income</b>	<b>0</b>	<b>0</b>
<b>Trading Profit/Loss (net)</b>	<b>4</b>	<b>56</b>
Profit/loss on trading account securities	6	45
Profit/losses on derivative financial transactions	1	-34
Foreign exchange profit/loss	-2	46
<b>Other Operating Income</b>	<b>45</b>	<b>46</b>
<b>Total Operating Income/Expenses</b>	<b>151</b>	<b>226</b>
Provision for Loan Losses or other Receivables (-)	25	73
Specific provisions of banks loans and other receivables*	22	64
General provision expenses*	0	4
Other Operating Expenses (-)	104	113
Personnel Expenses*	44	46
<b>Net Operating Profit/Loss</b>	<b>22</b>	<b>40</b>
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
<b>Profit/Loss Before Taxes from Continuing Operations</b>	<b>22</b>	<b>40</b>
Provisions for Taxes on Income from Continuing Operations (±)	-8	-5
<b>Net Profit/Loss from Continuing Operations</b>	<b>14</b>	<b>35</b>
<b>Net Profit/Loss Before Taxes from Terminated Operations</b>	<b>0</b>	<b>0</b>
Provisions for Taxes on Income from Terminated Operations (±)	0	0
<b>Net Profit/Loss from Terminated Operations</b>	<b>0</b>	<b>0</b>
<b>Net Profit/Losses</b>	<b>14</b>	<b>35</b>

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

**Ratios**

(%)

	June 2010	June 2009
<b>Capital Ratios</b>		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	19.1	18.8
Shareholders' Equity / Total Assets	15.5	14.3
(Shareholders' Equity - Permanent Assets) / Total Assets	14.7	12.9
Net On Balance Sheet Position / Total Shareholders' Equity	-83.6	-45.1
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-7.2	-9.8
<b>Balance-Sheet Ratios</b>		
TC Assets / Total Assets	87.4	75.9
TC Liabilities / Total Liabilities	71.6	65.9
FC Assets / FC Liabilities	44.3	70.7
TC Deposits / Total Deposits	61.9	59.2
TC Loans / Total Loans and Receivables	79.9	78.2
Total Deposits / Total Assets	72.9	80.6
Funds Borrowed / Total Assets	7.8	1.2
<b>Assets Quality</b>		
Financial Assets (net) / Total Assets	34.4	5.9
Total Loans and Receivables / Total Assets	41.2	41.8
Total Loans and Receivables / Total Deposits	56.6	51.8
Loans Under Follow-up (gross) / Total Loans and Receivables	18.5	14.7
Loans Under Follow-up (net) / Total Loans and Receivables	1.0	2.0
Specific Provisions / Loans Under Follow-up	94.4	86.4
Permanent Assets / Total Assets	0.8	1.5
Consumer Loans / Total Loans and Receivables	40.5	48.1
<b>Liquidity</b>		
Liquid Assets / Total Assets	57.3	56.3
Liquid Assets / Short-term Liabilities	79.2	77.4
TC Liquid Assets / Total Assets	53.2	41.3
<b>Profitability</b>		
Net Profit/Losses / Total Assets	0.4	0.9
Net Profit/Losses / Total Shareholders' Equity	2.5	6.4
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.6	1.1
<b>Income-Expenditure Structure</b>		
Net Interest Income After Specific Provisions / Total Assets	2.4	1.6
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	55.8	26.9
Non-interest Income (net) / Total Assets	1.3	2.7
Other Operating Expenses / Total Assets	2.9	3.0
Personnel Expenses / Other Operating Expenses	41.8	40.7
Non-interest Income (net) / Other Operating Expenses	42.7	88.8

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

## Credit Agricole Yatırım Bankası Türk A.Ş.

### Assets

(USD Million)

	June 2010			%	June 2009			%
	TC	FC	Total		TC	FC	Total	
<b>Cash and Balances with the Central Bank</b>	0	0	0	0.2	0	0	0	0.3
<b>Fin.ass.where fair value cha. is refl.to I/S (Net)</b>	0	0	0	0.0	2	0	2	6.3
Financial assets held for trading	0	0	0	0.0	2	0	2	6.3
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	0	0	0.0	2	0	2	6.3
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
<b>Banks</b>	28	1	29	72.0	21	1	22	57.3
<b>Money Market Securities</b>	5	0	5	11.5	3	0	3	9.2
Interbank money market placements	5	0	5	11.5	3	0	3	9.2
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
<b>Financial Assets Available for Sale (Net)</b>	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
<b>Loans</b>	0	0	0	0.1	0	0	0	0.1
Loans	0	0	0	0.1	0	0	0	0.1
Loans granted to the Banks risk group	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.1	0	0	0	0.1
Loans under follow-up	3	0	3	8.1	3	0	3	8.9
Specific provisions (-)	3	0	3	8.1	3	0	3	8.9
<b>Factoring Receivables</b>	0	0	0	0.0	0	0	0	0.0
<b>Investments held to Maturity (Net)</b>	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
<b>Investments and Associates (Net)</b>	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
<b>Subsidiaries (Net)</b>	0	0	0	0.0	0	0	0	0.0
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
<b>Joint Ventures (Business Partners) (Net)</b>	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
<b>Receivables From Leasing Transactions</b>	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
<b>Derivative Financial Assets Held for Hedging</b>	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
<b>Property and Equipment (Net)</b>	2	0	2	4.9	3	0	3	8.7
<b>Intangible Assets (Net)</b>	0	0	0	0.1	0	0	0	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.1	0	0	0	0.1
<b>Real Estates for Investment Purpose (Net)</b>	1	0	1	2.6	0	0	0	0.0
<b>Assets for Tax</b>	1	0	1	2.7	4	0	4	10.2
Current assets for tax	0	0	0	0.0	2	0	2	4.3
Deferred assets for tax	1	0	1	2.7	2	0	2	6.0
<b>Prop.&amp;Equ.for Sale p. and from Term.Op.(Net)</b>	0	0	0	0.0	0	0	0	0.0
<b>Other Assets</b>	0	2	2	6.0	0	3	3	7.8
<b>Total Assets</b>	37	3	40	100.0	35	3	38	100.0

## Liabilities

(USD Million)

	June 2010			%	June 2009			%
	TC	FC	Total		TC	FC	Total	
<b>Deposits</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Deposits held by the Banks risk group	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
<b>Derivative Finan. Liabilities Held for Trading</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>1</b>	<b>0</b>	<b>1</b>	<b>1.8</b>
<b>Funds Borrowed</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>2</b>	<b>0</b>	<b>2</b>	<b>4.7</b>
<b>Money Market Takings</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	0	0	0	0.0	0	0	0	0.0
<b>Marketable Securities Issued (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
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
<b>Funds</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
<b>Miscellaneous Payables</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.4</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.5</b>
<b>Other External Resources</b>	<b>0</b>	<b>3</b>	<b>3</b>	<b>7.2</b>	<b>0</b>	<b>3</b>	<b>3</b>	<b>8.4</b>
<b>Factoring Payables</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Leasing Transactions Payables (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
<b>Derivative Finan. Liabilities Held for Hedging</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
<b>Provisions</b>	<b>2</b>	<b>0</b>	<b>2</b>	<b>4.7</b>	<b>2</b>	<b>0</b>	<b>2</b>	<b>5.0</b>
General provisions	1	0	1	2.3	1	0	1	1.9
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	1	0	1	2.5	1	0	1	3.1
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	0	0	0	0.0	0	0	0	0.0
<b>Liabilities for Tax</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.4</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.4</b>
Current liabilities for tax	0	0	0	0.4	0	0	0	0.4
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
<b>Lia. for Pro. &amp; Equ. for Sale p. and from Term. Op. (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Subordinated Loans</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Shareholders' Equity</b>	<b>35</b>	<b>0</b>	<b>35</b>	<b>87.3</b>	<b>30</b>	<b>0</b>	<b>30</b>	<b>79.3</b>
Paid-in capital	25	0	25	63.0	25	0	25	65.1
Supplementary capital	59	0	59	145.8	60	0	60	159.5
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	0	0	0	0.0	0	0	0	0.0
Revaluation changes of property and equip.	0	0	0	1.1	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est. for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv. & ass., subs. & joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val. inc. in pro. & equ. held for sale p. and term. ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	59	0	59	144.6	60	0	60	159.5
Profit reserves	16	0	16	40.0	11	0	11	29.1
Legal reserves	1	0	1	2.2	1	0	1	1.6
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	15	0	15	37.9	10	0	10	27.6
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	-65	0	-65	-161.5	-66	0	-66	-174.5
Prior years income/loss	-67	0	-67	-165.6	-69	0	-69	-182.9
Current year income/loss	2	0	2	4.0	3	0	3	8.4
<b>Total Liabilities</b>	<b>37</b>	<b>3</b>	<b>40</b>	<b>100.0</b>	<b>35</b>	<b>3</b>	<b>38</b>	<b>100.0</b>

## Credit Agricole Yatırım Bankası Türk A.Ş.

### Off Balance Sheet Commitments

(USD Million)

	June 2010			June 2009		
	TC	FC	Total	TC	FC	Total
<b>Guarantees and Warranties</b>	<b>0</b>	<b>300</b>	<b>300</b>	<b>0</b>	<b>303</b>	<b>304</b>
Letters of guarantee	0	100	100	0	90	90
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	103	103	0	123	123
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	96	96	0	91	91
<b>Commitments</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>0</b>
Irrevocable commitments	0	0	1	0	0	0
Revocable commitments	0	0	0	0	0	0
<b>Derivative Financial Instruments</b>	<b>0</b>	<b>6</b>	<b>6</b>	<b>80</b>	<b>87</b>	<b>168</b>
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	0	6	6	80	87	168
<b>Custody and Pledged Securities</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Items held in Custody	0	0	0	0	0	0
Pledged Items	0	0	0	0	0	0
Accepted independent guaran. and warrant.	0	0	0	0	0	0
<b>Total Off Balance Sheet Commitments</b>	<b>1</b>	<b>306</b>	<b>307</b>	<b>81</b>	<b>391</b>	<b>472</b>

### Income-Expenditure

(USD Million)

	June 2010	June 2009
<b>Interest Income</b>	<b>1</b>	<b>1</b>
Interest on loans	0	0
Interest received from reserve deposits	0	0
Interest received from banks	1	1
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	0	0
Other interest income	0	0
<b>Interest Expenses</b>	<b>0</b>	<b>0</b>
Interest on deposits	0	0
Interest on money market transactions	0	0
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	0	0
<b>Net Interest Income/Expenses</b>	<b>1</b>	<b>1</b>
<b>Net Fees and Commissions Income/Expenses</b>	<b>5</b>	<b>6</b>
Fees and commissions received	5	6
Fees and commissions paid	0	0
<b>Dividend Income</b>	<b>0</b>	<b>0</b>
<b>Trading Profit/Loss (net)</b>	<b>0</b>	<b>0</b>
Profit/loss on trading account securities	0	0
Profit/losses on derivative financial transactions	0	4
Foreign exchange profit/loss	0	-3
<b>Other Operating Income</b>	<b>0</b>	<b>1</b>
<b>Total Operating Income/Expenses</b>	<b>6</b>	<b>8</b>
Provision for Loan Losses or other Receivables (-)	0	0
Specific provisions of banks loans and other receivables*	0	0
General provision expenses*	0	0
Other Operating Expenses (-)	4	4
Personnel Expenses*	2	2
<b>Net Operating Profit/Loss</b>	<b>2</b>	<b>4</b>
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
<b>Profit/Loss Before Taxes from Continuing Operations</b>	<b>2</b>	<b>4</b>
Provisions for Taxes on Income from Continuing Operations (±)	-1	-1
<b>Net Profit/Loss from Continuing Operations</b>	<b>2</b>	<b>3</b>
<b>Net Profit/Loss Before Taxes from Terminated Operations</b>	<b>0</b>	<b>0</b>
Provisions for Taxes on Income from Terminated Operations (±)	0	0
<b>Net Profit/Loss from Terminated Operations</b>	<b>0</b>	<b>0</b>
<b>Net Profit/Losses</b>	<b>2</b>	<b>3</b>

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

**Ratios**

(%)

	June 2010	June 2009
<b>Capital Ratios</b>		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	18.9	16.1
Shareholders' Equity / Total Assets	87.3	79.3
(Shareholders' Equity - Permanent Assets) / Total Assets	82.3	70.5
Net On Balance Sheet Position / Total Shareholders' Equity	0.8	0.1
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.0	0.1
<b>Balance-Sheet Ratios</b>		
TC Assets / Total Assets	91.8	91.3
TC Liabilities / Total Liabilities	92.6	91.4
FC Assets / FC Liabilities	109.9	101.2
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans and Receivables	100.0	100.0
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	0.0	4.7
<b>Assets Quality</b>		
Financial Assets (net) / Total Assets	0.0	6.3
Total Loans and Receivables / Total Assets	0.1	0.1
Total Loans and Receivables / Total Deposits	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	7,774.2	11,661.4
Loans Under Follow-up (net) / Total Loans and Receivables	0.0	0.0
Specific Provisions / Loans Under Follow-up	100.0	100.0
Permanent Assets / Total Assets	4.9	8.8
Consumer Loans / Total Loans and Receivables	0.0	100.0
<b>Liquidity</b>		
Liquid Assets / Total Assets	83.7	73.1
Liquid Assets / Short-term Liabilities	739.5	978.4
TC Liquid Assets / Total Assets	80.9	71.6
<b>Profitability</b>		
Net Profit/Losses / Total Assets	4.0	8.4
Net Profit/Losses / Total Shareholders' Equity	4.6	10.6
Profit/Losses Before Taxes after Continuing Operations / Total Assets	5.4	10.4
<b>Income-Expenditure Structure</b>		
Net Interest Income After Specific Provisions / Total Assets	2.7	3.2
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	18.0	14.9
Non-interest Income (net) / Total Assets	12.2	18.5
Other Operating Expenses / Total Assets	8.8	11.3
Personnel Expenses / Other Operating Expenses	48.8	40.4
Non-interest Income (net) / Other Operating Expenses	138.8	163.7

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

## Denizbank A.Ş.

### Assets

(USD Million)

	June 2010			%	June 2009			%
	TC	FC	Total		TC	FC	Total	
<b>Cash and Balances with the Central Bank</b>	<b>381</b>	<b>584</b>	<b>964</b>	<b>6.5</b>	<b>283</b>	<b>495</b>	<b>778</b>	<b>5.9</b>
<b>Fin.ass.where fair value cha. is refl.to I/S (Net)</b>	<b>140</b>	<b>77</b>	<b>216</b>	<b>1.4</b>	<b>74</b>	<b>68</b>	<b>142</b>	<b>1.1</b>
Financial assets held for trading	140	77	216	1.4	74	68	142	1.1
Public sector debt securities	93	14	107	0.7	38	13	51	0.4
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	47	63	109	0.7	36	55	90	0.7
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
<b>Banks</b>	<b>64</b>	<b>289</b>	<b>352</b>	<b>2.4</b>	<b>204</b>	<b>826</b>	<b>1,030</b>	<b>7.8</b>
<b>Money Market Securities</b>	<b>248</b>	<b>0</b>	<b>248</b>	<b>1.7</b>	<b>46</b>	<b>0</b>	<b>46</b>	<b>0.3</b>
Interbank money market placements	248	0	248	1.7	46	0	46	0.3
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
<b>Financial Assets Available for Sale (Net)</b>	<b>1,334</b>	<b>190</b>	<b>1,524</b>	<b>10.2</b>	<b>1,149</b>	<b>169</b>	<b>1,318</b>	<b>10.0</b>
Securities representing a share in capital	2	0	2	0.0	3	0	3	0.0
Public sector debt securities	1,331	188	1,519	10.2	1,146	168	1,314	9.9
Other marketable securities	0	2	2	0.0	0	1	1	0.0
<b>Loans</b>	<b>7,830</b>	<b>2,405</b>	<b>10,236</b>	<b>68.5</b>	<b>6,523</b>	<b>2,110</b>	<b>8,632</b>	<b>65.3</b>
Loans	7,648	2,405	10,053	67.3	6,376	2,110	8,485	64.1
Loans granted to the Banks risk group	66	25	92	0.6	0	3	3	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	7,582	2,380	9,962	66.7	6,376	2,107	8,482	64.1
Loans under follow-up	601	0	601	4.0	432	0	432	3.3
Specific provisions (-)	418	0	418	2.8	285	0	285	2.2
<b>Factoring Receivables</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Investments held to Maturity (Net)</b>	<b>445</b>	<b>51</b>	<b>496</b>	<b>3.3</b>	<b>411</b>	<b>31</b>	<b>442</b>	<b>3.3</b>
Public sector debt securities	445	0	445	3.0	411	0	411	3.1
Other marketable securities	0	51	51	0.3	0	31	31	0.2
<b>Investments and Associates (Net)</b>	<b>3</b>	<b>0</b>	<b>3</b>	<b>0.0</b>	<b>2</b>	<b>0</b>	<b>2</b>	<b>0.0</b>
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	3	0	3	0.0	2	0	2	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	3	0	3	0.0	2	0	2	0.0
<b>Subsidiaries (Net)</b>	<b>178</b>	<b>79</b>	<b>257</b>	<b>1.7</b>	<b>184</b>	<b>81</b>	<b>265</b>	<b>2.0</b>
Financial subsidiaries	174	79	253	1.7	180	81	261	2.0
Non-financial subsidiaries	4	0	4	0.0	4	0	4	0.0
<b>Joint Ventures (Business Partners) (Net)</b>	<b>1</b>	<b>0</b>	<b>1</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
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
<b>Receivables From Leasing Transactions</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
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
<b>Derivative Financial Assets Held for Hedging</b>	<b>133</b>	<b>8</b>	<b>142</b>	<b>0.9</b>	<b>129</b>	<b>13</b>	<b>142</b>	<b>1.1</b>
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	133	8	142	0.9	129	13	142	1.1
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
<b>Property and Equipment (Net)</b>	<b>151</b>	<b>0</b>	<b>151</b>	<b>1.0</b>	<b>124</b>	<b>0</b>	<b>124</b>	<b>0.9</b>
<b>Intangible Assets (Net)</b>	<b>19</b>	<b>0</b>	<b>19</b>	<b>0.1</b>	<b>15</b>	<b>0</b>	<b>15</b>	<b>0.1</b>
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	19	0	19	0.1	15	0	15	0.1
<b>Real Estates for Investment Purpose (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Assets for Tax</b>	<b>40</b>	<b>0</b>	<b>40</b>	<b>0.3</b>	<b>31</b>	<b>0</b>	<b>31</b>	<b>0.2</b>
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	40	0	40	0.3	31	0	31	0.2
<b>Prop.&amp;Equ.for Sale p. and from Term.Op.(Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Other Assets</b>	<b>227</b>	<b>69</b>	<b>296</b>	<b>2.0</b>	<b>176</b>	<b>87</b>	<b>263</b>	<b>2.0</b>
<b>Total Assets</b>	<b>11,193</b>	<b>3,752</b>	<b>14,945</b>	<b>100.0</b>	<b>9,350</b>	<b>3,879</b>	<b>13,229</b>	<b>100.0</b>



## Liabilities

(USD Million)

	June 2010			%	June 2009			%
	TC	FC	Total		TC	FC	Total	
<b>Deposits</b>	<b>5,491</b>	<b>2,939</b>	<b>8,430</b>	<b>56.4</b>	<b>3,744</b>	<b>3,313</b>	<b>7,057</b>	<b>53.3</b>
Deposits held by the Banks risk group	55	93	147	1.0	127	453	580	4.4
Other	5,436	2,846	8,282	55.4	3,617	2,860	6,477	49.0
<b>Derivative Finan. Liabilities Held for Trading</b>	<b>41</b>	<b>54</b>	<b>95</b>	<b>0.6</b>	<b>32</b>	<b>81</b>	<b>113</b>	<b>0.9</b>
<b>Funds Borrowed</b>	<b>144</b>	<b>2,722</b>	<b>2,865</b>	<b>19.2</b>	<b>145</b>	<b>2,943</b>	<b>3,088</b>	<b>23.3</b>
<b>Money Market Takings</b>	<b>264</b>	<b>0</b>	<b>264</b>	<b>1.8</b>	<b>59</b>	<b>0</b>	<b>59</b>	<b>0.4</b>
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	264	0	264	1.8	59	0	59	0.4
<b>Marketable Securities Issued (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
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
<b>Funds</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
<b>Miscellaneous Payables</b>	<b>198</b>	<b>69</b>	<b>267</b>	<b>1.8</b>	<b>168</b>	<b>81</b>	<b>249</b>	<b>1.9</b>
<b>Other External Resources</b>	<b>258</b>	<b>16</b>	<b>274</b>	<b>1.8</b>	<b>205</b>	<b>15</b>	<b>220</b>	<b>1.7</b>
<b>Factoring Payables</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Leasing Transactions Payables (Net)</b>	<b>12</b>	<b>3</b>	<b>15</b>	<b>0.1</b>	<b>12</b>	<b>12</b>	<b>24</b>	<b>0.2</b>
Finance leasing payables	13	3	17	0.1	15	13	28	0.2
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	1	0	2	0.0	3	1	4	0.0
<b>Derivative Finan. Liabilities Held for Hedging</b>	<b>91</b>	<b>7</b>	<b>99</b>	<b>0.7</b>	<b>79</b>	<b>6</b>	<b>85</b>	<b>0.6</b>
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	91	7	99	0.7	79	6	85	0.6
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
<b>Provisions</b>	<b>276</b>	<b>5</b>	<b>281</b>	<b>1.9</b>	<b>196</b>	<b>9</b>	<b>206</b>	<b>1.6</b>
General provisions	101	0	101	0.7	83	0	83	0.6
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	23	0	23	0.2	17	0	17	0.1
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	152	5	157	1.0	97	9	106	0.8
<b>Liabilities for Tax</b>	<b>32</b>	<b>0</b>	<b>32</b>	<b>0.2</b>	<b>74</b>	<b>0</b>	<b>74</b>	<b>0.6</b>
Current liabilities for tax	32	0	32	0.2	74	0	74	0.6
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
<b>Lia. for Pro. &amp; Equ. for Sale p. and from Term. Op. (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Subordinated Loans</b>	<b>0</b>	<b>493</b>	<b>493</b>	<b>3.3</b>	<b>0</b>	<b>511</b>	<b>511</b>	<b>3.9</b>
<b>Shareholders' Equity</b>	<b>1,821</b>	<b>9</b>	<b>1,830</b>	<b>12.2</b>	<b>1,543</b>	<b>0</b>	<b>1,544</b>	<b>11.7</b>
Paid-in capital	455	0	455	3.0	470	0	470	3.6
Supplementary capital	142	9	151	1.0	164	0	165	1.2
Share premium	63	0	63	0.4	65	0	65	0.5
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	31	14	45	0.3	32	3	35	0.3
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est. for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv. & ass., subs. & joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	-71	-5	-77	-0.5	-56	-3	-59	-0.4
Val. inc. in pro. & equ. held for sale p. and term. ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	120	0	120	0.8	124	0	124	0.9
Profit reserves	1,041	0	1,041	7.0	726	0	726	5.5
Legal reserves	51	0	51	0.3	35	0	35	0.3
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	986	0	986	6.6	687	0	687	5.2
Other profit reserves	3	0	3	0.0	4	0	4	0.0
Profit or loss	183	0	183	1.2	183	0	183	1.4
Prior years income/loss	9	0	9	0.1	9	0	9	0.1
Current year income/loss	174	0	174	1.2	174	0	174	1.3
<b>Total Liabilities</b>	<b>8,628</b>	<b>6,317</b>	<b>14,945</b>	<b>100.0</b>	<b>6,257</b>	<b>6,972</b>	<b>13,229</b>	<b>100.0</b>

## Denizbank A.Ş.

### Off Balance Sheet Commitments

(USD Million)

	June 2010			June 2009		
	TC	FC	Total	TC	FC	Total
<b>Guarantees and Warranties</b>	<b>1,562</b>	<b>2,310</b>	<b>3,872</b>	<b>1,170</b>	<b>1,964</b>	<b>3,133</b>
Letters of guarantee	1,561	1,170	2,731	1,169	1,082	2,252
Bank acceptances	0	105	105	0	73	73
Letters of credit	1	854	855	0	686	686
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	181	181	0	122	122
<b>Commitments</b>	<b>3,132</b>	<b>3,013</b>	<b>6,145</b>	<b>2,973</b>	<b>2,744</b>	<b>5,717</b>
Irrevocable commitments	3,132	3,013	6,145	2,973	2,744	5,717
Revocable commitments	0	0	0	0	0	0
<b>Derivative Financial Instruments</b>	<b>3,490</b>	<b>9,427</b>	<b>12,916</b>	<b>3,130</b>	<b>7,832</b>	<b>10,961</b>
Derivative finan. instruments held for hedging	542	1,040	1,582	580	1,074	1,654
Trading transactions	2,948	8,386	11,334	2,549	6,758	9,307
<b>Custody and Pledged Securities</b>	<b>31,589</b>	<b>9,796</b>	<b>41,385</b>	<b>22,236</b>	<b>7,832</b>	<b>30,069</b>
Items held in Custody	4,446	393	4,839	2,573	419	2,992
Pledged Items	27,055	9,295	36,350	19,556	7,332	26,888
Accepted independent guaran. and warrant.	88	108	196	107	81	189
<b>Total Off Balance Sheet Commitments</b>	<b>39,772</b>	<b>24,546</b>	<b>64,318</b>	<b>29,509</b>	<b>20,372</b>	<b>49,881</b>

### Income-Expenditure

(USD Million)

	June 2010	June 2009
<b>Interest Income</b>	<b>788</b>	<b>854</b>
Interest on loans	610	693
Interest received from reserve deposits	6	10
Interest received from banks	1	4
Interest received from money market transactions	9	1
Interest received from marketable securities portfolio	153	133
Other interest income	8	12
<b>Interest Expenses</b>	<b>260</b>	<b>335</b>
Interest on deposits	212	256
Interest on money market transactions	36	69
Interest on funds borrowed	2	7
Interest on securities issued	0	0
Other interest expenses	10	3
<b>Net Interest Income/Expenses</b>	<b>528</b>	<b>519</b>
<b>Net Fees and Commissions Income/Expenses</b>	<b>88</b>	<b>84</b>
Fees and commissions received	116	113
Fees and commissions paid	28	29
<b>Dividend Income</b>	<b>0</b>	<b>1</b>
<b>Trading Profit/Loss (net)</b>	<b>-45</b>	<b>-30</b>
Profit/loss on trading account securities	16	43
Profit/losses on derivative financial transactions	-117	-221
Foreign exchange profit/loss	57	148
<b>Other Operating Income</b>	<b>103</b>	<b>75</b>
<b>Total Operating Income/Expenses</b>	<b>674</b>	<b>649</b>
Provision for Loan Losses or other Receivables (-)	170	179
Specific provisions of banks loans and other receivables*	129	124
General provision expenses*	15	12
Other Operating Expenses (-)	283	252
Personnel Expenses*	140	131
<b>Net Operating Profit/Loss</b>	<b>220</b>	<b>219</b>
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
<b>Profit/Loss Before Taxes from Continuing Operations</b>	<b>220</b>	<b>219</b>
Provisions for Taxes on Income from Continuing Operations (±)	-46	-44
<b>Net Profit/Loss from Continuing Operations</b>	<b>174</b>	<b>174</b>
<b>Net Profit/Loss Before Taxes from Terminated Operations</b>	<b>0</b>	<b>0</b>
Provisions for Taxes on Income from Terminated Operations (±)	0	0
<b>Net Profit/Loss from Terminated Operations</b>	<b>0</b>	<b>0</b>
<b>Net Profit/Losses</b>	<b>174</b>	<b>174</b>

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

**Ratios**

(%)

	June 2010	June 2009
<b>Capital Ratios</b>		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	17.4	17.6
Shareholders' Equity / Total Assets	12.2	11.7
(Shareholders' Equity - Permanent Assets) / Total Assets	8.1	7.5
Net On Balance Sheet Position / Total Shareholders' Equity	-92.0	-131.2
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-2.3	1.3
<b>Balance-Sheet Ratios</b>		
TC Assets / Total Assets	74.9	70.7
TC Liabilities / Total Liabilities	57.7	47.3
FC Assets / FC Liabilities	59.4	55.6
TC Deposits / Total Deposits	65.1	53.1
TC Loans / Total Loans and Receivables	76.5	75.6
Total Deposits / Total Assets	56.4	53.3
Funds Borrowed / Total Assets	19.2	23.3
<b>Assets Quality</b>		
Financial Assets (net) / Total Assets	15.9	15.4
Total Loans and Receivables / Total Assets	68.5	65.3
Total Loans and Receivables / Total Deposits	121.4	122.3
Loans Under Follow-up (gross) / Total Loans and Receivables	5.9	5.0
Loans Under Follow-up (net) / Total Loans and Receivables	1.8	1.7
Specific Provisions / Loans Under Follow-up	69.6	66.0
Permanent Assets / Total Assets	4.1	4.2
Consumer Loans / Total Loans and Receivables	32.5	32.9
<b>Liquidity</b>		
Liquid Assets / Total Assets	22.1	25.0
Liquid Assets / Short-term Liabilities	40.1	46.0
TC Liquid Assets / Total Assets	14.5	13.3
<b>Profitability</b>		
Net Profit/Losses / Total Assets	1.2	1.3
Net Profit/Losses / Total Shareholders' Equity	9.5	11.3
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.5	1.7
<b>Income-Expenditure Structure</b>		
Net Interest Income After Specific Provisions / Total Assets	2.7	3.0
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	59.2	60.7
Non-interest Income (net) / Total Assets	1.0	1.0
Other Operating Expenses / Total Assets	1.9	1.9
Personnel Expenses / Other Operating Expenses	49.5	52.2
Non-interest Income (net) / Other Operating Expenses	51.6	51.9

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

## Deutsche Bank A.Ş.

### Assets

(USD Million)

	June 2010			%	June 2009			%
	TC	FC	Total		TC	FC	Total	
<b>Cash and Balances with the Central Bank</b>	<b>8</b>	<b>12</b>	<b>20</b>	<b>1.3</b>	<b>0</b>	<b>15</b>	<b>16</b>	<b>1.4</b>
<b>Fin.ass.where fair value cha. is refl.to I/S (Net)</b>	<b>492</b>	<b>1</b>	<b>493</b>	<b>32.9</b>	<b>915</b>	<b>1</b>	<b>916</b>	<b>84.0</b>
Financial assets held for trading	492	1	493	32.9	915	1	916	84.0
Public sector debt securities	492	0	492	32.9	915	0	915	83.9
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	1	1	0.1	0	1	1	0.1
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
<b>Banks</b>	<b>42</b>	<b>1</b>	<b>44</b>	<b>2.9</b>	<b>10</b>	<b>1</b>	<b>11</b>	<b>1.0</b>
<b>Money Market Securities</b>	<b>804</b>	<b>0</b>	<b>804</b>	<b>53.7</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Interbank money market placements	79	0	79	5.3	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	725	0	725	48.4	0	0	0	0.0
<b>Financial Assets Available for Sale (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
<b>Loans</b>	<b>53</b>	<b>6</b>	<b>59</b>	<b>4.0</b>	<b>39</b>	<b>10</b>	<b>49</b>	<b>4.5</b>
Loans	53	6	59	4.0	39	10	49	4.5
Loans granted to the Banks risk group	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	53	6	59	4.0	39	10	49	4.5
Loans under follow-up	0	0	0	0.0	0	0	0	0.0
Specific provisions (-)	0	0	0	0.0	0	0	0	0.0
<b>Factoring Receivables</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Investments held to Maturity (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
<b>Investments and Associates (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
<b>Subsidiaries (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
<b>Joint Ventures (Business Partners) (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
<b>Receivables From Leasing Transactions</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
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
<b>Derivative Financial Assets Held for Hedging</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
<b>Property and Equipment (Net)</b>	<b>2</b>	<b>0</b>	<b>2</b>	<b>0.2</b>	<b>4</b>	<b>0</b>	<b>4</b>	<b>0.4</b>
<b>Intangible Assets (Net)</b>	<b>31</b>	<b>0</b>	<b>31</b>	<b>2.1</b>	<b>80</b>	<b>0</b>	<b>80</b>	<b>7.3</b>
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	31	0	31	2.1	80	0	80	7.3
<b>Real Estates for Investment Purpose (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Assets for Tax</b>	<b>2</b>	<b>0</b>	<b>2</b>	<b>0.1</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	2	0	2	0.1	0	0	0	0.0
<b>Prop.&amp;Equ.for Sale p. and from Term.Op.(Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Other Assets</b>	<b>3</b>	<b>38</b>	<b>42</b>	<b>2.8</b>	<b>5</b>	<b>10</b>	<b>15</b>	<b>1.4</b>
<b>Total Assets</b>	<b>1,437</b>	<b>59</b>	<b>1,496</b>	<b>100.0</b>	<b>1,053</b>	<b>38</b>	<b>1,091</b>	<b>100.0</b>

## Liabilities

(USD Million)

	June 2010			%	June 2009			%
	TC	FC	Total		TC	FC	Total	
<b>Deposits</b>	<b>160</b>	<b>627</b>	<b>787</b>	<b>52.6</b>	<b>125</b>	<b>163</b>	<b>288</b>	<b>26.4</b>
Deposits held by the Banks risk group	26	0	26	1.7	29	5	34	3.1
Other	134	627	761	50.9	96	158	255	23.3
<b>Derivative Finan. Liabilities Held for Trading</b>	<b>0</b>	<b>7</b>	<b>7</b>	<b>0.5</b>	<b>0</b>	<b>1</b>	<b>1</b>	<b>0.1</b>
<b>Funds Borrowed</b>	<b>137</b>	<b>300</b>	<b>437</b>	<b>29.2</b>	<b>159</b>	<b>0</b>	<b>159</b>	<b>14.6</b>
<b>Money Market Takings</b>	<b>13</b>	<b>0</b>	<b>13</b>	<b>0.9</b>	<b>382</b>	<b>0</b>	<b>382</b>	<b>35.0</b>
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	13	0	13	0.9	382	0	382	35.0
<b>Marketable Securities Issued (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
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
<b>Funds</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
<b>Miscellaneous Payables</b>	<b>2</b>	<b>0</b>	<b>2</b>	<b>0.2</b>	<b>1</b>	<b>0</b>	<b>1</b>	<b>0.1</b>
<b>Other External Resources</b>	<b>0</b>	<b>1</b>	<b>1</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Factoring Payables</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Leasing Transactions Payables (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>1</b>	<b>1</b>	<b>0.1</b>
Finance leasing payables	0	0	0	0.0	0	1	1	0.1
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
<b>Derivative Finan. Liabilities Held for Hedging</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
<b>Provisions</b>	<b>4</b>	<b>7</b>	<b>11</b>	<b>0.7</b>	<b>2</b>	<b>8</b>	<b>9</b>	<b>0.9</b>
General provisions	2	0	2	0.1	1	0	1	0.1
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	0	0	0	0.0	0	0	0	0.0
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	2	7	9	0.6	1	8	9	0.8
<b>Liabilities for Tax</b>	<b>2</b>	<b>0</b>	<b>2</b>	<b>0.2</b>	<b>11</b>	<b>0</b>	<b>11</b>	<b>1.0</b>
Current liabilities for tax	2	0	2	0.2	5	0	5	0.5
Deferred liabilities for tax	0	0	0	0.0	5	0	5	0.5
<b>Lia. for Pro.&amp;Equ. for Sale p. and from Term.Op.(Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Subordinated Loans</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Shareholders' Equity</b>	<b>235</b>	<b>0</b>	<b>235</b>	<b>15.7</b>	<b>239</b>	<b>0</b>	<b>239</b>	<b>21.9</b>
Paid-in capital	86	0	86	5.7	89	0	89	8.1
Supplementary capital	20	0	20	1.4	21	0	21	1.9
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	0	0	0	0.0	0	0	0	0.0
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est. for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv.&ass.,subs.& joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val.inc.in pro.& equ.held for sale p.and term.ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	20	0	20	1.4	21	0	21	1.9
Profit reserves	143	0	143	9.5	92	0	92	8.4
Legal reserves	27	0	27	1.8	23	0	23	2.2
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	115	0	115	7.7	68	0	68	6.2
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	-14	0	-14	-0.9	38	0	38	3.5
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	-14	0	-14	-0.9	38	0	38	3.5
<b>Total Liabilities</b>	<b>553</b>	<b>943</b>	<b>1,496</b>	<b>100.0</b>	<b>918</b>	<b>173</b>	<b>1,091</b>	<b>100.0</b>

## Deutsche Bank A.Ş.

### Off Balance Sheet Commitments

(USD Million)

	June 2010			June 2009		
	TC	FC	Total	TC	FC	Total
<b>Guarantees and Warranties</b>	<b>13</b>	<b>106</b>	<b>119</b>	<b>4</b>	<b>202</b>	<b>206</b>
Letters of guarantee	13	94	108	4	84	88
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	12	12	0	119	119
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	0	0	0	0	0
<b>Commitments</b>	<b>1,720</b>	<b>917</b>	<b>2,638</b>	<b>389</b>	<b>0</b>	<b>389</b>
Irrevocable commitments	1,720	917	2,638	37	0	37
Revocable commitments	0	0	0	352	0	352
<b>Derivative Financial Instruments</b>	<b>849</b>	<b>893</b>	<b>1,742</b>	<b>706</b>	<b>842</b>	<b>1,549</b>
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	849	893	1,742	706	842	1,549
<b>Custody and Pledged Securities</b>	<b>11,327</b>	<b>10</b>	<b>11,337</b>	<b>10,985</b>	<b>0</b>	<b>10,985</b>
Items held in Custody	11,327	10	11,337	10,985	0	10,985
Pledged Items	0	0	0	0	0	0
Accepted independent guaran. and warrant.	0	0	0	0	0	0
<b>Total Off Balance Sheet Commitments</b>	<b>13,910</b>	<b>1,926</b>	<b>15,836</b>	<b>12,084</b>	<b>1,045</b>	<b>13,129</b>

### Income-Expenditure

(USD Million)

	June 2010	June 2009
<b>Interest Income</b>	<b>24</b>	<b>18</b>
Interest on loans	2	4
Interest received from reserve deposits	0	0
Interest received from banks	1	1
Interest received from money market transactions	8	5
Interest received from marketable securities portfolio	13	9
Other interest income	0	0
<b>Interest Expenses</b>	<b>10</b>	<b>15</b>
Interest on deposits	4	5
Interest on money market transactions	4	5
Interest on funds borrowed	2	5
Interest on securities issued	0	0
Other interest expenses	0	0
<b>Net Interest Income/Expenses</b>	<b>13</b>	<b>3</b>
<b>Net Fees and Commissions Income/Expenses</b>	<b>12</b>	<b>5</b>
Fees and commissions received	15	7
Fees and commissions paid	3	2
<b>Dividend Income</b>	<b>0</b>	<b>0</b>
<b>Trading Profit/Loss (net)</b>	<b>15</b>	<b>63</b>
Profit/loss on trading account securities	23	62
Profit/losses on derivative financial transactions	29	-15
Foreign exchange profit/loss	-37	15
<b>Other Operating Income</b>	<b>3</b>	<b>3</b>
<b>Total Operating Income/Expenses</b>	<b>43</b>	<b>74</b>
Provision for Loan Losses or other Receivables (-)	0	0
Specific provisions of banks loans and other receivables*	0	0
General provision expenses*	0	0
Other Operating Expenses (-)	60	26
Personnel Expenses*	6	6
<b>Net Operating Profit/Loss</b>	<b>-17</b>	<b>48</b>
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
<b>Profit/Loss Before Taxes from Continuing Operations</b>	<b>-17</b>	<b>48</b>
Provisions for Taxes on Income from Continuing Operations (±)	3	-10
<b>Net Profit/Loss from Continuing Operations</b>	<b>-14</b>	<b>38</b>
<b>Net Profit/Loss Before Taxes from Terminated Operations</b>	<b>0</b>	<b>0</b>
Provisions for Taxes on Income from Terminated Operations (±)	0	0
<b>Net Profit/Loss from Terminated Operations</b>	<b>0</b>	<b>0</b>
<b>Net Profit/Losses</b>	<b>-14</b>	<b>38</b>

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

**Ratios**

(%)

	June 2010	June 2009
<b>Capital Ratios</b>		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	43.2	37.3
Shareholders' Equity / Total Assets	15.7	21.9
(Shareholders' Equity - Permanent Assets) / Total Assets	13.5	14.2
Net On Balance Sheet Position / Total Shareholders' Equity	-358.1	-44.3
Net On and Off Balance Sheet Position / Total Shareholders' Equity	13.5	0.3
<b>Balance-Sheet Ratios</b>		
TC Assets / Total Assets	96.0	96.5
TC Liabilities / Total Liabilities	37.0	84.2
FC Assets / FC Liabilities	6.3	21.9
TC Deposits / Total Deposits	20.3	43.4
TC Loans / Total Loans and Receivables	89.6	79.5
Total Deposits / Total Assets	52.6	26.4
Funds Borrowed / Total Assets	29.2	14.6
<b>Assets Quality</b>		
Financial Assets (net) / Total Assets	32.9	84.0
Total Loans and Receivables / Total Assets	4.0	4.5
Total Loans and Receivables / Total Deposits	7.5	17.0
Loans Under Follow-up (gross) / Total Loans and Receivables	0.0	0.0
Loans Under Follow-up (net) / Total Loans and Receivables	0.0	0.0
Specific Provisions / Loans Under Follow-up	-	-
Permanent Assets / Total Assets	2.2	7.7
Consumer Loans / Total Loans and Receivables	0.0	0.5
<b>Liquidity</b>		
Liquid Assets / Total Assets	90.9	86.4
Liquid Assets / Short-term Liabilities	108.8	112.1
TC Liquid Assets / Total Assets	90.0	84.8
<b>Profitability</b>		
Net Profit/Losses / Total Assets	-0.9	3.5
Net Profit/Losses / Total Shareholders' Equity	-5.8	15.8
Profit/Losses Before Taxes after Continuing Operations / Total Assets	-1.1	4.4
<b>Income-Expenditure Structure</b>		
Net Interest Income After Specific Provisions / Total Assets	0.9	0.3
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	30.7	4.7
Non-interest Income (net) / Total Assets	2.0	6.5
Other Operating Expenses / Total Assets	4.0	2.4
Personnel Expenses / Other Operating Expenses	10.8	23.1
Non-interest Income (net) / Other Operating Expenses	49.7	273.3

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

## Diler Yatırım Bankası A.Ş.

### Assets

(USD Million)

	June 2010			%	June 2009			%
	TC	FC	Total		TC	FC	Total	
<b>Cash and Balances with the Central Bank</b>	0	0	0	0.7	0	0	0	0.6
<b>Fin.ass.where fair value cha. is refl.to I/S (Net)</b>	1	0	1	1.2	0	0	0	0.4
Financial assets held for trading	1	0	1	1.2	0	0	0	0.4
Public sector debt securities	1	0	1	1.2	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	0	0	0.0	0	0	0	0.4
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
<b>Banks</b>	0	5	5	8.3	0	8	8	12.6
<b>Money Market Securities</b>	0	0	0	0.3	1	0	1	1.9
Interbank money market placements	0	0	0	0.3	1	0	1	1.9
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
<b>Financial Assets Available for Sale (Net)</b>	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
<b>Loans</b>	41	6	47	86.1	44	4	49	77.1
Loans	41	6	47	86.1	44	4	49	77.1
Loans granted to the Banks risk group	20	0	20	35.8	24	0	24	37.5
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	22	6	28	50.3	21	4	25	39.6
Loans under follow-up	0	0	0	0.1	0	0	0	0.1
Specific provisions (-)	0	0	0	0.1	0	0	0	0.1
<b>Factoring Receivables</b>	0	0	0	0.0	0	0	0	0.0
<b>Investments held to Maturity (Net)</b>	0	1	1	1.8	1	1	2	2.7
Public sector debt securities	0	0	0	0.0	1	0	1	1.2
Other marketable securities	0	1	1	1.8	0	1	1	1.5
<b>Investments and Associates (Net)</b>	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
<b>Subsidiaries (Net)</b>	0	0	0	0.0	0	0	0	0.0
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
<b>Joint Ventures (Business Partners) (Net)</b>	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
<b>Receivables From Leasing Transactions</b>	0	0	0	0.5	0	2	2	3.9
Finance lease receivables	0	0	0	0.5	0	3	3	4.4
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
<b>Derivative Financial Assets Held for Hedging</b>	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
<b>Property and Equipment (Net)</b>	0	0	0	0.2	0	0	0	0.1
<b>Intangible Assets (Net)</b>	0	0	0	0.1	0	0	0	0.0
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.1	0	0	0	0.0
<b>Real Estates for Investment Purpose (Net)</b>	0	0	0	0.0	0	0	0	0.0
<b>Assets for Tax</b>	0	0	0	0.1	0	0	0	0.0
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	0	0	0	0.1	0	0	0	0.0
<b>Prop.&amp;Equ.for Sale p. and from Term.Op.(Net)</b>	0	0	0	0.0	0	0	0	0.0
<b>Other Assets</b>	0	0	0	0.6	0	0	0	0.8
<b>Total Assets</b>	43	12	55	100.0	47	16	63	100.0



## Liabilities

(USD Million)

	June 2010			%	June 2009			%
	TC	FC	Total		TC	FC	Total	
<b>Deposits</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Deposits held by the Banks risk group	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
<b>Derivative Finan. Liabilities Held for Trading</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.4</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.2</b>
<b>Funds Borrowed</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Money Market Takings</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	0	0	0	0.0	0	0	0	0.0
<b>Marketable Securities Issued (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
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
<b>Funds</b>	<b>0</b>	<b>1</b>	<b>1</b>	<b>2.5</b>	<b>0</b>	<b>10</b>	<b>10</b>	<b>16.6</b>
Borrower funds	0	1	1	2.5	0	10	10	16.6
Others	0	0	0	0.0	0	0	0	0.0
<b>Miscellaneous Payables</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.1</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Other External Resources</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.1</b>
<b>Factoring Payables</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Leasing Transactions Payables (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
<b>Derivative Finan. Liabilities Held for Hedging</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
<b>Provisions</b>	<b>1</b>	<b>0</b>	<b>1</b>	<b>1.3</b>	<b>1</b>	<b>0</b>	<b>1</b>	<b>1.1</b>
General provisions	1	0	1	1.0	1	0	1	0.9
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	0	0	0	0.0	0	0	0	0.0
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	0	0	0	0.3	0	0	0	0.2
<b>Liabilities for Tax</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.6</b>	<b>1</b>	<b>0</b>	<b>1</b>	<b>1.1</b>
Current liabilities for tax	0	0	0	0.6	1	0	1	1.1
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
<b>Lia. for Pro. &amp; Equ. for Sale p. and from Term. Op. (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Subordinated Loans</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Shareholders' Equity</b>	<b>52</b>	<b>0</b>	<b>52</b>	<b>95.1</b>	<b>51</b>	<b>0</b>	<b>51</b>	<b>80.9</b>
Paid-in capital	38	0	38	69.2	39	0	39	62.4
Supplementary capital	2	0	2	2.7	2	0	2	2.5
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	0	0	0	0.0	0	0	0	0.0
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est. for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv. & ass., subs. & joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val. inc. in pro. & equ. held for sale p. and term. ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	2	0	2	2.7	2	0	2	2.5
Profit reserves	12	0	12	21.5	8	0	8	12.2
Legal reserves	1	0	1	1.3	0	0	0	0.7
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	11	0	11	20.2	7	0	7	11.4
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	1	0	1	1.6	2	0	2	3.9
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	1	0	1	1.6	2	0	2	3.9
<b>Total Liabilities</b>	<b>53</b>	<b>2</b>	<b>55</b>	<b>100.0</b>	<b>52</b>	<b>11</b>	<b>63</b>	<b>100.0</b>

## Diler Yatırım Bankası A.Ş.

### Off Balance Sheet Commitments

(USD Million)

	June 2010			June 2009		
	TC	FC	Total	TC	FC	Total
<b>Guarantees and Warranties</b>	<b>31</b>	<b>1</b>	<b>32</b>	<b>32</b>	<b>15</b>	<b>47</b>
Letters of guarantee	31	1	32	32	15	47
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	0	0	0	0	0
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	0	0	0	0	0
<b>Commitments</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>10</b>	<b>10</b>
Irrevocable commitments	0	0	0	0	10	10
Revocable commitments	0	0	0	0	0	0
<b>Derivative Financial Instruments</b>	<b>10</b>	<b>55</b>	<b>65</b>	<b>12</b>	<b>15</b>	<b>27</b>
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	10	55	65	12	15	27
<b>Custody and Pledged Securities</b>	<b>1</b>	<b>0</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>0</b>
Items held in Custody	0	0	0	0	0	0
Pledged Items	1	0	1	0	0	0
Accepted independent guaran. and warrant.	0	0	0	0	0	0
<b>Total Off Balance Sheet Commitments</b>	<b>41</b>	<b>56</b>	<b>97</b>	<b>44</b>	<b>40</b>	<b>84</b>

### Income-Expenditure

(USD Million)

	June 2010	June 2009
<b>Interest Income</b>	<b>2</b>	<b>4</b>
Interest on loans	2	3
Interest received from reserve deposits	0	0
Interest received from banks	0	0
Interest received from money market transactions	0	1
Interest received from marketable securities portfolio	0	0
Other interest income	0	0
<b>Interest Expenses</b>	<b>0</b>	<b>0</b>
Interest on deposits	0	0
Interest on money market transactions	0	0
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	0	0
<b>Net Interest Income/Expenses</b>	<b>2</b>	<b>4</b>
<b>Net Fees and Commissions Income/Expenses</b>	<b>0</b>	<b>0</b>
Fees and commissions received	0	0
Fees and commissions paid	0	0
<b>Dividend Income</b>	<b>0</b>	<b>0</b>
<b>Trading Profit/Loss (net)</b>	<b>0</b>	<b>1</b>
Profit/loss on trading account securities	0	0
Profit/losses on derivative financial transactions	0	0
Foreign exchange profit/loss	-1	0
<b>Other Operating Income</b>	<b>0</b>	<b>0</b>
<b>Total Operating Income/Expenses</b>	<b>2</b>	<b>4</b>
Provision for Loan Losses or other Receivables (-)	0	0
Specific provisions of banks loans and other receivables*	0	0
General provision expenses*	0	0
Other Operating Expenses (-)	1	1
Personnel Expenses*	1	0
<b>Net Operating Profit/Loss</b>	<b>1</b>	<b>3</b>
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
<b>Profit/Loss Before Taxes from Continuing Operations</b>	<b>1</b>	<b>3</b>
Provisions for Taxes on Income from Continuing Operations (±)	0	-1
<b>Net Profit/Loss from Continuing Operations</b>	<b>1</b>	<b>2</b>
<b>Net Profit/Loss Before Taxes from Terminated Operations</b>	<b>0</b>	<b>0</b>
Provisions for Taxes on Income from Terminated Operations (±)	0	0
<b>Net Profit/Loss from Terminated Operations</b>	<b>0</b>	<b>0</b>
<b>Net Profit/Losses</b>	<b>1</b>	<b>2</b>

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

**Ratios**

(%)

	June 2010	June 2009
<b>Capital Ratios</b>		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	50.6	59.7
Shareholders' Equity / Total Assets	95.1	80.9
(Shareholders' Equity - Permanent Assets) / Total Assets	94.7	80.8
Net On Balance Sheet Position / Total Shareholders' Equity	20.3	10.3
Net On and Off Balance Sheet Position / Total Shareholders' Equity	5.2	2.5
<b>Balance-Sheet Ratios</b>		
TC Assets / Total Assets	77.8	74.9
TC Liabilities / Total Liabilities	97.1	83.2
FC Assets / FC Liabilities	774.3	149.8
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans and Receivables	86.9	91.4
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	0.0	0.0
<b>Assets Quality</b>		
Financial Assets (net) / Total Assets	3.0	3.1
Total Loans and Receivables / Total Assets	86.1	77.1
Total Loans and Receivables / Total Deposits	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	0.1	0.1
Loans Under Follow-up (net) / Total Loans and Receivables	0.0	0.0
Specific Provisions / Loans Under Follow-up	100.0	100.0
Permanent Assets / Total Assets	0.3	0.1
Consumer Loans / Total Loans and Receivables	0.0	0.0
<b>Liquidity</b>		
Liquid Assets / Total Assets	10.5	15.5
Liquid Assets / Short-term Liabilities	10.5	15.5
TC Liquid Assets / Total Assets	1.8	2.3
<b>Profitability</b>		
Net Profit/Losses / Total Assets	1.6	3.9
Net Profit/Losses / Total Shareholders' Equity	1.7	4.8
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.0	4.8
<b>Income-Expenditure Structure</b>		
Net Interest Income After Specific Provisions / Total Assets	4.3	5.6
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	102.7	84.5
Non-interest Income (net) / Total Assets	-0.1	1.0
Other Operating Expenses / Total Assets	2.2	1.5
Personnel Expenses / Other Operating Expenses	41.9	48.5
Non-interest Income (net) / Other Operating Expenses	-5.2	69.2

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

## Eurobank Tekfen A.Ş.

### Assets

(USD Million)

	June 2010			%	June 2009			%
	TC	FC	Total		TC	FC	Total	
<b>Cash and Balances with the Central Bank</b>	<b>65</b>	<b>48</b>	<b>113</b>	<b>4.4</b>	<b>79</b>	<b>49</b>	<b>129</b>	<b>5.7</b>
<b>Fin.ass.where fair value cha. is refl.to I/S (Net)</b>	<b>96</b>	<b>3</b>	<b>99</b>	<b>3.8</b>	<b>39</b>	<b>0</b>	<b>39</b>	<b>1.7</b>
Financial assets held for trading	96	3	99	3.8	39	0	39	1.7
Public sector debt securities	94	0	94	3.6	38	0	38	1.7
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	2	3	6	0.2	1	0	1	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
<b>Banks</b>	<b>273</b>	<b>156</b>	<b>428</b>	<b>16.5</b>	<b>163</b>	<b>114</b>	<b>277</b>	<b>12.3</b>
<b>Money Market Securities</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>12</b>	<b>0</b>	<b>12</b>	<b>0.5</b>
Interbank money market placements	0	0	0	0.0	12	0	12	0.5
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
<b>Financial Assets Available for Sale (Net)</b>	<b>149</b>	<b>72</b>	<b>222</b>	<b>8.5</b>	<b>156</b>	<b>82</b>	<b>238</b>	<b>10.5</b>
Securities representing a share in capital	2	0	2	0.1	1	0	1	0.0
Public sector debt securities	147	72	220	8.5	155	82	237	10.5
Other marketable securities	0	0	0	0.0	0	0	0	0.0
<b>Loans</b>	<b>646</b>	<b>289</b>	<b>935</b>	<b>36.0</b>	<b>514</b>	<b>248</b>	<b>763</b>	<b>33.7</b>
Loans	591	289	880	33.9	483	248	731	32.4
Loans granted to the Banks risk group	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	591	289	880	33.9	483	248	731	32.3
Loans under follow-up	114	0	114	4.4	72	0	72	3.2
Specific provisions (-)	60	0	60	2.3	41	0	41	1.8
<b>Factoring Receivables</b>	<b>44</b>	<b>4</b>	<b>48</b>	<b>1.8</b>	<b>10</b>	<b>6</b>	<b>17</b>	<b>0.7</b>
<b>Investments held to Maturity (Net)</b>	<b>602</b>	<b>0</b>	<b>602</b>	<b>23.2</b>	<b>643</b>	<b>0</b>	<b>643</b>	<b>28.5</b>
Public sector debt securities	602	0	602	23.2	643	0	643	28.5
Other marketable securities	0	0	0	0.0	0	0	0	0.0
<b>Investments and Associates (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
<b>Subsidiaries (Net)</b>	<b>85</b>	<b>0</b>	<b>85</b>	<b>3.3</b>	<b>88</b>	<b>0</b>	<b>88</b>	<b>3.9</b>
Financial subsidiaries	85	0	85	3.3	88	0	88	3.9
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
<b>Joint Ventures (Business Partners) (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
<b>Receivables From Leasing Transactions</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
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
<b>Derivative Financial Assets Held for Hedging</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>1</b>	<b>1</b>	<b>0.0</b>
Fair value hedges	0	0	0	0.0	0	1	1	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
<b>Property and Equipment (Net)</b>	<b>16</b>	<b>0</b>	<b>16</b>	<b>0.6</b>	<b>25</b>	<b>0</b>	<b>25</b>	<b>1.1</b>
<b>Intangible Assets (Net)</b>	<b>3</b>	<b>0</b>	<b>3</b>	<b>0.1</b>	<b>2</b>	<b>0</b>	<b>2</b>	<b>0.1</b>
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	3	0	3	0.1	2	0	2	0.1
<b>Real Estates for Investment Purpose (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Assets for Tax</b>	<b>13</b>	<b>0</b>	<b>13</b>	<b>0.5</b>	<b>11</b>	<b>0</b>	<b>11</b>	<b>0.5</b>
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	12	0	12	0.5	11	0	11	0.5
<b>Prop.&amp;Equ.for Sale p. and from Term.Op.(Net)</b>	<b>2</b>	<b>0</b>	<b>2</b>	<b>0.1</b>	<b>1</b>	<b>0</b>	<b>1</b>	<b>0.1</b>
<b>Other Assets</b>	<b>27</b>	<b>0</b>	<b>27</b>	<b>1.1</b>	<b>14</b>	<b>0</b>	<b>15</b>	<b>0.6</b>
<b>Total Assets</b>	<b>2,021</b>	<b>572</b>	<b>2,593</b>	<b>100.0</b>	<b>1,759</b>	<b>501</b>	<b>2,260</b>	<b>100.0</b>

## Liabilities

(USD Million)

	June 2010			%	June 2009			%
	TC	FC	Total		TC	FC	Total	
<b>Deposits</b>	<b>850</b>	<b>380</b>	<b>1,229</b>	<b>47.4</b>	<b>703</b>	<b>493</b>	<b>1,196</b>	<b>52.9</b>
Deposits held by the Banks risk group	378	145	523	20.2	271	133	404	17.9
Other	471	235	706	27.2	432	360	792	35.0
<b>Derivative Finan. Liabilities Held for Trading</b>	<b>2</b>	<b>4</b>	<b>6</b>	<b>0.2</b>	<b>1</b>	<b>0</b>	<b>1</b>	<b>0.0</b>
<b>Funds Borrowed</b>	<b>459</b>	<b>98</b>	<b>558</b>	<b>21.5</b>	<b>473</b>	<b>70</b>	<b>543</b>	<b>24.0</b>
<b>Money Market Takings</b>	<b>324</b>	<b>0</b>	<b>324</b>	<b>12.5</b>	<b>29</b>	<b>0</b>	<b>29</b>	<b>1.3</b>
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	24	0	24	0.9	4	0	4	0.2
Funds provided under repurchase agreements	300	0	300	11.6	25	0	25	1.1
<b>Marketable Securities Issued (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
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
<b>Funds</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
<b>Miscellaneous Payables</b>	<b>4</b>	<b>1</b>	<b>5</b>	<b>0.2</b>	<b>2</b>	<b>5</b>	<b>7</b>	<b>0.3</b>
<b>Other External Resources</b>	<b>28</b>	<b>1</b>	<b>28</b>	<b>1.1</b>	<b>20</b>	<b>4</b>	<b>24</b>	<b>1.1</b>
<b>Factoring Payables</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Leasing Transactions Payables (Net)</b>	<b>0</b>	<b>1</b>	<b>1</b>	<b>0.0</b>	<b>0</b>	<b>2</b>	<b>2</b>	<b>0.1</b>
Finance leasing payables	0	1	1	0.0	0	2	2	0.1
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
<b>Derivative Finan. Liabilities Held for Hedging</b>	<b>0</b>	<b>15</b>	<b>15</b>	<b>0.6</b>	<b>0</b>	<b>15</b>	<b>15</b>	<b>0.7</b>
Fair value hedges	0	15	15	0.6	0	15	15	0.7
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
<b>Provisions</b>	<b>18</b>	<b>9</b>	<b>27</b>	<b>1.0</b>	<b>17</b>	<b>10</b>	<b>26</b>	<b>1.2</b>
General provisions	6	3	9	0.4	5	3	9	0.4
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	5	0	5	0.2	5	0	5	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	6	6	12	0.5	6	6	13	0.6
<b>Liabilities for Tax</b>	<b>4</b>	<b>0</b>	<b>4</b>	<b>0.1</b>	<b>11</b>	<b>0</b>	<b>11</b>	<b>0.5</b>
Current liabilities for tax	4	0	4	0.1	11	0	11	0.5
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
<b>Lia. for Pro. &amp; Equ. for Sale p. and from Term.Op.(Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Subordinated Loans</b>	<b>117</b>	<b>0</b>	<b>117</b>	<b>4.5</b>	<b>121</b>	<b>0</b>	<b>121</b>	<b>5.4</b>
<b>Shareholders' Equity</b>	<b>281</b>	<b>-2</b>	<b>280</b>	<b>10.8</b>	<b>288</b>	<b>-4</b>	<b>284</b>	<b>12.6</b>
Paid-in capital	241	0	241	9.3	249	0	249	11.0
Supplementary capital	4	-2	3	0.1	9	-4	5	0.2
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	1	-2	-1	0.0	3	-4	0	0.0
Revaluation changes of property and equip.	2	0	2	0.1	5	0	5	0.2
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est. for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv. & ass., subs. & joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val. inc. in pro. & equ. held for sale p. and term. ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	1	0	1	0.0	1	0	1	0.0
Profit reserves	29	0	29	1.1	15	0	15	0.7
Legal reserves	6	0	6	0.2	5	0	5	0.2
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	23	0	23	0.9	10	0	10	0.4
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	7	0	7	0.3	14	0	14	0.6
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	7	0	7	0.3	14	0	14	0.6
<b>Total Liabilities</b>	<b>2,086</b>	<b>507</b>	<b>2,593</b>	<b>100.0</b>	<b>1,665</b>	<b>595</b>	<b>2,260</b>	<b>100.0</b>

## Eurobank Tekfen A.Ş.

### Off Balance Sheet Commitments

(USD Million)

