



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

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December 2010



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Banks and Groups, as of September 30, 2010

Sector Total	45		
I. Deposit Banks	32	II. Development and Investment Banks	13
- State-owned Banks Türkiye Cumhuriyeti Ziraat Bankası A.Ş. Türkiye Halk Bankası A.Ş. Türkiye Vakıflar Bankası T.A.O.		3 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.	
- Privately-owned Banks 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.	11	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.	
- Banks Under the Deposit Insurance Fund Birleşik Fon Bankası A.Ş.	1		
- Foreign Banks 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	17		

Banking System in Turkey ¹

“September 2010”

Developments in the Banking Sector

1. General Outlook

1.1. Economic Review

Economic recovery continued.

Economic recovery continued in the Turkish economy in the third quarter of 2010. The strengthened decoupling between developed and developing countries and the ongoing foreign funds inflow supported this recovery.

Risk perception increased.

The ongoing quantitative easing policies in developed countries and the debt problems in a number of European countries increased risk perception. For Turkey, current account deficit and the growing foreign funds inflow were factors increasing the risk perception.

Profit growth slowed down.

Due to the strong competition in the sector interest margin continued to decrease, profit growth slowed down.

On the other hand, the decrease in the special provisions for loans under follow-up and the increase in other operating income effected profit performance positively.

1.2. Developments in Balance Sheet Items

In the first nine months of the year, total assets increased in line with the increase in loans.

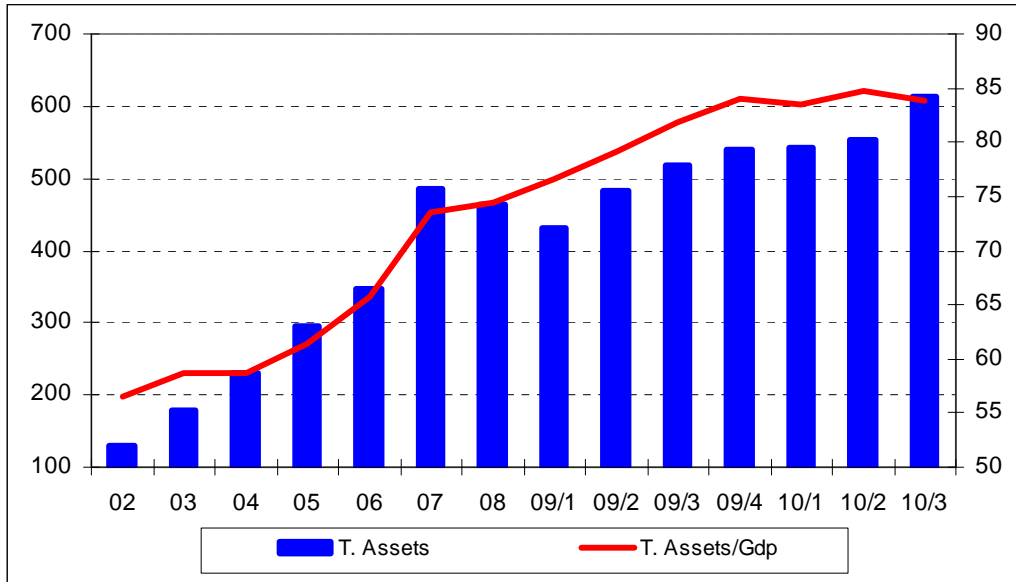
Total assets increased by 16 percent in the first nine months of the year compared to the same period of 2009. As of September 2010, total assets were TL 886 billion (USD 614 billion). The ratio of total assets to gross domestic product is estimated 84 percent as of September 2010.

Total assets increased by 16 percent in deposit banks and 10 percent in development and investment banks, as compared to the September 2009.

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

¹ Deposit banks and development and investment banks are included.

Total Assets (USD billion) and Total Assets/Gdp (percent)



The ratio of loans to total assets realized at 52 percent by increasing 4 percentage points as compared to September 2009. Loans to deposits ratio was 81 percent by increasing 5 percentage points compared to September 2009. The same ratio was 61 percent in state-owned banks, 84 percent in private banks and 105 percent in foreign banks as of September 2010.

As of September 2010, individual loans grew by 27 percent annually. The rapid growth in consumer loans was mainly due to the growth in mortgage and other individual loans. The share of mortgage and other individual loans in total loans is 11 and 12 percent, respectively.

The share of loans under follow-up in total loans is 4.3 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 86 percent.

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

As of September 2010, 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 and share of funds obtained from repo transactions decreased compared to September 2009. In line with these developments, the share of Fx items in the balance sheet declined.

Shareholders' equity was TL 122 billion (USD 84 billion) as of September 2010 with an increase of 20 percent compared to September 2009. This growth was supported mainly by the increase in paid-in capital and extraordinary reserves.

Compared to September 2009, the capital adequacy ratio decreased by 0.7 percentage point in the third quarter of 2010, but increased 0.2 percentage point compared to June 2010.

The ratio of free shareholders' equity to total assets increased from 9.6 percent to 10.4 percent with the growth of shareholders' equity and decrease in non performing loans.

1.3. Profitability

Profitability decreased on yearly basis.

In the first nine months of the year, interest income was TL 56.1 billion and the interest expenses were TL 27.5 billion. Net interest income decreased by 8 percent to TL 28.6 billion compared to the same period of 2009.

Compared to the same period of previous year, profit increased by 7 percent to TL 16.3 billion. Net profit margin started to decrease annually. On the other hand, despite the increase in staff and the number of branches with the losses accrued due to derivative transactions, due to increase in other operating income, the net negative residual of non-interest items decreased.

Return on equity was decreased from 15 percent in September 2009 to 13.4 percent on annual basis and return on assets decreased from 2 percent to 1.8 percent in the same period. Thus, annual profitability continued to deteriorate.

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 1.620 million. Compared to September 2009, the ratio of TL equivalent of FX assets to total assets decreased by 2 percentage points to 26 percent, while the ratio of TL equivalent of FX liabilities to total liabilities decreased by 1 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 June 2010.

A 1.5 percent (TL 6.9 billion) of loans and a 3.5 percent (TL 20.1 billion) of total deposits belong to the risk group of banks. Banks' net risks arising from their risk groups amount was negative. (TL -13.2 billion).

1.5. Selected Issues

The number of branches and employees increased.

As of September 2010, the number of banks operating in Turkey remained the same at 45 compared to June 2010. On the other hand, the number of branches and employees increased by 189 and 1,005 to 9,338 and 177,369 in the same period, respectively.

According to the asset size, compared to June 2010, the share of first five banks in assets, loans, and deposits remained the same at 63 percent, 66 percent and 57 percent; respectively. Also 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 and revocable commitments item.

The growth rate in the number of debit cards slowed down while the growth in the number of credit cards remained same. On the other hand, the volume of transactions of both continued to increase. As for the transactions carried out through internet banking, both the number of customers and the volume of transactions continued to increase.

The Banking System in Turkey

Assets

(USD Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	16,176	17,271	33,447	5.4	22,763	13,872	36,635	7.1
Fin.ass.where fair value cha. is refl.to I/S (Net)	8,583	1,474	10,057	1.6	6,437	1,313	7,751	1.5
Financial assets held for trading	7,392	1,474	8,866	1.4	4,879	1,312	6,191	1.2
Public sector debt securities	5,760	495	6,255	1.0	3,633	600	4,233	0.8
Securities representing a share in capital	20	0	20	0.0	6	0	6	0.0
Derivative financial assets held for trading	1,575	965	2,541	0.4	1,224	708	1,932	0.4
Other marketable securities	36	14	50	0.0	16	4	20	0.0
Fin.assets clas. as fair value change is refl.to I/S	1,191	0	1,191	0.2	1,559	1	1,560	0.3
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	0.3
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	5,612	19,440	25,052	4.1	4,779	22,426	27,205	5.3
Money Market Securities	6,874	0	6,874	1.1	7,364	48	7,412	1.4
Interbank money market placements	4,315	0	4,315	0.7	7,274	2	7,276	1.4
Istanbul Stock Exc. money market placements	7	0	7	0.0	78	0	78	0.0
Receiv. from reverse repurchase agreements	2,552	0	2,552	0.4	12	46	58	0.0
Financial Assets Available for Sale (Net)	106,253	18,798	125,052	20.4	66,562	17,953	84,515	16.3
Securities representing a share in capital	212	148	360	0.1	113	68	181	0.0
Public sector debt securities	104,994	14,815	119,809	19.5	66,116	13,781	79,897	15.4
Other marketable securities	1,047	3,836	4,883	0.8	333	4,104	4,437	0.9
Loans	232,419	86,465	318,884	51.9	179,920	69,057	248,977	48.1
Loans	230,299	86,460	316,759	51.6	177,519	68,982	246,501	47.6
Loans granted to the Banks risk group	2,328	2,420	4,748	0.8	1,711	1,519	3,230	0.6
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	227,972	84,040	312,012	50.8	175,809	67,463	243,271	47.0
Loans under follow-up	13,623	172	13,795	2.2	13,355	194	13,549	2.6
Specific provisions (-)	11,504	167	11,671	1.9	10,954	119	11,073	2.1
Factoring Receivables	212	36	248	0.0	66	21	87	0.0
Investments held to Maturity (Net)	55,926	11,160	67,086	10.9	66,993	15,067	82,059	15.8
Public sector debt securities	55,911	11,025	66,937	10.9	66,986	14,952	81,937	15.8
Other marketable securities	15	135	149	0.0	7	115	122	0.0
Investments and Associates (Net)	860	163	1,022	0.2	807	180	987	0.2
Accounted with equity method	0	132	132	0.0	50	149	200	0.0
Non-consolidated investments and associates	860	30	890	0.1	757	30	787	0.2
Financial investments and associates	378	30	408	0.1	285	30	315	0.1
Non-financial investments and associates	482	0	482	0.1	472	0	472	0.1
Subsidiaries (Net)	6,377	2,224	8,601	1.4	5,115	1,896	7,012	1.4
Financial subsidiaries	4,435	2,219	6,653	1.1	3,739	1,891	5,630	1.1
Non-financial subsidiaries	1,943	5	1,948	0.3	1,376	5	1,381	0.3
Joint Ventures (Business Partners) (Net)	4	20	24	0.0	1	17	17	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	4	20	24	0.0	1	17	17	0.0
Financial joint ventures	0	20	20	0.0	0	17	17	0.0
Non-financial joint ventures	4	0	4	0.0	1	0	1	0.0
Receivables From Leasing Transactions	2	62	64	0.0	0	121	121	0.0
Finance lease receivables	2	64	67	0.0	0	128	128	0.0
Operational leasing receivables	1	0	1	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	1	3	3	0.0	0	7	7	0.0
Derivative Financial Assets Held for Hedging	114	5	119	0.0	511	12	523	0.1
Fair value hedges	23	1	24	0.0	165	3	167	0.0
Cash flow hedges	91	4	95	0.0	346	9	355	0.1
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	6,885	8	6,893	1.1	6,564	8	6,572	1.3
Intangible Assets (Net)	1,263	2	1,265	0.2	1,240	2	1,242	0.2
Goodwill	737	0	737	0.1	720	0	720	0.1
Other	527	2	528	0.1	520	2	522	0.1
Real Estates for Investment Purpose (Net)	30	0	30	0.0	14	0	14	0.0
Assets for Tax	1,512	0	1,512	0.2	1,433	0	1,433	0.3
Current assets for tax	5	0	5	0.0	45	0	45	0.0
Deferred assets for tax	1,507	0	1,507	0.2	1,388	0	1,388	0.3
Prop.&Equ.for Sale p. and from Term.Op.(Net)	259	0	259	0.0	275	0	275	0.1
Other Assets	5,492	1,931	7,423	1.2	3,902	1,310	5,213	1.0
Total Assets	454,855	159,059	613,914	100.0	374,747	143,304	518,051	100.0

Liabilities

(USD Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Deposits	267,458	126,957	394,415	64.2	210,445	116,674	327,119	63.1
Deposits held by the Banks risk group	6,904	7,007	13,911	2.3	4,734	5,035	9,769	1.9
Other	260,554	119,950	380,504	62.0	205,712	111,639	317,351	61.3
Derivative Finan. Liabilities Held for Trading	1,914	1,267	3,180	0.5	1,250	722	1,972	0.4
Funds Borrowed	9,785	43,792	53,577	8.7	7,482	39,689	47,171	9.1
Money Market Takings	29,216	6,785	36,001	5.9	34,284	3,357	37,641	7.3
Interbank money market takings	0	0	0	0.0	0	27	27	0.0
Istanbul Stock Exc. money market takings	24	0	24	0.0	0	0	0	0.0
Funds provided under repurchase agreements	29,192	6,785	35,977	5.9	34,284	3,330	37,613	7.3
Marketable Securities Issued (Net)	344	999	1,343	0.2	36	0	36	0.0
Bills	309	0	309	0.1	2	0	2	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	35	999	1,034	0.2	34	0	34	0.0
Funds	4,765	244	5,010	0.8	4,172	112	4,284	0.8
Borrower funds	170	244	415	0.1	248	112	361	0.1
Others	4,595	0	4,595	0.7	3,923	0	3,923	0.8
Miscellaneous Payables	10,594	1,454	12,047	2.0	8,458	920	9,378	1.8
Other External Resources	6,209	1,814	8,023	1.3	4,304	1,395	5,699	1.1
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	47	19	66	0.0	20	50	70	0.0
Finance leasing payables	60	20	80	0.0	25	54	79	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	10	0.0
Derivative Finan. Liabilities Held for Hedging	1,111	223	1,334	0.2	1,212	43	1,254	0.2
Fair value hedges	584	57	641	0.1	352	34	387	0.1
Cash flow hedges	527	166	694	0.1	859	8	868	0.2
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	8,626	514	9,141	1.5	7,823	510	8,333	1.6
General provisions	2,746	379	3,125	0.5	2,280	384	2,665	0.5
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	1,504	0	1,504	0.2	1,303	0	1,303	0.3
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	4,377	136	4,512	0.7	4,239	125	4,364	0.8
Liabilities for Tax	1,704	3	1,707	0.3	2,445	7	2,452	0.5
Current liabilities for tax	1,674	3	1,677	0.3	2,417	7	2,424	0.5
Deferred liabilities for tax	30	0	30	0.0	28	0	28	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	123	3,666	3,789	0.6	121	4,025	4,145	0.8
Shareholders' Equity	83,509	770	84,279	13.7	68,193	303	68,495	13.2
Paid-in capital	30,185	0	30,185	4.9	26,500	0	26,500	5.1
Supplementary capital	12,707	759	13,467	2.2	11,853	294	12,147	2.3
Share premium	2,177	0	2,177	0.4	2,131	0	2,131	0.4
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	4,366	899	5,265	0.9	3,120	324	3,443	0.7
Revaluation changes of property and equip.	517	0	517	0.1	518	0	518	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.	83	0	83	0.0	57	0	57	0.0
Hedging funds (active part)	-378	-140	-517	-0.1	-483	-30	-512	-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	5,941	0	5,941	1.0	6,510	0	6,510	1.3
Profit reserves	41,253	11	41,263	6.7	31,403	9	31,412	6.1
Legal reserves	5,245	3	5,248	0.9	4,279	3	4,282	0.8
Status reserves	26	0	26	0.0	19	0	19	0.0
Extraordinary reserves	35,377	0	35,377	5.8	26,720	0	26,720	5.2
Other profit reserves	604	8	612	0.1	385	6	390	0.1
Profit or loss	-637	0	-637	-0.1	-1,565	0	-1,565	-0.3
Prior years income/loss	-11,924	0	-11,924	-1.9	-11,843	0	-11,843	-2.3
Current year income/loss	11,287	0	11,287	1.8	10,278	0	10,278	2.0
Total Liabilities	425,405	188,509	613,914	100.0	350,245	167,807	518,051	100.0

The Banking System in Turkey

Off Balance Sheet Commitments

(USD Million)

	Sept. 2010			Sept. 2009		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	41,868	49,521	91,389	29,055	45,705	74,759
Letters of guarantee	38,535	28,804	67,339	27,806	27,889	55,695
Bank acceptances	11	2,248	2,259	1	1,917	1,918
Letters of credit	919	15,458	16,377	5	13,273	13,278
Prefinancing given as guarantee	0	105	105	0	13	13
Endorsements	0	447	447	0	499	499
Other guarantees and warranties	2,402	2,460	4,862	1,242	2,114	3,356
Commitments	160,114	35,538	195,652	122,609	43,841	166,450
Irrevocable commitments	103,288	30,605	133,893	116,186	40,324	156,510
Revocable commitments	56,826	4,933	61,759	6,423	3,516	9,939
Derivative Financial Instruments	89,224	172,518	261,743	61,155	111,017	172,172
Derivative finan. instruments held for hedging	11,839	11,447	23,286	10,342	4,596	14,939
Trading transactions	77,385	161,071	238,456	50,813	106,421	157,234
Custody and Pledged Securities	5,733,238	329,890	6,063,127	4,309,709	241,914	4,551,622
Items held in Custody	4,981,438	26,064	5,007,501	3,800,134	25,442	3,825,576
Pledged Items	713,927	287,793	1,001,720	481,311	209,473	690,784
Accepted independent guaran. and warrant.	37,873	16,033	53,906	28,264	6,999	35,263
Total Off Balance Sheet Commitments	6,024,443	587,468	6,611,911	4,522,528	442,476	4,965,004

Income-Expenditure

(USD Million)

	Sept. 2010	Sept. 2009
Interest Income	38,850	43,574
Interest on loans	24,311	27,250
Interest received from reserve deposits	194	397
Interest received from banks	624	704
Interest received from money market transactions	268	397
Interest received from marketable securities portfolio	13,280	14,606
Other interest income	173	221
Interest Expenses	19,032	22,534
Interest on deposits	15,721	18,517
Interest on money market transactions	1,513	2,001
Interest on funds borrowed	1,578	1,798
Interest on securities issued	22	0
Other interest expenses	197	218
Net Interest Income/Expenses	19,819	21,040
Net Fees and Commissions Income/Expenses	4,943	4,667
Fees and commissions received	5,891	5,601
Fees and commissions paid	948	935
Dividend Income	580	517
Trading Profit/Loss (net)	315	1,218
Profit/loss on trading account securities	1,372	1,574
Profit/losses on derivative financial transactions	-2,280	-634
Foreign exchange profit/loss	1,224	278
Other Operating Income	3,826	1,971
Total Operating Income/Expenses	29,483	29,412
Provision for Loan Losses or other Receivables (-)	3,491	6,246
Specific provisions of banks loans and other receivables*	2,550	4,848
General provision expenses*	457	349
Other Operating Expenses (-)	12,217	10,571
Personnel Expenses*	5,599	4,898
Net Operating Profit/Loss	13,775	12,595
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	13,775	12,595
Provisions for Taxes on Income from Continuing Operations (±)	-2,550	-2,440
Net Profit/Loss from Continuing Operations	11,226	10,155
Net Profit/Loss Before Taxes from Terminated Operations	70	133
Provisions for Taxes on Income from Terminated Operations (±)	-8	-10
Net Profit/Loss from Terminated Operations	62	123
Net Profit/Losses	11,287	10,278

* 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)	19.6	20.3
Shareholders' Equity / Total Assets	13.7	13.2
(Shareholders' Equity - Permanent Assets) / Total Assets	10.4	9.6
Net On Balance Sheet Position / Total Shareholders' Equity	-20.6	-18.8
Net On and Off Balance Sheet Position / Total Shareholders' Equity	2.1	0.4
Balance-Sheet Ratios		
TC Assets / Total Assets	74.1	72.3
TC Liabilities / Total Liabilities	69.3	67.6
FC Assets / FC Liabilities	84.4	85.4
TC Deposits / Total Deposits	67.8	64.3
TC Loans / Total Loans and Receivables	72.9	72.3
Total Deposits / Total Assets	64.2	63.1
Funds Borrowed / Total Assets	8.7	9.1
Assets Quality		
Financial Assets (net) / Total Assets	33.0	33.8
Total Loans and Receivables / Total Assets	51.9	48.1
Total Loans and Receivables / Total Deposits	80.8	76.1
Loans Under Follow-up (gross) / Total Loans and Receivables	4.3	5.4
Loans Under Follow-up (net) / Total Loans and Receivables	0.7	1.0
Specific Provisions / Loans Under Follow-up	84.6	81.7
Permanent Assets / Total Assets	3.3	3.6
Consumer Loans / Total Loans and Receivables	33.9	33.3
Liquidity		
Liquid Assets / Total Assets	32.7	31.6
Liquid Assets / Short-term Liabilities	55.1	53.2
TC Liquid Assets / Total Assets	23.4	20.8
Profitability		
Net Profit/Losses / Total Assets	1.8	2.0
Net Profit/Losses / Total Shareholders' Equity	13.4	15.0
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.2	2.4
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	2.8	3.1
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	58.6	55.0
Non-interest Income (net) / Total Assets	1.6	1.6
Other Operating Expenses / Total Assets	2.0	2.0
Personnel Expenses / Other Operating Expenses	45.8	46.3
Non-interest Income (net) / Other Operating Expenses	79.1	79.2

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

Deposit Banks

Assets

(USD Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	16,144	17,117	33,261	5.6	22,601	13,799	36,401	7.3
Fin.ass.where fair value cha. is refl.to I/S (Net)	8,185	1,464	9,649	1.6	6,211	1,301	7,512	1.5
Financial assets held for trading	6,994	1,464	8,458	1.4	4,652	1,300	5,952	1.2
Public sector debt securities	5,421	493	5,913	1.0	3,433	598	4,031	0.8
Securities representing a share in capital	1	0	1	0.0	6	0	6	0.0
Derivative financial assets held for trading	1,537	957	2,494	0.4	1,198	698	1,895	0.4
Other marketable securities	35	14	49	0.0	15	4	20	0.0
Fin.assets clas. as fair value change is refl.to I/S	1,191	0	1,191	0.2	1,559	1	1,560	0.3
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	0.3
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	3,229	19,135	22,364	3.8	3,293	22,225	25,518	5.1
Money Market Securities	5,589	0	5,589	0.9	6,032	48	6,080	1.2
Interbank money market placements	3,034	0	3,034	0.5	5,950	2	5,952	1.2
Istanbul Stock Exc. money market placements	7	0	7	0.0	75	0	75	0.0
Receiv. from reverse repurchase agreements	2,548	0	2,548	0.4	7	46	53	0.0
Financial Assets Available for Sale (Net)	104,810	18,453	123,264	20.7	65,208	17,609	82,817	16.5
Securities representing a share in capital	163	139	302	0.1	83	59	142	0.0
Public sector debt securities	103,616	14,575	118,191	19.9	64,813	13,551	78,363	15.7
Other marketable securities	1,031	3,739	4,770	0.8	313	3,999	4,312	0.9
Loans	224,990	81,950	306,940	51.6	172,890	64,955	237,845	47.5
Loans	222,918	81,945	304,863	51.3	170,541	64,880	235,421	47.0
Loans granted to the Banks risk group	2,000	2,287	4,287	0.7	1,482	1,436	2,917	0.6
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	220,918	79,658	300,576	50.6	169,060	63,444	232,504	46.4
Loans under follow-up	13,396	162	13,558	2.3	13,175	190	13,365	2.7
Specific provisions (-)	11,324	157	11,481	1.9	10,827	115	10,942	2.2
Factoring Receivables	211	36	247	0.0	65	21	86	0.0
Investments held to Maturity (Net)	55,326	11,124	66,450	11.2	66,665	15,025	81,690	16.3
Public sector debt securities	55,312	10,992	66,305	11.2	66,658	14,918	81,576	16.3
Other marketable securities	14	132	145	0.0	7	106	113	0.0
Investments and Associates (Net)	757	162	920	0.2	731	179	909	0.2
Accounted with equity method	0	132	132	0.0	50	149	200	0.0
Non-consolidated investments and associates	757	30	788	0.1	680	29	710	0.1
Financial investments and associates	280	30	311	0.1	217	29	247	0.0
Non-financial investments and associates	477	0	477	0.1	463	0	463	0.1
Subsidiaries (Net)	6,253	2,141	8,395	1.4	4,984	1,814	6,798	1.4
Financial subsidiaries	4,326	2,141	6,467	1.1	3,619	1,814	5,433	1.1
Non-financial subsidiaries	1,928	0	1,928	0.3	1,365	0	1,365	0.3
Joint Ventures (Business Partners) (Net)	4	20	24	0.0	1	17	17	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	4	20	24	0.0	1	17	17	0.0
Financial joint ventures	0	20	20	0.0	0	17	17	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	119	0.0	511	12	523	0.1
Fair value hedges	23	1	24	0.0	165	3	167	0.0
Cash flow hedges	91	4	95	0.0	346	9	355	0.1
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	6,754	8	6,761	1.1	6,415	8	6,423	1.3
Intangible Assets (Net)	1,251	2	1,253	0.2	1,231	2	1,233	0.2
Goodwill	736	0	736	0.1	720	0	720	0.1
Other	515	2	516	0.1	512	2	514	0.1
Real Estates for Investment Purpose (Net)	7	0	7	0.0	7	0	7	0.0
Assets for Tax	1,488	0	1,488	0.3	1,369	0	1,369	0.3
Current assets for tax	5	0	5	0.0	8	0	8	0.0
Deferred assets for tax	1,484	0	1,484	0.2	1,362	0	1,362	0.3
Prop.&Equ.for Sale p. and from Term.Op.(Net)	258	0	258	0.0	274	0	274	0.1
Other Assets	5,451	1,842	7,292	1.2	3,870	1,242	5,112	1.0
Total Assets	440,822	153,459	594,281	100.0	362,356	138,258	500,614	100.0

Deposit Banks

September 2010

Liabilities

(USD Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Deposits	267,458	126,957	394,415	66.4	210,445	116,674	327,119	65.3
Deposits held by the Banks risk group	6,904	7,007	13,911	2.3	4,734	5,035	9,769	2.0
Other	260,554	119,950	380,504	64.0	205,712	111,639	317,351	63.4
Derivative Finan. Liabilities Held for Trading	1,906	1,255	3,161	0.5	1,231	716	1,947	0.4
Funds Borrowed	9,549	38,310	47,858	8.1	7,261	34,563	41,824	8.4
Money Market Takings	28,546	6,732	35,278	5.9	33,469	3,321	36,790	7.3
Interbank money market takings	0	0	0	0.0	0	27	27	0.0
Istanbul Stock Exc. money market takings	24	0	24	0.0	0	0	0	0.0
Funds provided under repurchase agreements	28,522	6,732	35,253	5.9	33,469	3,294	36,763	7.3
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	3,307	0	3,307	0.6	3,122	0	3,122	0.6
Borrower funds	117	0	117	0.0	216	0	216	0.0
Others	3,190	0	3,190	0.5	2,906	0	2,906	0.6
Miscellaneous Payables	9,781	1,404	11,185	1.9	7,678	866	8,544	1.7
Other External Resources	5,839	1,570	7,408	1.2	3,929	1,189	5,118	1.0
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	47	19	66	0.0	20	50	70	0.0
Finance leasing payables	60	20	80	0.0	25	54	79	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	10	0.0
Derivative Finan. Liabilities Held for Hedging	1,111	223	1,334	0.2	1,212	43	1,254	0.3
Fair value hedges	584	57	641	0.1	352	34	387	0.1
Cash flow hedges	527	166	694	0.1	859	8	868	0.2
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	8,436	514	8,950	1.5	7,640	510	8,150	1.6
General provisions	2,683	379	3,061	0.5	2,220	384	2,604	0.5
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	1,441	0	1,441	0.2	1,259	0	1,259	0.3
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	4,312	135	4,447	0.7	4,160	125	4,286	0.9
Liabilities for Tax	1,667	3	1,670	0.3	2,358	7	2,364	0.5
Current liabilities for tax	1,641	3	1,644	0.3	2,331	7	2,338	0.5
Deferred liabilities for tax	26	0	26	0.0	27	0	27	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	123	3,481	3,604	0.6	121	3,822	3,942	0.8
Shareholders' Equity	74,298	744	75,043	12.6	60,072	296	60,367	12.1
Paid-in capital	23,909	0	23,909	4.0	21,256	0	21,256	4.2
Supplementary capital	11,369	734	12,102	2.0	10,457	287	10,744	2.1
Share premium	2,162	0	2,162	0.4	2,117	0	2,117	0.4
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	4,322	873	5,195	0.9	3,079	317	3,396	0.7
Revaluation changes of property and equip.	492	0	492	0.1	495	0	495	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.	83	0	83	0.0	57	0	57	0.0
Hedging funds (active part)	-378	-140	-517	-0.1	-483	-30	-512	-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	4,687	0	4,687	0.8	5,192	0	5,192	1.0
Profit reserves	40,074	11	40,085	6.7	30,407	9	30,416	6.1
Legal reserves	4,774	3	4,777	0.8	3,890	3	3,894	0.8
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	34,716	0	34,716	5.8	26,152	0	26,152	5.2
Other profit reserves	584	8	592	0.1	365	6	371	0.1
Profit or loss	-1,053	0	-1,053	-0.2	-2,049	0	-2,049	-0.4
Prior years income/loss	-11,906	0	-11,906	-2.0	-11,762	0	-11,762	-2.3
Current year income/loss	10,853	0	10,853	1.8	9,713	0	9,713	1.9
Total Liabilities	412,069	182,212	594,281	100.0	338,557	162,057	500,614	100.0

Deposit Banks

Off Balance Sheet Commitments

(USD Million)

