



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

Report Code : DE12

November 2010

Deposit Banks in ISE

Assets

(USD Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	11,247	14,199	25,446	5.5	16,734	11,357	28,092	7.3
Fin.ass.where fair value cha. is refl.to I/S (Net)	4,852	1,297	6,149	1.3	3,998	1,011	5,009	1.3
Financial assets held for trading	3,661	1,297	4,958	1.1	2,439	1,009	3,449	0.9
Public sector debt securities	2,149	448	2,597	0.6	1,253	494	1,747	0.5
Securities representing a share in capital	1	0	1	0.0	6	0	6	0.0
Derivative financial assets held for trading	1,480	849	2,329	0.5	1,173	515	1,688	0.4
Other marketable securities	31	0	31	0.0	7	1	8	0.0
Fin.assets clas. as fair value change is refl.to I/S	1,191	0	1,191	0.3	1,559	1	1,560	0.4
Public sector debt securities	51	0	51	0.0	52	0	52	0.0
Securities representing a share in capital	0	0	0	0.0	0	1	1	0.0
Loans	1,140	0	1,140	0.2	1,507	0	1,507	0.4
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	2,151	13,496	15,647	3.4	1,943	16,713	18,656	4.9
Money Market Securities	2,088	0	2,088	0.5	4,069	48	4,117	1.1
Interbank money market placements	1,629	0	1,629	0.4	4,029	2	4,031	1.1
Istanbul Stock Exc. money market placements	7	0	7	0.0	39	0	39	0.0
Receiv. from reverse repurchase agreements	451	0	451	0.1	0	46	46	0.0
Financial Assets Available for Sale (Net)	78,881	15,039	93,920	20.5	51,796	13,817	65,612	17.1
Securities representing a share in capital	77	109	186	0.0	66	58	125	0.0
Public sector debt securities	77,913	11,240	89,153	19.4	51,493	10,836	62,329	16.2
Other marketable securities	891	3,690	4,581	1.0	236	2,923	3,159	0.8
Loans	176,959	75,762	252,721	55.1	135,229	60,863	196,092	51.1
Loans	175,365	75,758	251,123	54.7	133,435	60,860	194,295	50.7
Loans granted to the Banks risk group	1,936	1,906	3,843	0.8	1,346	1,297	2,643	0.7
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	173,428	73,851	247,280	53.9	132,089	59,563	191,652	50.0
Loans under follow-up	11,358	43	11,401	2.5	11,239	81	11,320	3.0
Specific provisions (-)	9,763	39	9,803	2.1	9,445	78	9,523	2.5
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	31,568	8,098	39,667	8.6	35,147	11,544	46,691	12.2
Public sector debt securities	31,565	8,003	39,568	8.6	35,143	11,483	46,626	12.2
Other marketable securities	4	95	99	0.0	4	61	65	0.0
Investments and Associates (Net)	722	162	884	0.2	650	179	829	0.2
Accounted with equity method	0	132	132	0.0	0	149	149	0.0
Non-consolidated investments and associates	722	30	752	0.2	650	29	679	0.2
Financial investments and associates	248	30	279	0.1	189	29	219	0.1
Non-financial investments and associates	473	0	473	0.1	460	0	460	0.1
Subsidiaries (Net)	5,970	1,772	7,742	1.7	4,734	1,451	6,186	1.6
Financial subsidiaries	4,046	1,772	5,819	1.3	3,373	1,451	4,824	1.3
Non-financial subsidiaries	1,924	0	1,924	0.4	1,362	0	1,362	0.4
Joint Ventures (Business Partners) (Net)	4	0	4	0.0	1	0	1	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	4	0	4	0.0	1	0	1	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	4	0	4	0.0	1	0	1	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	114	5	118	0.0	274	11	285	0.1
Fair value hedges	23	1	23	0.0	164	2	166	0.0
Cash flow hedges	91	4	95	0.0	110	9	119	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	5,766	4	5,770	1.3	5,485	5	5,490	1.4
Intangible Assets (Net)	1,086	0	1,086	0.2	974	0	974	0.3
Goodwill	679	0	679	0.1	663	0	663	0.2
Other	407	0	407	0.1	311	0	311	0.1
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	1,123	0	1,123	0.2	1,003	0	1,003	0.3
Current assets for tax	4	0	4	0.0	2	0	2	0.0
Deferred assets for tax	1,119	0	1,119	0.2	1,001	0	1,001	0.3
Prop.&Equ.for Sale p. and from Term.Op.(Net)	234	0	234	0.1	252	0	252	0.1
Other Assets	4,593	1,697	6,289	1.4	3,192	1,118	4,310	1.1
Total Assets	327,357	131,531	458,888	100.0	265,481	118,117	383,598	100.0