	June 2010			June 2009		
	TC	FC	Total	TC	FC	Total
<b>Guarantees and Warranties</b>	<b>140</b>	<b>582</b>	<b>722</b>	<b>114</b>	<b>629</b>	<b>743</b>
Letters of guarantee	137	49	186	113	62	175
Bank acceptances	0	19	19	0	15	15
Letters of credit	0	79	79	0	73	73
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	3	434	437	1	480	481
<b>Commitments</b>	<b>192</b>	<b>329</b>	<b>521</b>	<b>116</b>	<b>316</b>	<b>432</b>
Irrevocable commitments	192	329	521	116	316	432
Revocable commitments	0	0	0	0	0	0
<b>Derivative Financial Instruments</b>	<b>355</b>	<b>1,033</b>	<b>1,388</b>	<b>42</b>	<b>234</b>	<b>276</b>
Derivative finan. instruments held for hedging	0	120	120	0	120	120
Trading transactions	355	913	1,268	42	114	156
<b>Custody and Pledged Securities</b>	<b>3,098</b>	<b>3,362</b>	<b>6,460</b>	<b>2,386</b>	<b>3,326</b>	<b>5,711</b>
Items held in Custody	1,151	168	1,319	754	170	925
Pledged Items	1,947	3,194	5,141	1,632	3,155	4,787
Accepted independent guaran. and warrant.	0	0	0	0	0	0
<b>Total Off Balance Sheet Commitments</b>	<b>3,785</b>	<b>5,306</b>	<b>9,091</b>	<b>2,657</b>	<b>4,505</b>	<b>7,162</b>

### Income-Expenditure

(USD Million)

	June 2010	June 2009
<b>Interest Income</b>	<b>122</b>	<b>151</b>
Interest on loans	45	62
Interest received from reserve deposits	1	3
Interest received from banks	12	6
Interest received from money market transactions	1	1
Interest received from marketable securities portfolio	59	74
Other interest income	4	4
<b>Interest Expenses</b>	<b>93</b>	<b>115</b>
Interest on deposits	36	57
Interest on money market transactions	42	45
Interest on funds borrowed	10	8
Interest on securities issued	0	0
Other interest expenses	4	5
<b>Net Interest Income/Expenses</b>	<b>30</b>	<b>35</b>
<b>Net Fees and Commissions Income/Expenses</b>	<b>9</b>	<b>11</b>
Fees and commissions received	10	12
Fees and commissions paid	1	1
<b>Dividend Income</b>	<b>0</b>	<b>0</b>
<b>Trading Profit/Loss (net)</b>	<b>8</b>	<b>20</b>
Profit/loss on trading account securities	7	18
Profit/losses on derivative financial transactions	0	2
Foreign exchange profit/loss	0	1
<b>Other Operating Income</b>	<b>4</b>	<b>1</b>
<b>Total Operating Income/Expenses</b>	<b>51</b>	<b>68</b>
Provision for Loan Losses or other Receivables (-)	5	20
Specific provisions of banks loans and other receivables*	5	18
General provision expenses*	0	1
Other Operating Expenses (-)	37	30
Personnel Expenses*	18	15
<b>Net Operating Profit/Loss</b>	<b>8</b>	<b>18</b>
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
<b>Profit/Loss Before Taxes from Continuing Operations</b>	<b>8</b>	<b>18</b>
Provisions for Taxes on Income from Continuing Operations (±)	-1	-4
<b>Net Profit/Loss from Continuing Operations</b>	<b>7</b>	<b>14</b>
<b>Net Profit/Loss Before Taxes from Terminated Operations</b>	<b>0</b>	<b>0</b>
Provisions for Taxes on Income from Terminated Operations (±)	0	0
<b>Net Profit/Loss from Terminated Operations</b>	<b>0</b>	<b>0</b>
<b>Net Profit/Losses</b>	<b>7</b>	<b>14</b>

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

**Ratios**

(%)

	June 2010	June 2009
<b>Capital Ratios</b>		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	23.3	29.6
Shareholders' Equity / Total Assets	10.8	12.6
(Shareholders' Equity - Permanent Assets) / Total Assets	4.6	6.0
Net On Balance Sheet Position / Total Shareholders' Equity	61.3	-1.4
Net On and Off Balance Sheet Position / Total Shareholders' Equity	14.6	1.0
<b>Balance-Sheet Ratios</b>		
TC Assets / Total Assets	78.0	77.8
TC Liabilities / Total Liabilities	80.4	73.7
FC Assets / FC Liabilities	112.8	84.2
TC Deposits / Total Deposits	69.1	58.8
TC Loans / Total Loans and Receivables	69.1	67.5
Total Deposits / Total Assets	47.4	52.9
Funds Borrowed / Total Assets	21.5	24.0
<b>Assets Quality</b>		
Financial Assets (net) / Total Assets	35.6	40.7
Total Loans and Receivables / Total Assets	36.0	33.7
Total Loans and Receivables / Total Deposits	76.0	63.7
Loans Under Follow-up (gross) / Total Loans and Receivables	12.2	9.4
Loans Under Follow-up (net) / Total Loans and Receivables	5.8	4.1
Specific Provisions / Loans Under Follow-up	52.4	56.6
Permanent Assets / Total Assets	6.2	6.5
Consumer Loans / Total Loans and Receivables	2.1	1.6
<b>Liquidity</b>		
Liquid Assets / Total Assets	33.3	30.7
Liquid Assets / Short-term Liabilities	63.2	83.2
TC Liquid Assets / Total Assets	22.5	19.8
<b>Profitability</b>		
Net Profit/Losses / Total Assets	0.3	0.6
Net Profit/Losses / Total Shareholders' Equity	2.4	5.1
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.3	0.8
<b>Income-Expenditure Structure</b>		
Net Interest Income After Specific Provisions / Total Assets	0.9	0.7
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	48.7	24.7
Non-interest Income (net) / Total Assets	0.8	1.5
Other Operating Expenses / Total Assets	1.4	1.3
Personnel Expenses / Other Operating Expenses	48.9	49.2
Non-interest Income (net) / Other Operating Expenses	56.5	108.6

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

## Finans Bank A.Ş.

### Assets

(USD Million)

	June 2010			%	June 2009			%
	TC	FC	Total		TC	FC	Total	
<b>Cash and Balances with the Central Bank</b>	<b>522</b>	<b>485</b>	<b>1,007</b>	<b>5.0</b>	<b>345</b>	<b>582</b>	<b>927</b>	<b>5.6</b>
<b>Fin.ass.where fair value cha. is refl.to I/S (Net)</b>	<b>1,060</b>	<b>68</b>	<b>1,128</b>	<b>5.5</b>	<b>1,669</b>	<b>39</b>	<b>1,708</b>	<b>10.3</b>
Financial assets held for trading	211	68	279	1.4	316	39	355	2.1
Public sector debt securities	84	12	96	0.5	15	1	16	0.1
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	127	56	183	0.9	301	38	338	2.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	849	0	849	4.2	1,353	0	1,353	8.1
Public sector debt securities	49	0	49	0.2	50	0	50	0.3
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	801	0	801	3.9	1,303	0	1,303	7.8
Other marketable securities	0	0	0	0.0	0	0	0	0.0
<b>Banks</b>	<b>4</b>	<b>94</b>	<b>99</b>	<b>0.5</b>	<b>27</b>	<b>538</b>	<b>565</b>	<b>3.4</b>
<b>Money Market Securities</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
<b>Financial Assets Available for Sale (Net)</b>	<b>3,294</b>	<b>553</b>	<b>3,847</b>	<b>18.9</b>	<b>2,327</b>	<b>340</b>	<b>2,667</b>	<b>16.0</b>
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	3,223	376	3,598	17.7	2,273	233	2,506	15.1
Other marketable securities	71	177	249	1.2	53	107	161	1.0
<b>Loans</b>	<b>11,665</b>	<b>1,645</b>	<b>13,310</b>	<b>65.4</b>	<b>8,709</b>	<b>1,270</b>	<b>9,979</b>	<b>60.1</b>
Loans	11,603	1,645	13,249	65.1	8,663	1,270	9,933	59.8
Loans granted to the Banks risk group	36	17	54	0.3	6	26	32	0.2
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	11,567	1,628	13,195	64.9	8,657	1,244	9,901	59.6
Loans under follow-up	1,020	0	1,020	5.0	703	0	703	4.2
Specific provisions (-)	958	0	958	4.7	657	0	657	4.0
<b>Factoring Receivables</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Investments held to Maturity (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
<b>Investments and Associates (Net)</b>	<b>4</b>	<b>0</b>	<b>4</b>	<b>0.0</b>	<b>3</b>	<b>0</b>	<b>3</b>	<b>0.0</b>
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	4	0	4	0.0	3	0	3	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	4	0	4	0.0	3	0	3	0.0
<b>Subsidiaries (Net)</b>	<b>181</b>	<b>0</b>	<b>181</b>	<b>0.9</b>	<b>137</b>	<b>0</b>	<b>137</b>	<b>0.8</b>
Financial subsidiaries	172	0	172	0.8	131	0	131	0.8
Non-financial subsidiaries	10	0	10	0.0	6	0	6	0.0
<b>Joint Ventures (Business Partners) (Net)</b>	<b>1</b>	<b>0</b>	<b>1</b>	<b>0.0</b>	<b>1</b>	<b>0</b>	<b>1</b>	<b>0.0</b>
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	1	0	1	0.0	1	0	1	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	1	0	1	0.0	1	0	1	0.0
<b>Receivables From Leasing Transactions</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
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
<b>Derivative Financial Assets Held for Hedging</b>	<b>26</b>	<b>0</b>	<b>26</b>	<b>0.1</b>	<b>38</b>	<b>6</b>	<b>44</b>	<b>0.3</b>
Fair value hedges	26	0	26	0.1	38	6	44	0.3
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
<b>Property and Equipment (Net)</b>	<b>228</b>	<b>0</b>	<b>228</b>	<b>1.1</b>	<b>242</b>	<b>0</b>	<b>242</b>	<b>1.5</b>
<b>Intangible Assets (Net)</b>	<b>52</b>	<b>0</b>	<b>52</b>	<b>0.3</b>	<b>33</b>	<b>0</b>	<b>33</b>	<b>0.2</b>
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	52	0	52	0.3	33	0	33	0.2
<b>Real Estates for Investment Purpose (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Assets for Tax</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	0	0	0	0.0	0	0	0	0.0
<b>Prop.&amp;Equ.for Sale p. and from Term.Op.(Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Other Assets</b>	<b>325</b>	<b>129</b>	<b>454</b>	<b>2.2</b>	<b>255</b>	<b>57</b>	<b>312</b>	<b>1.9</b>
<b>Total Assets</b>	<b>17,361</b>	<b>2,976</b>	<b>20,337</b>	<b>100.0</b>	<b>13,785</b>	<b>2,831</b>	<b>16,616</b>	<b>100.0</b>



## Liabilities

(USD Million)

	June 2010			%	June 2009			%
	TC	FC	Total		TC	FC	Total	
<b>Deposits</b>	<b>9,080</b>	<b>3,872</b>	<b>12,952</b>	<b>63.7</b>	<b>6,357</b>	<b>3,665</b>	<b>10,023</b>	<b>60.3</b>
Deposits held by the Banks risk group	85	787	872	4.3	114	31	145	0.9
Other	8,994	3,086	12,080	59.4	6,243	3,634	9,878	59.4
<b>Derivative Finan. Liabilities Held for Trading</b>	<b>144</b>	<b>49</b>	<b>193</b>	<b>0.9</b>	<b>175</b>	<b>18</b>	<b>193</b>	<b>1.2</b>
<b>Funds Borrowed</b>	<b>236</b>	<b>1,063</b>	<b>1,299</b>	<b>6.4</b>	<b>244</b>	<b>1,761</b>	<b>2,006</b>	<b>12.1</b>
<b>Money Market Takings</b>	<b>1,005</b>	<b>159</b>	<b>1,164</b>	<b>5.7</b>	<b>204</b>	<b>0</b>	<b>204</b>	<b>1.2</b>
Interbank money market takings	0	109	109	0.5	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	1,005	50	1,055	5.2	204	0	204	1.2
<b>Marketable Securities Issued (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
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
<b>Funds</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
<b>Miscellaneous Payables</b>	<b>421</b>	<b>44</b>	<b>465</b>	<b>2.3</b>	<b>306</b>	<b>77</b>	<b>383</b>	<b>2.3</b>
<b>Other External Resources</b>	<b>326</b>	<b>4</b>	<b>330</b>	<b>1.6</b>	<b>253</b>	<b>5</b>	<b>258</b>	<b>1.6</b>
<b>Factoring Payables</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Leasing Transactions Payables (Net)</b>	<b>0</b>	<b>1</b>	<b>1</b>	<b>0.0</b>	<b>0</b>	<b>9</b>	<b>9</b>	<b>0.1</b>
Finance leasing payables	0	1	1	0.0	0	10	10	0.1
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	1	1	0.0
<b>Derivative Finan. Liabilities Held for Hedging</b>	<b>60</b>	<b>15</b>	<b>75</b>	<b>0.4</b>	<b>63</b>	<b>0</b>	<b>63</b>	<b>0.4</b>
Fair value hedges	60	15	75	0.4	63	0	63	0.4
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
<b>Provisions</b>	<b>296</b>	<b>18</b>	<b>314</b>	<b>1.5</b>	<b>257</b>	<b>19</b>	<b>276</b>	<b>1.7</b>
General provisions	126	18	144	0.7	92	19	111	0.7
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	34	0	34	0.2	39	0	39	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	136	0	136	0.7	126	0	126	0.8
<b>Liabilities for Tax</b>	<b>50</b>	<b>0</b>	<b>50</b>	<b>0.2</b>	<b>65</b>	<b>0</b>	<b>65</b>	<b>0.4</b>
Current liabilities for tax	35	0	35	0.2	41	0	41	0.2
Deferred liabilities for tax	15	0	15	0.1	24	0	24	0.1
<b>Lia. for Pro. &amp; Equ. for Sale p. and from Term. Op. (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Subordinated Loans</b>	<b>0</b>	<b>979</b>	<b>979</b>	<b>4.8</b>	<b>0</b>	<b>860</b>	<b>860</b>	<b>5.2</b>
<b>Shareholders' Equity</b>	<b>2,517</b>	<b>-1</b>	<b>2,516</b>	<b>12.4</b>	<b>2,270</b>	<b>7</b>	<b>2,277</b>	<b>13.7</b>
Paid-in capital	1,051	0	1,051	5.2	984	0	984	5.9
Supplementary capital	73	-1	72	0.4	54	7	60	0.4
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	71	-1	71	0.3	54	7	60	0.4
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est. for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv. & ass., subs. & joint vent.	2	0	2	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val. inc. in pro. & equ. held for sale p. and term. ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	0	0	0	0.0	0	0	0	0.0
Profit reserves	1,175	0	1,175	5.8	887	0	887	5.3
Legal reserves	116	0	116	0.6	98	0	98	0.6
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	1,059	0	1,059	5.2	788	0	788	4.7
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	218	0	218	1.1	346	0	346	2.1
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	218	0	218	1.1	346	0	346	2.1
<b>Total Liabilities</b>	<b>14,133</b>	<b>6,204</b>	<b>20,337</b>	<b>100.0</b>	<b>10,196</b>	<b>6,420</b>	<b>16,616</b>	<b>100.0</b>

## Finans Bank A.Ş.

### Off Balance Sheet Commitments

(USD Million)

	June 2010			June 2009		
	TC	FC	Total	TC	FC	Total
<b>Guarantees and Warranties</b>	<b>1,771</b>	<b>2,025</b>	<b>3,796</b>	<b>1,358</b>	<b>1,860</b>	<b>3,218</b>
Letters of guarantee	1,770	1,065	2,834	1,355	1,131	2,487
Bank acceptances	2	458	459	0	413	413
Letters of credit	0	476	476	3	286	288
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	26	26	0	30	30
<b>Commitments</b>	<b>7,918</b>	<b>1,075</b>	<b>8,994</b>	<b>5,447</b>	<b>12</b>	<b>5,459</b>
Irrevocable commitments	7,917	1,075	8,992	5,394	12	5,407
Revocable commitments	1	0	1	53	0	53
<b>Derivative Financial Instruments</b>	<b>14,225</b>	<b>17,144</b>	<b>31,369</b>	<b>9,653</b>	<b>12,677</b>	<b>22,330</b>
Derivative finan. instruments held for hedging	2,329	2,176	4,504	1,159	1,141	2,300
Trading transactions	11,896	14,968	26,864	8,494	11,536	20,030
<b>Custody and Pledged Securities</b>	<b>39,234</b>	<b>12,798</b>	<b>52,032</b>	<b>4,834</b>	<b>1,133</b>	<b>5,967</b>
Items held in Custody	967	706	1,673	1,792	687	2,478
Pledged Items	38,267	12,091	50,359	3,043	446	3,489
Accepted independent guaran. and warrant.	0	0	0	0	0	0
<b>Total Off Balance Sheet Commitments</b>	<b>63,148</b>	<b>33,041</b>	<b>96,190</b>	<b>21,292</b>	<b>15,682</b>	<b>36,974</b>

### Income-Expenditure

(USD Million)

	June 2010	June 2009
<b>Interest Income</b>	<b>1,149</b>	<b>1,330</b>
Interest on loans	1,005	1,094
Interest received from reserve deposits	0	0
Interest received from banks	15	22
Interest received from money market transactions	6	2
Interest received from marketable securities portfolio	122	210
Other interest income	2	1
<b>Interest Expenses</b>	<b>448</b>	<b>618</b>
Interest on deposits	401	511
Interest on money market transactions	42	84
Interest on funds borrowed	3	22
Interest on securities issued	0	0
Other interest expenses	2	1
<b>Net Interest Income/Expenses</b>	<b>701</b>	<b>712</b>
<b>Net Fees and Commissions Income/Expenses</b>	<b>185</b>	<b>198</b>
Fees and commissions received	205	219
Fees and commissions paid	20	21
<b>Dividend Income</b>	<b>26</b>	<b>1</b>
<b>Trading Profit/Loss (net)</b>	<b>-148</b>	<b>-52</b>
Profit/loss on trading account securities	63	122
Profit/losses on derivative financial transactions	-246	-194
Foreign exchange profit/loss	35	19
<b>Other Operating Income</b>	<b>38</b>	<b>39</b>
<b>Total Operating Income/Expenses</b>	<b>801</b>	<b>896</b>
Provision for Loan Losses or other Receivables (-)	127	254
Specific provisions of banks loans and other receivables*	102	232
General provision expenses*	17	6
Other Operating Expenses (-)	409	363
Personnel Expenses*	182	160
<b>Net Operating Profit/Loss</b>	<b>265</b>	<b>279</b>
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
<b>Profit/Loss Before Taxes from Continuing Operations</b>	<b>265</b>	<b>279</b>
Provisions for Taxes on Income from Continuing Operations (±)	-47	-56
<b>Net Profit/Loss from Continuing Operations</b>	<b>218</b>	<b>223</b>
<b>Net Profit/Loss Before Taxes from Terminated Operations</b>	<b>0</b>	<b>129</b>
Provisions for Taxes on Income from Terminated Operations (±)	0	-6
<b>Net Profit/Loss from Terminated Operations</b>	<b>0</b>	<b>123</b>
<b>Net Profit/Losses</b>	<b>218</b>	<b>346</b>

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

**Ratios**

(%)

	June 2010	June 2009
<b>Capital Ratios</b>		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	16.7	18.3
Shareholders' Equity / Total Assets	12.4	13.7
(Shareholders' Equity - Permanent Assets) / Total Assets	9.8	10.9
Net On Balance Sheet Position / Total Shareholders' Equity	-94.9	-124.8
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-7.5	-2.4
<b>Balance-Sheet Ratios</b>		
TC Assets / Total Assets	85.4	83.0
TC Liabilities / Total Liabilities	69.5	61.4
FC Assets / FC Liabilities	48.0	44.1
TC Deposits / Total Deposits	70.1	63.4
TC Loans / Total Loans and Receivables	87.6	87.3
Total Deposits / Total Assets	63.7	60.3
Funds Borrowed / Total Assets	6.4	12.1
<b>Assets Quality</b>		
Financial Assets (net) / Total Assets	24.6	26.6
Total Loans and Receivables / Total Assets	65.4	60.1
Total Loans and Receivables / Total Deposits	102.8	99.6
Loans Under Follow-up (gross) / Total Loans and Receivables	7.7	7.0
Loans Under Follow-up (net) / Total Loans and Receivables	0.5	0.5
Specific Provisions / Loans Under Follow-up	93.9	93.4
Permanent Assets / Total Assets	2.6	2.8
Consumer Loans / Total Loans and Receivables	61.9	64.9
<b>Liquidity</b>		
Liquid Assets / Total Assets	29.9	35.3
Liquid Assets / Short-term Liabilities	52.0	66.9
TC Liquid Assets / Total Assets	24.0	26.3
<b>Profitability</b>		
Net Profit/Losses / Total Assets	1.1	2.1
Net Profit/Losses / Total Shareholders' Equity	8.7	15.2
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.3	1.7
<b>Income-Expenditure Structure</b>		
Net Interest Income After Specific Provisions / Total Assets	2.9	2.9
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	74.7	53.5
Non-interest Income (net) / Total Assets	0.5	1.1
Other Operating Expenses / Total Assets	2.0	2.2
Personnel Expenses / Other Operating Expenses	44.4	44.0
Non-interest Income (net) / Other Operating Expenses	24.5	50.8

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

## Fortis Bank A.Ş.

### Assets

(USD Million)

	June 2010			%	June 2009			%
	TC	FC	Total		TC	FC	Total	
<b>Cash and Balances with the Central Bank</b>	<b>162</b>	<b>303</b>	<b>465</b>	<b>5.9</b>	<b>151</b>	<b>284</b>	<b>435</b>	<b>6.0</b>
<b>Fin.ass.where fair value cha. is refl.to I/S (Net)</b>	<b>226</b>	<b>308</b>	<b>534</b>	<b>6.8</b>	<b>311</b>	<b>292</b>	<b>603</b>	<b>8.3</b>
Financial assets held for trading	226	308	534	6.8	311	291	602	8.3
Public sector debt securities	185	285	470	6.0	253	256	509	7.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	41	23	63	0.8	58	35	93	1.3
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	1	1	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	1	1	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
<b>Banks</b>	<b>13</b>	<b>77</b>	<b>90</b>	<b>1.1</b>	<b>10</b>	<b>101</b>	<b>111</b>	<b>1.5</b>
<b>Money Market Securities</b>	<b>280</b>	<b>84</b>	<b>364</b>	<b>4.6</b>	<b>0</b>	<b>30</b>	<b>30</b>	<b>0.4</b>
Interbank money market placements	280	0	280	3.5	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	84	84	1.1	0	30	30	0.4
<b>Financial Assets Available for Sale (Net)</b>	<b>575</b>	<b>100</b>	<b>676</b>	<b>8.6</b>	<b>723</b>	<b>202</b>	<b>926</b>	<b>12.7</b>
Securities representing a share in capital	4	0	4	0.1	7	0	7	0.1
Public sector debt securities	571	100	671	8.5	717	200	917	12.6
Other marketable securities	0	0	0	0.0	0	2	2	0.0
<b>Loans</b>	<b>4,306</b>	<b>1,068</b>	<b>5,373</b>	<b>68.0</b>	<b>3,981</b>	<b>618</b>	<b>4,599</b>	<b>63.2</b>
Loans	4,215	1,068	5,283	66.9	3,869	618	4,487	61.6
Loans granted to the Banks risk group	9	0	9	0.1	2	0	2	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	4,206	1,068	5,274	66.8	3,867	618	4,485	61.6
Loans under follow-up	275	0	275	3.5	328	0	328	4.5
Specific provisions (-)	185	0	185	2.3	216	0	216	3.0
<b>Factoring Receivables</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Investments held to Maturity (Net)</b>	<b>40</b>	<b>78</b>	<b>118</b>	<b>1.5</b>	<b>96</b>	<b>97</b>	<b>193</b>	<b>2.6</b>
Public sector debt securities	40	78	118	1.5	96	97	193	2.6
Other marketable securities	0	0	0	0.0	0	0	0	0.0
<b>Investments and Associates (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
<b>Subsidiaries (Net)</b>	<b>36</b>	<b>0</b>	<b>36</b>	<b>0.5</b>	<b>30</b>	<b>77</b>	<b>106</b>	<b>1.5</b>
Financial subsidiaries	36	0	36	0.5	29	77	106	1.5
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
<b>Joint Ventures (Business Partners) (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
<b>Receivables From Leasing Transactions</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
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
<b>Derivative Financial Assets Held for Hedging</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
<b>Property and Equipment (Net)</b>	<b>99</b>	<b>0</b>	<b>99</b>	<b>1.3</b>	<b>113</b>	<b>0</b>	<b>113</b>	<b>1.5</b>
<b>Intangible Assets (Net)</b>	<b>6</b>	<b>0</b>	<b>6</b>	<b>0.1</b>	<b>8</b>	<b>0</b>	<b>8</b>	<b>0.1</b>
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	6	0	6	0.1	8	0	8	0.1
<b>Real Estates for Investment Purpose (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Assets for Tax</b>	<b>29</b>	<b>0</b>	<b>29</b>	<b>0.4</b>	<b>24</b>	<b>0</b>	<b>24</b>	<b>0.3</b>
Current assets for tax	4	0	4	0.0	0	0	0	0.0
Deferred assets for tax	25	0	25	0.3	24	0	24	0.3
<b>Prop.&amp;Equ.for Sale p. and from Term.Op.(Net)</b>	<b>12</b>	<b>0</b>	<b>12</b>	<b>0.2</b>	<b>8</b>	<b>0</b>	<b>8</b>	<b>0.1</b>
<b>Other Assets</b>	<b>85</b>	<b>10</b>	<b>95</b>	<b>1.2</b>	<b>101</b>	<b>25</b>	<b>126</b>	<b>1.7</b>
<b>Total Assets</b>	<b>5,869</b>	<b>2,029</b>	<b>7,898</b>	<b>100.0</b>	<b>5,555</b>	<b>1,727</b>	<b>7,282</b>	<b>100.0</b>

## Liabilities

(USD Million)

	June 2010			%	June 2009			%
	TC	FC	Total		TC	FC	Total	
<b>Deposits</b>	<b>2,647</b>	<b>1,199</b>	<b>3,846</b>	<b>48.7</b>	<b>2,122</b>	<b>1,339</b>	<b>3,460</b>	<b>47.5</b>
Deposits held by the Banks risk group	29	17	46	0.6	31	10	41	0.6
Other	2,618	1,183	3,801	48.1	2,090	1,329	3,419	47.0
<b>Derivative Finan. Liabilities Held for Trading</b>	<b>71</b>	<b>26</b>	<b>97</b>	<b>1.2</b>	<b>91</b>	<b>33</b>	<b>124</b>	<b>1.7</b>
<b>Funds Borrowed</b>	<b>293</b>	<b>1,629</b>	<b>1,922</b>	<b>24.3</b>	<b>237</b>	<b>1,501</b>	<b>1,737</b>	<b>23.9</b>
<b>Money Market Takings</b>	<b>34</b>	<b>306</b>	<b>340</b>	<b>4.3</b>	<b>54</b>	<b>134</b>	<b>189</b>	<b>2.6</b>
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	34	306	340	4.3	54	134	189	2.6
<b>Marketable Securities Issued (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
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
<b>Funds</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
<b>Miscellaneous Payables</b>	<b>216</b>	<b>26</b>	<b>242</b>	<b>3.1</b>	<b>199</b>	<b>30</b>	<b>229</b>	<b>3.1</b>
<b>Other External Resources</b>	<b>63</b>	<b>1</b>	<b>64</b>	<b>0.8</b>	<b>80</b>	<b>4</b>	<b>83</b>	<b>1.1</b>
<b>Factoring Payables</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Leasing Transactions Payables (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>2</b>	<b>0</b>	<b>2</b>	<b>0.0</b>
Finance leasing payables	0	0	0	0.0	2	0	2	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
<b>Derivative Finan. Liabilities Held for Hedging</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
<b>Provisions</b>	<b>127</b>	<b>0</b>	<b>127</b>	<b>1.6</b>	<b>170</b>	<b>5</b>	<b>175</b>	<b>2.4</b>
General provisions	44	0	44	0.6	33	5	38	0.5
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	24	0	24	0.3	20	0	20	0.3
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	59	0	59	0.7	116	0	116	1.6
<b>Liabilities for Tax</b>	<b>11</b>	<b>0</b>	<b>11</b>	<b>0.1</b>	<b>28</b>	<b>0</b>	<b>28</b>	<b>0.4</b>
Current liabilities for tax	11	0	11	0.1	28	0	28	0.4
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
<b>Lia. for Pro. &amp; Equ. for Sale p. and from Term. Op. (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Subordinated Loans</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Shareholders' Equity</b>	<b>1,248</b>	<b>1</b>	<b>1,249</b>	<b>15.8</b>	<b>1,240</b>	<b>14</b>	<b>1,254</b>	<b>17.2</b>
Paid-in capital	667	0	667	8.4	689	0	689	9.5
Supplementary capital	148	1	149	1.9	150	14	165	2.3
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	13	1	14	0.2	12	14	26	0.4
Revaluation changes of property and equip.	8	0	8	0.1	7	0	7	0.1
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est. for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv. & ass., subs. & joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val. inc. in pro. & equ. held for sale p. and term. ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	127	0	127	1.6	131	0	131	1.8
Profit reserves	386	0	386	4.9	327	0	327	4.5
Legal reserves	32	0	32	0.4	30	0	30	0.4
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	354	0	354	4.5	297	0	297	4.1
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	47	0	47	0.6	74	0	74	1.0
Prior years income/loss	11	0	11	0.1	11	0	11	0.2
Current year income/loss	36	0	36	0.5	63	0	63	0.9
<b>Total Liabilities</b>	<b>4,710</b>	<b>3,188</b>	<b>7,898</b>	<b>100.0</b>	<b>4,222</b>	<b>3,060</b>	<b>7,282</b>	<b>100.0</b>

## Fortis Bank A.Ş.

### Off Balance Sheet Commitments

(USD Million)

	June 2010			June 2009		
	TC	FC	Total	TC	FC	Total
<b>Guarantees and Warranties</b>	<b>499</b>	<b>995</b>	<b>1,493</b>	<b>421</b>	<b>1,290</b>	<b>1,711</b>
Letters of guarantee	472	593	1,066	409	633	1,042
Bank acceptances	0	162	162	0	104	104
Letters of credit	0	235	235	0	466	466
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	27	5	31	12	87	99
<b>Commitments</b>	<b>1,914</b>	<b>790</b>	<b>2,704</b>	<b>1,882</b>	<b>653</b>	<b>2,535</b>
Irrevocable commitments	1,914	790	2,704	1,882	653	2,535
Revocable commitments	0	0	0	0	0	0
<b>Derivative Financial Instruments</b>	<b>2,951</b>	<b>6,507</b>	<b>9,458</b>	<b>1,498</b>	<b>5,974</b>	<b>7,472</b>
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	2,951	6,507	9,458	1,498	5,974	7,472
<b>Custody and Pledged Securities</b>	<b>5,492</b>	<b>1,351</b>	<b>6,843</b>	<b>5,304</b>	<b>1,293</b>	<b>6,597</b>
Items held in Custody	2,042	81	2,123	2,467	96	2,562
Pledged Items	3,450	1,270	4,720	2,838	1,197	4,035
Accepted independent guaran. and warrant.	0	0	0	0	0	0
<b>Total Off Balance Sheet Commitments</b>	<b>10,856</b>	<b>9,642</b>	<b>20,498</b>	<b>9,105</b>	<b>9,210</b>	<b>18,315</b>

### Income-Expenditure

(USD Million)

	June 2010	June 2009
<b>Interest Income</b>	<b>377</b>	<b>527</b>
Interest on loans	299	400
Interest received from reserve deposits	3	7
Interest received from banks	0	2
Interest received from money market transactions	1	19
Interest received from marketable securities portfolio	69	91
Other interest income	5	8
<b>Interest Expenses</b>	<b>178</b>	<b>278</b>
Interest on deposits	93	158
Interest on money market transactions	36	53
Interest on funds borrowed	7	5
Interest on securities issued	0	0
Other interest expenses	42	62
<b>Net Interest Income/Expenses</b>	<b>199</b>	<b>249</b>
<b>Net Fees and Commissions Income/Expenses</b>	<b>50</b>	<b>56</b>
Fees and commissions received	64	74
Fees and commissions paid	14	18
<b>Dividend Income</b>	<b>3</b>	<b>3</b>
<b>Trading Profit/Loss (net)</b>	<b>-3</b>	<b>30</b>
Profit/loss on trading account securities	16	18
Profit/losses on derivative financial transactions	-84	39
Foreign exchange profit/loss	65	-26
<b>Other Operating Income</b>	<b>20</b>	<b>7</b>
<b>Total Operating Income/Expenses</b>	<b>269</b>	<b>346</b>
Provision for Loan Losses or other Receivables (-)	35	44
Specific provisions of banks loans and other receivables*	23	30
General provision expenses*	9	1
Other Operating Expenses (-)	205	221
Personnel Expenses*	95	99
<b>Net Operating Profit/Loss</b>	<b>28</b>	<b>81</b>
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
<b>Profit/Loss Before Taxes from Continuing Operations</b>	<b>28</b>	<b>81</b>
Provisions for Taxes on Income from Continuing Operations (±)	-6	-18
<b>Net Profit/Loss from Continuing Operations</b>	<b>22</b>	<b>63</b>
<b>Net Profit/Loss Before Taxes from Terminated Operations</b>	<b>15</b>	<b>0</b>
Provisions for Taxes on Income from Terminated Operations (±)	-1	0
<b>Net Profit/Loss from Terminated Operations</b>	<b>14</b>	<b>0</b>
<b>Net Profit/Losses</b>	<b>36</b>	<b>63</b>

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

**Ratios**

(%)

	June 2010	June 2009
<b>Capital Ratios</b>		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	16.2	16.2
Shareholders' Equity / Total Assets	15.8	17.2
(Shareholders' Equity - Permanent Assets) / Total Assets	12.7	12.5
Net On Balance Sheet Position / Total Shareholders' Equity	-49.6	-54.1
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-5.5	-2.6
<b>Balance-Sheet Ratios</b>		
TC Assets / Total Assets	74.3	76.3
TC Liabilities / Total Liabilities	59.6	58.0
FC Assets / FC Liabilities	63.6	56.4
TC Deposits / Total Deposits	68.8	61.3
TC Loans / Total Loans and Receivables	80.1	86.6
Total Deposits / Total Assets	48.7	47.5
Funds Borrowed / Total Assets	24.3	23.9
<b>Assets Quality</b>		
Financial Assets (net) / Total Assets	16.8	23.6
Total Loans and Receivables / Total Assets	68.0	63.2
Total Loans and Receivables / Total Deposits	139.7	132.9
Loans Under Follow-up (gross) / Total Loans and Receivables	5.1	7.1
Loans Under Follow-up (net) / Total Loans and Receivables	1.7	2.4
Specific Provisions / Loans Under Follow-up	67.2	65.9
Permanent Assets / Total Assets	3.1	4.8
Consumer Loans / Total Loans and Receivables	34.2	40.7
<b>Liquidity</b>		
Liquid Assets / Total Assets	27.0	28.9
Liquid Assets / Short-term Liabilities	46.9	56.9
TC Liquid Assets / Total Assets	15.9	16.4
<b>Profitability</b>		
Net Profit/Losses / Total Assets	0.5	0.9
Net Profit/Losses / Total Shareholders' Equity	2.9	5.0
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.4	1.1
<b>Income-Expenditure Structure</b>		
Net Interest Income After Specific Provisions / Total Assets	2.2	3.0
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	65.4	63.4
Non-interest Income (net) / Total Assets	0.9	1.3
Other Operating Expenses / Total Assets	2.6	3.0
Personnel Expenses / Other Operating Expenses	46.3	44.9
Non-interest Income (net) / Other Operating Expenses	34.0	43.8

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

## GSD Yatırım Bankası A.Ş.

### Assets

(USD Million)

	June 2010			%	June 2009			%
	TC	FC	Total		TC	FC	Total	
<b>Cash and Balances with the Central Bank</b>	<b>0</b>	<b>1</b>	<b>1</b>	<b>0.9</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>0.9</b>
<b>Fin.ass.where fair value cha. is refl.to I/S (Net)</b>	<b>2</b>	<b>0</b>	<b>2</b>	<b>2.8</b>	<b>1</b>	<b>0</b>	<b>1</b>	<b>2.3</b>
Financial assets held for trading	2	0	2	2.8	1	0	1	2.3
Public sector debt securities	2	0	2	2.8	1	0	1	2.3
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	0	0	0.0	0	0	0	0.1
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
<b>Banks</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.3</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.4</b>
<b>Money Market Securities</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
<b>Financial Assets Available for Sale (Net)</b>	<b>5</b>	<b>0</b>	<b>5</b>	<b>7.1</b>	<b>3</b>	<b>0</b>	<b>3</b>	<b>6.2</b>
Securities representing a share in capital	5	0	5	7.1	3	0	3	6.2
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
<b>Loans</b>	<b>58</b>	<b>1</b>	<b>59</b>	<b>79.5</b>	<b>44</b>	<b>0</b>	<b>44</b>	<b>78.1</b>
Loans	57	1	57	77.4	41	0	41	72.5
Loans granted to the Banks risk group	15	0	15	19.8	0	0	0	0.6
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	42	1	43	57.6	41	0	41	71.9
Loans under follow-up	8	0	8	10.2	7	0	7	11.7
Specific provisions (-)	6	0	6	8.1	3	0	3	6.0
<b>Factoring Receivables</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Investments held to Maturity (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
<b>Investments and Associates (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
<b>Subsidiaries (Net)</b>	<b>0</b>	<b>5</b>	<b>5</b>	<b>6.9</b>	<b>0</b>	<b>5</b>	<b>5</b>	<b>9.1</b>
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	0	5	5	6.9	0	5	5	9.1
<b>Joint Ventures (Business Partners) (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
<b>Receivables From Leasing Transactions</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
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
<b>Derivative Financial Assets Held for Hedging</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
<b>Property and Equipment (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.1</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.3</b>
<b>Intangible Assets (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.1</b>
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.1
<b>Real Estates for Investment Purpose (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Assets for Tax</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.1</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.1</b>
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	0	0	0	0.0	0	0	0	0.1
<b>Prop.&amp;Equ.for Sale p. and from Term.Op.(Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.1</b>	<b>1</b>	<b>0</b>	<b>1</b>	<b>1.2</b>
<b>Other Assets</b>	<b>2</b>	<b>0</b>	<b>2</b>	<b>2.2</b>	<b>1</b>	<b>0</b>	<b>1</b>	<b>1.3</b>
<b>Total Assets</b>	<b>67</b>	<b>7</b>	<b>74</b>	<b>100.0</b>	<b>51</b>	<b>6</b>	<b>56</b>	<b>100.0</b>



## Liabilities

(USD Million)

	June 2010			%	June 2009			%
	TC	FC	Total		TC	FC	Total	
<b>Deposits</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Deposits held by the Banks risk group	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
<b>Derivative Finan. Liabilities Held for Trading</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.1</b>
<b>Funds Borrowed</b>	<b>19</b>	<b>1</b>	<b>20</b>	<b>26.8</b>	<b>5</b>	<b>6</b>	<b>11</b>	<b>20.1</b>
<b>Money Market Takings</b>	<b>2</b>	<b>0</b>	<b>2</b>	<b>2.1</b>	<b>1</b>	<b>0</b>	<b>1</b>	<b>1.0</b>
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	2	0	2	2.1	1	0	1	1.0
<b>Marketable Securities Issued (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
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
<b>Funds</b>	<b>2</b>	<b>5</b>	<b>7</b>	<b>9.6</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>1.3</b>
Borrower funds	2	5	7	9.6	0	0	1	1.3
Others	0	0	0	0.0	0	0	0	0.0
<b>Miscellaneous Payables</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.1</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.1</b>
<b>Other External Resources</b>	<b>1</b>	<b>0</b>	<b>1</b>	<b>1.8</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.7</b>
<b>Factoring Payables</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Leasing Transactions Payables (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
<b>Derivative Finan. Liabilities Held for Hedging</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
<b>Provisions</b>	<b>1</b>	<b>0</b>	<b>1</b>	<b>1.1</b>	<b>1</b>	<b>0</b>	<b>1</b>	<b>0.9</b>
General provisions	1	0	1	0.8	0	0	0	0.6
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	0	0	0	0.3	0	0	0	0.3
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	0	0	0	0.0	0	0	0	0.0
<b>Liabilities for Tax</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.2</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.7</b>
Current liabilities for tax	0	0	0	0.2	0	0	0	0.7
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
<b>Lia. for Pro. &amp; Equ. for Sale p. and from Term. Op. (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Subordinated Loans</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Shareholders' Equity</b>	<b>43</b>	<b>0</b>	<b>43</b>	<b>58.4</b>	<b>42</b>	<b>0</b>	<b>42</b>	<b>75.1</b>
Paid-in capital	32	0	32	42.9	16	0	16	29.1
Supplementary capital	2	0	2	3.3	9	0	9	15.5
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	1	0	1	0.9	-1	0	-1	-2.2
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est. for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv. & ass., subs. & joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val. inc. in pro. & equ. held for sale p. and term. ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	2	0	2	2.3	10	0	10	17.7
Profit reserves	8	0	8	11.3	15	0	15	26.8
Legal reserves	2	0	2	2.0	1	0	1	2.6
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	7	0	7	9.3	14	0	14	24.2
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	1	0	1	0.9	2	0	2	3.7
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	1	0	1	0.9	2	0	2	3.7
<b>Total Liabilities</b>	<b>68</b>	<b>6</b>	<b>74</b>	<b>100.0</b>	<b>50</b>	<b>6</b>	<b>56</b>	<b>100.0</b>

## GSD Yatırım Bankası A.Ş.

### Off Balance Sheet Commitments

(USD Million)

	June 2010			June 2009		
	TC	FC	Total	TC	FC	Total
<b>Guarantees and Warranties</b>	<b>50</b>	<b>3</b>	<b>52</b>	<b>38</b>	<b>3</b>	<b>41</b>
Letters of guarantee	50	1	51	38	3	41
Bank acceptances	0	1	1	0	0	0
Letters of credit	0	0	0	0	0	0
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	0	0	0	0	0
<b>Commitments</b>	<b>131</b>	<b>31</b>	<b>162</b>	<b>0</b>	<b>0</b>	<b>0</b>
Irrevocable commitments	0	0	0	0	0	0
Revocable commitments	131	31	162	0	0	0
<b>Derivative Financial Instruments</b>	<b>0</b>	<b>2</b>	<b>2</b>	<b>11</b>	<b>11</b>	<b>22</b>
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	0	2	2	11	11	22
<b>Custody and Pledged Securities</b>	<b>707</b>	<b>284</b>	<b>991</b>	<b>672</b>	<b>296</b>	<b>967</b>
Items held in Custody	3	0	3	3	0	3
Pledged Items	120	63	183	125	66	191
Accepted independent guaran. and warrant.	583	222	805	544	230	774
<b>Total Off Balance Sheet Commitments</b>	<b>888</b>	<b>319</b>	<b>1,207</b>	<b>721</b>	<b>310</b>	<b>1,031</b>

### Income-Expenditure

(USD Million)

	June 2010	June 2009
<b>Interest Income</b>	<b>3</b>	<b>5</b>
Interest on loans	3	4
Interest received from reserve deposits	0	0
Interest received from banks	0	0
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	0	0
Other interest income	0	0
<b>Interest Expenses</b>	<b>0</b>	<b>1</b>
Interest on deposits	0	0
Interest on money market transactions	0	0
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	0	0
<b>Net Interest Income/Expenses</b>	<b>3</b>	<b>4</b>
<b>Net Fees and Commissions Income/Expenses</b>	<b>0</b>	<b>0</b>
Fees and commissions received	0	0
Fees and commissions paid	0	0
<b>Dividend Income</b>	<b>0</b>	<b>0</b>
<b>Trading Profit/Loss (net)</b>	<b>0</b>	<b>0</b>
Profit/loss on trading account securities	0	0
Profit/losses on derivative financial transactions	0	0
Foreign exchange profit/loss	0	0
<b>Other Operating Income</b>	<b>0</b>	<b>2</b>
<b>Total Operating Income/Expenses</b>	<b>3</b>	<b>6</b>
Provision for Loan Losses or other Receivables (-)	0	2
Specific provisions of banks loans and other receivables*	0	2
General provision expenses*	0	0
Other Operating Expenses (-)	2	2
Personnel Expenses*	1	1
<b>Net Operating Profit/Loss</b>	<b>1</b>	<b>2</b>
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
<b>Profit/Loss Before Taxes from Continuing Operations</b>	<b>1</b>	<b>2</b>
Provisions for Taxes on Income from Continuing Operations (±)	0	0
<b>Net Profit/Loss from Continuing Operations</b>	<b>1</b>	<b>2</b>
<b>Net Profit/Loss Before Taxes from Terminated Operations</b>	<b>0</b>	<b>0</b>
Provisions for Taxes on Income from Terminated Operations (±)	0	0
<b>Net Profit/Loss from Terminated Operations</b>	<b>0</b>	<b>0</b>
<b>Net Profit/Losses</b>	<b>1</b>	<b>2</b>

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

**Ratios**

(%)

	June 2010	June 2009
<b>Capital Ratios</b>		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	36.8	45.3
Shareholders' Equity / Total Assets	58.4	75.1
(Shareholders' Equity - Permanent Assets) / Total Assets	49.1	58.8
Net On Balance Sheet Position / Total Shareholders' Equity	0.5	0.6
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-0.2	-1.5
<b>Balance-Sheet Ratios</b>		
TC Assets / Total Assets	91.0	89.7
TC Liabilities / Total Liabilities	91.3	88.6
FC Assets / FC Liabilities	103.3	89.9
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans and Receivables	98.7	100.0
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	26.8	20.1
<b>Assets Quality</b>		
Financial Assets (net) / Total Assets	9.9	8.5
Total Loans and Receivables / Total Assets	79.5	78.1
Total Loans and Receivables / Total Deposits	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	12.9	14.9
Loans Under Follow-up (net) / Total Loans and Receivables	2.7	7.2
Specific Provisions / Loans Under Follow-up	79.2	51.7
Permanent Assets / Total Assets	9.3	16.3
Consumer Loans / Total Loans and Receivables	0.2	0.0
<b>Liquidity</b>		
Liquid Assets / Total Assets	11.1	9.8
Liquid Assets / Short-term Liabilities	38.9	64.0
TC Liquid Assets / Total Assets	10.0	8.7
<b>Profitability</b>		
Net Profit/Losses / Total Assets	0.9	3.7
Net Profit/Losses / Total Shareholders' Equity	1.6	4.9
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.1	4.1
<b>Income-Expenditure Structure</b>		
Net Interest Income After Specific Provisions / Total Assets	3.1	4.3
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	75.3	38.0
Non-interest Income (net) / Total Assets	0.6	3.8
Other Operating Expenses / Total Assets	2.5	3.8
Personnel Expenses / Other Operating Expenses	54.6	50.9
Non-interest Income (net) / Other Operating Expenses	25.0	101.4

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

## Habib Bank Limited

### Assets

(USD Million)

	June 2010			%	June 2009			%
	TC	FC	Total		TC	FC	Total	
<b>Cash and Balances with the Central Bank</b>	<b>0</b>	<b>1</b>	<b>1</b>	<b>3.0</b>	<b>0</b>	<b>1</b>	<b>1</b>	<b>2.8</b>
<b>Fin.ass.where fair value cha. is refl.to I/S (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Financial assets held for trading	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
<b>Banks</b>	<b>16</b>	<b>12</b>	<b>28</b>	<b>63.6</b>	<b>11</b>	<b>13</b>	<b>24</b>	<b>47.3</b>
<b>Money Market Securities</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
<b>Financial Assets Available for Sale (Net)</b>	<b>3</b>	<b>0</b>	<b>3</b>	<b>6.7</b>	<b>7</b>	<b>1</b>	<b>9</b>	<b>16.8</b>
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	3	0	3	6.7	7	1	9	16.8
Other marketable securities	0	0	0	0.0	0	0	0	0.0
<b>Loans</b>	<b>9</b>	<b>1</b>	<b>11</b>	<b>24.6</b>	<b>12</b>	<b>4</b>	<b>16</b>	<b>30.5</b>
Loans	9	1	10	23.0	12	4	16	30.5
Loans granted to the Banks risk group	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	9	1	10	23.0	12	4	16	30.5
Loans under follow-up	2	1	3	6.8	0	1	2	3.3
Specific provisions (-)	1	1	2	5.2	0	1	2	3.3
<b>Factoring Receivables</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Investments held to Maturity (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
<b>Investments and Associates (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
<b>Subsidiaries (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
<b>Joint Ventures (Business Partners) (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
<b>Receivables From Leasing Transactions</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
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
<b>Derivative Financial Assets Held for Hedging</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
<b>Property and Equipment (Net)</b>	<b>1</b>	<b>0</b>	<b>1</b>	<b>1.5</b>	<b>1</b>	<b>0</b>	<b>1</b>	<b>1.4</b>
<b>Intangible Assets (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
<b>Real Estates for Investment Purpose (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Assets for Tax</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.1</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.1</b>
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	0	0	0	0.1	0	0	0	0.1
<b>Prop.&amp;Equ.for Sale p. and from Term.Op.(Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Other Assets</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.6</b>	<b>1</b>	<b>0</b>	<b>1</b>	<b>1.2</b>
<b>Total Assets</b>	<b>30</b>	<b>14</b>	<b>44</b>	<b>100.0</b>	<b>32</b>	<b>19</b>	<b>51</b>	<b>100.0</b>

## Liabilities

(USD Million)

	June 2010			%	June 2009			%
	TC	FC	Total		TC	FC	Total	
<b>Deposits</b>	<b>3</b>	<b>5</b>	<b>8</b>	<b>17.3</b>	<b>1</b>	<b>4</b>	<b>5</b>	<b>10.5</b>
Deposits held by the Banks risk group	0	0	0	1.1	0	1	1	1.5
Other	3	4	7	16.2	1	3	5	9.0
<b>Derivative Finan. Liabilities Held for Trading</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Funds Borrowed</b>	<b>1</b>	<b>8</b>	<b>9</b>	<b>21.1</b>	<b>1</b>	<b>12</b>	<b>13</b>	<b>26.0</b>
<b>Money Market Takings</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>6</b>	<b>6</b>	<b>11.8</b>
Interbank money market takings	0	0	0	0.0	0	6	6	11.8
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	0	0	0	0.0	0	0	0	0.0
<b>Marketable Securities Issued (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
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
<b>Funds</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
<b>Miscellaneous Payables</b>	<b>0</b>	<b>1</b>	<b>1</b>	<b>2.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Other External Resources</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.5</b>	<b>1</b>	<b>0</b>	<b>1</b>	<b>1.5</b>
<b>Factoring Payables</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Leasing Transactions Payables (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
<b>Derivative Finan. Liabilities Held for Hedging</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
<b>Provisions</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.4</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.4</b>
General provisions	0	0	0	0.3	0	0	0	0.3
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	0	0	0	0.1	0	0	0	0.1
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	0	0	0	0.1	0	0	0	0.0
<b>Liabilities for Tax</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.4</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.4</b>
Current liabilities for tax	0	0	0	0.4	0	0	0	0.4
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
<b>Lia. for Pro. &amp; Equ. for Sale p. and from Term. Op. (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Subordinated Loans</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Shareholders' Equity</b>	<b>26</b>	<b>0</b>	<b>26</b>	<b>58.3</b>	<b>25</b>	<b>0</b>	<b>25</b>	<b>49.3</b>
Paid-in capital	19	0	19	43.4	20	0	20	38.5
Supplementary capital	0	0	0	0.1	0	0	0	0.5
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	0	0	0	0.1	0	0	0	0.5
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est. for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv. & ass., subs. & joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val. inc. in pro. & equ. held for sale p. and term. ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	0	0	0	0.0	0	0	0	0.0
Profit reserves	0	0	0	0.0	0	0	0	0.0
Legal reserves	0	0	0	0.0	0	0	0	0.0
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	0	0	0	0.0	0	0	0	0.0
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	7	0	7	14.8	5	0	5	10.4
Prior years income/loss	6	0	6	13.6	4	0	4	7.7
Current year income/loss	1	0	1	1.2	1	0	1	2.7
<b>Total Liabilities</b>	<b>31</b>	<b>13</b>	<b>44</b>	<b>100.0</b>	<b>29</b>	<b>22</b>	<b>51</b>	<b>100.0</b>

## Habib Bank Limited

### Off Balance Sheet Commitments

(USD Million)

	June 2010			June 2009		
	TC	FC	Total	TC	FC	Total
<b>Guarantees and Warranties</b>	<b>0</b>	<b>10</b>	<b>10</b>	<b>0</b>	<b>9</b>	<b>9</b>
Letters of guarantee	0	3	3	0	2	2
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	7	7	0	7	7
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	0	0	0	0	0
<b>Commitments</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Irrevocable commitments	0	0	0	0	0	0
Revocable commitments	0	0	0	0	0	0
<b>Derivative Financial Instruments</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	0	0	0	0	0	0
<b>Custody and Pledged Securities</b>	<b>14</b>	<b>18</b>	<b>32</b>	<b>19</b>	<b>44</b>	<b>63</b>
Items held in Custody	14	18	32	19	44	63
Pledged Items	0	0	0	0	0	0
Accepted independent guaran. and warrant.	0	0	0	0	0	0
<b>Total Off Balance Sheet Commitments</b>	<b>15</b>	<b>28</b>	<b>42</b>	<b>19</b>	<b>53</b>	<b>72</b>

### Income-Expenditure

(USD Million)

	June 2010	June 2009
<b>Interest Income</b>	<b>2</b>	<b>3</b>
Interest on loans	0	1
Interest received from reserve deposits	0	0
Interest received from banks	1	1
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	0	1
Other interest income	0	0
<b>Interest Expenses</b>	<b>0</b>	<b>0</b>
Interest on deposits	0	0
Interest on money market transactions	0	0
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	0	0
<b>Net Interest Income/Expenses</b>	<b>1</b>	<b>2</b>
<b>Net Fees and Commissions Income/Expenses</b>	<b>0</b>	<b>0</b>
Fees and commissions received	0	0
Fees and commissions paid	0	0
<b>Dividend Income</b>	<b>0</b>	<b>0</b>
<b>Trading Profit/Loss (net)</b>	<b>0</b>	<b>0</b>
Profit/loss on trading account securities	0	0
Profit/losses on derivative financial transactions	0	0
Foreign exchange profit/loss	0	0
<b>Other Operating Income</b>	<b>0</b>	<b>0</b>
<b>Total Operating Income/Expenses</b>	<b>2</b>	<b>3</b>
Provision for Loan Losses or other Receivables (-)	0	0
Specific provisions of banks loans and other receivables*	0	0
General provision expenses*	0	0
Other Operating Expenses (-)	1	1
Personnel Expenses*	0	0
<b>Net Operating Profit/Loss</b>	<b>1</b>	<b>2</b>
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
<b>Profit/Loss Before Taxes from Continuing Operations</b>	<b>1</b>	<b>2</b>
Provisions for Taxes on Income from Continuing Operations (±)	0	0
<b>Net Profit/Loss from Continuing Operations</b>	<b>1</b>	<b>1</b>
<b>Net Profit/Loss Before Taxes from Terminated Operations</b>	<b>0</b>	<b>0</b>
Provisions for Taxes on Income from Terminated Operations (±)	0	0
<b>Net Profit/Loss from Terminated Operations</b>	<b>0</b>	<b>0</b>
<b>Net Profit/Losses</b>	<b>1</b>	<b>1</b>

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

**Ratios**

(%)

	June 2010	June 2009
<b>Capital Ratios</b>		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	85.1	79.1
Shareholders' Equity / Total Assets	58.3	49.3
(Shareholders' Equity - Permanent Assets) / Total Assets	55.2	48.0
Net On Balance Sheet Position / Total Shareholders' Equity	11.2	6.5
Net On and Off Balance Sheet Position / Total Shareholders' Equity	11.2	6.5
<b>Balance-Sheet Ratios</b>		
TC Assets / Total Assets	67.9	63.4
TC Liabilities / Total Liabilities	70.0	56.7
FC Assets / FC Liabilities	106.7	84.5
TC Deposits / Total Deposits	39.8	27.5
TC Loans / Total Loans and Receivables	87.6	76.3
Total Deposits / Total Assets	17.3	10.5
Funds Borrowed / Total Assets	21.1	26.0
<b>Assets Quality</b>		
Financial Assets (net) / Total Assets	6.7	16.8
Total Loans and Receivables / Total Assets	24.6	30.5
Total Loans and Receivables / Total Deposits	142.2	290.8
Loans Under Follow-up (gross) / Total Loans and Receivables	27.5	10.9
Loans Under Follow-up (net) / Total Loans and Receivables	6.5	0.0
Specific Provisions / Loans Under Follow-up	76.2	100.0
Permanent Assets / Total Assets	3.1	1.4
Consumer Loans / Total Loans and Receivables	5.9	2.5
<b>Liquidity</b>		
Liquid Assets / Total Assets	73.3	66.8
Liquid Assets / Short-term Liabilities	263.5	198.9
TC Liquid Assets / Total Assets	44.3	37.5
<b>Profitability</b>		
Net Profit/Losses / Total Assets	1.2	2.7
Net Profit/Losses / Total Shareholders' Equity	2.1	5.4
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.5	3.4
<b>Income-Expenditure Structure</b>		
Net Interest Income After Specific Provisions / Total Assets	2.1	4.4
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	50.4	90.0
Non-interest Income (net) / Total Assets	1.1	0.5
Other Operating Expenses / Total Assets	1.6	1.5
Personnel Expenses / Other Operating Expenses	54.1	56.5
Non-interest Income (net) / Other Operating Expenses	66.9	33.4

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

## HSBC Bank A.Ş.

### Assets

(USD Million)

	June 2010			%	June 2009			%
	TC	FC	Total		TC	FC	Total	
<b>Cash and Balances with the Central Bank</b>	<b>321</b>	<b>362</b>	<b>684</b>	<b>7.2</b>	<b>263</b>	<b>462</b>	<b>725</b>	<b>7.9</b>
<b>Fin.ass.where fair value cha. is refl.to I/S (Net)</b>	<b>98</b>	<b>20</b>	<b>117</b>	<b>1.2</b>	<b>158</b>	<b>35</b>	<b>193</b>	<b>2.1</b>
Financial assets held for trading	98	20	117	1.2	158	35	193	2.1
Public sector debt securities	45	2	47	0.5	141	1	142	1.5
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	51	14	65	0.7	16	28	44	0.5
Other marketable securities	2	3	5	0.1	2	5	7	0.1
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
<b>Banks</b>	<b>16</b>	<b>360</b>	<b>375</b>	<b>3.9</b>	<b>26</b>	<b>891</b>	<b>917</b>	<b>10.0</b>
<b>Money Market Securities</b>	<b>616</b>	<b>159</b>	<b>776</b>	<b>8.1</b>	<b>0</b>	<b>252</b>	<b>252</b>	<b>2.7</b>
Interbank money market placements	616	159	776	8.1	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	252	252	2.7
<b>Financial Assets Available for Sale (Net)</b>	<b>1,005</b>	<b>215</b>	<b>1,220</b>	<b>12.8</b>	<b>880</b>	<b>0</b>	<b>880</b>	<b>9.6</b>
Securities representing a share in capital	1	0	1	0.0	0	0	0	0.0
Public sector debt securities	1,004	215	1,219	12.8	880	0	880	9.6
Other marketable securities	0	0	0	0.0	0	0	0	0.0
<b>Loans</b>	<b>4,990</b>	<b>780</b>	<b>5,769</b>	<b>60.4</b>	<b>5,173</b>	<b>583</b>	<b>5,756</b>	<b>62.6</b>
Loans	4,878	779	5,657	59.3	5,056	581	5,637	61.3
Loans granted to the Banks risk group	0	2	3	0.0	18	1	19	0.2
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	4,878	777	5,654	59.2	5,038	580	5,618	61.1
Loans under follow-up	592	93	684	7.2	497	4	500	5.4
Specific provisions (-)	480	92	572	6.0	380	2	382	4.2
<b>Factoring Receivables</b>	<b>142</b>	<b>28</b>	<b>170</b>	<b>1.8</b>	<b>23</b>	<b>2</b>	<b>26</b>	<b>0.3</b>
<b>Investments held to Maturity (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
<b>Investments and Associates (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
<b>Subsidiaries (Net)</b>	<b>22</b>	<b>0</b>	<b>22</b>	<b>0.2</b>	<b>23</b>	<b>0</b>	<b>23</b>	<b>0.2</b>
Financial subsidiaries	22	0	22	0.2	23	0	23	0.2
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
<b>Joint Ventures (Business Partners) (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
<b>Receivables From Leasing Transactions</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
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
<b>Derivative Financial Assets Held for Hedging</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
<b>Property and Equipment (Net)</b>	<b>118</b>	<b>0</b>	<b>118</b>	<b>1.2</b>	<b>78</b>	<b>0</b>	<b>78</b>	<b>0.8</b>
<b>Intangible Assets (Net)</b>	<b>63</b>	<b>0</b>	<b>63</b>	<b>0.7</b>	<b>139</b>	<b>0</b>	<b>139</b>	<b>1.5</b>
Goodwill	53	0	53	0.6	55	0	55	0.6
Other	9	0	9	0.1	85	0	85	0.9
<b>Real Estates for Investment Purpose (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Assets for Tax</b>	<b>4</b>	<b>0</b>	<b>4</b>	<b>0.0</b>	<b>8</b>	<b>0</b>	<b>8</b>	<b>0.1</b>
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	4	0	4	0.0	8	0	8	0.1
<b>Prop.&amp;Equ.for Sale p. and from Term.Op.(Net)</b>	<b>4</b>	<b>0</b>	<b>4</b>	<b>0.0</b>	<b>1</b>	<b>0</b>	<b>1</b>	<b>0.0</b>
<b>Other Assets</b>	<b>179</b>	<b>45</b>	<b>224</b>	<b>2.3</b>	<b>147</b>	<b>49</b>	<b>196</b>	<b>2.1</b>
<b>Total Assets</b>	<b>7,578</b>	<b>1,967</b>	<b>9,545</b>	<b>100.0</b>	<b>6,920</b>	<b>2,275</b>	<b>9,194</b>	<b>100.0</b>



## Liabilities

(USD Million)