	Sept. 2010			Sept. 2009		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	38,424	47,331	85,755	26,706	43,808	70,513
Letters of guarantee	36,987	27,889	64,877	26,408	27,161	53,569
Bank acceptances	11	2,243	2,255	1	1,907	1,908
Letters of credit	919	15,045	15,964	5	12,942	12,947
Prefinancing given as guarantee	0	105	105	0	13	13
Endorsements	0	17	17	0	53	53
Other guarantees and warranties	507	2,031	2,538	291	1,731	2,022
Commitments	157,420	33,272	190,692	121,107	42,661	163,768
Irrevocable commitments	102,664	30,305	132,969	114,828	39,638	154,466
Revocable commitments	54,757	2,967	57,724	6,280	3,022	9,302
Derivative Financial Instruments	88,245	168,867	257,112	60,122	107,727	167,848
Derivative finan. instruments held for hedging	11,839	11,447	23,286	10,342	4,596	14,939
Trading transactions	76,406	157,420	233,826	49,779	103,130	152,909
Custody and Pledged Securities	1,000,562	300,907	1,301,469	808,857	228,960	1,037,816
Items held in Custody	256,359	25,890	282,249	305,414	25,187	330,601
Pledged Items	707,290	268,131	975,421	475,751	197,004	672,755
Accepted independent guaran. and warran.	36,913	6,885	43,798	27,692	6,769	34,460
Total Off Balance Sheet Commitments	1,284,651	550,378	1,835,029	1,016,791	423,155	1,439,945

Income-Expenditure

(USD Million)

	Sept. 2010	Sept. 2009
Interest Income	38,031	42,564
Interest on loans	23,820	26,572
Interest received from reserve deposits	192	395
Interest received from banks	558	644
Interest received from money market transactions	198	339
Interest received from marketable securities portfolio	13,095	14,401
Other interest income	169	214
Interest Expenses	18,878	22,308
Interest on deposits	15,721	18,517
Interest on money market transactions	1,427	1,835
Interest on funds borrowed	1,528	1,747
Interest on securities issued	11	0
Other interest expenses	190	209
Net Interest Income/Expenses	19,153	20,256
Net Fees and Commissions Income/Expenses	4,886	4,612
Fees and commissions received	5,824	5,539
Fees and commissions paid	939	927
Dividend Income	553	497
Trading Profit/Loss (net)	301	1,184
Profit/loss on trading account securities	1,366	1,568
Profit/losses on derivative financial transactions	-2,287	-670
Foreign exchange profit/loss	1,221	287
Other Operating Income	3,743	1,890
Total Operating Income/Expenses	28,636	28,440
Provision for Loan Losses or other Receivables (-)	3,443	6,174
Specific provisions of banks loans and other receivables*	2,519	4,835
General provision expenses*	452	339
Other Operating Expenses (-)	11,929	10,324
Personnel Expenses*	5,433	4,752
Net Operating Profit/Loss	13,263	11,942
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	13,263	11,942
Provisions for Taxes on Income from Continuing Operations (±)	-2,472	-2,353
Net Profit/Loss from Continuing Operations	10,792	9,588
Net Profit/Loss Before Taxes from Terminated Operations	70	133
Provisions for Taxes on Income from Terminated Operations (±)	-8	-9
Net Profit/Loss from Terminated Operations	62	124
Net Profit/Losses	10,853	9,713

* 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)	18.1	18.7
Shareholders' Equity / Total Assets	12.6	12.1
(Shareholders' Equity - Permanent Assets) / Total Assets	9.3	8.4
Net On Balance Sheet Position / Total Shareholders' Equity	-23.5	-22.0
Net On and Off Balance Sheet Position / Total Shareholders' Equity	2.3	0.4
Balance-Sheet Ratios		
TC Assets / Total Assets	74.2	72.4
TC Liabilities / Total Liabilities	69.3	67.6
FC Assets / FC Liabilities	84.2	85.3
TC Deposits / Total Deposits	67.8	64.3
TC Loans / Total Loans and Receivables	73.3	72.7
Total Deposits / Total Assets	66.4	65.3
Funds Borrowed / Total Assets	8.1	8.4
Assets Quality		
Financial Assets (net) / Total Assets	33.6	34.5
Total Loans and Receivables / Total Assets	51.6	47.5
Total Loans and Receivables / Total Deposits	77.8	72.7
Loans Under Follow-up (gross) / Total Loans and Receivables	4.4	5.6
Loans Under Follow-up (net) / Total Loans and Receivables	0.7	1.0
Specific Provisions / Loans Under Follow-up	84.7	81.9
Permanent Assets / Total Assets	3.3	3.6
Consumer Loans / Total Loans and Receivables	35.1	34.7
Liquidity		
Liquid Assets / Total Assets	32.7	31.6
Liquid Assets / Short-term Liabilities	53.9	52.0
TC Liquid Assets / Total Assets	23.2	20.6
Profitability		
Net Profit/Losses / Total Assets	1.8	1.9
Net Profit/Losses / Total Shareholders' Equity	14.5	16.1
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.2	2.4
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	2.8	3.1
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	58.1	54.2
Non-interest Income (net) / Total Assets	1.6	1.6
Other Operating Expenses / Total Assets	2.0	2.1
Personnel Expenses / Other Operating Expenses	45.5	46.0
Non-interest Income (net) / Other Operating Expenses	79.5	79.3

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

State-owned Banks

Assets

(USD Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	7,248	3,793	11,041	5.7	7,570	2,925	10,495	6.5
Fin.ass.where fair value cha. is refl.to I/S (Net)	200	90	290	0.2	457	79	535	0.3
Financial assets held for trading	200	90	290	0.2	457	79	535	0.3
Public sector debt securities	173	25	199	0.1	452	48	500	0.3
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	5	65	70	0.0	3	31	34	0.0
Other marketable securities	22	0	22	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
Banks	260	6,924	7,184	3.7	203	5,378	5,581	3.4
Money Market Securities	2,901	0	2,901	1.5	2,309	0	2,309	1.4
Interbank money market placements	1,757	0	1,757	0.9	2,302	0	2,302	1.4
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	1,144	0	1,144	0.6	7	0	7	0.0
Financial Assets Available for Sale (Net)	33,269	5,724	38,993	20.2	18,907	5,938	24,845	15.4
Securities representing a share in capital	83	42	125	0.1	18	12	30	0.0
Public sector debt securities	33,046	5,608	38,655	20.0	18,813	4,835	23,648	14.6
Other marketable securities	140	73	213	0.1	77	1,091	1,167	0.7
Loans	71,288	17,975	89,263	46.2	52,196	13,811	66,007	40.8
Loans	70,881	17,975	88,856	45.9	51,760	13,811	65,572	40.5
Loans granted to the Banks risk group	664	278	942	0.5	115	123	238	0.1
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	70,217	17,697	87,914	45.5	51,646	13,688	65,334	40.4
Loans under follow-up	3,380	7	3,387	1.8	2,989	6	2,994	1.9
Specific provisions (-)	2,973	7	2,980	1.5	2,554	6	2,559	1.6
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	33,561	4,772	38,333	19.8	41,411	5,869	47,280	29.2
Public sector debt securities	33,557	4,739	38,296	19.8	41,408	5,844	47,252	29.2
Other marketable securities	4	33	38	0.0	3	24	27	0.0
Investments and Associates (Net)	207	132	339	0.2	196	149	345	0.2
Accounted with equity method	0	132	132	0.1	50	149	200	0.1
Non-consolidated investments and associates	207	0	207	0.1	146	0	146	0.1
Financial investments and associates	197	0	197	0.1	137	0	137	0.1
Non-financial investments and associates	9	0	9	0.0	9	0	9	0.0
Subsidiaries (Net)	530	430	960	0.5	419	393	812	0.5
Financial subsidiaries	429	430	859	0.4	318	393	711	0.4
Non-financial subsidiaries	101	0	101	0.1	101	0	101	0.1
Joint Ventures (Business Partners) (Net)	0	20	20	0.0	0	17	17	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	20	20	0.0	0	17	17	0.0
Financial joint ventures	0	20	20	0.0	0	17	17	0.0
Non-financial joint ventures	0	0	0	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	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
Property and Equipment (Net)	2,174	4	2,178	1.1	1,970	4	1,974	1.2
Intangible Assets (Net)	59	1	60	0.0	42	2	44	0.0
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	59	1	60	0.0	42	2	44	0.0
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	402	0	402	0.2	415	0	415	0.3
Current assets for tax	0	0	0	0.0	2	0	2	0.0
Deferred assets for tax	402	0	402	0.2	413	0	413	0.3
Prop.&Equ.for Sale p. and from Term.Op.(Net)	63	0	63	0.0	100	0	100	0.1
Other Assets	1,246	135	1,381	0.7	851	207	1,059	0.7
Total Assets	153,408	40,002	193,409	100.0	127,045	34,772	161,817	100.0

State-owned Banks

September 2010

Liabilities

(USD Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Deposits	113,572	33,716	147,288	76.2	90,760	29,812	120,572	74.5
Deposits held by the Banks risk group	1,440	138	1,577	0.8	1,029	101	1,130	0.7
Other	112,132	33,579	145,711	75.3	89,731	29,711	119,442	73.8
Derivative Finan. Liabilities Held for Trading	7	133	140	0.1	6	45	51	0.0
Funds Borrowed	190	6,052	6,242	3.2	182	4,769	4,951	3.1
Money Market Takings	10,122	1,668	11,791	6.1	12,852	603	13,455	8.3
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	10,122	1,668	11,791	6.1	12,852	603	13,455	8.3
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	3,298	0	3,298	1.7	3,107	0	3,107	1.9
Borrower funds	117	0	117	0.1	216	0	216	0.1
Others	3,180	0	3,180	1.6	2,891	0	2,891	1.8
Miscellaneous Payables	1,555	132	1,687	0.9	1,053	152	1,205	0.7
Other External Resources	918	339	1,256	0.6	600	261	861	0.5
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
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
Derivative Finan. Liabilities Held for Hedging	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
Provisions	2,124	28	2,152	1.1	2,040	27	2,067	1.3
General provisions	738	3	741	0.4	631	3	634	0.4
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	782	0	782	0.4	721	0	721	0.4
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	604	26	630	0.3	688	24	712	0.4
Liabilities for Tax	533	3	536	0.3	682	6	688	0.4
Current liabilities for tax	533	3	536	0.3	682	6	688	0.4
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia. for Pro. & Equ. for Sale p. and from Term. Op. (Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	18,638	381	19,019	9.8	14,705	155	14,860	9.2
Paid-in capital	4,330	0	4,330	2.2	4,232	0	4,232	2.6
Supplementary capital	2,525	381	2,906	1.5	2,388	155	2,543	1.6
Share premium	502	0	502	0.3	490	0	490	0.3
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	749	381	1,130	0.6	682	155	837	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.	61	0	61	0.0	54	0	54	0.0
Hedging funds (active part)	-12	0	-12	0.0	-33	0	-33	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	1,222	0	1,222	0.6	1,194	0	1,194	0.7
Profit reserves	8,202	0	8,202	4.2	4,715	0	4,715	2.9
Legal reserves	2,147	0	2,147	1.1	1,773	0	1,773	1.1
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	5,462	0	5,462	2.8	2,574	0	2,574	1.6
Other profit reserves	594	0	594	0.3	368	0	368	0.2
Profit or loss	3,581	0	3,581	1.9	3,370	0	3,370	2.1
Prior years income/loss	111	0	111	0.1	108	0	108	0.1
Current year income/loss	3,470	0	3,470	1.8	3,262	0	3,262	2.0
Total Liabilities	150,957	42,452	193,409	100.0	125,987	35,830	161,817	100.0

State-owned Banks

Off Balance Sheet Commitments

(USD Million)

	Sept. 2010			Sept. 2009		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	10,044	9,252	19,296	6,065	8,814	14,879
Letters of guarantee	9,101	5,667	14,768	6,036	5,069	11,106
Bank acceptances	2	220	222	0	494	494
Letters of credit	894	3,254	4,148	2	3,157	3,160
Prefinancing given as guarantee	0	6	6	0	6	6
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	47	105	151	26	88	114
Commitments	24,588	3,855	28,443	19,963	6,696	26,658
Irrevocable commitments	16,198	1,243	17,441	14,590	4,359	18,948
Revocable commitments	8,390	2,612	11,002	5,373	2,337	7,710
Derivative Financial Instruments	3,950	5,319	9,269	1,256	5,010	6,266
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	3,950	5,319	9,269	1,256	5,010	6,266
Custody and Pledged Securities	372,235	110,270	482,505	261,119	74,748	335,868
Items held in Custody	64,681	4,799	69,480	51,715	4,431	56,146
Pledged Items	307,554	105,451	413,005	209,404	70,300	279,704
Accepted independent guaran. and warran.	0	20	20	0	17	17
Total Off Balance Sheet Commitments	410,816	128,696	539,512	288,403	95,268	383,671

Income-Expenditure

(USD Million)

	Sept. 2010	Sept. 2009
Interest Income	12,620	14,245
Interest on loans	7,150	7,327
Interest received from reserve deposits	46	63
Interest received from banks	167	254
Interest received from money market transactions	42	45
Interest received from marketable securities portfolio	5,183	6,531
Other interest income	32	24
Interest Expenses	6,854	8,133
Interest on deposits	6,106	7,255
Interest on money market transactions	77	125
Interest on funds borrowed	603	686
Interest on securities issued	0	0
Other interest expenses	69	68
Net Interest Income/Expenses	5,765	6,112
Net Fees and Commissions Income/Expenses	743	683
Fees and commissions received	901	838
Fees and commissions paid	157	155
Dividend Income	84	41
Trading Profit/Loss (net)	253	156
Profit/loss on trading account securities	282	142
Profit/losses on derivative financial transactions	-218	2
Foreign exchange profit/loss	189	12
Other Operating Income	964	457
Total Operating Income/Expenses	7,809	7,449
Provision for Loan Losses or other Receivables (-)	878	1,128
Specific provisions of banks loans and other receivables*	623	764
General provision expenses*	102	122
Other Operating Expenses (-)	2,680	2,274
Personnel Expenses*	1,294	1,143
Net Operating Profit/Loss	4,251	4,047
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	4,251	4,047
Provisions for Taxes on Income from Continuing Operations (±)	-781	-785
Net Profit/Loss from Continuing Operations	3,470	3,262
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	3,470	3,262

* 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)	17.0	17.8
Shareholders' Equity / Total Assets	9.8	9.2
(Shareholders' Equity - Permanent Assets) / Total Assets	7.8	6.9
Net On Balance Sheet Position / Total Shareholders' Equity	-9.9	-3.8
Net On and Off Balance Sheet Position / Total Shareholders' Equity	1.7	1.9
Balance-Sheet Ratios		
TC Assets / Total Assets	79.3	78.5
TC Liabilities / Total Liabilities	78.1	77.9
FC Assets / FC Liabilities	94.2	97.0
TC Deposits / Total Deposits	77.1	75.3
TC Loans / Total Loans and Receivables	79.9	79.1
Total Deposits / Total Assets	76.2	74.5
Funds Borrowed / Total Assets	3.2	3.1
Assets Quality		
Financial Assets (net) / Total Assets	40.1	44.9
Total Loans and Receivables / Total Assets	46.2	40.8
Total Loans and Receivables / Total Deposits	60.6	54.7
Loans Under Follow-up (gross) / Total Loans and Receivables	3.8	4.5
Loans Under Follow-up (net) / Total Loans and Receivables	0.5	0.7
Specific Provisions / Loans Under Follow-up	88.0	85.5
Permanent Assets / Total Assets	2.1	2.3
Consumer Loans / Total Loans and Receivables	34.5	32.5
Liquidity		
Liquid Assets / Total Assets	31.2	27.0
Liquid Assets / Short-term Liabilities	47.1	42.6
TC Liquid Assets / Total Assets	22.7	18.2
Profitability		
Net Profit/Losses / Total Assets	1.8	2.0
Net Profit/Losses / Total Shareholders' Equity	18.2	22.0
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.2	2.5
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	2.7	3.3
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	65.9	71.8
Non-interest Income (net) / Total Assets	1.1	0.8
Other Operating Expenses / Total Assets	1.4	1.4
Personnel Expenses / Other Operating Expenses	48.3	50.3
Non-interest Income (net) / Other Operating Expenses	76.3	58.8

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

Privately-owned Banks

Assets

(USD Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	7,103	10,305	17,408	5.5	13,202	8,332	21,533	8.1
Fin.ass.where fair value cha. is refl.to I/S (Net)	3,525	709	4,234	1.3	2,137	570	2,707	1.0
Financial assets held for trading	3,167	709	3,876	1.2	1,872	570	2,442	0.9
Public sector debt securities	2,038	151	2,190	0.7	965	183	1,148	0.4
Securities representing a share in capital	1	0	1	0.0	6	0	6	0.0
Derivative financial assets held for trading	1,119	558	1,676	0.5	895	387	1,281	0.5
Other marketable securities	9	0	9	0.0	6	0	6	0.0
Fin.assets clas. as fair value change is refl.to I/S	358	0	358	0.1	266	0	266	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	358	0	358	0.1	266	0	266	0.1
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	2,060	10,533	12,593	4.0	1,821	13,887	15,708	5.9
Money Market Securities	181	0	181	0.1	1,277	2	1,279	0.5
Interbank money market placements	174	0	174	0.1	1,237	2	1,239	0.5
Istanbul Stock Exc. money market placements	7	0	7	0.0	39	0	39	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	61,013	11,459	72,472	22.9	37,682	10,705	48,387	18.1
Securities representing a share in capital	67	96	164	0.1	52	46	98	0.0
Public sector debt securities	60,125	7,898	68,023	21.5	37,449	7,913	45,362	17.0
Other marketable securities	820	3,465	4,285	1.4	181	2,746	2,927	1.1
Loans	110,287	55,193	165,480	52.4	85,740	44,207	129,947	48.7
Loans	109,302	55,189	164,490	52.0	84,613	44,204	128,817	48.3
Loans granted to the Banks risk group	1,164	1,718	2,883	0.9	1,265	1,200	2,465	0.9
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	108,137	53,470	161,608	51.1	83,348	43,004	126,352	47.4
Loans under follow-up	6,549	47	6,596	2.1	7,093	74	7,167	2.7
Specific provisions (-)	5,564	42	5,606	1.8	5,966	71	6,037	2.3
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	20,531	6,111	26,642	8.4	24,050	8,906	32,956	12.4
Public sector debt securities	20,527	6,099	26,625	8.4	24,046	8,898	32,944	12.4
Other marketable securities	4	13	17	0.0	4	9	13	0.0
Investments and Associates (Net)	543	30	573	0.2	530	29	559	0.2
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	543	30	573	0.2	530	29	559	0.2
Financial investments and associates	83	30	113	0.0	80	29	109	0.0
Non-financial investments and associates	460	0	460	0.1	450	0	450	0.2
Subsidiaries (Net)	5,117	1,625	6,742	2.1	4,034	1,258	5,293	2.0
Financial subsidiaries	3,305	1,625	4,930	1.6	2,780	1,258	4,039	1.5
Non-financial subsidiaries	1,812	0	1,812	0.6	1,254	0	1,254	0.5
Joint Ventures (Business Partners) (Net)	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
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	17	1	17	0.0	97	1	99	0.0
Fair value hedges	17	1	17	0.0	97	1	99	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
Property and Equipment (Net)	3,666	3	3,669	1.2	3,594	4	3,599	1.3
Intangible Assets (Net)	951	0	951	0.3	881	0	881	0.3
Goodwill	679	0	679	0.2	663	0	663	0.2
Other	272	0	273	0.1	218	0	218	0.1
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	860	0	860	0.3	753	0	753	0.3
Current assets for tax	2	0	2	0.0	2	0	2	0.0
Deferred assets for tax	858	0	858	0.3	751	0	751	0.3
Prop.&Equ.for Sale p. and from Term.Op.(Net)	172	0	172	0.1	153	0	153	0.1
Other Assets	3,026	1,078	4,104	1.3	2,063	679	2,742	1.0
Total Assets	219,050	97,047	316,098	100.0	178,014	88,581	266,595	100.0

Privately-owned Banks

September 2010

Liabilities

(USD Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Deposits	123,246	73,942	197,188	62.4	94,889	69,659	164,548	61.7
Deposits held by the Banks risk group	4,551	4,824	9,375	3.0	3,058	4,348	7,406	2.8
Other	118,695	69,117	187,813	59.4	91,831	65,311	157,142	58.9
Derivative Finan. Liabilities Held for Trading	1,220	774	1,994	0.6	740	427	1,167	0.4
Funds Borrowed	6,622	23,112	29,735	9.4	4,678	21,093	25,771	9.7
Money Market Takings	16,154	4,871	21,025	6.7	19,314	2,716	22,031	8.3
Interbank money market takings	0	0	0	0.0	0	25	25	0.0
Istanbul Stock Exc. money market takings	10	0	10	0.0	0	0	0	0.0
Funds provided under repurchase agreements	16,144	4,871	21,015	6.6	19,314	2,691	22,006	8.3
Marketable Securities Issued (Net)	0	999	999	0.3	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	0.3	0	0	0	0.0
Funds	9	0	9	0.0	15	0	15	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	9	0	9	0.0	15	0	15	0.0
Miscellaneous Payables	6,845	673	7,518	2.4	5,553	356	5,909	2.2
Other External Resources	3,306	1,093	4,399	1.4	2,338	824	3,162	1.2
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	36	15	51	0.0	8	30	38	0.0
Finance leasing payables	48	15	63	0.0	11	33	44	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 (-)	11	1	12	0.0	3	2	5	0.0
Derivative Finan. Liabilities Held for Hedging	550	164	713	0.2	533	3	535	0.2
Fair value hedges	300	4	304	0.1	260	0	260	0.1
Cash flow hedges	250	159	409	0.1	273	3	275	0.1
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	5,222	411	5,633	1.8	4,664	388	5,052	1.9
General provisions	1,454	350	1,804	0.6	1,210	344	1,554	0.6
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	502	0	502	0.2	425	0	425	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	3,265	61	3,326	1.1	3,029	45	3,074	1.2
Liabilities for Tax	872	0	873	0.3	1,403	0	1,403	0.5
Current liabilities for tax	872	0	873	0.3	1,403	0	1,403	0.5
Deferred liabilities for tax	0	0	0	0.0	0	0	0	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	2,311	2,311	0.7	0	2,436	2,436	0.9
Shareholders' Equity	43,317	330	43,647	13.8	34,405	122	34,527	13.0
Paid-in capital	14,117	0	14,117	4.5	11,859	0	11,859	4.4
Supplementary capital	7,852	319	8,172	2.6	7,130	113	7,243	2.7
Share premium	1,592	0	1,592	0.5	1,560	0	1,560	0.6
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	3,303	453	3,756	1.2	2,119	138	2,257	0.8
Revaluation changes of property and equip.	470	0	470	0.1	476	0	476	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.	20	0	20	0.0	3	0	3	0.0
Hedging funds (active part)	-232	-134	-366	-0.1	-276	-25	-302	-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	2,698	0	2,698	0.9	3,249	0	3,249	1.2
Profit reserves	14,990	11	15,001	4.7	10,281	9	10,289	3.9
Legal reserves	2,205	3	2,208	0.7	1,770	3	1,773	0.7
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	12,799	0	12,799	4.0	8,517	0	8,517	3.2
Other profit reserves	-14	8	-6	0.0	-7	6	-1	0.0
Profit or loss	6,357	0	6,357	2.0	5,135	0	5,135	1.9
Prior years income/loss	-13	0	-13	0.0	-17	0	-17	0.0
Current year income/loss	6,371	0	6,371	2.0	5,152	0	5,152	1.9
Total Liabilities	207,401	108,697	316,098	100.0	168,539	98,056	266,595	100.0

Privately-owned Banks

Off Balance Sheet Commitments

(USD Million)

	Sept. 2010			Sept. 2009		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	21,220	26,804	48,024	15,689	24,788	40,476
Letters of guarantee	20,761	16,346	37,107	15,435	16,481	31,917
Bank acceptances	8	578	586	1	449	450
Letters of credit	23	8,900	8,923	1	7,123	7,123
Prefinancing given as guarantee	0	2	2	0	7	7
Endorsements	0	17	17	0	53	53
Other guarantees and warranties	429	959	1,388	252	674	926
Commitments	78,430	14,807	93,237	77,122	25,999	103,121
Irrevocable commitments	58,807	14,784	73,591	77,117	25,998	103,115
Revocable commitments	19,622	24	19,646	5	0	6
Derivative Financial Instruments	48,264	103,872	152,136	32,115	57,562	89,677
Derivative finan. instruments held for hedging	6,195	7,332	13,527	4,930	1,388	6,318
Trading transactions	42,069	96,540	138,609	27,185	56,174	83,359
Custody and Pledged Securities	405,635	148,291	553,926	421,860	125,529	547,389
Items held in Custody	122,833	18,007	140,840	209,781	17,260	227,041
Pledged Items	280,247	129,693	409,940	210,004	107,792	317,796
Accepted independent guaran. and warrant.	2,554	592	3,146	2,075	477	2,553
Total Off Balance Sheet Commitments	553,548	293,775	847,323	546,786	233,877	780,663

Income-Expenditure

(USD Million)

	Sept. 2010	Sept. 2009
Interest Income	19,069	21,176
Interest on loans	11,646	13,665
Interest received from reserve deposits	113	281
Interest received from banks	294	260
Interest received from money market transactions	36	134
Interest received from marketable securities portfolio	6,886	6,710
Other interest income	93	127
Interest Expenses	9,523	11,042
Interest on deposits	7,676	8,899
Interest on money market transactions	968	1,146
Interest on funds borrowed	835	962
Interest on securities issued	11	0
Other interest expenses	33	35
Net Interest Income/Expenses	9,546	10,134
Net Fees and Commissions Income/Expenses	3,244	3,033
Fees and commissions received	3,850	3,635
Fees and commissions paid	607	602
Dividend Income	415	409
Trading Profit/Loss (net)	478	1,080
Profit/loss on trading account securities	827	780
Profit/losses on derivative financial transactions	-890	437
Foreign exchange profit/loss	542	-137
Other Operating Income	2,322	1,077
Total Operating Income/Expenses	16,004	15,733
Provision for Loan Losses or other Receivables (-)	1,807	3,733
Specific provisions of banks loans and other receivables*	1,300	2,991
General provision expenses*	270	169
Other Operating Expenses (-)	6,424	5,574
Personnel Expenses*	2,839	2,442
Net Operating Profit/Loss	7,773	6,426
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	7,773	6,426
Provisions for Taxes on Income from Continuing Operations (±)	-1,453	-1,273
Net Profit/Loss from Continuing Operations	6,320	5,152
Net Profit/Loss Before Taxes from Terminated Operations	53	0
Provisions for Taxes on Income from Terminated Operations (±)	-3	0
Net Profit/Loss from Terminated Operations	51	0
Net Profit/Losses	6,371	5,152

* 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)	18.6	19.0
Shareholders' Equity / Total Assets	13.8	13.0
(Shareholders' Equity - Permanent Assets) / Total Assets	9.7	8.6
Net On Balance Sheet Position / Total Shareholders' Equity	-11.5	-10.1
Net On and Off Balance Sheet Position / Total Shareholders' Equity	3.0	0.4
Balance-Sheet Ratios		
TC Assets / Total Assets	69.3	66.8
TC Liabilities / Total Liabilities	65.6	63.2
FC Assets / FC Liabilities	89.3	90.3
TC Deposits / Total Deposits	62.5	57.7
TC Loans / Total Loans and Receivables	66.6	66.0
Total Deposits / Total Assets	62.4	61.7
Funds Borrowed / Total Assets	9.4	9.7
Assets Quality		
Financial Assets (net) / Total Assets	32.7	31.6
Total Loans and Receivables / Total Assets	52.4	48.7
Total Loans and Receivables / Total Deposits	83.9	79.0
Loans Under Follow-up (gross) / Total Loans and Receivables	4.0	5.5
Loans Under Follow-up (net) / Total Loans and Receivables	0.6	0.9
Specific Provisions / Loans Under Follow-up	85.0	84.2
Permanent Assets / Total Assets	4.1	4.4
Consumer Loans / Total Loans and Receivables	32.5	32.3
Liquidity		
Liquid Assets / Total Assets	33.8	33.6
Liquid Assets / Short-term Liabilities	57.7	55.3
TC Liquid Assets / Total Assets	23.4	21.1
Profitability		
Net Profit/Losses / Total Assets	2.0	1.9
Net Profit/Losses / Total Shareholders' Equity	14.6	14.9
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.5	2.4
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	2.6	2.7
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	51.5	45.4
Non-interest Income (net) / Total Assets	2.0	2.1
Other Operating Expenses / Total Assets	2.0	2.1
Personnel Expenses / Other Operating Expenses	44.2	43.8
Non-interest Income (net) / Other Operating Expenses	100.5	100.4

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

Banks Under the Deposit Insurance Fund

Assets

(USD Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	0	0	0	0.0	0	0	0	0.0
Fin.ass.where fair value cha. is refl.to I/S (Net)	207	0	207	39.0	245	0	245	45.2
Financial assets held for trading	207	0	207	39.0	245	0	245	45.2
Public sector debt securities	207	0	207	39.0	245	0	245	45.2
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
Banks	185	62	248	46.6	149	67	216	39.9
Money Market Securities	1	0	1	0.2	1	0	1	0.2
Interbank money market placements	1	0	1	0.2	1	0	1	0.2
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
Financial Assets Available for Sale (Net)	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
Loans	2	0	2	0.5	8	0	8	1.5
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	30	6	36	6.8	42	6	48	9.0
Specific provisions (-)	28	6	34	6.4	35	6	41	7.6
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	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
Investments and Associates (Net)	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
Subsidiaries (Net)	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
Joint Ventures (Business Partners) (Net)	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
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	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
Property and Equipment (Net)	37	0	37	7.0	37	0	37	6.9
Intangible Assets (Net)	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
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	1	0	1	0.1	0	0	0	0.1
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	1	0	1	0.1	0	0	0	0.1
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	31	4	35	6.6	29	4	33	6.1
Total Assets	465	66	531	100.0	470	71	541	100.0

