



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

Report Code : DU12

November 2010

Deposit Banks in ISE

Assets

(EUR Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	8,244	10,407	18,650	5.5	11,437	7,762	19,199	7.3
Fin.ass.where fair value cha. is refl.to I/S (Net)	3,556	951	4,507	1.3	2,732	691	3,423	1.3
Financial assets held for trading	2,683	951	3,634	1.1	1,667	690	2,357	0.9
Public sector debt securities	1,575	328	1,904	0.6	856	338	1,194	0.5
Securities representing a share in capital	1	0	1	0.0	4	0	4	0.0
Derivative financial assets held for trading	1,085	622	1,707	0.5	802	352	1,154	0.4
Other marketable securities	22	0	23	0.0	5	1	5	0.0
Fin.assets clas. as fair value change is refl.to I/S	873	0	873	0.3	1,065	1	1,066	0.4
Public sector debt securities	37	0	37	0.0	36	0	36	0.0
Securities representing a share in capital	0	0	0	0.0	0	1	1	0.0
Loans	836	0	836	0.2	1,030	0	1,030	0.4
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	1,577	9,892	11,469	3.4	1,328	11,422	12,750	4.9
Money Market Securities	1,530	0	1,530	0.5	2,781	33	2,814	1.1
Interbank money market placements	1,194	0	1,194	0.4	2,754	1	2,755	1.1
Istanbul Stock Exc. money market placements	5	0	5	0.0	27	0	27	0.0
Receiv. from reverse repurchase agreements	331	0	331	0.1	0	32	32	0.0
Financial Assets Available for Sale (Net)	57,816	11,023	68,839	20.5	35,400	9,443	44,843	17.1
Securities representing a share in capital	57	80	136	0.0	45	40	85	0.0
Public sector debt securities	57,106	8,238	65,345	19.4	35,193	7,406	42,599	16.2
Other marketable securities	653	2,705	3,358	1.0	161	1,997	2,159	0.8
Loans	129,703	55,529	185,232	55.1	92,422	41,597	134,019	51.1
Loans	128,534	55,527	184,060	54.7	91,196	41,595	132,791	50.7
Loans granted to the Banks risk group	1,419	1,397	2,817	0.8	920	886	1,807	0.7
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	127,115	54,129	181,244	53.9	90,276	40,708	130,984	50.0
Loans under follow-up	8,325	32	8,356	2.5	7,681	55	7,736	3.0
Specific provisions (-)	7,156	29	7,185	2.1	6,455	53	6,508	2.5
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	23,138	5,936	29,074	8.6	24,021	7,890	31,911	12.2
Public sector debt securities	23,135	5,866	29,001	8.6	24,018	7,848	31,867	12.2
Other marketable securities	3	69	72	0.0	3	42	44	0.0
Investments and Associates (Net)	529	119	648	0.2	444	122	566	0.2
Accounted with equity method	0	97	97	0.0	0	102	102	0.0
Non-consolidated investments and associates	529	22	551	0.2	444	20	464	0.2
Financial investments and associates	182	22	204	0.1	129	20	150	0.1
Non-financial investments and associates	347	0	347	0.1	315	0	315	0.1
Subsidiaries (Net)	4,376	1,299	5,675	1.7	3,236	992	4,228	1.6
Financial subsidiaries	2,966	1,299	4,265	1.3	2,305	992	3,297	1.3
Non-financial subsidiaries	1,410	0	1,410	0.4	931	0	931	0.4
Joint Ventures (Business Partners) (Net)	3	0	3	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	3	0	3	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	3	0	3	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	83	3	87	0.0	187	8	195	0.1
Fair value hedges	17	0	17	0.0	112	1	114	0.0
Cash flow hedges	67	3	70	0.0	75	6	81	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	4,226	3	4,229	1.3	3,749	3	3,752	1.4
Intangible Assets (Net)	796	0	796	0.2	666	0	666	0.3
Goodwill	497	0	497	0.1	453	0	453	0.2
Other	298	0	299	0.1	213	0	213	0.1
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	823	0	823	0.2	686	0	686	0.3
Current assets for tax	3	0	3	0.0	2	0	2	0.0
Deferred assets for tax	820	0	820	0.2	684	0	684	0.3
Prop.&Equ.for Sale p. and from Term.Op.(Net)	171	0	171	0.1	172	0	172	0.1
Other Assets	3,366	1,244	4,610	1.4	2,182	764	2,946	1.1
Total Assets	239,937	96,406	336,342	100.0	181,442	80,727	262,169	100.0