	June 2010			%	June 2009			%
	TC	FC	Total		TC	FC	Total	
<b>Deposits</b>	<b>3,536</b>	<b>2,491</b>	<b>6,026</b>	<b>63.1</b>	<b>2,763</b>	<b>2,937</b>	<b>5,700</b>	<b>62.0</b>
Deposits held by the Banks risk group	17	3	20	0.2	12	0	13	0.1
Other	3,519	2,487	6,006	62.9	2,750	2,937	5,687	61.9
<b>Derivative Finan. Liabilities Held for Trading</b>	<b>13</b>	<b>14</b>	<b>27</b>	<b>0.3</b>	<b>0</b>	<b>46</b>	<b>46</b>	<b>0.5</b>
<b>Funds Borrowed</b>	<b>769</b>	<b>494</b>	<b>1,262</b>	<b>13.2</b>	<b>862</b>	<b>448</b>	<b>1,309</b>	<b>14.2</b>
<b>Money Market Takings</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	0	0	0	0.0	0	0	0	0.0
<b>Marketable Securities Issued (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
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
<b>Funds</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
<b>Miscellaneous Payables</b>	<b>219</b>	<b>97</b>	<b>316</b>	<b>3.3</b>	<b>195</b>	<b>44</b>	<b>239</b>	<b>2.6</b>
<b>Other External Resources</b>	<b>140</b>	<b>37</b>	<b>177</b>	<b>1.9</b>	<b>133</b>	<b>37</b>	<b>171</b>	<b>1.9</b>
<b>Factoring Payables</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Leasing Transactions Payables (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
<b>Derivative Finan. Liabilities Held for Hedging</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
<b>Provisions</b>	<b>89</b>	<b>1</b>	<b>90</b>	<b>0.9</b>	<b>80</b>	<b>14</b>	<b>94</b>	<b>1.0</b>
General provisions	52	0	52	0.5	40	12	52	0.6
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	8	0	8	0.1	7	0	7	0.1
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	28	1	29	0.3	33	2	34	0.4
<b>Liabilities for Tax</b>	<b>20</b>	<b>0</b>	<b>20</b>	<b>0.2</b>	<b>46</b>	<b>0</b>	<b>46</b>	<b>0.5</b>
Current liabilities for tax	20	0	20	0.2	46	0	46	0.5
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
<b>Lia. for Pro. &amp; Equ. for Sale p. and from Term. Op. (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Subordinated Loans</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Shareholders' Equity</b>	<b>1,627</b>	<b>0</b>	<b>1,627</b>	<b>17.0</b>	<b>1,590</b>	<b>0</b>	<b>1,590</b>	<b>17.3</b>
Paid-in capital	414	0	414	4.3	428	0	428	4.7
Supplementary capital	209	0	209	2.2	206	0	206	2.2
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	36	0	36	0.4	27	0	27	0.3
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est. for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv. & ass., subs. & joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val. inc. in pro. & equ. held for sale p. and term. ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	173	0	173	1.8	179	0	179	1.9
Profit reserves	929	0	929	9.7	821	0	821	8.9
Legal reserves	95	0	95	1.0	90	0	90	1.0
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	834	0	834	8.7	732	0	732	8.0
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	75	0	75	0.8	135	0	135	1.5
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	75	0	75	0.8	135	0	135	1.5
<b>Total Liabilities</b>	<b>6,412</b>	<b>3,133</b>	<b>9,545</b>	<b>100.0</b>	<b>5,669</b>	<b>3,526</b>	<b>9,194</b>	<b>100.0</b>

## HSBC Bank A.Ş.

### Off Balance Sheet Commitments

(USD Million)

	June 2010			June 2009		
	TC	FC	Total	TC	FC	Total
<b>Guarantees and Warranties</b>	<b>106</b>	<b>892</b>	<b>998</b>	<b>91</b>	<b>832</b>	<b>923</b>
Letters of guarantee	106	214	320	91	336	427
Bank acceptances	0	333	333	0	208	208
Letters of credit	0	253	253	0	189	189
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	92	92	0	99	99
<b>Commitments</b>	<b>16,210</b>	<b>44</b>	<b>16,253</b>	<b>3,953</b>	<b>8</b>	<b>3,961</b>
Irrevocable commitments	4,110	44	4,154	3,953	8	3,961
Revocable commitments	12,100	0	12,100	0	0	0
<b>Derivative Financial Instruments</b>	<b>4,309</b>	<b>7,093</b>	<b>11,402</b>	<b>2,173</b>	<b>3,315</b>	<b>5,488</b>
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	4,309	7,093	11,402	2,173	3,315	5,488
<b>Custody and Pledged Securities</b>	<b>16,061</b>	<b>1,051</b>	<b>17,112</b>	<b>4,024</b>	<b>1,520</b>	<b>5,544</b>
Items held in Custody	16,053	983	17,035	4,018	1,445	5,463
Pledged Items	8	69	77	7	75	81
Accepted independent guaran. and warrant.	0	0	0	0	0	0
<b>Total Off Balance Sheet Commitments</b>	<b>36,686</b>	<b>9,080</b>	<b>45,766</b>	<b>10,242</b>	<b>5,675</b>	<b>15,916</b>

### Income-Expenditure

(USD Million)

	June 2010	June 2009
<b>Interest Income</b>	<b>519</b>	<b>658</b>
Interest on loans	419	572
Interest received from reserve deposits	5	10
Interest received from banks	2	6
Interest received from money market transactions	21	20
Interest received from marketable securities portfolio	64	31
Other interest income	8	18
<b>Interest Expenses</b>	<b>167</b>	<b>269</b>
Interest on deposits	112	185
Interest on money market transactions	55	80
Interest on funds borrowed	0	1
Interest on securities issued	0	0
Other interest expenses	0	3
<b>Net Interest Income/Expenses</b>	<b>352</b>	<b>389</b>
<b>Net Fees and Commissions Income/Expenses</b>	<b>112</b>	<b>119</b>
Fees and commissions received	134	140
Fees and commissions paid	22	21
<b>Dividend Income</b>	<b>13</b>	<b>11</b>
<b>Trading Profit/Loss (net)</b>	<b>-17</b>	<b>42</b>
Profit/loss on trading account securities	18	64
Profit/losses on derivative financial transactions	-35	-33
Foreign exchange profit/loss	0	10
<b>Other Operating Income</b>	<b>12</b>	<b>35</b>
<b>Total Operating Income/Expenses</b>	<b>473</b>	<b>596</b>
Provision for Loan Losses or other Receivables (-)	95	136
Specific provisions of banks loans and other receivables*	91	132
General provision expenses*	1	4
Other Operating Expenses (-)	286	295
Personnel Expenses*	127	126
<b>Net Operating Profit/Loss</b>	<b>91</b>	<b>165</b>
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
<b>Profit/Loss Before Taxes from Continuing Operations</b>	<b>91</b>	<b>165</b>
Provisions for Taxes on Income from Continuing Operations (±)	-17	-30
<b>Net Profit/Loss from Continuing Operations</b>	<b>75</b>	<b>135</b>
<b>Net Profit/Loss Before Taxes from Terminated Operations</b>	<b>0</b>	<b>0</b>
Provisions for Taxes on Income from Terminated Operations (±)	0	0
<b>Net Profit/Loss from Terminated Operations</b>	<b>0</b>	<b>0</b>
<b>Net Profit/Losses</b>	<b>75</b>	<b>135</b>

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

**Ratios**

(%)

	June 2010	June 2009
<b>Capital Ratios</b>		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	16.5	17.3
Shareholders' Equity / Total Assets	17.0	17.3
(Shareholders' Equity - Permanent Assets) / Total Assets	13.7	13.4
Net On Balance Sheet Position / Total Shareholders' Equity	-38.3	-36.5
Net On and Off Balance Sheet Position / Total Shareholders' Equity	2.0	-2.8
<b>Balance-Sheet Ratios</b>		
TC Assets / Total Assets	79.4	75.3
TC Liabilities / Total Liabilities	67.2	61.7
FC Assets / FC Liabilities	62.8	64.5
TC Deposits / Total Deposits	58.7	48.5
TC Loans / Total Loans and Receivables	86.5	89.9
Total Deposits / Total Assets	63.1	62.0
Funds Borrowed / Total Assets	13.2	14.2
<b>Assets Quality</b>		
Financial Assets (net) / Total Assets	14.0	11.7
Total Loans and Receivables / Total Assets	60.4	62.6
Total Loans and Receivables / Total Deposits	95.7	101.0
Loans Under Follow-up (gross) / Total Loans and Receivables	11.9	8.7
Loans Under Follow-up (net) / Total Loans and Receivables	1.9	2.1
Specific Provisions / Loans Under Follow-up	83.6	76.4
Permanent Assets / Total Assets	3.3	3.9
Consumer Loans / Total Loans and Receivables	52.0	59.1
<b>Liquidity</b>		
Liquid Assets / Total Assets	33.2	32.3
Liquid Assets / Short-term Liabilities	53.1	56.9
TC Liquid Assets / Total Assets	21.5	14.4
<b>Profitability</b>		
Net Profit/Losses / Total Assets	0.8	1.5
Net Profit/Losses / Total Shareholders' Equity	4.6	8.5
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.0	1.8
<b>Income-Expenditure Structure</b>		
Net Interest Income After Specific Provisions / Total Assets	2.7	2.8
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	55.3	43.1
Non-interest Income (net) / Total Assets	1.3	2.3
Other Operating Expenses / Total Assets	3.0	3.2
Personnel Expenses / Other Operating Expenses	44.4	42.8
Non-interest Income (net) / Other Operating Expenses	42.2	70.3

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

# İller Bankası

## Assets

(USD Million)

	June 2010			%	June 2009			%
	TC	FC	Total		TC	FC	Total	
<b>Cash and Balances with the Central Bank</b>	0	0	0	0.0	0	0	0	0.0
<b>Fin.ass.where fair value cha. is refl.to I/S (Net)</b>	0	0	0	0.0	0	0	0	0.0
Financial assets held for trading	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
<b>Banks</b>	1,273	0	1,274	22.7	920	5	925	19.1
<b>Money Market Securities</b>	275	0	275	4.9	6	0	6	0.1
Interbank money market placements	275	0	275	4.9	6	0	6	0.1
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
<b>Financial Assets Available for Sale (Net)</b>	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
<b>Loans</b>	3,789	167	3,956	70.6	3,704	81	3,785	78.2
Loans	3,789	167	3,956	70.6	3,704	81	3,785	78.2
Loans granted to the Banks risk group	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	3,789	167	3,956	70.6	3,704	81	3,785	78.2
Loans under follow-up	0	0	0	0.0	0	0	0	0.0
Specific provisions (-)	0	0	0	0.0	0	0	0	0.0
<b>Factoring Receivables</b>	0	0	0	0.0	0	0	0	0.0
<b>Investments held to Maturity (Net)</b>	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
<b>Investments and Associates (Net)</b>	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
<b>Subsidiaries (Net)</b>	0	0	0	0.0	0	0	0	0.0
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
<b>Joint Ventures (Business Partners) (Net)</b>	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
<b>Receivables From Leasing Transactions</b>	1	0	1	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	1	0	1	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
<b>Derivative Financial Assets Held for Hedging</b>	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
<b>Property and Equipment (Net)</b>	74	0	74	1.3	78	0	78	1.6
<b>Intangible Assets (Net)</b>	0	0	0	0.0	0	0	0	0.0
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
<b>Real Estates for Investment Purpose (Net)</b>	0	0	0	0.0	0	0	0	0.0
<b>Assets for Tax</b>	3	0	3	0.1	18	0	18	0.4
Current assets for tax	0	0	0	0.0	17	0	17	0.3
Deferred assets for tax	3	0	3	0.1	2	0	2	0.0
<b>Prop.&amp;Equ.for Sale p. and from Term.Op.(Net)</b>	0	0	0	0.0	0	0	0	0.0
<b>Other Assets</b>	15	2	17	0.3	24	0	24	0.5
<b>Total Assets</b>	5,431	169	5,600	100.0	4,751	87	4,838	100.0

## Liabilities

(USD Million)

	June 2010			%	June 2009			%
	TC	FC	Total		TC	FC	Total	
<b>Deposits</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Deposits held by the Banks risk group	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
<b>Derivative Finan. Liabilities Held for Trading</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Funds Borrowed</b>	<b>0</b>	<b>168</b>	<b>168</b>	<b>3.0</b>	<b>0</b>	<b>87</b>	<b>87</b>	<b>1.8</b>
<b>Money Market Takings</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	0	0	0	0.0	0	0	0	0.0
<b>Marketable Securities Issued (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
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
<b>Funds</b>	<b>1,081</b>	<b>0</b>	<b>1,081</b>	<b>19.3</b>	<b>735</b>	<b>0</b>	<b>735</b>	<b>15.2</b>
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	1,081	0	1,081	19.3	735	0	735	15.2
<b>Miscellaneous Payables</b>	<b>62</b>	<b>2</b>	<b>64</b>	<b>1.1</b>	<b>210</b>	<b>0</b>	<b>210</b>	<b>4.3</b>
<b>Other External Resources</b>	<b>9</b>	<b>0</b>	<b>9</b>	<b>0.2</b>	<b>9</b>	<b>0</b>	<b>9</b>	<b>0.2</b>
<b>Factoring Payables</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Leasing Transactions Payables (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
<b>Derivative Finan. Liabilities Held for Hedging</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
<b>Provisions</b>	<b>18</b>	<b>0</b>	<b>18</b>	<b>0.3</b>	<b>10</b>	<b>0</b>	<b>10</b>	<b>0.2</b>
General provisions	0	0	0	0.0	0	0	0	0.0
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	18	0	18	0.3	10	0	10	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	0	0	0	0.0	0	0	0	0.0
<b>Liabilities for Tax</b>	<b>12</b>	<b>0</b>	<b>12</b>	<b>0.2</b>	<b>35</b>	<b>0</b>	<b>35</b>	<b>0.7</b>
Current liabilities for tax	12	0	12	0.2	35	0	35	0.7
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
<b>Lia. for Pro. &amp; Equ. for Sale p. and from Term. Op. (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Subordinated Loans</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Shareholders' Equity</b>	<b>4,248</b>	<b>0</b>	<b>4,248</b>	<b>75.9</b>	<b>3,751</b>	<b>0</b>	<b>3,751</b>	<b>77.5</b>
Paid-in capital	3,388	0	3,388	60.5	2,828	0	2,828	58.5
Supplementary capital	560	0	560	10.0	578	0	578	11.9
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	0	0	0	0.0	0	0	0	0.0
Revaluation changes of property and equip.	3	0	3	0.1	3	0	3	0.1
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est. for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv. & ass., subs. & joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val. inc. in pro. & equ. held for sale p. and term. ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	557	0	557	9.9	575	0	575	11.9
Profit reserves	220	0	220	3.9	214	0	214	4.4
Legal reserves	220	0	220	3.9	214	0	214	4.4
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	0	0	0	0.0	0	0	0	0.0
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	80	0	80	1.4	131	0	131	2.7
Prior years income/loss	1	0	1	0.0	0	0	0	0.0
Current year income/loss	79	0	79	1.4	131	0	131	2.7
<b>Total Liabilities</b>	<b>5,431</b>	<b>169</b>	<b>5,600</b>	<b>100.0</b>	<b>4,751</b>	<b>87</b>	<b>4,838</b>	<b>100.0</b>

## İller Bankası

### Off Balance Sheet Commitments

(USD Million)

	June 2010			June 2009		
	TC	FC	Total	TC	FC	Total
<b>Guarantees and Warranties</b>	<b>897</b>	<b>0</b>	<b>897</b>	<b>930</b>	<b>2</b>	<b>933</b>
Letters of guarantee	897	0	897	930	2	933
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	0	0	0	0	0
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	0	0	0	0	0
<b>Commitments</b>	<b>303</b>	<b>109</b>	<b>412</b>	<b>0</b>	<b>246</b>	<b>246</b>
Irrevocable commitments	303	109	412	0	246	246
Revocable commitments	0	0	0	0	0	0
<b>Derivative Financial Instruments</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	0	0	0	0	0	0
<b>Custody and Pledged Securities</b>	<b>616</b>	<b>46</b>	<b>662</b>	<b>1,014</b>	<b>89</b>	<b>1,102</b>
Items held in Custody	616	46	662	1,014	89	1,102
Pledged Items	0	0	0	0	0	0
Accepted independent guaran. and warrant.	0	0	0	0	0	0
<b>Total Off Balance Sheet Commitments</b>	<b>1,816</b>	<b>156</b>	<b>1,972</b>	<b>1,944</b>	<b>337</b>	<b>2,281</b>

### Income-Expenditure

(USD Million)

	June 2010	June 2009
<b>Interest Income</b>	<b>143</b>	<b>188</b>
Interest on loans	113	161
Interest received from reserve deposits	0	0
Interest received from banks	21	18
Interest received from money market transactions	9	9
Interest received from marketable securities portfolio	0	0
Other interest income	0	0
<b>Interest Expenses</b>	<b>0</b>	<b>0</b>
Interest on deposits	0	0
Interest on money market transactions	0	0
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	0	0
<b>Net Interest Income/Expenses</b>	<b>143</b>	<b>188</b>
<b>Net Fees and Commissions Income/Expenses</b>	<b>13</b>	<b>12</b>
Fees and commissions received	13	12
Fees and commissions paid	0	0
<b>Dividend Income</b>	<b>0</b>	<b>0</b>
<b>Trading Profit/Loss (net)</b>	<b>0</b>	<b>0</b>
Profit/loss on trading account securities	0	0
Profit/losses on derivative financial transactions	0	0
Foreign exchange profit/loss	0	0
<b>Other Operating Income</b>	<b>6</b>	<b>20</b>
<b>Total Operating Income/Expenses</b>	<b>162</b>	<b>219</b>
Provision for Loan Losses or other Receivables (-)	0	0
Specific provisions of banks loans and other receivables*	0	0
General provision expenses*	0	0
Other Operating Expenses (-)	63	55
Personnel Expenses*	36	34
<b>Net Operating Profit/Loss</b>	<b>99</b>	<b>164</b>
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
<b>Profit/Loss Before Taxes from Continuing Operations</b>	<b>99</b>	<b>164</b>
Provisions for Taxes on Income from Continuing Operations (±)	-20	-33
<b>Net Profit/Loss from Continuing Operations</b>	<b>79</b>	<b>131</b>
<b>Net Profit/Loss Before Taxes from Terminated Operations</b>	<b>0</b>	<b>0</b>
Provisions for Taxes on Income from Terminated Operations (±)	0	0
<b>Net Profit/Loss from Terminated Operations</b>	<b>0</b>	<b>0</b>
<b>Net Profit/Losses</b>	<b>79</b>	<b>131</b>

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

**Ratios**

(%)

	June 2010	June 2009
<b>Capital Ratios</b>		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	70.1	65.8
Shareholders' Equity / Total Assets	75.9	77.5
(Shareholders' Equity - Permanent Assets) / Total Assets	74.5	75.9
Net On Balance Sheet Position / Total Shareholders' Equity	0.0	0.0
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.0	0.0
<b>Balance-Sheet Ratios</b>		
TC Assets / Total Assets	97.0	98.2
TC Liabilities / Total Liabilities	97.0	98.2
FC Assets / FC Liabilities	99.6	99.4
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans and Receivables	95.8	97.8
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	3.0	1.8
<b>Assets Quality</b>		
Financial Assets (net) / Total Assets	0.0	0.0
Total Loans and Receivables / Total Assets	70.6	78.2
Total Loans and Receivables / Total Deposits	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	0.0	0.0
Loans Under Follow-up (net) / Total Loans and Receivables	0.0	0.0
Specific Provisions / Loans Under Follow-up	100.0	100.0
Permanent Assets / Total Assets	1.3	1.6
Consumer Loans / Total Loans and Receivables	0.2	0.3
<b>Liquidity</b>		
Liquid Assets / Total Assets	27.7	19.3
Liquid Assets / Short-term Liabilities	187.1	134.5
TC Liquid Assets / Total Assets	27.7	19.2
<b>Profitability</b>		
Net Profit/Losses / Total Assets	1.4	2.7
Net Profit/Losses / Total Shareholders' Equity	1.9	3.5
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.8	3.4
<b>Income-Expenditure Structure</b>		
Net Interest Income After Specific Provisions / Total Assets	2.6	3.9
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	88.3	85.5
Non-interest Income (net) / Total Assets	0.3	0.7
Other Operating Expenses / Total Assets	1.1	1.1
Personnel Expenses / Other Operating Expenses	57.4	62.5
Non-interest Income (net) / Other Operating Expenses	30.3	57.5

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

# İMKB Takas ve Saklama Bankası A.Ş.

## Assets

(USD Million)

	June 2010			%	June 2009			%
	TC	FC	Total		TC	FC	Total	
<b>Cash and Balances with the Central Bank</b>	<b>32</b>	<b>2</b>	<b>33</b>	<b>3.2</b>	<b>9</b>	<b>2</b>	<b>11</b>	<b>1.0</b>
<b>Fin.ass.where fair value cha. is refl.to I/S (Net)</b>	<b>3</b>	<b>0</b>	<b>3</b>	<b>0.3</b>	<b>3</b>	<b>0</b>	<b>3</b>	<b>0.3</b>
Financial assets held for trading	3	0	3	0.3	3	0	3	0.3
Public sector debt securities	3	0	3	0.3	3	0	3	0.3
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
<b>Banks</b>	<b>206</b>	<b>20</b>	<b>226</b>	<b>21.6</b>	<b>283</b>	<b>15</b>	<b>298</b>	<b>27.4</b>
<b>Money Market Securities</b>	<b>725</b>	<b>0</b>	<b>725</b>	<b>69.2</b>	<b>710</b>	<b>0</b>	<b>710</b>	<b>65.3</b>
Interbank money market placements	721	0	721	68.8	705	0	705	64.8
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	4	0	4	0.4	5	0	5	0.4
<b>Financial Assets Available for Sale (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
<b>Loans</b>	<b>6</b>	<b>0</b>	<b>6</b>	<b>0.6</b>	<b>2</b>	<b>0</b>	<b>2</b>	<b>0.2</b>
Loans	5	0	5	0.5	1	0	1	0.1
Loans granted to the Banks risk group	3	0	3	0.3	1	0	1	0.1
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	2	0	2	0.2	0	0	0	0.0
Loans under follow-up	1	0	1	0.1	1	0	1	0.1
Specific provisions (-)	0	0	0	0.0	0	0	0	0.0
<b>Factoring Receivables</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Investments held to Maturity (Net)</b>	<b>42</b>	<b>0</b>	<b>42</b>	<b>4.0</b>	<b>51</b>	<b>0</b>	<b>51</b>	<b>4.7</b>
Public sector debt securities	42	0	42	4.0	51	0	51	4.7
Other marketable securities	0	0	0	0.0	0	0	0	0.0
<b>Investments and Associates (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
<b>Subsidiaries (Net)</b>	<b>3</b>	<b>0</b>	<b>3</b>	<b>0.3</b>	<b>3</b>	<b>0</b>	<b>3</b>	<b>0.3</b>
Financial subsidiaries	3	0	3	0.3	3	0	3	0.3
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
<b>Joint Ventures (Business Partners) (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
<b>Receivables From Leasing Transactions</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
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
<b>Derivative Financial Assets Held for Hedging</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
<b>Property and Equipment (Net)</b>	<b>7</b>	<b>0</b>	<b>7</b>	<b>0.6</b>	<b>7</b>	<b>0</b>	<b>7</b>	<b>0.7</b>
<b>Intangible Assets (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
<b>Real Estates for Investment Purpose (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Assets for Tax</b>	<b>1</b>	<b>0</b>	<b>1</b>	<b>0.1</b>	<b>1</b>	<b>0</b>	<b>1</b>	<b>0.1</b>
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	1	0	1	0.1	1	0	1	0.1
<b>Prop.&amp;Equ.for Sale p. and from Term.Op.(Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Other Assets</b>	<b>1</b>	<b>0</b>	<b>1</b>	<b>0.1</b>	<b>1</b>	<b>0</b>	<b>1</b>	<b>0.1</b>
<b>Total Assets</b>	<b>1,026</b>	<b>21</b>	<b>1,048</b>	<b>100.0</b>	<b>1,071</b>	<b>17</b>	<b>1,088</b>	<b>100.0</b>



**Liabilities**

(USD Million)

	June 2010			%	June 2009			%
	TC	FC	Total		TC	FC	Total	
<b>Deposits</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Deposits held by the Banks risk group	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
<b>Derivative Finan. Liabilities Held for Trading</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Funds Borrowed</b>	<b>99</b>	<b>0</b>	<b>99</b>	<b>9.4</b>	<b>168</b>	<b>0</b>	<b>168</b>	<b>15.4</b>
<b>Money Market Takings</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	0	0	0	0.0	0	0	0	0.0
<b>Marketable Securities Issued (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
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
<b>Funds</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
<b>Miscellaneous Payables</b>	<b>652</b>	<b>21</b>	<b>673</b>	<b>64.2</b>	<b>630</b>	<b>16</b>	<b>646</b>	<b>59.4</b>
<b>Other External Resources</b>	<b>86</b>	<b>0</b>	<b>86</b>	<b>8.2</b>	<b>92</b>	<b>0</b>	<b>92</b>	<b>8.4</b>
<b>Factoring Payables</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Leasing Transactions Payables (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
<b>Derivative Finan. Liabilities Held for Hedging</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
<b>Provisions</b>	<b>6</b>	<b>0</b>	<b>6</b>	<b>0.6</b>	<b>4</b>	<b>0</b>	<b>4</b>	<b>0.3</b>
General provisions	3	0	3	0.3	2	0	2	0.1
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	3	0	3	0.2	2	0	2	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	0	0	0	0.0	0	0	0	0.0
<b>Liabilities for Tax</b>	<b>2</b>	<b>0</b>	<b>2</b>	<b>0.2</b>	<b>3</b>	<b>0</b>	<b>3</b>	<b>0.3</b>
Current liabilities for tax	2	0	2	0.2	3	0	3	0.3
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
<b>Lia. for Pro. &amp; Equ. for Sale p. and from Term. Op. (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Subordinated Loans</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Shareholders' Equity</b>	<b>183</b>	<b>0</b>	<b>183</b>	<b>17.4</b>	<b>176</b>	<b>0</b>	<b>176</b>	<b>16.1</b>
Paid-in capital	38	0	38	3.6	39	0	39	3.6
Supplementary capital	62	0	62	5.9	63	0	63	5.8
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	0	0	0	0.0	0	0	0	0.0
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est. for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv. & ass., subs. & joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val. inc. in pro. & equ. held for sale p. and term. ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	62	0	62	5.9	63	0	63	5.8
Profit reserves	71	0	71	6.7	55	0	55	5.1
Legal reserves	11	0	11	1.1	11	0	11	1.0
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	57	0	57	5.5	42	0	42	3.9
Other profit reserves	2	0	2	0.2	2	0	2	0.2
Profit or loss	12	0	12	1.2	18	0	18	1.6
Prior years income/loss	1	0	1	0.1	1	0	1	0.1
Current year income/loss	11	0	11	1.1	17	0	17	1.5
<b>Total Liabilities</b>	<b>1,027</b>	<b>21</b>	<b>1,048</b>	<b>100.0</b>	<b>1,072</b>	<b>16</b>	<b>1,088</b>	<b>100.0</b>

## İMKB Takas ve Saklama Bankası A.Ş.

### Off Balance Sheet Commitments

(USD Million)

	June 2010			June 2009		
	TC	FC	Total	TC	FC	Total
<b>Guarantees and Warranties</b>	<b>1,593</b>	<b>0</b>	<b>1,593</b>	<b>762</b>	<b>0</b>	<b>762</b>
Letters of guarantee	0	0	0	0	0	0
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	0	0	0	0	0
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	1,593	0	1,593	762	0	762
<b>Commitments</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Irrevocable commitments	0	0	0	0	0	0
Revocable commitments	0	0	0	0	0	0
<b>Derivative Financial Instruments</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	0	0	0	0	0	0
<b>Custody and Pledged Securities</b>	<b>4,223,527</b>	<b>335</b>	<b>4,223,862</b>	<b>3,376,504</b>	<b>230</b>	<b>3,376,733</b>
Items held in Custody	4,221,279	0	4,221,279	3,375,070	0	3,375,070
Pledged Items	2,248	335	2,583	1,434	230	1,664
Accepted independent guaran. and warrant.	0	0	0	0	0	0
<b>Total Off Balance Sheet Commitments</b>	<b>4,225,120</b>	<b>335</b>	<b>4,225,455</b>	<b>3,377,265</b>	<b>230</b>	<b>3,377,495</b>

### Income-Expenditure

(USD Million)

	June 2010	June 2009
<b>Interest Income</b>	<b>13</b>	<b>19</b>
Interest on loans	0	0
Interest received from reserve deposits	1	1
Interest received from banks	9	13
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	3	5
Other interest income	0	0
<b>Interest Expenses</b>	<b>3</b>	<b>6</b>
Interest on deposits	0	0
Interest on money market transactions	3	6
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	0	0
<b>Net Interest Income/Expenses</b>	<b>10</b>	<b>13</b>
<b>Net Fees and Commissions Income/Expenses</b>	<b>6</b>	<b>6</b>
Fees and commissions received	7	6
Fees and commissions paid	1	0
<b>Dividend Income</b>	<b>3</b>	<b>4</b>
<b>Trading Profit/Loss (net)</b>	<b>0</b>	<b>0</b>
Profit/loss on trading account securities	0	0
Profit/losses on derivative financial transactions	0	0
Foreign exchange profit/loss	0	0
<b>Other Operating Income</b>	<b>5</b>	<b>5</b>
<b>Total Operating Income/Expenses</b>	<b>24</b>	<b>29</b>
Provision for Loan Losses or other Receivables (-)	1	0
Specific provisions of banks loans and other receivables*	0	0
General provision expenses*	1	0
Other Operating Expenses (-)	9	8
Personnel Expenses*	7	6
<b>Net Operating Profit/Loss</b>	<b>14</b>	<b>20</b>
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
<b>Profit/Loss Before Taxes from Continuing Operations</b>	<b>14</b>	<b>20</b>
Provisions for Taxes on Income from Continuing Operations (±)	-2	-3
<b>Net Profit/Loss from Continuing Operations</b>	<b>11</b>	<b>17</b>
<b>Net Profit/Loss Before Taxes from Terminated Operations</b>	<b>0</b>	<b>0</b>
Provisions for Taxes on Income from Terminated Operations (±)	0	0
<b>Net Profit/Loss from Terminated Operations</b>	<b>0</b>	<b>0</b>
<b>Net Profit/Losses</b>	<b>11</b>	<b>17</b>

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

**Ratios**

(%)

	June 2010	June 2009
<b>Capital Ratios</b>		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	39.8	56.1
Shareholders' Equity / Total Assets	17.4	16.1
(Shareholders' Equity - Permanent Assets) / Total Assets	16.4	15.1
Net On Balance Sheet Position / Total Shareholders' Equity	0.5	0.5
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.5	0.5
<b>Balance-Sheet Ratios</b>		
TC Assets / Total Assets	98.0	98.4
TC Liabilities / Total Liabilities	98.0	98.5
FC Assets / FC Liabilities	104.6	105.3
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans and Receivables	100.0	100.0
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	9.4	15.4
<b>Assets Quality</b>		
Financial Assets (net) / Total Assets	4.4	5.0
Total Loans and Receivables / Total Assets	0.6	0.2
Total Loans and Receivables / Total Deposits	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	17.1	56.7
Loans Under Follow-up (net) / Total Loans and Receivables	13.2	54.0
Specific Provisions / Loans Under Follow-up	23.2	4.9
Permanent Assets / Total Assets	1.0	1.1
Consumer Loans / Total Loans and Receivables	0.0	0.0
<b>Liquidity</b>		
Liquid Assets / Total Assets	94.3	93.9
Liquid Assets / Short-term Liabilities	116.0	114.0
TC Liquid Assets / Total Assets	92.2	92.4
<b>Profitability</b>		
Net Profit/Losses / Total Assets	1.1	1.5
Net Profit/Losses / Total Shareholders' Equity	6.2	9.5
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.3	1.8
<b>Income-Expenditure Structure</b>		
Net Interest Income After Specific Provisions / Total Assets	0.9	1.2
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	40.5	46.4
Non-interest Income (net) / Total Assets	1.4	1.4
Other Operating Expenses / Total Assets	0.9	0.8
Personnel Expenses / Other Operating Expenses	72.6	74.7
Non-interest Income (net) / Other Operating Expenses	153.6	180.3

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

## ING Bank A.Ş.

### Assets

(USD Million)

	June 2010			%	June 2009			%
	TC	FC	Total		TC	FC	Total	
<b>Cash and Balances with the Central Bank</b>	<b>111</b>	<b>356</b>	<b>468</b>	<b>4.5</b>	<b>246</b>	<b>351</b>	<b>597</b>	<b>5.7</b>
<b>Fin.ass.where fair value cha. is refl.to I/S (Net)</b>	<b>236</b>	<b>44</b>	<b>281</b>	<b>2.7</b>	<b>57</b>	<b>125</b>	<b>182</b>	<b>1.7</b>
Financial assets held for trading	236	44	281	2.7	57	125	182	1.7
Public sector debt securities	229	1	230	2.2	54	1	55	0.5
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	44	44	0.4	0	123	124	1.2
Other marketable securities	7	0	7	0.1	3	0	3	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
<b>Banks</b>	<b>12</b>	<b>145</b>	<b>157</b>	<b>1.5</b>	<b>2</b>	<b>412</b>	<b>414</b>	<b>4.0</b>
<b>Money Market Securities</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
<b>Financial Assets Available for Sale (Net)</b>	<b>1,647</b>	<b>0</b>	<b>1,647</b>	<b>15.7</b>	<b>1,444</b>	<b>1</b>	<b>1,446</b>	<b>13.8</b>
Securities representing a share in capital	2	0	2	0.0	1	0	1	0.0
Public sector debt securities	1,645	0	1,645	15.7	1,444	1	1,445	13.8
Other marketable securities	0	0	0	0.0	0	0	0	0.0
<b>Loans</b>	<b>6,370</b>	<b>1,149</b>	<b>7,519</b>	<b>71.8</b>	<b>6,073</b>	<b>1,095</b>	<b>7,167</b>	<b>68.6</b>
Loans	6,263	1,149	7,412	70.8	5,908	1,095	7,002	67.0
Loans granted to the Banks risk group	1	1	2	0.0	0	6	6	0.1
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	6,262	1,148	7,410	70.8	5,908	1,088	6,996	66.9
Loans under follow-up	258	0	258	2.5	268	0	268	2.6
Specific provisions (-)	151	0	151	1.4	102	0	102	1.0
<b>Factoring Receivables</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Investments held to Maturity (Net)</b>	<b>0</b>	<b>34</b>	<b>34</b>	<b>0.3</b>	<b>0</b>	<b>33</b>	<b>34</b>	<b>0.3</b>
Public sector debt securities	0	34	34	0.3	0	33	33	0.3
Other marketable securities	0	0	0	0.0	0	0	0	0.0
<b>Investments and Associates (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
<b>Subsidiaries (Net)</b>	<b>21</b>	<b>0</b>	<b>21</b>	<b>0.2</b>	<b>21</b>	<b>0</b>	<b>21</b>	<b>0.2</b>
Financial subsidiaries	21	0	21	0.2	21	0	21	0.2
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
<b>Joint Ventures (Business Partners) (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
<b>Receivables From Leasing Transactions</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
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
<b>Derivative Financial Assets Held for Hedging</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>266</b>	<b>0</b>	<b>266</b>	<b>2.5</b>
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	266	0	266	2.5
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
<b>Property and Equipment (Net)</b>	<b>143</b>	<b>0</b>	<b>143</b>	<b>1.4</b>	<b>132</b>	<b>0</b>	<b>132</b>	<b>1.3</b>
<b>Intangible Assets (Net)</b>	<b>26</b>	<b>0</b>	<b>26</b>	<b>0.2</b>	<b>11</b>	<b>0</b>	<b>11</b>	<b>0.1</b>
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	26	0	26	0.2	11	0	11	0.1
<b>Real Estates for Investment Purpose (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Assets for Tax</b>	<b>50</b>	<b>0</b>	<b>50</b>	<b>0.5</b>	<b>50</b>	<b>0</b>	<b>50</b>	<b>0.5</b>
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	50	0	50	0.5	50	0	50	0.5
<b>Prop.&amp;Equ.for Sale p. and from Term.Op.(Net)</b>	<b>1</b>	<b>0</b>	<b>1</b>	<b>0.0</b>	<b>7</b>	<b>0</b>	<b>7</b>	<b>0.1</b>
<b>Other Assets</b>	<b>121</b>	<b>2</b>	<b>123</b>	<b>1.2</b>	<b>124</b>	<b>2</b>	<b>126</b>	<b>1.2</b>
<b>Total Assets</b>	<b>8,737</b>	<b>1,732</b>	<b>10,469</b>	<b>100.0</b>	<b>8,435</b>	<b>2,019</b>	<b>10,454</b>	<b>100.0</b>

## Liabilities

(USD Million)

	June 2010			%	June 2009			%
	TC	FC	Total		TC	FC	Total	
<b>Deposits</b>	<b>4,716</b>	<b>1,281</b>	<b>5,997</b>	<b>57.3</b>	<b>4,528</b>	<b>1,721</b>	<b>6,249</b>	<b>59.8</b>
Deposits held by the Banks risk group	15	3	18	0.2	17	3	20	0.2
Other	4,701	1,278	5,979	57.1	4,512	1,718	6,229	59.6
<b>Derivative Finan. Liabilities Held for Trading</b>	<b>50</b>	<b>12</b>	<b>62</b>	<b>0.6</b>	<b>100</b>	<b>38</b>	<b>138</b>	<b>1.3</b>
<b>Funds Borrowed</b>	<b>65</b>	<b>1,712</b>	<b>1,777</b>	<b>17.0</b>	<b>59</b>	<b>1,456</b>	<b>1,514</b>	<b>14.5</b>
<b>Money Market Takings</b>	<b>781</b>	<b>0</b>	<b>781</b>	<b>7.5</b>	<b>434</b>	<b>0</b>	<b>434</b>	<b>4.1</b>
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	781	0	781	7.5	434	0	434	4.1
<b>Marketable Securities Issued (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
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
<b>Funds</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
<b>Miscellaneous Payables</b>	<b>93</b>	<b>17</b>	<b>110</b>	<b>1.0</b>	<b>86</b>	<b>15</b>	<b>101</b>	<b>1.0</b>
<b>Other External Resources</b>	<b>177</b>	<b>7</b>	<b>185</b>	<b>1.8</b>	<b>174</b>	<b>10</b>	<b>185</b>	<b>1.8</b>
<b>Factoring Payables</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Leasing Transactions Payables (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
<b>Derivative Finan. Liabilities Held for Hedging</b>	<b>135</b>	<b>0</b>	<b>135</b>	<b>1.3</b>	<b>456</b>	<b>0</b>	<b>456</b>	<b>4.4</b>
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	135	0	135	1.3	456	0	456	4.4
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
<b>Provisions</b>	<b>106</b>	<b>0</b>	<b>106</b>	<b>1.0</b>	<b>91</b>	<b>0</b>	<b>91</b>	<b>0.9</b>
General provisions	63	0	63	0.6	58	0	58	0.6
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	16	0	16	0.2	17	0	17	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	27	0	27	0.3	16	0	16	0.1
<b>Liabilities for Tax</b>	<b>25</b>	<b>0</b>	<b>25</b>	<b>0.2</b>	<b>48</b>	<b>0</b>	<b>48</b>	<b>0.5</b>
Current liabilities for tax	25	0	25	0.2	48	0	48	0.5
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
<b>Lia. for Pro. &amp; Equ. for Sale p. and from Term. Op. (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Subordinated Loans</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Shareholders' Equity</b>	<b>1,291</b>	<b>0</b>	<b>1,291</b>	<b>12.3</b>	<b>1,238</b>	<b>0</b>	<b>1,238</b>	<b>11.8</b>
Paid-in capital	1,103	0	1,103	10.5	1,050	0	1,050	10.0
Supplementary capital	-35	0	-35	-0.3	-48	0	-48	-0.5
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	18	0	18	0.2	15	0	15	0.1
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est. for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv. & ass., subs. & joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	-54	0	-54	-0.5	-63	0	-63	-0.6
Val. inc. in pro. & equ. held for sale p. and term. ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	0	0	0	0.0	0	0	0	0.0
Profit reserves	176	0	176	1.7	148	0	148	1.4
Legal reserves	35	0	35	0.3	30	0	30	0.3
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	142	0	142	1.4	118	0	118	1.1
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	47	0	47	0.5	88	0	88	0.8
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	47	0	47	0.5	88	0	88	0.8
<b>Total Liabilities</b>	<b>7,440</b>	<b>3,029</b>	<b>10,469</b>	<b>100.0</b>	<b>7,214</b>	<b>3,240</b>	<b>10,454</b>	<b>100.0</b>

## ING Bank A.Ş.

### Off Balance Sheet Commitments

(USD Million)

	June 2010			June 2009		
	TC	FC	Total	TC	FC	Total
<b>Guarantees and Warranties</b>	<b>1,062</b>	<b>1,492</b>	<b>2,554</b>	<b>985</b>	<b>1,590</b>	<b>2,575</b>
Letters of guarantee	1,062	859	1,922	985	1,010	1,995
Bank acceptances	0	64	64	0	68	68
Letters of credit	0	493	493	0	416	416
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	75	75	0	96	97
<b>Commitments</b>	<b>11,891</b>	<b>304</b>	<b>12,195</b>	<b>1,464</b>	<b>344</b>	<b>1,808</b>
Irrevocable commitments	2,797	304	3,101	1,464	344	1,808
Revocable commitments	9,093	0	9,093	0	0	0
<b>Derivative Financial Instruments</b>	<b>2,704</b>	<b>1,669</b>	<b>4,373</b>	<b>4,111</b>	<b>1,622</b>	<b>5,733</b>
Derivative finan. instruments held for hedging	1,731	0	1,731	3,221	0	3,221
Trading transactions	973	1,669	2,642	891	1,622	2,512
<b>Custody and Pledged Securities</b>	<b>59,457</b>	<b>8,958</b>	<b>68,415</b>	<b>44,181</b>	<b>9,019</b>	<b>53,201</b>
Items held in Custody	3,516	205	3,721	556	234	790
Pledged Items	26,404	2,775	29,179	20,692	2,929	23,621
Accepted independent guaran. and warrant.	29,537	5,978	35,515	22,933	5,856	28,789
<b>Total Off Balance Sheet Commitments</b>	<b>75,114</b>	<b>12,423</b>	<b>87,537</b>	<b>50,742</b>	<b>12,575</b>	<b>63,317</b>

### Income-Expenditure

(USD Million)

	June 2010	June 2009
<b>Interest Income</b>	<b>562</b>	<b>735</b>
Interest on loans	476	602
Interest received from reserve deposits	0	0
Interest received from banks	7	13
Interest received from money market transactions	0	1
Interest received from marketable securities portfolio	78	119
Other interest income	0	0
<b>Interest Expenses</b>	<b>215</b>	<b>349</b>
Interest on deposits	185	295
Interest on money market transactions	14	38
Interest on funds borrowed	16	15
Interest on securities issued	0	0
Other interest expenses	0	1
<b>Net Interest Income/Expenses</b>	<b>346</b>	<b>387</b>
<b>Net Fees and Commissions Income/Expenses</b>	<b>56</b>	<b>60</b>
Fees and commissions received	64	70
Fees and commissions paid	8	10
<b>Dividend Income</b>	<b>5</b>	<b>1</b>
<b>Trading Profit/Loss (net)</b>	<b>-104</b>	<b>-102</b>
Profit/loss on trading account securities	-1	7
Profit/losses on derivative financial transactions	-88	-117
Foreign exchange profit/loss	-15	7
<b>Other Operating Income</b>	<b>31</b>	<b>36</b>
<b>Total Operating Income/Expenses</b>	<b>334</b>	<b>381</b>
Provision for Loan Losses or other Receivables (-)	46	59
Specific provisions of banks loans and other receivables*	27	50
General provision expenses*	6	1
Other Operating Expenses (-)	227	212
Personnel Expenses*	116	115
<b>Net Operating Profit/Loss</b>	<b>61</b>	<b>110</b>
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
<b>Profit/Loss Before Taxes from Continuing Operations</b>	<b>61</b>	<b>110</b>
Provisions for Taxes on Income from Continuing Operations (±)	-13	-22
<b>Net Profit/Loss from Continuing Operations</b>	<b>47</b>	<b>88</b>
<b>Net Profit/Loss Before Taxes from Terminated Operations</b>	<b>0</b>	<b>0</b>
Provisions for Taxes on Income from Terminated Operations (±)	0	0
<b>Net Profit/Loss from Terminated Operations</b>	<b>0</b>	<b>0</b>
<b>Net Profit/Losses</b>	<b>47</b>	<b>88</b>

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

**Ratios**

(%)

	June 2010	June 2009
<b>Capital Ratios</b>		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	14.7	14.9
Shareholders' Equity / Total Assets	12.3	11.8
(Shareholders' Equity - Permanent Assets) / Total Assets	9.5	8.6
Net On Balance Sheet Position / Total Shareholders' Equity	-71.7	-60.0
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-0.6	0.3
<b>Balance-Sheet Ratios</b>		
TC Assets / Total Assets	83.5	80.7
TC Liabilities / Total Liabilities	71.1	69.0
FC Assets / FC Liabilities	57.2	62.3
TC Deposits / Total Deposits	78.6	72.5
TC Loans / Total Loans and Receivables	84.7	84.7
Total Deposits / Total Assets	57.3	59.8
Funds Borrowed / Total Assets	17.0	14.5
<b>Assets Quality</b>		
Financial Assets (net) / Total Assets	18.7	18.4
Total Loans and Receivables / Total Assets	71.8	68.6
Total Loans and Receivables / Total Deposits	125.4	114.7
Loans Under Follow-up (gross) / Total Loans and Receivables	3.4	3.7
Loans Under Follow-up (net) / Total Loans and Receivables	1.4	2.3
Specific Provisions / Loans Under Follow-up	58.5	38.3
Permanent Assets / Total Assets	2.8	3.2
Consumer Loans / Total Loans and Receivables	35.6	35.7
<b>Liquidity</b>		
Liquid Assets / Total Assets	24.4	25.2
Liquid Assets / Short-term Liabilities	40.3	43.2
TC Liquid Assets / Total Assets	19.2	16.7
<b>Profitability</b>		
Net Profit/Losses / Total Assets	0.5	0.8
Net Profit/Losses / Total Shareholders' Equity	3.7	7.1
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.6	1.1
<b>Income-Expenditure Structure</b>		
Net Interest Income After Specific Provisions / Total Assets	3.0	3.2
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	95.4	88.4
Non-interest Income (net) / Total Assets	-0.1	-0.1
Other Operating Expenses / Total Assets	2.2	2.0
Personnel Expenses / Other Operating Expenses	51.2	54.2
Non-interest Income (net) / Other Operating Expenses	-5.4	-2.7

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

# JPMorgan Chase Bank N.A.

## Assets

(USD Million)

	June 2010			%	June 2009			%
	TC	FC	Total		TC	FC	Total	
<b>Cash and Balances with the Central Bank</b>	<b>2</b>	<b>13</b>	<b>15</b>	<b>4.4</b>	<b>0</b>	<b>3</b>	<b>3</b>	<b>1.6</b>
<b>Fin.ass.where fair value cha. is refl.to I/S (Net)</b>	<b>323</b>	<b>1</b>	<b>325</b>	<b>94.7</b>	<b>72</b>	<b>1</b>	<b>73</b>	<b>38.9</b>
Financial assets held for trading	323	1	325	94.7	72	1	73	38.9
Public sector debt securities	323	0	323	94.2	72	0	72	38.5
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	1	1	0.4	0	1	1	0.4
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
<b>Banks</b>	<b>0</b>	<b>1</b>	<b>1</b>	<b>0.2</b>	<b>3</b>	<b>0</b>	<b>3</b>	<b>1.6</b>
<b>Money Market Securities</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>104</b>	<b>0</b>	<b>104</b>	<b>55.6</b>
Interbank money market placements	0	0	0	0.0	104	0	104	55.6
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
<b>Financial Assets Available for Sale (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
<b>Loans</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Loans	0	0	0	0.0	0	0	0	0.0
Loans granted to the Banks risk group	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Loans under follow-up	0	0	0	0.0	0	0	0	0.0
Specific provisions (-)	0	0	0	0.0	0	0	0	0.0
<b>Factoring Receivables</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Investments held to Maturity (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
<b>Investments and Associates (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
<b>Subsidiaries (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
<b>Joint Ventures (Business Partners) (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
<b>Receivables From Leasing Transactions</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
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
<b>Derivative Financial Assets Held for Hedging</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
<b>Property and Equipment (Net)</b>	<b>1</b>	<b>0</b>	<b>1</b>	<b>0.4</b>	<b>2</b>	<b>0</b>	<b>2</b>	<b>1.0</b>
<b>Intangible Assets (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.1</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.1</b>
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.1	0	0	0	0.1
<b>Real Estates for Investment Purpose (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Assets for Tax</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.1</b>	<b>2</b>	<b>0</b>	<b>2</b>	<b>0.9</b>
Current assets for tax	0	0	0	0.0	1	0	1	0.8
Deferred assets for tax	0	0	0	0.1	0	0	0	0.2
<b>Prop.&amp;Equ.for Sale p. and from Term.Op.(Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Other Assets</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.1</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.2</b>
<b>Total Assets</b>	<b>328</b>	<b>15</b>	<b>343</b>	<b>100.0</b>	<b>184</b>	<b>4</b>	<b>188</b>	<b>100.0</b>



## Liabilities

(USD Million)

	June 2010			%	June 2009			%
	TC	FC	Total		TC	FC	Total	
<b>Deposits</b>	<b>4</b>	<b>219</b>	<b>223</b>	<b>65.0</b>	<b>9</b>	<b>61</b>	<b>70</b>	<b>37.1</b>
Deposits held by the Banks risk group	3	218	222	64.6	7	0	7	3.8
Other	0	1	1	0.4	1	61	62	33.3
<b>Derivative Finan. Liabilities Held for Trading</b>	<b>0</b>	<b>1</b>	<b>1</b>	<b>0.3</b>	<b>0</b>	<b>1</b>	<b>1</b>	<b>0.3</b>
<b>Funds Borrowed</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Money Market Takings</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>4</b>	<b>0</b>	<b>4</b>	<b>2.1</b>
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	0	0	0	0.0	4	0	4	2.1
<b>Marketable Securities Issued (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
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
<b>Funds</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
<b>Miscellaneous Payables</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.2</b>
<b>Other External Resources</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Factoring Payables</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Leasing Transactions Payables (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
<b>Derivative Finan. Liabilities Held for Hedging</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
<b>Provisions</b>	<b>3</b>	<b>0</b>	<b>3</b>	<b>0.9</b>	<b>2</b>	<b>0</b>	<b>2</b>	<b>1.3</b>
General provisions	0	0	0	0.0	0	0	0	0.0
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	3	0	3	0.9	0	0	0	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	0	0	0	0.0	2	0	2	1.0
<b>Liabilities for Tax</b>	<b>1</b>	<b>0</b>	<b>1</b>	<b>0.2</b>	<b>3</b>	<b>0</b>	<b>3</b>	<b>1.7</b>
Current liabilities for tax	1	0	1	0.2	3	0	3	1.7
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
<b>Lia. for Pro. &amp; Equ. for Sale p. and from Term. Op. (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Subordinated Loans</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Shareholders' Equity</b>	<b>115</b>	<b>0</b>	<b>115</b>	<b>33.5</b>	<b>108</b>	<b>0</b>	<b>108</b>	<b>57.3</b>
Paid-in capital	64	0	64	18.5	66	0	66	35.0
Supplementary capital	0	0	0	0.0	0	0	0	0.0
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	0	0	0	0.0	0	0	0	0.0
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est. for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv. & ass., subs. & joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val. inc. in pro. & equ. held for sale p. and term. ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	0	0	0	0.0	0	0	0	0.0
Profit reserves	0	0	0	0.0	0	0	0	0.0
Legal reserves	0	0	0	0.0	0	0	0	0.0
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	0	0	0	0.0	0	0	0	0.0
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	51	0	51	15.0	42	0	42	22.4
Prior years income/loss	45	0	45	13.2	32	0	32	16.9
Current year income/loss	6	0	6	1.8	10	0	10	5.5
<b>Total Liabilities</b>	<b>123</b>	<b>220</b>	<b>343</b>	<b>100.0</b>	<b>126</b>	<b>62</b>	<b>188</b>	<b>100.0</b>

## JPMorgan Chase Bank N.A.

### Off Balance Sheet Commitments

(USD Million)

	June 2010			June 2009		
	TC	FC	Total	TC	FC	Total
<b>Guarantees and Warranties</b>	<b>0</b>	<b>6</b>	<b>6</b>	<b>0</b>	<b>6</b>	<b>6</b>
Letters of guarantee	0	6	6	0	6	6
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	0	0	0	0	0
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	0	0	0	0	0
<b>Commitments</b>	<b>151</b>	<b>0</b>	<b>151</b>	<b>71</b>	<b>0</b>	<b>71</b>
Irrevocable commitments	151	0	151	71	0	71
Revocable commitments	0	0	0	0	0	0
<b>Derivative Financial Instruments</b>	<b>589</b>	<b>719</b>	<b>1,307</b>	<b>519</b>	<b>520</b>	<b>1,039</b>
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	589	719	1,307	519	520	1,039
<b>Custody and Pledged Securities</b>	<b>121</b>	<b>0</b>	<b>121</b>	<b>125</b>	<b>0</b>	<b>125</b>
Items held in Custody	121	0	121	125	0	125
Pledged Items	0	0	0	0	0	0
Accepted independent guaran. and warrant.	0	0	0	0	0	0
<b>Total Off Balance Sheet Commitments</b>	<b>861</b>	<b>725</b>	<b>1,585</b>	<b>715</b>	<b>526</b>	<b>1,241</b>

### Income-Expenditure

(USD Million)

	June 2010	June 2009
<b>Interest Income</b>	<b>12</b>	<b>13</b>
Interest on loans	0	0
Interest received from reserve deposits	0	0
Interest received from banks	1	1
Interest received from money market transactions	6	6
Interest received from marketable securities portfolio	5	6
Other interest income	0	0
<b>Interest Expenses</b>	<b>0</b>	<b>1</b>
Interest on deposits	0	0
Interest on money market transactions	0	0
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	0	0
<b>Net Interest Income/Expenses</b>	<b>12</b>	<b>12</b>
<b>Net Fees and Commissions Income/Expenses</b>	<b>2</b>	<b>0</b>
Fees and commissions received	2	0
Fees and commissions paid	0	0
<b>Dividend Income</b>	<b>0</b>	<b>0</b>
<b>Trading Profit/Loss (net)</b>	<b>2</b>	<b>11</b>
Profit/loss on trading account securities	4	18
Profit/losses on derivative financial transactions	26	-8
Foreign exchange profit/loss	-27	2
<b>Other Operating Income</b>	<b>1</b>	<b>0</b>
<b>Total Operating Income/Expenses</b>	<b>17</b>	<b>24</b>
Provision for Loan Losses or other Receivables (-)	0	2
Specific provisions of banks loans and other receivables*	0	0
General provision expenses*	0	0
Other Operating Expenses (-)	9	10
Personnel Expenses*	3	3
<b>Net Operating Profit/Loss</b>	<b>8</b>	<b>13</b>
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
<b>Profit/Loss Before Taxes from Continuing Operations</b>	<b>8</b>	<b>13</b>
Provisions for Taxes on Income from Continuing Operations (±)	-1	-3
<b>Net Profit/Loss from Continuing Operations</b>	<b>6</b>	<b>10</b>
<b>Net Profit/Loss Before Taxes from Terminated Operations</b>	<b>0</b>	<b>0</b>
Provisions for Taxes on Income from Terminated Operations (±)	0	0
<b>Net Profit/Loss from Terminated Operations</b>	<b>0</b>	<b>0</b>
<b>Net Profit/Losses</b>	<b>6</b>	<b>10</b>

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

**Ratios**

(%)

	June 2010	June 2009
<b>Capital Ratios</b>		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	111.2	146.7
Shareholders' Equity / Total Assets	33.5	57.3
(Shareholders' Equity - Permanent Assets) / Total Assets	33.0	56.2
Net On Balance Sheet Position / Total Shareholders' Equity	-179.3	-53.8
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-0.2	5.5
<b>Balance-Sheet Ratios</b>		
TC Assets / Total Assets	95.7	97.9
TC Liabilities / Total Liabilities	35.8	67.2
FC Assets / FC Liabilities	6.6	6.5
TC Deposits / Total Deposits	1.7	12.3
TC Loans / Total Loans and Receivables	-	-
Total Deposits / Total Assets	65.0	37.1
Funds Borrowed / Total Assets	0.0	0.0
<b>Assets Quality</b>		
Financial Assets (net) / Total Assets	94.7	38.9
Total Loans and Receivables / Total Assets	0.0	0.0
Total Loans and Receivables / Total Deposits	0.0	0.0
Loans Under Follow-up (gross) / Total Loans and Receivables	-	-
Loans Under Follow-up (net) / Total Loans and Receivables	-	-
Specific Provisions / Loans Under Follow-up	-	-
Permanent Assets / Total Assets	0.5	1.1
Consumer Loans / Total Loans and Receivables	-	-
<b>Liquidity</b>		
Liquid Assets / Total Assets	99.3	97.7
Liquid Assets / Short-term Liabilities	151.8	244.9
TC Liquid Assets / Total Assets	95.1	95.6
<b>Profitability</b>		
Net Profit/Losses / Total Assets	1.8	5.5
Net Profit/Losses / Total Shareholders' Equity	5.5	9.5
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.3	6.8
<b>Income-Expenditure Structure</b>		
Net Interest Income After Specific Provisions / Total Assets	3.4	6.6
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	67.3	51.6
Non-interest Income (net) / Total Assets	1.6	6.2
Other Operating Expenses / Total Assets	2.7	5.1
Personnel Expenses / Other Operating Expenses	31.2	29.8
Non-interest Income (net) / Other Operating Expenses	60.7	122.9

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

## Merrill Lynch Yatırım Bank A.Ş.

### Assets

(USD Million)

	June 2010			%	June 2009			%
	TC	FC	Total		TC	FC	Total	
<b>Cash and Balances with the Central Bank</b>	<b>181</b>	<b>18</b>	<b>199</b>	<b>41.7</b>	<b>57</b>	<b>5</b>	<b>61</b>	<b>62.6</b>
<b>Fin.ass.where fair value cha. is refl.to I/S (Net)</b>	<b>188</b>	<b>0</b>	<b>189</b>	<b>39.5</b>	<b>2</b>	<b>0</b>	<b>2</b>	<b>1.6</b>
Financial assets held for trading	188	0	189	39.5	2	0	2	1.6
Public sector debt securities	188	0	188	39.4	2	0	2	1.6
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	0	0	0.1	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
<b>Banks</b>	<b>43</b>	<b>0</b>	<b>44</b>	<b>9.1</b>	<b>15</b>	<b>0</b>	<b>15</b>	<b>15.2</b>
<b>Money Market Securities</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
<b>Financial Assets Available for Sale (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
<b>Loans</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Loans	0	0	0	0.0	0	0	0	0.0
Loans granted to the Banks risk group	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Loans under follow-up	0	0	0	0.0	0	0	0	0.0
Specific provisions (-)	0	0	0	0.0	0	0	0	0.0
<b>Factoring Receivables</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Investments held to Maturity (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
<b>Investments and Associates (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
<b>Subsidiaries (Net)</b>	<b>2</b>	<b>0</b>	<b>2</b>	<b>0.4</b>	<b>2</b>	<b>0</b>	<b>2</b>	<b>2.1</b>
Financial subsidiaries	2	0	2	0.4	2	0	2	2.1
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
<b>Joint Ventures (Business Partners) (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
<b>Receivables From Leasing Transactions</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
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
<b>Derivative Financial Assets Held for Hedging</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
<b>Property and Equipment (Net)</b>	<b>1</b>	<b>0</b>	<b>1</b>	<b>0.2</b>	<b>2</b>	<b>0</b>	<b>2</b>	<b>1.9</b>
<b>Intangible Assets (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.3</b>
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.3
<b>Real Estates for Investment Purpose (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Assets for Tax</b>	<b>1</b>	<b>0</b>	<b>1</b>	<b>0.3</b>	<b>2</b>	<b>0</b>	<b>2</b>	<b>1.6</b>
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	1	0	1	0.3	2	0	2	1.5
<b>Prop.&amp;Equ.for Sale p. and from Term.Op.(Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Other Assets</b>	<b>4</b>	<b>38</b>	<b>42</b>	<b>8.8</b>	<b>3</b>	<b>12</b>	<b>14</b>	<b>14.8</b>
<b>Total Assets</b>	<b>421</b>	<b>57</b>	<b>478</b>	<b>100.0</b>	<b>81</b>	<b>17</b>	<b>98</b>	<b>100.0</b>

## Liabilities

(USD Million)

	June 2010			%	June 2009			%
	TC	FC	Total		TC	FC	Total	
<b>Deposits</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Deposits held by the Banks risk group	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
<b>Derivative Finan. Liabilities Held for Trading</b>	<b>0</b>	<b>1</b>	<b>1</b>	<b>0.1</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.4</b>
<b>Funds Borrowed</b>	<b>0</b>	<b>368</b>	<b>368</b>	<b>77.0</b>	<b>0</b>	<b>58</b>	<b>58</b>	<b>58.9</b>
<b>Money Market Takings</b>	<b>64</b>	<b>0</b>	<b>64</b>	<b>13.3</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	64	0	64	13.3	0	0	0	0.0
<b>Marketable Securities Issued (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
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
<b>Funds</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
<b>Miscellaneous Payables</b>	<b>1</b>	<b>0</b>	<b>1</b>	<b>0.2</b>	<b>9</b>	<b>0</b>	<b>9</b>	<b>9.4</b>
<b>Other External Resources</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Factoring Payables</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Leasing Transactions Payables (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
<b>Derivative Finan. Liabilities Held for Hedging</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
<b>Provisions</b>	<b>6</b>	<b>0</b>	<b>6</b>	<b>1.4</b>	<b>4</b>	<b>0</b>	<b>4</b>	<b>4.1</b>
General provisions	0	0	0	0.1	0	0	0	0.1
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	6	0	6	1.2	3	0	3	3.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	0	0	0	0.1	1	0	1	0.8
<b>Liabilities for Tax</b>	<b>1</b>	<b>0</b>	<b>1</b>	<b>0.2</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.3</b>
Current liabilities for tax	1	0	1	0.2	0	0	0	0.3
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
<b>Lia. for Pro. &amp; Equ. for Sale p. and from Term. Op. (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Subordinated Loans</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Shareholders' Equity</b>	<b>38</b>	<b>0</b>	<b>38</b>	<b>7.9</b>	<b>26</b>	<b>0</b>	<b>26</b>	<b>26.8</b>
Paid-in capital	32	0	32	6.6	33	0	33	33.6
Supplementary capital	0	0	0	0.0	0	0	0	0.0
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	0	0	0	0.0	0	0	0	0.0
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est. for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv. & ass., subs. & joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val. inc. in pro. & equ. held for sale p. and term. ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	0	0	0	0.0	0	0	0	0.0
Profit reserves	0	0	0	0.0	0	0	0	0.0
Legal reserves	0	0	0	0.0	0	0	0	0.0
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	0	0	0	0.0	0	0	0	0.0
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	6	0	6	1.2	-7	0	-7	-6.8
Prior years income/loss	-2	0	-2	-0.3	-7	0	-7	-6.8
Current year income/loss	7	0	7	1.6	0	0	0	0.0
<b>Total Liabilities</b>	<b>109</b>	<b>369</b>	<b>478</b>	<b>100.0</b>	<b>40</b>	<b>58</b>	<b>98</b>	<b>100.0</b>