Banks Under the Deposit Insurance Fund

September 2010

Liabilities

(USD Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Deposits	8	10	18	3.5	9	13	21	4.0
Deposits held by the Banks risk group	0	0	0	0.0	0	0	0	0.0
Other	8	10	18	3.5	9	13	21	4.0
Derivative Finan. Liabilities Held for Trading	0	0	0	0.0	0	0	0	0.0
Funds Borrowed	0	0	0	0.0	0	0	0	0.0
Money Market Takings	2	0	2	0.4	2	0	2	0.4
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
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	5	27	32	6.0	7	27	34	6.2
Other External Resources	2	0	2	0.5	2	0	3	0.5
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
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
Derivative Finan. Liabilities Held for Hedging	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
Provisions	26	25	50	9.5	17	32	49	9.1
General provisions	2	0	2	0.3	2	0	2	0.3
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	21	25	46	8.6	13	32	45	8.4
Liabilities for Tax	1	0	1	0.2	3	0	3	0.6
Current liabilities for tax	1	0	1	0.2	3	0	3	0.6
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia. for Pro. & Equ. for Sale p. and from Term. Op. (Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	425	0	425	80.0	429	0	429	79.3
Paid-in capital	319	0	319	60.1	312	0	312	57.7
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	12,251	0	12,251	2,307.5	12,009	0	12,009	2,220.5
Legal reserves	18	0	18	3.5	18	0	18	3.3
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	12,232	0	12,232	2,304.1	11,991	0	11,991	2,217.2
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	-12,145	0	-12,145	#####	-11,892	0	-11,892	#####
Prior years income/loss	-12,169	0	-12,169	#####	-11,929	0	-11,929	#####
Current year income/loss	24	0	24	4.6	37	0	37	6.9
Total Liabilities	469	62	531	100.0	469	72	541	100.0

Banks Under the Deposit Insurance Fund

Off Balance Sheet Commitments

(USD Million)

	Sept. 2010			Sept. 2009		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	52	62	114	52	72	124
Letters of guarantee	52	62	114	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
Commitments	1,703	0	1,703	269	0	269
Irrevocable commitments	1,703	0	1,703	269	0	269
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	0	0	0	0	0	0
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	0	0	0	0	0	0
Custody and Pledged Securities	616	90	706	608	94	702
Items held in Custody	8	2	10	9	2	11
Pledged Items	607	88	695	599	92	691
Accepted independent guaran. and warrant.	0	0	1	0	0	0
Total Off Balance Sheet Commitments	2,371	152	2,523	929	165	1,094

Income-Expenditure

(USD Million)

	Sept. 2010	Sept. 2009
Interest Income	21	21
Interest on loans	7	1
Interest received from reserve deposits	0	0
Interest received from banks	13	20
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	0	0
Other interest income	1	0
Interest Expenses	0	0
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
Net Interest Income/Expenses	21	21
Net Fees and Commissions Income/Expenses	2	1
Fees and commissions received	2	1
Fees and commissions paid	0	0
Dividend Income	0	0
Trading Profit/Loss (net)	15	40
Profit/loss on trading account securities	16	40
Profit/losses on derivative financial transactions	0	0
Foreign exchange profit/loss	-1	0
Other Operating Income	18	7
Total Operating Income/Expenses	56	70
Provision for Loan Losses or other Receivables (-)	11	6
Specific provisions of banks loans and other receivables*	6	3
General provision expenses*	0	0
Other Operating Expenses (-)	16	17
Personnel Expenses*	9	8
Net Operating Profit/Loss	29	47
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	29	47
Provisions for Taxes on Income from Continuing Operations (±)	-5	-10
Net Profit/Loss from Continuing Operations	24	37
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	24	37

* 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)	54.5	51.1
Shareholders' Equity / Total Assets	80.0	79.3
(Shareholders' Equity - Permanent Assets) / Total Assets	72.7	71.0
Net On Balance Sheet Position / Total Shareholders' Equity	0.9	-0.3
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.9	-0.3
Balance-Sheet Ratios		
TC Assets / Total Assets	87.6	86.9
TC Liabilities / Total Liabilities	88.3	86.7
FC Assets / FC Liabilities	105.9	98.0
TC Deposits / Total Deposits	42.9	40.2
TC Loans / Total Loans and Receivables	100.0	100.0
Total Deposits / Total Assets	3.5	4.0
Funds Borrowed / Total Assets	0.0	0.0
Assets Quality		
Financial Assets (net) / Total Assets	39.0	45.2
Total Loans and Receivables / Total Assets	0.5	1.5
Total Loans and Receivables / Total Deposits	13.1	37.7
Loans Under Follow-up (gross) / Total Loans and Receivables	1,501.1	598.1
Loans Under Follow-up (net) / Total Loans and Receivables	74.3	92.6
Specific Provisions / Loans Under Follow-up	95.1	84.5
Permanent Assets / Total Assets	7.4	8.3
Consumer Loans / Total Loans and Receivables	25.7	7.1
Liquidity		
Liquid Assets / Total Assets	85.8	85.4
Liquid Assets / Short-term Liabilities	828.5	801.3
TC Liquid Assets / Total Assets	74.1	73.1
Profitability		
Net Profit/Losses / Total Assets	4.6	6.9
Net Profit/Losses / Total Shareholders' Equity	5.7	8.7
Profit/Losses Before Taxes after Continuing Operations / Total Assets	5.4	8.6
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	2.8	3.3
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	26.8	25.6
Non-interest Income (net) / Total Assets	6.6	9.0
Other Operating Expenses / Total Assets	3.0	3.2
Personnel Expenses / Other Operating Expenses	54.0	47.0
Non-interest Income (net) / Other Operating Expenses	216.9	283.4

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

Foreign Banks

Assets

(USD Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	1,793	3,019	4,812	5.7	1,830	2,542	4,372	6.1
Fin.ass.where fair value cha. is refl.to I/S (Net)	4,253	664	4,917	5.8	3,372	653	4,025	5.6
Financial assets held for trading	3,421	664	4,085	4.8	2,079	651	2,730	3.8
Public sector debt securities	3,002	316	3,318	3.9	1,771	368	2,138	3.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	414	334	748	0.9	300	280	580	0.8
Other marketable securities	5	14	19	0.0	8	4	12	0.0
Fin.assets clas. as fair value change is refl.to I/S	832	0	832	1.0	1,293	1	1,295	1.8
Public sector debt securities	51	0	51	0.1	52	0	52	0.1
Securities representing a share in capital	0	0	0	0.0	0	1	1	0.0
Loans	782	0	782	0.9	1,241	0	1,241	1.7
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	724	1,615	2,339	2.8	1,119	2,894	4,013	5.6
Money Market Securities	2,507	0	2,507	3.0	2,445	46	2,491	3.5
Interbank money market placements	1,103	0	1,103	1.3	2,409	0	2,409	3.4
Istanbul Stock Exc. money market placements	0	0	0	0.0	35	0	35	0.0
Receiv. from reverse repurchase agreements	1,403	0	1,403	1.7	0	46	46	0.1
Financial Assets Available for Sale (Net)	10,529	1,270	11,799	14.0	8,619	966	9,585	13.4
Securities representing a share in capital	13	1	13	0.0	13	1	14	0.0
Public sector debt securities	10,444	1,069	11,513	13.7	8,551	802	9,353	13.1
Other marketable securities	71	201	272	0.3	55	163	218	0.3
Loans	43,413	8,782	52,194	62.0	34,947	6,937	41,883	58.4
Loans	42,735	8,781	51,516	61.2	34,168	6,864	41,032	57.3
Loans granted to the Banks risk group	172	291	463	0.5	102	113	215	0.3
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	42,563	8,490	51,053	60.6	34,065	6,751	40,817	57.0
Loans under follow-up	3,436	103	3,539	4.2	3,051	105	3,156	4.4
Specific provisions (-)	2,759	102	2,861	3.4	2,272	32	2,304	3.2
Factoring Receivables	211	36	247	0.3	65	21	86	0.1
Investments held to Maturity (Net)	1,234	241	1,474	1.8	1,204	250	1,454	2.0
Public sector debt securities	1,228	155	1,383	1.6	1,204	176	1,380	1.9
Other marketable securities	6	85	91	0.1	0	73	73	0.1
Investments and Associates (Net)	8	0	8	0.0	5	0	5	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	8	0	8	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	8	0	8	0.0	5	0	5	0.0
Subsidiaries (Net)	607	86	693	0.8	531	163	694	1.0
Financial subsidiaries	592	86	678	0.8	521	163	684	1.0
Non-financial subsidiaries	14	0	14	0.0	10	0	10	0.0
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	97	4	102	0.1	413	11	424	0.6
Fair value hedges	6	0	7	0.0	67	1	69	0.1
Cash flow hedges	91	4	95	0.1	346	9	355	0.5
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	877	0	877	1.0	813	0	813	1.1
Intangible Assets (Net)	241	0	242	0.3	308	0	308	0.4
Goodwill	58	0	58	0.1	57	0	57	0.1
Other	184	0	184	0.2	252	0	252	0.4
Real Estates for Investment Purpose (Net)	7	0	7	0.0	7	0	7	0.0
Assets for Tax	226	0	226	0.3	200	0	200	0.3
Current assets for tax	2	0	2	0.0	4	0	4	0.0
Deferred assets for tax	224	0	224	0.3	197	0	197	0.3
Prop.&Equ.for Sale p. and from Term.Op.(Net)	22	0	22	0.0	22	0	22	0.0
Other Assets	1,147	625	1,772	2.1	926	352	1,278	1.8
Total Assets	67,899	16,344	84,243	100.0	56,827	14,835	71,662	100.0

Foreign Banks

September 2010

Liabilities

(USD Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Deposits	30,632	19,288	49,920	59.3	24,788	17,190	41,978	58.6
Deposits held by the Banks risk group	914	2,045	2,958	3.5	647	586	1,233	1.7
Other	29,718	17,244	46,962	55.7	24,141	16,604	40,745	56.9
Derivative Finan. Liabilities Held for Trading	679	348	1,027	1.2	485	244	730	1.0
Funds Borrowed	2,736	9,145	11,881	14.1	2,401	8,701	11,102	15.5
Money Market Takings	2,268	192	2,460	2.9	1,301	2	1,303	1.8
Interbank money market takings	0	0	0	0.0	0	2	2	0.0
Istanbul Stock Exc. money market takings	14	0	14	0.0	0	0	0	0.0
Funds provided under repurchase agreements	2,254	192	2,446	2.9	1,301	0	1,301	1.8
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	1,376	572	1,948	2.3	1,066	332	1,397	1.9
Other External Resources	1,613	138	1,751	2.1	988	104	1,092	1.5
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	11	4	15	0.0	11	20	31	0.0
Finance leasing payables	12	4	16	0.0	14	21	35	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 (-)	1	0	2	0.0	3	1	4	0.0
Derivative Finan. Liabilities Held for Hedging	562	59	621	0.7	679	40	719	1.0
Fair value hedges	284	52	337	0.4	92	34	126	0.2
Cash flow hedges	277	7	284	0.3	587	6	593	0.8
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	1,064	50	1,115	1.3	919	62	981	1.4
General provisions	489	26	515	0.6	377	38	415	0.6
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	154	0	154	0.2	111	0	111	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	421	24	446	0.5	431	24	455	0.6
Liabilities for Tax	261	0	261	0.3	271	0	271	0.4
Current liabilities for tax	235	0	235	0.3	244	0	244	0.3
Deferred liabilities for tax	26	0	26	0.0	27	0	27	0.0
Lia. for Pro. & Equ. for Sale p. and from Term. Op. (Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	123	1,170	1,293	1.5	121	1,386	1,507	2.1
Shareholders' Equity	11,918	33	11,951	14.2	10,533	18	10,552	14.7
Paid-in capital	5,142	0	5,142	6.1	4,854	0	4,854	6.8
Supplementary capital	991	33	1,025	1.2	940	18	958	1.3
Share premium	68	0	68	0.1	67	0	67	0.1
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	270	39	309	0.4	279	23	301	0.4
Revaluation changes of property and equip.	18	0	18	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)	-134	-6	-139	-0.2	-174	-4	-178	-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	767	0	767	0.9	749	0	749	1.0
Profit reserves	4,631	0	4,631	5.5	3,403	0	3,403	4.7
Legal reserves	403	0	403	0.5	329	0	329	0.5
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	4,223	0	4,223	5.0	3,070	0	3,070	4.3
Other profit reserves	4	0	4	0.0	3	0	3	0.0
Profit or loss	1,154	0	1,154	1.4	1,338	0	1,338	1.9
Prior years income/loss	165	0	165	0.2	76	0	76	0.1
Current year income/loss	988	0	988	1.2	1,261	0	1,261	1.8
Total Liabilities	53,242	31,000	84,243	100.0	43,562	28,099	71,662	100.0

Foreign Banks

Off Balance Sheet Commitments

(USD Million)

	Sept. 2010			Sept. 2009		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	7,108	11,213	18,321	4,900	10,134	15,034
Letters of guarantee	7,074	5,814	12,888	4,884	5,539	10,423
Bank acceptances	2	1,445	1,446	0	964	964
Letters of credit	2	2,891	2,893	2	2,662	2,664
Prefinancing given as guarantee	0	96	96	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	31	967	998	13	969	982
Commitments	52,700	14,610	67,310	23,754	9,966	33,720
Irrevocable commitments	25,955	14,278	40,234	22,852	9,281	32,134
Revocable commitments	26,745	332	27,076	902	685	1,586
Derivative Financial Instruments	36,031	59,676	95,707	26,751	45,155	71,906
Derivative finan. instruments held for hedging	5,645	4,115	9,759	5,412	3,208	8,621
Trading transactions	30,387	55,561	85,948	21,338	41,947	63,285
Custody and Pledged Securities	222,076	42,256	264,332	125,269	28,589	153,858
Items held in Custody	68,836	3,083	71,919	43,909	3,495	47,403
Pledged Items	118,882	32,899	151,781	55,744	18,820	74,564
Accepted independent guaran. and warrant.	34,359	6,273	40,632	25,616	6,274	31,890
Total Off Balance Sheet Commitments	317,916	127,755	445,671	180,673	93,844	274,518

Income-Expenditure

(USD Million)

	Sept. 2010	Sept. 2009
Interest Income	6,321	7,122
Interest on loans	5,016	5,579
Interest received from reserve deposits	33	51
Interest received from banks	83	110
Interest received from money market transactions	119	159
Interest received from marketable securities portfolio	1,027	1,160
Other interest income	43	62
Interest Expenses	2,500	3,133
Interest on deposits	1,940	2,363
Interest on money market transactions	382	564
Interest on funds borrowed	89	99
Interest on securities issued	0	0
Other interest expenses	89	106
Net Interest Income/Expenses	3,821	3,989
Net Fees and Commissions Income/Expenses	897	896
Fees and commissions received	1,072	1,066
Fees and commissions paid	175	170
Dividend Income	54	47
Trading Profit/Loss (net)	-445	-92
Profit/loss on trading account securities	241	606
Profit/losses on derivative financial transactions	-1,178	-1,110
Foreign exchange profit/loss	491	411
Other Operating Income	440	349
Total Operating Income/Expenses	4,767	5,188
Provision for Loan Losses or other Receivables (-)	747	1,307
Specific provisions of banks loans and other receivables*	591	1,077
General provision expenses*	80	48
Other Operating Expenses (-)	2,809	2,458
Personnel Expenses*	1,292	1,159
Net Operating Profit/Loss	1,211	1,423
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	1,211	1,423
Provisions for Taxes on Income from Continuing Operations (±)	-233	-286
Net Profit/Loss from Continuing Operations	977	1,137
Net Profit/Loss Before Taxes from Terminated Operations	16	133
Provisions for Taxes on Income from Terminated Operations (±)	-5	-9
Net Profit/Loss from Terminated Operations	11	124
Net Profit/Losses	988	1,261

* 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	18.6
Shareholders' Equity / Total Assets	14.2	14.7
(Shareholders' Equity - Permanent Assets) / Total Assets	11.2	11.0
Net On Balance Sheet Position / Total Shareholders' Equity	-89.7	-87.3
Net On and Off Balance Sheet Position / Total Shareholders' Equity	1.2	-1.8
Balance-Sheet Ratios		
TC Assets / Total Assets	80.6	79.3
TC Liabilities / Total Liabilities	63.2	60.8
FC Assets / FC Liabilities	52.7	52.8
TC Deposits / Total Deposits	61.4	59.0
TC Loans / Total Loans and Receivables	83.2	83.4
Total Deposits / Total Assets	59.3	58.6
Funds Borrowed / Total Assets	14.1	15.5
Assets Quality		
Financial Assets (net) / Total Assets	21.7	21.6
Total Loans and Receivables / Total Assets	62.0	58.4
Total Loans and Receivables / Total Deposits	104.6	99.8
Loans Under Follow-up (gross) / Total Loans and Receivables	6.8	7.5
Loans Under Follow-up (net) / Total Loans and Receivables	1.3	2.0
Specific Provisions / Loans Under Follow-up	80.8	73.0
Permanent Assets / Total Assets	3.0	3.8
Consumer Loans / Total Loans and Receivables	44.4	46.0
Liquidity		
Liquid Assets / Total Assets	31.3	34.2
Liquid Assets / Short-term Liabilities	56.1	61.6
TC Liquid Assets / Total Assets	23.5	24.3
Profitability		
Net Profit/Losses / Total Assets	1.2	1.8
Net Profit/Losses / Total Shareholders' Equity	8.3	12.0
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.4	2.0
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	3.8	4.1
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	67.8	56.1
Non-interest Income (net) / Total Assets	1.1	1.7
Other Operating Expenses / Total Assets	3.3	3.4
Personnel Expenses / Other Operating Expenses	46.0	47.2
Non-interest Income (net) / Other Operating Expenses	33.7	48.8

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

Development and Investment Banks

Assets

(USD Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	32	154	186	0.9	162	73	235	1.3
Fin.ass.where fair value cha. is refl.to I/S (Net)	397	11	408	2.1	227	12	239	1.4
Financial assets held for trading	397	11	408	2.1	227	12	239	1.4
Public sector debt securities	339	2	342	1.7	200	2	202	1.2
Securities representing a share in capital	19	0	19	0.1	0	0	0	0.0
Derivative financial assets held for trading	38	8	46	0.2	26	10	37	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
Banks	2,383	305	2,688	13.7	1,486	201	1,687	9.7
Money Market Securities	1,285	0	1,285	6.5	1,332	0	1,332	7.6
Interbank money market placements	1,281	0	1,281	6.5	1,323	0	1,323	7.6
Istanbul Stock Exc. money market placements	0	0	0	0.0	4	0	4	0.0
Receiv. from reverse repurchase agreements	5	0	5	0.0	5	0	5	0.0
Financial Assets Available for Sale (Net)	1,443	345	1,788	9.1	1,354	344	1,697	9.7
Securities representing a share in capital	49	9	58	0.3	30	9	39	0.2
Public sector debt securities	1,378	240	1,618	8.2	1,304	230	1,534	8.8
Other marketable securities	16	97	113	0.6	20	105	124	0.7
Loans	7,429	4,515	11,944	60.8	7,030	4,103	11,132	63.8
Loans	7,381	4,515	11,896	60.6	6,978	4,103	11,080	63.5
Loans granted to the Banks risk group	327	133	460	2.3	229	84	312	1.8
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	7,054	4,382	11,436	58.2	6,749	4,019	10,768	61.8
Loans under follow-up	228	10	238	1.2	179	4	183	1.1
Specific provisions (-)	180	10	190	1.0	127	4	131	0.8
Factoring Receivables	1	0	1	0.0	1	0	1	0.0
Investments held to Maturity (Net)	600	36	636	3.2	328	42	370	2.1
Public sector debt securities	599	33	632	3.2	328	33	361	2.1
Other marketable securities	1	3	4	0.0	0	9	9	0.0
Investments and Associates (Net)	102	0	102	0.5	77	1	77	0.4
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	102	0	102	0.5	77	1	77	0.4
Financial investments and associates	97	0	98	0.5	68	1	68	0.4
Non-financial investments and associates	5	0	5	0.0	9	0	9	0.1
Subsidiaries (Net)	124	83	207	1.1	132	82	214	1.2
Financial subsidiaries	109	77	186	0.9	121	77	197	1.1
Non-financial subsidiaries	15	5	20	0.1	11	5	16	0.1
Joint Ventures (Business Partners) (Net)	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
Receivables From Leasing Transactions	2	62	64	0.3	0	121	121	0.7
Finance lease receivables	2	64	67	0.3	0	128	128	0.7
Operational leasing receivables	1	0	1	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	1	3	3	0.0	0	7	7	0.0
Derivative Financial Assets Held for Hedging	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
Property and Equipment (Net)	132	0	132	0.7	149	0	149	0.9
Intangible Assets (Net)	12	0	12	0.1	9	0	9	0.0
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	12	0	12	0.1	9	0	9	0.0
Real Estates for Investment Purpose (Net)	23	0	23	0.1	7	0	7	0.0
Assets for Tax	24	0	24	0.1	63	0	63	0.4
Current assets for tax	0	0	0	0.0	37	0	37	0.2
Deferred assets for tax	24	0	24	0.1	26	0	26	0.2
Prop.&Equ.for Sale p. and from Term.Op.(Net)	2	0	2	0.0	2	0	2	0.0
Other Assets	41	90	131	0.7	33	68	101	0.6
Total Assets	14,033	5,601	19,634	100.0	12,391	5,046	17,437	100.0

Liabilities

(USD Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Deposits	0	0	0	0.0	0	0	0	0.0
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
Derivative Finan. Liabilities Held for Trading	8	12	19	0.1	19	5	25	0.1
Funds Borrowed	236	5,483	5,719	29.1	221	5,126	5,347	30.7
Money Market Takings	670	54	723	3.7	815	36	850	4.9
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	670	54	723	3.7	815	36	850	4.9
Marketable Securities Issued (Net)	344	0	344	1.8	36	0	36	0.2
Bills	309	0	309	1.6	2	0	2	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	35	0	35	0.2	34	0	34	0.2
Funds	1,458	244	1,703	8.7	1,050	112	1,162	6.7
Borrower funds	53	244	297	1.5	32	112	144	0.8
Others	1,405	0	1,405	7.2	1,018	0	1,018	5.8
Miscellaneous Payables	812	50	862	4.4	780	54	834	4.8
Other External Resources	371	244	615	3.1	375	206	581	3.3
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
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
Derivative Finan. Liabilities Held for Hedging	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
Provisions	191	0	191	1.0	183	0	183	1.0
General provisions	63	0	63	0.3	60	0	60	0.3
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	62	0	62	0.3	44	0	44	0.3
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	65	0	65	0.3	79	0	79	0.5
Liabilities for Tax	37	0	37	0.2	87	0	87	0.5
Current liabilities for tax	33	0	33	0.2	86	0	86	0.5
Deferred liabilities for tax	4	0	4	0.0	1	0	1	0.0
Lia. for Pro. & Equ. for Sale p. and from Term. Op. (Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	185	185	0.9	0	203	203	1.2
Shareholders' Equity	9,211	25	9,236	47.0	8,121	7	8,128	46.6
Paid-in capital	6,277	0	6,277	32.0	5,244	0	5,244	30.1
Supplementary capital	1,339	25	1,364	6.9	1,396	7	1,403	8.0
Share premium	15	0	15	0.1	15	0	15	0.1
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	44	25	70	0.4	41	7	48	0.3
Revaluation changes of property and equip.	26	0	26	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	1,254	0	1,254	6.4	1,318	0	1,318	7.6
Profit reserves	1,179	0	1,179	6.0	996	0	996	5.7
Legal reserves	472	0	472	2.4	389	0	389	2.2
Status reserves	26	0	26	0.1	19	0	19	0.1
Extraordinary reserves	661	0	661	3.4	568	0	568	3.3
Other profit reserves	20	0	20	0.1	20	0	20	0.1
Profit or loss	417	0	417	2.1	484	0	484	2.8
Prior years income/loss	-17	0	-17	-0.1	-82	0	-82	-0.5
Current year income/loss	434	0	434	2.2	566	0	566	3.2
Total Liabilities	13,337	6,297	19,634	100.0	11,688	5,749	17,437	100.0

Development and Investment Banks

Off Balance Sheet Commitments

(USD Million)

	Sept. 2010			Sept. 2009		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	3,443	2,190	5,633	2,349	1,897	4,246
Letters of guarantee	1,548	915	2,463	1,398	727	2,125
Bank acceptances	0	5	5	0	10	10
Letters of credit	0	413	413	0	331	331
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	429	429	0	445	445
Other guarantees and warranties	1,896	429	2,324	951	383	1,335
Commitments	2,694	2,266	4,960	1,502	1,180	2,682
Irrevocable commitments	624	300	924	1,358	686	2,044
Revocable commitments	2,070	1,966	4,036	143	494	638
Derivative Financial Instruments	979	3,651	4,630	1,034	3,291	4,324
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	979	3,651	4,630	1,034	3,291	4,324
Custody and Pledged Securities	4,732,676	28,983	4,761,659	3,500,852	12,954	3,513,806
Items held in Custody	4,725,079	173	4,725,252	3,494,721	254	3,494,975
Pledged Items	6,637	19,662	26,299	5,560	12,470	18,029
Accepted independent guaran. and warrant.	960	9,147	10,108	572	230	802
Total Off Balance Sheet Commitments	4,739,792	37,090	4,776,882	3,505,737	19,322	3,525,058

Income-Expenditure

(USD Million)

	Sept. 2010	Sept. 2009
Interest Income	819	1,010
Interest on loans	492	678
Interest received from reserve deposits	1	2
Interest received from banks	66	60
Interest received from money market transactions	70	58
Interest received from marketable securities portfolio	185	205
Other interest income	5	7
Interest Expenses	154	227
Interest on deposits	0	0
Interest on money market transactions	86	166
Interest on funds borrowed	50	51
Interest on securities issued	11	0
Other interest expenses	7	9
Net Interest Income/Expenses	666	783
Net Fees and Commissions Income/Expenses	57	54
Fees and commissions received	67	62
Fees and commissions paid	10	8
Dividend Income	27	20
Trading Profit/Loss (net)	15	34
Profit/loss on trading account securities	6	7
Profit/losses on derivative financial transactions	6	37
Foreign exchange profit/loss	3	-9
Other Operating Income	83	80
Total Operating Income/Expenses	848	972
Provision for Loan Losses or other Receivables (-)	48	71
Specific provisions of banks loans and other receivables*	30	13
General provision expenses*	5	10
Other Operating Expenses (-)	288	247
Personnel Expenses*	166	146
Net Operating Profit/Loss	512	653
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	512	653
Provisions for Taxes on Income from Continuing Operations (±)	-78	-87
Net Profit/Loss from Continuing Operations	434	567
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	-1
Net Profit/Loss from Terminated Operations	0	-1
Net Profit/Losses	434	566

* 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)	59.8	58.4
Shareholders' Equity / Total Assets	47.0	46.6
(Shareholders' Equity - Permanent Assets) / Total Assets	44.5	43.7
Net On Balance Sheet Position / Total Shareholders' Equity	3.0	4.7
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.4	0.7
Balance-Sheet Ratios		
TC Assets / Total Assets	71.5	71.1
TC Liabilities / Total Liabilities	67.9	67.0
FC Assets / FC Liabilities	88.9	87.8
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans and Receivables	62.2	63.1
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	29.1	30.7
Assets Quality		
Financial Assets (net) / Total Assets	14.4	13.2
Total Loans and Receivables / Total Assets	60.8	63.8
Total Loans and Receivables / Total Deposits	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	2.0	1.6
Loans Under Follow-up (net) / Total Loans and Receivables	0.4	0.5
Specific Provisions / Loans Under Follow-up	79.9	71.5
Permanent Assets / Total Assets	2.6	2.9
Consumer Loans / Total Loans and Receivables	1.8	1.7
Liquidity		
Liquid Assets / Total Assets	32.4	29.8
Liquid Assets / Short-term Liabilities	182.9	168.6
TC Liquid Assets / Total Assets	28.2	26.2
Profitability		
Net Profit/Losses / Total Assets	2.2	3.2
Net Profit/Losses / Total Shareholders' Equity	4.7	7.0
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.6	3.7
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	3.2	4.4
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	75.0	79.2
Non-interest Income (net) / Total Assets	0.9	1.1
Other Operating Expenses / Total Assets	1.5	1.4
Personnel Expenses / Other Operating Expenses	57.6	59.0
Non-interest Income (net) / Other Operating Expenses	63.2	76.3

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

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Assets

(USD Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	0	0	0	1.3	0	0	1	1.5
Fin.ass.where fair value cha. is refl.to I/S (Net)	0	0	0	1.0	27	0	27	78.8
Financial assets held for trading	0	0	0	1.0	27	0	27	78.8
Public sector debt securities	0	0	0	1.0	27	0	27	78.8
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	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
Banks	32	0	32	89.5	0	0	0	0.7
Money Market Securities	1	0	1	1.9	4	0	4	12.6
Interbank money market placements	1	0	1	1.9	4	0	4	12.6
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
Financial Assets Available for Sale (Net)	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
Loans	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	12.7	6	0	6	18.1
Specific provisions (-)	5	0	5	12.7	6	0	6	18.1
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	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
Investments and Associates (Net)	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
Subsidiaries (Net)	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
Joint Ventures (Business Partners) (Net)	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
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	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
Property and Equipment (Net)	2	0	2	6.0	2	0	2	6.3
Intangible Assets (Net)	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
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	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
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	0	0	0	0.2	0	0	0	0.1
Total Assets	35	0	36	100.0	34	0	34	100.0