Liabilities

(USD Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Deposits	189,771	103,151	292,921	63.8	146,905	95,161	242,065	63.1
Deposits held by the Banks risk group	5,758	5,895	11,652	2.5	4,261	4,666	8,927	2.3
Other	184,013	97,256	281,269	61.3	142,644	90,495	233,138	60.8
Derivative Finan. Liabilities Held for Trading	1,598	1,142	2,740	0.6	1,065	598	1,663	0.4
Funds Borrowed	7,505	34,209	41,714	9.1	5,458	31,869	37,327	9.7
Money Market Takings	23,569	6,513	30,082	6.6	25,575	3,218	28,793	7.5
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	10	0	10	0.0	0	0	0	0.0
Funds provided under repurchase agreements	23,559	6,513	30,072	6.6	25,575	3,218	28,793	7.5
Marketable Securities Issued (Net)	0	999	999	0.2	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	999	999	0.2	0	0	0	0.0
Funds	956	0	956	0.2	1,001	0	1,001	0.3
Borrower funds	117	0	117	0.0	216	0	216	0.1
Others	839	0	839	0.2	784	0	784	0.2
Miscellaneous Payables	9,003	786	9,789	2.1	7,052	518	7,570	2.0
Other External Resources	4,842	1,314	6,157	1.3	3,139	976	4,115	1.1
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	47	17	64	0.0	19	46	65	0.0
Finance leasing payables	60	18	78	0.0	25	50	75	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 (-)	13	1	14	0.0	6	4	9	0.0
Derivative Finan. Liabilities Held for Hedging	999	197	1,195	0.3	742	14	756	0.2
Fair value hedges	579	31	609	0.1	345	5	350	0.1
Cash flow hedges	420	166	586	0.1	397	8	406	0.1
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	7,133	462	7,596	1.7	6,257	440	6,697	1.7
General provisions	2,263	375	2,638	0.6	1,801	368	2,169	0.6
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	977	0	977	0.2	853	0	853	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	3,893	88	3,980	0.9	3,603	73	3,676	1.0
Liabilities for Tax	1,257	3	1,260	0.3	1,871	6	1,878	0.5
Current liabilities for tax	1,231	3	1,234	0.3	1,851	6	1,858	0.5
Deferred liabilities for tax	26	0	26	0.0	20	0	20	0.0
Lia.for Pro.&Equ.for Sale p. and from Term.Op.(Net)	0	2	2	0.0	0	2	2	0.0
Subordinated Loans	0	3,481	3,481	0.8	0	3,822	3,822	1.0
Shareholders' Equity	59,307	624	59,931	13.1	47,569	275	47,844	12.5
Paid-in capital	18,558	0	18,558	4.0	16,275	0	16,275	4.2
Supplementary capital	10,035	613	10,648	2.3	9,216	266	9,481	2.5
Share premium	2,136	0	2,136	0.5	2,091	0	2,091	0.5
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	3,866	753	4,619	1.0	2,657	296	2,952	0.8
Revaluation changes of property and equip.	482	0	482	0.1	484	0	484	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.	72	0	72	0.0	48	0	48	0.0
Hedging funds (active part)	-321	-140	-461	-0.1	-389	-30	-419	-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	3,800	0	3,800	0.8	4,324	0	4,324	1.1
Profit reserves	22,124	11	22,135	4.8	14,750	9	14,759	3.8
Legal reserves	3,158	3	3,162	0.7	2,509	3	2,513	0.7
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	18,788	0	18,788	4.1	12,082	0	12,082	3.1
Other profit reserves	178	8	186	0.0	159	6	164	0.0
Profit or loss	8,590	0	8,590	1.9	7,329	0	7,329	1.9
Prior years income/loss	25	0	25	0.0	22	0	22	0.0
Current year income/loss	8,564	0	8,564	1.9	7,306	0	7,306	1.9
Total Liabilities	305,987	152,901	458,888	100.0	246,653	136,944	383,598	100.0

Deposit Banks in ISE

Off Balance Sheet Commitments

(USD Million)

	Sept. 2010			Sept. 2009		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	33,909	38,766	72,675	23,440	36,279	59,720
Letters of guarantee	32,476	22,837	55,313	23,144	22,437	45,581
Bank acceptances	10	1,525	1,536	1	1,514	1,515
Letters of credit	918	13,186	14,104	5	11,370	11,375
Prefinancing given as guarantee	0	9	9	0	13	13
Endorsements	0	17	17	0	53	53
Other guarantees and warranties	505	1,191	1,696	290	891	1,181
Commitments	105,361	27,855	133,215	101,525	35,952	137,476
Irrevocable commitments	85,734	27,831	113,565	101,461	35,951	137,412
Revocable commitments	19,627	24	19,650	64	0	65
Derivative Financial Instruments	74,971	143,377	218,348	47,706	89,649	137,355
Derivative finan. instruments held for hedging	10,200	10,952	21,152	7,033	3,824	10,857
Trading transactions	64,771	132,425	197,196	40,673	85,825	126,498
Custody and Pledged Securities	776,495	280,768	1,057,263	653,054	209,181	862,235
Items held in Custody	184,557	23,536	208,093	261,035	22,422	283,457
Pledged Items	589,291	256,507	845,799	389,836	186,191	576,027
Accepted independent guaran. and warran.	2,646	725	3,371	2,183	568	2,751
Total Off Balance Sheet Commitments	990,736	490,766	1,481,502	825,725	371,061	1,196,786