## Merrill Lynch Yatırım Bank A.Ş.

### Off Balance Sheet Commitments

(USD Million)

	June 2010			June 2009		
	TC	FC	Total	TC	FC	Total
<b>Guarantees and Warranties</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Letters of guarantee	0	0	0	0	0	0
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	0	0	0	0	0
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	0	0	0	0	0
<b>Commitments</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Irrevocable commitments	0	0	0	0	0	0
Revocable commitments	0	0	0	0	0	0
<b>Derivative Financial Instruments</b>	<b>322</b>	<b>371</b>	<b>693</b>	<b>64</b>	<b>72</b>	<b>136</b>
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	322	371	693	64	72	136
<b>Custody and Pledged Securities</b>	<b>30</b>	<b>0</b>	<b>30</b>	<b>11</b>	<b>0</b>	<b>11</b>
Items held in Custody	30	0	30	11	0	11
Pledged Items	0	0	0	0	0	0
Accepted independent guaran. and warrant.	0	0	0	0	0	0
<b>Total Off Balance Sheet Commitments</b>	<b>353</b>	<b>371</b>	<b>724</b>	<b>75</b>	<b>72</b>	<b>147</b>

### Income-Expenditure

(USD Million)

	June 2010	June 2009
<b>Interest Income</b>	<b>9</b>	<b>6</b>
Interest on loans	0	0
Interest received from reserve deposits	0	0
Interest received from banks	4	3
Interest received from money market transactions	1	0
Interest received from marketable securities portfolio	4	3
Other interest income	0	0
<b>Interest Expenses</b>	<b>2</b>	<b>1</b>
Interest on deposits	0	0
Interest on money market transactions	0	0
Interest on funds borrowed	1	0
Interest on securities issued	0	0
Other interest expenses	0	0
<b>Net Interest Income/Expenses</b>	<b>8</b>	<b>5</b>
<b>Net Fees and Commissions Income/Expenses</b>	<b>1</b>	<b>0</b>
Fees and commissions received	1	1
Fees and commissions paid	0	0
<b>Dividend Income</b>	<b>5</b>	<b>0</b>
<b>Trading Profit/Loss (net)</b>	<b>-3</b>	<b>1</b>
Profit/loss on trading account securities	0	2
Profit/losses on derivative financial transactions	-7	-5
Foreign exchange profit/loss	3	4
<b>Other Operating Income</b>	<b>7</b>	<b>5</b>
<b>Total Operating Income/Expenses</b>	<b>18</b>	<b>12</b>
Provision for Loan Losses or other Receivables (-)	0	3
Specific provisions of banks loans and other receivables*	0	0
General provision expenses*	0	0
Other Operating Expenses (-)	9	9
Personnel Expenses*	6	6
<b>Net Operating Profit/Loss</b>	<b>8</b>	<b>0</b>
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
<b>Profit/Loss Before Taxes from Continuing Operations</b>	<b>8</b>	<b>0</b>
Provisions for Taxes on Income from Continuing Operations (±)	-1	0
<b>Net Profit/Loss from Continuing Operations</b>	<b>7</b>	<b>0</b>
<b>Net Profit/Loss Before Taxes from Terminated Operations</b>	<b>0</b>	<b>0</b>
Provisions for Taxes on Income from Terminated Operations (±)	0	0
<b>Net Profit/Loss from Terminated Operations</b>	<b>0</b>	<b>0</b>
<b>Net Profit/Losses</b>	<b>7</b>	<b>0</b>

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

**Ratios**

(%)

	June 2010	June 2009
<b>Capital Ratios</b>		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	53.0	69.7
Shareholders' Equity / Total Assets	7.9	26.8
(Shareholders' Equity - Permanent Assets) / Total Assets	7.2	22.6
Net On Balance Sheet Position / Total Shareholders' Equity	-825.9	-156.7
Net On and Off Balance Sheet Position / Total Shareholders' Equity	2.0	-5.6
<b>Balance-Sheet Ratios</b>		
TC Assets / Total Assets	88.1	83.0
TC Liabilities / Total Liabilities	22.9	40.6
FC Assets / FC Liabilities	15.5	28.7
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans and Receivables	-	-
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	77.0	58.9
<b>Assets Quality</b>		
Financial Assets (net) / Total Assets	39.5	1.6
Total Loans and Receivables / Total Assets	0.0	0.0
Total Loans and Receivables / Total Deposits	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	-	-
Loans Under Follow-up (net) / Total Loans and Receivables	-	-
Specific Provisions / Loans Under Follow-up	-	-
Permanent Assets / Total Assets	0.7	4.2
Consumer Loans / Total Loans and Receivables	-	-
<b>Liquidity</b>		
Liquid Assets / Total Assets	90.3	79.4
Liquid Assets / Short-term Liabilities	109.1	137.7
TC Liquid Assets / Total Assets	86.3	74.5
<b>Profitability</b>		
Net Profit/Losses / Total Assets	1.6	0.0
Net Profit/Losses / Total Shareholders' Equity	19.7	0.0
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.7	0.1
<b>Income-Expenditure Structure</b>		
Net Interest Income After Specific Provisions / Total Assets	1.6	5.4
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	43.5	43.3
Non-interest Income (net) / Total Assets	2.1	7.1
Other Operating Expenses / Total Assets	1.9	9.2
Personnel Expenses / Other Operating Expenses	67.1	69.6
Non-interest Income (net) / Other Operating Expenses	109.7	76.7

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

## Millennium Bank A.Ş.

### Assets

(USD Million)

	June 2010			%	June 2009			%
	TC	FC	Total		TC	FC	Total	
<b>Cash and Balances with the Central Bank</b>	<b>25</b>	<b>33</b>	<b>58</b>	<b>9.2</b>	<b>14</b>	<b>33</b>	<b>47</b>	<b>7.5</b>
<b>Fin.ass.where fair value cha. is refl.to I/S (Net)</b>	<b>50</b>	<b>8</b>	<b>57</b>	<b>9.1</b>	<b>23</b>	<b>2</b>	<b>25</b>	<b>4.0</b>
Financial assets held for trading	50	8	57	9.1	23	2	25	4.0
Public sector debt securities	50	8	57	9.1	15	2	18	2.8
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	0	0	0.0	8	0	8	1.2
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
<b>Banks</b>	<b>0</b>	<b>32</b>	<b>32</b>	<b>5.0</b>	<b>0</b>	<b>2</b>	<b>2</b>	<b>0.3</b>
<b>Money Market Securities</b>	<b>19</b>	<b>0</b>	<b>19</b>	<b>3.0</b>	<b>43</b>	<b>0</b>	<b>43</b>	<b>6.8</b>
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	19	0	19	3.0	43	0	43	6.8
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
<b>Financial Assets Available for Sale (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
<b>Loans</b>	<b>427</b>	<b>11</b>	<b>438</b>	<b>69.5</b>	<b>477</b>	<b>12</b>	<b>489</b>	<b>77.5</b>
Loans	419	11	430	68.2	468	12	479	76.0
Loans granted to the Banks risk group	1	0	1	0.1	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	418	11	429	68.1	468	12	479	76.0
Loans under follow-up	13	0	13	2.1	12	0	12	1.9
Specific provisions (-)	5	0	5	0.7	2	0	2	0.4
<b>Factoring Receivables</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Investments held to Maturity (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
<b>Investments and Associates (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
<b>Subsidiaries (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
<b>Joint Ventures (Business Partners) (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
<b>Receivables From Leasing Transactions</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
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
<b>Derivative Financial Assets Held for Hedging</b>	<b>3</b>	<b>0</b>	<b>3</b>	<b>0.5</b>	<b>4</b>	<b>1</b>	<b>5</b>	<b>0.7</b>
Fair value hedges	3	0	3	0.5	4	1	5	0.7
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
<b>Property and Equipment (Net)</b>	<b>5</b>	<b>0</b>	<b>5</b>	<b>0.8</b>	<b>5</b>	<b>0</b>	<b>5</b>	<b>0.8</b>
<b>Intangible Assets (Net)</b>	<b>1</b>	<b>0</b>	<b>1</b>	<b>0.2</b>	<b>1</b>	<b>0</b>	<b>1</b>	<b>0.1</b>
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	1	0	1	0.2	1	0	1	0.1
<b>Real Estates for Investment Purpose (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Assets for Tax</b>	<b>14</b>	<b>0</b>	<b>14</b>	<b>2.3</b>	<b>12</b>	<b>0</b>	<b>12</b>	<b>1.8</b>
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	14	0	14	2.3	12	0	12	1.8
<b>Prop.&amp;Equ.for Sale p. and from Term.Op.(Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Other Assets</b>	<b>2</b>	<b>0</b>	<b>2</b>	<b>0.4</b>	<b>2</b>	<b>0</b>	<b>3</b>	<b>0.5</b>
<b>Total Assets</b>	<b>547</b>	<b>83</b>	<b>631</b>	<b>100.0</b>	<b>581</b>	<b>50</b>	<b>631</b>	<b>100.0</b>



**Liabilities**

(USD Million)

	June 2010			%	June 2009			%
	TC	FC	Total		TC	FC	Total	
<b>Deposits</b>	<b>228</b>	<b>294</b>	<b>523</b>	<b>82.8</b>	<b>153</b>	<b>352</b>	<b>504</b>	<b>80.0</b>
Deposits held by the Banks risk group	2	88	89	14.2	2	87	89	14.1
Other	227	207	433	68.7	151	265	416	65.9
<b>Derivative Finan. Liabilities Held for Trading</b>	<b>2</b>	<b>0</b>	<b>2</b>	<b>0.4</b>	<b>1</b>	<b>0</b>	<b>1</b>	<b>0.1</b>
<b>Funds Borrowed</b>	<b>0</b>	<b>1</b>	<b>1</b>	<b>0.2</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Money Market Takings</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	0	0	0	0.0	0	0	0	0.0
<b>Marketable Securities Issued (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
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
<b>Funds</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
<b>Miscellaneous Payables</b>	<b>1</b>	<b>0</b>	<b>1</b>	<b>0.2</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.1</b>
<b>Other External Resources</b>	<b>5</b>	<b>0</b>	<b>5</b>	<b>0.7</b>	<b>2</b>	<b>0</b>	<b>2</b>	<b>0.3</b>
<b>Factoring Payables</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Leasing Transactions Payables (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
<b>Derivative Finan. Liabilities Held for Hedging</b>	<b>4</b>	<b>13</b>	<b>17</b>	<b>2.8</b>	<b>8</b>	<b>16</b>	<b>24</b>	<b>3.8</b>
Fair value hedges	4	13	17	2.8	8	16	24	3.8
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
<b>Provisions</b>	<b>6</b>	<b>0</b>	<b>6</b>	<b>0.9</b>	<b>6</b>	<b>0</b>	<b>6</b>	<b>1.0</b>
General provisions	4	0	4	0.6	5	0	5	0.8
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	1	0	1	0.2	1	0	1	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	0	0	0	0.1	0	0	0	0.1
<b>Liabilities for Tax</b>	<b>1</b>	<b>0</b>	<b>1</b>	<b>0.2</b>	<b>2</b>	<b>0</b>	<b>2</b>	<b>0.3</b>
Current liabilities for tax	1	0	1	0.2	2	0	2	0.3
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
<b>Lia. for Pro. &amp; Equ. for Sale p. and from Term. Op. (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Subordinated Loans</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Shareholders' Equity</b>	<b>74</b>	<b>0</b>	<b>74</b>	<b>11.8</b>	<b>92</b>	<b>0</b>	<b>92</b>	<b>14.5</b>
Paid-in capital	129	0	129	20.4	133	0	133	21.1
Supplementary capital	17	0	17	2.7	18	0	18	2.8
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	0	0	0	0.0	0	0	0	0.0
Revaluation changes of property and equip.	6	0	6	1.0	6	0	6	1.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est. for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv. & ass., subs. & joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val. inc. in pro. & equ. held for sale p. and term. ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	11	0	11	1.8	11	0	11	1.8
Profit reserves	0	0	0	0.0	0	0	0	0.0
Legal reserves	0	0	0	0.0	0	0	0	0.0
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	0	0	0	0.0	0	0	0	0.0
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	-72	0	-72	-11.4	-59	0	-59	-9.4
Prior years income/loss	-68	0	-68	-10.8	-54	0	-54	-8.5
Current year income/loss	-3	0	-3	-0.5	-5	0	-5	-0.8
<b>Total Liabilities</b>	<b>322</b>	<b>309</b>	<b>631</b>	<b>100.0</b>	<b>263</b>	<b>368</b>	<b>631</b>	<b>100.0</b>

## Millennium Bank A.Ş.

### Off Balance Sheet Commitments

(USD Million)

	June 2010			June 2009		
	TC	FC	Total	TC	FC	Total
<b>Guarantees and Warranties</b>	<b>19</b>	<b>5</b>	<b>24</b>	<b>4</b>	<b>3</b>	<b>7</b>
Letters of guarantee	19	4	23	4	2	7
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	1	1	0	1	1
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	0	0	0	0	0
<b>Commitments</b>	<b>418</b>	<b>15</b>	<b>433</b>	<b>237</b>	<b>60</b>	<b>297</b>
Irrevocable commitments	19	15	34	80	60	141
Revocable commitments	398	0	398	156	0	156
<b>Derivative Financial Instruments</b>	<b>171</b>	<b>920</b>	<b>1,091</b>	<b>269</b>	<b>2,164</b>	<b>2,433</b>
Derivative finan. instruments held for hedging	45	423	469	87	683	770
Trading transactions	126	496	622	181	1,481	1,662
<b>Custody and Pledged Securities</b>	<b>1,102</b>	<b>1,430</b>	<b>2,532</b>	<b>621</b>	<b>1,174</b>	<b>1,795</b>
Items held in Custody	27	33	60	48	47	94
Pledged Items	1,057	1,340	2,397	560	1,071	1,631
Accepted independent guaran. and warrant.	18	57	75	13	56	69
<b>Total Off Balance Sheet Commitments</b>	<b>1,710</b>	<b>2,370</b>	<b>4,080</b>	<b>1,131</b>	<b>3,401</b>	<b>4,532</b>

### Income-Expenditure

(USD Million)

	June 2010	June 2009
<b>Interest Income</b>	<b>24</b>	<b>30</b>
Interest on loans	22	24
Interest received from reserve deposits	0	0
Interest received from banks	1	1
Interest received from money market transactions	1	2
Interest received from marketable securities portfolio	1	2
Other interest income	0	0
<b>Interest Expenses</b>	<b>13</b>	<b>20</b>
Interest on deposits	13	20
Interest on money market transactions	0	0
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	0	0
<b>Net Interest Income/Expenses</b>	<b>12</b>	<b>9</b>
<b>Net Fees and Commissions Income/Expenses</b>	<b>2</b>	<b>1</b>
Fees and commissions received	2	1
Fees and commissions paid	0	0
<b>Dividend Income</b>	<b>0</b>	<b>0</b>
<b>Trading Profit/Loss (net)</b>	<b>-4</b>	<b>0</b>
Profit/loss on trading account securities	1	2
Profit/losses on derivative financial transactions	-10	-13
Foreign exchange profit/loss	5	12
<b>Other Operating Income</b>	<b>3</b>	<b>2</b>
<b>Total Operating Income/Expenses</b>	<b>12</b>	<b>13</b>
Provision for Loan Losses or other Receivables (-)	1	2
Specific provisions of banks loans and other receivables*	1	2
General provision expenses*	0	0
Other Operating Expenses (-)	15	17
Personnel Expenses*	8	9
<b>Net Operating Profit/Loss</b>	<b>-4</b>	<b>-6</b>
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
<b>Profit/Loss Before Taxes from Continuing Operations</b>	<b>-4</b>	<b>-6</b>
Provisions for Taxes on Income from Continuing Operations (±)	1	1
<b>Net Profit/Loss from Continuing Operations</b>	<b>-3</b>	<b>-5</b>
<b>Net Profit/Loss Before Taxes from Terminated Operations</b>	<b>0</b>	<b>0</b>
Provisions for Taxes on Income from Terminated Operations (±)	0	0
<b>Net Profit/Loss from Terminated Operations</b>	<b>0</b>	<b>0</b>
<b>Net Profit/Losses</b>	<b>-3</b>	<b>-5</b>

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

# Ratios

(%)

	June 2010	June 2009
<b>Capital Ratios</b>		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	18.0	22.8
Shareholders' Equity / Total Assets	11.8	14.5
(Shareholders' Equity - Permanent Assets) / Total Assets	9.4	12.1
Net On Balance Sheet Position / Total Shareholders' Equity	107.8	53.6
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-4.5	1.2
<b>Balance-Sheet Ratios</b>		
TC Assets / Total Assets	86.8	92.1
TC Liabilities / Total Liabilities	51.1	41.7
FC Assets / FC Liabilities	27.0	13.6
TC Deposits / Total Deposits	43.7	30.2
TC Loans / Total Loans and Receivables	97.5	97.6
Total Deposits / Total Assets	82.8	80.0
Funds Borrowed / Total Assets	0.2	0.0
<b>Assets Quality</b>		
Financial Assets (net) / Total Assets	9.5	4.7
Total Loans and Receivables / Total Assets	69.5	77.5
Total Loans and Receivables / Total Deposits	83.9	96.9
Loans Under Follow-up (gross) / Total Loans and Receivables	3.0	2.5
Loans Under Follow-up (net) / Total Loans and Receivables	1.9	2.0
Specific Provisions / Loans Under Follow-up	35.7	20.4
Permanent Assets / Total Assets	2.4	2.4
Consumer Loans / Total Loans and Receivables	50.8	63.9
<b>Liquidity</b>		
Liquid Assets / Total Assets	26.4	18.6
Liquid Assets / Short-term Liabilities	51.1	42.2
TC Liquid Assets / Total Assets	14.9	12.7
<b>Profitability</b>		
Net Profit/Losses / Total Assets	-0.5	-0.8
Net Profit/Losses / Total Shareholders' Equity	-4.5	-5.6
Profit/Losses Before Taxes after Continuing Operations / Total Assets	-0.6	-0.9
<b>Income-Expenditure Structure</b>		
Net Interest Income After Specific Provisions / Total Assets	1.7	1.2
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	91.6	60.2
Non-interest Income (net) / Total Assets	0.0	0.5
Other Operating Expenses / Total Assets	2.3	2.6
Personnel Expenses / Other Operating Expenses	51.1	51.9
Non-interest Income (net) / Other Operating Expenses	0.5	20.5

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

## Nurol Yatırım Bankası A.Ş.

### Assets

(USD Million)

	June 2010			%	June 2009			%
	TC	FC	Total		TC	FC	Total	
<b>Cash and Balances with the Central Bank</b>	<b>2</b>	<b>6</b>	<b>7</b>	<b>6.3</b>	<b>1</b>	<b>5</b>	<b>6</b>	<b>5.7</b>
<b>Fin.ass.where fair value cha. is refl.to I/S (Net)</b>	<b>3</b>	<b>0</b>	<b>3</b>	<b>2.8</b>	<b>3</b>	<b>0</b>	<b>3</b>	<b>3.1</b>
Financial assets held for trading	3	0	3	2.8	3	0	3	3.1
Public sector debt securities	3	0	3	2.8	3	0	3	3.1
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
<b>Banks</b>	<b>0</b>	<b>8</b>	<b>8</b>	<b>6.8</b>	<b>1</b>	<b>2</b>	<b>4</b>	<b>3.8</b>
<b>Money Market Securities</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
<b>Financial Assets Available for Sale (Net)</b>	<b>7</b>	<b>6</b>	<b>13</b>	<b>11.4</b>	<b>9</b>	<b>6</b>	<b>15</b>	<b>14.9</b>
Securities representing a share in capital	4	6	10	8.8	4	6	10	9.8
Public sector debt securities	3	0	3	2.7	5	0	5	5.2
Other marketable securities	0	0	0	0.0	0	0	0	0.0
<b>Loans</b>	<b>33</b>	<b>42</b>	<b>75</b>	<b>64.8</b>	<b>19</b>	<b>42</b>	<b>61</b>	<b>61.0</b>
Loans	32	42	74	64.1	18	42	60	60.3
Loans granted to the Banks risk group	19	35	54	46.5	13	30	43	43.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	13	7	20	17.6	5	12	17	17.3
Loans under follow-up	15	0	15	13.1	15	0	15	15.3
Specific provisions (-)	14	0	14	12.3	15	0	15	14.5
<b>Factoring Receivables</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Investments held to Maturity (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
<b>Investments and Associates (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
<b>Subsidiaries (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
<b>Joint Ventures (Business Partners) (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
<b>Receivables From Leasing Transactions</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.2</b>	<b>0</b>	<b>2</b>	<b>2</b>	<b>1.9</b>
Finance lease receivables	0	0	0	0.2	0	2	2	2.0
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
<b>Derivative Financial Assets Held for Hedging</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.1</b>
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
<b>Property and Equipment (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.3</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.1</b>
<b>Intangible Assets (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.2</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.2	0	0	0	0.0
<b>Real Estates for Investment Purpose (Net)</b>	<b>7</b>	<b>0</b>	<b>7</b>	<b>5.7</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Assets for Tax</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.3</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.1</b>
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	0	0	0	0.3	0	0	0	0.1
<b>Prop.&amp;Equ.for Sale p. and from Term.Op.(Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Other Assets</b>	<b>1</b>	<b>0</b>	<b>1</b>	<b>1.3</b>	<b>9</b>	<b>0</b>	<b>9</b>	<b>9.3</b>
<b>Total Assets</b>	<b>54</b>	<b>62</b>	<b>116</b>	<b>100.0</b>	<b>43</b>	<b>57</b>	<b>100</b>	<b>100.0</b>

**Liabilities**

(USD Million)

	June 2010			%	June 2009			%
	TC	FC	Total		TC	FC	Total	
<b>Deposits</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Deposits held by the Banks risk group	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
<b>Derivative Finan. Liabilities Held for Trading</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Funds Borrowed</b>	<b>7</b>	<b>15</b>	<b>22</b>	<b>19.2</b>	<b>0</b>	<b>18</b>	<b>18</b>	<b>18.2</b>
<b>Money Market Takings</b>	<b>3</b>	<b>0</b>	<b>3</b>	<b>2.3</b>	<b>2</b>	<b>0</b>	<b>2</b>	<b>1.7</b>
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	3	0	3	2.3	2	0	2	1.7
<b>Marketable Securities Issued (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
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
<b>Funds</b>	<b>9</b>	<b>43</b>	<b>52</b>	<b>45.1</b>	<b>5</b>	<b>37</b>	<b>42</b>	<b>42.1</b>
Borrower funds	9	43	52	45.1	5	37	42	42.1
Others	0	0	0	0.0	0	0	0	0.0
<b>Miscellaneous Payables</b>	<b>1</b>	<b>1</b>	<b>2</b>	<b>1.7</b>	<b>2</b>	<b>1</b>	<b>2</b>	<b>2.2</b>
<b>Other External Resources</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.1</b>	<b>0</b>	<b>1</b>	<b>1</b>	<b>0.5</b>
<b>Factoring Payables</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Leasing Transactions Payables (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
<b>Derivative Finan. Liabilities Held for Hedging</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
<b>Provisions</b>	<b>1</b>	<b>0</b>	<b>1</b>	<b>0.9</b>	<b>1</b>	<b>0</b>	<b>1</b>	<b>0.9</b>
General provisions	1	0	1	0.6	1	0	1	0.6
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	0	0	0	0.2	0	0	0	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	0	0	0	0.1	0	0	0	0.1
<b>Liabilities for Tax</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.1</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.2</b>
Current liabilities for tax	0	0	0	0.1	0	0	0	0.2
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
<b>Lia.for Pro.&amp;Equ.for Sale p. and from Term.Op.(Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Subordinated Loans</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Shareholders' Equity</b>	<b>36</b>	<b>0</b>	<b>36</b>	<b>30.6</b>	<b>34</b>	<b>0</b>	<b>34</b>	<b>34.3</b>
Paid-in capital	29	0	29	24.6	30	0	30	29.5
Supplementary capital	3	0	3	2.4	2	0	2	1.8
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	3	0	3	2.4	2	0	2	1.8
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est.for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv.&ass.,subs.& joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val.inc.in pro.& equ.held for sale p.and term.ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	0	0	0	0.0	0	0	0	0.0
Profit reserves	0	0	0	0.4	0	0	0	0.4
Legal reserves	0	0	0	0.4	0	0	0	0.4
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	0	0	0	0.0	0	0	0	0.0
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	4	0	4	3.2	3	0	3	2.5
Prior years income/loss	3	0	3	2.2	1	0	1	1.1
Current year income/loss	1	0	1	1.0	1	0	1	1.4
<b>Total Liabilities</b>	<b>57</b>	<b>59</b>	<b>116</b>	<b>100.0</b>	<b>44</b>	<b>56</b>	<b>100</b>	<b>100.0</b>

## Nurol Yatırım Bankası A.Ş.

### Off Balance Sheet Commitments

(USD Million)

	June 2010			June 2009		
	TC	FC	Total	TC	FC	Total
<b>Guarantees and Warranties</b>	<b>46</b>	<b>116</b>	<b>162</b>	<b>43</b>	<b>105</b>	<b>148</b>
Letters of guarantee	46	113	160	43	104	147
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	2	2	0	1	1
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	0	0	0	0	0
<b>Commitments</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>5</b>	<b>5</b>
Irrevocable commitments	0	0	0	0	5	5
Revocable commitments	0	0	0	0	0	0
<b>Derivative Financial Instruments</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	0	0	0	0	0	0
<b>Custody and Pledged Securities</b>	<b>22</b>	<b>38</b>	<b>60</b>	<b>11</b>	<b>31</b>	<b>42</b>
Items held in Custody	0	7	7	1	7	8
Pledged Items	22	31	53	10	24	34
Accepted independent guaran. and warrant.	0	0	0	0	0	0
<b>Total Off Balance Sheet Commitments</b>	<b>69</b>	<b>154</b>	<b>222</b>	<b>54</b>	<b>140</b>	<b>195</b>

### Income-Expenditure

(USD Million)

	June 2010	June 2009
<b>Interest Income</b>	<b>3</b>	<b>5</b>
Interest on loans	3	3
Interest received from reserve deposits	0	0
Interest received from banks	0	0
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	0	1
Other interest income	0	0
<b>Interest Expenses</b>	<b>2</b>	<b>2</b>
Interest on deposits	0	0
Interest on money market transactions	2	2
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	0	0
<b>Net Interest Income/Expenses</b>	<b>2</b>	<b>3</b>
<b>Net Fees and Commissions Income/Expenses</b>	<b>1</b>	<b>1</b>
Fees and commissions received	1	1
Fees and commissions paid	0	0
<b>Dividend Income</b>	<b>0</b>	<b>0</b>
<b>Trading Profit/Loss (net)</b>	<b>1</b>	<b>0</b>
Profit/loss on trading account securities	0	0
Profit/losses on derivative financial transactions	0	0
Foreign exchange profit/loss	1	0
<b>Other Operating Income</b>	<b>1</b>	<b>0</b>
<b>Total Operating Income/Expenses</b>	<b>4</b>	<b>4</b>
Provision for Loan Losses or other Receivables (-)	0	0
Specific provisions of banks loans and other receivables*	0	0
General provision expenses*	0	0
Other Operating Expenses (-)	3	2
Personnel Expenses*	1	1
<b>Net Operating Profit/Loss</b>	<b>1</b>	<b>2</b>
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
<b>Profit/Loss Before Taxes from Continuing Operations</b>	<b>1</b>	<b>2</b>
Provisions for Taxes on Income from Continuing Operations (±)	0	0
<b>Net Profit/Loss from Continuing Operations</b>	<b>1</b>	<b>1</b>
<b>Net Profit/Loss Before Taxes from Terminated Operations</b>	<b>0</b>	<b>0</b>
Provisions for Taxes on Income from Terminated Operations (±)	0	0
<b>Net Profit/Loss from Terminated Operations</b>	<b>0</b>	<b>0</b>
<b>Net Profit/Losses</b>	<b>1</b>	<b>1</b>

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

**Ratios**

(%)

	June 2010	June 2009
<b>Capital Ratios</b>		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	21.3	20.6
Shareholders' Equity / Total Assets	30.6	34.3
(Shareholders' Equity - Permanent Assets) / Total Assets	29.4	33.4
Net On Balance Sheet Position / Total Shareholders' Equity	7.0	3.4
Net On and Off Balance Sheet Position / Total Shareholders' Equity	7.0	3.4
<b>Balance-Sheet Ratios</b>		
TC Assets / Total Assets	46.8	42.9
TC Liabilities / Total Liabilities	48.9	44.1
FC Assets / FC Liabilities	104.1	102.0
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans and Receivables	44.2	31.3
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	19.2	18.2
<b>Assets Quality</b>		
Financial Assets (net) / Total Assets	14.2	18.1
Total Loans and Receivables / Total Assets	64.8	61.0
Total Loans and Receivables / Total Deposits	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	20.1	25.1
Loans Under Follow-up (net) / Total Loans and Receivables	1.1	1.2
Specific Provisions / Loans Under Follow-up	94.5	95.1
Permanent Assets / Total Assets	1.2	0.9
Consumer Loans / Total Loans and Receivables	0.3	0.5
<b>Liquidity</b>		
Liquid Assets / Total Assets	27.3	27.6
Liquid Assets / Short-term Liabilities	198.1	156.5
TC Liquid Assets / Total Assets	10.5	14.3
<b>Profitability</b>		
Net Profit/Losses / Total Assets	1.0	1.4
Net Profit/Losses / Total Shareholders' Equity	3.3	4.1
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.0	1.8
<b>Income-Expenditure Structure</b>		
Net Interest Income After Specific Provisions / Total Assets	1.5	2.9
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	42.8	66.0
Non-interest Income (net) / Total Assets	1.9	1.2
Other Operating Expenses / Total Assets	2.4	2.3
Personnel Expenses / Other Operating Expenses	45.1	48.7
Non-interest Income (net) / Other Operating Expenses	81.1	55.4

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

## Société Générale (SA)

### Assets

(USD Million)

	June 2010			%	June 2009			%
	TC	FC	Total		TC	FC	Total	
<b>Cash and Balances with the Central Bank</b>	<b>56</b>	<b>16</b>	<b>73</b>	<b>23.2</b>	<b>1</b>	<b>6</b>	<b>8</b>	<b>5.4</b>
<b>Fin.ass.where fair value cha. is refl.to I/S (Net)</b>	<b>85</b>	<b>0</b>	<b>85</b>	<b>27.2</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.1</b>
Financial assets held for trading	85	0	85	27.2	0	0	0	0.1
Public sector debt securities	84	0	84	26.9	0	0	0	0.1
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	1	0	1	0.3	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
<b>Banks</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.1</b>	<b>0</b>	<b>66</b>	<b>66</b>	<b>44.5</b>
<b>Money Market Securities</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
<b>Financial Assets Available for Sale (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
<b>Loans</b>	<b>132</b>	<b>15</b>	<b>147</b>	<b>46.9</b>	<b>66</b>	<b>1</b>	<b>67</b>	<b>45.4</b>
Loans	130	15	145	46.4	63	1	64	43.7
Loans granted to the Banks risk group	27	0	27	8.5	26	0	26	17.9
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	104	15	119	37.9	37	1	38	25.7
Loans under follow-up	6	0	6	2.0	4	0	4	2.7
Specific provisions (-)	5	0	5	1.5	2	0	2	1.0
<b>Factoring Receivables</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Investments held to Maturity (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
<b>Investments and Associates (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
<b>Subsidiaries (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
<b>Joint Ventures (Business Partners) (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
<b>Receivables From Leasing Transactions</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
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
<b>Derivative Financial Assets Held for Hedging</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
<b>Property and Equipment (Net)</b>	<b>3</b>	<b>0</b>	<b>3</b>	<b>0.9</b>	<b>3</b>	<b>0</b>	<b>3</b>	<b>1.9</b>
<b>Intangible Assets (Net)</b>	<b>3</b>	<b>0</b>	<b>3</b>	<b>0.9</b>	<b>2</b>	<b>0</b>	<b>2</b>	<b>1.3</b>
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	3	0	3	0.9	2	0	2	1.3
<b>Real Estates for Investment Purpose (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Assets for Tax</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.1</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.1</b>
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	0	0	0	0.1	0	0	0	0.1
<b>Prop.&amp;Equ.for Sale p. and from Term.Op.(Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Other Assets</b>	<b>2</b>	<b>0</b>	<b>3</b>	<b>0.8</b>	<b>2</b>	<b>0</b>	<b>2</b>	<b>1.4</b>
<b>Total Assets</b>	<b>282</b>	<b>31</b>	<b>313</b>	<b>100.0</b>	<b>74</b>	<b>74</b>	<b>148</b>	<b>100.0</b>



## Liabilities

(USD Million)

	June 2010			%	June 2009			%
	TC	FC	Total		TC	FC	Total	
<b>Deposits</b>	<b>34</b>	<b>0</b>	<b>34</b>	<b>10.9</b>	<b>49</b>	<b>1</b>	<b>50</b>	<b>33.7</b>
Deposits held by the Banks risk group	0	0	0	0.0	0	0	0	0.0
Other	34	0	34	10.9	49	1	50	33.7
<b>Derivative Finan. Liabilities Held for Trading</b>	<b>1</b>	<b>0</b>	<b>1</b>	<b>0.3</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Funds Borrowed</b>	<b>4</b>	<b>237</b>	<b>241</b>	<b>76.8</b>	<b>4</b>	<b>69</b>	<b>73</b>	<b>49.1</b>
<b>Money Market Takings</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	0	0	0	0.0	0	0	0	0.0
<b>Marketable Securities Issued (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
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
<b>Funds</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
<b>Miscellaneous Payables</b>	<b>1</b>	<b>0</b>	<b>1</b>	<b>0.2</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.1</b>
<b>Other External Resources</b>	<b>4</b>	<b>0</b>	<b>4</b>	<b>1.2</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>0.4</b>
<b>Factoring Payables</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Leasing Transactions Payables (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
<b>Derivative Finan. Liabilities Held for Hedging</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
<b>Provisions</b>	<b>4</b>	<b>1</b>	<b>5</b>	<b>1.5</b>	<b>3</b>	<b>0</b>	<b>3</b>	<b>1.7</b>
General provisions	1	0	1	0.4	0	0	0	0.3
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	2	0	2	0.5	1	0	1	1.0
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	1	1	2	0.6	1	0	1	0.5
<b>Liabilities for Tax</b>	<b>1</b>	<b>0</b>	<b>1</b>	<b>0.3</b>	<b>1</b>	<b>0</b>	<b>1</b>	<b>0.4</b>
Current liabilities for tax	1	0	1	0.3	1	0	1	0.4
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
<b>Lia. for Pro. &amp; Equ. for Sale p. and from Term. Op. (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Subordinated Loans</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Shareholders' Equity</b>	<b>27</b>	<b>0</b>	<b>27</b>	<b>8.8</b>	<b>22</b>	<b>0</b>	<b>22</b>	<b>14.6</b>
Paid-in capital	58	0	58	18.4	44	0	44	30.0
Supplementary capital	12	0	12	3.9	13	0	13	8.6
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	0	0	0	0.0	0	0	0	0.0
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est. for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv. & ass., subs. & joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val. inc. in pro. & equ. held for sale p. and term. ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	12	0	12	3.9	13	0	13	8.6
Profit reserves	0	0	0	0.0	0	0	0	0.0
Legal reserves	0	0	0	0.0	0	0	0	0.0
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	0	0	0	0.0	0	0	0	0.0
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	-43	0	-43	-13.6	-36	0	-36	-24.1
Prior years income/loss	-41	0	-41	-13.1	-31	0	-31	-21.3
Current year income/loss	-2	0	-2	-0.5	-4	0	-4	-2.8
<b>Total Liabilities</b>	<b>75</b>	<b>238</b>	<b>313</b>	<b>100.0</b>	<b>78</b>	<b>69</b>	<b>148</b>	<b>100.0</b>

## Société Générale (SA)

### Off Balance Sheet Commitments

(USD Million)

	June 2010			June 2009		
	TC	FC	Total	TC	FC	Total
<b>Guarantees and Warranties</b>	<b>1</b>	<b>117</b>	<b>118</b>	<b>1</b>	<b>129</b>	<b>130</b>
Letters of guarantee	1	85	86	1	99	100
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	15	15	0	14	14
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	17	17	0	16	16
<b>Commitments</b>	<b>52</b>	<b>49</b>	<b>101</b>	<b>0</b>	<b>0</b>	<b>0</b>
Irrevocable commitments	52	49	101	0	0	0
Revocable commitments	0	0	0	0	0	0
<b>Derivative Financial Instruments</b>	<b>225</b>	<b>227</b>	<b>452</b>	<b>14</b>	<b>23</b>	<b>37</b>
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	225	227	452	14	23	37
<b>Custody and Pledged Securities</b>	<b>20</b>	<b>0</b>	<b>20</b>	<b>0</b>	<b>0</b>	<b>0</b>
Items held in Custody	0	0	0	0	0	0
Pledged Items	20	0	20	0	0	0
Accepted independent guaran. and warran.	0	0	0	0	0	0
<b>Total Off Balance Sheet Commitments</b>	<b>298</b>	<b>393</b>	<b>691</b>	<b>15</b>	<b>152</b>	<b>167</b>

### Income-Expenditure

(USD Million)

	June 2010	June 2009
<b>Interest Income</b>	<b>24</b>	<b>17</b>
Interest on loans	10	7
Interest received from reserve deposits	0	0
Interest received from banks	3	2
Interest received from money market transactions	8	6
Interest received from marketable securities portfolio	3	2
Other interest income	0	0
<b>Interest Expenses</b>	<b>4</b>	<b>5</b>
Interest on deposits	3	4
Interest on money market transactions	1	1
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	0	0
<b>Net Interest Income/Expenses</b>	<b>20</b>	<b>12</b>
<b>Net Fees and Commissions Income/Expenses</b>	<b>1</b>	<b>1</b>
Fees and commissions received	1	2
Fees and commissions paid	1	0
<b>Dividend Income</b>	<b>0</b>	<b>0</b>
<b>Trading Profit/Loss (net)</b>	<b>-11</b>	<b>-1</b>
Profit/loss on trading account securities	0	7
Profit/losses on derivative financial transactions	-12	1
Foreign exchange profit/loss	1	-8
<b>Other Operating Income</b>	<b>2</b>	<b>0</b>
<b>Total Operating Income/Expenses</b>	<b>12</b>	<b>13</b>
Provision for Loan Losses or other Receivables (-)	2	8
Specific provisions of banks loans and other receivables*	2	1
General provision expenses*	0	0
Other Operating Expenses (-)	12	10
Personnel Expenses*	7	6
<b>Net Operating Profit/Loss</b>	<b>-2</b>	<b>-4</b>
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
<b>Profit/Loss Before Taxes from Continuing Operations</b>	<b>-2</b>	<b>-4</b>
Provisions for Taxes on Income from Continuing Operations (±)	0	0
<b>Net Profit/Loss from Continuing Operations</b>	<b>-2</b>	<b>-4</b>
<b>Net Profit/Loss Before Taxes from Terminated Operations</b>	<b>0</b>	<b>0</b>
Provisions for Taxes on Income from Terminated Operations (±)	0	0
<b>Net Profit/Loss from Terminated Operations</b>	<b>0</b>	<b>0</b>
<b>Net Profit/Losses</b>	<b>-2</b>	<b>-4</b>

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

**Ratios**

(%)

	June 2010	June 2009
<b>Capital Ratios</b>		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	14.0	18.8
Shareholders' Equity / Total Assets	8.8	14.6
(Shareholders' Equity - Permanent Assets) / Total Assets	6.5	9.7
Net On Balance Sheet Position / Total Shareholders' Equity	-752.5	20.7
Net On and Off Balance Sheet Position / Total Shareholders' Equity	1.3	2.2
<b>Balance-Sheet Ratios</b>		
TC Assets / Total Assets	90.0	50.1
TC Liabilities / Total Liabilities	24.0	53.1
FC Assets / FC Liabilities	13.2	106.5
TC Deposits / Total Deposits	99.3	99.0
TC Loans / Total Loans and Receivables	89.8	97.9
Total Deposits / Total Assets	10.9	33.7
Funds Borrowed / Total Assets	76.8	49.1
<b>Assets Quality</b>		
Financial Assets (net) / Total Assets	27.2	0.1
Total Loans and Receivables / Total Assets	46.9	45.4
Total Loans and Receivables / Total Deposits	429.7	134.6
Loans Under Follow-up (gross) / Total Loans and Receivables	4.3	6.0
Loans Under Follow-up (net) / Total Loans and Receivables	1.1	3.8
Specific Provisions / Loans Under Follow-up	75.5	37.9
Permanent Assets / Total Assets	2.2	4.9
Consumer Loans / Total Loans and Receivables	69.5	26.8
<b>Liquidity</b>		
Liquid Assets / Total Assets	50.4	50.0
Liquid Assets / Short-term Liabilities	94.1	185.9
TC Liquid Assets / Total Assets	45.2	1.1
<b>Profitability</b>		
Net Profit/Losses / Total Assets	-0.5	-2.8
Net Profit/Losses / Total Shareholders' Equity	-5.6	-19.1
Profit/Losses Before Taxes after Continuing Operations / Total Assets	-0.6	-2.7
<b>Income-Expenditure Structure</b>		
Net Interest Income After Specific Provisions / Total Assets	6.0	7.2
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	158.0	80.5
Non-interest Income (net) / Total Assets	-2.7	0.9
Other Operating Expenses / Total Assets	3.7	6.5
Personnel Expenses / Other Operating Expenses	57.9	66.2
Non-interest Income (net) / Other Operating Expenses	-72.0	13.5

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

## Şekerbank T.A.Ş.

### Assets

(USD Million)

	June 2010			%	June 2009			%
	TC	FC	Total		TC	FC	Total	
<b>Cash and Balances with the Central Bank</b>	<b>175</b>	<b>144</b>	<b>319</b>	<b>4.8</b>	<b>188</b>	<b>162</b>	<b>350</b>	<b>6.2</b>
<b>Fin.ass.where fair value cha. is refl.to I/S (Net)</b>	<b>339</b>	<b>59</b>	<b>398</b>	<b>6.0</b>	<b>275</b>	<b>53</b>	<b>328</b>	<b>5.8</b>
Financial assets held for trading	5	59	64	1.0	8	53	60	1.1
Public sector debt securities	4	1	6	0.1	7	1	8	0.1
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	1	58	59	0.9	0	52	52	0.9
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	334	0	334	5.0	268	0	268	4.8
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	334	0	334	5.0	268	0	268	4.8
Other marketable securities	0	0	0	0.0	0	0	0	0.0
<b>Banks</b>	<b>0</b>	<b>50</b>	<b>50</b>	<b>0.8</b>	<b>0</b>	<b>107</b>	<b>107</b>	<b>1.9</b>
<b>Money Market Securities</b>	<b>1</b>	<b>0</b>	<b>1</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	1	0	1	0.0	0	0	0	0.0
<b>Financial Assets Available for Sale (Net)</b>	<b>852</b>	<b>30</b>	<b>882</b>	<b>13.2</b>	<b>529</b>	<b>29</b>	<b>558</b>	<b>9.9</b>
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	849	30	879	13.2	527	29	556	9.9
Other marketable securities	3	0	3	0.0	2	0	2	0.0
<b>Loans</b>	<b>3,378</b>	<b>636</b>	<b>4,014</b>	<b>60.2</b>	<b>2,588</b>	<b>396</b>	<b>2,984</b>	<b>53.1</b>
Loans	3,292	636	3,927	58.9	2,472	396	2,868	51.1
Loans granted to the Banks risk group	58	70	127	1.9	74	16	91	1.6
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	3,234	566	3,800	57.0	2,398	380	2,777	49.5
Loans under follow-up	287	0	287	4.3	247	0	247	4.4
Specific provisions (-)	200	0	200	3.0	131	0	131	2.3
<b>Factoring Receivables</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Investments held to Maturity (Net)</b>	<b>727</b>	<b>0</b>	<b>727</b>	<b>10.9</b>	<b>1,039</b>	<b>0</b>	<b>1,039</b>	<b>18.5</b>
Public sector debt securities	727	0	727	10.9	1,039	0	1,039	18.5
Other marketable securities	0	0	0	0.0	0	0	0	0.0
<b>Investments and Associates (Net)</b>	<b>3</b>	<b>0</b>	<b>3</b>	<b>0.0</b>	<b>3</b>	<b>0</b>	<b>3</b>	<b>0.0</b>
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	3	0	3	0.0	3	0	3	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	3	0	3	0.0	3	0	3	0.0
<b>Subsidiaries (Net)</b>	<b>49</b>	<b>3</b>	<b>52</b>	<b>0.8</b>	<b>35</b>	<b>3</b>	<b>38</b>	<b>0.7</b>
Financial subsidiaries	48	3	51	0.8	32	3	35	0.6
Non-financial subsidiaries	1	0	1	0.0	3	0	3	0.1
<b>Joint Ventures (Business Partners) (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
<b>Receivables From Leasing Transactions</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
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
<b>Derivative Financial Assets Held for Hedging</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
<b>Property and Equipment (Net)</b>	<b>137</b>	<b>0</b>	<b>137</b>	<b>2.0</b>	<b>136</b>	<b>0</b>	<b>136</b>	<b>2.4</b>
<b>Intangible Assets (Net)</b>	<b>12</b>	<b>0</b>	<b>12</b>	<b>0.2</b>	<b>11</b>	<b>0</b>	<b>11</b>	<b>0.2</b>
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	12	0	12	0.2	11	0	11	0.2
<b>Real Estates for Investment Purpose (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Assets for Tax</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>2</b>	<b>0</b>	<b>2</b>	<b>0.0</b>
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	0	0	0	0.0	2	0	2	0.0
<b>Prop.&amp;Equ.for Sale p. and from Term.Op.(Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Other Assets</b>	<b>48</b>	<b>24</b>	<b>73</b>	<b>1.1</b>	<b>32</b>	<b>29</b>	<b>61</b>	<b>1.1</b>
<b>Total Assets</b>	<b>5,721</b>	<b>946</b>	<b>6,667</b>	<b>100.0</b>	<b>4,838</b>	<b>778</b>	<b>5,616</b>	<b>100.0</b>

## Liabilities

(USD Million)

	June 2010			%	June 2009			%
	TC	FC	Total		TC	FC	Total	
<b>Deposits</b>	<b>3,150</b>	<b>1,229</b>	<b>4,379</b>	<b>65.7</b>	<b>2,495</b>	<b>1,292</b>	<b>3,787</b>	<b>67.4</b>
Deposits held by the Banks risk group	29	14	43	0.7	14	13	27	0.5
Other	3,121	1,215	4,336	65.0	2,481	1,280	3,761	67.0
<b>Derivative Finan. Liabilities Held for Trading</b>	<b>53</b>	<b>3</b>	<b>57</b>	<b>0.8</b>	<b>51</b>	<b>3</b>	<b>55</b>	<b>1.0</b>
<b>Funds Borrowed</b>	<b>22</b>	<b>179</b>	<b>200</b>	<b>3.0</b>	<b>24</b>	<b>389</b>	<b>413</b>	<b>7.3</b>
<b>Money Market Takings</b>	<b>918</b>	<b>0</b>	<b>918</b>	<b>13.8</b>	<b>290</b>	<b>0</b>	<b>290</b>	<b>5.2</b>
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	918	0	918	13.8	290	0	290	5.2
<b>Marketable Securities Issued (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
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
<b>Funds</b>	<b>10</b>	<b>0</b>	<b>10</b>	<b>0.1</b>	<b>16</b>	<b>0</b>	<b>16</b>	<b>0.3</b>
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	10	0	10	0.1	16	0	16	0.3
<b>Miscellaneous Payables</b>	<b>63</b>	<b>5</b>	<b>69</b>	<b>1.0</b>	<b>49</b>	<b>6</b>	<b>55</b>	<b>1.0</b>
<b>Other External Resources</b>	<b>53</b>	<b>3</b>	<b>56</b>	<b>0.8</b>	<b>52</b>	<b>0</b>	<b>52</b>	<b>0.9</b>
<b>Factoring Payables</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Leasing Transactions Payables (Net)</b>	<b>5</b>	<b>0</b>	<b>5</b>	<b>0.1</b>	<b>3</b>	<b>1</b>	<b>4</b>	<b>0.1</b>
Finance leasing payables	6	0	6	0.1	5	1	5	0.1
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	1	0	1	0.0	1	0	2	0.0
<b>Derivative Finan. Liabilities Held for Hedging</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
<b>Provisions</b>	<b>117</b>	<b>0</b>	<b>117</b>	<b>1.8</b>	<b>117</b>	<b>0</b>	<b>117</b>	<b>2.1</b>
General provisions	46	0	46	0.7	35	0	35	0.6
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	16	0	16	0.2	16	0	16	0.3
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	54	0	55	0.8	66	0	66	1.2
<b>Liabilities for Tax</b>	<b>14</b>	<b>0</b>	<b>14</b>	<b>0.2</b>	<b>27</b>	<b>0</b>	<b>27</b>	<b>0.5</b>
Current liabilities for tax	13	0	13	0.2	27	0	27	0.5
Deferred liabilities for tax	1	0	1	0.0	0	0	0	0.0
<b>Lia.for Pro.&amp;Equ.for Sale p. and from Term.Op.(Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Subordinated Loans</b>	<b>0</b>	<b>18</b>	<b>18</b>	<b>0.3</b>	<b>0</b>	<b>21</b>	<b>21</b>	<b>0.4</b>
<b>Shareholders' Equity</b>	<b>825</b>	<b>0</b>	<b>825</b>	<b>12.4</b>	<b>779</b>	<b>0</b>	<b>779</b>	<b>13.9</b>
Paid-in capital	477	0	477	7.1	328	0	328	5.8
Supplementary capital	42	0	42	0.6	88	0	88	1.6
Share premium	0	0	0	0.0	3	0	3	0.1
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	-4	0	-5	-0.1	-9	0	-8	-0.1
Revaluation changes of property and equip.	46	0	46	0.7	54	0	54	1.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est.for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv.&ass.,subs.& joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val.inc.in pro.& equ.held for sale p.and term.ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	0	0	0	0.0	39	0	39	0.7
Profit reserves	263	0	263	3.9	295	0	295	5.3
Legal reserves	30	0	30	0.4	26	0	26	0.5
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	232	0	232	3.5	269	0	269	4.8
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	44	0	44	0.7	68	0	68	1.2
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	44	0	44	0.7	68	0	68	1.2
<b>Total Liabilities</b>	<b>5,230</b>	<b>1,437</b>	<b>6,667</b>	<b>100.0</b>	<b>3,903</b>	<b>1,713</b>	<b>5,616</b>	<b>100.0</b>

## Şekerbank T.A.Ş.

### Off Balance Sheet Commitments

(USD Million)

	June 2010			June 2009		
	TC	FC	Total	TC	FC	Total
<b>Guarantees and Warranties</b>	<b>1,492</b>	<b>624</b>	<b>2,116</b>	<b>1,362</b>	<b>562</b>	<b>1,923</b>
Letters of guarantee	1,485	392	1,878	1,362	402	1,764
Bank acceptances	1	32	33	0	26	26
Letters of credit	0	168	168	0	109	109
Prefinancing given as guarantee	0	0	0	0	11	11
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	5	32	37	0	14	14
<b>Commitments</b>	<b>11,430</b>	<b>75</b>	<b>11,505</b>	<b>542</b>	<b>0</b>	<b>542</b>
Irrevocable commitments	599	75	674	542	0	542
Revocable commitments	10,831	0	10,831	0	0	0
<b>Derivative Financial Instruments</b>	<b>815</b>	<b>1,253</b>	<b>2,068</b>	<b>745</b>	<b>1,090</b>	<b>1,834</b>
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	815	1,253	2,068	745	1,090	1,834
<b>Custody and Pledged Securities</b>	<b>34,467</b>	<b>7,385</b>	<b>41,852</b>	<b>29,985</b>	<b>6,665</b>	<b>36,650</b>
Items held in Custody	772	222	994	762	114	876
Pledged Items	33,686	7,022	40,708	29,219	6,552	35,770
Accepted independent guaran. and warrant.	8	142	150	4	0	4
<b>Total Off Balance Sheet Commitments</b>	<b>48,204</b>	<b>9,337</b>	<b>57,541</b>	<b>32,633</b>	<b>8,317</b>	<b>40,949</b>

### Income-Expenditure

(USD Million)

	June 2010	June 2009
<b>Interest Income</b>	<b>333</b>	<b>447</b>
Interest on loans	250	319
Interest received from reserve deposits	4	7
Interest received from banks	0	0
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	80	120
Other interest income	0	1
<b>Interest Expenses</b>	<b>157</b>	<b>203</b>
Interest on deposits	130	170
Interest on money market transactions	4	10
Interest on funds borrowed	18	18
Interest on securities issued	0	0
Other interest expenses	5	5
<b>Net Interest Income/Expenses</b>	<b>177</b>	<b>244</b>
<b>Net Fees and Commissions Income/Expenses</b>	<b>33</b>	<b>32</b>
Fees and commissions received	37	39
Fees and commissions paid	4	8
<b>Dividend Income</b>	<b>8</b>	<b>1</b>
<b>Trading Profit/Loss (net)</b>	<b>-10</b>	<b>-31</b>
Profit/loss on trading account securities	8	15
Profit/losses on derivative financial transactions	-72	-19
Foreign exchange profit/loss	54	-28
<b>Other Operating Income</b>	<b>54</b>	<b>35</b>
<b>Total Operating Income/Expenses</b>	<b>261</b>	<b>280</b>
Provision for Loan Losses or other Receivables (-)	58	64
Specific provisions of banks loans and other receivables*	38	45
General provision expenses*	8	3
Other Operating Expenses (-)	146	128
Personnel Expenses*	72	73
<b>Net Operating Profit/Loss</b>	<b>56</b>	<b>88</b>
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
<b>Profit/Loss Before Taxes from Continuing Operations</b>	<b>56</b>	<b>88</b>
Provisions for Taxes on Income from Continuing Operations (±)	-13	-20
<b>Net Profit/Loss from Continuing Operations</b>	<b>44</b>	<b>68</b>
<b>Net Profit/Loss Before Taxes from Terminated Operations</b>	<b>0</b>	<b>0</b>
Provisions for Taxes on Income from Terminated Operations (±)	0	0
<b>Net Profit/Loss from Terminated Operations</b>	<b>0</b>	<b>0</b>
<b>Net Profit/Losses</b>	<b>44</b>	<b>68</b>

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

**Ratios**

(%)

	June 2010	June 2009
<b>Capital Ratios</b>		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	14.4	16.8
Shareholders' Equity / Total Assets	12.4	13.9
(Shareholders' Equity - Permanent Assets) / Total Assets	8.0	8.5
Net On Balance Sheet Position / Total Shareholders' Equity	-21.2	-75.8
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.6	-0.2
<b>Balance-Sheet Ratios</b>		
TC Assets / Total Assets	85.8	86.1
TC Liabilities / Total Liabilities	78.4	69.5
FC Assets / FC Liabilities	65.9	45.4
TC Deposits / Total Deposits	71.9	65.9
TC Loans / Total Loans and Receivables	84.2	86.7
Total Deposits / Total Assets	65.7	67.4
Funds Borrowed / Total Assets	3.0	7.3
<b>Assets Quality</b>		
Financial Assets (net) / Total Assets	30.1	34.3
Total Loans and Receivables / Total Assets	60.2	53.1
Total Loans and Receivables / Total Deposits	91.7	78.8
Loans Under Follow-up (gross) / Total Loans and Receivables	7.1	8.3
Loans Under Follow-up (net) / Total Loans and Receivables	2.1	3.9
Specific Provisions / Loans Under Follow-up	69.9	53.0
Permanent Assets / Total Assets	4.3	5.4
Consumer Loans / Total Loans and Receivables	19.6	19.5
<b>Liquidity</b>		
Liquid Assets / Total Assets	24.8	23.9
Liquid Assets / Short-term Liabilities	36.1	37.0
TC Liquid Assets / Total Assets	20.5	17.7
<b>Profitability</b>		
Net Profit/Losses / Total Assets	0.7	1.2
Net Profit/Losses / Total Shareholders' Equity	5.3	8.7
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.8	1.6
<b>Income-Expenditure Structure</b>		
Net Interest Income After Specific Provisions / Total Assets	2.1	3.5
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	53.4	71.1
Non-interest Income (net) / Total Assets	1.3	0.6
Other Operating Expenses / Total Assets	2.2	2.3
Personnel Expenses / Other Operating Expenses	49.5	56.5
Non-interest Income (net) / Other Operating Expenses	57.5	28.3

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

## Taib Yatırım Bank A.Ş.

### Assets

(USD Million)

	June 2010			%	June 2009			%
	TC	FC	Total		TC	FC	Total	
<b>Cash and Balances with the Central Bank</b>	0	0	0	0.5	0	0	0	0.8
<b>Fin.ass.where fair value cha. is refl.to I/S (Net)</b>	5	0	5	36.9	1	0	1	9.3
Financial assets held for trading	5	0	5	36.9	1	0	1	9.3
Public sector debt securities	5	0	5	36.8	1	0	1	9.1
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	0	0	0.1	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.2
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
<b>Banks</b>	0	0	0	0.4	0	1	1	5.1
<b>Money Market Securities</b>	0	0	0	0.0	0	0	0	3.5
Interbank money market placements	0	0	0	0.0	0	0	0	3.5
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
<b>Financial Assets Available for Sale (Net)</b>	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
<b>Loans</b>	0	0	0	2.1	1	0	1	4.0
Loans	0	0	0	2.1	1	0	1	4.0
Loans granted to the Banks risk group	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	2.1	1	0	1	4.0
Loans under follow-up	0	0	0	0.3	0	0	0	0.3
Specific provisions (-)	0	0	0	0.3	0	0	0	0.3
<b>Factoring Receivables</b>	0	0	0	0.0	0	0	0	0.0
<b>Investments held to Maturity (Net)</b>	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
<b>Investments and Associates (Net)</b>	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
<b>Subsidiaries (Net)</b>	8	0	8	57.7	10	0	10	74.9
Financial subsidiaries	3	0	3	22.0	10	0	10	74.8
Non-financial subsidiaries	5	0	5	35.7	0	0	0	0.1
<b>Joint Ventures (Business Partners) (Net)</b>	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
<b>Receivables From Leasing Transactions</b>	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
<b>Derivative Financial Assets Held for Hedging</b>	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
<b>Property and Equipment (Net)</b>	0	0	0	0.8	0	0	0	0.8
<b>Intangible Assets (Net)</b>	0	0	0	0.1	0	0	0	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.1	0	0	0	0.1
<b>Real Estates for Investment Purpose (Net)</b>	0	0	0	0.0	0	0	0	0.0
<b>Assets for Tax</b>	0	0	0	0.0	0	0	0	0.0
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	0	0	0	0.0	0	0	0	0.0
<b>Prop.&amp;Equ.for Sale p. and from Term.Op.(Net)</b>	0	0	0	0.0	0	0	0	0.0
<b>Other Assets</b>	0	0	0	1.4	0	0	0	1.5
<b>Total Assets</b>	14	0	14	100.0	12	1	13	100.0



**Liabilities**

(USD Million)

	June 2010			%	June 2009			%
	TC	FC	Total		TC	FC	Total	
<b>Deposits</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Deposits held by the Banks risk group	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
<b>Derivative Finan. Liabilities Held for Trading</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.2</b>
<b>Funds Borrowed</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1.2</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>5.3</b>
<b>Money Market Takings</b>	<b>4</b>	<b>0</b>	<b>4</b>	<b>31.3</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	4	0	4	31.3	0	0	0	0.0
<b>Marketable Securities Issued (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
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
<b>Funds</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
<b>Miscellaneous Payables</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1.1</b>
<b>Other External Resources</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Factoring Payables</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Leasing Transactions Payables (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
<b>Derivative Finan. Liabilities Held for Hedging</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
<b>Provisions</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1.7</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1.7</b>
General provisions	0	0	0	0.6	0	0	0	0.8
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	0	0	0	0.8	0	0	0	0.7
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	0	0	0	0.3	0	0	0	0.2
<b>Liabilities for Tax</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.3</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.4</b>
Current liabilities for tax	0	0	0	0.3	0	0	0	0.4
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
<b>Lia. for Pro. &amp; Equ. for Sale p. and from Term. Op. (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Subordinated Loans</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Shareholders' Equity</b>	<b>9</b>	<b>0</b>	<b>9</b>	<b>65.4</b>	<b>12</b>	<b>0</b>	<b>12</b>	<b>91.4</b>
Paid-in capital	17	0	17	122.5	18	0	18	136.8
Supplementary capital	0	0	0	0.0	0	0	0	0.0
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	0	0	0	0.0	0	0	0	0.0
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est. for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv. & ass., subs. & joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val. inc. in pro. & equ. held for sale p. and term. ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	0	0	0	0.0	0	0	0	0.0
Profit reserves	0	0	0	1.5	0	0	0	1.6
Legal reserves	0	0	0	0.1	0	0	0	0.1
Status reserves	0	0	0	1.3	0	0	0	1.5
Extraordinary reserves	0	0	0	0.0	0	0	0	0.0
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	-8	0	-8	-58.6	-6	0	-6	-47.1
Prior years income/loss	-7	0	-7	-50.6	-5	0	-5	-40.9
Current year income/loss	-1	0	-1	-8.0	-1	0	-1	-6.2
<b>Total Liabilities</b>	<b>14</b>	<b>0</b>	<b>14</b>	<b>100.0</b>	<b>12</b>	<b>1</b>	<b>13</b>	<b>100.0</b>

## Taib Yatırım Bank A.Ş.

### Off Balance Sheet Commitments

(USD Million)