Liabilities

(USD Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Deposits	4	0	5	12.8	4	0	5	13.4
Deposits held by the Banks risk group	4	0	4	12.5	4	0	4	12.9
Other	0	0	0	0.3	0	0	0	0.5
Derivative Finan. Liabilities Held for Trading	0	0	0	0.0	0	0	0	0.0
Funds Borrowed	0	0	0	0.0	0	0	0	0.0
Money Market Takings	0	0	0	0.0	0	0	0	0.0
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
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	0	0	0	0.1	0	0	0	0.1
Other External Resources	0	0	0	0.0	0	0	0	0.0
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
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
Derivative Finan. Liabilities Held for Hedging	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
Provisions	1	0	1	1.9	0	0	0	1.4
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	0.7
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	0	0	0	1.0	0	0	0	0.7
Liabilities for Tax	0	0	0	0.2	0	0	0	0.2
Current liabilities for tax	0	0	0	0.2	0	0	0	0.2
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia. for Pro. & Equ. for Sale p. and from Term. Op. (Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	30	0	30	85.1	29	0	29	85.0
Paid-in capital	55	0	55	155.7	54	0	54	157.3
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	-25	0	-25	-70.6	-25	0	-25	-72.4
Prior years income/loss	-26	0	-26	-72.1	-26	0	-26	-74.4
Current year income/loss	1	0	1	1.5	1	0	1	2.1
Total Liabilities	36	0	36	100.0	34	0	34	100.0

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Off Balance Sheet Commitments

(USD Million)

	Sept. 2010			Sept. 2009		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	3	5	9	4	8	12
Letters of guarantee	3	5	9	4	8	12
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
Commitments	0	0	0	0	0	0
Irrevocable commitments	0	0	0	0	0	0
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	0	0	0	0	0	0
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	0	0	0	0	0	0
Custody and Pledged Securities	0	0	0	0	0	0
Items held in Custody	0	0	0	0	0	0
Pledged Items	0	0	0	0	0	0
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	3	5	9	4	8	12

Income-Expenditure

(USD Million)

	Sept. 2010	Sept. 2009
Interest Income	2	3
Interest on loans	0	0
Interest received from reserve deposits	0	0
Interest received from banks	1	0
Interest received from money market transactions	0	1
Interest received from marketable securities portfolio	1	3
Other interest income	0	0
Interest Expenses	0	0
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
Net Interest Income/Expenses	2	3
Net Fees and Commissions Income/Expenses	0	0
Fees and commissions received	0	0
Fees and commissions paid	0	0
Dividend Income	0	0
Trading Profit/Loss (net)	0	0
Profit/loss on trading account securities	0	0
Profit/losses on derivative financial transactions	0	0
Foreign exchange profit/loss	0	0
Other Operating Income	1	0
Total Operating Income/Expenses	3	3
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	2
Personnel Expenses*	1	1
Net Operating Profit/Loss	1	1
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	1	1
Provisions for Taxes on Income from Continuing Operations (±)	0	0
Net Profit/Loss from Continuing Operations	1	1
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	1	1

* 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)	152.9	180.1
Shareholders' Equity / Total Assets	85.1	85.0
(Shareholders' Equity - Permanent Assets) / Total Assets	79.0	78.6
Net On Balance Sheet Position / Total Shareholders' Equity	0.8	0.6
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.8	0.6
Balance-Sheet Ratios		
TC Assets / Total Assets	99.1	99.1
TC Liabilities / Total Liabilities	99.8	99.6
FC Assets / FC Liabilities	416.2	238.8
TC Deposits / Total Deposits	98.3	97.1
TC Loans / Total Loans and Receivables	-	-
Total Deposits / Total Assets	12.8	13.4
Funds Borrowed / Total Assets	0.0	0.0
Assets Quality		
Financial Assets (net) / Total Assets	1.0	78.8
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	6.1	6.4
Consumer Loans / Total Loans and Receivables	-	-
Liquidity		
Liquid Assets / Total Assets	93.7	93.5
Liquid Assets / Short-term Liabilities	728.5	703.0
TC Liquid Assets / Total Assets	92.8	92.6
Profitability		
Net Profit/Losses / Total Assets	1.5	2.1
Net Profit/Losses / Total Shareholders' Equity	1.7	2.4
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.5	2.1
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	4.6	7.9
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	55.8	87.7
Non-interest Income (net) / Total Assets	3.6	0.7
Other Operating Expenses / Total Assets	6.7	6.5
Personnel Expenses / Other Operating Expenses	37.6	40.2
Non-interest Income (net) / Other Operating Expenses	53.9	10.3

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

Akbank T.A.Ş.

Assets

(USD Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	1,789	2,174	3,963	5.5	3,158	1,515	4,673	7.7
Fin.ass.where fair value cha. is refl.to I/S (Net)	267	191	459	0.6	80	133	213	0.3
Financial assets held for trading	267	191	459	0.6	80	133	213	0.3
Public sector debt securities	209	71	280	0.4	35	74	109	0.2
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	58	120	178	0.2	45	59	104	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
Banks	0	1,572	1,572	2.2	1	2,164	2,165	3.6
Money Market Securities	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
Financial Assets Available for Sale (Net)	23,812	2,572	26,384	36.4	12,304	774	13,078	21.5
Securities representing a share in capital	3	50	53	0.1	2	2	4	0.0
Public sector debt securities	23,769	2,481	26,250	36.2	12,302	740	13,042	21.4
Other marketable securities	40	41	80	0.1	0	32	32	0.1
Loans	21,275	12,424	33,699	46.5	16,101	10,608	26,709	43.8
Loans	21,275	12,424	33,699	46.5	16,101	10,608	26,709	43.8
Loans granted to the Banks risk group	358	582	940	1.3	220	522	742	1.2
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	20,917	11,842	32,759	45.2	15,881	10,085	25,967	42.6
Loans under follow-up	919	0	919	1.3	1,160	32	1,191	2.0
Specific provisions (-)	919	0	919	1.3	1,160	32	1,191	2.0
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	3,633	823	4,456	6.1	8,158	4,037	12,195	20.0
Public sector debt securities	3,633	823	4,456	6.1	8,158	4,037	12,195	20.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	2	0	2	0.0	2	0	2	0.0
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
Subsidiaries (Net)	151	453	603	0.8	152	484	636	1.0
Financial subsidiaries	151	453	603	0.8	152	484	636	1.0
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	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
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	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
Property and Equipment (Net)	582	1	584	0.8	519	2	521	0.9
Intangible Assets (Net)	48	0	49	0.1	32	0	32	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	48	0	49	0.1	32	0	32	0.1
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	140	0	140	0.2	180	0	180	0.3
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	140	0	140	0.2	180	0	180	0.3
Prop.&Equ.for Sale p. and from Term.Op.(Net)	2	0	2	0.0	2	0	2	0.0
Other Assets	537	9	546	0.8	471	45	517	0.8
Total Assets	52,240	20,220	72,460	100.0	41,160	19,762	60,923	100.0

Liabilities

(USD Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Deposits	28,242	15,766	44,008	60.7	21,534	14,628	36,161	59.4
Deposits held by the Banks risk group	859	1,322	2,182	3.0	777	904	1,681	2.8
Other	27,383	14,444	41,827	57.7	20,757	13,724	34,481	56.6
Derivative Finan. Liabilities Held for Trading	253	134	386	0.5	101	97	198	0.3
Funds Borrowed	123	6,654	6,777	9.4	73	5,450	5,523	9.1
Money Market Takings	6,172	0	6,172	8.5	7,348	51	7,398	12.1
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	6,172	0	6,172	8.5	7,348	51	7,398	12.1
Marketable Securities Issued (Net)	0	999	999	1.4	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	1.4	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	992	13	1,005	1.4	810	12	822	1.3
Other External Resources	607	112	719	1.0	528	105	633	1.0
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	32	0	32	0.0	5	3	8	0.0
Finance leasing payables	42	0	42	0.1	7	3	10	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 (-)	10	0	10	0.0	2	0	2	0.0
Derivative Finan. Liabilities Held for Hedging	231	55	286	0.4	273	0	273	0.4
Fair value hedges	0	4	4	0.0	0	0	0	0.0
Cash flow hedges	231	50	281	0.4	273	0	273	0.4
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	372	128	500	0.7	305	112	416	0.7
General provisions	186	128	314	0.4	140	111	251	0.4
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	44	0	44	0.1	40	0	40	0.1
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	142	0	142	0.2	124	0	125	0.2
Liabilities for Tax	273	0	273	0.4	394	0	394	0.6
Current liabilities for tax	273	0	273	0.4	394	0	394	0.6
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia. for Pro. & Equ. for Sale p. and from Term. Op. (Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	11,278	24	11,302	15.6	9,139	-43	9,096	14.9
Paid-in capital	2,771	0	2,771	3.8	2,031	0	2,031	3.3
Supplementary capital	2,776	24	2,801	3.9	2,754	-43	2,711	4.5
Share premium	1,178	0	1,178	1.6	1,151	0	1,151	1.9
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	818	52	870	1.2	529	-19	510	0.8
Revaluation changes of property and equip.	2	0	2	0.0	12	0	12	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	-28	-223	-0.3	-228	-24	-252	-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	974	0	974	1.3	1,290	0	1,290	2.1
Profit reserves	4,230	0	4,230	5.8	2,983	0	2,983	4.9
Legal reserves	639	0	639	0.9	529	0	529	0.9
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	3,591	0	3,591	5.0	2,453	0	2,453	4.0
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	1,501	0	1,501	2.1	1,371	0	1,371	2.3
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	1,501	0	1,501	2.1	1,371	0	1,371	2.3
Total Liabilities	48,575	23,886	72,460	100.0	40,509	20,414	60,923	100.0

Akbank T.A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Sept. 2010			Sept. 2009		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	2,951	3,638	6,590	1,937	3,119	5,056
Letters of guarantee	2,714	1,666	4,380	1,777	1,811	3,588
Bank acceptances	0	42	43	0	32	32
Letters of credit	9	1,660	1,669	0	1,166	1,166
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	228	270	498	160	110	270
Commitments	14,616	5,504	20,120	33,250	10,021	43,271
Irrevocable commitments	14,616	5,504	20,120	33,250	10,021	43,271
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	9,867	16,142	26,009	4,864	10,094	14,958
Derivative finan. instruments held for hedging	3,526	980	4,506	3,446	0	3,446
Trading transactions	6,341	15,162	21,503	1,417	10,094	11,511
Custody and Pledged Securities	44,308	12,723	57,031	34,944	9,237	44,181
Items held in Custody	14,147	1,646	15,793	11,184	1,263	12,447
Pledged Items	28,220	11,003	39,224	22,364	7,920	30,284
Accepted independent guaran. and warrant.	1,940	74	2,014	1,396	54	1,450
Total Off Balance Sheet Commitments	71,743	38,007	109,749	74,995	32,471	107,465

Income-Expenditure

(USD Million)

	Sept. 2010	Sept. 2009
Interest Income	4,341	4,754
Interest on loans	2,087	2,591
Interest received from reserve deposits	0	0
Interest received from banks	55	75
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	2,196	2,084
Other interest income	2	4
Interest Expenses	2,238	2,426
Interest on deposits	1,818	1,886
Interest on money market transactions	99	152
Interest on funds borrowed	307	384
Interest on securities issued	11	0
Other interest expenses	3	5
Net Interest Income/Expenses	2,102	2,327
Net Fees and Commissions Income/Expenses	674	637
Fees and commissions received	783	743
Fees and commissions paid	109	105
Dividend Income	19	29
Trading Profit/Loss (net)	74	105
Profit/loss on trading account securities	279	146
Profit/losses on derivative financial transactions	-232	-74
Foreign exchange profit/loss	26	33
Other Operating Income	509	282
Total Operating Income/Expenses	3,378	3,382
Provision for Loan Losses or other Receivables (-)	291	614
Specific provisions of banks loans and other receivables*	203	604
General provision expenses*	59	0
Other Operating Expenses (-)	1,219	1,073
Personnel Expenses*	464	392
Net Operating Profit/Loss	1,868	1,695
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	1,868	1,695
Provisions for Taxes on Income from Continuing Operations (±)	-367	-323
Net Profit/Loss from Continuing Operations	1,501	1,371
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	1,501	1,371

* 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)	20.8	21.6
Shareholders' Equity / Total Assets	15.6	14.9
(Shareholders' Equity - Permanent Assets) / Total Assets	13.9	13.0
Net On Balance Sheet Position / Total Shareholders' Equity	-27.0	-0.9
Net On and Off Balance Sheet Position / Total Shareholders' Equity	1.0	-0.5
Balance-Sheet Ratios		
TC Assets / Total Assets	72.1	67.6
TC Liabilities / Total Liabilities	67.0	66.5
FC Assets / FC Liabilities	84.7	96.8
TC Deposits / Total Deposits	64.2	59.5
TC Loans / Total Loans and Receivables	63.1	60.3
Total Deposits / Total Assets	60.7	59.4
Funds Borrowed / Total Assets	9.4	9.1
Assets Quality		
Financial Assets (net) / Total Assets	43.2	41.8
Total Loans and Receivables / Total Assets	46.5	43.8
Total Loans and Receivables / Total Deposits	76.6	73.9
Loans Under Follow-up (gross) / Total Loans and Receivables	2.7	4.5
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	1.7	2.0
Consumer Loans / Total Loans and Receivables	37.6	35.9
Liquidity		
Liquid Assets / Total Assets	44.7	33.0
Liquid Assets / Short-term Liabilities	75.7	55.9
TC Liquid Assets / Total Assets	35.7	25.5
Profitability		
Net Profit/Losses / Total Assets	2.1	2.3
Net Profit/Losses / Total Shareholders' Equity	13.3	15.1
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.6	2.8
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	2.6	2.8
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	56.2	51.0
Non-interest Income (net) / Total Assets	1.8	1.7
Other Operating Expenses / Total Assets	1.7	1.8
Personnel Expenses / Other Operating Expenses	38.0	36.5
Non-interest Income (net) / Other Operating Expenses	104.6	98.2

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

Aktif Yatırım Bankası A.Ş.

Assets

(USD Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	13	31	44	6.4	3	7	10	4.0
Fin.ass.where fair value cha. is refl.to I/S (Net)	1	0	1	0.1	0	0	0	0.0
Financial assets held for trading	1	0	1	0.1	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	0.1	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
Banks	15	101	117	16.9	38	1	39	16.2
Money Market Securities	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
Financial Assets Available for Sale (Net)	144	11	155	22.5	25	9	34	14.1
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	144	0	144	20.9	25	0	25	10.4
Other marketable securities	0	11	11	1.6	0	9	9	3.7
Loans	291	44	335	48.6	107	27	134	56.1
Loans	291	44	335	48.6	107	27	134	56.1
Loans granted to the Banks risk group	138	31	169	24.6	82	23	105	43.8
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	153	13	165	24.0	25	5	30	12.4
Loans under follow-up	1	0	1	0.2	1	0	1	0.3
Specific provisions (-)	1	0	1	0.2	1	0	1	0.3
Factoring Receivables	1	0	1	0.2	1	0	1	0.3
Investments held to Maturity (Net)	0	2	2	0.3	0	2	2	0.7
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	2	2	0.3	0	2	2	0.7
Investments and Associates (Net)	11	0	11	1.6	11	0	11	4.5
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	11	0	11	1.6	11	0	11	4.5
Financial investments and associates	11	0	11	1.6	11	0	11	4.5
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	6	0	6	0.9	2	0	2	0.6
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	6	0	6	0.9	2	0	2	0.6
Joint Ventures (Business Partners) (Net)	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
Receivables From Leasing Transactions	0	3	3	0.5	0	0	0	0.2
Finance lease receivables	0	3	3	0.5	0	0	1	0.2
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	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
Property and Equipment (Net)	3	0	3	0.5	3	0	3	1.1
Intangible Assets (Net)	8	0	8	1.2	4	0	4	1.6
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	8	0	8	1.2	4	0	4	1.6
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	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
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	2	0	3	0.4	1	0	2	0.6
Total Assets	495	193	689	100.0	194	46	239	100.0

Liabilities

(USD Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Deposits	0	0	0	0.0	0	0	0	0.0
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
Derivative Finan. Liabilities Held for Trading	0	0	0	0.0	0	0	0	0.0
Funds Borrowed	98	90	188	27.3	1	48	49	20.5
Money Market Takings	0	0	0	0.0	16	0	16	6.5
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	16	0	16	6.5
Marketable Securities Issued (Net)	176	0	176	25.5	2	0	2	0.9
Bills	176	0	176	25.5	2	0	2	0.9
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	25	170	195	28.3	9	27	36	15.0
Borrower funds	25	170	195	28.3	9	27	36	15.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	0	0	0	0.1	0	14	14	5.7
Other External Resources	3	1	4	0.6	1	0	1	0.6
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
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
Derivative Finan. Liabilities Held for Hedging	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
Provisions	5	0	5	0.7	3	0	3	1.2
General provisions	4	0	4	0.6	2	0	2	0.8
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	1	0	1	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	0.2
Liabilities for Tax	2	0	2	0.2	2	0	2	0.8
Current liabilities for tax	2	0	2	0.2	1	0	1	0.6
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.2
Lia. for Pro. & Equ. for Sale p. and from Term. Op. (Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	119	0	120	17.4	115	2	117	48.8
Paid-in capital	107	0	107	15.6	105	0	105	43.9
Supplementary capital	1	0	1	0.2	1	2	3	1.1
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	1	0.1	0	2	2	0.8
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	1	0	1	0.1	1	0	1	0.3
Profit reserves	8	0	8	1.2	2	0	2	0.7
Legal reserves	2	0	2	0.3	0	0	0	0.0
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	6	0	6	0.9	2	0	2	0.7
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	3	0	3	0.4	7	0	7	3.1
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	3	0	3	0.4	7	0	7	3.1
Total Liabilities	428	261	689	100.0	150	90	239	100.0

Aktif Yatırım Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Sept. 2010			Sept. 2009		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	203	241	444	107	199	306
Letters of guarantee	196	153	348	107	151	257
Bank acceptances	0	5	5	0	8	8
Letters of credit	0	71	71	0	40	40
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	7	13	20	0	0	0
Commitments	934	960	1,894	16	14	30
Irrevocable commitments	192	8	200	16	14	30
Revocable commitments	742	952	1,694	0	0	0
Derivative Financial Instruments	2	2	4	5	32	37
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	2	2	4	5	32	37
Custody and Pledged Securities	3,742	301	4,043	24	40	63
Items held in Custody	3,517	1	3,518	9	4	13
Pledged Items	224	300	524	15	35	50
Accepted independent guaran. and warrant.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	4,881	1,504	6,385	151	285	436

Income-Expenditure

(USD Million)

	Sept. 2010	Sept. 2009
Interest Income	32	20
Interest on loans	24	16
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	4
Other interest income	0	0
Interest Expenses	14	3
Interest on deposits	0	0
Interest on money market transactions	3	2
Interest on funds borrowed	1	0
Interest on securities issued	7	0
Other interest expenses	3	1
Net Interest Income/Expenses	18	17
Net Fees and Commissions Income/Expenses	6	3
Fees and commissions received	7	3
Fees and commissions paid	1	0
Dividend Income	0	3
Trading Profit/Loss (net)	3	3
Profit/loss on trading account securities	3	3
Profit/losses on derivative financial transactions	-2	4
Foreign exchange profit/loss	3	-3
Other Operating Income	0	0
Total Operating Income/Expenses	27	26
Provision for Loan Losses or other Receivables (-)	1	2
Specific provisions of banks loans and other receivables*	0	0
General provision expenses*	1	1
Other Operating Expenses (-)	23	15
Personnel Expenses*	13	9
Net Operating Profit/Loss	4	9
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	4	9
Provisions for Taxes on Income from Continuing Operations (±)	-1	-2
Net Profit/Loss from Continuing Operations	3	7
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	3	7

* 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)	15.4	25.4
Shareholders' Equity / Total Assets	17.4	48.8
(Shareholders' Equity - Permanent Assets) / Total Assets	13.2	41.0
Net On Balance Sheet Position / Total Shareholders' Equity	4.2	5.0
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.0	0.5
Balance-Sheet Ratios		
TC Assets / Total Assets	72.0	80.9
TC Liabilities / Total Liabilities	62.1	62.5
FC Assets / FC Liabilities	74.0	51.0
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans and Receivables	86.8	79.6
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	27.3	20.5
Assets Quality		
Financial Assets (net) / Total Assets	22.8	14.8
Total Loans and Receivables / Total Assets	48.6	56.1
Total Loans and Receivables / Total Deposits	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	0.4	0.5
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	4.2	7.9
Consumer Loans / Total Loans and Receivables	6.7	0.2
Liquidity		
Liquid Assets / Total Assets	46.0	34.3
Liquid Assets / Short-term Liabilities	112.1	152.6
TC Liquid Assets / Total Assets	25.1	27.4
Profitability		
Net Profit/Losses / Total Assets	0.4	3.1
Net Profit/Losses / Total Shareholders' Equity	2.4	6.4
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.5	3.9
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	2.6	7.0
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	65.2	63.9
Non-interest Income (net) / Total Assets	1.4	3.7
Other Operating Expenses / Total Assets	3.3	6.3
Personnel Expenses / Other Operating Expenses	58.7	58.1
Non-interest Income (net) / Other Operating Expenses	42.3	59.2

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

Alternatif Bank A.Ş.

Assets

(USD Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	63	104	167	5.9	39	80	119	5.1
Fin.ass.where fair value cha. is refl.to I/S (Net)	125	6	131	4.6	16	3	18	0.8
Financial assets held for trading	125	6	131	4.6	16	3	18	0.8
Public sector debt securities	125	0	125	4.4	12	0	12	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	6	6	0.2	4	3	7	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
Banks	4	31	35	1.2	0	54	55	2.3
Money Market Securities	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
Financial Assets Available for Sale (Net)	7	0	7	0.2	112	0	112	4.8
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	7	0	7	0.2	112	0	112	4.8
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans	1,765	336	2,100	74.5	1,385	333	1,718	73.1
Loans	1,692	336	2,027	71.9	1,335	333	1,667	71.0
Loans granted to the Banks risk group	9	0	9	0.3	14	0	14	0.6
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	1,683	336	2,018	71.5	1,320	333	1,653	70.4
Loans under follow-up	156	0	156	5.5	116	0	116	4.9
Specific provisions (-)	83	0	83	2.9	66	0	66	2.8
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	263	0	263	9.3	246	0	246	10.5
Public sector debt securities	263	0	263	9.3	246	0	246	10.5
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	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
Subsidiaries (Net)	17	0	17	0.6	17	0	17	0.7
Financial subsidiaries	17	0	17	0.6	17	0	17	0.7
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	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
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	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
Property and Equipment (Net)	10	0	10	0.4	12	0	12	0.5
Intangible Assets (Net)	1	0	1	0.1	1	0	1	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	1	0	1	0.1	1	0	1	0.1
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	4	0	4	0.1	3	0	3	0.1
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	4	0	4	0.1	3	0	3	0.1
Prop.&Equ.for Sale p. and from Term.Op.(Net)	20	0	20	0.7	17	0	17	0.7
Other Assets	53	11	64	2.3	28	3	30	1.3
Total Assets	2,332	488	2,821	100.0	1,877	472	2,349	100.0

Liabilities

(USD Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Deposits	992	657	1,649	58.5	962	649	1,611	68.6
Deposits held by the Banks risk group	181	64	245	8.7	188	83	271	11.6
Other	810	593	1,404	49.8	774	566	1,339	57.0
Derivative Finan. Liabilities Held for Trading	14	4	18	0.7	4	3	7	0.3
Funds Borrowed	23	425	448	15.9	31	258	289	12.3
Money Market Takings	209	0	209	7.4	29	0	29	1.2
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	209	0	209	7.4	29	0	29	1.2
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	32	41	73	2.6	18	18	36	1.5
Other External Resources	48	4	52	1.8	38	0	38	1.6
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	1	1	0.0	0	2	2	0.1
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
Derivative Finan. Liabilities Held for Hedging	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
Provisions	31	0	31	1.1	29	0	29	1.2
General provisions	17	0	17	0.6	13	0	13	0.6
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	10	0	10	0.4	13	0	13	0.6
Liabilities for Tax	9	0	9	0.3	11	0	11	0.5
Current liabilities for tax	9	0	9	0.3	11	0	11	0.5
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia. for Pro. & Equ. for Sale p. and from Term. Op. (Net)	0	2	2	0.1	0	2	2	0.1
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	329	0	329	11.7	296	0	296	12.6
Paid-in capital	208	0	208	7.4	203	0	203	8.6
Supplementary capital	0	0	0	0.0	1	0	1	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	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	0	0	0	0.0	0	0	0	0.0
Profit reserves	90	0	90	3.2	49	0	49	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	85	0	85	3.0	46	0	46	2.0
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	32	0	32	1.1	43	0	43	1.8
Prior years income/loss	4	0	4	0.1	1	0	1	0.0
Current year income/loss	28	0	28	1.0	42	0	42	1.8
Total Liabilities	1,685	1,135	2,821	100.0	1,418	931	2,349	100.0

Alternatif Bank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Sept. 2010			Sept. 2009		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	720	607	1,327	497	483	981
Letters of guarantee	716	267	983	497	301	798
Bank acceptances	4	136	140	0	44	44
Letters of credit	0	190	190	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	13	13	0	9	9
Commitments	378	310	688	585	349	934
Irrevocable commitments	378	310	688	585	349	934
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	454	1,294	1,748	335	444	779
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	454	1,294	1,748	335	444	779
Custody and Pledged Securities	3,024	519	3,544	2,526	591	3,117
Items held in Custody	116	74	191	87	29	116
Pledged Items	2,907	445	3,352	2,439	562	3,001
Accepted independent guaran. and warrant.	1	0	1	1	0	1
Total Off Balance Sheet Commitments	4,576	2,730	7,307	3,944	1,867	5,811

Income-Expenditure

(USD Million)

	Sept. 2010	Sept. 2009
Interest Income	174	250
Interest on loans	149	203
Interest received from reserve deposits	0	3
Interest received from banks	2	1
Interest received from money market transactions	0	1
Interest received from marketable securities portfolio	21	40
Other interest income	2	3
Interest Expenses	89	127
Interest on deposits	75	108
Interest on money market transactions	8	12
Interest on funds borrowed	5	6
Interest on securities issued	0	0
Other interest expenses	0	1
Net Interest Income/Expenses	85	123
Net Fees and Commissions Income/Expenses	14	14
Fees and commissions received	15	17
Fees and commissions paid	1	3
Dividend Income	0	0
Trading Profit/Loss (net)	-14	-8
Profit/loss on trading account securities	-1	4
Profit/losses on derivative financial transactions	-25	-19
Foreign exchange profit/loss	13	7
Other Operating Income	31	26
Total Operating Income/Expenses	116	155
Provision for Loan Losses or other Receivables (-)	22	53
Specific provisions of banks loans and other receivables*	11	32
General provision expenses*	2	8
Other Operating Expenses (-)	59	51
Personnel Expenses*	35	30
Net Operating Profit/Loss	35	52
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	35	52
Provisions for Taxes on Income from Continuing Operations (±)	-7	-10
Net Profit/Loss from Continuing Operations	28	42
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	28	42

* 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)	12.0	13.8
Shareholders' Equity / Total Assets	11.7	12.6
(Shareholders' Equity - Permanent Assets) / Total Assets	7.3	8.4
Net On Balance Sheet Position / Total Shareholders' Equity	-69.4	-34.5
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.3	4.9
Balance-Sheet Ratios		
TC Assets / Total Assets	82.7	79.9
TC Liabilities / Total Liabilities	59.8	60.4
FC Assets / FC Liabilities	43.0	50.7
TC Deposits / Total Deposits	60.1	59.7
TC Loans / Total Loans and Receivables	84.0	80.6
Total Deposits / Total Assets	58.5	68.6
Funds Borrowed / Total Assets	15.9	12.3
Assets Quality		
Financial Assets (net) / Total Assets	14.2	16.0
Total Loans and Receivables / Total Assets	74.5	73.1
Total Loans and Receivables / Total Deposits	127.4	106.6
Loans Under Follow-up (gross) / Total Loans and Receivables	7.4	6.8
Loans Under Follow-up (net) / Total Loans and Receivables	3.5	2.9
Specific Provisions / Loans Under Follow-up	53.2	56.6
Permanent Assets / Total Assets	4.3	4.2
Consumer Loans / Total Loans and Receivables	0.4	0.2
Liquidity		
Liquid Assets / Total Assets	12.0	13.0
Liquid Assets / Short-term Liabilities	20.9	23.2
TC Liquid Assets / Total Assets	7.0	7.1
Profitability		
Net Profit/Losses / Total Assets	1.0	1.8
Net Profit/Losses / Total Shareholders' Equity	8.5	14.2
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.2	2.2
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	2.6	3.8
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	64.5	58.1
Non-interest Income (net) / Total Assets	1.1	1.4
Other Operating Expenses / Total Assets	2.1	2.2
Personnel Expenses / Other Operating Expenses	60.0	59.9
Non-interest Income (net) / Other Operating Expenses	51.8	64.4

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

Anadolubank A.Ş.