Liabilities

(EUR Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Deposits	139,092	75,604	214,697	63.8	100,402	65,037	165,439	63.1
Deposits held by the Banks risk group	4,220	4,320	8,540	2.5	2,912	3,189	6,101	2.3
Other	134,872	71,284	206,157	61.3	97,489	61,848	159,338	60.8
Derivative Finan. Liabilities Held for Trading	1,171	837	2,009	0.6	728	408	1,136	0.4
Funds Borrowed	5,501	25,073	30,574	9.1	3,730	21,781	25,511	9.7
Money Market Takings	17,275	4,773	22,049	6.6	17,479	2,199	19,679	7.5
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	8	0	8	0.0	0	0	0	0.0
Funds provided under repurchase agreements	17,267	4,773	22,041	6.6	17,479	2,199	19,679	7.5
Marketable Securities Issued (Net)	0	732	732	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	732	732	0.2	0	0	0	0.0
Funds	701	0	701	0.2	684	0	684	0.3
Borrower funds	86	0	86	0.0	148	0	148	0.1
Others	615	0	615	0.2	536	0	536	0.2
Miscellaneous Payables	6,599	576	7,175	2.1	4,820	354	5,174	2.0
Other External Resources	3,549	963	4,513	1.3	2,145	667	2,812	1.1
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	35	13	47	0.0	13	32	45	0.0
Finance leasing payables	44	13	57	0.0	17	34	51	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	4	2	6	0.0
Derivative Finan. Liabilities Held for Hedging	732	144	876	0.3	507	9	516	0.2
Fair value hedges	424	22	447	0.1	235	4	239	0.1
Cash flow hedges	308	122	430	0.1	272	6	277	0.1
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	5,228	339	5,567	1.7	4,276	301	4,577	1.7
General provisions	1,659	275	1,934	0.6	1,231	251	1,482	0.6
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	716	0	716	0.2	583	0	583	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	2,853	64	2,917	0.9	2,462	50	2,512	1.0
Liabilities for Tax	921	2	924	0.3	1,279	4	1,283	0.5
Current liabilities for tax	902	2	904	0.3	1,265	4	1,270	0.5
Deferred liabilities for tax	19	0	19	0.0	14	0	14	0.0
Lia.for Pro.&Equ.for Sale p. and from Term.Op.(Net)	0	2	2	0.0	0	1	1	0.0
Subordinated Loans	0	2,551	2,551	0.8	0	2,612	2,612	1.0
Shareholders' Equity	43,469	457	43,926	13.1	32,511	188	32,699	12.5
Paid-in capital	13,602	0	13,602	4.0	11,123	0	11,123	4.2
Supplementary capital	7,355	450	7,805	2.3	6,298	182	6,480	2.5
Share premium	1,566	0	1,566	0.5	1,429	0	1,429	0.5
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	2,834	552	3,386	1.0	1,816	202	2,018	0.8
Revaluation changes of property and equip.	354	0	354	0.1	331	0	331	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.	52	0	52	0.0	33	0	33	0.0
Hedging funds (active part)	-236	-102	-338	-0.1	-266	-20	-286	-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	2,785	0	2,785	0.8	2,955	0	2,955	1.1
Profit reserves	16,216	8	16,224	4.8	10,081	6	10,087	3.8
Legal reserves	2,315	2	2,317	0.7	1,715	2	1,717	0.7
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	13,770	0	13,770	4.1	8,257	0	8,257	3.1
Other profit reserves	130	6	136	0.0	108	4	112	0.0
Profit or loss	6,296	0	6,296	1.9	5,009	0	5,009	1.9
Prior years income/loss	19	0	19	0.0	15	0	15	0.0
Current year income/loss	6,277	0	6,277	1.9	4,994	0	4,994	1.9
Total Liabilities	224,274	112,069	336,342	100.0	168,575	93,594	262,169	100.0