Income-Expenditure

(USD Million)

	Sept. 2010	Sept. 2009
Interest Income	28,920	31,843
Interest on loans	18,912	21,258
Interest received from reserve deposits	173	365
Interest received from banks	359	373
Interest received from money market transactions	97	200
Interest received from marketable securities portfolio	9,241	9,472
Other interest income	140	175
Interest Expenses	14,216	16,460
Interest on deposits	11,603	13,465
Interest on money market transactions	1,226	1,554
Interest on funds borrowed	1,205	1,267
Interest on securities issued	11	0
Other interest expenses	170	175
Net Interest Income/Expenses	14,705	15,382
Net Fees and Commissions Income/Expenses	4,234	3,976
Fees and commissions received	5,051	4,791
Fees and commissions paid	817	815
Dividend Income	499	466
Trading Profit/Loss (net)	435	1,033
Profit/loss on trading account securities	1,237	1,181
Profit/losses on derivative financial transactions	-1,813	-237
Foreign exchange profit/loss	1,011	88
Other Operating Income	3,054	1,495
Total Operating Income/Expenses	22,927	22,353
Provision for Loan Losses or other Receivables (-)	3,041	5,299
Specific provisions of banks loans and other receivables*	2,174	4,171
General provision expenses*	433	253
Other Operating Expenses (-)	9,397	8,125
Personnel Expenses*	4,156	3,616
Net Operating Profit/Loss	10,489	8,929
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	10,489	8,929
Provisions for Taxes on Income from Continuing Operations (±)	-1,989	-1,749
Net Profit/Loss from Continuing Operations	8,499	7,180
Net Profit/Loss Before Taxes from Terminated Operations	70	133
Provisions for Taxes on Income from Terminated Operations (±)	-5	-7
Net Profit/Loss from Terminated Operations	65	127
Net Profit/Losses	8,564	7,306

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

Ratios

(%)

	Sept. 2010	Sept. 2009
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	17.7	18.0
Shareholders' Equity / Total Assets	13.1	12.5
(Shareholders' Equity - Permanent Assets) / Total Assets	9.3	8.4
Net On Balance Sheet Position / Total Shareholders' Equity	-20.2	-21.5
Net On and Off Balance Sheet Position / Total Shareholders' Equity	2.8	0.7
Balance-Sheet Ratios		
TC Assets / Total Assets	71.3	69.2
TC Liabilities / Total Liabilities	66.7	64.3
FC Assets / FC Liabilities	86.0	86.3
TC Deposits / Total Deposits	64.8	60.7
TC Loans / Total Loans and Receivables	70.0	69.0
Total Deposits / Total Assets	63.8	63.1
Funds Borrowed / Total Assets	9.1	9.7
Assets Quality		
Financial Assets (net) / Total Assets	30.5	30.7
Total Loans and Receivables / Total Assets	55.1	51.1
Total Loans and Receivables / Total Deposits	86.3	81.0
Loans Under Follow-up (gross) / Total Loans and Receivables	4.5	5.8
Loans Under Follow-up (net) / Total Loans and Receivables	0.6	0.9
Specific Provisions / Loans Under Follow-up	86.0	84.1
Permanent Assets / Total Assets	3.8	4.0
Consumer Loans / Total Loans and Receivables	33.7	33.0
Liquidity		
Liquid Assets / Total Assets	31.2	31.7
Liquid Assets / Short-term Liabilities	53.0	53.3
TC Liquid Assets / Total Assets	21.6	20.5
Profitability		
Net Profit/Losses / Total Assets	1.9	1.9
Net Profit/Losses / Total Shareholders' Equity	14.3	15.3
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.3	2.3
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	2.7	2.9
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	54.7	50.2
Non-interest Income (net) / Total Assets	1.8	1.8
Other Operating Expenses / Total Assets	2.0	2.1
Personnel Expenses / Other Operating Expenses	44.2	44.5
Non-interest Income (net) / Other Operating Expenses	87.5	85.8

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

Glossary

1. Terms used in Financial Statements

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

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

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

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

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

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

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

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

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

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

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

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

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

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

2. Formulas Used in the Calculation of Ratios

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

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

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

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

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

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

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

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

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

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

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

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

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

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

3. Exchange Rates (USD/TRY)

Year	Period	USD /TRY	Year	Period	USD /TRY
2010	September	1.4434	2009	September	1.4770

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