Assets

(USD Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	32	96	128	4.1	73	139	212	7.8
Fin.ass.where fair value cha. is refl.to I/S (Net)	258	6	264	8.4	234	23	256	9.5
Financial assets held for trading	258	6	264	8.4	234	23	256	9.5
Public sector debt securities	254	3	257	8.2	230	21	251	9.3
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	4	3	7	0.2	3	2	5	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
Banks	15	185	200	6.4	0	51	51	1.9
Money Market Securities	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
Financial Assets Available for Sale (Net)	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
Loans	1,780	158	1,938	62.0	1,455	199	1,655	61.2
Loans	1,769	158	1,927	61.6	1,442	199	1,641	60.7
Loans granted to the Banks risk group	7	56	63	2.0	20	26	46	1.7
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	1,761	102	1,863	59.6	1,422	173	1,595	59.0
Loans under follow-up	59	0	59	1.9	45	0	45	1.7
Specific provisions (-)	48	0	48	1.5	32	0	32	1.2
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	148	293	440	14.1	205	193	398	14.7
Public sector debt securities	148	285	433	13.8	205	191	396	14.6
Other marketable securities	0	7	7	0.2	0	2	2	0.1
Investments and Associates (Net)	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
Subsidiaries (Net)	22	42	64	2.1	12	38	50	1.8
Financial subsidiaries	22	42	64	2.1	12	38	50	1.8
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	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
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	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
Property and Equipment (Net)	11	0	11	0.4	12	0	12	0.4
Intangible Assets (Net)	1	0	1	0.0	1	0	1	0.0
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	1	0	1	0.0	1	0	1	0.0
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	10	0	10	0.3	8	0	8	0.3
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	10	0	10	0.3	8	0	8	0.3
Prop.&Equ.for Sale p. and from Term.Op.(Net)	5	0	5	0.2	4	0	4	0.2
Other Assets	62	2	65	2.1	48	8	56	2.1
Total Assets	2,344	782	3,126	100.0	2,051	651	2,702	100.0

Liabilities

(USD Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Deposits	1,030	790	1,820	58.2	757	847	1,604	59.3
Deposits held by the Banks risk group	10	13	23	0.7	4	9	13	0.5
Other	1,020	777	1,797	57.5	753	838	1,590	58.9
Derivative Finan. Liabilities Held for Trading	48	2	49	1.6	24	2	26	1.0
Funds Borrowed	7	118	125	4.0	4	108	112	4.1
Money Market Takings	255	219	474	15.2	320	101	421	15.6
Interbank money market takings	0	0	0	0.0	0	25	25	0.9
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	255	219	474	15.2	320	76	396	14.6
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	24	1	25	0.8	17	1	17	0.6
Other External Resources	87	7	94	3.0	63	6	69	2.6
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
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
Derivative Finan. Liabilities Held for Hedging	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
Provisions	26	0	26	0.8	21	2	22	0.8
General provisions	14	0	14	0.5	12	2	14	0.5
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	7	0	7	0.2	6	0	6	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	4	0	4	0.1	2	0	2	0.1
Liabilities for Tax	14	0	14	0.4	16	0	16	0.6
Current liabilities for tax	14	0	14	0.4	16	0	16	0.6
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia. for Pro. & Equ. for Sale p. and from Term. Op. (Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	501	-2	499	16.0	417	-2	415	15.3
Paid-in capital	416	0	416	13.3	277	0	277	10.3
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	25	0	25	0.8	71	0	71	2.6
Legal reserves	15	0	15	0.5	10	0	10	0.4
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	10	0	10	0.3	60	0	60	2.2
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	61	0	61	1.9	69	0	69	2.6
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	61	0	61	1.9	69	0	69	2.6
Total Liabilities	1,991	1,135	3,126	100.0	1,638	1,065	2,702	100.0

Anadolubank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Sept. 2010			Sept. 2009		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	538	277	815	330	240	570
Letters of guarantee	538	89	627	330	96	427
Bank acceptances	0	5	5	0	3	3
Letters of credit	0	124	124	0	117	117
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	59	59	0	24	24
Commitments	632	36	668	837	0	837
Irrevocable commitments	628	36	664	831	0	831
Revocable commitments	4	0	4	5	0	5
Derivative Financial Instruments	317	1,592	1,909	271	1,191	1,462
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	317	1,592	1,909	271	1,191	1,462
Custody and Pledged Securities	3,627	493	4,120	3,131	647	3,778
Items held in Custody	2,170	99	2,269	2,158	110	2,268
Pledged Items	1,457	394	1,851	973	537	1,510
Accepted independent guaran. and warrant.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	5,113	2,398	7,512	4,569	2,078	6,647

Income-Expenditure

(USD Million)

	Sept. 2010	Sept. 2009
Interest Income	219	241
Interest on loans	175	191
Interest received from reserve deposits	2	3
Interest received from banks	0	0
Interest received from money market transactions	0	1
Interest received from marketable securities portfolio	41	46
Other interest income	1	1
Interest Expenses	89	106
Interest on deposits	72	84
Interest on money market transactions	3	8
Interest on funds borrowed	14	14
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	131	135
Net Fees and Commissions Income/Expenses	31	29
Fees and commissions received	35	33
Fees and commissions paid	4	3
Dividend Income	10	0
Trading Profit/Loss (net)	-13	2
Profit/loss on trading account securities	7	9
Profit/losses on derivative financial transactions	-31	-35
Foreign exchange profit/loss	11	27
Other Operating Income	8	8
Total Operating Income/Expenses	168	174
Provision for Loan Losses or other Receivables (-)	7	14
Specific provisions of banks loans and other receivables*	6	11
General provision expenses*	1	3
Other Operating Expenses (-)	87	73
Personnel Expenses*	57	47
Net Operating Profit/Loss	74	87
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	74	87
Provisions for Taxes on Income from Continuing Operations (±)	-13	-18
Net Profit/Loss from Continuing Operations	61	69
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	61	69

* 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)	19.0	20.0
Shareholders' Equity / Total Assets	16.0	15.3
(Shareholders' Equity - Permanent Assets) / Total Assets	13.0	12.4
Net On Balance Sheet Position / Total Shareholders' Equity	-32.1	-45.2
Net On and Off Balance Sheet Position / Total Shareholders' Equity	1.8	-3.0
Balance-Sheet Ratios		
TC Assets / Total Assets	75.0	75.9
TC Liabilities / Total Liabilities	63.7	60.6
FC Assets / FC Liabilities	68.9	61.2
TC Deposits / Total Deposits	56.6	47.2
TC Loans / Total Loans and Receivables	91.9	87.9
Total Deposits / Total Assets	58.2	59.3
Funds Borrowed / Total Assets	4.0	4.1
Assets Quality		
Financial Assets (net) / Total Assets	22.5	24.2
Total Loans and Receivables / Total Assets	62.0	61.2
Total Loans and Receivables / Total Deposits	106.5	103.2
Loans Under Follow-up (gross) / Total Loans and Receivables	3.1	2.7
Loans Under Follow-up (net) / Total Loans and Receivables	0.6	0.8
Specific Provisions / Loans Under Follow-up	80.6	69.9
Permanent Assets / Total Assets	3.0	3.0
Consumer Loans / Total Loans and Receivables	22.3	20.1
Liquidity		
Liquid Assets / Total Assets	18.9	19.2
Liquid Assets / Short-term Liabilities	30.8	30.6
TC Liquid Assets / Total Assets	9.7	11.3
Profitability		
Net Profit/Losses / Total Assets	1.9	2.6
Net Profit/Losses / Total Shareholders' Equity	12.2	16.7
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.4	3.2
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	4.0	4.6
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	74.6	71.5
Non-interest Income (net) / Total Assets	1.2	1.4
Other Operating Expenses / Total Assets	2.8	2.7
Personnel Expenses / Other Operating Expenses	65.8	64.5
Non-interest Income (net) / Other Operating Expenses	42.2	53.3

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

Arap Türk Bankası A.Ş.

Assets

(USD Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	1	40	41	5.9	0	27	27	4.9
Fin.ass.where fair value cha. is refl.to I/S (Net)	67	29	96	13.8	77	47	124	22.6
Financial assets held for trading	67	29	96	13.8	77	47	124	22.6
Public sector debt securities	67	15	82	11.8	77	41	119	21.5
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	6	6	1.1
Other marketable securities	0	14	14	2.0	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
Banks	0	44	44	6.3	0	37	37	6.7
Money Market Securities	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
Financial Assets Available for Sale (Net)	0	1	1	0.1	0	1	1	0.1
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
Loans	157	175	331	47.8	116	95	211	38.3
Loans	157	175	331	47.8	116	95	211	38.3
Loans granted to the Banks risk group	0	2	2	0.4	0	5	5	1.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	157	172	329	47.4	116	89	205	37.3
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
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	53	76	129	18.6	20	91	111	20.1
Public sector debt securities	48	47	94	13.6	20	48	68	12.4
Other marketable securities	5	29	35	5.0	0	42	42	7.7
Investments and Associates (Net)	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
Subsidiaries (Net)	25	0	25	3.6	22	0	22	4.0
Financial subsidiaries	25	0	25	3.6	22	0	22	4.0
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	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
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	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
Property and Equipment (Net)	15	0	15	2.1	13	0	13	2.3
Intangible Assets (Net)	1	0	1	0.2	1	0	1	0.2
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	1	0	1	0.2	1	0	1	0.2
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	2	0	2	0.3	2	0	2	0.4
Current assets for tax	0	0	0	0.0	1	0	1	0.1
Deferred assets for tax	2	0	2	0.3	1	0	1	0.2
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.1	0	0	0	0.1
Other Assets	8	1	9	1.3	1	1	2	0.3
Total Assets	328	366	694	100.0	254	297	551	100.0

Liabilities

(USD Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Deposits	11	156	167	24.1	25	85	110	19.9
Deposits held by the Banks risk group	0	4	4	0.5	0	7	7	1.2
Other	11	152	163	23.5	24	78	103	18.7
Derivative Finan. Liabilities Held for Trading	2	0	2	0.3	0	6	6	1.1
Funds Borrowed	0	277	277	39.9	0	174	174	31.6
Money Market Takings	13	0	13	1.8	61	0	61	11.1
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	1.8	61	0	61	11.1
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	0	1	1	0.2	0	2	2	0.4
Other External Resources	7	8	15	2.1	1	2	3	0.6
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.1
Finance leasing payables	0	0	0	0.0	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
Derivative Finan. Liabilities Held for Hedging	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
Provisions	8	0	9	1.2	6	0	6	1.2
General provisions	5	0	5	0.7	3	0	3	0.6
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	3	0	3	0.4	3	0	3	0.5
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
Liabilities for Tax	2	0	2	0.3	1	0	1	0.1
Current liabilities for tax	2	0	2	0.3	1	0	1	0.1
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia. for Pro. & Equ. for Sale p. and from Term. Op. (Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	208	0	208	30.0	187	0	187	34.0
Paid-in capital	166	0	166	24.0	162	0	162	29.5
Supplementary capital	6	0	6	0.9	6	0	6	1.1
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	0.0
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	0.9	6	0	6	1.1
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	34	0	34	4.9	17	0	17	3.2
Prior years income/loss	21	0	21	3.0	5	0	5	0.8
Current year income/loss	13	0	13	1.9	13	0	13	2.3
Total Liabilities	252	443	694	100.0	281	269	551	100.0

Arap Türk Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Sept. 2010			Sept. 2009		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	1	1,043	1,044	1	787	788
Letters of guarantee	1	799	800	1	549	550
Bank acceptances	0	11	11	0	7	7
Letters of credit	0	233	233	0	231	231
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
Commitments	5	11	16	4	95	99
Irrevocable commitments	5	11	16	4	95	99
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	56	54	111	61	60	121
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	56	54	111	61	60	121
Custody and Pledged Securities	108	237	345	77	207	284
Items held in Custody	97	34	130	68	20	88
Pledged Items	11	203	214	9	187	196
Accepted independent guaran. and warrant.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	170	1,345	1,515	143	1,149	1,292

Income-Expenditure

(USD Million)

	Sept. 2010	Sept. 2009
Interest Income	25	35
Interest on loans	13	14
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	12	21
Other interest income	0	0
Interest Expenses	3	7
Interest on deposits	1	1
Interest on money market transactions	1	2
Interest on funds borrowed	1	4
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	22	28
Net Fees and Commissions Income/Expenses	14	11
Fees and commissions received	14	11
Fees and commissions paid	0	0
Dividend Income	2	0
Trading Profit/Loss (net)	-1	-7
Profit/loss on trading account securities	0	0
Profit/losses on derivative financial transactions	-1	-1
Foreign exchange profit/loss	0	-6
Other Operating Income	1	0
Total Operating Income/Expenses	38	33
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 (-)	20	14
Personnel Expenses*	13	9
Net Operating Profit/Loss	16	16
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	16	16
Provisions for Taxes on Income from Continuing Operations (±)	-3	-3
Net Profit/Loss from Continuing Operations	13	13
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	13	13

* 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)	28.8	30.2
Shareholders' Equity / Total Assets	30.0	34.0
(Shareholders' Equity - Permanent Assets) / Total Assets	24.1	27.3
Net On Balance Sheet Position / Total Shareholders' Equity	-23.6	28.3
Net On and Off Balance Sheet Position / Total Shareholders' Equity	2.4	-3.8
Balance-Sheet Ratios		
TC Assets / Total Assets	47.3	46.1
TC Liabilities / Total Liabilities	36.2	51.1
FC Assets / FC Liabilities	82.7	110.2
TC Deposits / Total Deposits	6.6	22.4
TC Loans / Total Loans and Receivables	47.3	55.0
Total Deposits / Total Assets	24.1	19.9
Funds Borrowed / Total Assets	39.9	31.6
Assets Quality		
Financial Assets (net) / Total Assets	32.5	42.8
Total Loans and Receivables / Total Assets	47.8	38.3
Total Loans and Receivables / Total Deposits	198.2	192.3
Loans Under Follow-up (gross) / Total Loans and Receivables	1.2	1.9
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	6.0	6.6
Consumer Loans / Total Loans and Receivables	0.1	0.1
Liquidity		
Liquid Assets / Total Assets	26.2	34.3
Liquid Assets / Short-term Liabilities	70.5	65.7
TC Liquid Assets / Total Assets	9.8	14.2
Profitability		
Net Profit/Losses / Total Assets	1.9	2.3
Net Profit/Losses / Total Shareholders' Equity	6.2	6.9
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.3	3.0
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	3.2	5.0
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	58.4	84.9
Non-interest Income (net) / Total Assets	2.3	0.9
Other Operating Expenses / Total Assets	2.8	2.5
Personnel Expenses / Other Operating Expenses	68.1	64.1
Non-interest Income (net) / Other Operating Expenses	79.7	35.5

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

Bank Mellat

Assets

(USD Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	4	65	69	9.0	0	18	18	6.4
Fin.ass.where fair value cha. is refl.to I/S (Net)	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
Banks	29	136	165	21.6	17	79	96	33.7
Money Market Securities	28	0	28	3.6	0	0	0	0.0
Interbank money market placements	28	0	28	3.6	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
Financial Assets Available for Sale (Net)	70	14	83	10.9	17	0	17	5.9
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	70	0	70	9.1	17	0	17	5.9
Other marketable securities	0	14	14	1.8	0	0	0	0.0
Loans	0	413	413	54.0	1	147	148	51.6
Loans	0	413	413	54.0	1	147	148	51.6
Loans granted to the Banks risk group	0	217	217	28.4	0	73	73	25.6
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	0	196	196	25.6	1	74	74	26.0
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
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	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
Investments and Associates (Net)	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
Subsidiaries (Net)	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
Joint Ventures (Business Partners) (Net)	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
Recivables 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	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
Property and Equipment (Net)	6	0	6	0.8	6	0	6	2.2
Intangible Assets (Net)	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
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	0	0	0	0.0	0	0	0	0.1
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
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	0	0	0	0.0	0	0	0	0.0
Total Assets	137	627	765	100.0	42	244	286	100.0

Liabilities

(USD Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Deposits	82	180	262	34.2	0	113	113	39.6
Deposits held by the Banks risk group	79	166	244	32.0	0	54	54	19.0
Other	3	14	17	2.3	0	59	59	20.7
Derivative Finan. Liabilities Held for Trading	0	0	0	0.0	0	0	0	0.0
Funds Borrowed	0	27	27	3.6	0	15	15	5.2
Money Market Takings	0	0	0	0.0	0	0	0	0.0
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
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	0	373	373	48.7	0	92	92	32.2
Other External Resources	1	36	37	4.8	0	16	16	5.4
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
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
Derivative Finan. Liabilities Held for Hedging	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
Provisions	1	1	1	0.1	1	1	2	0.6
General provisions	0	1	1	0.1	0	1	1	0.3
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	0	0	0	0.0	0	0	0	0.1
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	0	0	0	0.0	1	0	1	0.2
Liabilities for Tax	2	0	2	0.3	2	0	2	0.6
Current liabilities for tax	2	0	2	0.3	2	0	2	0.6
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia. for Pro. & Equ. for Sale p. and from Term. Op. (Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	63	0	63	8.2	47	0	47	16.4
Paid-in capital	37	0	37	4.9	36	0	36	12.7
Supplementary capital	0	0	0	0.0	0	0	0	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	0	0	0	0.0	0	0	0	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	0	0	0	0.0	0	0	0	0.0
Profit reserves	1	0	1	0.1	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	0.1	1	0	1	0.3
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	25	0	25	3.2	9	0	9	3.2
Prior years income/loss	13	0	13	1.7	0	0	0	0.0
Current year income/loss	12	0	12	1.6	9	0	9	3.2
Total Liabilities	149	616	765	100.0	50	236	286	100.0

Bank Mellat

Off Balance Sheet Commitments

(USD Million)

	Sept. 2010			Sept. 2009		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	1	71	71	0	31	31
Letters of guarantee	0	51	51	0	13	14
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	20	20	0	17	17
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
Commitments	0	0	0	1	13	14
Irrevocable commitments	0	0	0	1	13	14
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	0	0	0	0	0	0
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	0	0	0	0	0	0
Custody and Pledged Securities	0	2	2	0	0	0
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
Total Off Balance Sheet Commitments	1	72	73	1	44	45

Income-Expenditure

(USD Million)

	Sept. 2010	Sept. 2009
Interest Income	16	13
Interest on loans	11	10
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	2	2
Other interest income	0	0
Interest Expenses	7	5
Interest on deposits	2	1
Interest on money market transactions	5	5
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	10	8
Net Fees and Commissions Income/Expenses	6	5
Fees and commissions received	6	5
Fees and commissions paid	0	0
Dividend Income	0	0
Trading Profit/Loss (net)	2	1
Profit/loss on trading account securities	0	0
Profit/losses on derivative financial transactions	0	0
Foreign exchange profit/loss	2	1
Other Operating Income	0	0
Total Operating Income/Expenses	18	14
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*	2	1
Net Operating Profit/Loss	15	12
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	15	12
Provisions for Taxes on Income from Continuing Operations (±)	0	0
Net Profit/Loss from Continuing Operations	15	12
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	-3	-2
Net Profit/Loss from Terminated Operations	-3	-2
Net Profit/Losses	12	9

* 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)	36.2	37.6
Shareholders' Equity / Total Assets	8.2	16.4
(Shareholders' Equity - Permanent Assets) / Total Assets	7.4	14.2
Net On Balance Sheet Position / Total Shareholders' Equity	18.7	19.5
Net On and Off Balance Sheet Position / Total Shareholders' Equity	18.7	19.5
Balance-Sheet Ratios		
TC Assets / Total Assets	18.0	14.7
TC Liabilities / Total Liabilities	19.4	17.4
FC Assets / FC Liabilities	101.8	103.3
TC Deposits / Total Deposits	31.3	0.2
TC Loans / Total Loans and Receivables	0.1	0.7
Total Deposits / Total Assets	34.2	39.6
Funds Borrowed / Total Assets	3.6	5.2
Assets Quality		
Financial Assets (net) / Total Assets	10.9	5.9
Total Loans and Receivables / Total Assets	54.0	51.6
Total Loans and Receivables / Total Deposits	157.9	130.2
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	23.9	25.0
Permanent Assets / Total Assets	0.8	2.2
Consumer Loans / Total Loans and Receivables	0.0	0.1
Liquidity		
Liquid Assets / Total Assets	45.1	46.0
Liquid Assets / Short-term Liabilities	126.4	100.3
TC Liquid Assets / Total Assets	17.0	12.0
Profitability		
Net Profit/Losses / Total Assets	1.6	3.2
Net Profit/Losses / Total Shareholders' Equity	19.3	19.6
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.0	4.1
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	1.3	2.7
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	52.9	55.6
Non-interest Income (net) / Total Assets	1.1	2.2
Other Operating Expenses / Total Assets	0.4	0.8
Personnel Expenses / Other Operating Expenses	58.9	62.6
Non-interest Income (net) / Other Operating Expenses	279.5	280.9

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

BankPozitif Kredi ve Kalkınma Bankası A.Ş.

Assets

(USD Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	2	62	64	6.2	5	54	59	5.8
Fin.ass.where fair value cha. is refl.to I/S (Net)	19	0	19	1.9	7	0	7	0.7
Financial assets held for trading	19	0	19	1.9	7	0	7	0.7
Public sector debt securities	2	0	2	0.2	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	17	0	17	1.6	7	0	7	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
Banks	3	2	5	0.5	1	17	17	1.7
Money Market Securities	0	0	0	0.0	31	0	31	3.0
Interbank money market placements	0	0	0	0.0	27	0	27	2.7
Istanbul Stock Exc. money market placements	0	0	0	0.0	4	0	4	0.4
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	68	4	72	7.0	40	0	40	3.9
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	68	0	68	6.6	40	0	40	3.9
Other marketable securities	0	4	4	0.4	0	0	0	0.0
Loans	449	297	745	72.3	512	208	720	71.0
Loans	424	297	721	69.9	483	208	691	68.1
Loans granted to the Banks risk group	0	2	2	0.1	0	1	1	0.1
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	424	295	720	69.8	483	207	690	67.9
Loans under follow-up	46	0	46	4.5	39	0	39	3.8
Specific provisions (-)	22	0	22	2.1	9	0	9	0.9
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	0	0	0	0.0	21	6	27	2.6
Public sector debt securities	0	0	0	0.0	21	0	21	2.0
Other marketable securities	0	0	0	0.0	0	6	6	0.6
Investments and Associates (Net)	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
Subsidiaries (Net)	4	77	82	7.9	6	77	82	8.1
Financial subsidiaries	1	77	79	7.6	3	77	80	7.8
Non-financial subsidiaries	3	0	3	0.3	3	0	3	0.3
Joint Ventures (Business Partners) (Net)	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
Receivables From Leasing Transactions	1	4	5	0.5	0	8	8	0.8
Finance lease receivables	2	4	6	0.6	0	9	9	0.8
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
Derivative Financial Assets Held for Hedging	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
Property and Equipment (Net)	4	0	4	0.4	5	0	5	0.5
Intangible Assets (Net)	2	0	2	0.2	3	0	3	0.3
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	2	0	2	0.2	3	0	3	0.3
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	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
Prop.&Equ.for Sale p. and from Term.Op.(Net)	1	0	1	0.1	1	0	1	0.1
Other Assets	2	30	32	3.1	2	13	15	1.5
Total Assets	555	476	1,031	100.0	633	382	1,015	100.0

Liabilities

(USD Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Deposits	0	0	0	0.0	0	0	0	0.0
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
Derivative Finan. Liabilities Held for Trading	3	0	4	0.4	10	0	10	1.0
Funds Borrowed	0	594	594	57.6	4	582	586	57.7
Money Market Takings	19	0	19	1.9	0	0	0	0.0
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	19	0	19	1.9	0	0	0	0.0
Marketable Securities Issued (Net)	35	0	35	3.4	34	0	34	3.4
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	35	0	35	3.4	34	0	34	3.4
Funds	19	22	41	4.0	19	34	53	5.2
Borrower funds	19	22	41	4.0	19	34	53	5.2
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	2	1	3	0.2	2	0	2	0.2
Other External Resources	2	0	3	0.3	1	5	7	0.7
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
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
Derivative Finan. Liabilities Held for Hedging	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
Provisions	10	0	10	1.0	14	0	14	1.4
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	2	0	2	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	4	0	4	0.4
Liabilities for Tax	5	0	5	0.5	5	0	5	0.5
Current liabilities for tax	1	0	1	0.1	4	0	4	0.4
Deferred liabilities for tax	4	0	4	0.3	1	0	1	0.1
Lia. for Pro. & Equ. for Sale p. and from Term. Op. (Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	319	-1	318	30.8	305	-1	304	29.9
Paid-in capital	234	0	234	22.7	228	0	228	22.5
Supplementary capital	28	-1	27	2.6	28	-1	27	2.7
Share premium	14	0	14	1.4	14	0	14	1.3
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	1	-1	0	0.0	1	-1	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	13	0	13	1.3	14	0	14	1.3
Profit reserves	45	0	45	4.3	28	0	28	2.8
Legal reserves	8	0	8	0.8	6	0	6	0.6
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	37	0	37	3.5	22	0	22	2.2
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	13	0	13	1.3	20	0	20	2.0
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	13	0	13	1.3	20	0	20	2.0
Total Liabilities	415	617	1,031	100.0	394	621	1,015	100.0

BankPozitif Kredi ve Kalkınma Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Sept. 2010			Sept. 2009		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	65	287	352	47	347	393
Letters of guarantee	65	237	302	47	296	342
Bank acceptances	0	0	0	0	2	2
Letters of credit	0	50	50	0	50	50
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
Commitments	0	3	3	4	219	223
Irrevocable commitments	0	3	3	4	219	223
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	140	696	837	102	720	822
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	140	696	837	102	720	822
Custody and Pledged Securities	960	1,889	2,849	1,102	2,057	3,159
Items held in Custody	24	53	77	19	74	93
Pledged Items	936	1,836	2,772	1,083	1,983	3,066
Accepted independent guaran. and warrant.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	1,165	2,876	4,041	1,255	3,343	4,598

Income-Expenditure

(USD Million)

	Sept. 2010	Sept. 2009
Interest Income	65	76
Interest on loans	56	64
Interest received from reserve deposits	0	0
Interest received from banks	0	0
Interest received from money market transactions	0	4
Interest received from marketable securities portfolio	7	7
Other interest income	1	1
Interest Expenses	34	31
Interest on deposits	0	0
Interest on money market transactions	29	28
Interest on funds borrowed	1	0
Interest on securities issued	3	0
Other interest expenses	1	2
Net Interest Income/Expenses	31	46
Net Fees and Commissions Income/Expenses	8	6
Fees and commissions received	8	8
Fees and commissions paid	0	2
Dividend Income	0	0
Trading Profit/Loss (net)	10	7
Profit/loss on trading account securities	4	0
Profit/losses on derivative financial transactions	10	1
Foreign exchange profit/loss	-5	6
Other Operating Income	6	0
Total Operating Income/Expenses	55	59
Provision for Loan Losses or other Receivables (-)	12	8
Specific provisions of banks loans and other receivables*	12	3
General provision expenses*	0	1
Other Operating Expenses (-)	26	26
Personnel Expenses*	12	10
Net Operating Profit/Loss	16	25
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	16	25
Provisions for Taxes on Income from Continuing Operations (±)	-3	-5
Net Profit/Loss from Continuing Operations	13	20
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	13	20

* 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)	30.1	29.6
Shareholders' Equity / Total Assets	30.8	29.9
(Shareholders' Equity - Permanent Assets) / Total Assets	19.9	18.0
Net On Balance Sheet Position / Total Shareholders' Equity	14.0	8.8
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-2.5	-2.7
Balance-Sheet Ratios		
TC Assets / Total Assets	53.8	62.3
TC Liabilities / Total Liabilities	40.2	38.8
FC Assets / FC Liabilities	77.2	61.5
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans and Receivables	60.2	71.1
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	57.6	57.7
Assets Quality		
Financial Assets (net) / Total Assets	8.8	7.3
Total Loans and Receivables / Total Assets	72.3	71.0
Total Loans and Receivables / Total Deposits	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	6.2	5.4
Loans Under Follow-up (net) / Total Loans and Receivables	3.3	4.1
Specific Provisions / Loans Under Follow-up	47.3	24.0
Permanent Assets / Total Assets	10.9	11.9
Consumer Loans / Total Loans and Receivables	23.0	23.3
Liquidity		
Liquid Assets / Total Assets	15.5	15.2
Liquid Assets / Short-term Liabilities	292.6	292.2
TC Liquid Assets / Total Assets	8.9	8.2
Profitability		
Net Profit/Losses / Total Assets	1.3	2.0
Net Profit/Losses / Total Shareholders' Equity	4.1	6.6
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.6	2.5
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	1.9	4.2
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	35.6	72.1
Non-interest Income (net) / Total Assets	2.3	1.3
Other Operating Expenses / Total Assets	2.5	2.5
Personnel Expenses / Other Operating Expenses	44.6	40.3
Non-interest Income (net) / Other Operating Expenses	90.4	50.9

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

Birleşik Fon Bankası A.Ş.