	June 2010			June 2009		
	TC	FC	Total	TC	FC	Total
<b>Guarantees and Warranties</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Letters of guarantee	0	0	0	0	0	0
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	0	0	0	0	0
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	0	0	0	0	0
<b>Commitments</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Irrevocable commitments	0	0	0	0	0	0
Revocable commitments	0	0	0	0	0	0
<b>Derivative Financial Instruments</b>	<b>3</b>	<b>20</b>	<b>23</b>	<b>5</b>	<b>30</b>	<b>35</b>
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	3	20	23	5	30	35
<b>Custody and Pledged Securities</b>	<b>1</b>	<b>0</b>	<b>1</b>	<b>1</b>	<b>0</b>	<b>1</b>
Items held in Custody	1	0	1	1	0	1
Pledged Items	0	0	0	0	0	0
Accepted independent guaran. and warrant.	0	0	0	0	0	0
<b>Total Off Balance Sheet Commitments</b>	<b>4</b>	<b>20</b>	<b>24</b>	<b>5</b>	<b>30</b>	<b>35</b>

### Income-Expenditure

(USD Million)

	June 2010	June 2009
<b>Interest Income</b>	<b>0</b>	<b>0</b>
Interest on loans	0	0
Interest received from reserve deposits	0	0
Interest received from banks	0	0
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	0	0
Other interest income	0	0
<b>Interest Expenses</b>	<b>0</b>	<b>0</b>
Interest on deposits	0	0
Interest on money market transactions	0	0
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	0	0
<b>Net Interest Income/Expenses</b>	<b>0</b>	<b>0</b>
<b>Net Fees and Commissions Income/Expenses</b>	<b>0</b>	<b>0</b>
Fees and commissions received	0	0
Fees and commissions paid	0	0
<b>Dividend Income</b>	<b>0</b>	<b>0</b>
<b>Trading Profit/Loss (net)</b>	<b>0</b>	<b>0</b>
Profit/loss on trading account securities	0	0
Profit/losses on derivative financial transactions	0	0
Foreign exchange profit/loss	0	0
<b>Other Operating Income</b>	<b>0</b>	<b>0</b>
<b>Total Operating Income/Expenses</b>	<b>0</b>	<b>1</b>
Provision for Loan Losses or other Receivables (-)	0	0
Specific provisions of banks loans and other receivables*	0	0
General provision expenses*	0	0
Other Operating Expenses (-)	1	1
Personnel Expenses*	1	1
<b>Net Operating Profit/Loss</b>	<b>-1</b>	<b>-1</b>
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
<b>Profit/Loss Before Taxes from Continuing Operations</b>	<b>-1</b>	<b>-1</b>
Provisions for Taxes on Income from Continuing Operations (±)	0	0
<b>Net Profit/Loss from Continuing Operations</b>	<b>-1</b>	<b>-1</b>
<b>Net Profit/Loss Before Taxes from Terminated Operations</b>	<b>0</b>	<b>0</b>
Provisions for Taxes on Income from Terminated Operations (±)	0	0
<b>Net Profit/Loss from Terminated Operations</b>	<b>0</b>	<b>0</b>
<b>Net Profit/Losses</b>	<b>-1</b>	<b>-1</b>

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

**Ratios**

(%)

	June 2010	June 2009
<b>Capital Ratios</b>		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	72.7	91.7
Shareholders' Equity / Total Assets	65.4	91.4
(Shareholders' Equity - Permanent Assets) / Total Assets	6.7	15.6
Net On Balance Sheet Position / Total Shareholders' Equity	-0.6	5.1
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-11.5	-19.4
<b>Balance-Sheet Ratios</b>		
TC Assets / Total Assets	99.0	94.2
TC Liabilities / Total Liabilities	98.6	95.7
FC Assets / FC Liabilities	70.7	133.6
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans and Receivables	100.0	100.0
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	1.2	5.3
<b>Assets Quality</b>		
Financial Assets (net) / Total Assets	36.9	9.3
Total Loans and Receivables / Total Assets	2.1	4.0
Total Loans and Receivables / Total Deposits	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	13.0	7.5
Loans Under Follow-up (net) / Total Loans and Receivables	0.0	0.0
Specific Provisions / Loans Under Follow-up	100.0	100.0
Permanent Assets / Total Assets	58.7	75.8
Consumer Loans / Total Loans and Receivables	0.0	0.0
<b>Liquidity</b>		
Liquid Assets / Total Assets	37.8	18.7
Liquid Assets / Short-term Liabilities	115.0	495.1
TC Liquid Assets / Total Assets	37.1	13.1
<b>Profitability</b>		
Net Profit/Losses / Total Assets	-8.0	-6.2
Net Profit/Losses / Total Shareholders' Equity	-12.2	-6.8
Profit/Losses Before Taxes after Continuing Operations / Total Assets	-8.0	-6.2
<b>Income-Expenditure Structure</b>		
Net Interest Income After Specific Provisions / Total Assets	-0.6	0.1
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	-59.7	3.0
Non-interest Income (net) / Total Assets	1.6	3.9
Other Operating Expenses / Total Assets	9.4	10.1
Personnel Expenses / Other Operating Expenses	44.2	47.1
Non-interest Income (net) / Other Operating Expenses	16.8	38.1

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

## Tekstil Bankası A.Ş.

### Assets

(USD Million)

	June 2010			%	June 2009			%
	TC	FC	Total		TC	FC	Total	
<b>Cash and Balances with the Central Bank</b>	<b>19</b>	<b>44</b>	<b>63</b>	<b>4.8</b>	<b>35</b>	<b>59</b>	<b>94</b>	<b>7.0</b>
<b>Fin.ass.where fair value cha. is refl.to I/S (Net)</b>	<b>1</b>	<b>1</b>	<b>2</b>	<b>0.2</b>	<b>2</b>	<b>1</b>	<b>3</b>	<b>0.2</b>
Financial assets held for trading	1	1	2	0.2	2	1	3	0.2
Public sector debt securities	0	0	0	0.0	0	0	1	0.1
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	1	1	2	0.1	1	1	2	0.2
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
<b>Banks</b>	<b>12</b>	<b>68</b>	<b>80</b>	<b>6.1</b>	<b>2</b>	<b>124</b>	<b>126</b>	<b>9.4</b>
<b>Money Market Securities</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
<b>Financial Assets Available for Sale (Net)</b>	<b>185</b>	<b>14</b>	<b>199</b>	<b>15.0</b>	<b>128</b>	<b>14</b>	<b>142</b>	<b>10.7</b>
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	185	7	192	14.5	128	6	134	10.1
Other marketable securities	0	7	7	0.5	0	8	8	0.6
<b>Loans</b>	<b>711</b>	<b>189</b>	<b>900</b>	<b>68.0</b>	<b>721</b>	<b>144</b>	<b>865</b>	<b>64.9</b>
Loans	685	189	874	66.0	692	144	837	62.8
Loans granted to the Banks risk group	21	0	21	1.6	15	1	16	1.2
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	664	189	853	64.4	677	144	821	61.6
Loans under follow-up	63	0	63	4.7	61	0	61	4.6
Specific provisions (-)	37	0	37	2.8	32	0	32	2.4
<b>Factoring Receivables</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Investments held to Maturity (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
<b>Investments and Associates (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
<b>Subsidiaries (Net)</b>	<b>5</b>	<b>0</b>	<b>5</b>	<b>0.4</b>	<b>4</b>	<b>3</b>	<b>7</b>	<b>0.5</b>
Financial subsidiaries	5	0	5	0.4	4	3	7	0.5
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
<b>Joint Ventures (Business Partners) (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
<b>Receivables From Leasing Transactions</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
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
<b>Derivative Financial Assets Held for Hedging</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
<b>Property and Equipment (Net)</b>	<b>44</b>	<b>0</b>	<b>44</b>	<b>3.3</b>	<b>48</b>	<b>0</b>	<b>48</b>	<b>3.6</b>
<b>Intangible Assets (Net)</b>	<b>1</b>	<b>0</b>	<b>1</b>	<b>0.1</b>	<b>2</b>	<b>0</b>	<b>2</b>	<b>0.1</b>
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	1	0	1	0.1	2	0	2	0.1
<b>Real Estates for Investment Purpose (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Assets for Tax</b>	<b>1</b>	<b>0</b>	<b>1</b>	<b>0.1</b>	<b>2</b>	<b>0</b>	<b>2</b>	<b>0.1</b>
Current assets for tax	0	0	0	0.0	1	0	1	0.1
Deferred assets for tax	1	0	1	0.1	1	0	1	0.1
<b>Prop.&amp;Equ.for Sale p. and from Term.Op.(Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>22</b>	<b>0</b>	<b>22</b>	<b>1.6</b>
<b>Other Assets</b>	<b>26</b>	<b>2</b>	<b>28</b>	<b>2.1</b>	<b>11</b>	<b>12</b>	<b>23</b>	<b>1.7</b>
<b>Total Assets</b>	<b>1,006</b>	<b>318</b>	<b>1,324</b>	<b>100.0</b>	<b>975</b>	<b>358</b>	<b>1,333</b>	<b>100.0</b>

**Liabilities**

(USD Million)

	June 2010			%	June 2009			%
	TC	FC	Total		TC	FC	Total	
<b>Deposits</b>	<b>487</b>	<b>365</b>	<b>852</b>	<b>64.4</b>	<b>414</b>	<b>343</b>	<b>757</b>	<b>56.7</b>
Deposits held by the Banks risk group	37	8	45	3.4	20	7	27	2.0
Other	450	357	807	61.0	394	336	729	54.7
<b>Derivative Finan. Liabilities Held for Trading</b>	<b>1</b>	<b>2</b>	<b>2</b>	<b>0.2</b>	<b>0</b>	<b>2</b>	<b>3</b>	<b>0.2</b>
<b>Funds Borrowed</b>	<b>8</b>	<b>82</b>	<b>90</b>	<b>6.8</b>	<b>5</b>	<b>222</b>	<b>227</b>	<b>17.0</b>
<b>Money Market Takings</b>	<b>36</b>	<b>0</b>	<b>36</b>	<b>2.7</b>	<b>3</b>	<b>0</b>	<b>3</b>	<b>0.3</b>
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	36	0	36	2.7	3	0	3	0.3
<b>Marketable Securities Issued (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
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
<b>Funds</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
<b>Miscellaneous Payables</b>	<b>5</b>	<b>0</b>	<b>5</b>	<b>0.4</b>	<b>6</b>	<b>1</b>	<b>7</b>	<b>0.5</b>
<b>Other External Resources</b>	<b>18</b>	<b>3</b>	<b>21</b>	<b>1.6</b>	<b>14</b>	<b>3</b>	<b>18</b>	<b>1.3</b>
<b>Factoring Payables</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Leasing Transactions Payables (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
<b>Derivative Finan. Liabilities Held for Hedging</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
<b>Provisions</b>	<b>11</b>	<b>0</b>	<b>11</b>	<b>0.8</b>	<b>10</b>	<b>0</b>	<b>10</b>	<b>0.7</b>
General provisions	6	0	6	0.5	6	0	6	0.4
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	3	0	3	0.2	3	0	3	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	2	0	2	0.1	1	0	1	0.1
<b>Liabilities for Tax</b>	<b>4</b>	<b>0</b>	<b>4</b>	<b>0.3</b>	<b>4</b>	<b>0</b>	<b>4</b>	<b>0.3</b>
Current liabilities for tax	4	0	4	0.3	4	0	4	0.3
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
<b>Lia. for Pro. &amp; Equ. for Sale p. and from Term. Op. (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Subordinated Loans</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Shareholders' Equity</b>	<b>302</b>	<b>0</b>	<b>302</b>	<b>22.8</b>	<b>305</b>	<b>0</b>	<b>305</b>	<b>22.8</b>
Paid-in capital	267	0	267	20.2	275	0	275	20.7
Supplementary capital	3	0	4	0.3	4	0	4	0.3
Share premium	-1	0	-1	0.0	-1	0	-1	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	1	0	1	0.1	1	0	1	0.1
Revaluation changes of property and equip.	3	0	3	0.2	3	0	3	0.2
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est. for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv. & ass., subs. & joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val. inc. in pro. & equ. held for sale p. and term. ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	0	0	0	0.0	0	0	0	0.0
Profit reserves	25	0	25	1.9	18	0	18	1.3
Legal reserves	3	0	3	0.2	3	0	3	0.2
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	22	0	22	1.7	15	0	15	1.1
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	7	0	7	0.5	8	0	8	0.6
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	7	0	7	0.5	8	0	8	0.6
<b>Total Liabilities</b>	<b>871</b>	<b>453</b>	<b>1,324</b>	<b>100.0</b>	<b>762</b>	<b>571</b>	<b>1,333</b>	<b>100.0</b>

## Tekstil Bankası A.Ş.

### Off Balance Sheet Commitments

(USD Million)

	June 2010			June 2009		
	TC	FC	Total	TC	FC	Total
<b>Guarantees and Warranties</b>	<b>223</b>	<b>241</b>	<b>464</b>	<b>254</b>	<b>269</b>	<b>523</b>
Letters of guarantee	223	188	411	254	206	459
Bank acceptances	0	1	1	0	0	0
Letters of credit	0	39	39	0	42	42
Prefinancing given as guarantee	0	1	1	0	1	1
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	12	12	0	20	20
<b>Commitments</b>	<b>6,357</b>	<b>0</b>	<b>6,357</b>	<b>190</b>	<b>0</b>	<b>190</b>
Irrevocable commitments	201	0	201	190	0	190
Revocable commitments	6,156	0	6,156	0	0	0
<b>Derivative Financial Instruments</b>	<b>243</b>	<b>418</b>	<b>661</b>	<b>308</b>	<b>665</b>	<b>973</b>
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	243	418	661	308	665	973
<b>Custody and Pledged Securities</b>	<b>920</b>	<b>427</b>	<b>1,346</b>	<b>916</b>	<b>295</b>	<b>1,212</b>
Items held in Custody	72	13	85	179	19	198
Pledged Items	848	413	1,261	737	276	1,014
Accepted independent guaran. and warrant.	0	0	0	0	0	0
<b>Total Off Balance Sheet Commitments</b>	<b>7,742</b>	<b>1,086</b>	<b>8,828</b>	<b>1,669</b>	<b>1,229</b>	<b>2,898</b>

### Income-Expenditure

(USD Million)

	June 2010	June 2009
<b>Interest Income</b>	<b>59</b>	<b>94</b>
Interest on loans	49	76
Interest received from reserve deposits	0	0
Interest received from banks	1	3
Interest received from money market transactions	0	3
Interest received from marketable securities portfolio	9	12
Other interest income	0	0
<b>Interest Expenses</b>	<b>27</b>	<b>49</b>
Interest on deposits	24	41
Interest on money market transactions	1	8
Interest on funds borrowed	2	0
Interest on securities issued	0	0
Other interest expenses	0	0
<b>Net Interest Income/Expenses</b>	<b>33</b>	<b>45</b>
<b>Net Fees and Commissions Income/Expenses</b>	<b>5</b>	<b>7</b>
Fees and commissions received	6	8
Fees and commissions paid	1	1
<b>Dividend Income</b>	<b>0</b>	<b>0</b>
<b>Trading Profit/Loss (net)</b>	<b>1</b>	<b>7</b>
Profit/loss on trading account securities	1	4
Profit/losses on derivative financial transactions	-10	-1
Foreign exchange profit/loss	10	4
<b>Other Operating Income</b>	<b>6</b>	<b>5</b>
<b>Total Operating Income/Expenses</b>	<b>45</b>	<b>64</b>
Provision for Loan Losses or other Receivables (-)	7	19
Specific provisions of banks loans and other receivables*	5	19
General provision expenses*	0	0
Other Operating Expenses (-)	30	35
Personnel Expenses*	17	21
<b>Net Operating Profit/Loss</b>	<b>9</b>	<b>9</b>
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
<b>Profit/Loss Before Taxes from Continuing Operations</b>	<b>9</b>	<b>9</b>
Provisions for Taxes on Income from Continuing Operations (±)	-2	-1
<b>Net Profit/Loss from Continuing Operations</b>	<b>7</b>	<b>8</b>
<b>Net Profit/Loss Before Taxes from Terminated Operations</b>	<b>0</b>	<b>0</b>
Provisions for Taxes on Income from Terminated Operations (±)	0	0
<b>Net Profit/Loss from Terminated Operations</b>	<b>0</b>	<b>0</b>
<b>Net Profit/Losses</b>	<b>7</b>	<b>8</b>

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

**Ratios**

(%)

	June 2010	June 2009
<b>Capital Ratios</b>		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	22.3	21.7
Shareholders' Equity / Total Assets	22.8	22.8
(Shareholders' Equity - Permanent Assets) / Total Assets	17.1	14.8
Net On Balance Sheet Position / Total Shareholders' Equity	2.5	-17.0
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-2.2	0.3
<b>Balance-Sheet Ratios</b>		
TC Assets / Total Assets	76.0	73.1
TC Liabilities / Total Liabilities	65.8	57.2
FC Assets / FC Liabilities	70.2	62.7
TC Deposits / Total Deposits	57.1	54.7
TC Loans / Total Loans and Receivables	79.0	83.3
Total Deposits / Total Assets	64.4	56.7
Funds Borrowed / Total Assets	6.8	17.0
<b>Assets Quality</b>		
Financial Assets (net) / Total Assets	15.2	10.9
Total Loans and Receivables / Total Assets	68.0	64.9
Total Loans and Receivables / Total Deposits	105.6	114.4
Loans Under Follow-up (gross) / Total Loans and Receivables	7.0	7.0
Loans Under Follow-up (net) / Total Loans and Receivables	2.9	3.3
Specific Provisions / Loans Under Follow-up	58.4	52.6
Permanent Assets / Total Assets	5.8	8.0
Consumer Loans / Total Loans and Receivables	16.8	15.4
<b>Liquidity</b>		
Liquid Assets / Total Assets	26.0	27.3
Liquid Assets / Short-term Liabilities	45.6	53.8
TC Liquid Assets / Total Assets	16.4	12.5
<b>Profitability</b>		
Net Profit/Losses / Total Assets	0.5	0.6
Net Profit/Losses / Total Shareholders' Equity	2.2	2.5
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.6	0.7
<b>Income-Expenditure Structure</b>		
Net Interest Income After Specific Provisions / Total Assets	2.1	2.0
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	62.2	41.2
Non-interest Income (net) / Total Assets	0.9	1.4
Other Operating Expenses / Total Assets	2.2	2.7
Personnel Expenses / Other Operating Expenses	58.5	60.7
Non-interest Income (net) / Other Operating Expenses	41.2	53.3

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

## The Royal Bank of Scotland N.V.

### Assets

(USD Million)

	June 2010			%	June 2009			%
	TC	FC	Total		TC	FC	Total	
<b>Cash and Balances with the Central Bank</b>	12	24	36	4.4	3	32	35	4.0
<b>Fin.ass.where fair value cha. is refl.to I/S (Net)</b>	73	27	100	12.4	1	42	43	5.1
Financial assets held for trading	73	27	100	12.4	1	42	43	5.1
Public sector debt securities	71	0	71	8.7	1	0	1	0.1
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	2	27	29	3.6	0	42	42	4.9
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
<b>Banks</b>	3	30	33	4.0	64	15	79	9.2
<b>Money Market Securities</b>	362	0	362	44.8	413	0	413	48.2
Interbank money market placements	362	0	362	44.8	413	0	413	48.2
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
<b>Financial Assets Available for Sale (Net)</b>	95	0	95	11.8	168	0	168	19.6
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	95	0	95	11.8	168	0	168	19.6
Other marketable securities	0	0	0	0.0	0	0	0	0.0
<b>Loans</b>	81	73	154	19.0	66	25	91	10.6
Loans	79	73	152	18.8	65	25	89	10.4
Loans granted to the Banks risk group	1	0	1	0.1	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	78	73	152	18.7	65	25	89	10.4
Loans under follow-up	18	0	18	2.3	19	0	19	2.2
Specific provisions (-)	17	0	17	2.1	18	0	18	2.1
<b>Factoring Receivables</b>	0	0	0	0.0	0	0	0	0.0
<b>Investments held to Maturity (Net)</b>	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
<b>Investments and Associates (Net)</b>	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
<b>Subsidiaries (Net)</b>	0	0	0	0.0	0	0	0	0.0
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
<b>Joint Ventures (Business Partners) (Net)</b>	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
<b>Receivables From Leasing Transactions</b>	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
<b>Derivative Financial Assets Held for Hedging</b>	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
<b>Property and Equipment (Net)</b>	14	0	14	1.8	15	0	15	1.8
<b>Intangible Assets (Net)</b>	0	0	0	0.0	0	0	0	0.0
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
<b>Real Estates for Investment Purpose (Net)</b>	7	0	7	0.8	7	0	7	0.8
<b>Assets for Tax</b>	2	0	2	0.2	0	0	0	0.1
Current assets for tax	0	0	0	0.0	0	0	0	0.1
Deferred assets for tax	2	0	2	0.2	0	0	0	0.0
<b>Prop.&amp;Equ.for Sale p. and from Term.Op.(Net)</b>	0	0	0	0.0	0	0	0	0.0
<b>Other Assets</b>	6	0	6	0.7	5	0	5	0.6
<b>Total Assets</b>	654	155	809	100.0	743	114	857	100.0



## Liabilities

(USD Million)

	June 2010			%	June 2009			%
	TC	FC	Total		TC	FC	Total	
<b>Deposits</b>	<b>243</b>	<b>245</b>	<b>488</b>	<b>60.3</b>	<b>146</b>	<b>350</b>	<b>496</b>	<b>57.9</b>
Deposits held by the Banks risk group	3	0	4	0.4	2	0	2	0.2
Other	240	244	484	59.8	144	350	494	57.6
<b>Derivative Finan. Liabilities Held for Trading</b>	<b>4</b>	<b>27</b>	<b>31</b>	<b>3.8</b>	<b>0</b>	<b>32</b>	<b>32</b>	<b>3.8</b>
<b>Funds Borrowed</b>	<b>30</b>	<b>0</b>	<b>30</b>	<b>3.7</b>	<b>40</b>	<b>0</b>	<b>40</b>	<b>4.7</b>
<b>Money Market Takings</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	0	0	0	0.0	0	0	0	0.0
<b>Marketable Securities Issued (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
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
<b>Funds</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
<b>Miscellaneous Payables</b>	<b>2</b>	<b>1</b>	<b>4</b>	<b>0.4</b>	<b>6</b>	<b>1</b>	<b>6</b>	<b>0.8</b>
<b>Other External Resources</b>	<b>1</b>	<b>4</b>	<b>5</b>	<b>0.6</b>	<b>2</b>	<b>3</b>	<b>5</b>	<b>0.6</b>
<b>Factoring Payables</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Leasing Transactions Payables (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>1</b>	<b>1</b>	<b>0.1</b>
Finance leasing payables	0	0	0	0.0	0	1	1	0.1
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
<b>Derivative Finan. Liabilities Held for Hedging</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
<b>Provisions</b>	<b>11</b>	<b>0</b>	<b>11</b>	<b>1.4</b>	<b>9</b>	<b>0</b>	<b>9</b>	<b>1.0</b>
General provisions	3	0	3	0.4	3	0	3	0.3
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	5	0	5	0.6	2	0	2	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	3	0	3	0.4	4	0	4	0.4
<b>Liabilities for Tax</b>	<b>5</b>	<b>0</b>	<b>5</b>	<b>0.6</b>	<b>2</b>	<b>0</b>	<b>2</b>	<b>0.2</b>
Current liabilities for tax	5	0	5	0.6	1	0	1	0.2
Deferred liabilities for tax	0	0	0	0.0	1	0	1	0.1
<b>Lia. for Pro. &amp; Equ. for Sale p. and from Term. Op. (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Subordinated Loans</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>50</b>	<b>50</b>	<b>5.8</b>
<b>Shareholders' Equity</b>	<b>236</b>	<b>0</b>	<b>236</b>	<b>29.2</b>	<b>216</b>	<b>0</b>	<b>216</b>	<b>25.2</b>
Paid-in capital	69	0	69	8.5	71	0	71	8.3
Supplementary capital	45	0	45	5.6	49	0	49	5.7
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	3	0	3	0.4	5	0	5	0.6
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est. for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv. & ass., subs. & joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val. inc. in pro. & equ. held for sale p. and term. ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	42	0	42	5.2	43	0	43	5.0
Profit reserves	0	0	0	0.0	0	0	0	0.0
Legal reserves	0	0	0	0.0	0	0	0	0.0
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	0	0	0	0.0	0	0	0	0.0
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	123	0	123	15.1	97	0	97	11.3
Prior years income/loss	113	0	113	14.0	71	0	71	8.2
Current year income/loss	10	0	10	1.2	26	0	26	3.1
<b>Total Liabilities</b>	<b>532</b>	<b>277</b>	<b>809</b>	<b>100.0</b>	<b>421</b>	<b>436</b>	<b>857</b>	<b>100.0</b>

## The Royal Bank of Scotland N.V.

### Off Balance Sheet Commitments

(USD Million)

	June 2010			June 2009		
	TC	FC	Total	TC	FC	Total
<b>Guarantees and Warranties</b>	<b>28</b>	<b>258</b>	<b>286</b>	<b>33</b>	<b>201</b>	<b>234</b>
Letters of guarantee	28	165	193	33	123	156
Bank acceptances	0	28	28	0	3	3
Letters of credit	0	63	63	0	75	75
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	1	1	0	0	0
<b>Commitments</b>	<b>329</b>	<b>898</b>	<b>1,228</b>	<b>200</b>	<b>787</b>	<b>986</b>
Irrevocable commitments	180	486	666	6	0	6
Revocable commitments	149	413	562	194	787	981
<b>Derivative Financial Instruments</b>	<b>288</b>	<b>2,091</b>	<b>2,379</b>	<b>640</b>	<b>3,721</b>	<b>4,361</b>
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	288	2,091	2,379	640	3,721	4,361
<b>Custody and Pledged Securities</b>	<b>1,779</b>	<b>17</b>	<b>1,796</b>	<b>1,534</b>	<b>35</b>	<b>1,569</b>
Items held in Custody	95	17	112	242	35	277
Pledged Items	1,684	0	1,684	1,292	0	1,292
Accepted independent guaran. and warran.	0	0	0	0	0	0
<b>Total Off Balance Sheet Commitments</b>	<b>2,424</b>	<b>3,264</b>	<b>5,689</b>	<b>2,406</b>	<b>4,744</b>	<b>7,150</b>

### Income-Expenditure

(USD Million)

	June 2010	June 2009
<b>Interest Income</b>	<b>27</b>	<b>44</b>
Interest on loans	8	8
Interest received from reserve deposits	0	0
Interest received from banks	1	2
Interest received from money market transactions	11	21
Interest received from marketable securities portfolio	6	14
Other interest income	0	0
<b>Interest Expenses</b>	<b>5</b>	<b>9</b>
Interest on deposits	5	4
Interest on money market transactions	1	5
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	0	0
<b>Net Interest Income/Expenses</b>	<b>21</b>	<b>36</b>
<b>Net Fees and Commissions Income/Expenses</b>	<b>17</b>	<b>25</b>
Fees and commissions received	17	25
Fees and commissions paid	0	1
<b>Dividend Income</b>	<b>0</b>	<b>0</b>
<b>Trading Profit/Loss (net)</b>	<b>-3</b>	<b>-5</b>
Profit/loss on trading account securities	0	5
Profit/losses on derivative financial transactions	6	-14
Foreign exchange profit/loss	-10	4
<b>Other Operating Income</b>	<b>0</b>	<b>3</b>
<b>Total Operating Income/Expenses</b>	<b>36</b>	<b>59</b>
Provision for Loan Losses or other Receivables (-)	3	3
Specific provisions of banks loans and other receivables*	0	3
General provision expenses*	1	0
Other Operating Expenses (-)	20	23
Personnel Expenses*	12	11
<b>Net Operating Profit/Loss</b>	<b>12</b>	<b>32</b>
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
<b>Profit/Loss Before Taxes from Continuing Operations</b>	<b>12</b>	<b>32</b>
Provisions for Taxes on Income from Continuing Operations (±)	-3	-6
<b>Net Profit/Loss from Continuing Operations</b>	<b>10</b>	<b>26</b>
<b>Net Profit/Loss Before Taxes from Terminated Operations</b>	<b>0</b>	<b>0</b>
Provisions for Taxes on Income from Terminated Operations (±)	0	0
<b>Net Profit/Loss from Terminated Operations</b>	<b>0</b>	<b>0</b>
<b>Net Profit/Losses</b>	<b>10</b>	<b>26</b>

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

**Ratios**

(%)

	June 2010	June 2009
<b>Capital Ratios</b>		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	41.9	44.8
Shareholders' Equity / Total Assets	29.2	25.2
(Shareholders' Equity - Permanent Assets) / Total Assets	27.2	23.2
Net On Balance Sheet Position / Total Shareholders' Equity	-50.1	-143.8
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-1.1	-4.7
<b>Balance-Sheet Ratios</b>		
TC Assets / Total Assets	80.9	86.7
TC Liabilities / Total Liabilities	65.7	49.1
FC Assets / FC Liabilities	55.9	26.1
TC Deposits / Total Deposits	49.8	29.5
TC Loans / Total Loans and Receivables	52.4	72.9
Total Deposits / Total Assets	60.3	57.9
Funds Borrowed / Total Assets	3.7	4.7
<b>Assets Quality</b>		
Financial Assets (net) / Total Assets	24.2	24.7
Total Loans and Receivables / Total Assets	19.0	10.6
Total Loans and Receivables / Total Deposits	31.6	18.3
Loans Under Follow-up (gross) / Total Loans and Receivables	11.8	21.2
Loans Under Follow-up (net) / Total Loans and Receivables	1.0	1.6
Specific Provisions / Loans Under Follow-up	91.1	92.3
Permanent Assets / Total Assets	2.0	2.0
Consumer Loans / Total Loans and Receivables	0.7	1.8
<b>Liquidity</b>		
Liquid Assets / Total Assets	77.4	86.1
Liquid Assets / Short-term Liabilities	119.3	136.2
TC Liquid Assets / Total Assets	67.3	75.8
<b>Profitability</b>		
Net Profit/Losses / Total Assets	1.2	3.1
Net Profit/Losses / Total Shareholders' Equity	4.0	12.1
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.5	3.8
<b>Income-Expenditure Structure</b>		
Net Interest Income After Specific Provisions / Total Assets	2.6	3.8
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	59.3	56.1
Non-interest Income (net) / Total Assets	1.8	2.7
Other Operating Expenses / Total Assets	2.5	2.7
Personnel Expenses / Other Operating Expenses	59.9	45.6
Non-interest Income (net) / Other Operating Expenses	71.7	98.2

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

## Turkish Bank A.Ş.

### Assets

(USD Million)

	June 2010			%	June 2009			%
	TC	FC	Total		TC	FC	Total	
<b>Cash and Balances with the Central Bank</b>	<b>8</b>	<b>14</b>	<b>22</b>	<b>3.6</b>	<b>9</b>	<b>15</b>	<b>24</b>	<b>4.3</b>
<b>Fin.ass.where fair value cha. is refl.to I/S (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.1</b>
Financial assets held for trading	0	0	0	0.0	0	0	0	0.1
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	0	0	0.0	0	0	0	0.1
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
<b>Banks</b>	<b>227</b>	<b>63</b>	<b>290</b>	<b>48.8</b>	<b>101</b>	<b>170</b>	<b>271</b>	<b>49.0</b>
<b>Money Market Securities</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>12</b>	<b>0</b>	<b>12</b>	<b>2.1</b>
Interbank money market placements	0	0	0	0.0	12	0	12	2.1
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
<b>Financial Assets Available for Sale (Net)</b>	<b>43</b>	<b>12</b>	<b>55</b>	<b>9.3</b>	<b>65</b>	<b>11</b>	<b>75</b>	<b>13.6</b>
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	43	1	45	7.5	65	11	75	13.6
Other marketable securities	0	10	10	1.7	0	0	0	0.0
<b>Loans</b>	<b>131</b>	<b>70</b>	<b>202</b>	<b>33.9</b>	<b>116</b>	<b>27</b>	<b>143</b>	<b>25.8</b>
Loans	126	70	195	32.8	114	27	141	25.4
Loans granted to the Banks risk group	1	0	1	0.2	11	0	11	1.9
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	125	70	194	32.6	104	27	130	23.5
Loans under follow-up	8	4	12	2.0	4	1	5	1.0
Specific provisions (-)	3	3	5	0.9	2	1	3	0.6
<b>Factoring Receivables</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Investments held to Maturity (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
<b>Investments and Associates (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
<b>Subsidiaries (Net)</b>	<b>16</b>	<b>0</b>	<b>16</b>	<b>2.7</b>	<b>17</b>	<b>0</b>	<b>17</b>	<b>3.1</b>
Financial subsidiaries	16	0	16	2.7	17	0	17	3.1
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
<b>Joint Ventures (Business Partners) (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
<b>Receivables From Leasing Transactions</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
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
<b>Derivative Financial Assets Held for Hedging</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
<b>Property and Equipment (Net)</b>	<b>7</b>	<b>0</b>	<b>7</b>	<b>1.2</b>	<b>9</b>	<b>0</b>	<b>9</b>	<b>1.5</b>
<b>Intangible Assets (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.1</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.1</b>
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.1	0	0	0	0.1
<b>Real Estates for Investment Purpose (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Assets for Tax</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.1</b>	<b>1</b>	<b>0</b>	<b>1</b>	<b>0.2</b>
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	0	0	0	0.0	1	0	1	0.2
<b>Prop.&amp;Equ.for Sale p. and from Term.Op.(Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Other Assets</b>	<b>1</b>	<b>0</b>	<b>2</b>	<b>0.3</b>	<b>1</b>	<b>0</b>	<b>1</b>	<b>0.2</b>
<b>Total Assets</b>	<b>436</b>	<b>160</b>	<b>596</b>	<b>100.0</b>	<b>330</b>	<b>223</b>	<b>553</b>	<b>100.0</b>

**Liabilities**

(USD Million)

	June 2010			%	June 2009			%
	TC	FC	Total		TC	FC	Total	
<b>Deposits</b>	<b>222</b>	<b>144</b>	<b>367</b>	<b>61.6</b>	<b>132</b>	<b>130</b>	<b>262</b>	<b>47.4</b>
Deposits held by the Banks risk group	17	3	20	3.4	19	17	36	6.5
Other	205	142	347	58.2	112	114	226	40.9
<b>Derivative Finan. Liabilities Held for Trading</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.1</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.1</b>
<b>Funds Borrowed</b>	<b>36</b>	<b>54</b>	<b>89</b>	<b>15.0</b>	<b>38</b>	<b>95</b>	<b>132</b>	<b>23.9</b>
<b>Money Market Takings</b>	<b>38</b>	<b>0</b>	<b>38</b>	<b>6.3</b>	<b>56</b>	<b>0</b>	<b>56</b>	<b>10.1</b>
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	38	0	38	6.3	56	0	56	10.1
<b>Marketable Securities Issued (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
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
<b>Funds</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
<b>Miscellaneous Payables</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Other External Resources</b>	<b>1</b>	<b>0</b>	<b>1</b>	<b>0.2</b>	<b>1</b>	<b>0</b>	<b>1</b>	<b>0.3</b>
<b>Factoring Payables</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Leasing Transactions Payables (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
<b>Derivative Finan. Liabilities Held for Hedging</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
<b>Provisions</b>	<b>1</b>	<b>0</b>	<b>1</b>	<b>0.2</b>	<b>2</b>	<b>0</b>	<b>2</b>	<b>0.4</b>
General provisions	1	0	1	0.1	2	0	2	0.3
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	0	0	0	0.1	0	0	0	0.1
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	0	0	0	0.0	0	0	0	0.0
<b>Liabilities for Tax</b>	<b>1</b>	<b>0</b>	<b>1</b>	<b>0.1</b>	<b>1</b>	<b>0</b>	<b>1</b>	<b>0.1</b>
Current liabilities for tax	1	0	1	0.1	1	0	1	0.1
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
<b>Lia. for Pro.&amp;Equ. for Sale p. and from Term.Op.(Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Subordinated Loans</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Shareholders' Equity</b>	<b>99</b>	<b>0</b>	<b>98</b>	<b>16.5</b>	<b>101</b>	<b>-3</b>	<b>98</b>	<b>17.7</b>
Paid-in capital	51	0	51	8.5	52	0	52	9.5
Supplementary capital	36	0	36	6.1	38	-3	35	6.3
Share premium	24	0	24	4.0	25	0	25	4.4
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	0	0	0	0.0	0	-3	-2	-0.4
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est. for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv.&ass.,subs.& joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val.inc.in pro.& equ.held for sale p.and term.ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	12	0	12	2.0	12	0	12	2.3
Profit reserves	2	0	2	0.3	2	0	2	0.3
Legal reserves	1	0	1	0.2	1	0	1	0.3
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	0	0	0	0.1	0	0	0	0.1
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	10	0	10	1.6	9	0	9	1.6
Prior years income/loss	8	0	8	1.3	7	0	7	1.3
Current year income/loss	2	0	2	0.3	2	0	2	0.3
<b>Total Liabilities</b>	<b>397</b>	<b>199</b>	<b>596</b>	<b>100.0</b>	<b>330</b>	<b>223</b>	<b>553</b>	<b>100.0</b>

## Turkish Bank A.Ş.

### Off Balance Sheet Commitments

(USD Million)

	June 2010			June 2009		
	TC	FC	Total	TC	FC	Total
<b>Guarantees and Warranties</b>	<b>23</b>	<b>53</b>	<b>76</b>	<b>24</b>	<b>115</b>	<b>140</b>
Letters of guarantee	23	22	45	24	26	51
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	1	1	0	1	1
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	30	30	0	88	88
<b>Commitments</b>	<b>15</b>	<b>13</b>	<b>28</b>	<b>16</b>	<b>49</b>	<b>65</b>
Irrevocable commitments	15	13	28	16	49	65
Revocable commitments	0	0	0	0	0	0
<b>Derivative Financial Instruments</b>	<b>39</b>	<b>192</b>	<b>232</b>	<b>0</b>	<b>176</b>	<b>176</b>
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	39	192	232	0	176	176
<b>Custody and Pledged Securities</b>	<b>260</b>	<b>325</b>	<b>586</b>	<b>223</b>	<b>239</b>	<b>463</b>
Items held in Custody	65	40	105	79	6	85
Pledged Items	196	285	481	144	234	378
Accepted independent guaran. and warrant.	0	0	0	0	0	0
<b>Total Off Balance Sheet Commitments</b>	<b>338</b>	<b>584</b>	<b>921</b>	<b>264</b>	<b>579</b>	<b>843</b>

### Income-Expenditure

(USD Million)

	June 2010	June 2009
<b>Interest Income</b>	<b>16</b>	<b>19</b>
Interest on loans	7	8
Interest received from reserve deposits	0	0
Interest received from banks	6	3
Interest received from money market transactions	0	3
Interest received from marketable securities portfolio	2	5
Other interest income	0	0
<b>Interest Expenses</b>	<b>8</b>	<b>11</b>
Interest on deposits	6	9
Interest on money market transactions	1	1
Interest on funds borrowed	1	1
Interest on securities issued	0	0
Other interest expenses	0	0
<b>Net Interest Income/Expenses</b>	<b>8</b>	<b>8</b>
<b>Net Fees and Commissions Income/Expenses</b>	<b>1</b>	<b>1</b>
Fees and commissions received	1	1
Fees and commissions paid	0	0
<b>Dividend Income</b>	<b>1</b>	<b>1</b>
<b>Trading Profit/Loss (net)</b>	<b>0</b>	<b>1</b>
Profit/loss on trading account securities	1	0
Profit/losses on derivative financial transactions	0	0
Foreign exchange profit/loss	-1	0
<b>Other Operating Income</b>	<b>1</b>	<b>1</b>
<b>Total Operating Income/Expenses</b>	<b>11</b>	<b>12</b>
Provision for Loan Losses or other Receivables (-)	0	1
Specific provisions of banks loans and other receivables*	0	0
General provision expenses*	0	1
Other Operating Expenses (-)	9	9
Personnel Expenses*	5	5
<b>Net Operating Profit/Loss</b>	<b>2</b>	<b>2</b>
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
<b>Profit/Loss Before Taxes from Continuing Operations</b>	<b>2</b>	<b>2</b>
Provisions for Taxes on Income from Continuing Operations (±)	0	0
<b>Net Profit/Loss from Continuing Operations</b>	<b>2</b>	<b>2</b>
<b>Net Profit/Loss Before Taxes from Terminated Operations</b>	<b>0</b>	<b>0</b>
Provisions for Taxes on Income from Terminated Operations (±)	0	0
<b>Net Profit/Loss from Terminated Operations</b>	<b>0</b>	<b>0</b>
<b>Net Profit/Losses</b>	<b>2</b>	<b>2</b>

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

**Ratios**

(%)

	June 2010	June 2009
<b>Capital Ratios</b>		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	29.3	29.9
Shareholders' Equity / Total Assets	16.5	17.7
(Shareholders' Equity - Permanent Assets) / Total Assets	11.4	12.6
Net On Balance Sheet Position / Total Shareholders' Equity	-39.2	0.1
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.5	0.5
<b>Balance-Sheet Ratios</b>		
TC Assets / Total Assets	73.2	59.7
TC Liabilities / Total Liabilities	66.7	59.7
FC Assets / FC Liabilities	80.4	100.0
TC Deposits / Total Deposits	60.7	50.2
TC Loans / Total Loans and Receivables	65.1	81.4
Total Deposits / Total Assets	61.6	47.4
Funds Borrowed / Total Assets	15.0	23.9
<b>Assets Quality</b>		
Financial Assets (net) / Total Assets	9.3	13.7
Total Loans and Receivables / Total Assets	33.9	25.8
Total Loans and Receivables / Total Deposits	55.0	54.6
Loans Under Follow-up (gross) / Total Loans and Receivables	5.9	3.8
Loans Under Follow-up (net) / Total Loans and Receivables	3.2	1.6
Specific Provisions / Loans Under Follow-up	45.4	58.3
Permanent Assets / Total Assets	5.1	5.1
Consumer Loans / Total Loans and Receivables	1.4	1.7
<b>Liquidity</b>		
Liquid Assets / Total Assets	61.7	69.1
Liquid Assets / Short-term Liabilities	77.5	89.4
TC Liquid Assets / Total Assets	46.8	33.7
<b>Profitability</b>		
Net Profit/Losses / Total Assets	0.3	0.3
Net Profit/Losses / Total Shareholders' Equity	1.9	1.6
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.3	0.3
<b>Income-Expenditure Structure</b>		
Net Interest Income After Specific Provisions / Total Assets	1.3	1.4
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	70.6	66.1
Non-interest Income (net) / Total Assets	0.5	0.7
Other Operating Expenses / Total Assets	1.5	1.6
Personnel Expenses / Other Operating Expenses	51.1	56.8
Non-interest Income (net) / Other Operating Expenses	33.1	43.3

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

## Turkland Bank A.Ş.

### Assets

(USD Million)

	June 2010			%	June 2009			%
	TC	FC	Total		TC	FC	Total	
<b>Cash and Balances with the Central Bank</b>	<b>27</b>	<b>37</b>	<b>64</b>	<b>7.5</b>	<b>15</b>	<b>39</b>	<b>54</b>	<b>7.4</b>
<b>Fin.ass.where fair value cha. is refl.to I/S (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.1</b>	<b>1</b>	<b>0</b>	<b>1</b>	<b>0.1</b>
Financial assets held for trading	0	0	0	0.1	1	0	1	0.1
Public sector debt securities	0	0	0	0.0	1	0	1	0.1
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
<b>Banks</b>	<b>0</b>	<b>66</b>	<b>66</b>	<b>7.7</b>	<b>0</b>	<b>116</b>	<b>116</b>	<b>15.8</b>
<b>Money Market Securities</b>	<b>6</b>	<b>0</b>	<b>6</b>	<b>0.7</b>	<b>24</b>	<b>5</b>	<b>29</b>	<b>4.0</b>
Interbank money market placements	6	0	6	0.7	24	5	29	4.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
<b>Financial Assets Available for Sale (Net)</b>	<b>106</b>	<b>25</b>	<b>131</b>	<b>15.3</b>	<b>78</b>	<b>0</b>	<b>78</b>	<b>10.6</b>
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	106	25	131	15.3	78	0	78	10.6
Other marketable securities	0	0	0	0.0	0	0	0	0.0
<b>Loans</b>	<b>417</b>	<b>118</b>	<b>535</b>	<b>62.8</b>	<b>310</b>	<b>102</b>	<b>412</b>	<b>56.2</b>
Loans	407	118	525	61.6	302	102	404	55.2
Loans granted to the Banks risk group	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	407	118	525	61.6	302	102	404	55.2
Loans under follow-up	29	0	29	3.4	19	0	19	2.6
Specific provisions (-)	19	0	19	2.2	11	0	11	1.6
<b>Factoring Receivables</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Investments held to Maturity (Net)</b>	<b>29</b>	<b>0</b>	<b>29</b>	<b>3.4</b>	<b>24</b>	<b>0</b>	<b>24</b>	<b>3.2</b>
Public sector debt securities	29	0	29	3.4	24	0	24	3.2
Other marketable securities	0	0	0	0.0	0	0	0	0.0
<b>Investments and Associates (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
<b>Subsidiaries (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
<b>Joint Ventures (Business Partners) (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
<b>Receivables From Leasing Transactions</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
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
<b>Derivative Financial Assets Held for Hedging</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
<b>Property and Equipment (Net)</b>	<b>9</b>	<b>0</b>	<b>9</b>	<b>1.1</b>	<b>9</b>	<b>0</b>	<b>9</b>	<b>1.3</b>
<b>Intangible Assets (Net)</b>	<b>1</b>	<b>0</b>	<b>1</b>	<b>0.1</b>	<b>1</b>	<b>0</b>	<b>1</b>	<b>0.2</b>
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	1	0	1	0.1	1	0	1	0.2
<b>Real Estates for Investment Purpose (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Assets for Tax</b>	<b>2</b>	<b>0</b>	<b>2</b>	<b>0.2</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.1</b>
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	1	0	1	0.2	0	0	0	0.1
<b>Prop.&amp;Equ.for Sale p. and from Term.Op.(Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Other Assets</b>	<b>10</b>	<b>0</b>	<b>10</b>	<b>1.1</b>	<b>8</b>	<b>0</b>	<b>8</b>	<b>1.0</b>
<b>Total Assets</b>	<b>606</b>	<b>245</b>	<b>852</b>	<b>100.0</b>	<b>471</b>	<b>262</b>	<b>733</b>	<b>100.0</b>



**Liabilities**

(USD Million)

	June 2010			%	June 2009			%
	TC	FC	Total		TC	FC	Total	
<b>Deposits</b>	<b>353</b>	<b>292</b>	<b>645</b>	<b>75.7</b>	<b>228</b>	<b>199</b>	<b>427</b>	<b>58.3</b>
Deposits held by the Banks risk group	0	0	1	0.1	0	0	0	0.0
Other	352	292	644	75.6	228	198	426	58.2
<b>Derivative Finan. Liabilities Held for Trading</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Funds Borrowed</b>	<b>9</b>	<b>32</b>	<b>41</b>	<b>4.8</b>	<b>8</b>	<b>130</b>	<b>137</b>	<b>18.8</b>
<b>Money Market Takings</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	0	0	0	0.0	0	0	0	0.0
<b>Marketable Securities Issued (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
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
<b>Funds</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
<b>Miscellaneous Payables</b>	<b>3</b>	<b>0</b>	<b>4</b>	<b>0.4</b>	<b>1</b>	<b>0</b>	<b>1</b>	<b>0.1</b>
<b>Other External Resources</b>	<b>13</b>	<b>0</b>	<b>13</b>	<b>1.6</b>	<b>11</b>	<b>0</b>	<b>12</b>	<b>1.6</b>
<b>Factoring Payables</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Leasing Transactions Payables (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>1</b>	<b>1</b>	<b>0.1</b>
Finance leasing payables	0	0	0	0.0	0	1	1	0.2
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
<b>Derivative Finan. Liabilities Held for Hedging</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
<b>Provisions</b>	<b>10</b>	<b>0</b>	<b>10</b>	<b>1.1</b>	<b>6</b>	<b>0</b>	<b>6</b>	<b>0.8</b>
General provisions	3	0	3	0.3	4	0	4	0.5
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	2	0	2	0.2	1	0	1	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	5	0	5	0.6	1	0	1	0.2
<b>Liabilities for Tax</b>	<b>2</b>	<b>0</b>	<b>2</b>	<b>0.2</b>	<b>3</b>	<b>0</b>	<b>3</b>	<b>0.5</b>
Current liabilities for tax	2	0	2	0.2	3	0	3	0.5
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
<b>Lia. for Pro. &amp; Equ. for Sale p. and from Term. Op. (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Subordinated Loans</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Shareholders' Equity</b>	<b>137</b>	<b>0</b>	<b>137</b>	<b>16.1</b>	<b>145</b>	<b>0</b>	<b>145</b>	<b>19.9</b>
Paid-in capital	108	0	108	12.7	111	0	111	15.2
Supplementary capital	16	0	16	1.9	18	0	18	2.4
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	0	0	0	0.0	1	0	1	0.2
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est. for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv. & ass., subs. & joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val. inc. in pro. & equ. held for sale p. and term. ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	16	0	16	1.9	17	0	17	2.3
Profit reserves	9	0	9	1.0	7	0	7	1.0
Legal reserves	0	0	0	0.0	0	0	0	0.1
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	6	0	6	0.8	7	0	7	0.9
Other profit reserves	2	0	2	0.2	0	0	0	0.0
Profit or loss	4	0	4	0.5	9	0	9	1.2
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	4	0	4	0.5	9	0	9	1.2
<b>Total Liabilities</b>	<b>526</b>	<b>325</b>	<b>852</b>	<b>100.0</b>	<b>403</b>	<b>330</b>	<b>733</b>	<b>100.0</b>

## Turkland Bank A.Ş.

### Off Balance Sheet Commitments

(USD Million)

	June 2010			June 2009		
	TC	FC	Total	TC	FC	Total
<b>Guarantees and Warranties</b>	<b>399</b>	<b>188</b>	<b>586</b>	<b>236</b>	<b>118</b>	<b>353</b>
Letters of guarantee	399	88	487	236	62	298
Bank acceptances	0	13	13	0	3	3
Letters of credit	0	60	60	0	37	37
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	26	26	0	15	15
<b>Commitments</b>	<b>2,653</b>	<b>16</b>	<b>2,669</b>	<b>25</b>	<b>16</b>	<b>41</b>
Irrevocable commitments	45	16	61	25	16	41
Revocable commitments	2,608	0	2,608	0	0	0
<b>Derivative Financial Instruments</b>	<b>10</b>	<b>12</b>	<b>22</b>	<b>1</b>	<b>1</b>	<b>3</b>
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	10	12	22	1	1	3
<b>Custody and Pledged Securities</b>	<b>2,515</b>	<b>585</b>	<b>3,100</b>	<b>1,704</b>	<b>579</b>	<b>2,283</b>
Items held in Custody	185	20	205	152	17	169
Pledged Items	2,330	565	2,896	1,552	561	2,114
Accepted independent guaran. and warrant.	0	0	0	0	0	0
<b>Total Off Balance Sheet Commitments</b>	<b>5,577</b>	<b>801</b>	<b>6,378</b>	<b>1,966</b>	<b>714</b>	<b>2,680</b>

### Income-Expenditure

(USD Million)

	June 2010	June 2009
<b>Interest Income</b>	<b>35</b>	<b>45</b>
Interest on loans	27	35
Interest received from reserve deposits	0	1
Interest received from banks	0	0
Interest received from money market transactions	1	2
Interest received from marketable securities portfolio	7	7
Other interest income	0	0
<b>Interest Expenses</b>	<b>18</b>	<b>23</b>
Interest on deposits	17	18
Interest on money market transactions	1	4
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	1	0
<b>Net Interest Income/Expenses</b>	<b>17</b>	<b>22</b>
<b>Net Fees and Commissions Income/Expenses</b>	<b>5</b>	<b>5</b>
Fees and commissions received	5	5
Fees and commissions paid	0	0
<b>Dividend Income</b>	<b>0</b>	<b>0</b>
<b>Trading Profit/Loss (net)</b>	<b>4</b>	<b>6</b>
Profit/loss on trading account securities	4	5
Profit/losses on derivative financial transactions	-6	-2
Foreign exchange profit/loss	6	2
<b>Other Operating Income</b>	<b>3</b>	<b>1</b>
<b>Total Operating Income/Expenses</b>	<b>29</b>	<b>34</b>
Provision for Loan Losses or other Receivables (-)	2	5
Specific provisions of banks loans and other receivables*	2	4
General provision expenses*	0	1
Other Operating Expenses (-)	21	18
Personnel Expenses*	12	10
<b>Net Operating Profit/Loss</b>	<b>5</b>	<b>11</b>
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
<b>Profit/Loss Before Taxes from Continuing Operations</b>	<b>5</b>	<b>11</b>
Provisions for Taxes on Income from Continuing Operations (±)	-1	-2
<b>Net Profit/Loss from Continuing Operations</b>	<b>4</b>	<b>9</b>
<b>Net Profit/Loss Before Taxes from Terminated Operations</b>	<b>0</b>	<b>0</b>
Provisions for Taxes on Income from Terminated Operations (±)	0	0
<b>Net Profit/Loss from Terminated Operations</b>	<b>0</b>	<b>0</b>
<b>Net Profit/Losses</b>	<b>4</b>	<b>9</b>

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

# Ratios

(%)

	June 2010	June 2009
<b>Capital Ratios</b>		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	15.4	22.4
Shareholders' Equity / Total Assets	16.1	19.9
(Shareholders' Equity - Permanent Assets) / Total Assets	13.7	17.3
Net On Balance Sheet Position / Total Shareholders' Equity	0.3	-3.8
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.1	-0.2
<b>Balance-Sheet Ratios</b>		
TC Assets / Total Assets	71.2	64.3
TC Liabilities / Total Liabilities	61.8	55.0
FC Assets / FC Liabilities	75.5	79.4
TC Deposits / Total Deposits	54.7	53.5
TC Loans / Total Loans and Receivables	78.0	75.2
Total Deposits / Total Assets	75.7	58.3
Funds Borrowed / Total Assets	4.8	18.8
<b>Assets Quality</b>		
Financial Assets (net) / Total Assets	18.8	14.0
Total Loans and Receivables / Total Assets	62.8	56.2
Total Loans and Receivables / Total Deposits	82.9	96.5
Loans Under Follow-up (gross) / Total Loans and Receivables	5.4	4.6
Loans Under Follow-up (net) / Total Loans and Receivables	1.8	1.8
Specific Provisions / Loans Under Follow-up	66.1	60.4
Permanent Assets / Total Assets	2.3	2.5
Consumer Loans / Total Loans and Receivables	0.9	1.2
<b>Liquidity</b>		
Liquid Assets / Total Assets	31.3	37.9
Liquid Assets / Short-term Liabilities	47.3	76.4
TC Liquid Assets / Total Assets	16.3	16.1
<b>Profitability</b>		
Net Profit/Losses / Total Assets	0.5	1.2
Net Profit/Losses / Total Shareholders' Equity	3.0	6.0
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.6	1.5
<b>Income-Expenditure Structure</b>		
Net Interest Income After Specific Provisions / Total Assets	1.8	2.6
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	53.1	56.0
Non-interest Income (net) / Total Assets	1.4	1.5
Other Operating Expenses / Total Assets	2.5	2.5
Personnel Expenses / Other Operating Expenses	55.3	53.8
Non-interest Income (net) / Other Operating Expenses	56.5	60.8

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

## Türk Ekonomi Bankası A.Ş.

### Assets

(USD Million)

	June 2010			%	June 2009			%
	TC	FC	Total		TC	FC	Total	
<b>Cash and Balances with the Central Bank</b>	<b>279</b>	<b>813</b>	<b>1,092</b>	<b>10.8</b>	<b>400</b>	<b>994</b>	<b>1,394</b>	<b>16.5</b>
<b>Fin.ass.where fair value cha. is refl.to I/S (Net)</b>	<b>188</b>	<b>17</b>	<b>205</b>	<b>2.0</b>	<b>29</b>	<b>32</b>	<b>60</b>	<b>0.7</b>
Financial assets held for trading	188	17	205	2.0	29	32	60	0.7
Public sector debt securities	147	3	150	1.5	11	2	13	0.1
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	41	14	54	0.5	18	30	48	0.6
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
<b>Banks</b>	<b>32</b>	<b>109</b>	<b>141</b>	<b>1.4</b>	<b>38</b>	<b>234</b>	<b>272</b>	<b>3.2</b>
<b>Money Market Securities</b>	<b>64</b>	<b>0</b>	<b>64</b>	<b>0.6</b>	<b>0</b>	<b>83</b>	<b>83</b>	<b>1.0</b>
Interbank money market placements	64	0	64	0.6	0	83	83	1.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
<b>Financial Assets Available for Sale (Net)</b>	<b>1,073</b>	<b>100</b>	<b>1,173</b>	<b>11.6</b>	<b>683</b>	<b>45</b>	<b>727</b>	<b>8.6</b>
Securities representing a share in capital	1	1	3	0.0	0	1	1	0.0
Public sector debt securities	1,071	99	1,170	11.5	683	44	726	8.6
Other marketable securities	0	0	0	0.0	0	0	0	0.0
<b>Loans</b>	<b>5,118</b>	<b>1,537</b>	<b>6,655</b>	<b>65.6</b>	<b>3,743</b>	<b>1,091</b>	<b>4,834</b>	<b>57.1</b>
Loans	5,019	1,537	6,557	64.6	3,643	1,091	4,734	55.9
Loans granted to the Banks risk group	31	0	32	0.3	7	0	7	0.1
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	4,988	1,537	6,525	64.3	3,636	1,091	4,727	55.9
Loans under follow-up	213	0	213	2.1	230	0	230	2.7
Specific provisions (-)	114	0	114	1.1	130	0	130	1.5
<b>Factoring Receivables</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Investments held to Maturity (Net)</b>	<b>275</b>	<b>0</b>	<b>275</b>	<b>2.7</b>	<b>556</b>	<b>0</b>	<b>556</b>	<b>6.6</b>
Public sector debt securities	275	0	275	2.7	556	0	556	6.6
Other marketable securities	0	0	0	0.0	0	0	0	0.0
<b>Investments and Associates (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
<b>Subsidiaries (Net)</b>	<b>59</b>	<b>39</b>	<b>98</b>	<b>1.0</b>	<b>61</b>	<b>40</b>	<b>101</b>	<b>1.2</b>
Financial subsidiaries	59	39	98	1.0	61	40	101	1.2
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
<b>Joint Ventures (Business Partners) (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
<b>Receivables From Leasing Transactions</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
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
<b>Derivative Financial Assets Held for Hedging</b>	<b>16</b>	<b>1</b>	<b>17</b>	<b>0.2</b>	<b>61</b>	<b>1</b>	<b>62</b>	<b>0.7</b>
Fair value hedges	16	1	17	0.2	61	1	62	0.7
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
<b>Property and Equipment (Net)</b>	<b>93</b>	<b>0</b>	<b>93</b>	<b>0.9</b>	<b>99</b>	<b>0</b>	<b>99</b>	<b>1.2</b>
<b>Intangible Assets (Net)</b>	<b>7</b>	<b>0</b>	<b>7</b>	<b>0.1</b>	<b>6</b>	<b>0</b>	<b>6</b>	<b>0.1</b>
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	7	0	7	0.1	6	0	6	0.1
<b>Real Estates for Investment Purpose (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Assets for Tax</b>	<b>8</b>	<b>0</b>	<b>8</b>	<b>0.1</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	8	0	8	0.1	0	0	0	0.0
<b>Prop.&amp;Equ.for Sale p. and from Term.Op.(Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Other Assets</b>	<b>291</b>	<b>26</b>	<b>317</b>	<b>3.1</b>	<b>246</b>	<b>21</b>	<b>266</b>	<b>3.1</b>
<b>Total Assets</b>	<b>7,502</b>	<b>2,642</b>	<b>10,144</b>	<b>100.0</b>	<b>5,923</b>	<b>2,540</b>	<b>8,462</b>	<b>100.0</b>

## Liabilities

(USD Million)

	June 2010			%	June 2009			%
	TC	FC	Total		TC	FC	Total	
<b>Deposits</b>	<b>3,717</b>	<b>2,482</b>	<b>6,199</b>	<b>61.1</b>	<b>3,036</b>	<b>2,257</b>	<b>5,293</b>	<b>62.5</b>
Deposits held by the Banks risk group	60	274	334	3.3	156	241	397	4.7
Other	3,658	2,207	5,865	57.8	2,880	2,017	4,896	57.9
<b>Derivative Finan. Liabilities Held for Trading</b>	<b>37</b>	<b>51</b>	<b>88</b>	<b>0.9</b>	<b>23</b>	<b>22</b>	<b>44</b>	<b>0.5</b>
<b>Funds Borrowed</b>	<b>767</b>	<b>871</b>	<b>1,638</b>	<b>16.1</b>	<b>470</b>	<b>429</b>	<b>898</b>	<b>10.6</b>
<b>Money Market Takings</b>	<b>212</b>	<b>0</b>	<b>212</b>	<b>2.1</b>	<b>352</b>	<b>0</b>	<b>352</b>	<b>4.2</b>
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	212	0	212	2.1	352	0	352	4.2
<b>Marketable Securities Issued (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
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
<b>Funds</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
<b>Miscellaneous Payables</b>	<b>171</b>	<b>27</b>	<b>199</b>	<b>2.0</b>	<b>164</b>	<b>17</b>	<b>181</b>	<b>2.1</b>
<b>Other External Resources</b>	<b>265</b>	<b>0</b>	<b>265</b>	<b>2.6</b>	<b>194</b>	<b>1</b>	<b>194</b>	<b>2.3</b>
<b>Factoring Payables</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Leasing Transactions Payables (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
<b>Derivative Finan. Liabilities Held for Hedging</b>	<b>34</b>	<b>0</b>	<b>34</b>	<b>0.3</b>	<b>38</b>	<b>0</b>	<b>38</b>	<b>0.5</b>
Fair value hedges	34	0	34	0.3	38	0	38	0.5
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
<b>Provisions</b>	<b>75</b>	<b>10</b>	<b>85</b>	<b>0.8</b>	<b>63</b>	<b>7</b>	<b>70</b>	<b>0.8</b>
General provisions	42	10	52	0.5	33	7	40	0.5
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	13	0	13	0.1	10	0	10	0.1
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	20	0	20	0.2	20	0	20	0.2
<b>Liabilities for Tax</b>	<b>23</b>	<b>0</b>	<b>23</b>	<b>0.2</b>	<b>35</b>	<b>0</b>	<b>35</b>	<b>0.4</b>
Current liabilities for tax	23	0	23	0.2	35	0	35	0.4
Deferred liabilities for tax	0	0	0	0.0	1	0	1	0.0
<b>Lia. for Pro. &amp; Equ. for Sale p. and from Term. Op. (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Subordinated Loans</b>	<b>0</b>	<b>298</b>	<b>298</b>	<b>2.9</b>	<b>0</b>	<b>325</b>	<b>325</b>	<b>3.8</b>
<b>Shareholders' Equity</b>	<b>1,101</b>	<b>1</b>	<b>1,102</b>	<b>10.9</b>	<b>1,029</b>	<b>1</b>	<b>1,030</b>	<b>12.2</b>
Paid-in capital	699	0	699	6.9	721	0	721	8.5
Supplementary capital	9	1	10	0.1	10	1	11	0.1
Share premium	1	0	1	0.0	1	0	1	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	7	1	8	0.1	8	1	9	0.1
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est. for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv. & ass., subs. & joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val. inc. in pro. & equ. held for sale p. and term. ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	1	0	1	0.0	1	0	1	0.0
Profit reserves	333	0	333	3.3	206	0	206	2.4
Legal reserves	29	0	29	0.3	23	0	23	0.3
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	305	0	305	3.0	183	0	183	2.2
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	60	0	60	0.6	92	0	92	1.1
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	60	0	60	0.6	92	0	92	1.1
<b>Total Liabilities</b>	<b>6,404</b>	<b>3,740</b>	<b>10,144</b>	<b>100.0</b>	<b>5,405</b>	<b>3,058</b>	<b>8,462</b>	<b>100.0</b>