Deposit Banks in ISE

Off Balance Sheet Commitments

(EUR Million)

	Sept. 2010			Sept. 2009		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	24,854	28,414	53,268	16,020	24,795	40,815
Letters of guarantee	23,803	16,739	40,542	15,818	15,334	31,152
Bank acceptances	7	1,118	1,125	1	1,035	1,036
Letters of credit	673	9,665	10,338	3	7,771	7,774
Prefinancing given as guarantee	0	6	6	0	9	9
Endorsements	0	13	13	0	36	36
Other guarantees and warranties	370	873	1,243	198	609	807
Commitments	77,224	20,416	97,640	69,387	24,571	93,958
Irrevocable commitments	62,839	20,399	83,237	69,343	24,571	93,914
Revocable commitments	14,386	17	14,403	44	0	44
Derivative Financial Instruments	54,950	105,088	160,038	32,605	61,271	93,875
Derivative finan. instruments held for hedging	7,476	8,027	15,504	4,807	2,614	7,420
Trading transactions	47,474	97,061	144,535	27,798	58,657	86,455
Custody and Pledged Securities	569,133	205,789	774,922	446,328	142,964	589,293
Items held in Custody	135,272	17,251	152,522	178,404	15,324	193,728
Pledged Items	431,922	188,007	619,929	266,433	127,252	393,685
Accepted independent guaran. and warran.	1,940	531	2,471	1,492	388	1,880
Total Off Balance Sheet Commitments	726,161	359,707	1,085,868	564,340	253,601	817,941

Income-Expenditure

(EUR Million)

	Sept. 2010	Sept. 2009
Interest Income	21,197	21,763
Interest on loans	13,861	14,529
Interest received from reserve deposits	127	250
Interest received from banks	263	255
Interest received from money market transactions	71	136
Interest received from marketable securities portfolio	6,773	6,473
Other interest income	102	120
Interest Expenses	10,419	11,250
Interest on deposits	8,505	9,202
Interest on money market transactions	899	1,062
Interest on funds borrowed	883	866
Interest on securities issued	8	0
Other interest expenses	125	120
Net Interest Income/Expenses	10,778	10,513
Net Fees and Commissions Income/Expenses	3,103	2,717
Fees and commissions received	3,702	3,274
Fees and commissions paid	599	557
Dividend Income	365	318
Trading Profit/Loss (net)	319	706
Profit/loss on trading account securities	907	807
Profit/losses on derivative financial transactions	-1,329	-162
Foreign exchange profit/loss	741	60
Other Operating Income	2,238	1,022
Total Operating Income/Expenses	16,804	15,277
Provision for Loan Losses or other Receivables (-)	2,229	3,622
Specific provisions of banks loans and other receivables*	1,593	2,851
General provision expenses*	317	173
Other Operating Expenses (-)	6,887	5,553
Personnel Expenses*	3,046	2,471
Net Operating Profit/Loss	7,688	6,102
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	7,688	6,102
Provisions for Taxes on Income from Continuing Operations (±)	-1,458	-1,195
Net Profit/Loss from Continuing Operations	6,230	4,907
Net Profit/Loss Before Taxes from Terminated Operations	51	91
Provisions for Taxes on Income from Terminated Operations (±)	-4	-5
Net Profit/Loss from Terminated Operations	47	87
Net Profit/Losses	6,277	4,994

* Used from "Information related to other operational expenses" table of the "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 (EUR/TRY)

Year	Period	EUR/TRY	Year	Period	EUR/TRY
2010	September	1.9693	2009	September	2.1611

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-