Assets

(USD Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	0	0	0	0.0	0	0	0	0.0
Fin.ass.where fair value cha. is refl.to I/S (Net)	207	0	207	39.0	245	0	245	45.2
Financial assets held for trading	207	0	207	39.0	245	0	245	45.2
Public sector debt securities	207	0	207	39.0	245	0	245	45.2
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
Banks	185	62	248	46.6	149	67	216	39.9
Money Market Securities	1	0	1	0.2	1	0	1	0.2
Interbank money market placements	1	0	1	0.2	1	0	1	0.2
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
Financial Assets Available for Sale (Net)	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
Loans	2	0	2	0.5	8	0	8	1.5
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	30	6	36	6.8	42	6	48	9.0
Specific provisions (-)	28	6	34	6.4	35	6	41	7.6
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	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
Investments and Associates (Net)	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
Subsidiaries (Net)	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
Joint Ventures (Business Partners) (Net)	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
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	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
Property and Equipment (Net)	37	0	37	7.0	37	0	37	6.9
Intangible Assets (Net)	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
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	1	0	1	0.1	0	0	0	0.1
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	1	0	1	0.1	0	0	0	0.1
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	31	4	35	6.6	29	4	33	6.1
Total Assets	465	66	531	100.0	470	71	541	100.0

Liabilities

(USD Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Deposits	8	10	18	3.5	9	13	21	4.0
Deposits held by the Banks risk group	0	0	0	0.0	0	0	0	0.0
Other	8	10	18	3.5	9	13	21	4.0
Derivative Finan. Liabilities Held for Trading	0	0	0	0.0	0	0	0	0.0
Funds Borrowed	0	0	0	0.0	0	0	0	0.0
Money Market Takings	2	0	2	0.4	2	0	2	0.4
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
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	5	27	32	6.0	7	27	34	6.2
Other External Resources	2	0	2	0.5	2	0	3	0.5
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
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
Derivative Finan. Liabilities Held for Hedging	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
Provisions	26	25	50	9.5	17	32	49	9.1
General provisions	2	0	2	0.3	2	0	2	0.3
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	21	25	46	8.6	13	32	45	8.4
Liabilities for Tax	1	0	1	0.2	3	0	3	0.6
Current liabilities for tax	1	0	1	0.2	3	0	3	0.6
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia. for Pro. & Equ. for Sale p. and from Term. Op. (Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	425	0	425	80.0	429	0	429	79.3
Paid-in capital	319	0	319	60.1	312	0	312	57.7
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	12,251	0	12,251	2,307.5	12,009	0	12,009	2,220.5
Legal reserves	18	0	18	3.5	18	0	18	3.3
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	12,232	0	12,232	2,304.1	11,991	0	11,991	2,217.2
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	-12,145	0	-12,145	#####	-11,892	0	-11,892	#####
Prior years income/loss	-12,169	0	-12,169	#####	-11,929	0	-11,929	#####
Current year income/loss	24	0	24	4.6	37	0	37	6.9
Total Liabilities	469	62	531	100.0	469	72	541	100.0

Birleşik Fon Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Sept. 2010			Sept. 2009		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	52	62	114	52	72	124
Letters of guarantee	52	62	114	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
Commitments	1,703	0	1,703	269	0	269
Irrevocable commitments	1,703	0	1,703	269	0	269
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	0	0	0	0	0	0
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	0	0	0	0	0	0
Custody and Pledged Securities	616	90	706	608	94	702
Items held in Custody	8	2	10	9	2	11
Pledged Items	607	88	695	599	92	691
Accepted independent guaran. and warrant.	0	0	1	0	0	0
Total Off Balance Sheet Commitments	2,371	152	2,523	929	165	1,094

Income-Expenditure

(USD Million)

	Sept. 2010	Sept. 2009
Interest Income	21	21
Interest on loans	7	1
Interest received from reserve deposits	0	0
Interest received from banks	13	20
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	0	0
Other interest income	1	0
Interest Expenses	0	0
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
Net Interest Income/Expenses	21	21
Net Fees and Commissions Income/Expenses	2	1
Fees and commissions received	2	1
Fees and commissions paid	0	0
Dividend Income	0	0
Trading Profit/Loss (net)	15	40
Profit/loss on trading account securities	16	40
Profit/losses on derivative financial transactions	0	0
Foreign exchange profit/loss	-1	0
Other Operating Income	18	7
Total Operating Income/Expenses	56	70
Provision for Loan Losses or other Receivables (-)	11	6
Specific provisions of banks loans and other receivables*	6	3
General provision expenses*	0	0
Other Operating Expenses (-)	16	17
Personnel Expenses*	9	8
Net Operating Profit/Loss	29	47
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	29	47
Provisions for Taxes on Income from Continuing Operations (±)	-5	-10
Net Profit/Loss from Continuing Operations	24	37
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	24	37

* 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)	54.5	51.1
Shareholders' Equity / Total Assets	80.0	79.3
(Shareholders' Equity - Permanent Assets) / Total Assets	72.7	71.0
Net On Balance Sheet Position / Total Shareholders' Equity	0.9	-0.3
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.9	-0.3
Balance-Sheet Ratios		
TC Assets / Total Assets	87.6	86.9
TC Liabilities / Total Liabilities	88.3	86.7
FC Assets / FC Liabilities	105.9	98.0
TC Deposits / Total Deposits	42.9	40.2
TC Loans / Total Loans and Receivables	100.0	100.0
Total Deposits / Total Assets	3.5	4.0
Funds Borrowed / Total Assets	0.0	0.0
Assets Quality		
Financial Assets (net) / Total Assets	39.0	45.2
Total Loans and Receivables / Total Assets	0.5	1.5
Total Loans and Receivables / Total Deposits	13.1	37.7
Loans Under Follow-up (gross) / Total Loans and Receivables	1,501.1	598.1
Loans Under Follow-up (net) / Total Loans and Receivables	74.3	92.6
Specific Provisions / Loans Under Follow-up	95.1	84.5
Permanent Assets / Total Assets	7.4	8.3
Consumer Loans / Total Loans and Receivables	25.7	7.1
Liquidity		
Liquid Assets / Total Assets	85.8	85.4
Liquid Assets / Short-term Liabilities	828.5	801.3
TC Liquid Assets / Total Assets	74.1	73.1
Profitability		
Net Profit/Losses / Total Assets	4.6	6.9
Net Profit/Losses / Total Shareholders' Equity	5.7	8.7
Profit/Losses Before Taxes after Continuing Operations / Total Assets	5.4	8.6
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	2.8	3.3
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	26.8	25.6
Non-interest Income (net) / Total Assets	6.6	9.0
Other Operating Expenses / Total Assets	3.0	3.2
Personnel Expenses / Other Operating Expenses	54.0	47.0
Non-interest Income (net) / Other Operating Expenses	216.9	283.4

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

Citibank A.Ş.

Assets

(USD Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	69	124	193	4.5	77	100	177	5.0
Fin.ass.where fair value cha. is refl.to I/S (Net)	886	25	912	21.4	51	15	66	1.9
Financial assets held for trading	886	25	912	21.4	51	15	66	1.9
Public sector debt securities	879	2	881	20.6	38	0	38	1.1
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	7	23	31	0.7	13	15	28	0.8
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
Banks	148	187	335	7.8	617	239	856	24.1
Money Market Securities	371	0	371	8.7	440	0	440	12.4
Interbank money market placements	371	0	371	8.7	440	0	440	12.4
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
Financial Assets Available for Sale (Net)	879	0	879	20.6	433	21	454	12.8
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	879	0	879	20.6	433	21	454	12.8
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans	1,213	297	1,510	35.4	1,156	318	1,474	41.6
Loans	1,199	297	1,496	35.1	1,134	318	1,452	41.0
Loans granted to the Banks risk group	11	0	11	0.3	18	0	18	0.5
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	1,188	297	1,485	34.8	1,116	318	1,434	40.5
Loans under follow-up	234	0	234	5.5	265	0	265	7.5
Specific provisions (-)	220	0	220	5.2	242	0	242	6.8
Factoring Receivables	17	1	17	0.4	16	0	16	0.4
Investments held to Maturity (Net)	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
Investments and Associates (Net)	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
Subsidiaries (Net)	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
Joint Ventures (Business Partners) (Net)	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
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	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
Property and Equipment (Net)	7	0	7	0.2	19	0	19	0.5
Intangible Assets (Net)	7	0	7	0.2	5	0	5	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	7	0	7	0.2	5	0	5	0.1
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	7	0	7	0.2	2	0	2	0.1
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	7	0	7	0.2	2	0	2	0.1
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	25	7	32	0.7	33	3	35	1.0
Total Assets	3,628	641	4,269	100.0	2,849	696	3,544	100.0

Liabilities

(USD Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Deposits	1,572	1,239	2,811	65.9	1,872	920	2,792	78.8
Deposits held by the Banks risk group	84	44	127	3.0	100	32	132	3.7
Other	1,489	1,195	2,684	62.9	1,773	888	2,661	75.1
Derivative Finan. Liabilities Held for Trading	18	21	39	0.9	21	12	33	0.9
Funds Borrowed	446	201	648	15.2	47	1	48	1.4
Money Market Takings	0	0	0	0.0	0	0	0	0.0
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
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	43	0	44	1.0	27	0	28	0.8
Other External Resources	45	5	50	1.2	32	1	33	0.9
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
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
Derivative Finan. Liabilities Held for Hedging	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
Provisions	32	0	32	0.8	41	0	41	1.2
General provisions	23	0	23	0.5	28	0	28	0.8
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	8	0	8	0.2	11	0	11	0.3
Liabilities for Tax	10	0	10	0.2	4	0	4	0.1
Current liabilities for tax	10	0	10	0.2	4	0	4	0.1
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia. for Pro. & Equ. for Sale p. and from Term. Op. (Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	635	0	635	14.9	564	1	565	15.9
Paid-in capital	23	0	23	0.5	23	0	23	0.6
Supplementary capital	176	0	176	4.1	170	1	171	4.8
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	5	0	5	0.1	3	1	4	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	170	0	170	4.0	166	0	166	4.7
Profit reserves	392	0	392	9.2	332	0	332	9.4
Legal reserves	7	0	7	0.2	7	0	7	0.2
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	385	0	385	9.0	325	0	325	9.2
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	45	0	45	1.0	40	0	40	1.1
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	45	0	45	1.0	40	0	40	1.1
Total Liabilities	2,802	1,467	4,269	100.0	2,608	936	3,544	100.0

Citibank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Sept. 2010			Sept. 2009		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	244	489	733	173	409	582
Letters of guarantee	244	223	467	173	257	430
Bank acceptances	0	129	129	0	67	67
Letters of credit	0	40	40	0	83	83
Prefinancing given as guarantee	0	96	96	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	0	0	0	3	3
Commitments	951	106	1,058	1,254	176	1,430
Irrevocable commitments	951	106	1,058	1,254	176	1,430
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	2,701	4,732	7,433	1,990	3,345	5,335
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	2,701	4,732	7,433	1,990	3,345	5,335
Custody and Pledged Securities	19,206	892	20,098	15,567	844	16,411
Items held in Custody	19,083	197	19,280	15,365	222	15,587
Pledged Items	123	695	818	202	622	824
Accepted independent guaran. and warrant.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	23,102	6,219	29,322	18,984	4,774	23,758

Income-Expenditure

(USD Million)

	Sept. 2010	Sept. 2009
Interest Income	270	346
Interest on loans	164	249
Interest received from reserve deposits	4	6
Interest received from banks	8	17
Interest received from money market transactions	19	41
Interest received from marketable securities portfolio	75	32
Other interest income	0	0
Interest Expenses	92	154
Interest on deposits	87	151
Interest on money market transactions	4	3
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	178	192
Net Fees and Commissions Income/Expenses	-8	-4
Fees and commissions received	2	4
Fees and commissions paid	10	8
Dividend Income	0	0
Trading Profit/Loss (net)	6	80
Profit/loss on trading account securities	10	55
Profit/losses on derivative financial transactions	-6	-40
Foreign exchange profit/loss	2	65
Other Operating Income	78	66
Total Operating Income/Expenses	254	334
Provision for Loan Losses or other Receivables (-)	32	117
Specific provisions of banks loans and other receivables*	27	104
General provision expenses*	2	7
Other Operating Expenses (-)	166	165
Personnel Expenses*	72	69
Net Operating Profit/Loss	55	51
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	55	51
Provisions for Taxes on Income from Continuing Operations (±)	-11	-12
Net Profit/Loss from Continuing Operations	45	40
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	45	40

* 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)	20.0	18.8
Shareholders' Equity / Total Assets	14.9	15.9
(Shareholders' Equity - Permanent Assets) / Total Assets	14.2	14.7
Net On Balance Sheet Position / Total Shareholders' Equity	-109.2	-23.5
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-3.6	-12.6
Balance-Sheet Ratios		
TC Assets / Total Assets	85.0	80.4
TC Liabilities / Total Liabilities	65.6	73.6
FC Assets / FC Liabilities	43.7	74.3
TC Deposits / Total Deposits	55.9	67.0
TC Loans / Total Loans and Receivables	80.3	78.4
Total Deposits / Total Assets	65.9	78.8
Funds Borrowed / Total Assets	15.2	1.4
Assets Quality		
Financial Assets (net) / Total Assets	41.9	14.7
Total Loans and Receivables / Total Assets	35.4	41.6
Total Loans and Receivables / Total Deposits	53.7	52.8
Loans Under Follow-up (gross) / Total Loans and Receivables	15.5	18.0
Loans Under Follow-up (net) / Total Loans and Receivables	0.9	1.5
Specific Provisions / Loans Under Follow-up	94.0	91.5
Permanent Assets / Total Assets	0.6	1.3
Consumer Loans / Total Loans and Receivables	41.2	49.6
Liquidity		
Liquid Assets / Total Assets	63.0	56.2
Liquid Assets / Short-term Liabilities	91.0	85.2
TC Liquid Assets / Total Assets	55.1	45.7
Profitability		
Net Profit/Losses / Total Assets	1.0	1.1
Net Profit/Losses / Total Shareholders' Equity	7.0	7.0
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.3	1.5
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	3.5	2.5
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	59.6	26.1
Non-interest Income (net) / Total Assets	1.8	4.0
Other Operating Expenses / Total Assets	3.9	4.7
Personnel Expenses / Other Operating Expenses	43.2	41.7
Non-interest Income (net) / Other Operating Expenses	45.6	86.1

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

Credit Agricole Yatırım Bankası Türk A.Ş.

Assets

(USD Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	0	0	0	0.1	0	0	0	0.2
Fin.ass.where fair value cha. is refl.to I/S (Net)	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
Banks	31	2	32	71.2	22	0	22	56.0
Money Market Securities	7	0	7	15.1	8	0	8	21.1
Interbank money market placements	7	0	7	15.1	8	0	8	21.1
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
Financial Assets Available for Sale (Net)	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
Loans	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	0.1	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	0.1
Loans under follow-up	3	0	4	7.8	3	0	3	8.7
Specific provisions (-)	3	0	4	7.8	3	0	3	8.7
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	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
Investments and Associates (Net)	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
Subsidiaries (Net)	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
Joint Ventures (Business Partners) (Net)	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
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	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
Property and Equipment (Net)	2	0	2	4.7	3	0	3	8.4
Intangible Assets (Net)	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
Real Estates for Investment Purpose (Net)	1	0	1	2.5	0	0	0	0.0
Assets for Tax	1	0	1	2.1	2	0	2	5.0
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	1	0	1	2.1	2	0	2	5.0
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	0	2	2	4.2	0	3	4	9.1
Total Assets	42	4	45	100.0	36	4	40	100.0

Liabilities

(USD Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Deposits	0	0	0	0.0	0	0	0	0.0
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
Derivative Finan. Liabilities Held for Trading	0	0	0	0.0	0	0	0	0.0
Funds Borrowed	0	0	0	0.0	0	0	0	0.0
Money Market Takings	0	0	0	0.0	0	0	0	0.0
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
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	0	0	0	0.4	0	0	0	0.5
Other External Resources	0	3	3	7.0	0	3	3	7.1
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
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
Derivative Finan. Liabilities Held for Hedging	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
Provisions	2	0	2	4.8	2	0	2	5.0
General provisions	1	0	1	2.3	1	0	1	1.7
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	1	0	1	2.5	1	0	1	3.3
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
Liabilities for Tax	0	0	0	0.4	0	0	0	0.3
Current liabilities for tax	0	0	0	0.4	0	0	0	0.3
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia. for Pro. & Equ. for Sale p. and from Term. Op. (Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	40	0	40	87.3	35	0	35	87.1
Paid-in capital	28	0	28	61.1	27	0	27	68.3
Supplementary capital	5	0	5	10.1	62	0	62	156.7
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	0	0	0	0.0	0	0	0	0.0
Revaluation changes of property and equip.	1	0	1	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	4	0	4	9.0	62	0	62	156.7
Profit reserves	18	0	18	38.8	11	0	11	28.6
Legal reserves	1	0	1	2.1	1	0	1	1.5
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	17	0	17	36.7	11	0	11	27.1
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	-10	0	-10	-22.8	-66	0	-66	-166.5
Prior years income/loss	-13	0	-13	-29.3	-71	0	-71	-179.6
Current year income/loss	3	0	3	6.5	5	0	5	13.1
Total Liabilities	42	3	45	100.0	37	3	40	100.0

Credit Agricole Yatırım Bankası Türk A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Sept. 2010			Sept. 2009		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	1	346	346	0	306	306
Letters of guarantee	1	108	109	0	114	114
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	139	139	0	101	101
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	99	99	0	91	91
Commitments	0	0	1	1	0	1
Irrevocable commitments	0	0	1	1	0	1
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	0	7	7	0	7	7
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	0	7	7	0	7	7
Custody and Pledged Securities	0	0	0	0	0	0
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
Total Off Balance Sheet Commitments	1	353	354	1	314	314

Income-Expenditure

(USD Million)

	Sept. 2010	Sept. 2009
Interest Income	2	2
Interest on loans	0	0
Interest received from reserve deposits	0	0
Interest received from banks	2	2
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	0	0
Other interest income	0	0
Interest Expenses	0	0
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
Net Interest Income/Expenses	2	2
Net Fees and Commissions Income/Expenses	8	9
Fees and commissions received	8	9
Fees and commissions paid	0	0
Dividend Income	0	0
Trading Profit/Loss (net)	0	0
Profit/loss on trading account securities	0	0
Profit/losses on derivative financial transactions	0	2
Foreign exchange profit/loss	0	-2
Other Operating Income	0	1
Total Operating Income/Expenses	10	13
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 (-)	6	6
Personnel Expenses*	3	3
Net Operating Profit/Loss	4	6
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	4	6
Provisions for Taxes on Income from Continuing Operations (±)	-1	-1
Net Profit/Loss from Continuing Operations	3	5
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	3	5

* 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)	19.0	19.4
Shareholders' Equity / Total Assets	87.3	87.1
(Shareholders' Equity - Permanent Assets) / Total Assets	82.5	78.6
Net On Balance Sheet Position / Total Shareholders' Equity	0.6	3.0
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.0	2.0
Balance-Sheet Ratios		
TC Assets / Total Assets	92.2	90.1
TC Liabilities / Total Liabilities	92.7	92.8
FC Assets / FC Liabilities	106.8	136.7
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	0.0
Assets Quality		
Financial Assets (net) / Total Assets	0.0	0.0
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	9,329.1	10,060.8
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	4.7	8.5
Consumer Loans / Total Loans and Receivables	0.0	0.0
Liquidity		
Liquid Assets / Total Assets	86.4	77.4
Liquid Assets / Short-term Liabilities	574.9	9,531.2
TC Liquid Assets / Total Assets	82.4	76.2
Profitability		
Net Profit/Losses / Total Assets	6.5	13.1
Net Profit/Losses / Total Shareholders' Equity	7.5	15.1
Profit/Losses Before Taxes after Continuing Operations / Total Assets	8.6	16.0
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	4.0	4.7
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	18.5	14.7
Non-interest Income (net) / Total Assets	17.9	27.2
Other Operating Expenses / Total Assets	12.6	15.9
Personnel Expenses / Other Operating Expenses	47.7	40.3
Non-interest Income (net) / Other Operating Expenses	141.6	171.1

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

Denizbank A.Ş.

Assets

(USD Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	430	778	1,208	7.0	378	548	926	6.5
Fin.ass.where fair value cha. is refl.to I/S (Net)	168	136	304	1.8	90	56	146	1.0
Financial assets held for trading	168	136	304	1.8	90	56	146	1.0
Public sector debt securities	130	15	145	0.8	57	14	71	0.5
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	37	122	159	0.9	33	42	75	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
Banks	69	508	577	3.4	0	688	688	4.8
Money Market Securities	159	0	159	0.9	508	0	508	3.6
Interbank money market placements	159	0	159	0.9	508	0	508	3.6
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
Financial Assets Available for Sale (Net)	1,572	186	1,757	10.2	1,291	179	1,470	10.3
Securities representing a share in capital	3	0	3	0.0	3	0	3	0.0
Public sector debt securities	1,569	184	1,753	10.2	1,288	177	1,465	10.3
Other marketable securities	0	2	2	0.0	0	2	2	0.0
Loans	9,081	2,611	11,692	68.0	6,871	2,290	9,161	64.3
Loans	8,880	2,611	11,491	66.8	6,700	2,290	8,990	63.1
Loans granted to the Banks risk group	26	42	69	0.4	0	3	3	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	8,854	2,568	11,422	66.4	6,700	2,287	8,987	63.1
Loans under follow-up	634	0	634	3.7	515	0	515	3.6
Specific provisions (-)	433	0	434	2.5	345	0	345	2.4
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	468	56	525	3.0	419	31	450	3.2
Public sector debt securities	468	0	468	2.7	419	0	419	2.9
Other marketable securities	0	56	56	0.3	0	31	31	0.2
Investments and Associates (Net)	4	0	4	0.0	2	0	2	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	4	0	4	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	4	0	4	0.0	2	0	2	0.0
Subsidiaries (Net)	194	86	280	1.6	190	84	273	1.9
Financial subsidiaries	190	86	276	1.6	186	84	270	1.9
Non-financial subsidiaries	4	0	4	0.0	4	0	4	0.0
Joint Ventures (Business Partners) (Net)	2	0	2	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	2	0	2	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	2	0	2	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	91	4	95	0.6	110	9	119	0.8
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	91	4	95	0.6	110	9	119	0.8
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	162	0	162	0.9	130	0	130	0.9
Intangible Assets (Net)	20	0	20	0.1	16	0	16	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	20	0	20	0.1	16	0	16	0.1
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	50	0	50	0.3	42	0	42	0.3
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	50	0	50	0.3	42	0	42	0.3
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	245	125	370	2.1	184	121	305	2.1
Total Assets	12,715	4,489	17,204	100.0	10,230	4,007	14,237	100.0

Liabilities

(USD Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Deposits	5,967	4,087	10,054	58.4	4,560	3,337	7,897	55.5
Deposits held by the Banks risk group	62	148	210	1.2	92	156	249	1.7
Other	5,905	3,939	9,844	57.2	4,468	3,181	7,648	53.7
Derivative Finan. Liabilities Held for Trading	32	150	182	1.1	32	55	87	0.6
Funds Borrowed	164	2,797	2,961	17.2	143	2,876	3,020	21.2
Money Market Takings	349	0	349	2.0	120	0	120	0.8
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	349	0	349	2.0	120	0	120	0.8
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	224	23	247	1.4	158	21	179	1.3
Other External Resources	315	19	333	1.9	235	15	250	1.8
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	11	2	13	0.1	11	10	20	0.1
Finance leasing payables	12	2	14	0.1	13	10	23	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	1	0.0	3	1	3	0.0
Derivative Finan. Liabilities Held for Hedging	120	7	127	0.7	125	6	131	0.9
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	120	7	127	0.7	125	6	131	0.9
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	291	4	296	1.7	214	8	222	1.6
General provisions	117	0	117	0.7	88	0	88	0.6
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	24	0	24	0.1	15	0	15	0.1
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	150	4	154	0.9	112	8	119	0.8
Liabilities for Tax	53	0	53	0.3	71	0	71	0.5
Current liabilities for tax	53	0	53	0.3	71	0	71	0.5
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia. for Pro. & Equ. for Sale p. and from Term. Op. (Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	506	506	2.9	0	517	517	3.6
Shareholders' Equity	2,068	17	2,085	12.1	1,716	6	1,722	12.1
Paid-in capital	496	0	496	2.9	485	0	485	3.4
Supplementary capital	184	17	201	1.2	189	6	195	1.4
Share premium	68	0	68	0.4	67	0	67	0.5
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	57	22	79	0.5	74	10	84	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)	-72	-6	-78	-0.5	-80	-4	-84	-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	131	0	131	0.8	128	0	128	0.9
Profit reserves	1,133	0	1,133	6.6	748	0	748	5.3
Legal reserves	56	0	56	0.3	37	0	37	0.3
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	1,075	0	1,075	6.2	709	0	709	5.0
Other profit reserves	2	0	2	0.0	3	0	3	0.0
Profit or loss	255	0	255	1.5	294	0	294	2.1
Prior years income/loss	10	0	10	0.1	10	0	10	0.1
Current year income/loss	245	0	245	1.4	285	0	285	2.0
Total Liabilities	9,593	7,611	17,204	100.0	7,386	6,851	14,237	100.0

Denizbank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Sept. 2010			Sept. 2009		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	2,034	2,636	4,670	1,315	2,000	3,315
Letters of guarantee	2,033	1,345	3,378	1,315	1,109	2,424
Bank acceptances	0	123	123	0	98	98
Letters of credit	1	987	988	0	651	651
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	142	142
Commitments	3,629	10,124	13,752	3,788	4,416	8,205
Irrevocable commitments	3,628	10,124	13,752	3,788	4,416	8,204
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	4,491	12,203	16,694	3,329	8,927	12,255
Derivative finan. instruments held for hedging	591	1,040	1,631	599	1,074	1,673
Trading transactions	3,900	11,162	15,063	2,730	7,853	10,583
Custody and Pledged Securities	35,328	10,499	45,827	24,474	8,456	32,930
Items held in Custody	2,749	387	3,136	3,397	397	3,794
Pledged Items	32,487	9,979	42,466	20,969	7,968	28,938
Accepted independent guaran. and warrant.	92	133	225	107	91	198
Total Off Balance Sheet Commitments	45,481	35,461	80,943	32,906	23,800	56,705

Income-Expenditure

(USD Million)

	Sept. 2010	Sept. 2009
Interest Income	1,252	1,329
Interest on loans	1,005	1,061
Interest received from reserve deposits	11	15
Interest received from banks	1	7
Interest received from money market transactions	11	5
Interest received from marketable securities portfolio	211	223
Other interest income	13	17
Interest Expenses	448	491
Interest on deposits	369	380
Interest on money market transactions	60	98
Interest on funds borrowed	4	8
Interest on securities issued	0	0
Other interest expenses	14	5
Net Interest Income/Expenses	804	838
Net Fees and Commissions Income/Expenses	146	132
Fees and commissions received	195	177
Fees and commissions paid	49	45
Dividend Income	0	1
Trading Profit/Loss (net)	-80	-51
Profit/loss on trading account securities	18	71
Profit/losses on derivative financial transactions	-322	-376
Foreign exchange profit/loss	223	255
Other Operating Income	165	102
Total Operating Income/Expenses	1,035	1,022
Provision for Loan Losses or other Receivables (-)	258	275
Specific provisions of banks loans and other receivables*	197	188
General provision expenses*	23	14
Other Operating Expenses (-)	468	390
Personnel Expenses*	233	203
Net Operating Profit/Loss	309	357
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	309	357
Provisions for Taxes on Income from Continuing Operations (±)	-64	-73
Net Profit/Loss from Continuing Operations	245	285
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	245	285

* 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)	17.0	18.7
Shareholders' Equity / Total Assets	12.1	12.1
(Shareholders' Equity - Permanent Assets) / Total Assets	8.2	7.9
Net On Balance Sheet Position / Total Shareholders' Equity	-107.1	-108.7
Net On and Off Balance Sheet Position / Total Shareholders' Equity	10.5	2.6
Balance-Sheet Ratios		
TC Assets / Total Assets	73.9	71.9
TC Liabilities / Total Liabilities	55.8	51.9
FC Assets / FC Liabilities	59.0	58.5
TC Deposits / Total Deposits	59.4	57.7
TC Loans / Total Loans and Receivables	77.7	75.0
Total Deposits / Total Assets	58.4	55.5
Funds Borrowed / Total Assets	17.2	21.2
Assets Quality		
Financial Assets (net) / Total Assets	15.6	15.3
Total Loans and Receivables / Total Assets	68.0	64.3
Total Loans and Receivables / Total Deposits	116.3	116.0
Loans Under Follow-up (gross) / Total Loans and Receivables	5.4	5.6
Loans Under Follow-up (net) / Total Loans and Receivables	1.7	1.9
Specific Provisions / Loans Under Follow-up	68.3	66.9
Permanent Assets / Total Assets	3.9	4.2
Consumer Loans / Total Loans and Receivables	33.3	32.4
Liquidity		
Liquid Assets / Total Assets	23.3	26.3
Liquid Assets / Short-term Liabilities	42.8	49.0
TC Liquid Assets / Total Assets	13.9	15.9
Profitability		
Net Profit/Losses / Total Assets	1.4	2.0
Net Profit/Losses / Total Shareholders' Equity	11.7	16.5
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.8	2.5
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	3.5	4.6
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	58.7	63.6
Non-interest Income (net) / Total Assets	1.3	1.3
Other Operating Expenses / Total Assets	2.7	2.7
Personnel Expenses / Other Operating Expenses	49.8	52.0
Non-interest Income (net) / Other Operating Expenses	49.2	47.2

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

Deutsche Bank A.Ş.