## Türk Ekonomi Bankası A.Ş.

### Off Balance Sheet Commitments

(USD Million)

	June 2010			June 2009		
	TC	FC	Total	TC	FC	Total
<b>Guarantees and Warranties</b>	<b>1,159</b>	<b>1,372</b>	<b>2,531</b>	<b>918</b>	<b>1,268</b>	<b>2,186</b>
Letters of guarantee	1,030	839	1,868	832	804	1,637
Bank acceptances	0	45	45	0	31	32
Letters of credit	3	437	440	0	336	336
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	127	52	179	85	96	181
<b>Commitments</b>	<b>2,109</b>	<b>381</b>	<b>2,490</b>	<b>1,500</b>	<b>233</b>	<b>1,733</b>
Irrevocable commitments	2,109	381	2,490	1,500	233	1,733
Revocable commitments	0	0	0	0	0	0
<b>Derivative Financial Instruments</b>	<b>2,861</b>	<b>5,016</b>	<b>7,876</b>	<b>1,216</b>	<b>2,983</b>	<b>4,199</b>
Derivative finan. instruments held for hedging	261	146	407	328	216	544
Trading transactions	2,600	4,870	7,469	889	2,767	3,656
<b>Custody and Pledged Securities</b>	<b>17,637</b>	<b>4,944</b>	<b>22,580</b>	<b>70,362</b>	<b>4,985</b>	<b>75,346</b>
Items held in Custody	4,640	360	5,001	60,253	309	60,562
Pledged Items	12,979	4,580	17,559	10,096	4,675	14,771
Accepted independent guaran. and warrant.	18	3	21	13	1	14
<b>Total Off Balance Sheet Commitments</b>	<b>23,766</b>	<b>11,712</b>	<b>35,478</b>	<b>73,996</b>	<b>9,469</b>	<b>83,465</b>

### Income-Expenditure

(USD Million)

	June 2010	June 2009
<b>Interest Income</b>	<b>462</b>	<b>589</b>
Interest on loans	368	453
Interest received from reserve deposits	6	11
Interest received from banks	2	6
Interest received from money market transactions	1	16
Interest received from marketable securities portfolio	85	97
Other interest income	1	6
<b>Interest Expenses</b>	<b>218</b>	<b>346</b>
Interest on deposits	152	230
Interest on money market transactions	40	77
Interest on funds borrowed	18	11
Interest on securities issued	0	0
Other interest expenses	8	28
<b>Net Interest Income/Expenses</b>	<b>244</b>	<b>244</b>
<b>Net Fees and Commissions Income/Expenses</b>	<b>78</b>	<b>79</b>
Fees and commissions received	120	116
Fees and commissions paid	42	37
<b>Dividend Income</b>	<b>9</b>	<b>8</b>
<b>Trading Profit/Loss (net)</b>	<b>1</b>	<b>50</b>
Profit/loss on trading account securities	13	30
Profit/losses on derivative financial transactions	-105	-34
Foreign exchange profit/loss	93	54
<b>Other Operating Income</b>	<b>19</b>	<b>11</b>
<b>Total Operating Income/Expenses</b>	<b>352</b>	<b>391</b>
Provision for Loan Losses or other Receivables (-)	45	55
Specific provisions of banks loans and other receivables*	37	64
General provision expenses*	4	-10
Other Operating Expenses (-)	232	226
Personnel Expenses*	110	113
<b>Net Operating Profit/Loss</b>	<b>75</b>	<b>110</b>
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
<b>Profit/Loss Before Taxes from Continuing Operations</b>	<b>75</b>	<b>110</b>
Provisions for Taxes on Income from Continuing Operations (±)	-14	-19
<b>Net Profit/Loss from Continuing Operations</b>	<b>60</b>	<b>92</b>
<b>Net Profit/Loss Before Taxes from Terminated Operations</b>	<b>0</b>	<b>0</b>
Provisions for Taxes on Income from Terminated Operations (±)	0	0
<b>Net Profit/Loss from Terminated Operations</b>	<b>0</b>	<b>0</b>
<b>Net Profit/Losses</b>	<b>60</b>	<b>92</b>

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

**Ratios**

(%)

	June 2010	June 2009
<b>Capital Ratios</b>		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	15.4	19.5
Shareholders' Equity / Total Assets	10.9	12.2
(Shareholders' Equity - Permanent Assets) / Total Assets	7.9	8.5
Net On Balance Sheet Position / Total Shareholders' Equity	-50.1	-7.1
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-6.0	-2.5
<b>Balance-Sheet Ratios</b>		
TC Assets / Total Assets	74.0	70.0
TC Liabilities / Total Liabilities	63.1	63.9
FC Assets / FC Liabilities	70.6	83.1
TC Deposits / Total Deposits	60.0	57.4
TC Loans / Total Loans and Receivables	76.9	77.4
Total Deposits / Total Assets	61.1	62.5
Funds Borrowed / Total Assets	16.1	10.6
<b>Assets Quality</b>		
Financial Assets (net) / Total Assets	16.5	16.6
Total Loans and Receivables / Total Assets	65.6	57.1
Total Loans and Receivables / Total Deposits	107.4	91.3
Loans Under Follow-up (gross) / Total Loans and Receivables	3.2	4.8
Loans Under Follow-up (net) / Total Loans and Receivables	1.5	2.1
Specific Provisions / Loans Under Follow-up	53.7	56.3
Permanent Assets / Total Assets	2.9	3.6
Consumer Loans / Total Loans and Receivables	25.7	22.4
<b>Liquidity</b>		
Liquid Assets / Total Assets	26.4	30.0
Liquid Assets / Short-term Liabilities	43.1	44.9
TC Liquid Assets / Total Assets	16.1	13.6
<b>Profitability</b>		
Net Profit/Losses / Total Assets	0.6	1.1
Net Profit/Losses / Total Shareholders' Equity	5.5	8.9
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.7	1.3
<b>Income-Expenditure Structure</b>		
Net Interest Income After Specific Provisions / Total Assets	2.0	2.1
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	59.0	46.0
Non-interest Income (net) / Total Assets	1.1	1.7
Other Operating Expenses / Total Assets	2.3	2.7
Personnel Expenses / Other Operating Expenses	47.5	50.1
Non-interest Income (net) / Other Operating Expenses	46.3	65.3

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

## Türk Eximbank

### Assets

(USD Million)

	June 2010			%	June 2009			%
	TC	FC	Total		TC	FC	Total	
<b>Cash and Balances with the Central Bank</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Fin.ass.where fair value cha. is refl.to I/S (Net)</b>	<b>129</b>	<b>9</b>	<b>138</b>	<b>3.4</b>	<b>25</b>	<b>12</b>	<b>37</b>	<b>0.9</b>
Financial assets held for trading	129	9	138	3.4	25	12	37	0.9
Public sector debt securities	129	2	131	3.2	22	6	27	0.7
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	7	7	0.2	3	6	10	0.2
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
<b>Banks</b>	<b>92</b>	<b>44</b>	<b>136</b>	<b>3.3</b>	<b>50</b>	<b>105</b>	<b>155</b>	<b>3.9</b>
<b>Money Market Securities</b>	<b>1,023</b>	<b>0</b>	<b>1,023</b>	<b>25.2</b>	<b>570</b>	<b>0</b>	<b>570</b>	<b>14.2</b>
Interbank money market placements	1,023	0	1,023	25.2	570	0	570	14.2
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
<b>Financial Assets Available for Sale (Net)</b>	<b>9</b>	<b>0</b>	<b>9</b>	<b>0.2</b>	<b>5</b>	<b>0</b>	<b>5</b>	<b>0.1</b>
Securities representing a share in capital	9	0	9	0.2	5	0	5	0.1
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
<b>Loans</b>	<b>950</b>	<b>1,516</b>	<b>2,467</b>	<b>60.7</b>	<b>1,243</b>	<b>1,806</b>	<b>3,049</b>	<b>76.1</b>
Loans	950	1,516	2,467	60.7	1,243	1,806	3,049	76.1
Loans granted to the Banks risk group	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	950	1,516	2,467	60.7	1,243	1,806	3,049	76.1
Loans under follow-up	73	0	73	1.8	39	0	39	1.0
Specific provisions (-)	73	0	73	1.8	39	0	39	1.0
<b>Factoring Receivables</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Investments held to Maturity (Net)</b>	<b>240</b>	<b>33</b>	<b>274</b>	<b>6.7</b>	<b>140</b>	<b>34</b>	<b>174</b>	<b>4.3</b>
Public sector debt securities	240	33	274	6.7	140	34	174	4.3
Other marketable securities	0	0	0	0.0	0	0	0	0.0
<b>Investments and Associates (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
<b>Subsidiaries (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
<b>Joint Ventures (Business Partners) (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
<b>Receivables From Leasing Transactions</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
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
<b>Derivative Financial Assets Held for Hedging</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
<b>Property and Equipment (Net)</b>	<b>5</b>	<b>0</b>	<b>5</b>	<b>0.1</b>	<b>5</b>	<b>0</b>	<b>5</b>	<b>0.1</b>
<b>Intangible Assets (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
<b>Real Estates for Investment Purpose (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Assets for Tax</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	0	0	0	0.0	0	0	0	0.0
<b>Prop.&amp;Equ.for Sale p. and from Term.Op.(Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Other Assets</b>	<b>6</b>	<b>7</b>	<b>13</b>	<b>0.3</b>	<b>6</b>	<b>7</b>	<b>13</b>	<b>0.3</b>
<b>Total Assets</b>	<b>2,454</b>	<b>1,610</b>	<b>4,064</b>	<b>100.0</b>	<b>2,044</b>	<b>1,965</b>	<b>4,009</b>	<b>100.0</b>



## Liabilities

(USD Million)

	June 2010			%	June 2009			%
	TC	FC	Total		TC	FC	Total	
<b>Deposits</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Deposits held by the Banks risk group	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
<b>Derivative Finan. Liabilities Held for Trading</b>	<b>0</b>	<b>4</b>	<b>4</b>	<b>0.1</b>	<b>0</b>	<b>3</b>	<b>3</b>	<b>0.1</b>
<b>Funds Borrowed</b>	<b>0</b>	<b>994</b>	<b>994</b>	<b>24.4</b>	<b>0</b>	<b>1,156</b>	<b>1,156</b>	<b>28.8</b>
<b>Money Market Takings</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	0	0	0	0.0	0	0	0	0.0
<b>Marketable Securities Issued (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
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
<b>Funds</b>	<b>4</b>	<b>0</b>	<b>4</b>	<b>0.1</b>	<b>4</b>	<b>0</b>	<b>4</b>	<b>0.1</b>
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	4	0	4	0.1	4	0	4	0.1
<b>Miscellaneous Payables</b>	<b>4</b>	<b>4</b>	<b>8</b>	<b>0.2</b>	<b>21</b>	<b>5</b>	<b>26</b>	<b>0.7</b>
<b>Other External Resources</b>	<b>258</b>	<b>207</b>	<b>465</b>	<b>11.4</b>	<b>258</b>	<b>192</b>	<b>450</b>	<b>11.2</b>
<b>Factoring Payables</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Leasing Transactions Payables (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
<b>Derivative Finan. Liabilities Held for Hedging</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
<b>Provisions</b>	<b>50</b>	<b>0</b>	<b>50</b>	<b>1.2</b>	<b>63</b>	<b>0</b>	<b>63</b>	<b>1.6</b>
General provisions	12	0	12	0.3	19	0	19	0.5
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	10	0	10	0.2	10	0	10	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	28	0	28	0.7	34	0	34	0.8
<b>Liabilities for Tax</b>	<b>1</b>	<b>0</b>	<b>1</b>	<b>0.0</b>	<b>1</b>	<b>0</b>	<b>1</b>	<b>0.0</b>
Current liabilities for tax	1	0	1	0.0	1	0	1	0.0
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
<b>Lia.for Pro.&amp;Equ.for Sale p. and from Term.Op.(Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Subordinated Loans</b>	<b>0</b>	<b>134</b>	<b>134</b>	<b>3.3</b>	<b>0</b>	<b>152</b>	<b>152</b>	<b>3.8</b>
<b>Shareholders' Equity</b>	<b>2,404</b>	<b>0</b>	<b>2,405</b>	<b>59.2</b>	<b>2,154</b>	<b>0</b>	<b>2,154</b>	<b>53.7</b>
Paid-in capital	1,271	0	1,271	31.3	984	0	984	24.5
Supplementary capital	385	0	385	9.5	509	0	510	12.7
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	4	0	4	0.1	1	0	2	0.0
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est.for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv.&ass.,subs.& joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val.inc.in pro.& equ.held for sale p.and term.ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	381	0	381	9.4	508	0	508	12.7
Profit reserves	449	0	449	11.1	529	0	529	13.2
Legal reserves	97	0	97	2.4	100	0	100	2.5
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	338	0	338	8.3	415	0	415	10.3
Other profit reserves	14	0	14	0.4	15	0	15	0.4
Profit or loss	299	0	299	7.4	131	0	131	3.3
Prior years income/loss	218	0	218	5.4	0	0	0	0.0
Current year income/loss	81	0	81	2.0	131	0	131	3.3
<b>Total Liabilities</b>	<b>2,721</b>	<b>1,343</b>	<b>4,064</b>	<b>100.0</b>	<b>2,501</b>	<b>1,508</b>	<b>4,009</b>	<b>100.0</b>

## Türk Eximbank

### Off Balance Sheet Commitments

(USD Million)

	June 2010			June 2009		
	TC	FC	Total	TC	FC	Total
<b>Guarantees and Warranties</b>	<b>0</b>	<b>585</b>	<b>585</b>	<b>0</b>	<b>675</b>	<b>675</b>
Letters of guarantee	0	0	0	0	0	0
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	0	0	0	0	0
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	331	331	0	465	465
Other guarantees and warranties	0	254	254	0	209	209
<b>Commitments</b>	<b>1</b>	<b>0</b>	<b>2</b>	<b>0</b>	<b>29</b>	<b>29</b>
Irrevocable commitments	1	0	1	0	29	29
Revocable commitments	0	0	0	0	0	0
<b>Derivative Financial Instruments</b>	<b>0</b>	<b>583</b>	<b>583</b>	<b>165</b>	<b>360</b>	<b>525</b>
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	0	583	583	165	360	525
<b>Custody and Pledged Securities</b>	<b>20</b>	<b>101</b>	<b>121</b>	<b>16</b>	<b>94</b>	<b>110</b>
Items held in Custody	0	0	0	0	0	0
Pledged Items	20	101	121	16	94	110
Accepted independent guaran. and warrant.	0	0	0	0	0	0
<b>Total Off Balance Sheet Commitments</b>	<b>21</b>	<b>1,269</b>	<b>1,290</b>	<b>181</b>	<b>1,158</b>	<b>1,339</b>

### Income-Expenditure

(USD Million)

	June 2010	June 2009
<b>Interest Income</b>	<b>103</b>	<b>162</b>
Interest on loans	54	123
Interest received from reserve deposits	0	0
Interest received from banks	2	4
Interest received from money market transactions	32	21
Interest received from marketable securities portfolio	15	14
Other interest income	0	0
<b>Interest Expenses</b>	<b>10</b>	<b>19</b>
Interest on deposits	0	0
Interest on money market transactions	10	19
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	0	0
<b>Net Interest Income/Expenses</b>	<b>93</b>	<b>143</b>
<b>Net Fees and Commissions Income/Expenses</b>	<b>-3</b>	<b>-2</b>
Fees and commissions received	0	0
Fees and commissions paid	3	2
<b>Dividend Income</b>	<b>0</b>	<b>0</b>
<b>Trading Profit/Loss (net)</b>	<b>5</b>	<b>14</b>
Profit/loss on trading account securities	0	1
Profit/losses on derivative financial transactions	-9	20
Foreign exchange profit/loss	14	-7
<b>Other Operating Income</b>	<b>18</b>	<b>9</b>
<b>Total Operating Income/Expenses</b>	<b>112</b>	<b>164</b>
Provision for Loan Losses or other Receivables (-)	12	16
Specific provisions of banks loans and other receivables*	9	2
General provision expenses*	0	6
Other Operating Expenses (-)	19	17
Personnel Expenses*	8	7
<b>Net Operating Profit/Loss</b>	<b>81</b>	<b>131</b>
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
<b>Profit/Loss Before Taxes from Continuing Operations</b>	<b>81</b>	<b>131</b>
Provisions for Taxes on Income from Continuing Operations (±)	0	0
<b>Net Profit/Loss from Continuing Operations</b>	<b>81</b>	<b>131</b>
<b>Net Profit/Loss Before Taxes from Terminated Operations</b>	<b>0</b>	<b>0</b>
Provisions for Taxes on Income from Terminated Operations (±)	0	0
<b>Net Profit/Loss from Terminated Operations</b>	<b>0</b>	<b>0</b>
<b>Net Profit/Losses</b>	<b>81</b>	<b>131</b>

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

**Ratios**

(%)

	June 2010	June 2009
<b>Capital Ratios</b>		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	134.3	114.1
Shareholders' Equity / Total Assets	59.2	53.7
(Shareholders' Equity - Permanent Assets) / Total Assets	59.0	53.6
Net On Balance Sheet Position / Total Shareholders' Equity	0.3	9.1
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.5	1.9
<b>Balance-Sheet Ratios</b>		
TC Assets / Total Assets	60.4	51.0
TC Liabilities / Total Liabilities	66.9	62.4
FC Assets / FC Liabilities	119.9	130.3
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans and Receivables	38.5	40.8
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	24.4	28.8
<b>Assets Quality</b>		
Financial Assets (net) / Total Assets	10.3	5.4
Total Loans and Receivables / Total Assets	60.7	76.1
Total Loans and Receivables / Total Deposits	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	3.0	1.3
Loans Under Follow-up (net) / Total Loans and Receivables	0.0	0.0
Specific Provisions / Loans Under Follow-up	100.0	100.0
Permanent Assets / Total Assets	0.1	0.1
Consumer Loans / Total Loans and Receivables	0.1	0.1
<b>Liquidity</b>		
Liquid Assets / Total Assets	32.1	19.1
Liquid Assets / Short-term Liabilities	1,022.5	691.4
TC Liquid Assets / Total Assets	30.8	16.2
<b>Profitability</b>		
Net Profit/Losses / Total Assets	2.0	3.3
Net Profit/Losses / Total Shareholders' Equity	3.4	6.1
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.0	3.3
<b>Income-Expenditure Structure</b>		
Net Interest Income After Specific Provisions / Total Assets	2.1	3.5
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	74.3	85.6
Non-interest Income (net) / Total Assets	0.5	0.5
Other Operating Expenses / Total Assets	0.5	0.4
Personnel Expenses / Other Operating Expenses	41.7	43.9
Non-interest Income (net) / Other Operating Expenses	105.6	128.1

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

## Türkiye Cumhuriyeti Ziraat Bankası A.Ş.

### Assets

(USD Million)

	June 2010			%	June 2009			%
	TC	FC	Total		TC	FC	Total	
<b>Cash and Balances with the Central Bank</b>	<b>5,245</b>	<b>1,226</b>	<b>6,472</b>	<b>7.7</b>	<b>4,136</b>	<b>1,113</b>	<b>5,249</b>	<b>6.9</b>
<b>Fin.ass.where fair value cha. is refl.to I/S (Net)</b>	<b>163</b>	<b>20</b>	<b>183</b>	<b>0.2</b>	<b>452</b>	<b>17</b>	<b>468</b>	<b>0.6</b>
Financial assets held for trading	163	20	183	0.2	452	17	468	0.6
Public sector debt securities	161	17	178	0.2	451	15	466	0.6
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	2	3	5	0.0	0	2	2	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
<b>Banks</b>	<b>7</b>	<b>2,621</b>	<b>2,628</b>	<b>3.1</b>	<b>6</b>	<b>3,123</b>	<b>3,129</b>	<b>4.1</b>
<b>Money Market Securities</b>	<b>0</b>	<b>37</b>	<b>37</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Interbank money market placements	0	37	37	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
<b>Financial Assets Available for Sale (Net)</b>	<b>16,519</b>	<b>2,686</b>	<b>19,204</b>	<b>22.7</b>	<b>7,378</b>	<b>3,481</b>	<b>10,858</b>	<b>14.2</b>
Securities representing a share in capital	73	29	103	0.1	14	0	14	0.0
Public sector debt securities	16,315	2,628	18,943	22.4	7,341	2,460	9,801	12.8
Other marketable securities	131	28	159	0.2	23	1,021	1,044	1.4
<b>Loans</b>	<b>25,387</b>	<b>1,912</b>	<b>27,299</b>	<b>32.3</b>	<b>21,228</b>	<b>774</b>	<b>22,001</b>	<b>28.8</b>
Loans	25,268	1,912	27,180	32.2	21,125	774	21,899	28.6
Loans granted to the Banks risk group	0	65	65	0.1	0	22	22	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	25,268	1,847	27,114	32.1	21,125	752	21,877	28.6
Loans under follow-up	528	6	534	0.6	482	6	488	0.6
Specific provisions (-)	408	6	414	0.5	380	6	386	0.5
<b>Factoring Receivables</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Investments held to Maturity (Net)</b>	<b>24,613</b>	<b>2,543</b>	<b>27,156</b>	<b>32.2</b>	<b>30,201</b>	<b>3,129</b>	<b>33,329</b>	<b>43.6</b>
Public sector debt securities	24,609	2,542	27,152	32.2	30,198	3,128	33,326	43.6
Other marketable securities	4	0	4	0.0	3	0	3	0.0
<b>Investments and Associates (Net)</b>	<b>32</b>	<b>0</b>	<b>32</b>	<b>0.0</b>	<b>78</b>	<b>0</b>	<b>78</b>	<b>0.1</b>
Accounted with equity method	0	0	0	0.0	49	0	49	0.1
Non-consolidated investments and associates	32	0	32	0.0	29	0	29	0.0
Financial investments and associates	29	0	29	0.0	26	0	26	0.0
Non-financial investments and associates	3	0	3	0.0	3	0	3	0.0
<b>Subsidiaries (Net)</b>	<b>72</b>	<b>299</b>	<b>371</b>	<b>0.4</b>	<b>51</b>	<b>315</b>	<b>366</b>	<b>0.5</b>
Financial subsidiaries	69	299	369	0.4	48	315	363	0.5
Non-financial subsidiaries	2	0	2	0.0	3	0	3	0.0
<b>Joint Ventures (Business Partners) (Net)</b>	<b>0</b>	<b>19</b>	<b>19</b>	<b>0.0</b>	<b>0</b>	<b>16</b>	<b>16</b>	<b>0.0</b>
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	19	19	0.0	0	16	16	0.0
Financial joint ventures	0	19	19	0.0	0	16	16	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
<b>Receivables From Leasing Transactions</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
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
<b>Derivative Financial Assets Held for Hedging</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
<b>Property and Equipment (Net)</b>	<b>518</b>	<b>3</b>	<b>521</b>	<b>0.6</b>	<b>533</b>	<b>3</b>	<b>536</b>	<b>0.7</b>
<b>Intangible Assets (Net)</b>	<b>10</b>	<b>1</b>	<b>11</b>	<b>0.0</b>	<b>10</b>	<b>2</b>	<b>12</b>	<b>0.0</b>
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	10	1	11	0.0	10	2	12	0.0
<b>Real Estates for Investment Purpose (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Assets for Tax</b>	<b>192</b>	<b>0</b>	<b>192</b>	<b>0.2</b>	<b>176</b>	<b>0</b>	<b>176</b>	<b>0.2</b>
Current assets for tax	1	0	1	0.0	2	0	2	0.0
Deferred assets for tax	191	0	191	0.2	174	0	174	0.2
<b>Prop.&amp;Equ.for Sale p. and from Term.Op.(Net)</b>	<b>8</b>	<b>0</b>	<b>8</b>	<b>0.0</b>	<b>4</b>	<b>0</b>	<b>4</b>	<b>0.0</b>
<b>Other Assets</b>	<b>270</b>	<b>29</b>	<b>299</b>	<b>0.4</b>	<b>220</b>	<b>23</b>	<b>243</b>	<b>0.3</b>
<b>Total Assets</b>	<b>73,035</b>	<b>11,396</b>	<b>84,431</b>	<b>100.0</b>	<b>64,472</b>	<b>11,995</b>	<b>76,467</b>	<b>100.0</b>

## Liabilities

(USD Million)

	June 2010			%	June 2009			%
	TC	FC	Total		TC	FC	Total	
<b>Deposits</b>	<b>56,142</b>	<b>11,668</b>	<b>67,810</b>	<b>80.3</b>	<b>47,213</b>	<b>11,795</b>	<b>59,008</b>	<b>77.2</b>
Deposits held by the Banks risk group	248	18	266	0.3	52	15	67	0.1
Other	55,894	11,649	67,544	80.0	47,160	11,780	58,941	77.1
<b>Derivative Finan. Liabilities Held for Trading</b>	<b>3</b>	<b>1</b>	<b>5</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Funds Borrowed</b>	<b>15</b>	<b>4</b>	<b>19</b>	<b>0.0</b>	<b>10</b>	<b>7</b>	<b>17</b>	<b>0.0</b>
<b>Money Market Takings</b>	<b>5,295</b>	<b>0</b>	<b>5,295</b>	<b>6.3</b>	<b>7,767</b>	<b>0</b>	<b>7,767</b>	<b>10.2</b>
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	5,295	0	5,295	6.3	7,767	0	7,767	10.2
<b>Marketable Securities Issued (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
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
<b>Funds</b>	<b>2,120</b>	<b>0</b>	<b>2,120</b>	<b>2.5</b>	<b>2,019</b>	<b>0</b>	<b>2,019</b>	<b>2.6</b>
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	2,120	0	2,120	2.5	2,019	0	2,019	2.6
<b>Miscellaneous Payables</b>	<b>374</b>	<b>87</b>	<b>461</b>	<b>0.5</b>	<b>310</b>	<b>97</b>	<b>407</b>	<b>0.5</b>
<b>Other External Resources</b>	<b>355</b>	<b>148</b>	<b>503</b>	<b>0.6</b>	<b>289</b>	<b>123</b>	<b>412</b>	<b>0.5</b>
<b>Factoring Payables</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Leasing Transactions Payables (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
<b>Derivative Finan. Liabilities Held for Hedging</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
<b>Provisions</b>	<b>971</b>	<b>3</b>	<b>974</b>	<b>1.2</b>	<b>1,047</b>	<b>3</b>	<b>1,050</b>	<b>1.4</b>
General provisions	226	0	226	0.3	239	0	239	0.3
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	370	0	370	0.4	357	0	357	0.5
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	375	3	378	0.4	451	3	454	0.6
<b>Liabilities for Tax</b>	<b>151</b>	<b>0</b>	<b>152</b>	<b>0.2</b>	<b>302</b>	<b>0</b>	<b>302</b>	<b>0.4</b>
Current liabilities for tax	151	0	152	0.2	302	0	302	0.4
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
<b>Lia. for Pro. &amp; Equ. for Sale p. and from Term. Op. (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Subordinated Loans</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Shareholders' Equity</b>	<b>7,058</b>	<b>36</b>	<b>7,094</b>	<b>8.4</b>	<b>5,487</b>	<b>-2</b>	<b>5,485</b>	<b>7.2</b>
Paid-in capital	1,589	0	1,589	1.9	1,640	0	1,640	2.1
Supplementary capital	597	36	633	0.7	514	-2	513	0.7
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	241	36	277	0.3	150	-2	148	0.2
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est. for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv. & ass., subs. & joint vent.	11	0	11	0.0	8	0	8	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val. inc. in pro. & equ. held for sale p. and term. ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	345	0	345	0.4	357	0	357	0.5
Profit reserves	3,556	0	3,556	4.2	2,057	0	2,057	2.7
Legal reserves	1,279	0	1,279	1.5	1,153	0	1,153	1.5
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	1,907	0	1,907	2.3	705	0	705	0.9
Other profit reserves	371	0	371	0.4	199	0	199	0.3
Profit or loss	1,316	0	1,316	1.6	1,276	0	1,276	1.7
Prior years income/loss	102	0	102	0.1	105	0	105	0.1
Current year income/loss	1,214	0	1,214	1.4	1,171	0	1,171	1.5
<b>Total Liabilities</b>	<b>72,484</b>	<b>11,947</b>	<b>84,431</b>	<b>100.0</b>	<b>64,443</b>	<b>12,024</b>	<b>76,467</b>	<b>100.0</b>

## Türkiye Cumhuriyeti Ziraat Bankası A.Ş.

### Off Balance Sheet Commitments

(USD Million)

	June 2010			June 2009		
	TC	FC	Total	TC	FC	Total
<b>Guarantees and Warranties</b>	<b>1,394</b>	<b>2,511</b>	<b>3,905</b>	<b>1,023</b>	<b>2,114</b>	<b>3,137</b>
Letters of guarantee	1,394	1,960	3,354	1,023	1,812	2,835
Bank acceptances	0	14	14	0	22	22
Letters of credit	0	537	537	0	280	280
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	0	0	0	0	0
<b>Commitments</b>	<b>10,150</b>	<b>3,237</b>	<b>13,387</b>	<b>7,559</b>	<b>2,484</b>	<b>10,043</b>
Irrevocable commitments	3,364	346	3,710	2,905	488	3,393
Revocable commitments	6,785	2,892	9,677	4,654	1,996	6,649
<b>Derivative Financial Instruments</b>	<b>571</b>	<b>906</b>	<b>1,477</b>	<b>15</b>	<b>121</b>	<b>136</b>
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	571	906	1,477	15	121	136
<b>Custody and Pledged Securities</b>	<b>70,653</b>	<b>1,681</b>	<b>72,334</b>	<b>58,393</b>	<b>1,307</b>	<b>59,700</b>
Items held in Custody	5,403	411	5,815	6,338	489	6,826
Pledged Items	65,250	1,251	66,501	52,055	802	52,857
Accepted independent guaran. and warrant.	0	18	18	0	16	16
<b>Total Off Balance Sheet Commitments</b>	<b>82,768</b>	<b>8,335</b>	<b>91,103</b>	<b>66,990</b>	<b>6,026</b>	<b>73,015</b>

### Income-Expenditure

(USD Million)

	June 2010	June 2009
<b>Interest Income</b>	<b>3,851</b>	<b>4,915</b>
Interest on loans	1,706	1,849
Interest received from reserve deposits	0	0
Interest received from banks	69	124
Interest received from money market transactions	1	2
Interest received from marketable securities portfolio	2,071	2,935
Other interest income	4	4
<b>Interest Expenses</b>	<b>2,112</b>	<b>2,932</b>
Interest on deposits	1,948	2,661
Interest on money market transactions	1	1
Interest on funds borrowed	156	252
Interest on securities issued	0	0
Other interest expenses	8	18
<b>Net Interest Income/Expenses</b>	<b>1,738</b>	<b>1,983</b>
<b>Net Fees and Commissions Income/Expenses</b>	<b>157</b>	<b>154</b>
Fees and commissions received	185	182
Fees and commissions paid	28	29
<b>Dividend Income</b>	<b>19</b>	<b>17</b>
<b>Trading Profit/Loss (net)</b>	<b>15</b>	<b>25</b>
Profit/loss on trading account securities	8	7
Profit/losses on derivative financial transactions	-18	2
Foreign exchange profit/loss	25	16
<b>Other Operating Income</b>	<b>293</b>	<b>157</b>
<b>Total Operating Income/Expenses</b>	<b>2,222</b>	<b>2,336</b>
Provision for Loan Losses or other Receivables (-)	86	256
Specific provisions of banks loans and other receivables*	85	132
General provision expenses*	0	54
Other Operating Expenses (-)	675	609
Personnel Expenses*	366	333
<b>Net Operating Profit/Loss</b>	<b>1,460</b>	<b>1,471</b>
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
<b>Profit/Loss Before Taxes from Continuing Operations</b>	<b>1,460</b>	<b>1,471</b>
Provisions for Taxes on Income from Continuing Operations (±)	-246	-300
<b>Net Profit/Loss from Continuing Operations</b>	<b>1,214</b>	<b>1,171</b>
<b>Net Profit/Loss Before Taxes from Terminated Operations</b>	<b>0</b>	<b>0</b>
Provisions for Taxes on Income from Terminated Operations (±)	0	0
<b>Net Profit/Loss from Terminated Operations</b>	<b>0</b>	<b>0</b>
<b>Net Profit/Losses</b>	<b>1,214</b>	<b>1,171</b>

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

**Ratios**

(%)

	June 2010	June 2009
<b>Capital Ratios</b>		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	20.5	20.8
Shareholders' Equity / Total Assets	8.4	7.2
(Shareholders' Equity - Permanent Assets) / Total Assets	7.1	5.7
Net On Balance Sheet Position / Total Shareholders' Equity	-7.8	-0.4
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.1	-0.4
<b>Balance-Sheet Ratios</b>		
TC Assets / Total Assets	86.5	84.3
TC Liabilities / Total Liabilities	85.9	84.3
FC Assets / FC Liabilities	95.4	99.8
TC Deposits / Total Deposits	82.8	80.0
TC Loans / Total Loans and Receivables	93.0	96.5
Total Deposits / Total Assets	80.3	77.2
Funds Borrowed / Total Assets	0.0	0.0
<b>Assets Quality</b>		
Financial Assets (net) / Total Assets	55.1	58.4
Total Loans and Receivables / Total Assets	32.3	28.8
Total Loans and Receivables / Total Deposits	40.3	37.3
Loans Under Follow-up (gross) / Total Loans and Receivables	2.0	2.2
Loans Under Follow-up (net) / Total Loans and Receivables	0.4	0.5
Specific Provisions / Loans Under Follow-up	77.6	79.0
Permanent Assets / Total Assets	1.3	1.5
Consumer Loans / Total Loans and Receivables	45.9	45.4
<b>Liquidity</b>		
Liquid Assets / Total Assets	33.8	25.8
Liquid Assets / Short-term Liabilities	49.1	36.0
TC Liquid Assets / Total Assets	26.0	15.7
<b>Profitability</b>		
Net Profit/Losses / Total Assets	1.4	1.5
Net Profit/Losses / Total Shareholders' Equity	17.1	21.3
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.7	1.9
<b>Income-Expenditure Structure</b>		
Net Interest Income After Specific Provisions / Total Assets	2.0	2.4
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	74.4	79.2
Non-interest Income (net) / Total Assets	0.6	0.5
Other Operating Expenses / Total Assets	0.8	0.8
Personnel Expenses / Other Operating Expenses	54.2	54.7
Non-interest Income (net) / Other Operating Expenses	71.6	58.0

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

## Türkiye Garanti Bankası A.Ş.

### Assets

(USD Million)

	June 2010			%	June 2009			%
	TC	FC	Total		TC	FC	Total	
<b>Cash and Balances with the Central Bank</b>	<b>644</b>	<b>2,120</b>	<b>2,764</b>	<b>4.0</b>	<b>1,094</b>	<b>2,126</b>	<b>3,220</b>	<b>5.3</b>
<b>Fin.ass.where fair value cha. is refl.to I/S (Net)</b>	<b>1,078</b>	<b>137</b>	<b>1,215</b>	<b>1.8</b>	<b>401</b>	<b>91</b>	<b>492</b>	<b>0.8</b>
Financial assets held for trading	1,078	137	1,215	1.8	401	91	492	0.8
Public sector debt securities	962	13	976	1.4	39	8	47	0.1
Securities representing a share in capital	5	0	5	0.0	2	0	2	0.0
Derivative financial assets held for trading	100	123	223	0.3	354	83	437	0.7
Other marketable securities	11	0	11	0.0	6	0	6	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
<b>Banks</b>	<b>1,639</b>	<b>3,709</b>	<b>5,348</b>	<b>7.8</b>	<b>1,413</b>	<b>4,186</b>	<b>5,599</b>	<b>9.1</b>
<b>Money Market Securities</b>	<b>22</b>	<b>0</b>	<b>22</b>	<b>0.0</b>	<b>10</b>	<b>0</b>	<b>10</b>	<b>0.0</b>
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	22	0	22	0.0	10	0	10	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
<b>Financial Assets Available for Sale (Net)</b>	<b>15,370</b>	<b>1,740</b>	<b>17,110</b>	<b>24.9</b>	<b>11,423</b>	<b>1,629</b>	<b>13,053</b>	<b>21.3</b>
Securities representing a share in capital	35	41	76	0.1	25	35	60	0.1
Public sector debt securities	15,116	771	15,887	23.1	11,293	505	11,798	19.2
Other marketable securities	219	929	1,147	1.7	105	1,089	1,194	1.9
<b>Loans</b>	<b>20,840</b>	<b>14,744</b>	<b>35,584</b>	<b>51.8</b>	<b>18,576</b>	<b>13,658</b>	<b>32,234</b>	<b>52.6</b>
Loans	20,614	14,744	35,358	51.5	18,365	13,658	32,022	52.2
Loans granted to the Banks risk group	95	400	496	0.7	183	181	364	0.6
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	20,519	14,344	34,863	50.7	18,181	13,477	31,658	51.6
Loans under follow-up	1,256	0	1,256	1.8	1,153	0	1,153	1.9
Specific provisions (-)	1,031	0	1,031	1.5	941	0	941	1.5
<b>Factoring Receivables</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Investments held to Maturity (Net)</b>	<b>3,352</b>	<b>859</b>	<b>4,211</b>	<b>6.1</b>	<b>3,948</b>	<b>930</b>	<b>4,878</b>	<b>8.0</b>
Public sector debt securities	3,352	859	4,211	6.1	3,948	930	4,878	8.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
<b>Investments and Associates (Net)</b>	<b>19</b>	<b>0</b>	<b>19</b>	<b>0.0</b>	<b>18</b>	<b>0</b>	<b>18</b>	<b>0.0</b>
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	19	0	19	0.0	18	0	18	0.0
Financial investments and associates	18	0	18	0.0	17	0	17	0.0
Non-financial investments and associates	1	0	1	0.0	1	0	1	0.0
<b>Subsidiaries (Net)</b>	<b>179</b>	<b>661</b>	<b>840</b>	<b>1.2</b>	<b>166</b>	<b>386</b>	<b>552</b>	<b>0.9</b>
Financial subsidiaries	169	661	830	1.2	159	386	545	0.9
Non-financial subsidiaries	9	0	9	0.0	7	0	7	0.0
<b>Joint Ventures (Business Partners) (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
<b>Receivables From Leasing Transactions</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
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
<b>Derivative Financial Assets Held for Hedging</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
<b>Property and Equipment (Net)</b>	<b>719</b>	<b>1</b>	<b>719</b>	<b>1.0</b>	<b>717</b>	<b>1</b>	<b>718</b>	<b>1.2</b>
<b>Intangible Assets (Net)</b>	<b>15</b>	<b>0</b>	<b>15</b>	<b>0.0</b>	<b>12</b>	<b>0</b>	<b>12</b>	<b>0.0</b>
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	15	0	15	0.0	12	0	12	0.0
<b>Real Estates for Investment Purpose (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Assets for Tax</b>	<b>84</b>	<b>0</b>	<b>84</b>	<b>0.1</b>	<b>10</b>	<b>0</b>	<b>10</b>	<b>0.0</b>
Current assets for tax	1	0	1	0.0	0	0	0	0.0
Deferred assets for tax	83	0	83	0.1	10	0	10	0.0
<b>Prop.&amp;Equ.for Sale p. and from Term.Op.(Net)</b>	<b>63</b>	<b>0</b>	<b>63</b>	<b>0.1</b>	<b>58</b>	<b>0</b>	<b>58</b>	<b>0.1</b>
<b>Other Assets</b>	<b>682</b>	<b>37</b>	<b>718</b>	<b>1.0</b>	<b>425</b>	<b>41</b>	<b>466</b>	<b>0.8</b>
<b>Total Assets</b>	<b>44,705</b>	<b>24,009</b>	<b>68,714</b>	<b>100.0</b>	<b>38,272</b>	<b>23,047</b>	<b>61,319</b>	<b>100.0</b>



## Liabilities

(USD Million)

	June 2010			%	June 2009			%
	TC	FC	Total		TC	FC	Total	
<b>Deposits</b>	<b>25,225</b>	<b>17,762</b>	<b>42,988</b>	<b>62.6</b>	<b>20,600</b>	<b>17,395</b>	<b>37,994</b>	<b>62.0</b>
Deposits held by the Banks risk group	366	436	802	1.2	243	324	566	0.9
Other	24,859	17,326	42,185	61.4	20,357	17,071	37,428	61.0
<b>Derivative Finan. Liabilities Held for Trading</b>	<b>114</b>	<b>148</b>	<b>261</b>	<b>0.4</b>	<b>126</b>	<b>56</b>	<b>182</b>	<b>0.3</b>
<b>Funds Borrowed</b>	<b>2,698</b>	<b>6,388</b>	<b>9,086</b>	<b>13.2</b>	<b>1,969</b>	<b>6,592</b>	<b>8,561</b>	<b>14.0</b>
<b>Money Market Takings</b>	<b>2,816</b>	<b>158</b>	<b>2,974</b>	<b>4.3</b>	<b>3,569</b>	<b>104</b>	<b>3,673</b>	<b>6.0</b>
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	2,816	158	2,974	4.3	3,569	104	3,673	6.0
<b>Marketable Securities Issued (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
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
<b>Funds</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
<b>Miscellaneous Payables</b>	<b>1,704</b>	<b>20</b>	<b>1,725</b>	<b>2.5</b>	<b>1,493</b>	<b>14</b>	<b>1,507</b>	<b>2.5</b>
<b>Other External Resources</b>	<b>598</b>	<b>169</b>	<b>767</b>	<b>1.1</b>	<b>325</b>	<b>175</b>	<b>500</b>	<b>0.8</b>
<b>Factoring Payables</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Leasing Transactions Payables (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>6</b>	<b>6</b>	<b>0.0</b>
Finance leasing payables	0	0	0	0.0	0	6	6	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
<b>Derivative Finan. Liabilities Held for Hedging</b>	<b>0</b>	<b>2</b>	<b>2</b>	<b>0.0</b>	<b>0</b>	<b>2</b>	<b>2</b>	<b>0.0</b>
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	2	2	0.0	0	2	2	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
<b>Provisions</b>	<b>729</b>	<b>18</b>	<b>747</b>	<b>1.1</b>	<b>687</b>	<b>15</b>	<b>702</b>	<b>1.1</b>
General provisions	309	17	326	0.5	284	13	296	0.5
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	139	0	139	0.2	118	0	118	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	281	1	282	0.4	285	2	287	0.5
<b>Liabilities for Tax</b>	<b>185</b>	<b>0</b>	<b>185</b>	<b>0.3</b>	<b>254</b>	<b>0</b>	<b>254</b>	<b>0.4</b>
Current liabilities for tax	185	0	185	0.3	254	0	254	0.4
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
<b>Lia. for Pro. &amp; Equ. for Sale p. and from Term. Op. (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Subordinated Loans</b>	<b>0</b>	<b>573</b>	<b>573</b>	<b>0.8</b>	<b>0</b>	<b>585</b>	<b>585</b>	<b>1.0</b>
<b>Shareholders' Equity</b>	<b>9,193</b>	<b>213</b>	<b>9,407</b>	<b>13.7</b>	<b>7,297</b>	<b>56</b>	<b>7,353</b>	<b>12.0</b>
Paid-in capital	2,669	0	2,669	3.9	2,755	0	2,755	4.5
Supplementary capital	1,605	204	1,808	2.6	1,328	48	1,376	2.2
Share premium	8	0	8	0.0	8	0	8	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	765	205	970	1.4	466	49	516	0.8
Revaluation changes of property and equip.	380	0	380	0.6	392	0	392	0.6
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est. for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv. & ass., subs. & joint vent.	2	0	2	0.0	2	0	2	0.0
Hedging funds (active part)	-40	-1	-42	-0.1	-47	-1	-48	-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	491	0	491	0.7	507	0	507	0.8
Profit reserves	3,697	10	3,706	5.4	2,286	8	2,294	3.7
Legal reserves	333	3	336	0.5	233	3	236	0.4
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	3,364	0	3,364	4.9	2,052	0	2,052	3.3
Other profit reserves	-1	7	6	0.0	0	5	5	0.0
Profit or loss	1,223	0	1,223	1.8	929	0	929	1.5
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	1,223	0	1,223	1.8	929	0	929	1.5
<b>Total Liabilities</b>	<b>43,263</b>	<b>25,451</b>	<b>68,714</b>	<b>100.0</b>	<b>36,321</b>	<b>24,999</b>	<b>61,319</b>	<b>100.0</b>

## Türkiye Garanti Bankası A.Ş.

### Off Balance Sheet Commitments

(USD Million)

	June 2010			June 2009		
	TC	FC	Total	TC	FC	Total
<b>Guarantees and Warranties</b>	<b>3,067</b>	<b>6,595</b>	<b>9,662</b>	<b>2,978</b>	<b>6,859</b>	<b>9,837</b>
Letters of guarantee	3,062	4,554	7,616	2,934	5,026	7,960
Bank acceptances	0	89	89	0	124	124
Letters of credit	5	1,952	1,956	0	1,709	1,709
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	0	0	44	0	44
<b>Commitments</b>	<b>10,494</b>	<b>3,024</b>	<b>13,518</b>	<b>9,627</b>	<b>3,290</b>	<b>12,918</b>
Irrevocable commitments	10,494	3,024	13,517	9,627	3,290	12,917
Revocable commitments	0	0	0	0	0	0
<b>Derivative Financial Instruments</b>	<b>10,436</b>	<b>25,152</b>	<b>35,588</b>	<b>10,205</b>	<b>15,872</b>	<b>26,077</b>
Derivative finan. instruments held for hedging	0	137	137	0	1	1
Trading transactions	10,436	25,015	35,451	10,205	15,871	26,075
<b>Custody and Pledged Securities</b>	<b>138,193</b>	<b>88,947</b>	<b>227,140</b>	<b>111,774</b>	<b>75,577</b>	<b>187,351</b>
Items held in Custody	34,828	9,804	44,632	30,719	10,049	40,768
Pledged Items	103,365	79,143	182,508	81,055	65,529	146,583
Accepted independent guaran. and warrant.	0	0	0	0	0	0
<b>Total Off Balance Sheet Commitments</b>	<b>162,189</b>	<b>123,718</b>	<b>285,907</b>	<b>134,584</b>	<b>101,599</b>	<b>236,183</b>

### Income-Expenditure

(USD Million)

	June 2010	June 2009
<b>Interest Income</b>	<b>3,096</b>	<b>3,545</b>
Interest on loans	1,659	2,097
Interest received from reserve deposits	34	58
Interest received from banks	73	63
Interest received from money market transactions	2	2
Interest received from marketable securities portfolio	1,283	1,272
Other interest income	45	53
<b>Interest Expenses</b>	<b>1,440</b>	<b>1,978</b>
Interest on deposits	1,084	1,471
Interest on money market transactions	214	219
Interest on funds borrowed	139	285
Interest on securities issued	0	0
Other interest expenses	2	2
<b>Net Interest Income/Expenses</b>	<b>1,656</b>	<b>1,567</b>
<b>Net Fees and Commissions Income/Expenses</b>	<b>548</b>	<b>549</b>
Fees and commissions received	682	699
Fees and commissions paid	134	150
<b>Dividend Income</b>	<b>2</b>	<b>51</b>
<b>Trading Profit/Loss (net)</b>	<b>157</b>	<b>474</b>
Profit/loss on trading account securities	98	199
Profit/losses on derivative financial transactions	-20	252
Foreign exchange profit/loss	79	23
<b>Other Operating Income</b>	<b>240</b>	<b>52</b>
<b>Total Operating Income/Expenses</b>	<b>2,603</b>	<b>2,693</b>
Provision for Loan Losses or other Receivables (-)	178	703
Specific provisions of banks loans and other receivables*	127	496
General provision expenses*	50	15
Other Operating Expenses (-)	900	796
Personnel Expenses*	345	279
<b>Net Operating Profit/Loss</b>	<b>1,524</b>	<b>1,195</b>
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
<b>Profit/Loss Before Taxes from Continuing Operations</b>	<b>1,524</b>	<b>1,195</b>
Provisions for Taxes on Income from Continuing Operations (±)	-301	-266
<b>Net Profit/Loss from Continuing Operations</b>	<b>1,223</b>	<b>929</b>
<b>Net Profit/Loss Before Taxes from Terminated Operations</b>	<b>0</b>	<b>0</b>
Provisions for Taxes on Income from Terminated Operations (±)	0	0
<b>Net Profit/Loss from Terminated Operations</b>	<b>0</b>	<b>0</b>
<b>Net Profit/Losses</b>	<b>1,223</b>	<b>929</b>

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

**Ratios**

(%)

	June 2010	June 2009
<b>Capital Ratios</b>		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	20.1	17.7
Shareholders' Equity / Total Assets	13.7	12.0
(Shareholders' Equity - Permanent Assets) / Total Assets	11.0	9.4
Net On Balance Sheet Position / Total Shareholders' Equity	0.3	-5.9
Net On and Off Balance Sheet Position / Total Shareholders' Equity	7.8	6.8
<b>Balance-Sheet Ratios</b>		
TC Assets / Total Assets	65.1	62.4
TC Liabilities / Total Liabilities	63.0	59.2
FC Assets / FC Liabilities	94.3	92.2
TC Deposits / Total Deposits	58.7	54.2
TC Loans / Total Loans and Receivables	58.6	57.6
Total Deposits / Total Assets	62.6	62.0
Funds Borrowed / Total Assets	13.2	14.0
<b>Assets Quality</b>		
Financial Assets (net) / Total Assets	32.8	30.0
Total Loans and Receivables / Total Assets	51.8	52.6
Total Loans and Receivables / Total Deposits	82.8	84.8
Loans Under Follow-up (gross) / Total Loans and Receivables	3.5	3.6
Loans Under Follow-up (net) / Total Loans and Receivables	0.6	0.7
Specific Provisions / Loans Under Follow-up	82.1	81.6
Permanent Assets / Total Assets	2.7	2.6
Consumer Loans / Total Loans and Receivables	34.0	33.7
<b>Liquidity</b>		
Liquid Assets / Total Assets	38.5	36.5
Liquid Assets / Short-term Liabilities	62.1	57.7
TC Liquid Assets / Total Assets	27.3	23.4
<b>Profitability</b>		
Net Profit/Losses / Total Assets	1.8	1.5
Net Profit/Losses / Total Shareholders' Equity	13.0	12.6
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.2	1.9
<b>Income-Expenditure Structure</b>		
Net Interest Income After Specific Provisions / Total Assets	2.2	1.7
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	58.8	39.8
Non-interest Income (net) / Total Assets	1.4	1.8
Other Operating Expenses / Total Assets	1.3	1.3
Personnel Expenses / Other Operating Expenses	38.4	35.1
Non-interest Income (net) / Other Operating Expenses	105.1	141.6

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

## Türkiye Halk Bankası A.Ş.

### Assets

(USD Million)

	June 2010			%	June 2009			%
	TC	FC	Total		TC	FC	Total	
<b>Cash and Balances with the Central Bank</b>	<b>1,233</b>	<b>935</b>	<b>2,168</b>	<b>5.0</b>	<b>1,282</b>	<b>789</b>	<b>2,071</b>	<b>5.7</b>
<b>Fin.ass.where fair value cha. is refl.to I/S (Net)</b>	<b>22</b>	<b>30</b>	<b>52</b>	<b>0.1</b>	<b>14</b>	<b>18</b>	<b>32</b>	<b>0.1</b>
Financial assets held for trading	22	30	52	0.1	14	18	32	0.1
Public sector debt securities	21	6	26	0.1	13	0	13	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	25	25	0.1	0	18	18	0.0
Other marketable securities	1	0	1	0.0	1	0	1	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
<b>Banks</b>	<b>22</b>	<b>1,312</b>	<b>1,334</b>	<b>3.1</b>	<b>43</b>	<b>1,049</b>	<b>1,092</b>	<b>3.0</b>
<b>Money Market Securities</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
<b>Financial Assets Available for Sale (Net)</b>	<b>2,766</b>	<b>908</b>	<b>3,673</b>	<b>8.5</b>	<b>1,880</b>	<b>810</b>	<b>2,690</b>	<b>7.4</b>
Securities representing a share in capital	3	4	7	0.0	3	5	8	0.0
Public sector debt securities	2,763	904	3,667	8.5	1,877	805	2,682	7.3
Other marketable securities	0	0	0	0.0	0	0	0	0.0
<b>Loans</b>	<b>17,437</b>	<b>6,874</b>	<b>24,311</b>	<b>56.2</b>	<b>13,879</b>	<b>4,800</b>	<b>18,679</b>	<b>51.2</b>
Loans	17,253	6,874	24,127	55.8	13,683	4,800	18,483	50.6
Loans granted to the Banks risk group	7	27	33	0.1	1	29	30	0.1
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	17,246	6,847	24,094	55.7	13,683	4,771	18,453	50.5
Loans under follow-up	1,083	0	1,083	2.5	985	0	985	2.7
Specific provisions (-)	898	0	898	2.1	789	0	789	2.2
<b>Factoring Receivables</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Investments held to Maturity (Net)</b>	<b>8,838</b>	<b>1,270</b>	<b>10,108</b>	<b>23.4</b>	<b>8,997</b>	<b>1,608</b>	<b>10,606</b>	<b>29.0</b>
Public sector debt securities	8,838	1,270	10,108	23.4	8,997	1,608	10,606	29.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
<b>Investments and Associates (Net)</b>	<b>35</b>	<b>121</b>	<b>156</b>	<b>0.4</b>	<b>30</b>	<b>145</b>	<b>175</b>	<b>0.5</b>
Accounted with equity method	0	121	121	0.3	0	145	145	0.4
Non-consolidated investments and associates	35	0	35	0.1	30	0	30	0.1
Financial investments and associates	34	0	34	0.1	29	0	29	0.1
Non-financial investments and associates	1	0	1	0.0	1	0	1	0.0
<b>Subsidiaries (Net)</b>	<b>57</b>	<b>0</b>	<b>57</b>	<b>0.1</b>	<b>53</b>	<b>0</b>	<b>53</b>	<b>0.1</b>
Financial subsidiaries	57	0	57	0.1	53	0	53	0.1
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
<b>Joint Ventures (Business Partners) (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
<b>Receivables From Leasing Transactions</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
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
<b>Derivative Financial Assets Held for Hedging</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
<b>Property and Equipment (Net)</b>	<b>744</b>	<b>0</b>	<b>744</b>	<b>1.7</b>	<b>640</b>	<b>0</b>	<b>640</b>	<b>1.8</b>
<b>Intangible Assets (Net)</b>	<b>8</b>	<b>0</b>	<b>8</b>	<b>0.0</b>	<b>4</b>	<b>0</b>	<b>4</b>	<b>0.0</b>
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	8	0	8	0.0	4	0	4	0.0
<b>Real Estates for Investment Purpose (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Assets for Tax</b>	<b>111</b>	<b>0</b>	<b>111</b>	<b>0.3</b>	<b>73</b>	<b>0</b>	<b>73</b>	<b>0.2</b>
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	111	0	111	0.3	73	0	73	0.2
<b>Prop.&amp;Equ.for Sale p. and from Term.Op.(Net)</b>	<b>61</b>	<b>0</b>	<b>61</b>	<b>0.1</b>	<b>93</b>	<b>0</b>	<b>93</b>	<b>0.3</b>
<b>Other Assets</b>	<b>456</b>	<b>22</b>	<b>477</b>	<b>1.1</b>	<b>278</b>	<b>25</b>	<b>303</b>	<b>0.8</b>
<b>Total Assets</b>	<b>31,789</b>	<b>11,472</b>	<b>43,261</b>	<b>100.0</b>	<b>27,268</b>	<b>9,244</b>	<b>36,512</b>	<b>100.0</b>

## Liabilities

(USD Million)

	June 2010			%	June 2009			%
	TC	FC	Total		TC	FC	Total	
<b>Deposits</b>	<b>22,588</b>	<b>9,973</b>	<b>32,561</b>	<b>75.3</b>	<b>18,337</b>	<b>8,515</b>	<b>26,851</b>	<b>73.5</b>
Deposits held by the Banks risk group	98	7	106	0.2	72	3	75	0.2
Other	22,490	9,965	32,455	75.0	18,264	8,512	26,776	73.3
<b>Derivative Finan. Liabilities Held for Trading</b>	<b>0</b>	<b>32</b>	<b>32</b>	<b>0.1</b>	<b>0</b>	<b>19</b>	<b>19</b>	<b>0.1</b>
<b>Funds Borrowed</b>	<b>130</b>	<b>1,361</b>	<b>1,491</b>	<b>3.4</b>	<b>137</b>	<b>1,068</b>	<b>1,204</b>	<b>3.3</b>
<b>Money Market Takings</b>	<b>2,235</b>	<b>571</b>	<b>2,806</b>	<b>6.5</b>	<b>2,978</b>	<b>252</b>	<b>3,230</b>	<b>8.8</b>
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	2,235	571	2,806	6.5	2,978	252	3,230	8.8
<b>Marketable Securities Issued (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
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
<b>Funds</b>	<b>849</b>	<b>0</b>	<b>849</b>	<b>2.0</b>	<b>933</b>	<b>0</b>	<b>933</b>	<b>2.6</b>
Borrower funds	143	0	143	0.3	260	0	260	0.7
Others	706	0	706	1.6	672	0	672	1.8
<b>Miscellaneous Payables</b>	<b>398</b>	<b>8</b>	<b>406</b>	<b>0.9</b>	<b>307</b>	<b>17</b>	<b>324</b>	<b>0.9</b>
<b>Other External Resources</b>	<b>318</b>	<b>83</b>	<b>401</b>	<b>0.9</b>	<b>137</b>	<b>62</b>	<b>199</b>	<b>0.5</b>
<b>Factoring Payables</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Leasing Transactions Payables (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
<b>Derivative Finan. Liabilities Held for Hedging</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
<b>Provisions</b>	<b>505</b>	<b>10</b>	<b>516</b>	<b>1.2</b>	<b>398</b>	<b>8</b>	<b>406</b>	<b>1.1</b>
General provisions	218	0	218	0.5	161	0	161	0.4
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	159	0	159	0.4	167	0	167	0.5
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	128	10	139	0.3	71	8	79	0.2
<b>Liabilities for Tax</b>	<b>112</b>	<b>0</b>	<b>112</b>	<b>0.3</b>	<b>144</b>	<b>0</b>	<b>144</b>	<b>0.4</b>
Current liabilities for tax	112	0	112	0.3	144	0	144	0.4
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
<b>Lia.for Pro.&amp;Equ.for Sale p. and from Term.Op.(Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Subordinated Loans</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Shareholders' Equity</b>	<b>4,050</b>	<b>37</b>	<b>4,087</b>	<b>9.4</b>	<b>3,168</b>	<b>34</b>	<b>3,202</b>	<b>8.8</b>
Paid-in capital	794	0	794	1.8	820	0	820	2.2
Supplementary capital	791	37	828	1.9	812	34	846	2.3
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	25	37	62	0.1	42	34	76	0.2
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est.for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv.&ass.,subs.& joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	-10	0	-10	0.0	-31	0	-31	-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	776	0	776	1.8	800	0	800	2.2
Profit reserves	1,807	0	1,807	4.2	1,020	0	1,020	2.8
Legal reserves	388	0	388	0.9	333	0	333	0.9
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	1,389	0	1,389	3.2	665	0	665	1.8
Other profit reserves	30	0	30	0.1	22	0	22	0.1
Profit or loss	658	0	658	1.5	516	0	516	1.4
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	658	0	658	1.5	516	0	516	1.4
<b>Total Liabilities</b>	<b>31,186</b>	<b>12,075</b>	<b>43,261</b>	<b>100.0</b>	<b>26,537</b>	<b>9,975</b>	<b>36,512</b>	<b>100.0</b>

## Türkiye Halk Bankası A.Ş.

### Off Balance Sheet Commitments

(USD Million)

	June 2010			June 2009		
	TC	FC	Total	TC	FC	Total
<b>Guarantees and Warranties</b>	<b>2,854</b>	<b>4,148</b>	<b>7,002</b>	<b>1,997</b>	<b>2,934</b>	<b>4,930</b>
Letters of guarantee	2,814	2,093	4,907	1,978	1,832	3,810
Bank acceptances	0	61	61	0	98	98
Letters of credit	0	1,920	1,920	0	921	921
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	40	75	115	19	83	102
<b>Commitments</b>	<b>5,365</b>	<b>1,842</b>	<b>7,207</b>	<b>2,680</b>	<b>369</b>	<b>3,049</b>
Irrevocable commitments	5,363	1,842	7,205	2,678	369	3,047
Revocable commitments	2	0	2	2	0	2
<b>Derivative Financial Instruments</b>	<b>678</b>	<b>4,918</b>	<b>5,597</b>	<b>306</b>	<b>1,638</b>	<b>1,944</b>
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	678	4,918	5,597	306	1,638	1,944
<b>Custody and Pledged Securities</b>	<b>193,617</b>	<b>84,428</b>	<b>278,045</b>	<b>132,433</b>	<b>50,337</b>	<b>182,770</b>
Items held in Custody	39,650	3,802	43,453	31,879	3,357	35,235
Pledged Items	153,966	80,626	234,592	100,554	46,980	147,534
Accepted independent guaran. and warrant.	0	0	0	0	0	0
<b>Total Off Balance Sheet Commitments</b>	<b>202,513</b>	<b>95,337</b>	<b>297,850</b>	<b>137,415</b>	<b>55,277</b>	<b>192,692</b>

### Income-Expenditure

(USD Million)

	June 2010	June 2009
<b>Interest Income</b>	<b>2,008</b>	<b>2,313</b>
Interest on loans	1,295	1,402
Interest received from reserve deposits	0	0
Interest received from banks	26	51
Interest received from money market transactions	0	1
Interest received from marketable securities portfolio	683	853
Other interest income	4	6
<b>Interest Expenses</b>	<b>951</b>	<b>1,364</b>
Interest on deposits	817	1,223
Interest on money market transactions	18	28
Interest on funds borrowed	103	91
Interest on securities issued	0	0
Other interest expenses	14	21
<b>Net Interest Income/Expenses</b>	<b>1,057</b>	<b>949</b>
<b>Net Fees and Commissions Income/Expenses</b>	<b>172</b>	<b>142</b>
Fees and commissions received	200	168
Fees and commissions paid	28	26
<b>Dividend Income</b>	<b>19</b>	<b>7</b>
<b>Trading Profit/Loss (net)</b>	<b>48</b>	<b>3</b>
Profit/loss on trading account securities	78	37
Profit/losses on derivative financial transactions	-157	-2
Foreign exchange profit/loss	128	-33
<b>Other Operating Income</b>	<b>122</b>	<b>108</b>
<b>Total Operating Income/Expenses</b>	<b>1,417</b>	<b>1,208</b>
Provision for Loan Losses or other Receivables (-)	158	192
Specific provisions of banks loans and other receivables*	110	144
General provision expenses*	43	20
Other Operating Expenses (-)	441	371
Personnel Expenses*	207	191
<b>Net Operating Profit/Loss</b>	<b>819</b>	<b>645</b>
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
<b>Profit/Loss Before Taxes from Continuing Operations</b>	<b>819</b>	<b>645</b>
Provisions for Taxes on Income from Continuing Operations (±)	-161	-129
<b>Net Profit/Loss from Continuing Operations</b>	<b>658</b>	<b>516</b>
<b>Net Profit/Loss Before Taxes from Terminated Operations</b>	<b>0</b>	<b>0</b>
Provisions for Taxes on Income from Terminated Operations (±)	0	0
<b>Net Profit/Loss from Terminated Operations</b>	<b>0</b>	<b>0</b>
<b>Net Profit/Losses</b>	<b>658</b>	<b>516</b>

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

**Ratios**

(%)

	June 2010	June 2009
<b>Capital Ratios</b>		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	15.1	14.7
Shareholders' Equity / Total Assets	9.4	8.8
(Shareholders' Equity - Permanent Assets) / Total Assets	6.6	5.6
Net On Balance Sheet Position / Total Shareholders' Equity	-12.2	-12.5
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.7	-2.4
<b>Balance-Sheet Ratios</b>		
TC Assets / Total Assets	73.5	74.7
TC Liabilities / Total Liabilities	72.1	72.7
FC Assets / FC Liabilities	95.0	92.7
TC Deposits / Total Deposits	69.4	68.3
TC Loans / Total Loans and Receivables	71.7	74.3
Total Deposits / Total Assets	75.3	73.5
Funds Borrowed / Total Assets	3.4	3.3
<b>Assets Quality</b>		
Financial Assets (net) / Total Assets	32.0	36.5
Total Loans and Receivables / Total Assets	56.2	51.2
Total Loans and Receivables / Total Deposits	74.7	69.6
Loans Under Follow-up (gross) / Total Loans and Receivables	4.5	5.3
Loans Under Follow-up (net) / Total Loans and Receivables	0.8	1.0
Specific Provisions / Loans Under Follow-up	83.0	80.1
Permanent Assets / Total Assets	2.8	3.2
Consumer Loans / Total Loans and Receivables	24.2	20.7
<b>Liquidity</b>		
Liquid Assets / Total Assets	16.7	16.1
Liquid Assets / Short-term Liabilities	24.6	24.4
TC Liquid Assets / Total Assets	9.3	8.8
<b>Profitability</b>		
Net Profit/Losses / Total Assets	1.5	1.4
Net Profit/Losses / Total Shareholders' Equity	16.1	16.1
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.9	1.8
<b>Income-Expenditure Structure</b>		
Net Interest Income After Specific Provisions / Total Assets	2.2	2.2
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	66.8	66.6
Non-interest Income (net) / Total Assets	0.8	0.7
Other Operating Expenses / Total Assets	1.0	1.0
Personnel Expenses / Other Operating Expenses	47.0	51.5
Non-interest Income (net) / Other Operating Expenses	81.7	69.9

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

## Türkiye İş Bankası A.Ş.

### Assets

(USD Million)

	June 2010			%	June 2009			%
	TC	FC	Total		TC	FC	Total	
<b>Cash and Balances with the Central Bank</b>	<b>2,449</b>	<b>1,992</b>	<b>4,441</b>	<b>5.6</b>	<b>5,295</b>	<b>1,820</b>	<b>7,116</b>	<b>10.4</b>
<b>Fin.ass.where fair value cha. is refl.to I/S (Net)</b>	<b>288</b>	<b>172</b>	<b>460</b>	<b>0.6</b>	<b>316</b>	<b>48</b>	<b>364</b>	<b>0.5</b>
Financial assets held for trading	288	172	460	0.6	316	48	364	0.5
Public sector debt securities	274	39	313	0.4	267	6	274	0.4
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	14	133	147	0.2	49	42	91	0.1
Other marketable securities	1	0	1	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
<b>Banks</b>	<b>114</b>	<b>3,180</b>	<b>3,294</b>	<b>4.2</b>	<b>127</b>	<b>5,089</b>	<b>5,216</b>	<b>7.6</b>
<b>Money Market Securities</b>	<b>0</b>	<b>99</b>	<b>99</b>	<b>0.1</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Interbank money market placements	0	99	99	0.1	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
<b>Financial Assets Available for Sale (Net)</b>	<b>12,345</b>	<b>7,154</b>	<b>19,498</b>	<b>24.8</b>	<b>7,990</b>	<b>8,171</b>	<b>16,161</b>	<b>23.7</b>
Securities representing a share in capital	8	0	8	0.0	7	0	7	0.0
Public sector debt securities	12,337	5,596	17,933	22.8	7,983	6,442	14,426	21.1
Other marketable securities	0	1,557	1,557	2.0	0	1,729	1,729	2.5
<b>Loans</b>	<b>25,263</b>	<b>10,969</b>	<b>36,233</b>	<b>46.0</b>	<b>21,329</b>	<b>8,798</b>	<b>30,127</b>	<b>44.1</b>
Loans	25,263	10,969	36,233	46.0	21,329	8,798	30,127	44.1
Loans granted to the Banks risk group	155	297	451	0.6	148	330	477	0.7
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	25,109	10,673	35,781	45.4	21,182	8,468	29,650	43.4
Loans under follow-up	1,775	32	1,807	2.3	1,590	35	1,625	2.4
Specific provisions (-)	1,775	32	1,807	2.3	1,590	35	1,625	2.4
<b>Factoring Receivables</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Investments held to Maturity (Net)</b>	<b>8,512</b>	<b>641</b>	<b>9,153</b>	<b>11.6</b>	<b>4,763</b>	<b>6</b>	<b>4,769</b>	<b>7.0</b>
Public sector debt securities	8,509	0	8,509	10.8	4,759	0	4,759	7.0
Other marketable securities	4	641	644	0.8	4	6	10	0.0
<b>Investments and Associates (Net)</b>	<b>472</b>	<b>0</b>	<b>472</b>	<b>0.6</b>	<b>487</b>	<b>0</b>	<b>487</b>	<b>0.7</b>
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	472	0	472	0.6	487	0	487	0.7
Financial investments and associates	56	0	56	0.1	58	0	58	0.1
Non-financial investments and associates	416	0	416	0.5	430	0	430	0.6
<b>Subsidiaries (Net)</b>	<b>2,702</b>	<b>27</b>	<b>2,729</b>	<b>3.5</b>	<b>1,933</b>	<b>27</b>	<b>1,960</b>	<b>2.9</b>
Financial subsidiaries	1,489	27	1,516	1.9	921	27	949	1.4
Non-financial subsidiaries	1,213	0	1,213	1.5	1,011	0	1,011	1.5
<b>Joint Ventures (Business Partners) (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
<b>Receivables From Leasing Transactions</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
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
<b>Derivative Financial Assets Held for Hedging</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
<b>Property and Equipment (Net)</b>	<b>1,148</b>	<b>2</b>	<b>1,150</b>	<b>1.5</b>	<b>1,229</b>	<b>2</b>	<b>1,231</b>	<b>1.8</b>
<b>Intangible Assets (Net)</b>	<b>23</b>	<b>0</b>	<b>23</b>	<b>0.0</b>	<b>31</b>	<b>0</b>	<b>31</b>	<b>0.0</b>
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	23	0	23	0.0	31	0	31	0.0
<b>Real Estates for Investment Purpose (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Assets for Tax</b>	<b>385</b>	<b>0</b>	<b>385</b>	<b>0.5</b>	<b>240</b>	<b>0</b>	<b>240</b>	<b>0.4</b>
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	385	0	385	0.5	240	0	240	0.4
<b>Prop.&amp;Equ.for Sale p. and from Term.Op.(Net)</b>	<b>29</b>	<b>0</b>	<b>29</b>	<b>0.0</b>	<b>14</b>	<b>0</b>	<b>14</b>	<b>0.0</b>
<b>Other Assets</b>	<b>466</b>	<b>331</b>	<b>797</b>	<b>1.0</b>	<b>398</b>	<b>165</b>	<b>563</b>	<b>0.8</b>
<b>Total Assets</b>	<b>54,198</b>	<b>24,567</b>	<b>78,766</b>	<b>100.0</b>	<b>44,153</b>	<b>24,127</b>	<b>68,280</b>	<b>100.0</b>



## Liabilities

(USD Million)

	June 2010			%	June 2009			%
	TC	FC	Total		TC	FC	Total	
<b>Deposits</b>	<b>34,234</b>	<b>16,858</b>	<b>51,092</b>	<b>64.9</b>	<b>26,764</b>	<b>16,837</b>	<b>43,601</b>	<b>63.9</b>
Deposits held by the Banks risk group	1,104	778	1,883	2.4	827	646	1,473	2.2
Other	33,130	16,079	49,209	62.5	25,937	16,191	42,128	61.7
<b>Derivative Finan. Liabilities Held for Trading</b>	<b>216</b>	<b>142</b>	<b>359</b>	<b>0.5</b>	<b>76</b>	<b>58</b>	<b>134</b>	<b>0.2</b>
<b>Funds Borrowed</b>	<b>1,499</b>	<b>4,690</b>	<b>6,189</b>	<b>7.9</b>	<b>1,738</b>	<b>5,094</b>	<b>6,832</b>	<b>10.0</b>
<b>Money Market Takings</b>	<b>3,378</b>	<b>3,843</b>	<b>7,221</b>	<b>9.2</b>	<b>3,839</b>	<b>2,293</b>	<b>6,132</b>	<b>9.0</b>
Interbank money market takings	0	0	0	0.0	0	243	243	0.4
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	3,378	3,843	7,221	9.2	3,839	2,050	5,889	8.6
<b>Marketable Securities Issued (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
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
<b>Funds</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
<b>Miscellaneous Payables</b>	<b>1,396</b>	<b>104</b>	<b>1,500</b>	<b>1.9</b>	<b>1,126</b>	<b>35</b>	<b>1,161</b>	<b>1.7</b>
<b>Other External Resources</b>	<b>610</b>	<b>296</b>	<b>905</b>	<b>1.1</b>	<b>516</b>	<b>159</b>	<b>675</b>	<b>1.0</b>
<b>Factoring Payables</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Leasing Transactions Payables (Net)</b>	<b>0</b>	<b>5</b>	<b>5</b>	<b>0.0</b>	<b>0</b>	<b>23</b>	<b>23</b>	<b>0.0</b>
Finance leasing payables	0	6	6	0.0	0	25	25	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	2	2	0.0
<b>Derivative Finan. Liabilities Held for Hedging</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
<b>Provisions</b>	<b>2,213</b>	<b>7</b>	<b>2,221</b>	<b>2.8</b>	<b>2,072</b>	<b>63</b>	<b>2,135</b>	<b>3.1</b>
General provisions	356	0	356	0.5	311	0	311	0.5
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	116	0	116	0.1	111	0	111	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	1,741	7	1,748	2.2	1,651	63	1,713	2.5
<b>Liabilities for Tax</b>	<b>177</b>	<b>0</b>	<b>177</b>	<b>0.2</b>	<b>261</b>	<b>0</b>	<b>261</b>	<b>0.4</b>
Current liabilities for tax	177	0	177	0.2	261	0	261	0.4
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
<b>Lia. for Pro. &amp; Equ. for Sale p. and from Term. Op. (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Subordinated Loans</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Shareholders' Equity</b>	<b>9,071</b>	<b>26</b>	<b>9,097</b>	<b>11.5</b>	<b>7,310</b>	<b>16</b>	<b>7,326</b>	<b>10.7</b>
Paid-in capital	2,860	0	2,860	3.6	2,020	0	2,020	3.0
Supplementary capital	1,648	26	1,674	2.1	1,291	16	1,308	1.9
Share premium	2	0	2	0.0	2	0	2	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	602	26	628	0.8	-9	16	7	0.0
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est. for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv. & ass., subs. & joint vent.	17	0	17	0.0	1	0	1	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val. inc. in pro. & equ. held for sale p. and term. ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	1,027	0	1,027	1.3	1,297	0	1,297	1.9
Profit reserves	3,418	0	3,418	4.3	3,100	0	3,100	4.5
Legal reserves	918	0	918	1.2	836	0	836	1.2
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	2,504	0	2,504	3.2	2,275	0	2,275	3.3
Other profit reserves	-4	0	-4	0.0	-11	0	-11	0.0
Profit or loss	1,145	0	1,145	1.5	899	0	899	1.3
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	1,145	0	1,145	1.5	899	0	899	1.3
<b>Total Liabilities</b>	<b>52,794</b>	<b>25,971</b>	<b>78,766</b>	<b>100.0</b>	<b>43,702</b>	<b>24,578</b>	<b>68,280</b>	<b>100.0</b>

## Türkiye İş Bankası A.Ş.

### Off Balance Sheet Commitments

(USD Million)

	June 2010			June 2009		
	TC	FC	Total	TC	FC	Total
<b>Guarantees and Warranties</b>	<b>3,673</b>	<b>4,928</b>	<b>8,601</b>	<b>2,913</b>	<b>5,037</b>	<b>7,950</b>
Letters of guarantee	3,638	2,785	6,423	2,910	2,924	5,834
Bank acceptances	0	113	113	1	81	82
Letters of credit	0	1,871	1,871	0	1,887	1,887
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	19	19	0	59	59
Other guarantees and warranties	35	140	175	1	86	88
<b>Commitments</b>	<b>13,036</b>	<b>2,464</b>	<b>15,500</b>	<b>10,833</b>	<b>2,292</b>	<b>13,125</b>
Irrevocable commitments	13,036	2,464	15,500	10,833	2,292	13,125
Revocable commitments	0	0	0	0	0	0
<b>Derivative Financial Instruments</b>	<b>5,695</b>	<b>16,225</b>	<b>21,920</b>	<b>4,192</b>	<b>6,928</b>	<b>11,121</b>
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	5,695	16,225	21,920	4,192	6,928	11,121
<b>Custody and Pledged Securities</b>	<b>58,693</b>	<b>12,670</b>	<b>71,363</b>	<b>70,790</b>	<b>11,137</b>	<b>81,927</b>
Items held in Custody	19,928	2,976	22,904	40,040	2,711	42,751
Pledged Items	38,765	9,693	48,459	30,750	8,425	39,176
Accepted independent guaran. and warrant.	0	0	0	0	0	0
<b>Total Off Balance Sheet Commitments</b>	<b>81,097</b>	<b>36,287</b>	<b>117,384</b>	<b>88,729</b>	<b>25,394</b>	<b>114,122</b>

### Income-Expenditure

(USD Million)

	June 2010	June 2009
<b>Interest Income</b>	<b>3,094</b>	<b>3,459</b>
Interest on loans	1,855	2,362
Interest received from reserve deposits	0	72
Interest received from banks	55	38
Interest received from money market transactions	3	43
Interest received from marketable securities portfolio	1,169	919
Other interest income	10	24
<b>Interest Expenses</b>	<b>1,577</b>	<b>1,944</b>
Interest on deposits	1,266	1,694
Interest on money market transactions	166	199
Interest on funds borrowed	142	44
Interest on securities issued	0	0
Other interest expenses	3	8
<b>Net Interest Income/Expenses</b>	<b>1,517</b>	<b>1,515</b>
<b>Net Fees and Commissions Income/Expenses</b>	<b>403</b>	<b>399</b>
Fees and commissions received	438	434
Fees and commissions paid	35	35
<b>Dividend Income</b>	<b>233</b>	<b>211</b>
<b>Trading Profit/Loss (net)</b>	<b>153</b>	<b>182</b>
Profit/loss on trading account securities	126	65
Profit/losses on derivative financial transactions	-89	175
Foreign exchange profit/loss	115	-58
<b>Other Operating Income</b>	<b>470</b>	<b>268</b>
<b>Total Operating Income/Expenses</b>	<b>2,775</b>	<b>2,575</b>
Provision for Loan Losses or other Receivables (-)	433	600
Specific provisions of banks loans and other receivables*	289	463
General provision expenses*	60	25
Other Operating Expenses (-)	969	881
Personnel Expenses*	519	480
<b>Net Operating Profit/Loss</b>	<b>1,373</b>	<b>1,095</b>
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
<b>Profit/Loss Before Taxes from Continuing Operations</b>	<b>1,373</b>	<b>1,095</b>
Provisions for Taxes on Income from Continuing Operations (±)	-228	-196
<b>Net Profit/Loss from Continuing Operations</b>	<b>1,145</b>	<b>899</b>
<b>Net Profit/Loss Before Taxes from Terminated Operations</b>	<b>0</b>	<b>0</b>
Provisions for Taxes on Income from Terminated Operations (±)	0	0
<b>Net Profit/Loss from Terminated Operations</b>	<b>0</b>	<b>0</b>
<b>Net Profit/Losses</b>	<b>1,145</b>	<b>899</b>

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

**Ratios**

(%)

	June 2010	June 2009
<b>Capital Ratios</b>		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	17.4	16.7
Shareholders' Equity / Total Assets	11.5	10.7
(Shareholders' Equity - Permanent Assets) / Total Assets	6.0	5.3
Net On Balance Sheet Position / Total Shareholders' Equity	-4.5	10.9
Net On and Off Balance Sheet Position / Total Shareholders' Equity	2.0	2.2
<b>Balance-Sheet Ratios</b>		
TC Assets / Total Assets	68.8	64.7
TC Liabilities / Total Liabilities	67.0	64.0
FC Assets / FC Liabilities	94.6	98.2
TC Deposits / Total Deposits	67.0	61.4
TC Loans / Total Loans and Receivables	69.7	70.8
Total Deposits / Total Assets	64.9	63.9
Funds Borrowed / Total Assets	7.9	10.0
<b>Assets Quality</b>		
Financial Assets (net) / Total Assets	37.0	31.2
Total Loans and Receivables / Total Assets	46.0	44.1
Total Loans and Receivables / Total Deposits	70.9	69.1
Loans Under Follow-up (gross) / Total Loans and Receivables	5.0	5.4
Loans Under Follow-up (net) / Total Loans and Receivables	0.0	0.0
Specific Provisions / Loans Under Follow-up	100.0	100.0
Permanent Assets / Total Assets	5.6	5.5
Consumer Loans / Total Loans and Receivables	28.6	30.7
<b>Liquidity</b>		
Liquid Assets / Total Assets	35.3	42.3
Liquid Assets / Short-term Liabilities	57.7	69.9
TC Liquid Assets / Total Assets	19.3	20.1
<b>Profitability</b>		
Net Profit/Losses / Total Assets	1.5	1.3
Net Profit/Losses / Total Shareholders' Equity	12.6	12.3
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.7	1.6
<b>Income-Expenditure Structure</b>		
Net Interest Income After Specific Provisions / Total Assets	1.6	1.5
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	44.2	40.8
Non-interest Income (net) / Total Assets	1.6	1.6
Other Operating Expenses / Total Assets	1.2	1.3
Personnel Expenses / Other Operating Expenses	53.6	54.5
Non-interest Income (net) / Other Operating Expenses	129.8	120.4

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

## Türkiye Kalkınma Bankası A.Ş.

### Assets

(USD Million)

	June 2010			%	June 2009			%
	TC	FC	Total		TC	FC	Total	
<b>Cash and Balances with the Central Bank</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Fin.ass.where fair value cha. is refl.to I/S (Net)</b>	<b>55</b>	<b>0</b>	<b>55</b>	<b>6.6</b>	<b>72</b>	<b>0</b>	<b>72</b>	<b>9.7</b>
Financial assets held for trading	55	0	55	6.6	72	0	72	9.7
Public sector debt securities	55	0	55	6.6	72	0	72	9.7
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
<b>Banks</b>	<b>63</b>	<b>2</b>	<b>65</b>	<b>7.8</b>	<b>4</b>	<b>30</b>	<b>34</b>	<b>4.6</b>
<b>Money Market Securities</b>	<b>4</b>	<b>0</b>	<b>4</b>	<b>0.4</b>	<b>87</b>	<b>0</b>	<b>87</b>	<b>11.7</b>
Interbank money market placements	4	0	4	0.4	87	0	87	11.7
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
<b>Financial Assets Available for Sale (Net)</b>	<b>43</b>	<b>0</b>	<b>43</b>	<b>5.1</b>	<b>5</b>	<b>0</b>	<b>5</b>	<b>0.7</b>
Securities representing a share in capital	1	0	1	0.1	1	0	1	0.1
Public sector debt securities	40	0	40	4.7	0	0	0	0.0
Other marketable securities	2	0	2	0.3	4	0	4	0.6
<b>Loans</b>	<b>127</b>	<b>456</b>	<b>583</b>	<b>69.3</b>	<b>181</b>	<b>275</b>	<b>456</b>	<b>61.2</b>
Loans	110	456	567	67.3	164	275	440	59.0
Loans granted to the Banks risk group	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	110	456	567	67.3	164	275	440	59.0
Loans under follow-up	55	0	55	6.6	59	0	59	7.9
Specific provisions (-)	39	0	39	4.6	42	0	42	5.6
<b>Factoring Receivables</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Investments held to Maturity (Net)</b>	<b>47</b>	<b>0</b>	<b>47</b>	<b>5.6</b>	<b>44</b>	<b>0</b>	<b>44</b>	<b>6.0</b>
Public sector debt securities	47	0	47	5.6	44	0	44	6.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
<b>Investments and Associates (Net)</b>	<b>4</b>	<b>0</b>	<b>5</b>	<b>0.6</b>	<b>3</b>	<b>0</b>	<b>4</b>	<b>0.5</b>
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	4	0	5	0.6	3	0	4	0.5
Financial investments and associates	0	0	0	0.0	0	0	0	0.1
Non-financial investments and associates	4	0	4	0.5	3	0	3	0.4
<b>Subsidiaries (Net)</b>	<b>5</b>	<b>0</b>	<b>5</b>	<b>0.6</b>	<b>7</b>	<b>0</b>	<b>7</b>	<b>0.9</b>
Financial subsidiaries	5	0	5	0.6	6	0	6	0.8
Non-financial subsidiaries	0	0	0	0.1	1	0	1	0.1
<b>Joint Ventures (Business Partners) (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
<b>Receivables From Leasing Transactions</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
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
<b>Derivative Financial Assets Held for Hedging</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
<b>Property and Equipment (Net)</b>	<b>26</b>	<b>0</b>	<b>26</b>	<b>3.1</b>	<b>26</b>	<b>0</b>	<b>26</b>	<b>3.4</b>
<b>Intangible Assets (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.1</b>
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.1
<b>Real Estates for Investment Purpose (Net)</b>	<b>2</b>	<b>0</b>	<b>2</b>	<b>0.2</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Assets for Tax</b>	<b>4</b>	<b>0</b>	<b>4</b>	<b>0.5</b>	<b>8</b>	<b>0</b>	<b>8</b>	<b>1.0</b>
Current assets for tax	0	0	0	0.0	2	0	2	0.2
Deferred assets for tax	4	0	4	0.5	6	0	6	0.8
<b>Prop.&amp;Equ.for Sale p. and from Term.Op.(Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Other Assets</b>	<b>2</b>	<b>1</b>	<b>2</b>	<b>0.3</b>	<b>1</b>	<b>1</b>	<b>2</b>	<b>0.2</b>
<b>Total Assets</b>	<b>382</b>	<b>459</b>	<b>842</b>	<b>100.0</b>	<b>438</b>	<b>307</b>	<b>745</b>	<b>100.0</b>

**Liabilities**

(USD Million)

	June 2010			%	June 2009			%
	TC	FC	Total		TC	FC	Total	
<b>Deposits</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Deposits held by the Banks risk group	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
<b>Derivative Finan. Liabilities Held for Trading</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Funds Borrowed</b>	<b>1</b>	<b>441</b>	<b>442</b>	<b>52.5</b>	<b>6</b>	<b>313</b>	<b>319</b>	<b>42.8</b>
<b>Money Market Takings</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	0	0	0	0.0	0	0	0	0.0
<b>Marketable Securities Issued (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
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
<b>Funds</b>	<b>62</b>	<b>0</b>	<b>62</b>	<b>7.3</b>	<b>81</b>	<b>0</b>	<b>81</b>	<b>10.9</b>
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	62	0	62	7.3	81	0	81	10.9
<b>Miscellaneous Payables</b>	<b>1</b>	<b>0</b>	<b>1</b>	<b>0.1</b>	<b>1</b>	<b>0</b>	<b>1</b>	<b>0.1</b>
<b>Other External Resources</b>	<b>3</b>	<b>0</b>	<b>3</b>	<b>0.4</b>	<b>3</b>	<b>0</b>	<b>3</b>	<b>0.5</b>
<b>Factoring Payables</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Leasing Transactions Payables (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
<b>Derivative Finan. Liabilities Held for Hedging</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
<b>Provisions</b>	<b>15</b>	<b>0</b>	<b>15</b>	<b>1.8</b>	<b>15</b>	<b>0</b>	<b>15</b>	<b>2.0</b>
General provisions	4	0	4	0.5	4	0	4	0.5
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	11	0	11	1.3	11	0	11	1.5
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	0	0	0	0.0	0	0	0	0.0
<b>Liabilities for Tax</b>	<b>1</b>	<b>0</b>	<b>1</b>	<b>0.1</b>	<b>3</b>	<b>0</b>	<b>3</b>	<b>0.4</b>
Current liabilities for tax	1	0	1	0.1	3	0	3	0.4
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
<b>Lia. for Pro. &amp; Equ. for Sale p. and from Term. Op. (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Subordinated Loans</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Shareholders' Equity</b>	<b>319</b>	<b>0</b>	<b>319</b>	<b>37.8</b>	<b>322</b>	<b>0</b>	<b>322</b>	<b>43.3</b>
Paid-in capital	102	0	102	12.1	105	0	105	14.1
Supplementary capital	133	0	133	15.8	140	0	140	18.7
Share premium	1	0	1	0.1	1	0	1	0.1
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	1	0	1	0.2	3	0	3	0.4
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est. for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv. & ass., subs. & joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val. inc. in pro. & equ. held for sale p. and term. ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	131	0	131	15.6	135	0	135	18.1
Profit reserves	78	0	78	9.2	67	0	67	9.0
Legal reserves	18	0	18	2.1	17	0	17	2.3
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	60	0	60	7.1	50	0	50	6.7
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	6	0	6	0.7	10	0	10	1.4
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	6	0	6	0.7	10	0	10	1.4
<b>Total Liabilities</b>	<b>400</b>	<b>442</b>	<b>842</b>	<b>100.0</b>	<b>432</b>	<b>313</b>	<b>745</b>	<b>100.0</b>

## Türkiye Kalkınma Bankası A.Ş.

### Off Balance Sheet Commitments

(USD Million)

	June 2010			June 2009		
	TC	FC	Total	TC	FC	Total
<b>Guarantees and Warranties</b>	<b>0</b>	<b>3</b>	<b>3</b>	<b>0</b>	<b>0</b>	<b>0</b>
Letters of guarantee	0	0	0	0	0	0
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	3	3	0	0	0
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	0	0	0	0	0
<b>Commitments</b>	<b>37</b>	<b>548</b>	<b>585</b>	<b>23</b>	<b>303</b>	<b>326</b>
Irrevocable commitments	0	12	12	0	14	14
Revocable commitments	37	536	573	23	290	313
<b>Derivative Financial Instruments</b>	<b>6</b>	<b>6</b>	<b>12</b>	<b>0</b>	<b>0</b>	<b>0</b>
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	6	6	12	0	0	0
<b>Custody and Pledged Securities</b>	<b>1,770</b>	<b>2,737</b>	<b>4,507</b>	<b>1,950</b>	<b>2,380</b>	<b>4,330</b>
Items held in Custody	5	0	5	10	0	11
Pledged Items	1,765	2,737	4,501	1,940	2,379	4,319
Accepted independent guaran. and warrant.	1	0	1	0	0	0
<b>Total Off Balance Sheet Commitments</b>	<b>1,813</b>	<b>3,294</b>	<b>5,107</b>	<b>1,974</b>	<b>2,683</b>	<b>4,656</b>

### Income-Expenditure

(USD Million)

	June 2010	June 2009
<b>Interest Income</b>	<b>23</b>	<b>32</b>
Interest on loans	15	17
Interest received from reserve deposits	0	0
Interest received from banks	0	0
Interest received from money market transactions	2	6
Interest received from marketable securities portfolio	6	9
Other interest income	0	0
<b>Interest Expenses</b>	<b>5</b>	<b>8</b>
Interest on deposits	0	0
Interest on money market transactions	3	5
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	2	3
<b>Net Interest Income/Expenses</b>	<b>18</b>	<b>24</b>
<b>Net Fees and Commissions Income/Expenses</b>	<b>1</b>	<b>4</b>
Fees and commissions received	1	4
Fees and commissions paid	0	0
<b>Dividend Income</b>	<b>2</b>	<b>0</b>
<b>Trading Profit/Loss (net)</b>	<b>1</b>	<b>1</b>
Profit/loss on trading account securities	0	0
Profit/losses on derivative financial transactions	0	0
Foreign exchange profit/loss	1	1
<b>Other Operating Income</b>	<b>7</b>	<b>4</b>
<b>Total Operating Income/Expenses</b>	<b>29</b>	<b>32</b>
Provision for Loan Losses or other Receivables (-)	2	2
Specific provisions of banks loans and other receivables*	0	1
General provision expenses*	0	1
Other Operating Expenses (-)	19	18
Personnel Expenses*	14	13
<b>Net Operating Profit/Loss</b>	<b>8</b>	<b>13</b>
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
<b>Profit/Loss Before Taxes from Continuing Operations</b>	<b>8</b>	<b>13</b>
Provisions for Taxes on Income from Continuing Operations (±)	-2	-2
<b>Net Profit/Loss from Continuing Operations</b>	<b>6</b>	<b>10</b>
<b>Net Profit/Loss Before Taxes from Terminated Operations</b>	<b>0</b>	<b>0</b>
Provisions for Taxes on Income from Terminated Operations (±)	0	0
<b>Net Profit/Loss from Terminated Operations</b>	<b>0</b>	<b>0</b>
<b>Net Profit/Losses</b>	<b>6</b>	<b>10</b>

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

**Ratios**

(%)

	June 2010	June 2009
<b>Capital Ratios</b>		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	81.7	70.3
Shareholders' Equity / Total Assets	37.8	43.3
(Shareholders' Equity - Permanent Assets) / Total Assets	31.6	36.1
Net On Balance Sheet Position / Total Shareholders' Equity	6.0	-1.8
Net On and Off Balance Sheet Position / Total Shareholders' Equity	4.1	-1.8
<b>Balance-Sheet Ratios</b>		
TC Assets / Total Assets	45.4	58.8
TC Liabilities / Total Liabilities	47.5	58.0
FC Assets / FC Liabilities	104.0	98.1
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans and Receivables	21.8	39.6
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	52.5	42.8
<b>Assets Quality</b>		
Financial Assets (net) / Total Assets	17.3	16.3
Total Loans and Receivables / Total Assets	69.3	61.2
Total Loans and Receivables / Total Deposits	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	9.5	12.9
Loans Under Follow-up (net) / Total Loans and Receivables	2.9	3.7
Specific Provisions / Loans Under Follow-up	69.5	71.6
Permanent Assets / Total Assets	6.3	7.2
Consumer Loans / Total Loans and Receivables	0.6	0.9
<b>Liquidity</b>		
Liquid Assets / Total Assets	19.9	26.6
Liquid Assets / Short-term Liabilities	327.2	3,214.4
TC Liquid Assets / Total Assets	19.6	22.5
<b>Profitability</b>		
Net Profit/Losses / Total Assets	0.7	1.4
Net Profit/Losses / Total Shareholders' Equity	1.8	3.2
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.0	1.7
<b>Income-Expenditure Structure</b>		
Net Interest Income After Specific Provisions / Total Assets	2.1	3.1
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	61.0	70.2
Non-interest Income (net) / Total Assets	1.3	1.2
Other Operating Expenses / Total Assets	2.2	2.4
Personnel Expenses / Other Operating Expenses	71.9	74.3
Non-interest Income (net) / Other Operating Expenses	59.1	49.8

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

## Türkiye Sınai Kalkınma Bankası A.Ş.

### Assets

(USD Million)

	June 2010			%	June 2009			%
	TC	FC	Total		TC	FC	Total	
<b>Cash and Balances with the Central Bank</b>	<b>1</b>	<b>18</b>	<b>19</b>	<b>0.4</b>	<b>0</b>	<b>2</b>	<b>2</b>	<b>0.0</b>
<b>Fin.ass.where fair value cha. is refl.to I/S (Net)</b>	<b>39</b>	<b>6</b>	<b>45</b>	<b>1.0</b>	<b>9</b>	<b>3</b>	<b>11</b>	<b>0.3</b>
Financial assets held for trading	39	6	45	1.0	9	3	11	0.3
Public sector debt securities	17	0	17	0.4	0	0	0	0.0
Securities representing a share in capital	17	0	17	0.4	0	0	0	0.0
Derivative financial assets held for trading	5	6	11	0.2	8	3	11	0.3
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
<b>Banks</b>	<b>105</b>	<b>54</b>	<b>159</b>	<b>3.4</b>	<b>41</b>	<b>18</b>	<b>59</b>	<b>1.4</b>
<b>Money Market Securities</b>	<b>0</b>	<b>10</b>	<b>10</b>	<b>0.2</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Interbank money market placements	0	10	10	0.2	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
<b>Financial Assets Available for Sale (Net)</b>	<b>1,016</b>	<b>354</b>	<b>1,370</b>	<b>29.7</b>	<b>955</b>	<b>263</b>	<b>1,218</b>	<b>29.6</b>
Securities representing a share in capital	21	2	22	0.5	11	2	13	0.3
Public sector debt securities	990	270	1,260	27.3	931	219	1,150	27.9
Other marketable securities	6	83	88	1.9	14	42	56	1.4
<b>Loans</b>	<b>990</b>	<b>1,577</b>	<b>2,567</b>	<b>55.7</b>	<b>1,114</b>	<b>1,325</b>	<b>2,439</b>	<b>59.2</b>
Loans	990	1,577	2,567	55.7	1,114	1,325	2,439	59.2
Loans granted to the Banks risk group	130	73	203	4.4	107	1	108	2.6
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	861	1,503	2,364	51.3	1,007	1,324	2,331	56.6
Loans under follow-up	7	4	11	0.2	12	4	15	0.4
Specific provisions (-)	7	4	11	0.2	12	4	15	0.4
<b>Factoring Receivables</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Investments held to Maturity (Net)</b>	<b>186</b>	<b>0</b>	<b>186</b>	<b>4.0</b>	<b>66</b>	<b>0</b>	<b>66</b>	<b>1.6</b>
Public sector debt securities	186	0	186	4.0	66	0	66	1.6
Other marketable securities	0	0	0	0.0	0	0	0	0.0
<b>Investments and Associates (Net)</b>	<b>72</b>	<b>0</b>	<b>72</b>	<b>1.6</b>	<b>49</b>	<b>0</b>	<b>49</b>	<b>1.2</b>
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	72	0	72	1.6	49	0	49	1.2
Financial investments and associates	68	0	68	1.5	44	0	44	1.1
Non-financial investments and associates	4	0	4	0.1	5	0	5	0.1
<b>Subsidiaries (Net)</b>	<b>87</b>	<b>0</b>	<b>87</b>	<b>1.9</b>	<b>93</b>	<b>0</b>	<b>93</b>	<b>2.3</b>
Financial subsidiaries	86	0	86	1.9	93	0	93	2.3
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
<b>Joint Ventures (Business Partners) (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
<b>Receivables From Leasing Transactions</b>	<b>0</b>	<b>58</b>	<b>58</b>	<b>1.3</b>	<b>0</b>	<b>116</b>	<b>116</b>	<b>2.8</b>
Finance lease receivables	0	61	61	1.3	0	124	124	3.0
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	2	2	0.1	0	8	8	0.2
<b>Derivative Financial Assets Held for Hedging</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
<b>Property and Equipment (Net)</b>	<b>11</b>	<b>0</b>	<b>11</b>	<b>0.2</b>	<b>17</b>	<b>0</b>	<b>17</b>	<b>0.4</b>
<b>Intangible Assets (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
<b>Real Estates for Investment Purpose (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Assets for Tax</b>	<b>15</b>	<b>0</b>	<b>15</b>	<b>0.3</b>	<b>11</b>	<b>0</b>	<b>11</b>	<b>0.3</b>
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	15	0	15	0.3	11	0	11	0.3
<b>Prop.&amp;Equ.for Sale p. and from Term.Op.(Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Other Assets</b>	<b>2</b>	<b>8</b>	<b>11</b>	<b>0.2</b>	<b>1</b>	<b>36</b>	<b>38</b>	<b>0.9</b>
<b>Total Assets</b>	<b>2,523</b>	<b>2,086</b>	<b>4,609</b>	<b>100.0</b>	<b>2,357</b>	<b>1,763</b>	<b>4,121</b>	<b>100.0</b>



## Liabilities

(USD Million)

	June 2010			%	June 2009			%
	TC	FC	Total		TC	FC	Total	
<b>Deposits</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Deposits held by the Banks risk group	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
<b>Derivative Finan. Liabilities Held for Trading</b>	<b>1</b>	<b>6</b>	<b>7</b>	<b>0.2</b>	<b>3</b>	<b>2</b>	<b>5</b>	<b>0.1</b>
<b>Funds Borrowed</b>	<b>4</b>	<b>2,848</b>	<b>2,852</b>	<b>61.9</b>	<b>5</b>	<b>2,750</b>	<b>2,755</b>	<b>66.9</b>
<b>Money Market Takings</b>	<b>786</b>	<b>92</b>	<b>879</b>	<b>19.1</b>	<b>606</b>	<b>31</b>	<b>637</b>	<b>15.4</b>
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	786	92	879	19.1	606	31	637	15.4
<b>Marketable Securities Issued (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
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
<b>Funds</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
<b>Miscellaneous Payables</b>	<b>29</b>	<b>11</b>	<b>40</b>	<b>0.9</b>	<b>14</b>	<b>7</b>	<b>22</b>	<b>0.5</b>
<b>Other External Resources</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Factoring Payables</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Leasing Transactions Payables (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
<b>Derivative Finan. Liabilities Held for Hedging</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
<b>Provisions</b>	<b>63</b>	<b>0</b>	<b>63</b>	<b>1.4</b>	<b>49</b>	<b>0</b>	<b>49</b>	<b>1.2</b>
General provisions	23	0	23	0.5	21	0	21	0.5
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	2	0	2	0.1	2	0	2	0.1
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	38	0	38	0.8	26	0	26	0.6
<b>Liabilities for Tax</b>	<b>9</b>	<b>0</b>	<b>9</b>	<b>0.2</b>	<b>12</b>	<b>0</b>	<b>12</b>	<b>0.3</b>
Current liabilities for tax	9	0	9	0.2	12	0	12	0.3
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
<b>Lia. for Pro. &amp; Equ. for Sale p. and from Term. Op. (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Subordinated Loans</b>	<b>0</b>	<b>51</b>	<b>51</b>	<b>1.1</b>	<b>0</b>	<b>51</b>	<b>51</b>	<b>1.2</b>
<b>Shareholders' Equity</b>	<b>699</b>	<b>11</b>	<b>710</b>	<b>15.4</b>	<b>597</b>	<b>-7</b>	<b>590</b>	<b>14.3</b>
Paid-in capital	445	0	445	9.7	394	0	394	9.5
Supplementary capital	35	11	46	1.0	23	-7	17	0.4
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	15	11	26	0.6	4	-7	-2	-0.1
Revaluation changes of property and equip.	20	0	20	0.4	19	0	19	0.5
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est. for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv. & ass., subs. & joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val. inc. in pro. & equ. held for sale p. and term. ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	0	0	0	0.0	0	0	0	0.0
Profit reserves	141	0	141	3.1	121	0	121	2.9
Legal reserves	47	0	47	1.0	37	0	37	0.9
Status reserves	23	0	23	0.5	18	0	18	0.4
Extraordinary reserves	69	0	69	1.5	63	0	63	1.5
Other profit reserves	2	0	2	0.0	2	0	2	0.0
Profit or loss	78	0	78	1.7	60	0	60	1.4
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	78	0	78	1.7	60	0	60	1.4
<b>Total Liabilities</b>	<b>1,590</b>	<b>3,019</b>	<b>4,609</b>	<b>100.0</b>	<b>1,286</b>	<b>2,835</b>	<b>4,121</b>	<b>100.0</b>

## Türkiye Sınai Kalkınma Bankası A.Ş.

### Off Balance Sheet Commitments

(USD Million)

	June 2010			June 2009		
	TC	FC	Total	TC	FC	Total
<b>Guarantees and Warranties</b>	<b>215</b>	<b>273</b>	<b>489</b>	<b>160</b>	<b>263</b>	<b>423</b>
Letters of guarantee	162	57	220	150	60	210
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	149	149	0	148	148
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	53	67	120	10	54	64
<b>Commitments</b>	<b>292</b>	<b>486</b>	<b>778</b>	<b>222</b>	<b>458</b>	<b>680</b>
Irrevocable commitments	71	159	229	98	275	373
Revocable commitments	221	327	548	125	183	308
<b>Derivative Financial Instruments</b>	<b>382</b>	<b>1,684</b>	<b>2,067</b>	<b>227</b>	<b>1,483</b>	<b>1,710</b>
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	382	1,684	2,067	227	1,483	1,710
<b>Custody and Pledged Securities</b>	<b>1,894</b>	<b>12,768</b>	<b>14,662</b>	<b>1,447</b>	<b>7,302</b>	<b>8,748</b>
Items held in Custody	1,053	125	1,178	1,261	61	1,323
Pledged Items	841	12,643	13,484	185	7,241	7,426
Accepted independent guaran. and warrant.	0	0	0	0	0	0
<b>Total Off Balance Sheet Commitments</b>	<b>2,784</b>	<b>15,212</b>	<b>17,995</b>	<b>2,056</b>	<b>9,505</b>	<b>11,562</b>

### Income-Expenditure

(USD Million)

	June 2010	June 2009
<b>Interest Income</b>	<b>138</b>	<b>180</b>
Interest on loans	60	92
Interest received from reserve deposits	0	0
Interest received from banks	3	2
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	74	82
Other interest income	1	4
<b>Interest Expenses</b>	<b>42</b>	<b>107</b>
Interest on deposits	0	0
Interest on money market transactions	14	75
Interest on funds borrowed	28	33
Interest on securities issued	0	0
Other interest expenses	0	0
<b>Net Interest Income/Expenses</b>	<b>95</b>	<b>73</b>
<b>Net Fees and Commissions Income/Expenses</b>	<b>4</b>	<b>2</b>
Fees and commissions received	4	2
Fees and commissions paid	1	0
<b>Dividend Income</b>	<b>14</b>	<b>12</b>
<b>Trading Profit/Loss (net)</b>	<b>1</b>	<b>2</b>
Profit/loss on trading account securities	-1	1
Profit/losses on derivative financial transactions	1	4
Foreign exchange profit/loss	1	-3
<b>Other Operating Income</b>	<b>5</b>	<b>12</b>
<b>Total Operating Income/Expenses</b>	<b>120</b>	<b>101</b>
Provision for Loan Losses or other Receivables (-)	4	12
Specific provisions of banks loans and other receivables*	0	1
General provision expenses*	2	0
Other Operating Expenses (-)	19	18
Personnel Expenses*	10	10
<b>Net Operating Profit/Loss</b>	<b>97</b>	<b>71</b>
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
<b>Profit/Loss Before Taxes from Continuing Operations</b>	<b>97</b>	<b>71</b>
Provisions for Taxes on Income from Continuing Operations (±)	-19	-12
<b>Net Profit/Loss from Continuing Operations</b>	<b>78</b>	<b>60</b>
<b>Net Profit/Loss Before Taxes from Terminated Operations</b>	<b>0</b>	<b>0</b>
Provisions for Taxes on Income from Terminated Operations (±)	0	0
<b>Net Profit/Loss from Terminated Operations</b>	<b>0</b>	<b>0</b>
<b>Net Profit/Losses</b>	<b>78</b>	<b>60</b>

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

**Ratios**

(%)

	June 2010	June 2009
<b>Capital Ratios</b>		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	25.0	22.0
Shareholders' Equity / Total Assets	15.4	14.3
(Shareholders' Equity - Permanent Assets) / Total Assets	11.7	10.5
Net On Balance Sheet Position / Total Shareholders' Equity	-0.8	1.5
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-1.9	-2.4
<b>Balance-Sheet Ratios</b>		
TC Assets / Total Assets	54.7	57.2
TC Liabilities / Total Liabilities	34.5	31.2
FC Assets / FC Liabilities	69.1	62.2
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans and Receivables	38.6	45.7
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	61.9	66.9
<b>Assets Quality</b>		
Financial Assets (net) / Total Assets	34.7	31.4
Total Loans and Receivables / Total Assets	55.7	59.2
Total Loans and Receivables / Total Deposits	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	0.4	0.6
Loans Under Follow-up (net) / Total Loans and Receivables	0.0	0.0
Specific Provisions / Loans Under Follow-up	100.0	100.0
Permanent Assets / Total Assets	3.7	3.9
Consumer Loans / Total Loans and Receivables	0.0	0.0
<b>Liquidity</b>		
Liquid Assets / Total Assets	34.8	31.3
Liquid Assets / Short-term Liabilities	180.4	179.0
TC Liquid Assets / Total Assets	25.2	24.4
<b>Profitability</b>		
Net Profit/Losses / Total Assets	1.7	1.4
Net Profit/Losses / Total Shareholders' Equity	11.0	10.1
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.1	1.7
<b>Income-Expenditure Structure</b>		
Net Interest Income After Specific Provisions / Total Assets	2.1	1.7
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	79.8	71.6
Non-interest Income (net) / Total Assets	0.5	0.7
Other Operating Expenses / Total Assets	0.4	0.4
Personnel Expenses / Other Operating Expenses	54.1	55.9
Non-interest Income (net) / Other Operating Expenses	126.3	157.2

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

## Türkiye Vakıflar Bankası T.A.O.

### Assets

(USD Million)

	June 2010			%	June 2009			%
	TC	FC	Total		TC	FC	Total	
<b>Cash and Balances with the Central Bank</b>	<b>3,815</b>	<b>1,047</b>	<b>4,862</b>	<b>10.7</b>	<b>1,323</b>	<b>797</b>	<b>2,120</b>	<b>5.5</b>
<b>Fin.ass.where fair value cha. is refl.to I/S (Net)</b>	<b>0</b>	<b>20</b>	<b>20</b>	<b>0.0</b>	<b>3</b>	<b>25</b>	<b>28</b>	<b>0.1</b>
Financial assets held for trading	0	20	20	0.0	3	25	28	0.1
Public sector debt securities	0	12	12	0.0	0	11	11	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	8	9	0.0	3	14	17	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
<b>Banks</b>	<b>51</b>	<b>1,282</b>	<b>1,332</b>	<b>2.9</b>	<b>61</b>	<b>3,199</b>	<b>3,260</b>	<b>8.4</b>
<b>Money Market Securities</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>1,640</b>	<b>0</b>	<b>1,640</b>	<b>4.2</b>
Interbank money market placements	0	0	0	0.0	1,640	0	1,640	4.2
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
<b>Financial Assets Available for Sale (Net)</b>	<b>7,554</b>	<b>1,645</b>	<b>9,199</b>	<b>20.3</b>	<b>5,248</b>	<b>1,126</b>	<b>6,374</b>	<b>16.5</b>
Securities representing a share in capital	0	7	7	0.0	6	7	13	0.0
Public sector debt securities	7,554	1,620	9,174	20.3	5,242	1,105	6,347	16.4
Other marketable securities	0	18	18	0.0	0	14	14	0.0
<b>Loans</b>	<b>17,171</b>	<b>7,927</b>	<b>25,098</b>	<b>55.4</b>	<b>14,250</b>	<b>6,847</b>	<b>21,097</b>	<b>54.5</b>
Loans	17,128	7,927	25,056	55.3	14,132	6,847	20,980	54.2
Loans granted to the Banks risk group	482	125	607	1.3	70	41	111	0.3
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	16,646	7,802	24,449	54.0	14,063	6,806	20,868	53.9
Loans under follow-up	1,482	0	1,482	3.3	1,213	0	1,213	3.1
Specific provisions (-)	1,440	0	1,440	3.2	1,095	0	1,095	2.8
<b>Factoring Receivables</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Investments held to Maturity (Net)</b>	<b>2,194</b>	<b>890</b>	<b>3,083</b>	<b>6.8</b>	<b>1,631</b>	<b>988</b>	<b>2,619</b>	<b>6.8</b>
Public sector debt securities	2,194	866	3,059	6.8	1,631	964	2,595	6.7
Other marketable securities	0	24	24	0.1	0	24	24	0.1
<b>Investments and Associates (Net)</b>	<b>97</b>	<b>0</b>	<b>97</b>	<b>0.2</b>	<b>46</b>	<b>0</b>	<b>46</b>	<b>0.1</b>
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	97	0	97	0.2	46	0	46	0.1
Financial investments and associates	92	0	92	0.2	41	0	41	0.1
Non-financial investments and associates	5	0	5	0.0	5	0	5	0.0
<b>Subsidiaries (Net)</b>	<b>330</b>	<b>68</b>	<b>398</b>	<b>0.9</b>	<b>279</b>	<b>66</b>	<b>345</b>	<b>0.9</b>
Financial subsidiaries	240	68	309	0.7	184	66	250	0.6
Non-financial subsidiaries	89	0	89	0.2	95	0	95	0.2
<b>Joint Ventures (Business Partners) (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
<b>Receivables From Leasing Transactions</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
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
<b>Derivative Financial Assets Held for Hedging</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
<b>Property and Equipment (Net)</b>	<b>679</b>	<b>1</b>	<b>679</b>	<b>1.5</b>	<b>678</b>	<b>0</b>	<b>678</b>	<b>1.8</b>
<b>Intangible Assets (Net)</b>	<b>30</b>	<b>0</b>	<b>30</b>	<b>0.1</b>	<b>21</b>	<b>0</b>	<b>21</b>	<b>0.1</b>
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	30	0	30	0.1	21	0	21	0.1
<b>Real Estates for Investment Purpose (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Assets for Tax</b>	<b>51</b>	<b>0</b>	<b>51</b>	<b>0.1</b>	<b>64</b>	<b>0</b>	<b>64</b>	<b>0.2</b>
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	51	0	51	0.1	64	0	64	0.2
<b>Prop.&amp;Equ.for Sale p. and from Term.Op.(Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Other Assets</b>	<b>352</b>	<b>86</b>	<b>439</b>	<b>1.0</b>	<b>243</b>	<b>153</b>	<b>396</b>	<b>1.0</b>
<b>Total Assets</b>	<b>32,323</b>	<b>12,965</b>	<b>45,288</b>	<b>100.0</b>	<b>25,487</b>	<b>13,201</b>	<b>38,687</b>	<b>100.0</b>

**Liabilities**

(USD Million)

	June 2010			%	June 2009			%
	TC	FC	Total		TC	FC	Total	
<b>Deposits</b>	<b>22,763</b>	<b>8,653</b>	<b>31,417</b>	<b>69.4</b>	<b>19,093</b>	<b>8,517</b>	<b>27,610</b>	<b>71.4</b>
Deposits held by the Banks risk group	1,110	105	1,215	2.7	954	69	1,023	2.6
Other	21,654	8,548	30,202	66.7	18,139	8,449	26,587	68.7
<b>Derivative Finan. Liabilities Held for Trading</b>	<b>12</b>	<b>15</b>	<b>27</b>	<b>0.1</b>	<b>1</b>	<b>9</b>	<b>11</b>	<b>0.0</b>
<b>Funds Borrowed</b>	<b>30</b>	<b>3,440</b>	<b>3,470</b>	<b>7.7</b>	<b>41</b>	<b>3,696</b>	<b>3,737</b>	<b>9.7</b>
<b>Money Market Takings</b>	<b>2,649</b>	<b>1,252</b>	<b>3,900</b>	<b>8.6</b>	<b>1,236</b>	<b>446</b>	<b>1,682</b>	<b>4.3</b>
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	2,649	1,252	3,900	8.6	1,236	446	1,682	4.3
<b>Marketable Securities Issued (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
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
<b>Funds</b>	<b>46</b>	<b>0</b>	<b>46</b>	<b>0.1</b>	<b>61</b>	<b>0</b>	<b>61</b>	<b>0.2</b>
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	46	0	46	0.1	61	0	61	0.2
<b>Miscellaneous Payables</b>	<b>694</b>	<b>27</b>	<b>721</b>	<b>1.6</b>	<b>467</b>	<b>39</b>	<b>505</b>	<b>1.3</b>
<b>Other External Resources</b>	<b>107</b>	<b>68</b>	<b>175</b>	<b>0.4</b>	<b>127</b>	<b>112</b>	<b>239</b>	<b>0.6</b>
<b>Factoring Payables</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Leasing Transactions Payables (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>2</b>	<b>2</b>	<b>0.0</b>
Finance leasing payables	0	0	0	0.0	0	2	2	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
<b>Derivative Finan. Liabilities Held for Hedging</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
<b>Provisions</b>	<b>494</b>	<b>15</b>	<b>508</b>	<b>1.1</b>	<b>460</b>	<b>13</b>	<b>474</b>	<b>1.2</b>
General provisions	227	3	230	0.5	188	3	191	0.5
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	170	0	170	0.4	165	0	165	0.4
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	96	12	108	0.2	108	11	118	0.3
<b>Liabilities for Tax</b>	<b>80</b>	<b>3</b>	<b>83</b>	<b>0.2</b>	<b>134</b>	<b>4</b>	<b>138</b>	<b>0.4</b>
Current liabilities for tax	80	3	83	0.2	134	4	138	0.4
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
<b>Lia.for Pro.&amp;Equ.for Sale p. and from Term.Op.(Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Subordinated Loans</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Shareholders' Equity</b>	<b>4,834</b>	<b>107</b>	<b>4,942</b>	<b>10.9</b>	<b>4,200</b>	<b>27</b>	<b>4,227</b>	<b>10.9</b>
Paid-in capital	1,589	0	1,589	3.5	1,640	0	1,640	4.2
Supplementary capital	743	107	850	1.9	680	27	707	1.8
Share premium	460	0	460	1.0	475	0	475	1.2
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	237	107	345	0.8	161	27	187	0.5
Revaluation changes of property and equip.	3	0	3	0.0	1	0	1	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est.for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv.&ass.,subs.& joint vent.	42	0	42	0.1	44	0	44	0.1
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val.inc.in pro.& equ.held for sale p.and term.ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	0	0	0	0.0	0	0	0	0.0
Profit reserves	2,160	0	2,160	4.8	1,491	0	1,491	3.9
Legal reserves	303	0	303	0.7	232	0	232	0.6
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	1,713	0	1,713	3.8	1,124	0	1,124	2.9
Other profit reserves	144	0	144	0.3	135	0	135	0.3
Profit or loss	343	0	343	0.8	390	0	390	1.0
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	343	0	343	0.8	390	0	390	1.0
<b>Total Liabilities</b>	<b>31,708</b>	<b>13,580</b>	<b>45,288</b>	<b>100.0</b>	<b>25,820</b>	<b>12,868</b>	<b>38,687</b>	<b>100.0</b>

## Türkiye Vakıflar Bankası T.A.O.

### Off Balance Sheet Commitments

(USD Million)

	June 2010			June 2009		
	TC	FC	Total	TC	FC	Total
<b>Guarantees and Warranties</b>	<b>3,183</b>	<b>2,705</b>	<b>5,889</b>	<b>2,370</b>	<b>3,266</b>	<b>5,635</b>
Letters of guarantee	3,183	1,040	4,222	2,367	1,224	3,591
Bank acceptances	1	111	111	0	333	333
Letters of credit	0	1,548	1,548	2	1,702	1,704
Prefinancing given as guarantee	0	7	7	0	7	7
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	0	0	0	1	1
<b>Commitments</b>	<b>5,399</b>	<b>255</b>	<b>5,654</b>	<b>4,502</b>	<b>413</b>	<b>4,914</b>
Irrevocable commitments	5,394	255	5,649	4,497	413	4,909
Revocable commitments	5	0	5	5	0	5
<b>Derivative Financial Instruments</b>	<b>788</b>	<b>962</b>	<b>1,750</b>	<b>684</b>	<b>1,507</b>	<b>2,191</b>
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	788	962	1,750	684	1,507	2,191
<b>Custody and Pledged Securities</b>	<b>51,899</b>	<b>15,639</b>	<b>67,538</b>	<b>43,741</b>	<b>14,016</b>	<b>57,758</b>
Items held in Custody	12,917	361	13,278	8,949	310	9,259
Pledged Items	38,982	15,278	54,260	34,792	13,706	48,498
Accepted independent guaran. and warrant.	0	0	0	0	0	0
<b>Total Off Balance Sheet Commitments</b>	<b>61,269</b>	<b>19,561</b>	<b>80,830</b>	<b>51,297</b>	<b>19,202</b>	<b>70,498</b>

### Income-Expenditure

(USD Million)

	June 2010	June 2009
<b>Interest Income</b>	<b>1,900</b>	<b>2,167</b>
Interest on loans	1,287	1,516
Interest received from reserve deposits	27	43
Interest received from banks	2	4
Interest received from money market transactions	32	31
Interest received from marketable securities portfolio	532	564
Other interest income	18	10
<b>Interest Expenses</b>	<b>1,020</b>	<b>1,163</b>
Interest on deposits	841	1,026
Interest on money market transactions	26	62
Interest on funds borrowed	128	63
Interest on securities issued	0	0
Other interest expenses	24	13
<b>Net Interest Income/Expenses</b>	<b>880</b>	<b>1,004</b>
<b>Net Fees and Commissions Income/Expenses</b>	<b>136</b>	<b>143</b>
Fees and commissions received	169	191
Fees and commissions paid	33	47
<b>Dividend Income</b>	<b>22</b>	<b>16</b>
<b>Trading Profit/Loss (net)</b>	<b>83</b>	<b>41</b>
Profit/loss on trading account securities	99	20
Profit/losses on derivative financial transactions	-10	8
Foreign exchange profit/loss	-6	13
<b>Other Operating Income</b>	<b>162</b>	<b>56</b>
<b>Total Operating Income/Expenses</b>	<b>1,284</b>	<b>1,260</b>
Provision for Loan Losses or other Receivables (-)	348	292
Specific provisions of banks loans and other receivables*	271	210
General provision expenses*	25	21
Other Operating Expenses (-)	507	493
Personnel Expenses*	211	205
<b>Net Operating Profit/Loss</b>	<b>429</b>	<b>475</b>
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
<b>Profit/Loss Before Taxes from Continuing Operations</b>	<b>429</b>	<b>475</b>
Provisions for Taxes on Income from Continuing Operations (±)	-86	-85
<b>Net Profit/Loss from Continuing Operations</b>	<b>343</b>	<b>390</b>
<b>Net Profit/Loss Before Taxes from Terminated Operations</b>	<b>0</b>	<b>0</b>
Provisions for Taxes on Income from Terminated Operations (±)	0	0
<b>Net Profit/Loss from Terminated Operations</b>	<b>0</b>	<b>0</b>
<b>Net Profit/Losses</b>	<b>343</b>	<b>390</b>

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

**Ratios**

(%)

	June 2010	June 2009
<b>Capital Ratios</b>		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	14.5	14.6
Shareholders' Equity / Total Assets	10.9	10.9
(Shareholders' Equity - Permanent Assets) / Total Assets	8.2	7.8
Net On Balance Sheet Position / Total Shareholders' Equity	-5.8	10.2
Net On and Off Balance Sheet Position / Total Shareholders' Equity	4.3	2.6
<b>Balance-Sheet Ratios</b>		
TC Assets / Total Assets	71.4	65.9
TC Liabilities / Total Liabilities	70.0	66.7
FC Assets / FC Liabilities	95.5	102.6
TC Deposits / Total Deposits	72.5	69.2
TC Loans / Total Loans and Receivables	68.4	67.5
Total Deposits / Total Assets	69.4	71.4
Funds Borrowed / Total Assets	7.7	9.7
<b>Assets Quality</b>		
Financial Assets (net) / Total Assets	27.2	23.3
Total Loans and Receivables / Total Assets	55.4	54.5
Total Loans and Receivables / Total Deposits	79.9	76.4
Loans Under Follow-up (gross) / Total Loans and Receivables	5.9	5.7
Loans Under Follow-up (net) / Total Loans and Receivables	0.2	0.6
Specific Provisions / Loans Under Follow-up	97.1	90.3
Permanent Assets / Total Assets	2.8	3.1
Consumer Loans / Total Loans and Receivables	29.5	28.8
<b>Liquidity</b>		
Liquid Assets / Total Assets	34.0	34.7
Liquid Assets / Short-term Liabilities	60.8	57.8
TC Liquid Assets / Total Assets	25.2	21.4
<b>Profitability</b>		
Net Profit/Losses / Total Assets	0.8	1.0
Net Profit/Losses / Total Shareholders' Equity	6.9	9.2
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.9	1.2
<b>Income-Expenditure Structure</b>		
Net Interest Income After Specific Provisions / Total Assets	1.3	2.1
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	47.5	63.0
Non-interest Income (net) / Total Assets	0.9	0.7
Other Operating Expenses / Total Assets	1.1	1.3
Personnel Expenses / Other Operating Expenses	41.7	41.6
Non-interest Income (net) / Other Operating Expenses	79.7	51.9