Assets

(USD Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	8	29	37	2.8	4	9	13	1.1
Fin.ass.where fair value cha. is refl.to I/S (Net)	405	1	406	30.2	584	1	585	50.5
Financial assets held for trading	405	1	406	30.2	584	1	585	50.5
Public sector debt securities	405	0	405	30.1	584	0	584	50.4
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
Banks	7	1	8	0.6	78	2	80	6.9
Money Market Securities	710	0	710	52.8	264	0	264	22.8
Interbank money market placements	69	0	69	5.2	264	0	264	22.8
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	641	0	641	47.7	0	0	0	0.0
Financial Assets Available for Sale (Net)	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
Loans	52	47	99	7.4	90	15	105	9.0
Loans	52	47	99	7.4	90	15	105	9.0
Loans granted to the Banks risk group	0	0	0	0.0	48	0	48	4.1
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	52	47	99	7.4	42	15	57	4.9
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
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	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
Investments and Associates (Net)	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
Subsidiaries (Net)	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
Joint Ventures (Business Partners) (Net)	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
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	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
Property and Equipment (Net)	2	0	2	0.2	4	0	4	0.3
Intangible Assets (Net)	33	0	33	2.4	80	0	80	6.9
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	33	0	33	2.4	80	0	80	6.9
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	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
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	5	45	50	3.7	6	22	28	2.4
Total Assets	1,222	123	1,345	100.0	1,109	49	1,158	100.0

Liabilities

(USD Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Deposits	168	632	800	59.5	115	380	496	42.8
Deposits held by the Banks risk group	35	0	35	2.6	30	0	30	2.6
Other	133	632	765	56.9	85	380	465	40.2
Derivative Finan. Liabilities Held for Trading	0	1	1	0.1	0	1	1	0.1
Funds Borrowed	0	251	251	18.7	327	0	327	28.3
Money Market Takings	13	0	13	1.0	16	0	16	1.3
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	1.0	16	0	16	1.3
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	1	0	1	0.1	2	11	13	1.1
Other External Resources	0	0	0	0.0	0	0	0	0.0
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	1	1	0.1
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
Derivative Finan. Liabilities Held for Hedging	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
Provisions	4	11	16	1.2	3	9	12	1.1
General provisions	2	0	2	0.2	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	11	13	1.0	2	9	11	0.9
Liabilities for Tax	1	0	1	0.1	15	0	15	1.3
Current liabilities for tax	1	0	1	0.1	9	0	9	0.8
Deferred liabilities for tax	0	0	0	0.0	6	0	6	0.5
Lia. for Pro. & Equ. for Sale p. and from Term. Op. (Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	261	0	261	19.4	278	0	278	24.0
Paid-in capital	94	0	94	7.0	91	0	91	7.9
Supplementary capital	22	0	22	1.6	22	0	22	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	22	0	22	1.6	22	0	22	1.9
Profit reserves	155	0	155	11.6	95	0	95	8.2
Legal reserves	29	0	29	2.2	24	0	24	2.1
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	126	0	126	9.4	70	0	70	6.1
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	-10	0	-10	-0.7	71	0	71	6.1
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	-10	0	-10	-0.7	71	0	71	6.1
Total Liabilities	449	896	1,345	100.0	756	402	1,158	100.0

Deutsche Bank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Sept. 2010			Sept. 2009		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	13	129	142	14	151	165
Letters of guarantee	13	103	116	14	74	88
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	27	27	0	77	77
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
Commitments	1,936	1,037	2,973	643	11	654
Irrevocable commitments	1,936	1,037	2,973	175	11	186
Revocable commitments	0	0	0	467	0	467
Derivative Financial Instruments	797	906	1,703	890	1,026	1,916
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	797	906	1,703	890	1,026	1,916
Custody and Pledged Securities	14,433	10	14,443	11,497	10	11,507
Items held in Custody	14,433	10	14,443	11,497	10	11,507
Pledged Items	0	0	0	0	0	0
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	17,178	2,083	19,261	13,044	1,198	14,242

Income-Expenditure

(USD Million)

	Sept. 2010	Sept. 2009
Interest Income	50	31
Interest on loans	4	5
Interest received from reserve deposits	0	0
Interest received from banks	2	1
Interest received from money market transactions	11	7
Interest received from marketable securities portfolio	33	18
Other interest income	0	0
Interest Expenses	17	21
Interest on deposits	7	7
Interest on money market transactions	5	6
Interest on funds borrowed	6	8
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	32	10
Net Fees and Commissions Income/Expenses	11	20
Fees and commissions received	17	23
Fees and commissions paid	6	4
Dividend Income	0	0
Trading Profit/Loss (net)	18	94
Profit/loss on trading account securities	32	98
Profit/losses on derivative financial transactions	-24	-22
Foreign exchange profit/loss	10	19
Other Operating Income	4	5
Total Operating Income/Expenses	65	129
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 (-)	76	40
Personnel Expenses*	10	9
Net Operating Profit/Loss	-11	89
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	-11	89
Provisions for Taxes on Income from Continuing Operations (±)	1	-19
Net Profit/Loss from Continuing Operations	-10	71
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	-10	71

* 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)	41.7	48.4
Shareholders' Equity / Total Assets	19.4	24.0
(Shareholders' Equity - Permanent Assets) / Total Assets	16.8	16.8
Net On Balance Sheet Position / Total Shareholders' Equity	-282.0	-115.1
Net On and Off Balance Sheet Position / Total Shareholders' Equity	15.4	3.5
Balance-Sheet Ratios		
TC Assets / Total Assets	90.9	95.8
TC Liabilities / Total Liabilities	33.4	65.3
FC Assets / FC Liabilities	13.7	12.1
TC Deposits / Total Deposits	21.0	23.3
TC Loans / Total Loans and Receivables	52.8	85.8
Total Deposits / Total Assets	59.5	42.8
Funds Borrowed / Total Assets	18.7	28.3
Assets Quality		
Financial Assets (net) / Total Assets	30.2	50.5
Total Loans and Receivables / Total Assets	7.4	9.0
Total Loans and Receivables / Total Deposits	12.4	21.1
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	22.7	-
Permanent Assets / Total Assets	2.6	7.2
Consumer Loans / Total Loans and Receivables	0.1	0.1
Liquidity		
Liquid Assets / Total Assets	86.3	81.4
Liquid Assets / Short-term Liabilities	107.3	111.6
TC Liquid Assets / Total Assets	84.0	80.3
Profitability		
Net Profit/Losses / Total Assets	-0.7	6.1
Net Profit/Losses / Total Shareholders' Equity	-3.7	25.4
Profit/Losses Before Taxes after Continuing Operations / Total Assets	-0.8	7.7
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	2.4	0.8
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	49.4	7.4
Non-interest Income (net) / Total Assets	2.5	10.3
Other Operating Expenses / Total Assets	5.6	3.4
Personnel Expenses / Other Operating Expenses	13.8	23.8
Non-interest Income (net) / Other Operating Expenses	43.7	301.8

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

Diler Yatırım Bankası A.Ş.

Assets

(USD Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	0	0	0	0.5	0	0	0	0.7
Fin.ass.where fair value cha. is refl.to I/S (Net)	0	1	1	1.5	1	0	1	1.7
Financial assets held for trading	0	1	1	1.5	1	0	1	1.7
Public sector debt securities	0	0	0	0.6	1	0	1	1.5
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	0.9	0	0	0	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
Banks	1	1	2	3.2	1	1	2	2.8
Money Market Securities	0	0	0	0.7	1	0	1	1.5
Interbank money market placements	0	0	0	0.7	1	0	1	1.5
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
Financial Assets Available for Sale (Net)	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
Loans	50	6	57	91.5	45	4	50	85.2
Loans	50	6	57	91.5	45	4	50	85.2
Loans granted to the Banks risk group	22	0	22	35.5	23	0	23	38.6
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	28	6	35	56.0	23	4	27	46.6
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
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	0	1	1	1.5	1	1	2	2.9
Public sector debt securities	0	0	0	0.0	1	0	1	1.3
Other marketable securities	0	1	1	1.5	0	1	1	1.6
Investments and Associates (Net)	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
Subsidiaries (Net)	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
Joint Ventures (Business Partners) (Net)	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
Receivables From Leasing Transactions	0	0	0	0.2	0	2	2	3.8
Finance lease receivables	0	0	0	0.2	0	2	3	4.3
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	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
Property and Equipment (Net)	0	0	0	0.2	0	0	0	0.2
Intangible Assets (Net)	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
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	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
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	0	0	0	0.7	1	0	1	1.2
Total Assets	52	9	62	100.0	50	8	58	100.0

Liabilities

(USD Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Deposits	0	0	0	0.0	0	0	0	0.0
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
Derivative Finan. Liabilities Held for Trading	0	0	0	0.7	0	0	0	0.0
Funds Borrowed	0	0	0	0.0	0	2	2	3.4
Money Market Takings	0	0	0	0.0	0	0	0	0.0
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
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	2	2	3.9	0	1	1	1.4
Borrower funds	0	2	2	3.9	0	1	1	1.4
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	0	0	0	0.1	0	0	0	0.1
Other External Resources	0	0	0	0.0	0	0	0	0.0
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
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
Derivative Finan. Liabilities Held for Hedging	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
Provisions	1	0	1	1.4	1	0	1	1.2
General provisions	1	0	1	1.1	1	0	1	1.0
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
Liabilities for Tax	0	0	0	0.7	1	0	1	1.7
Current liabilities for tax	0	0	0	0.7	1	0	1	1.7
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia. for Pro.&Equ. for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	58	0	58	93.2	54	0	54	92.1
Paid-in capital	42	0	42	67.3	41	0	41	69.5
Supplementary capital	2	0	2	2.7	2	0	2	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.	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	2.8
Profit reserves	13	0	13	20.9	8	0	8	13.6
Legal reserves	1	0	1	1.3	0	0	0	0.8
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	12	0	12	19.6	7	0	7	12.7
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	1	0	1	2.3	4	0	4	6.2
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	1	0	1	2.3	4	0	4	6.2
Total Liabilities	59	3	62	100.0	56	3	58	100.0

Diler Yatırım Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Sept. 2010			Sept. 2009		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	34	1	35	32	14	46
Letters of guarantee	34	1	35	32	14	46
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
Commitments	1	6	7	2	45	47
Irrevocable commitments	1	6	7	2	45	47
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	16	73	89	15	70	85
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	16	73	89	15	70	85
Custody and Pledged Securities	1	0	1	0	0	0
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
Total Off Balance Sheet Commitments	51	80	131	49	129	178

Income-Expenditure

(USD Million)

	Sept. 2010	Sept. 2009
Interest Income	4	6
Interest on loans	4	4
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
Interest Expenses	0	0
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
Net Interest Income/Expenses	4	5
Net Fees and Commissions Income/Expenses	0	0
Fees and commissions received	0	0
Fees and commissions paid	0	0
Dividend Income	0	0
Trading Profit/Loss (net)	0	1
Profit/loss on trading account securities	0	0
Profit/losses on derivative financial transactions	1	0
Foreign exchange profit/loss	-1	0
Other Operating Income	0	0
Total Operating Income/Expenses	4	6
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
Net Operating Profit/Loss	2	5
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	2	5
Provisions for Taxes on Income from Continuing Operations (±)	0	-1
Net Profit/Loss from Continuing Operations	1	4
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	1	4

* 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)	59.5	56.7
Shareholders' Equity / Total Assets	93.2	92.1
(Shareholders' Equity - Permanent Assets) / Total Assets	92.9	91.9
Net On Balance Sheet Position / Total Shareholders' Equity	11.4	10.5
Net On and Off Balance Sheet Position / Total Shareholders' Equity	2.9	1.3
Balance-Sheet Ratios		
TC Assets / Total Assets	84.8	85.5
TC Liabilities / Total Liabilities	95.5	95.2
FC Assets / FC Liabilities	333.9	299.5
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans and Receivables	89.0	91.4
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	0.0	3.4
Assets Quality		
Financial Assets (net) / Total Assets	3.0	4.6
Total Loans and Receivables / Total Assets	91.5	85.2
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	0.3
Consumer Loans / Total Loans and Receivables	0.0	0.0
Liquidity		
Liquid Assets / Total Assets	5.9	6.7
Liquid Assets / Short-term Liabilities	5.9	6.7
TC Liquid Assets / Total Assets	2.5	4.9
Profitability		
Net Profit/Losses / Total Assets	2.3	6.2
Net Profit/Losses / Total Shareholders' Equity	2.5	6.8
Profit/Losses Before Taxes after Continuing Operations / Total Assets	3.0	7.8
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	6.2	9.1
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	102.6	85.8
Non-interest Income (net) / Total Assets	-0.2	1.5
Other Operating Expenses / Total Assets	3.1	2.5
Personnel Expenses / Other Operating Expenses	45.1	49.9
Non-interest Income (net) / Other Operating Expenses	-5.1	60.0

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

Eurobank Tekfen A.Ş.

Assets

(USD Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	46	58	104	3.7	60	58	118	4.8
Fin.ass.where fair value cha. is refl.to I/S (Net)	77	5	82	2.9	6	0	6	0.2
Financial assets held for trading	77	5	82	2.9	6	0	6	0.2
Public sector debt securities	66	0	66	2.3	5	0	5	0.2
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	10	5	16	0.5	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
Banks	310	176	486	17.1	238	177	415	16.7
Money Market Securities	21	0	21	0.7	0	0	0	0.0
Interbank money market placements	21	0	21	0.7	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
Financial Assets Available for Sale (Net)	137	73	210	7.4	213	83	296	11.9
Securities representing a share in capital	2	0	2	0.1	1	0	1	0.0
Public sector debt securities	135	73	208	7.3	212	83	296	11.9
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans	730	343	1,073	37.8	600	232	832	33.4
Loans	682	343	1,025	36.1	545	232	777	31.2
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	682	343	1,025	36.1	545	232	777	31.2
Loans under follow-up	89	0	89	3.1	103	0	103	4.2
Specific provisions (-)	41	0	41	1.5	49	0	49	2.0
Factoring Receivables	49	7	57	2.0	21	5	25	1.0
Investments held to Maturity (Net)	638	0	638	22.5	645	0	645	25.9
Public sector debt securities	638	0	638	22.5	645	0	645	25.9
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	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
Subsidiaries (Net)	93	0	93	3.3	91	0	91	3.7
Financial subsidiaries	93	0	93	3.3	91	0	91	3.7
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	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
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	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
Property and Equipment (Net)	19	0	19	0.7	25	0	25	1.0
Intangible Assets (Net)	12	0	12	0.4	2	0	2	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	12	0	12	0.4	2	0	2	0.1
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	12	0	12	0.4	16	0	16	0.6
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	12	0	12	0.4	16	0	16	0.6
Prop.&Equ.for Sale p. and from Term.Op.(Net)	3	0	3	0.1	1	0	1	0.1
Other Assets	27	2	29	1.0	17	0	17	0.7
Total Assets	2,173	665	2,838	100.0	1,934	556	2,490	100.0

Liabilities

(USD Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Deposits	861	508	1,369	48.2	677	596	1,273	51.1
Deposits held by the Banks risk group	338	180	518	18.3	255	164	419	16.8
Other	523	328	850	30.0	422	432	854	34.3
Derivative Finan. Liabilities Held for Trading	8	5	13	0.5	2	0	2	0.1
Funds Borrowed	489	111	600	21.2	464	68	532	21.4
Money Market Takings	333	0	333	11.7	181	0	181	7.3
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	14	0	14	0.5	0	0	0	0.0
Funds provided under repurchase agreements	319	0	319	11.3	181	0	181	7.3
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	5	2	6	0.2	3	5	8	0.3
Other External Resources	36	0	36	1.3	24	0	25	1.0
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	1	1	0.0	0	2	2	0.1
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
Derivative Finan. Liabilities Held for Hedging	0	14	14	0.5	0	14	14	0.6
Fair value hedges	0	14	14	0.5	0	14	14	0.6
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
Provisions	19	10	29	1.0	18	9	27	1.1
General provisions	7	3	10	0.4	6	3	9	0.4
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	7	0	7	0.3	5	0	5	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	5	6	11	0.4	7	6	13	0.5
Liabilities for Tax	4	0	4	0.1	8	0	8	0.3
Current liabilities for tax	4	0	4	0.1	8	0	8	0.3
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia. for Pro. & Equ. for Sale p. and from Term. Op. (Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	123	0	123	4.3	121	0	121	4.8
Shareholders' Equity	308	0	309	10.9	299	-2	298	12.0
Paid-in capital	263	0	263	9.3	257	0	257	10.3
Supplementary capital	5	0	5	0.2	11	-2	9	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	1	0	1	0.0	6	-2	4	0.2
Revaluation changes of property and equip.	3	0	3	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	31	0	31	1.1	16	0	16	0.6
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	25	0	25	0.9	10	0	10	0.4
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	9	0	9	0.3	15	0	15	0.6
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	9	0	9	0.3	15	0	15	0.6
Total Liabilities	2,187	651	2,838	100.0	1,796	694	2,490	100.0

Eurobank Tekfen A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Sept. 2010			Sept. 2009		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	165	617	782	125	621	746
Letters of guarantee	164	55	219	124	81	205
Bank acceptances	0	17	17	0	13	13
Letters of credit	0	105	105	0	72	72
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	1	440	441	1	456	457
Commitments	157	126	283	1,043	642	1,685
Irrevocable commitments	157	126	283	1,043	642	1,685
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	649	1,647	2,296	77	251	328
Derivative finan. instruments held for hedging	0	120	120	0	120	120
Trading transactions	649	1,527	2,176	77	131	208
Custody and Pledged Securities	3,623	3,770	7,393	2,610	3,402	6,012
Items held in Custody	1,265	204	1,469	832	173	1,005
Pledged Items	2,358	3,566	5,923	1,778	3,229	5,007
Accepted independent guaran. and warrant.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	4,594	6,160	10,754	3,855	4,916	8,771

Income-Expenditure

(USD Million)

	Sept. 2010	Sept. 2009
Interest Income	208	224
Interest on loans	76	92
Interest received from reserve deposits	2	4
Interest received from banks	21	11
Interest received from money market transactions	1	1
Interest received from marketable securities portfolio	99	111
Other interest income	8	5
Interest Expenses	157	172
Interest on deposits	62	82
Interest on money market transactions	69	70
Interest on funds borrowed	19	12
Interest on securities issued	0	0
Other interest expenses	7	8
Net Interest Income/Expenses	51	52
Net Fees and Commissions Income/Expenses	15	16
Fees and commissions received	16	17
Fees and commissions paid	1	1
Dividend Income	0	0
Trading Profit/Loss (net)	12	23
Profit/loss on trading account securities	11	20
Profit/losses on derivative financial transactions	1	1
Foreign exchange profit/loss	-1	2
Other Operating Income	5	2
Total Operating Income/Expenses	82	93
Provision for Loan Losses or other Receivables (-)	8	27
Specific provisions of banks loans and other receivables*	7	26
General provision expenses*	0	1
Other Operating Expenses (-)	63	46
Personnel Expenses*	31	24
Net Operating Profit/Loss	11	19
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	11	19
Provisions for Taxes on Income from Continuing Operations (±)	-2	-4
Net Profit/Loss from Continuing Operations	9	15
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	9	15

* 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)	22.7	29.1
Shareholders' Equity / Total Assets	10.9	12.0
(Shareholders' Equity - Permanent Assets) / Total Assets	4.7	5.0
Net On Balance Sheet Position / Total Shareholders' Equity	41.5	-10.0
Net On and Off Balance Sheet Position / Total Shareholders' Equity	2.6	4.1
Balance-Sheet Ratios		
TC Assets / Total Assets	76.6	77.7
TC Liabilities / Total Liabilities	77.1	72.1
FC Assets / FC Liabilities	102.1	80.1
TC Deposits / Total Deposits	62.9	53.2
TC Loans / Total Loans and Receivables	68.0	72.1
Total Deposits / Total Assets	48.2	51.1
Funds Borrowed / Total Assets	21.2	21.4
Assets Quality		
Financial Assets (net) / Total Assets	32.7	38.0
Total Loans and Receivables / Total Assets	37.8	33.4
Total Loans and Receivables / Total Deposits	78.4	65.3
Loans Under Follow-up (gross) / Total Loans and Receivables	8.3	12.4
Loans Under Follow-up (net) / Total Loans and Receivables	4.5	6.6
Specific Provisions / Loans Under Follow-up	46.3	47.1
Permanent Assets / Total Assets	6.2	7.0
Consumer Loans / Total Loans and Receivables	2.1	1.6
Liquidity		
Liquid Assets / Total Assets	31.8	33.6
Liquid Assets / Short-term Liabilities	59.4	75.1
TC Liquid Assets / Total Assets	20.8	20.8
Profitability		
Net Profit/Losses / Total Assets	0.3	0.6
Net Profit/Losses / Total Shareholders' Equity	3.0	5.1
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.4	0.8
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	1.5	1.0
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	52.9	27.8
Non-interest Income (net) / Total Assets	1.1	1.6
Other Operating Expenses / Total Assets	2.2	1.9
Personnel Expenses / Other Operating Expenses	49.1	51.7
Non-interest Income (net) / Other Operating Expenses	49.9	88.3

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

Finans Bank A.Ş.

Assets

(USD Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	517	616	1,133	4.8	508	605	1,113	6.1
Fin.ass.where fair value cha. is refl.to I/S (Net)	1,154	71	1,225	5.2	1,540	33	1,573	8.6
Financial assets held for trading	322	71	392	1.7	247	33	280	1.5
Public sector debt securities	42	1	43	0.2	16	1	17	0.1
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	280	70	350	1.5	231	32	263	1.4
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	832	0	832	3.5	1,293	0	1,293	7.0
Public sector debt securities	51	0	51	0.2	52	0	52	0.3
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	782	0	782	3.3	1,241	0	1,241	6.8
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	6	136	142	0.6	8	137	145	0.8
Money Market Securities	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
Financial Assets Available for Sale (Net)	3,848	604	4,452	19.0	3,135	431	3,565	19.4
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	3,777	419	4,195	17.9	3,080	271	3,351	18.2
Other marketable securities	71	185	257	1.1	55	160	215	1.2
Loans	13,628	1,628	15,256	65.0	9,792	1,261	11,053	60.2
Loans	13,560	1,628	15,188	64.8	9,725	1,261	10,987	59.8
Loans granted to the Banks risk group	15	25	41	0.2	0	24	24	0.1
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	13,544	1,603	15,147	64.6	9,725	1,237	10,963	59.7
Loans under follow-up	1,164	0	1,164	5.0	867	0	867	4.7
Specific provisions (-)	1,096	0	1,096	4.7	800	0	800	4.4
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	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
Investments and Associates (Net)	4	0	4	0.0	3	0	3	0.0
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
Subsidiaries (Net)	208	0	208	0.9	152	0	152	0.8
Financial subsidiaries	198	0	198	0.8	146	0	146	0.8
Non-financial subsidiaries	10	0	10	0.0	6	0	6	0.0
Joint Ventures (Business Partners) (Net)	2	0	2	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	2	0	2	0.0	1	0	1	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	2	0	2	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	6	0	6	0.0	67	1	68	0.4
Fair value hedges	6	0	6	0.0	67	1	68	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
Property and Equipment (Net)	248	0	248	1.1	249	0	249	1.4
Intangible Assets (Net)	63	0	63	0.3	39	0	39	0.2
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	63	0	63	0.3	39	0	39	0.2
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	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
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	367	349	715	3.0	269	132	401	2.2
Total Assets	20,051	3,403	23,454	100.0	15,763	2,601	18,363	100.0

Liabilities

(USD Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Deposits	10,244	5,039	15,284	65.2	6,729	4,105	10,834	59.0
Deposits held by the Banks risk group	235	797	1,032	4.4	103	100	203	1.1
Other	10,009	4,243	14,252	60.8	6,626	4,005	10,631	57.9
Derivative Finan. Liabilities Held for Trading	276	56	332	1.4	240	23	263	1.4
Funds Borrowed	267	1,146	1,414	6.0	240	1,846	2,086	11.4
Money Market Takings	779	0	779	3.3	741	0	741	4.0
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	779	0	779	3.3	741	0	741	4.0
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	497	31	528	2.3	350	60	411	2.2
Other External Resources	745	9	754	3.2	271	1	272	1.5
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	6	6	0.0
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
Derivative Finan. Liabilities Held for Hedging	329	26	355	1.5	84	5	90	0.5
Fair value hedges	279	26	305	1.3	84	5	90	0.5
Cash flow hedges	50	0	50	0.2	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	318	22	340	1.4	283	17	300	1.6
General provisions	147	22	169	0.7	105	17	123	0.7
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	40	0	40	0.2	32	0	32	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	130	0	130	0.6	146	0	146	0.8
Liabilities for Tax	60	0	60	0.3	50	0	50	0.3
Current liabilities for tax	34	0	34	0.1	30	0	30	0.2
Deferred liabilities for tax	26	0	26	0.1	20	0	20	0.1
Lia. for Pro. & Equ. for Sale p. and from Term. Op. (Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	664	664	2.8	0	869	869	4.7
Shareholders' Equity	2,933	11	2,945	12.6	2,434	9	2,443	13.3
Paid-in capital	1,146	0	1,146	4.9	1,066	0	1,066	5.8
Supplementary capital	119	11	131	0.6	80	9	89	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	122	11	134	0.6	80	9	89	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.	2	0	2	0.0	0	0	0	0.0
Hedging funds (active part)	-5	0	-5	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	1,281	0	1,281	5.5	865	0	865	4.7
Legal reserves	126	0	126	0.5	102	0	102	0.6
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	1,154	0	1,154	4.9	763	0	763	4.2
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	388	0	388	1.7	423	0	423	2.3
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	388	0	388	1.7	423	0	423	2.3
Total Liabilities	16,449	7,005	23,454	100.0	11,422	6,942	18,363	100.0

Finans Bank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Sept. 2010			Sept. 2009		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	2,184	2,070	4,254	1,420	1,857	3,277
Letters of guarantee	2,182	1,174	3,356	1,418	1,091	2,509
Bank acceptances	2	459	461	0	406	406
Letters of credit	0	413	413	2	332	334
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	24	24	0	28	28
Commitments	9,300	1,252	10,553	8,169	689	8,858
Irrevocable commitments	9,300	1,252	10,552	8,113	689	8,801
Revocable commitments	1	0	1	56	0	56
Derivative Financial Instruments	15,749	16,581	32,330	9,585	13,827	23,412
Derivative finan. instruments held for hedging	3,415	2,579	5,995	1,504	1,363	2,867
Trading transactions	12,334	14,001	26,335	8,081	12,464	20,546
Custody and Pledged Securities	45,399	13,170	58,569	5,268	1,253	6,521
Items held in Custody	916	822	1,737	2,124	814	2,938
Pledged Items	44,484	12,348	56,832	3,145	439	3,583
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	72,633	33,073	105,706	24,443	17,625	42,068

Income-Expenditure

(USD Million)

	Sept. 2010	Sept. 2009
Interest Income	1,925	2,002
Interest on loans	1,690	1,666
Interest received from reserve deposits	0	0
Interest received from banks	23	31
Interest received from money market transactions	6	2
Interest received from marketable securities portfolio	206	302
Other interest income	0	1
Interest Expenses	776	890
Interest on deposits	683	731
Interest on money market transactions	70	120
Interest on funds borrowed	23	38
Interest on securities issued	0	0
Other interest expenses	0	1
Net Interest Income/Expenses	1,149	1,112
Net Fees and Commissions Income/Expenses	311	299
Fees and commissions received	345	333
Fees and commissions paid	34	34
Dividend Income	28	4
Trading Profit/Loss (net)	-207	-128
Profit/loss on trading account securities	100	181
Profit/losses on derivative financial transactions	-336	-342
Foreign exchange profit/loss	30	33
Other Operating Income	78	58
Total Operating Income/Expenses	1,360	1,346
Provision for Loan Losses or other Receivables (-)	201	407
Specific provisions of banks loans and other receivables*	163	361
General provision expenses*	31	14
Other Operating Expenses (-)	686	562
Personnel Expenses*	304	255
Net Operating Profit/Loss	473	376
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	473	376
Provisions for Taxes on Income from Continuing Operations (±)	-85	-80
Net Profit/Loss from Continuing Operations	388	296
Net Profit/Loss Before Taxes from Terminated Operations	0	133
Provisions for Taxes on Income from Terminated Operations (±)	0	-7
Net Profit/Loss from Terminated Operations	0	127
Net Profit/Losses	388	423

* 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)	17.0	17.8
Shareholders' Equity / Total Assets	12.6	13.3
(Shareholders' Equity - Permanent Assets) / Total Assets	10.0	10.5
Net On Balance Sheet Position / Total Shareholders' Equity	-93.5	-146.4
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-3.0	-5.4
Balance-Sheet Ratios		
TC Assets / Total Assets	85.5	85.8
TC Liabilities / Total Liabilities	70.1	62.2
FC Assets / FC Liabilities	48.6	37.5
TC Deposits / Total Deposits	67.0	62.1
TC Loans / Total Loans and Receivables	89.3	88.6
Total Deposits / Total Assets	65.2	59.0
Funds Borrowed / Total Assets	6.0	11.4
Assets Quality		
Financial Assets (net) / Total Assets	24.2	28.4
Total Loans and Receivables / Total Assets	65.0	60.2
Total Loans and Receivables / Total Deposits	99.8	102.0
Loans Under Follow-up (gross) / Total Loans and Receivables	7.6	7.8
Loans Under Follow-up (net) / Total Loans and Receivables	0.4	0.6
Specific Provisions / Loans Under Follow-up	94.2	92.3
Permanent Assets / Total Assets	2.5	2.8
Consumer Loans / Total Loans and Receivables	64.4	66.6
Liquidity		
Liquid Assets / Total Assets	29.6	34.8
Liquid Assets / Short-term Liabilities	55.7	65.2
TC Liquid Assets / Total Assets	23.6	28.3
Profitability		
Net Profit/Losses / Total Assets	1.7	2.3
Net Profit/Losses / Total Shareholders' Equity	13.2	17.3
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.0	2.0
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	4.2	4.1
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	72.6	55.8
Non-interest Income (net) / Total Assets	0.9	1.3
Other Operating Expenses / Total Assets	2.9	3.1
Personnel Expenses / Other Operating Expenses	44.2	45.3
Non-interest Income (net) / Other Operating Expenses	30.7	41.5

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

Fortis Bank A.Ş.