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

## WestLB AG

### Assets

(USD Million)

	June 2010			%	June 2009			%
	TC	FC	Total		TC	FC	Total	
<b>Cash and Balances with the Central Bank</b>	<b>1</b>	<b>5</b>	<b>6</b>	<b>2.5</b>	<b>6</b>	<b>5</b>	<b>12</b>	<b>5.4</b>
<b>Fin.ass.where fair value cha. is refl.to I/S (Net)</b>	<b>169</b>	<b>0</b>	<b>169</b>	<b>73.4</b>	<b>80</b>	<b>0</b>	<b>80</b>	<b>37.2</b>
Financial assets held for trading	169	0	169	73.4	80	0	80	37.2
Public sector debt securities	169	0	169	73.4	79	0	79	36.7
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	0	0	0.1	1	0	1	0.5
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
<b>Banks</b>	<b>1</b>	<b>15</b>	<b>17</b>	<b>7.3</b>	<b>8</b>	<b>64</b>	<b>72</b>	<b>33.4</b>
<b>Money Market Securities</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>18</b>	<b>0</b>	<b>18</b>	<b>8.2</b>
Interbank money market placements	0	0	0	0.0	18	0	18	8.2
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
<b>Financial Assets Available for Sale (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
<b>Loans</b>	<b>12</b>	<b>23</b>	<b>34</b>	<b>15.0</b>	<b>6</b>	<b>23</b>	<b>29</b>	<b>13.5</b>
Loans	12	23	34	15.0	6	23	29	13.5
Loans granted to the Banks risk group	0	0	0	0.1	0	0	0	0.1
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	11	23	34	14.8	6	23	29	13.3
Loans under follow-up	0	0	0	0.0	0	0	0	0.0
Specific provisions (-)	0	0	0	0.0	0	0	0	0.0
<b>Factoring Receivables</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Investments held to Maturity (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
<b>Investments and Associates (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
<b>Subsidiaries (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
<b>Joint Ventures (Business Partners) (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
<b>Receivables From Leasing Transactions</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
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
<b>Derivative Financial Assets Held for Hedging</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
<b>Property and Equipment (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.1</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.1</b>
<b>Intangible Assets (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
<b>Real Estates for Investment Purpose (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Assets for Tax</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.1</b>	<b>2</b>	<b>0</b>	<b>2</b>	<b>0.9</b>
Current assets for tax	0	0	0	0.0	1	0	1	0.7
Deferred assets for tax	0	0	0	0.1	0	0	0	0.2
<b>Prop.&amp;Equ.for Sale p. and from Term.Op.(Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Other Assets</b>	<b>0</b>	<b>4</b>	<b>4</b>	<b>1.7</b>	<b>0</b>	<b>3</b>	<b>3</b>	<b>1.3</b>
<b>Total Assets</b>	<b>184</b>	<b>47</b>	<b>230</b>	<b>100.0</b>	<b>120</b>	<b>95</b>	<b>215</b>	<b>100.0</b>



## Liabilities

(USD Million)

	June 2010			%	June 2009			%
	TC	FC	Total		TC	FC	Total	
<b>Deposits</b>	<b>26</b>	<b>63</b>	<b>89</b>	<b>38.5</b>	<b>51</b>	<b>38</b>	<b>89</b>	<b>41.3</b>
Deposits held by the Banks risk group	5	0	5	2.1	0	0	0	0.0
Other	21	63	84	36.4	51	38	89	41.3
<b>Derivative Finan. Liabilities Held for Trading</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>2</b>	<b>0</b>	<b>2</b>	<b>0.8</b>
<b>Funds Borrowed</b>	<b>9</b>	<b>28</b>	<b>37</b>	<b>15.9</b>	<b>4</b>	<b>19</b>	<b>23</b>	<b>10.8</b>
<b>Money Market Takings</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	0	0	0	0.0	0	0	0	0.0
<b>Marketable Securities Issued (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
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
<b>Funds</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
<b>Miscellaneous Payables</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.1</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.1</b>
<b>Other External Resources</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>3</b>	<b>0</b>	<b>3</b>	<b>1.4</b>
<b>Factoring Payables</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Leasing Transactions Payables (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
<b>Derivative Finan. Liabilities Held for Hedging</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
<b>Provisions</b>	<b>1</b>	<b>0</b>	<b>1</b>	<b>0.6</b>	<b>1</b>	<b>1</b>	<b>2</b>	<b>1.1</b>
General provisions	1	0	1	0.2	0	1	1	0.5
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	0	0	0	0.2	0	0	0	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	0	0	0	0.2	1	0	1	0.4
<b>Liabilities for Tax</b>	<b>1</b>	<b>0</b>	<b>1</b>	<b>0.4</b>	<b>3</b>	<b>0</b>	<b>3</b>	<b>1.4</b>
Current liabilities for tax	1	0	1	0.4	3	0	3	1.4
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
<b>Lia. for Pro. &amp; Equ. for Sale p. and from Term. Op. (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Subordinated Loans</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Shareholders' Equity</b>	<b>102</b>	<b>0</b>	<b>102</b>	<b>44.5</b>	<b>93</b>	<b>0</b>	<b>93</b>	<b>43.1</b>
Paid-in capital	34	0	34	14.9	35	0	35	16.5
Supplementary capital	18	0	18	8.0	19	0	19	8.8
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	0	0	0	0.0	0	0	0	0.0
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est. for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv. & ass., subs. & joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val. inc. in pro. & equ. held for sale p. and term. ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	18	0	18	8.0	19	0	19	8.8
Profit reserves	0	0	0	0.0	0	0	0	0.0
Legal reserves	0	0	0	0.0	0	0	0	0.0
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	0	0	0	0.0	0	0	0	0.0
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	50	0	50	21.6	38	0	38	17.8
Prior years income/loss	46	0	46	19.9	28	0	28	12.9
Current year income/loss	4	0	4	1.7	10	0	10	4.8
<b>Total Liabilities</b>	<b>139</b>	<b>91</b>	<b>230</b>	<b>100.0</b>	<b>157</b>	<b>58</b>	<b>215</b>	<b>100.0</b>

## WestLB AG

### Off Balance Sheet Commitments

(USD Million)

	June 2010			June 2009		
	TC	FC	Total	TC	FC	Total
<b>Guarantees and Warranties</b>	<b>0</b>	<b>7</b>	<b>7</b>	<b>1</b>	<b>7</b>	<b>8</b>
Letters of guarantee	0	7	7	1	7	8
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	0	0	0	0	0
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	0	0	0	0	0
<b>Commitments</b>	<b>46</b>	<b>41</b>	<b>87</b>	<b>2</b>	<b>0</b>	<b>2</b>
Irrevocable commitments	46	41	87	2	0	2
Revocable commitments	0	0	0	0	0	0
<b>Derivative Financial Instruments</b>	<b>37</b>	<b>37</b>	<b>74</b>	<b>114</b>	<b>41</b>	<b>155</b>
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	37	37	74	114	41	155
<b>Custody and Pledged Securities</b>	<b>0</b>	<b>3</b>	<b>3</b>	<b>0</b>	<b>2</b>	<b>2</b>
Items held in Custody	0	0	0	0	0	0
Pledged Items	0	0	0	0	0	0
Accepted independent guaran. and warrant.	0	3	3	0	2	2
<b>Total Off Balance Sheet Commitments</b>	<b>83</b>	<b>87</b>	<b>171</b>	<b>117</b>	<b>50</b>	<b>167</b>

### Income-Expenditure

(USD Million)

	June 2010	June 2009
<b>Interest Income</b>	<b>8</b>	<b>13</b>
Interest on loans	1	1
Interest received from reserve deposits	0	0
Interest received from banks	0	1
Interest received from money market transactions	2	4
Interest received from marketable securities portfolio	4	7
Other interest income	0	0
<b>Interest Expenses</b>	<b>2</b>	<b>3</b>
Interest on deposits	2	2
Interest on money market transactions	0	1
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	0	0
<b>Net Interest Income/Expenses</b>	<b>6</b>	<b>10</b>
<b>Net Fees and Commissions Income/Expenses</b>	<b>4</b>	<b>3</b>
Fees and commissions received	4	3
Fees and commissions paid	0	0
<b>Dividend Income</b>	<b>0</b>	<b>0</b>
<b>Trading Profit/Loss (net)</b>	<b>0</b>	<b>2</b>
Profit/loss on trading account securities	1	5
Profit/losses on derivative financial transactions	-1	-7
Foreign exchange profit/loss	0	5
<b>Other Operating Income</b>	<b>2</b>	<b>4</b>
<b>Total Operating Income/Expenses</b>	<b>12</b>	<b>19</b>
Provision for Loan Losses or other Receivables (-)	0	1
Specific provisions of banks loans and other receivables*	0	0
General provision expenses*	0	1
Other Operating Expenses (-)	6	6
Personnel Expenses*	4	3
<b>Net Operating Profit/Loss</b>	<b>5</b>	<b>13</b>
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
<b>Profit/Loss Before Taxes from Continuing Operations</b>	<b>5</b>	<b>13</b>
Provisions for Taxes on Income from Continuing Operations (±)	-1	-2
<b>Net Profit/Loss from Continuing Operations</b>	<b>4</b>	<b>10</b>
<b>Net Profit/Loss Before Taxes from Terminated Operations</b>	<b>0</b>	<b>0</b>
Provisions for Taxes on Income from Terminated Operations (±)	0	0
<b>Net Profit/Loss from Terminated Operations</b>	<b>0</b>	<b>0</b>
<b>Net Profit/Losses</b>	<b>4</b>	<b>10</b>

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

**Ratios**

(%)

	June 2010	June 2009
<b>Capital Ratios</b>		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	79.3	84.7
Shareholders' Equity / Total Assets	44.5	43.1
(Shareholders' Equity - Permanent Assets) / Total Assets	44.4	43.0
Net On Balance Sheet Position / Total Shareholders' Equity	-43.2	40.7
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-38.0	4.4
<b>Balance-Sheet Ratios</b>		
TC Assets / Total Assets	79.7	55.8
TC Liabilities / Total Liabilities	60.5	72.9
FC Assets / FC Liabilities	51.3	163.1
TC Deposits / Total Deposits	29.0	56.9
TC Loans / Total Loans and Receivables	33.6	21.0
Total Deposits / Total Assets	38.5	41.3
Funds Borrowed / Total Assets	15.9	10.8
<b>Assets Quality</b>		
Financial Assets (net) / Total Assets	73.4	37.2
Total Loans and Receivables / Total Assets	15.0	13.5
Total Loans and Receivables / Total Deposits	38.8	32.6
Loans Under Follow-up (gross) / Total Loans and Receivables	0.0	0.0
Loans Under Follow-up (net) / Total Loans and Receivables	0.0	0.0
Specific Provisions / Loans Under Follow-up	-	-
Permanent Assets / Total Assets	0.1	0.1
Consumer Loans / Total Loans and Receivables	3.4	3.4
<b>Liquidity</b>		
Liquid Assets / Total Assets	83.2	84.2
Liquid Assets / Short-term Liabilities	185.8	186.9
TC Liquid Assets / Total Assets	74.4	51.9
<b>Profitability</b>		
Net Profit/Losses / Total Assets	1.7	4.8
Net Profit/Losses / Total Shareholders' Equity	3.8	11.2
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.1	5.9
<b>Income-Expenditure Structure</b>		
Net Interest Income After Specific Provisions / Total Assets	2.5	4.8
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	49.3	53.5
Non-interest Income (net) / Total Assets	2.5	4.2
Other Operating Expenses / Total Assets	2.8	2.8
Personnel Expenses / Other Operating Expenses	59.5	49.8
Non-interest Income (net) / Other Operating Expenses	90.5	150.2

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

## Yapı ve Kredi Bankası A.Ş.

### Assets

(USD Million)

	June 2010			%	June 2009			%
	TC	FC	Total		TC	FC	Total	
<b>Cash and Balances with the Central Bank</b>	<b>1,167</b>	<b>1,602</b>	<b>2,769</b>	<b>5.8</b>	<b>1,194</b>	<b>1,502</b>	<b>2,696</b>	<b>6.5</b>
<b>Fin.ass.where fair value cha. is refl.to I/S (Net)</b>	<b>245</b>	<b>63</b>	<b>308</b>	<b>0.6</b>	<b>539</b>	<b>114</b>	<b>653</b>	<b>1.6</b>
Financial assets held for trading	245	63	308	0.6	539	114	653	1.6
Public sector debt securities	24	42	66	0.1	142	73	215	0.5
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	221	21	242	0.5	398	40	438	1.1
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
<b>Banks</b>	<b>205</b>	<b>1,246</b>	<b>1,451</b>	<b>3.0</b>	<b>489</b>	<b>1,559</b>	<b>2,047</b>	<b>4.9</b>
<b>Money Market Securities</b>	<b>903</b>	<b>0</b>	<b>903</b>	<b>1.9</b>	<b>20</b>	<b>0</b>	<b>20</b>	<b>0.0</b>
Interbank money market placements	890	0	890	1.9	0	0	0	0.0
Istanbul Stock Exc. money market placements	13	0	13	0.0	20	0	20	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
<b>Financial Assets Available for Sale (Net)</b>	<b>1,041</b>	<b>584</b>	<b>1,625</b>	<b>3.4</b>	<b>122</b>	<b>458</b>	<b>580</b>	<b>1.4</b>
Securities representing a share in capital	3	0	4	0.0	1	1	2	0.0
Public sector debt securities	961	428	1,389	2.9	86	347	432	1.0
Other marketable securities	77	156	233	0.5	36	110	146	0.4
<b>Loans</b>	<b>19,609</b>	<b>9,638</b>	<b>29,247</b>	<b>61.4</b>	<b>15,908</b>	<b>8,823</b>	<b>24,730</b>	<b>59.6</b>
Loans	19,266	9,632	28,898	60.6	15,435	8,820	24,255	58.5
Loans granted to the Banks risk group	438	93	531	1.1	227	153	380	0.9
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	18,827	9,539	28,367	59.5	15,208	8,667	23,875	57.6
Loans under follow-up	1,227	9	1,235	2.6	1,502	4	1,506	3.6
Specific provisions (-)	883	4	887	1.9	1,029	2	1,031	2.5
<b>Factoring Receivables</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Investments held to Maturity (Net)</b>	<b>3,362</b>	<b>4,140</b>	<b>7,503</b>	<b>15.7</b>	<b>3,537</b>	<b>3,775</b>	<b>7,312</b>	<b>17.6</b>
Public sector debt securities	3,362	4,140	7,503	15.7	3,537	3,775	7,312	17.6
Other marketable securities	0	0	0	0.0	0	0	0	0.0
<b>Investments and Associates (Net)</b>	<b>3</b>	<b>28</b>	<b>30</b>	<b>0.1</b>	<b>3</b>	<b>28</b>	<b>31</b>	<b>0.1</b>
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	3	28	30	0.1	3	28	31	0.1
Financial investments and associates	3	28	30	0.1	3	28	31	0.1
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
<b>Subsidiaries (Net)</b>	<b>901</b>	<b>252</b>	<b>1,153</b>	<b>2.4</b>	<b>933</b>	<b>255</b>	<b>1,188</b>	<b>2.9</b>
Financial subsidiaries	899	252	1,152	2.4	931	255	1,187	2.9
Non-financial subsidiaries	1	0	1	0.0	2	0	2	0.0
<b>Joint Ventures (Business Partners) (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
<b>Receivables From Leasing Transactions</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
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
<b>Derivative Financial Assets Held for Hedging</b>	<b>20</b>	<b>0</b>	<b>20</b>	<b>0.0</b>	<b>58</b>	<b>1</b>	<b>59</b>	<b>0.1</b>
Fair value hedges	20	0	20	0.0	58	1	59	0.1
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
<b>Property and Equipment (Net)</b>	<b>662</b>	<b>0</b>	<b>662</b>	<b>1.4</b>	<b>727</b>	<b>0</b>	<b>727</b>	<b>1.8</b>
<b>Intangible Assets (Net)</b>	<b>764</b>	<b>0</b>	<b>764</b>	<b>1.6</b>	<b>763</b>	<b>0</b>	<b>763</b>	<b>1.8</b>
Goodwill	622	0	622	1.3	642	0	642	1.5
Other	142	0	142	0.3	121	0	121	0.3
<b>Real Estates for Investment Purpose (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Assets for Tax</b>	<b>201</b>	<b>0</b>	<b>201</b>	<b>0.4</b>	<b>96</b>	<b>0</b>	<b>96</b>	<b>0.2</b>
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	201	0	201	0.4	96	0	96	0.2
<b>Prop.&amp;Equ.for Sale p. and from Term.Op.(Net)</b>	<b>59</b>	<b>0</b>	<b>59</b>	<b>0.1</b>	<b>56</b>	<b>0</b>	<b>56</b>	<b>0.1</b>
<b>Other Assets</b>	<b>404</b>	<b>572</b>	<b>975</b>	<b>2.0</b>	<b>398</b>	<b>121</b>	<b>518</b>	<b>1.2</b>
<b>Total Assets</b>	<b>29,545</b>	<b>18,125</b>	<b>47,669</b>	<b>100.0</b>	<b>24,842</b>	<b>16,635</b>	<b>41,477</b>	<b>100.0</b>

## Liabilities

(USD Million)

	June 2010			%	June 2009			%
	TC	FC	Total		TC	FC	Total	
<b>Deposits</b>	<b>17,867</b>	<b>11,696</b>	<b>29,563</b>	<b>62.0</b>	<b>14,779</b>	<b>11,143</b>	<b>25,922</b>	<b>62.5</b>
Deposits held by the Banks risk group	1,762	1,793	3,555	7.5	791	1,257	2,047	4.9
Other	16,105	9,903	26,008	54.6	13,988	9,886	23,874	57.6
<b>Derivative Finan. Liabilities Held for Trading</b>	<b>328</b>	<b>32</b>	<b>360</b>	<b>0.8</b>	<b>124</b>	<b>20</b>	<b>144</b>	<b>0.3</b>
<b>Funds Borrowed</b>	<b>429</b>	<b>3,474</b>	<b>3,902</b>	<b>8.2</b>	<b>808</b>	<b>2,935</b>	<b>3,743</b>	<b>9.0</b>
<b>Money Market Takings</b>	<b>400</b>	<b>1,239</b>	<b>1,640</b>	<b>3.4</b>	<b>38</b>	<b>545</b>	<b>583</b>	<b>1.4</b>
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	400	1,239	1,640	3.4	38	545	583	1.4
<b>Marketable Securities Issued (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
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
<b>Funds</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
<b>Miscellaneous Payables</b>	<b>1,874</b>	<b>354</b>	<b>2,228</b>	<b>4.7</b>	<b>1,711</b>	<b>328</b>	<b>2,039</b>	<b>4.9</b>
<b>Other External Resources</b>	<b>535</b>	<b>302</b>	<b>836</b>	<b>1.8</b>	<b>443</b>	<b>483</b>	<b>926</b>	<b>2.2</b>
<b>Factoring Payables</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Leasing Transactions Payables (Net)</b>	<b>0</b>	<b>6</b>	<b>6</b>	<b>0.0</b>	<b>0</b>	<b>4</b>	<b>4</b>	<b>0.0</b>
Finance leasing payables	0	6	6	0.0	0	4	4	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
<b>Derivative Finan. Liabilities Held for Hedging</b>	<b>158</b>	<b>50</b>	<b>208</b>	<b>0.4</b>	<b>66</b>	<b>0</b>	<b>66</b>	<b>0.2</b>
Fair value hedges	148	0	148	0.3	66	0	66	0.2
Cash flow hedges	9	50	59	0.1	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
<b>Provisions</b>	<b>1,230</b>	<b>262</b>	<b>1,492</b>	<b>3.1</b>	<b>1,104</b>	<b>221</b>	<b>1,326</b>	<b>3.2</b>
General provisions	390	222	612	1.3	300	194	494	1.2
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	106	0	106	0.2	93	0	93	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	733	41	774	1.6	712	27	739	1.8
<b>Liabilities for Tax</b>	<b>222</b>	<b>0</b>	<b>222</b>	<b>0.5</b>	<b>158</b>	<b>0</b>	<b>158</b>	<b>0.4</b>
Current liabilities for tax	222	0	222	0.5	158	0	158	0.4
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
<b>Lia. for Pro. &amp; Equ. for Sale p. and from Term. Op. (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Subordinated Loans</b>	<b>0</b>	<b>1,257</b>	<b>1,257</b>	<b>2.6</b>	<b>0</b>	<b>1,451</b>	<b>1,451</b>	<b>3.5</b>
<b>Shareholders' Equity</b>	<b>5,957</b>	<b>-2</b>	<b>5,956</b>	<b>12.5</b>	<b>5,085</b>	<b>30</b>	<b>5,115</b>	<b>12.3</b>
Paid-in capital	2,762	0	2,762	5.8	2,851	0	2,851	6.9
Supplementary capital	404	-2	402	0.8	404	30	435	1.0
Share premium	346	0	346	0.7	357	0	357	0.9
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	2	57	59	0.1	7	30	37	0.1
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est. for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv. & ass., subs. & joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	5	-58	-53	-0.1	0	0	0	0.0
Val. inc. in pro. & equ. held for sale p. and term. ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	51	0	51	0.1	41	0	41	0.1
Profit reserves	2,035	0	2,035	4.3	1,224	0	1,224	3.0
Legal reserves	104	0	104	0.2	63	0	63	0.2
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	1,931	0	1,931	4.1	1,161	0	1,161	2.8
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	756	0	756	1.6	606	0	606	1.5
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	756	0	756	1.6	606	0	606	1.5
<b>Total Liabilities</b>	<b>28,999</b>	<b>18,670</b>	<b>47,669</b>	<b>100.0</b>	<b>24,317</b>	<b>17,160</b>	<b>41,477</b>	<b>100.0</b>

## Yapı ve Kredi Bankası A.Ş.

### Off Balance Sheet Commitments

(USD Million)

	June 2010			June 2009		
	TC	FC	Total	TC	FC	Total
<b>Guarantees and Warranties</b>	<b>4,683</b>	<b>7,321</b>	<b>12,004</b>	<b>3,979</b>	<b>6,708</b>	<b>10,687</b>
Letters of guarantee	4,672	4,655	9,327	3,976	4,717	8,693
Bank acceptances	0	116	116	0	104	104
Letters of credit	8	2,244	2,252	1	1,631	1,632
Prefinancing given as guarantee	0	1	1	0	1	1
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	2	305	307	2	255	257
<b>Commitments</b>	<b>11,744</b>	<b>977</b>	<b>12,721</b>	<b>9,708</b>	<b>697</b>	<b>10,405</b>
Irrevocable commitments	11,508	977	12,485	9,708	697	10,405
Revocable commitments	236	0	236	0	0	0
<b>Derivative Financial Instruments</b>	<b>12,559</b>	<b>31,968</b>	<b>44,526</b>	<b>6,848</b>	<b>14,367</b>	<b>21,215</b>
Derivative finan. instruments held for hedging	2,231	4,360	6,591	459	479	938
Trading transactions	10,328	27,608	37,935	6,389	13,887	20,277
<b>Custody and Pledged Securities</b>	<b>49,121</b>	<b>11,836</b>	<b>60,957</b>	<b>44,262</b>	<b>9,381</b>	<b>53,642</b>
Items held in Custody	27,323	2,287	29,610	27,127	887	28,014
Pledged Items	21,280	9,190	30,471	16,501	8,077	24,579
Accepted independent guaran. and warrant.	518	358	876	634	416	1,050
<b>Total Off Balance Sheet Commitments</b>	<b>78,106</b>	<b>52,102</b>	<b>130,208</b>	<b>64,797</b>	<b>31,152</b>	<b>95,950</b>

### Income-Expenditure

(USD Million)

	June 2010	June 2009
<b>Interest Income</b>	<b>1,806</b>	<b>2,377</b>
Interest on loans	1,401	1,837
Interest received from reserve deposits	22	47
Interest received from banks	6	11
Interest received from money market transactions	21	18
Interest received from marketable securities portfolio	355	464
Other interest income	0	0
<b>Interest Expenses</b>	<b>772</b>	<b>1,285</b>
Interest on deposits	677	1,098
Interest on money market transactions	86	155
Interest on funds borrowed	9	31
Interest on securities issued	0	0
Other interest expenses	0	0
<b>Net Interest Income/Expenses</b>	<b>1,034</b>	<b>1,091</b>
<b>Net Fees and Commissions Income/Expenses</b>	<b>481</b>	<b>439</b>
Fees and commissions received	555	534
Fees and commissions paid	74	95
<b>Dividend Income</b>	<b>99</b>	<b>94</b>
<b>Trading Profit/Loss (net)</b>	<b>-11</b>	<b>254</b>
Profit/loss on trading account securities	18	75
Profit/losses on derivative financial transactions	-585	227
Foreign exchange profit/loss	556	-49
<b>Other Operating Income</b>	<b>306</b>	<b>102</b>
<b>Total Operating Income/Expenses</b>	<b>1,909</b>	<b>1,979</b>
Provision for Loan Losses or other Receivables (-)	211	501
Specific provisions of banks loans and other receivables*	133	417
General provision expenses*	56	65
Other Operating Expenses (-)	770	731
Personnel Expenses*	307	286
<b>Net Operating Profit/Loss</b>	<b>928</b>	<b>747</b>
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
<b>Profit/Loss Before Taxes from Continuing Operations</b>	<b>928</b>	<b>747</b>
Provisions for Taxes on Income from Continuing Operations (±)	-172	-141
<b>Net Profit/Loss from Continuing Operations</b>	<b>756</b>	<b>606</b>
<b>Net Profit/Loss Before Taxes from Terminated Operations</b>	<b>0</b>	<b>0</b>
Provisions for Taxes on Income from Terminated Operations (±)	0	0
<b>Net Profit/Loss from Terminated Operations</b>	<b>0</b>	<b>0</b>
<b>Net Profit/Losses</b>	<b>756</b>	<b>606</b>

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

**Ratios**

(%)

	June 2010	June 2009
<b>Capital Ratios</b>		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	16.1	17.1
Shareholders' Equity / Total Assets	12.5	12.3
(Shareholders' Equity - Permanent Assets) / Total Assets	6.2	4.5
Net On Balance Sheet Position / Total Shareholders' Equity	14.9	16.1
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-2.5	1.6
<b>Balance-Sheet Ratios</b>		
TC Assets / Total Assets	62.0	59.9
TC Liabilities / Total Liabilities	60.8	58.6
FC Assets / FC Liabilities	97.1	96.9
TC Deposits / Total Deposits	60.4	57.0
TC Loans / Total Loans and Receivables	67.0	64.3
Total Deposits / Total Assets	62.0	62.5
Funds Borrowed / Total Assets	8.2	9.0
<b>Assets Quality</b>		
Financial Assets (net) / Total Assets	19.8	20.7
Total Loans and Receivables / Total Assets	61.4	59.6
Total Loans and Receivables / Total Deposits	98.9	95.4
Loans Under Follow-up (gross) / Total Loans and Receivables	4.2	6.1
Loans Under Follow-up (net) / Total Loans and Receivables	1.2	1.9
Specific Provisions / Loans Under Follow-up	71.8	68.4
Permanent Assets / Total Assets	6.3	7.8
Consumer Loans / Total Loans and Receivables	34.9	35.7
<b>Liquidity</b>		
Liquid Assets / Total Assets	14.8	14.5
Liquid Assets / Short-term Liabilities	23.1	22.5
TC Liquid Assets / Total Assets	7.5	5.7
<b>Profitability</b>		
Net Profit/Losses / Total Assets	1.6	1.5
Net Profit/Losses / Total Shareholders' Equity	12.7	11.8
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.9	1.8
<b>Income-Expenditure Structure</b>		
Net Interest Income After Specific Provisions / Total Assets	1.9	1.6
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	47.2	34.0
Non-interest Income (net) / Total Assets	1.8	2.1
Other Operating Expenses / Total Assets	1.6	1.8
Personnel Expenses / Other Operating Expenses	39.8	39.1
Non-interest Income (net) / Other Operating Expenses	113.7	121.5

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

**Table 1 Turkish Banks - Ranked by Total Assets, as of June 30, 2010**

	Banks	Groups	Date of Establish.	Total Assets (USD Million)	Total Loans and Receiv.* (USD Million)	Total Deposits (USD Million)	Total Shareholders' Equity (USD Million)	Paid-in Capital (USD Million)	Net Income/Loss (USD Million)	Off Balance Sheet Commit. (USD Million)	No.of Branch Offices	No.of Emp'ees
1	Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	State-owned Deposit Banks	1863	84,431	27,299	67,810	7,094	1,589	1,214	91,103	1,357	22,051
2	Türkiye İş Bankası A.Ş.	Privately-owned Deposit Banks	1924	78,766	36,233	51,092	9,097	2,860	1,145	117,384	1,119	23,665
3	Türkiye Garanti Bankası A.Ş.	Privately-owned Deposit Banks	1946	68,714	35,584	42,988	9,407	2,669	1,223	285,907	808	17,262
4	Akbank T.A.Ş.	Privately-owned Deposit Banks	1948	67,060	29,968	41,640	9,715	2,542	1,097	91,541	873	14,946
5	Yapı ve Kredi Bankası A.Ş.	Privately-owned Deposit Banks	1944	47,669	29,247	29,563	5,956	2,762	756	130,208	847	14,438
6	Türkiye Vakıflar Bankası T.A.O.	State-owned Deposit Banks	1954	45,288	25,098	31,417	4,942	1,589	343	80,830	576	10,337
7	Türkiye Halk Bankası A.Ş.	State-owned Deposit Banks	1938	43,261	24,311	32,561	4,087	794	658	297,850	690	13,832
8	Finans Bank A.Ş.	Foreign Banks	1987	20,337	13,310	12,952	2,516	1,051	218	96,190	465	10,719
9	Denizbank A.Ş.	Foreign Banks	1997	14,945	10,236	8,430	1,830	455	174	64,318	451	8,086
10	ING Bank A.Ş.	Foreign Banks	1984	10,469	7,519	5,997	1,291	1,103	47	87,537	327	5,849
11	Türk Ekonomi Bankası A.Ş.	Privately-owned Deposit Banks	1927	10,144	6,655	6,199	1,102	699	60	35,478	334	5,858
12	HSBC Bank A.Ş.	Foreign Banks	1990	9,545	5,769	6,026	1,627	414	75	45,766	335	6,493
13	Fortis Bank A.Ş.	Foreign Banks	1964	7,898	5,373	3,846	1,249	667	36	20,498	294	4,943
14	Şekerbank T.A.Ş.	Privately-owned Deposit Banks	1953	6,667	4,014	4,379	825	477	44	57,541	260	3,649
15	İller Bankası	Dev't and Inv't Banks	1933	5,600	3,956	0	4,248	3,388	79	1,972	19	3,011
16	Türkiye Sınai Kalkınma Bankası A.Ş.	Dev't and Inv't Banks	1950	4,609	2,567	0	710	445	78	17,995	4	331
17	Türk Eximbank	Dev't and Inv't Banks	1987	4,064	2,467	0	2,405	1,271	81	1,290	2	372
18	Citibank A.Ş.	Foreign Banks	1980	3,561	1,469	2,596	551	21	14	23,139	38	1,984
19	Anadolubank A.Ş.	Privately-owned Deposit Banks	1996	2,631	1,699	1,529	439	381	37	6,604	86	1,882
20	Eurobank Tekfen A.Ş.	Foreign Banks	1992	2,593	935	1,229	280	241	7	9,091	47	816
21	Alternatif Bank A.Ş.	Privately-owned Deposit Banks	1992	2,460	1,907	1,563	295	191	19	6,137	47	1,009
22	Deutsche Bank A.Ş.	Foreign Banks	1988	1,496	59	787	235	86	-14	15,836	1	98
23	Tekstil Bankası A.Ş.	Privately-owned Deposit Banks	1986	1,324	900	852	302	267	7	8,828	44	912
24	İMKB Takas ve Saklama Bankası A.Ş.	Dev't and Inv't Banks	1995	1,048	6	0	183	38	11	4,225,455	1	209



	Banks	Groups	Date of Establish.	Total Assets (USD Million)	Total Loans and Receiv.* (USD Million)	Total Deposits (USD Million)	Total Share-holders' Equity (USD Million)	Paid-in Capital (USD Million)	Net Income/Loss (USD Million)	Off Balance Sheet Commit. (USD Million)	No.of Branch Offices	No.of Emp'ees
25	BankPozitif Kredi ve Kalkınma Bankası A.Ş.	Dev't and Inv't Banks	1999	934	674	0	292	214	9	3,951	4	288
26	Turkland Bank A.Ş.	Foreign Banks	1991	852	535	645	137	108	4	6,378	27	497
27	Türkiye Kalkınma Bankası A.Ş.	Dev't and Inv't Banks	1975	842	583	0	319	102	6	5,107	1	732
28	The Royal Bank of Scotland N.V.	Foreign Banks	1921	809	154	488	236	69	10	5,689	8	144
29	Millennium Bank A.Ş.	Foreign Banks	1984	631	438	523	74	129	-3	4,080	18	298
30	Arap Türk Bankası A.Ş.	Foreign Banks	1977	601	286	110	188	153	8	1,282	6	250
31	Turkish Bank A.Ş.	Privately-owned Deposit Banks	1982	596	202	367	98	51	2	921	23	269
32	Birleşik Fon Bankası A.Ş.	Banks Under the Dep.Ins.Fund	1958	491	4	17	384	293	16	2,332	1	254
33	Merrill Lynch Yatırım Bank A.Ş.	Dev't and Inv't Banks	1992	478	0	0	38	32	7	724	1	32
34	Aktif Yatırım Bankası A.Ş.	Dev't and Inv't Banks	1999	433	276	0	109	99	2	5,566	6	266
35	Bank Mellat	Foreign Banks	1982	424	217	153	53	34	7	47	3	50
36	JPMorgan Chase Bank N.A.	Foreign Banks	1984	343	0	223	115	64	6	1,585	1	54
37	Société Générale (SA)	Foreign Banks	1989	313	147	34	27	58	-2	691	16	245
38	WestLB AG	Foreign Banks	1985	230	34	89	102	34	4	171	1	42
39	Nurol Yatırım Bankası A.Ş.	Dev't and Inv't Banks	1999	116	75	0	36	29	1	222	2	46
40	GSD Yatırım Bankası A.Ş.	Dev't and Inv't Banks	1998	74	59	0	43	32	1	1,207	1	28
41	Diler Yatırım Bankası A.Ş.	Dev't and Inv't Banks	1998	55	47	0	52	38	1	97	1	18
42	Habib Bank Limited	Foreign Banks	1983	44	11	8	26	19	1	42	1	16
43	Credit Agricole Yatırım Bankası Türk A.Ş.	Dev't and Inv't Banks	1990	40	0	0	35	25	2	307	1	20
44	Adabank A.Ş.	Privately-owned Deposit Banks	1985	32	0	4	27	51	0	9	1	46
45	Taib Yatırım Bank A.Ş.	Dev't and Inv't Banks	1987	14	0	0	9	17	-1	24	1	17
	<b>Total</b>			<b>552,933</b>	<b>280,322</b>	<b>356,114</b>	<b>72,787</b>	<b>27,647</b>	<b>7,491</b>	<b>5,858,929</b>	<b>9,149</b>	<b>176,364</b>

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

**Table 2 Number of Branches and Employees by the Banks and Groups, as of June 30, 2010**

	No. of Banks	No. of Branches	No. of Employees
<b>Sector Total</b>	<b>45</b>	<b>9,149</b>	<b>176,364</b>
<b>Deposit Banks</b>	<b>32</b>	<b>9,105</b>	<b>170,994</b>
<b>State-owned Banks</b>	<b>3</b>	<b>2,623</b>	<b>46,220</b>
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.		1,357	22,051
Türkiye Halk Bankası A.Ş.		690	13,832
Türkiye Vakıflar Bankası T.A.O.		576	10,337
<b>Privately-owned Banks</b>	<b>11</b>	<b>4,442</b>	<b>83,936</b>
Adabank A.Ş.		1	46
Akbank T.A.Ş.		873	14,946
Alternatif Bank A.Ş.		47	1,009
Anadolubank A.Ş.		86	1,882

	No. of Banks	No. of Branches	No. of Employees
<i>Privately-owned Deposit Banks continued...</i>			
Şekerbank T.A.Ş.		260	3,649
Tekstil Bankası A.Ş.		44	912
Turkish Bank A.Ş.		23	269
Türk Ekonomi Bankası A.Ş.		334	5,858
Türkiye Garanti Bankası A.Ş.		808	17,262
Türkiye İş Bankası A.Ş.		1,119	23,665
Yapı ve Kredi Bankası A.Ş.		847	14,438
<b>Banks Under Depo. Insurance Fund</b>	<b>1</b>	<b>1</b>	<b>254</b>
Birleşik Fon Bankası A.Ş.		1	254

	No. of Banks	No. of Branches	No. of Employees
<b>Foreign Banks</b>	<b>17</b>	<b>2,039</b>	<b>40,584</b>
Arap Türk Bankası A.Ş.		6	250
Bank Mellat		3	50
Citibank A.Ş.		38	1,984
Denizbank A.Ş.		451	8,086
Deutsche Bank A.Ş.		1	98
Eurobank Tekfen A.Ş.		47	816
Finans Bank A.Ş.		465	10,719
Fortis Bank A.Ş.		294	4,943
Habib Bank Limited		1	16
HSBC Bank A.Ş.		335	6,493
ING Bank A.Ş.		327	5,849
JPMorgan Chase Bank N.A.		1	54
Millennium Bank A.Ş.		18	298
Société Générale (SA)		16	245
The Royal Bank of Scotland N.V.		8	144
Turkland Bank A.Ş.		27	497
WestLB AG		1	42

	No. of Banks	No. of Branches	No. of Employees
<b>Development and Investment Banks</b>	<b>13</b>	<b>44</b>	<b>5,370</b>
Aktif Yatırım Bankası A.Ş.		6	266
BankPozitif Kredi ve Kalkınma Bankası A.Ş.		4	288
Credit Agricole Yatırım Bankası Türk A.Ş.		1	20
Diler Yatırım Bankası A.Ş.		1	18
GSD Yatırım Bankası A.Ş.		1	28
İller Bankası		19	3,011
İMKB Takas ve Saklama Bankası A.Ş.		1	209
Merrill Lynch Yatırım Bank A.Ş.		1	32
Nurol Yatırım Bankası A.Ş.		2	46
Taib Yatırımbank A.Ş.		1	17
Türk Eximbank		2	372
Türkiye Kalkınma Bankası A.Ş.		1	732
Türkiye Sınai Kalkınma Bankası A.Ş.		4	331

**Table 3 Presentation of Assets and Liabilities According to their Outstanding Maturities, as of June 30, 2010**

(USD Million)

	Demand	Up to 1 Month	1-3 Months	3 – 12 Months	1 – 5 Years	5 Years and Over	Undistributed	Total
<b>Assets</b>								
Cash (cash in vault, effectives, money in transit, cheques purchased) and Balances with the Central Bank of Turkey	24,113	7,780	1,093	98	5	0	17	<b>33,105</b>
Due from banks	4,392	12,118	942	155	3,323	1,589	0	<b>22,519</b>
Financial assets where fair value change is reflected to income statement	31	665	568	3,413	2,288	1,038	1	<b>8,005</b>
Money market placements	0	6,164	5	0	0	0	0	<b>6,168</b>
Marketable securities available for sale	342	3,152	6,263	20,580	61,044	16,657	164	<b>108,202</b>
Loans	6,221	54,256	25,949	67,148	97,390	28,276	1,338	<b>280,579</b>
Investments held to maturity	0	401	8,681	12,028	39,477	9,946	0	<b>70,533</b>
Other assets	1,678	2,566	97	127	742	144	18,467	<b>23,822</b>
<b>Total assets</b>	<b>36,778</b>	<b>87,101</b>	<b>43,597</b>	<b>103,550</b>	<b>204,269</b>	<b>57,650</b>	<b>19,987</b>	<b>552,933</b>
<b>Liabilities</b>								
Interbank deposits	2,801	8,441	1,494	1,036	148	0	0	<b>13,919</b>
Other deposits	52,419	226,431	54,647	8,090	488	120	0	<b>342,196</b>
Funds provided from other financial instruments	3	4,593	7,041	13,955	18,962	8,883	7	<b>53,442</b>
Money market takings	15	27,006	6,253	2,075	251	421	0	<b>36,022</b>
Marketable securities issued	0	29	38	6	32	0	0	<b>105</b>
Miscellaneous payables	2,304	7,467	499	240	99	0	169	<b>10,779</b>
Other liabilities	2,838	4,373	1,021	1,819	4,622	2,340	78,205	<b>95,220</b>
<b>Total liabilities</b>	<b>60,381</b>	<b>278,339</b>	<b>70,992</b>	<b>27,221</b>	<b>24,602</b>	<b>11,765</b>	<b>78,382</b>	<b>551,683</b>
	0	0	0	0	0	0	0	<b>0</b>
<b>Liquidity Gap</b>	<b>-23,603</b>	<b>-191,238</b>	<b>-27,395</b>	<b>76,328</b>	<b>179,667</b>	<b>45,885</b>	<b>-58,395</b>	<b>1,249</b>

**Table 4 Interest Rate Sensitivity of Assets, Liabilities and Off Balance Sheet Items, as of June 30, 2010**  
**(based on repricing dates)**

(USD Million)

	Up to 1 Month	1 – 3 Months	3 – 12 Months	1 – 5 Years	5 Years and Over	Demand	Total
<b>Assets</b>							
Cash (cash in vault, effectives, money in transit, cheques purchased) and balances with the Central Bank of Turkey	19,357	11	0	0	0	13,737	<b>33,105</b>
Due from banks	12,407	2,548	1,911	596	0	3,785	<b>21,245</b>
Financial assets where fair value change is reflected to income statement	817	913	3,307	1,690	900	379	<b>8,005</b>
Money market placements	5,889	5	0	0	0	0	<b>5,893</b>
Financial assets available for sale	24,228	20,317	30,774	21,945	8,538	2,400	<b>108,202</b>
Loans	87,762	29,162	63,403	73,053	20,583	2,681	<b>276,645</b>
Investments held to maturity	13,749	27,896	12,277	8,599	7,831	180	<b>70,533</b>
Other assets	1,041	82	79	190	12	22,301	<b>23,706</b>
<b>Total assets</b>	<b>165,249</b>	<b>80,933</b>	<b>111,751</b>	<b>106,073</b>	<b>37,865</b>	<b>45,462</b>	<b>547,333</b>
<b>Liabilities</b>							
Interbank deposits	9,305	1,494	394	148	0	2,579	<b>13,919</b>
Other deposits	229,116	54,678	8,140	390	100	49,773	<b>342,196</b>
Money market takings	27,205	6,322	2,265	193	0	38	<b>36,022</b>
Miscellaneous payables	2,459	19	164	4	0	8,069	<b>10,715</b>
Marketable securities issued	29	38	6	32	0	0	<b>105</b>
Funds provided from other financial institutions	12,990	17,842	12,720	5,462	2,730	449	<b>52,193</b>
Other liabilities	1,546	615	2,921	2,422	146	83,283	<b>90,933</b>
<b>Total liabilities</b>	<b>282,649</b>	<b>81,008</b>	<b>26,610</b>	<b>8,651</b>	<b>2,975</b>	<b>144,190</b>	<b>546,083</b>
On balance sheet interest sensitivity gap-Long	2,485	11,822	85,200	97,597	34,890	0	231,994
On balance sheet interest sensitivity gap-Short	-119,885	-11,896	-59	-176	0	-98,728	-230,744
Off balance sheet interest sensitivity gap-Long	6,965	7,101	4,333	1,719	697	312	21,127
Off balance sheet interest sensitivity gap-Short	-4,210	-681	-2,392	-12,318	-1,608	-316	-21,525
<b>Total position</b>	<b>-114,645</b>	<b>6,346</b>	<b>87,082</b>	<b>86,822</b>	<b>33,979</b>	<b>-98,732</b>	<b>851</b>

**Table 5 Information on Currency Risk, as of June 30, 2010****(USD Million)**

	<b>EURO</b>	<b>USD</b>	<b>Yen</b>	<b>Other FC</b>	<b>Total</b>
<b>Assets</b>					
Cash (cash in vault, effectives, money in transit, cheques purchased) and balances with the Central Bank of Turkey	11,673	2,457	4	303	<b>14,437</b>
Due from banks	6,949	9,464	43	1,114	<b>17,570</b>
Financial assets where fair value change is reflected to income statement	197	722	5	3	<b>927</b>
Money market placements	190	202	0	0	<b>392</b>
Financial assets available for sale	4,086	14,869	0	2	<b>18,957</b>
Loans	26,918	59,807	550	1,688	<b>88,963</b>
Invest. and associates, subsidiaries and joint ventures (bus. partners)	1,735	334	0	48	<b>2,117</b>
Investments held to maturity	3,377	9,782	0	3	<b>13,163</b>
Derivative financial assets held for hedging	0	9	0	0	<b>9</b>
Property and equipment	2	3	0	1	<b>6</b>
Intangible assets	0	1	0	0	<b>2</b>
Other assets	402	1,002	2	118	<b>1,524</b>
<b>Total Assets</b>	<b>55,529</b>	<b>98,653</b>	<b>604</b>	<b>3,279</b>	<b>158,066</b>
<b>Liabilities</b>					
Interbank deposits	2,823	4,952	2	480	<b>8,257</b>
Foreign currency deposits	42,140	57,843	80	3,106	<b>103,169</b>
Money market takings	1,549	8,000	0	0	<b>9,549</b>
Funds provided from other financial institutions	15,777	27,511	212	61	<b>43,561</b>
Marketable securities issued	0	0	0	0	<b>0</b>
Miscellaneous payables	474	695	1	100	<b>1,270</b>
Derivative financial liabilities held for hedging	3	93	0	8	<b>103</b>
Other liabilities	1,831	1,393	4	233	<b>3,462</b>
<b>Total liabilities</b>	<b>64,597</b>	<b>100,486</b>	<b>299</b>	<b>3,988</b>	<b>169,371</b>
<b>Net On Balance Sheet Position</b>	<b>-9,068</b>	<b>-1,833</b>	<b>305</b>	<b>-709</b>	<b>-11,305</b>
Net Off Balance Sheet Position	8,737	2,587	-311	913	<b>11,926</b>
Financial derivative assets	23,581	50,957	880	3,791	<b>79,208</b>
Financial derivative liabilities	14,844	48,370	1,191	2,878	<b>67,283</b>
Non-cash loans	12,441	26,662	538	1,001	<b>40,642</b>

**Table 6 Bank Employees by Sex and Education, as of June 30, 2010**

Banks	Primary School			High School			University Graduates			Post-Graduates			Total		
	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total
<b>Sector Total</b>	<b>2,031</b>	<b>338</b>	<b>2,369</b>	<b>24,530</b>	<b>14,045</b>	<b>38,575</b>	<b>57,348</b>	<b>68,878</b>	<b>126,226</b>	<b>4,568</b>	<b>4,626</b>	<b>9,194</b>	<b>88,477</b>	<b>87,887</b>	<b>176,364</b>
<b>Deposit Banks</b>	<b>1,613</b>	<b>303</b>	<b>1,916</b>	<b>23,785</b>	<b>13,841</b>	<b>37,626</b>	<b>55,253</b>	<b>67,652</b>	<b>122,905</b>	<b>4,178</b>	<b>4,369</b>	<b>8,547</b>	<b>84,829</b>	<b>86,165</b>	<b>170,994</b>
<b>State-owned Banks</b>	<b>716</b>	<b>27</b>	<b>743</b>	<b>8,207</b>	<b>3,464</b>	<b>11,671</b>	<b>17,502</b>	<b>13,403</b>	<b>30,905</b>	<b>1,420</b>	<b>1,481</b>	<b>2,901</b>	<b>27,845</b>	<b>18,375</b>	<b>46,220</b>
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	286	12	298	4,509	908	5,417	9,093	5,545	14,638	841	857	1,698	14,729	7,322	22,051
Türkiye Halk Bankası A.Ş.	152	5	157	2,251	1,205	3,456	5,091	4,354	9,445	387	387	774	7,881	5,951	13,832
Türkiye Vakıflar Bankası T.A.O.	278	10	288	1,447	1,351	2,798	3,318	3,504	6,822	192	237	429	5,235	5,102	10,337
<b>Privately-owned Banks</b>	<b>533</b>	<b>24</b>	<b>557</b>	<b>9,495</b>	<b>6,062</b>	<b>15,557</b>	<b>26,729</b>	<b>37,597</b>	<b>64,326</b>	<b>1,687</b>	<b>1,809</b>	<b>3,496</b>	<b>38,444</b>	<b>45,492</b>	<b>83,936</b>
Adabank A.Ş.	2	0	2	12	10	22	10	11	21	1	0	1	25	21	46
Akbank T.A.Ş.	82	0	82	1,662	462	2,124	5,163	6,841	12,004	374	362	736	7,281	7,665	14,946
Alternatif Bank A.Ş.	26	3	29	151	54	205	313	373	686	55	34	89	545	464	1,009
Anadolubank A.Ş.	6	2	8	263	136	399	655	735	1,390	42	43	85	966	916	1,882
Şekerbank T.A.Ş.	52	6	58	327	314	641	1,242	1,576	2,818	66	66	132	1,687	1,962	3,649
Tekstil Bankası A.Ş.	30	1	31	149	63	212	257	370	627	22	20	42	458	454	912
Turkish Bank A.Ş.	22	2	24	40	27	67	66	89	155	16	7	23	144	125	269
Türk Ekonomi Bankası A.Ş.	22	0	22	667	290	957	1,980	2,527	4,507	199	173	372	2,868	2,990	5,858
Türkiye Garanti Bankası A.Ş.	78	6	84	1,862	885	2,747	5,125	8,646	13,771	285	375	660	7,350	9,912	17,262
Türkiye İş Bankası A.Ş.	190	1	191	3,056	2,294	5,350	8,129	9,278	17,407	345	372	717	11,720	11,945	23,665
Yapı ve Kredi Bankası A.Ş.	23	3	26	1,306	1,527	2,833	3,789	7,151	10,940	282	357	639	5,400	9,038	14,438
<b>Banks Under Depo. Insurance Fund</b>	<b>15</b>	<b>4</b>	<b>19</b>	<b>84</b>	<b>39</b>	<b>123</b>	<b>56</b>	<b>48</b>	<b>104</b>	<b>7</b>	<b>1</b>	<b>8</b>	<b>162</b>	<b>92</b>	<b>254</b>
Birleşik Fon Bankası A.Ş.	15	4	19	84	39	123	56	48	104	7	1	8	162	92	254

Banks	Primary School			High School			University Graduates			Post-Graduates			Total		
	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total
<b>Foreign Banks</b>	<b>349</b>	<b>248</b>	<b>597</b>	<b>5,999</b>	<b>4,276</b>	<b>10,275</b>	<b>10,966</b>	<b>16,604</b>	<b>27,570</b>	<b>1,064</b>	<b>1,078</b>	<b>2,142</b>	<b>18,378</b>	<b>22,206</b>	<b>40,584</b>
Arap Türk Bankası A.Ş.	13	3	16	49	26	75	67	74	141	9	9	18	138	112	250
Bank Mellat	4	0	4	8	1	9	25	11	36	1	0	1	38	12	50
Citibank A.Ş.	3	4	7	46	46	92	682	1,022	1,704	103	78	181	834	1,150	1,984
Denizbank A.Ş.	157	228	385	1,815	1,877	3,692	1,745	1,939	3,684	154	171	325	3,871	4,215	8,086
Deutsche Bank A.Ş.	1	0	1	2	1	3	32	34	66	18	10	28	53	45	98
Eurobank Tekfen A.Ş.	10	0	10	58	59	117	254	366	620	40	29	69	362	454	816
Finans Bank A.Ş.	20	0	20	1,572	955	2,527	2,810	4,858	7,668	238	266	504	4,640	6,079	10,719
Fortis Bank A.Ş.	56	8	64	783	403	1,186	1,331	2,126	3,457	122	114	236	2,292	2,651	4,943
Habib Bank Limited	2	0	2	4	0	4	3	5	8	1	1	2	10	6	16
HSBC Bank A.Ş.	30	4	34	770	531	1,301	1,814	3,058	4,872	125	161	286	2,739	3,754	6,493
ING Bank A.Ş.	28	0	28	727	280	1,007	1,869	2,630	4,499	144	171	315	2,768	3,081	5,849
JPMorgan Chase Bank N.A.	1	1	2	3	4	7	15	20	35	6	4	10	25	29	54
Millennium Bank A.Ş.	5	0	5	37	26	63	70	131	201	11	18	29	123	175	298
Société Générale (SA)	6	0	6	32	21	53	78	72	150	21	15	36	137	108	245
The Royal Bank of Scotland N.V.	0	0	0	5	3	8	26	58	84	38	14	52	69	75	144
Turkland Bank A.Ş.	12	0	12	87	40	127	140	179	319	25	14	39	264	233	497
WestLB AG	1	0	1	1	3	4	5	21	26	8	3	11	15	27	42
<b>Development and Investment Banks</b>	<b>418</b>	<b>35</b>	<b>453</b>	<b>745</b>	<b>204</b>	<b>949</b>	<b>2,095</b>	<b>1,226</b>	<b>3,321</b>	<b>390</b>	<b>257</b>	<b>647</b>	<b>3,648</b>	<b>1,722</b>	<b>5,370</b>
Aktif Yatırım Bankası A.Ş.	11	0	11	9	11	20	107	89	196	26	13	39	153	113	266
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	4	0	4	26	20	46	107	114	221	11	6	17	148	140	288
Credit Agricole Yatırım Bankası Türk A.Ş.	0	0	0	0	3	3	2	6	8	3	6	9	5	15	20
Diler Yatırım Bankası A.Ş.	1	0	1	4	0	4	6	6	12	1	0	1	12	6	18
GSD Yatırım Bankası A.Ş.	0	0	0	3	1	4	14	9	23	1	0	1	18	10	28
İller Bankası	303	30	333	527	107	634	1,275	521	1,796	163	85	248	2,268	743	3,011
İMKB Takas ve Saklama Bankası A.Ş.	1	0	1	36	4	40	69	57	126	24	18	42	130	79	209
Merrill Lynch Yatırım Bank A.Ş.	0	0	0	1	0	1	7	10	17	11	3	14	19	13	32
Nurol Yatırım Bankası A.Ş.	0	0	0	5	2	7	15	17	32	5	2	7	25	21	46
Taib Yatırım Bank A.Ş.	0	0	0	1	0	1	6	4	10	5	1	6	12	5	17
Türk Eximbank	31	1	32	37	16	53	100	101	201	37	49	86	205	167	372
Türkiye Kalkınma Bankası A.Ş.	45	1	46	71	28	99	294	188	482	69	36	105	479	253	732
Türkiye Sınai Kalkınma Bankası A.Ş.	22	3	25	25	12	37	93	104	197	34	38	72	174	157	331



**Table 7 Share in Group and Share in Sector, as of June 30, 2010**

(%)

Banks	Share in Group			Share in Sector		
	Total Assets	Total Loans	Total Deposits	Total Assets	Total Loans	Total Deposits
<b>Deposit Banks</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>96.7</b>	<b>96.2</b>	<b>100.0</b>
<b>State-owned Banks</b>	<b>32.4</b>	<b>28.5</b>	<b>37.0</b>	<b>31.3</b>	<b>27.4</b>	<b>37.0</b>
Türkiye Cumhuriyeti Ziraat Bankası	15.8	10.1	19.0	15.3	9.7	19.0
Türkiye Halk Bankası A.Ş.	8.1	9.0	9.1	7.8	8.7	9.1
Türkiye Vakıflar Bankası T.A.O.	8.5	9.3	8.8	8.2	9.0	8.8
<b>Privately-owned Banks</b>	<b>53.5</b>	<b>54.3</b>	<b>50.6</b>	<b>51.7</b>	<b>52.2</b>	<b>50.6</b>
Adabank A.Ş.	0.0	0.0	0.0	0.0	0.0	0.0
Akbank T.A.Ş.	12.5	11.1	11.7	12.1	10.7	11.7
Alternatif Bank A.Ş.	0.5	0.7	0.4	0.4	0.7	0.4
Anadolubank A.Ş.	0.5	0.6	0.4	0.5	0.6	0.4
Şekerbank T.A.Ş.	1.2	1.5	1.2	1.2	1.4	1.2
Tekstil Bankası A.Ş.	0.2	0.3	0.2	0.2	0.3	0.2
Turkish Bank A.Ş.	0.1	0.1	0.1	0.1	0.1	0.1
Türk Ekonomi Bankası A.Ş.	1.9	2.5	1.7	1.8	2.4	1.7
Türkiye Garanti Bankası A.Ş.	12.9	13.2	12.1	12.4	12.7	12.1
Türkiye İş Bankası A.Ş.	14.7	13.4	14.3	14.2	12.9	14.3
Yapı ve Kredi Bankası A.Ş.	8.9	10.8	8.3	8.6	10.4	8.3
<b>Banks Under Depo. Ins. Fund</b>	<b>0.1</b>	<b>0.0</b>	<b>0.0</b>	<b>0.1</b>	<b>0.0</b>	<b>0.0</b>
Birleşik Fon Bankası A.Ş.	0.1	0.0	0.0	0.1	0.0	0.0
<b>Foreign Banks</b>	<b>14.0</b>	<b>17.2</b>	<b>12.4</b>	<b>13.6</b>	<b>16.6</b>	<b>12.4</b>
Arap Türk Bankası A.Ş.	0.1	0.1	0.0	0.1	0.1	0.0
Bank Mellat	0.1	0.1	0.0	0.1	0.1	0.0
Citibank A.Ş.	0.7	0.5	0.7	0.6	0.5	0.7
Denizbank A.Ş.	2.8	3.8	2.4	2.7	3.7	2.4
Deutsche Bank A.Ş.	0.3	0.0	0.2	0.3	0.0	0.2
Eurobank Tekfen A.Ş.	0.5	0.3	0.3	0.5	0.3	0.3
Finans Bank A.Ş.	3.8	4.9	3.6	3.7	4.7	3.6
Fortis Bank A.Ş.	1.5	2.0	1.1	1.4	1.9	1.1
Habib Bank Limited	0.0	0.0	0.0	0.0	0.0	0.0
HSBC Bank A.Ş.	1.8	2.1	1.7	1.7	2.1	1.7
JPMorgan Chase Bank N.A.	0.1	0.0	0.1	0.1	0.0	0.1
Millenium Bank A.Ş.	0.1	0.2	0.1	0.1	0.2	0.1
ING Bank A.Ş.	2.0	2.8	1.7	1.9	2.7	1.7
Société Générale (SA)	0.1	0.1	0.0	0.1	0.1	0.0
The Royal Bank of Scotland N.V.	0.2	0.1	0.1	0.1	0.1	0.1
Turkland Bank A.Ş.	0.2	0.2	0.2	0.2	0.2	0.2
WestLB AG	0.0	0.0	0.0	0.0	0.0	0.0
<b>Development and Investment Banks</b>	<b>100.0</b>	<b>100.0</b>	<b>-</b>	<b>3.3</b>	<b>3.8</b>	<b>-</b>
Aktif Yatırım Bankası A.Ş.	2.4	2.6	-	0.1	0.1	-
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	5.1	6.3	-	0.2	0.2	-
Credit Agricole Yatırım Bankası Türk A.Ş.	0.2	0.0	-	0.0	0.0	-
Diler Yatırım Bankası A.Ş.	0.3	0.4	-	0.0	0.0	-
GSD Yatırım Bankası A.Ş.	0.4	0.6	-	0.0	0.0	-
İller Bankası	30.6	36.9	-	1.0	1.4	-
İMKB Takas ve Saklama Bankası A.Ş.	5.7	0.1	-	0.2	0.0	-
Merrill Lynch Yatırım Bank A.Ş.	2.6	0.0	-	0.1	0.0	-
Nurol Yatırım Bankası A.Ş.	0.6	0.7	-	0.0	0.0	-
Taib Yatırım Bank A.Ş.	0.1	0.0	-	0.0	0.0	-
Türk Eximbank	22.2	23.0	-	0.7	0.9	-
Türkiye Kalkınma Bankası A.Ş.	4.6	5.4	-	0.2	0.2	-
Türkiye Sınai Kalkınma Bankası A.Ş.	25.2	24.0	-	0.8	0.9	-

# Glossary

## 1. Terms used in Financial Statements

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

**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 + Money Market Placements + Financial Assets Available for Sale (Net)

**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

**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 (Net) + Loans Under Follow-up - Specific Provisions

**Unclassified Assets** = Factoring Receivables + Receivables From Leasing Transactions (net) + Real Estates for Investment Purpose (Net) + Assets for Tax + Other Assets

**Non-Deposit Funds** = Money Market Takings + Funds Borrowed + Funds + Marketable Securities Issued (net)

**Unclassified Liabilities** = Factoring Payables + Payables to Leasing Transactions

## 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

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

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

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

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

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

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

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

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

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

## 3. Exchange Rates (USD/TRY)

Year	Period	USD /TRY	Year	Period	USD /TRY
2002	December	1.6397	2007	March	1.3801
2003	March	1.7001	2007	June	1.3046
2003	June	1.4076	2007	September	1.2048
2003	September	1.3844	2007	December	1.1593
2003	December	1.3933	2008	March	1.3064
2004	March	1.3102	2008	June	1.2186
2004	June	1.4809	2008	September	1.2316
2004	September	1.4973	2008	December	1.5218
2004	December	1.3363	2009	March	1.6682
2005	March	1.3462	2009	June	1.5247
2005	June	1.3337	2009	September	1.4770
2005	September	1.3422	2009	December	1.4873
2005	December	1.3418	2010	March	1.5157
2006	March	1.3417	2010	June	1.5735
2006	June	1.5697			
2006	September	1.4971			
2006	December	1.4056			

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

5. The application of inflation accounting system is ended by the end of December 2004. Therefore, in this report, the figures before 2005 are corrected according to purchasing power parity of the currency of that period. Inflation accounting system is not applied to the figures starting from the year 2005.

6. Some of the tables are prepared using the data from the "Related Explanation and Footnotes". The differences between some figures of "Financial Tables" and the figures from "Footnotes" are due to the differences in the tables of some banks.