Assets

(USD Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	87	318	405	5.2	235	324	558	7.2
Fin.ass.where fair value cha. is refl.to I/S (Net)	216	318	534	6.9	476	327	803	10.4
Financial assets held for trading	216	318	534	6.9	476	326	802	10.4
Public sector debt securities	171	278	450	5.8	461	301	762	9.9
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	44	40	84	1.1	15	25	40	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	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
Banks	15	34	49	0.6	17	64	81	1.0
Money Market Securities	25	0	25	0.3	0	46	46	0.6
Interbank money market placements	25	0	25	0.3	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	0	0	0	0.0	0	46	46	0.6
Financial Assets Available for Sale (Net)	589	75	664	8.6	818	202	1,021	13.2
Securities representing a share in capital	4	0	4	0.1	9	1	9	0.1
Public sector debt securities	584	75	660	8.5	810	200	1,010	13.1
Other marketable securities	0	0	0	0.0	0	1	1	0.0
Loans	4,656	996	5,651	72.8	3,991	615	4,606	59.8
Loans	4,568	996	5,564	71.7	3,869	615	4,484	58.2
Loans granted to the Banks risk group	79	0	79	1.0	7	0	7	0.1
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	4,489	996	5,485	70.7	3,863	615	4,478	58.1
Loans under follow-up	297	0	297	3.8	377	9	386	5.0
Specific provisions (-)	209	0	209	2.7	255	9	264	3.4
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	42	76	118	1.5	95	96	190	2.5
Public sector debt securities	42	76	118	1.5	95	96	190	2.5
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	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
Subsidiaries (Net)	40	0	40	0.5	30	79	110	1.4
Financial subsidiaries	40	0	40	0.5	30	79	109	1.4
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	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
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	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
Property and Equipment (Net)	102	0	102	1.3	112	0	112	1.5
Intangible Assets (Net)	6	0	6	0.1	8	0	8	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	6	0	6	0.1	8	0	8	0.1
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	28	0	28	0.4	37	0	37	0.5
Current assets for tax	1	0	1	0.0	0	0	0	0.0
Deferred assets for tax	27	0	27	0.3	37	0	37	0.5
Prop.&Equ.for Sale p. and from Term.Op.(Net)	13	0	13	0.2	9	0	9	0.1
Other Assets	88	36	124	1.6	112	15	127	1.6
Total Assets	5,907	1,853	7,760	100.0	5,940	1,768	7,708	100.0

Liabilities

(USD Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Deposits	2,435	1,479	3,914	50.4	2,333	1,696	4,029	52.3
Deposits held by the Banks risk group	28	24	53	0.7	27	10	38	0.5
Other	2,407	1,454	3,861	49.8	2,306	1,685	3,991	51.8
Derivative Finan. Liabilities Held for Trading	114	35	149	1.9	72	51	123	1.6
Funds Borrowed	330	1,265	1,595	20.6	237	1,513	1,750	22.7
Money Market Takings	42	192	234	3.0	9	0	9	0.1
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	42	192	234	3.0	9	0	9	0.1
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	243	22	265	3.4	208	33	240	3.1
Other External Resources	70	3	73	0.9	80	2	83	1.1
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	1	0	1	0.0
Finance leasing payables	0	0	0	0.0	1	0	1	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
Derivative Finan. Liabilities Held for Hedging	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
Provisions	144	0	144	1.9	154	5	159	2.1
General provisions	46	0	46	0.6	33	5	38	0.5
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	36	0	36	0.5	24	0	24	0.3
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	61	0	61	0.8	96	0	96	1.3
Liabilities for Tax	11	0	11	0.1	22	0	22	0.3
Current liabilities for tax	11	0	11	0.1	22	0	22	0.3
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia. for Pro. & Equ. for Sale p. and from Term. Op. (Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	1,371	3	1,375	17.7	1,289	4	1,293	16.8
Paid-in capital	727	0	727	9.4	711	0	711	9.2
Supplementary capital	163	3	166	2.1	164	4	168	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	16	3	19	0.2	22	4	26	0.3
Revaluation changes of property and equip.	9	0	9	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	138	0	138	1.8	135	0	135	1.8
Profit reserves	421	0	421	5.4	338	0	338	4.4
Legal reserves	35	0	35	0.5	31	0	31	0.4
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	386	0	386	5.0	307	0	307	4.0
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	60	0	60	0.8	77	0	77	1.0
Prior years income/loss	12	0	12	0.2	12	0	12	0.2
Current year income/loss	48	0	48	0.6	65	0	65	0.8
Total Liabilities	4,760	3,000	7,760	100.0	4,404	3,304	7,708	100.0

Fortis Bank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Sept. 2010			Sept. 2009		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	590	1,017	1,607	465	1,341	1,806
Letters of guarantee	560	606	1,167	453	689	1,142
Bank acceptances	0	176	176	0	101	101
Letters of credit	0	230	230	0	481	481
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	30	4	34	12	69	81
Commitments	2,266	906	3,173	1,851	1,087	2,938
Irrevocable commitments	2,266	906	3,173	1,851	1,087	2,938
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	3,094	7,489	10,583	1,699	5,778	7,476
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	3,094	7,489	10,583	1,699	5,778	7,476
Custody and Pledged Securities	5,944	1,245	7,190	5,633	1,431	7,064
Items held in Custody	2,150	92	2,242	2,660	100	2,760
Pledged Items	3,794	1,154	4,948	2,973	1,331	4,304
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	11,894	10,658	22,552	9,648	9,636	19,284

Income-Expenditure

(USD Million)

	Sept. 2010	Sept. 2009
Interest Income	602	780
Interest on loans	487	600
Interest received from reserve deposits	6	10
Interest received from banks	1	2
Interest received from money market transactions	3	20
Interest received from marketable securities portfolio	97	136
Other interest income	7	11
Interest Expenses	294	407
Interest on deposits	163	237
Interest on money market transactions	56	76
Interest on funds borrowed	10	7
Interest on securities issued	0	0
Other interest expenses	65	87
Net Interest Income/Expenses	308	373
Net Fees and Commissions Income/Expenses	81	88
Fees and commissions received	103	115
Fees and commissions paid	23	27
Dividend Income	3	28
Trading Profit/Loss (net)	6	13
Profit/loss on trading account securities	29	27
Profit/losses on derivative financial transactions	-124	9
Foreign exchange profit/loss	100	-22
Other Operating Income	24	9
Total Operating Income/Expenses	421	511
Provision for Loan Losses or other Receivables (-)	42	99
Specific provisions of banks loans and other receivables*	33	72
General provision expenses*	7	-1
Other Operating Expenses (-)	336	334
Personnel Expenses*	151	152
Net Operating Profit/Loss	42	78
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	42	78
Provisions for Taxes on Income from Continuing Operations (±)	-8	-13
Net Profit/Loss from Continuing Operations	34	65
Net Profit/Loss Before Taxes from Terminated Operations	16	0
Provisions for Taxes on Income from Terminated Operations (±)	-2	0
Net Profit/Loss from Terminated Operations	14	0
Net Profit/Losses	48	65

* 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)	16.7	15.5
Shareholders' Equity / Total Assets	17.7	16.8
(Shareholders' Equity - Permanent Assets) / Total Assets	14.5	12.1
Net On Balance Sheet Position / Total Shareholders' Equity	-47.3	-75.4
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-3.5	-3.8
Balance-Sheet Ratios		
TC Assets / Total Assets	76.1	77.1
TC Liabilities / Total Liabilities	61.3	57.1
FC Assets / FC Liabilities	61.8	53.5
TC Deposits / Total Deposits	62.2	57.9
TC Loans / Total Loans and Receivables	82.4	86.7
Total Deposits / Total Assets	50.4	52.3
Funds Borrowed / Total Assets	20.6	22.7
Assets Quality		
Financial Assets (net) / Total Assets	17.0	26.1
Total Loans and Receivables / Total Assets	72.8	59.8
Total Loans and Receivables / Total Deposits	144.4	114.3
Loans Under Follow-up (gross) / Total Loans and Receivables	5.3	8.4
Loans Under Follow-up (net) / Total Loans and Receivables	1.5	2.6
Specific Provisions / Loans Under Follow-up	70.6	68.4
Permanent Assets / Total Assets	3.2	4.7
Consumer Loans / Total Loans and Receivables	35.6	40.6
Liquidity		
Liquid Assets / Total Assets	21.6	32.6
Liquid Assets / Short-term Liabilities	39.3	63.1
TC Liquid Assets / Total Assets	12.0	20.1
Profitability		
Net Profit/Losses / Total Assets	0.6	0.8
Net Profit/Losses / Total Shareholders' Equity	3.5	5.0
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.5	1.0
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	3.5	3.9
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	65.2	58.8
Non-interest Income (net) / Total Assets	1.5	1.8
Other Operating Expenses / Total Assets	4.3	4.3
Personnel Expenses / Other Operating Expenses	45.0	45.6
Non-interest Income (net) / Other Operating Expenses	33.7	41.4

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

GSD Yatırım Bankası A.Ş.

Assets

(USD Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	0	1	1	1.1	0	0	0	0.7
Fin.ass.where fair value cha. is refl.to I/S (Net)	2	0	2	3.2	3	0	3	4.3
Financial assets held for trading	2	0	2	3.2	3	0	3	4.3
Public sector debt securities	2	0	2	3.2	3	0	3	4.2
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
Banks	0	0	0	0.3	0	0	0	0.4
Money Market Securities	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
Financial Assets Available for Sale (Net)	6	0	6	8.8	4	0	4	6.8
Securities representing a share in capital	6	0	6	8.8	4	0	4	6.8
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
Loans	55	1	56	75.9	46	0	46	75.4
Loans	53	1	54	73.7	42	0	42	69.0
Loans granted to the Banks risk group	3	0	3	4.5	0	0	0	0.5
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	50	1	51	69.3	41	0	41	68.5
Loans under follow-up	8	0	8	11.3	8	0	8	13.5
Specific provisions (-)	7	0	7	9.2	4	0	4	7.1
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	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
Investments and Associates (Net)	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
Subsidiaries (Net)	0	5	5	7.0	0	5	5	8.6
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	0	5	5	7.0	0	5	5	8.6
Joint Ventures (Business Partners) (Net)	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
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	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
Property and Equipment (Net)	0	0	0	0.1	0	0	0	0.2
Intangible Assets (Net)	0	0	0	0.0	0	0	0	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.1
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	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
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.5	1	0	1	1.2
Other Assets	2	0	2	3.0	1	0	1	2.4
Total Assets	66	7	73	100.0	55	6	60	100.0

Liabilities

(USD Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Deposits	0	0	0	0.0	0	0	0	0.0
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
Derivative Finan. Liabilities Held for Trading	0	0	0	0.0	0	0	0	0.0
Funds Borrowed	10	2	12	16.3	4	6	10	15.9
Money Market Takings	2	0	2	2.3	2	0	2	3.4
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	2.3	2	0	2	3.4
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	2	5	8	10.7	2	0	2	3.2
Borrower funds	2	5	8	10.7	2	0	2	3.2
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	0	0	0	0.1	0	0	0	0.1
Other External Resources	2	0	2	2.9	1	0	1	2.0
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
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
Derivative Finan. Liabilities Held for Hedging	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
Provisions	1	0	1	1.1	1	0	1	1.0
General provisions	1	0	1	0.7	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
Liabilities for Tax	0	0	0	0.4	0	0	0	0.5
Current liabilities for tax	0	0	0	0.4	0	0	0	0.5
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia. for Pro. & Equ. for Sale p. and from Term. Op. (Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	49	0	49	66.2	45	0	45	73.9
Paid-in capital	35	0	35	47.3	34	0	34	56.0
Supplementary capital	3	0	3	4.6	1	0	1	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	2	0	2	2.1	-1	0	-1	-1.2
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	2.6	2	0	2	3.0
Profit reserves	9	0	9	12.5	7	0	7	11.8
Legal reserves	2	0	2	2.2	2	0	2	2.5
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	8	0	8	10.3	6	0	6	9.3
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	1	0	1	1.8	3	0	3	4.3
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	1	0	1	1.8	3	0	3	4.3
Total Liabilities	66	7	73	100.0	54	6	60	100.0

GSD Yatırım Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Sept. 2010			Sept. 2009		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	56	0	56	44	2	45
Letters of guarantee	56	0	56	44	2	45
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
Commitments	167	30	197	0	1	1
Irrevocable commitments	0	0	0	0	1	1
Revocable commitments	167	30	197	0	0	0
Derivative Financial Instruments	0	0	0	11	12	22
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	0	0	0	11	12	22
Custody and Pledged Securities	833	290	1,123	702	296	998
Items held in Custody	4	0	4	4	0	4
Pledged Items	130	61	191	126	66	192
Accepted independent guaran. and warrant.	699	229	928	572	230	802
Total Off Balance Sheet Commitments	1,056	320	1,376	756	310	1,067

Income-Expenditure

(USD Million)

	Sept. 2010	Sept. 2009
Interest Income	5	7
Interest on loans	5	7
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
Interest Expenses	1	1
Interest on deposits	0	0
Interest on money market transactions	1	1
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	4	6
Net Fees and Commissions Income/Expenses	0	0
Fees and commissions received	0	0
Fees and commissions paid	0	0
Dividend Income	0	0
Trading Profit/Loss (net)	0	0
Profit/loss on trading account securities	0	0
Profit/losses on derivative financial transactions	0	0
Foreign exchange profit/loss	0	0
Other Operating Income	0	2
Total Operating Income/Expenses	5	9
Provision for Loan Losses or other Receivables (-)	1	3
Specific provisions of banks loans and other receivables*	1	3
General provision expenses*	0	0
Other Operating Expenses (-)	3	3
Personnel Expenses*	2	2
Net Operating Profit/Loss	2	3
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	2	3
Provisions for Taxes on Income from Continuing Operations (±)	0	0
Net Profit/Loss from Continuing Operations	1	3
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	1	3

* 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)	40.2	45.8
Shareholders' Equity / Total Assets	66.2	73.9
(Shareholders' Equity - Permanent Assets) / Total Assets	56.5	57.5
Net On Balance Sheet Position / Total Shareholders' Equity	-0.1	0.8
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-0.1	-1.3
Balance-Sheet Ratios		
TC Assets / Total Assets	90.7	90.5
TC Liabilities / Total Liabilities	90.6	89.6
FC Assets / FC Liabilities	99.0	91.8
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans and Receivables	98.5	100.0
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	16.3	15.9
Assets Quality		
Financial Assets (net) / Total Assets	12.0	11.1
Total Loans and Receivables / Total Assets	75.9	75.4
Total Loans and Receivables / Total Deposits	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	14.9	17.9
Loans Under Follow-up (net) / Total Loans and Receivables	2.8	8.5
Specific Provisions / Loans Under Follow-up	81.1	52.8
Permanent Assets / Total Assets	9.8	16.5
Consumer Loans / Total Loans and Receivables	0.2	0.3
Liquidity		
Liquid Assets / Total Assets	13.4	12.1
Liquid Assets / Short-term Liabilities	62.4	78.2
TC Liquid Assets / Total Assets	12.2	11.2
Profitability		
Net Profit/Losses / Total Assets	1.8	4.3
Net Profit/Losses / Total Shareholders' Equity	2.8	5.8
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.4	4.9
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	5.3	6.1
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	75.1	41.8
Non-interest Income (net) / Total Assets	1.1	4.2
Other Operating Expenses / Total Assets	4.0	5.1
Personnel Expenses / Other Operating Expenses	55.2	53.1
Non-interest Income (net) / Other Operating Expenses	26.4	81.9

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

Habib Bank Limited

Assets

(USD Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	0	1	1	2.9	0	1	2	1.6
Fin.ass.where fair value cha. is refl.to I/S (Net)	1	0	1	1.4	0	0	0	0.0
Financial assets held for trading	1	0	1	1.4	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	1	0	1	1.4	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
Banks	17	15	32	61.8	12	56	69	72.3
Money Market Securities	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
Financial Assets Available for Sale (Net)	3	0	3	6.6	7	1	8	8.6
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	3	0	3	6.6	7	1	8	8.6
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans	11	2	13	25.1	12	3	15	16.2
Loans	10	2	12	23.7	12	3	15	16.2
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	10	2	12	23.7	12	3	15	16.2
Loans under follow-up	2	1	3	6.1	0	2	2	1.8
Specific provisions (-)	1	1	2	4.7	0	2	2	1.8
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	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
Investments and Associates (Net)	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
Subsidiaries (Net)	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
Joint Ventures (Business Partners) (Net)	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
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	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
Property and Equipment (Net)	1	0	1	1.4	1	0	1	0.7
Intangible Assets (Net)	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
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	0	0	0	0.1	0	0	0	0.1
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
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	0	0	0	0.6	0	0	0	0.4
Total Assets	33	18	51	100.0	33	62	95	100.0

Liabilities

(USD Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Deposits	3	8	12	22.5	2	52	54	56.7
Deposits held by the Banks risk group	0	0	0	0.9	0	0	0	0.5
Other	3	8	11	21.6	2	52	53	56.2
Derivative Finan. Liabilities Held for Trading	0	0	0	0.0	0	0	0	0.0
Funds Borrowed	1	9	10	19.7	1	10	11	12.0
Money Market Takings	0	0	0	0.0	0	2	2	2.1
Interbank money market takings	0	0	0	0.0	0	2	2	2.1
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
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	0	1	1	1.7	0	0	0	0.2
Other External Resources	0	0	0	0.5	0	0	0	0.5
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
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
Derivative Finan. Liabilities Held for Hedging	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
Provisions	0	0	0	0.5	0	0	0	0.2
General provisions	0	0	0	0.3	0	0	0	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	0.0
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	0	0	0	0.2	0	0	0	0.0
Liabilities for Tax	0	0	0	0.2	0	0	0	0.2
Current liabilities for tax	0	0	0	0.2	0	0	0	0.2
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia. for Pro. & Equ. for Sale p. and from Term. Op. (Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	28	0	28	54.9	27	0	27	28.1
Paid-in capital	21	0	21	40.6	20	0	20	21.4
Supplementary capital	0	0	0	0.1	0	0	0	0.3
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	0.1	0	0	0	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	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	14.2	6	0	6	6.4
Prior years income/loss	7	0	7	12.7	4	0	4	4.3
Current year income/loss	1	0	1	1.4	2	0	2	2.2
Total Liabilities	34	17	51	100.0	31	64	95	100.0

Habib Bank Limited

Off Balance Sheet Commitments

(USD Million)

	Sept. 2010			Sept. 2009		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	0	10	10	0	9	9
Letters of guarantee	0	3	3	0	0	1
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	7	7	0	9	9
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
Commitments	0	0	0	0	7	7
Irrevocable commitments	0	0	0	0	7	7
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	0	0	0	0	0	0
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	0	0	0	0	0	0
Custody and Pledged Securities	17	20	37	18	43	61
Items held in Custody	17	20	37	18	43	61
Pledged Items	0	0	0	0	0	0
Accepted independent guaran. and warrant.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	17	30	47	19	59	78

Income-Expenditure

(USD Million)

	Sept. 2010	Sept. 2009
Interest Income	3	4
Interest on loans	1	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
Interest Expenses	0	1
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
Net Interest Income/Expenses	2	3
Net Fees and Commissions Income/Expenses	0	0
Fees and commissions received	0	0
Fees and commissions paid	0	0
Dividend Income	0	0
Trading Profit/Loss (net)	0	0
Profit/loss on trading account securities	0	0
Profit/losses on derivative financial transactions	0	0
Foreign exchange profit/loss	0	0
Other Operating Income	0	0
Total Operating Income/Expenses	3	4
Provision for Loan Losses or other Receivables (-)	1	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
Net Operating Profit/Loss	1	3
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	1	3
Provisions for Taxes on Income from Continuing Operations (±)	0	-1
Net Profit/Loss from Continuing Operations	1	2
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	1	2

* 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)	82.8	64.2
Shareholders' Equity / Total Assets	54.9	28.1
(Shareholders' Equity - Permanent Assets) / Total Assets	52.1	27.3
Net On Balance Sheet Position / Total Shareholders' Equity	10.4	10.7
Net On and Off Balance Sheet Position / Total Shareholders' Equity	10.4	10.7
Balance-Sheet Ratios		
TC Assets / Total Assets	65.0	35.0
TC Liabilities / Total Liabilities	66.0	32.2
FC Assets / FC Liabilities	103.1	95.9
TC Deposits / Total Deposits	30.2	3.0
TC Loans / Total Loans and Receivables	83.5	80.0
Total Deposits / Total Assets	22.5	56.7
Funds Borrowed / Total Assets	19.7	12.0
Assets Quality		
Financial Assets (net) / Total Assets	8.0	8.6
Total Loans and Receivables / Total Assets	25.1	16.2
Total Loans and Receivables / Total Deposits	111.7	28.6
Loans Under Follow-up (gross) / Total Loans and Receivables	24.4	11.4
Loans Under Follow-up (net) / Total Loans and Receivables	5.6	0.0
Specific Provisions / Loans Under Follow-up	77.0	100.0
Permanent Assets / Total Assets	2.8	0.8
Consumer Loans / Total Loans and Receivables	5.0	2.2
Liquidity		
Liquid Assets / Total Assets	72.8	82.5
Liquid Assets / Short-term Liabilities	226.4	124.0
TC Liquid Assets / Total Assets	41.9	20.8
Profitability		
Net Profit/Losses / Total Assets	1.4	2.2
Net Profit/Losses / Total Shareholders' Equity	2.6	7.7
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.7	2.7
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	3.3	3.5
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	67.2	89.3
Non-interest Income (net) / Total Assets	0.7	0.4
Other Operating Expenses / Total Assets	2.2	1.2
Personnel Expenses / Other Operating Expenses	58.2	55.6
Non-interest Income (net) / Other Operating Expenses	33.1	36.2

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

HSBC Bank A.Ş.

Assets

(USD Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	268	450	718	6.8	156	396	552	5.9
Fin.ass.where fair value cha. is refl.to I/S (Net)	103	23	126	1.2	74	37	111	1.2
Financial assets held for trading	103	23	126	1.2	74	37	111	1.2
Public sector debt securities	80	2	82	0.8	69	5	75	0.8
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	22	21	43	0.4	3	28	31	0.3
Other marketable securities	0	0	0	0.0	2	3	5	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
Banks	52	68	120	1.1	56	887	943	10.0
Money Market Securities	714	0	714	6.7	339	0	339	3.6
Interbank money market placements	125	0	125	1.2	339	0	339	3.6
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	589	0	589	5.6	0	0	0	0.0
Financial Assets Available for Sale (Net)	1,531	292	1,823	17.2	1,032	48	1,080	11.5
Securities representing a share in capital	1	0	1	0.0	0	0	0	0.0
Public sector debt securities	1,529	292	1,821	17.2	1,032	48	1,080	11.5
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans	5,558	853	6,411	60.5	5,251	605	5,856	62.4
Loans	5,441	852	6,293	59.4	5,096	532	5,629	59.9
Loans granted to the Banks risk group	0	3	3	0.0	1	2	3	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	5,441	849	6,290	59.4	5,095	530	5,625	59.9
Loans under follow-up	654	101	755	7.1	567	94	661	7.0
Specific provisions (-)	537	101	638	6.0	412	22	434	4.6
Factoring Receivables	145	28	173	1.6	29	16	46	0.5
Investments held to Maturity (Net)	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
Investments and Associates (Net)	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
Subsidiaries (Net)	24	0	24	0.2	24	0	24	0.3
Financial subsidiaries	24	0	24	0.2	24	0	24	0.3
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	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
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	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
Property and Equipment (Net)	120	0	120	1.1	81	0	81	0.9
Intangible Assets (Net)	67	0	67	0.6	139	0	139	1.5
Goodwill	58	0	58	0.5	57	0	57	0.6
Other	9	0	9	0.1	83	0	83	0.9
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	28	0	28	0.3	15	0	15	0.2
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	28	0	28	0.3	15	0	15	0.2
Prop.&Equ.for Sale p. and from Term.Op.(Net)	4	0	4	0.0	3	0	3	0.0
Other Assets	224	46	270	2.6	155	48	203	2.2
Total Assets	8,836	1,761	10,597	100.0	7,353	2,037	9,390	100.0

Liabilities

(USD Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Deposits	3,443	3,053	6,496	61.3	2,962	3,074	6,036	64.3
Deposits held by the Banks risk group	17	4	20	0.2	15	2	17	0.2
Other	3,426	3,050	6,476	61.1	2,947	3,072	6,019	64.1
Derivative Finan. Liabilities Held for Trading	96	19	114	1.1	11	32	43	0.5
Funds Borrowed	601	859	1,460	13.8	751	274	1,025	10.9
Money Market Takings	0	0	0	0.0	0	0	0	0.0
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
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	243	97	340	3.2	206	90	297	3.2
Other External Resources	162	50	212	2.0	132	49	182	1.9
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
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
Derivative Finan. Liabilities Held for Hedging	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
Provisions	98	1	99	0.9	76	12	88	0.9
General provisions	59	0	59	0.6	41	11	52	0.6
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	10	0	10	0.1	8	0	8	0.1
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	29	1	30	0.3	27	1	28	0.3
Liabilities for Tax	55	0	55	0.5	38	0	38	0.4
Current liabilities for tax	55	0	55	0.5	38	0	38	0.4
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia. for Pro. & Equ. for Sale p. and from Term. Op. (Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	1,821	1	1,822	17.2	1,682	0	1,682	17.9
Paid-in capital	452	0	452	4.3	442	0	442	4.7
Supplementary capital	228	1	229	2.2	241	0	241	2.6
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	39	1	40	0.4	56	0	56	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	189	0	189	1.8	185	0	185	2.0
Profit reserves	1,013	0	1,013	9.6	848	0	848	9.0
Legal reserves	104	0	104	1.0	93	0	93	1.0
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	909	0	909	8.6	755	0	755	8.0
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	129	0	129	1.2	152	0	152	1.6
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	129	0	129	1.2	152	0	152	1.6
Total Liabilities	6,518	4,079	10,597	100.0	5,858	3,532	9,390	100.0

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Off Balance Sheet Commitments

(USD Million)

	Sept. 2010			Sept. 2009		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	133	962	1,095	90	801	891
Letters of guarantee	133	232	365	90	326	416
Bank acceptances	0	419	419	0	201	201
Letters of credit	0	201	202	0	155	156
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	110	110	0	119	119
Commitments	16,606	23	16,628	3,934	16	3,950
Irrevocable commitments	4,301	23	4,324	3,934	16	3,950
Revocable commitments	12,304	0	12,304	0	0	0
Derivative Financial Instruments	4,039	8,151	12,190	2,966	4,343	7,309
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	4,039	8,151	12,190	2,966	4,343	7,309
Custody and Pledged Securities	22,729	1,116	23,844	5,095	1,487	6,582
Items held in Custody	22,718	1,045	23,763	5,086	1,411	6,496
Pledged Items	11	70	81	9	77	86
Accepted independent guaran. and warrant.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	43,506	10,251	53,758	12,085	6,648	18,733

Income-Expenditure

(USD Million)

	Sept. 2010	Sept. 2009
Interest Income	843	993
Interest on loans	681	853
Interest received from reserve deposits	8	13
Interest received from banks	3	8
Interest received from money market transactions	29	26
Interest received from marketable securities portfolio	109	66
Other interest income	13	27
Interest Expenses	278	385
Interest on deposits	194	265
Interest on money market transactions	83	116
Interest on funds borrowed	0	1
Interest on securities issued	0	0
Other interest expenses	0	3
Net Interest Income/Expenses	566	607
Net Fees and Commissions Income/Expenses	183	182
Fees and commissions received	218	215
Fees and commissions paid	35	34
Dividend Income	15	12
Trading Profit/Loss (net)	-20	34
Profit/loss on trading account securities	30	83
Profit/losses on derivative financial transactions	-56	-57
Foreign exchange profit/loss	6	8
Other Operating Income	20	48
Total Operating Income/Expenses	764	884
Provision for Loan Losses or other Receivables (-)	125	246
Specific provisions of banks loans and other receivables*	118	234
General provision expenses*	3	11
Other Operating Expenses (-)	480	454
Personnel Expenses*	211	197
Net Operating Profit/Loss	159	184
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	159	184
Provisions for Taxes on Income from Continuing Operations (±)	-30	-32
Net Profit/Loss from Continuing Operations	129	152
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	129	152

* 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)	16.4	17.6
Shareholders' Equity / Total Assets	17.2	17.9
(Shareholders' Equity - Permanent Assets) / Total Assets	14.1	12.9
Net On Balance Sheet Position / Total Shareholders' Equity	-99.2	-54.2
Net On and Off Balance Sheet Position / Total Shareholders' Equity	2.7	-1.8
Balance-Sheet Ratios		
TC Assets / Total Assets	83.4	78.3
TC Liabilities / Total Liabilities	61.5	62.4
FC Assets / FC Liabilities	43.2	57.7
TC Deposits / Total Deposits	53.0	49.1
TC Loans / Total Loans and Receivables	86.7	89.7
Total Deposits / Total Assets	61.3	64.3
Funds Borrowed / Total Assets	13.8	10.9
Assets Quality		
Financial Assets (net) / Total Assets	18.4	12.7
Total Loans and Receivables / Total Assets	60.5	62.4
Total Loans and Receivables / Total Deposits	98.7	97.0
Loans Under Follow-up (gross) / Total Loans and Receivables	11.8	11.3
Loans Under Follow-up (net) / Total Loans and Receivables	1.8	3.9
Specific Provisions / Loans Under Follow-up	84.4	65.6
Permanent Assets / Total Assets	3.1	5.1
Consumer Loans / Total Loans and Receivables	52.7	58.0
Liquidity		
Liquid Assets / Total Assets	33.0	32.2
Liquid Assets / Short-term Liabilities	58.3	56.8
TC Liquid Assets / Total Assets	25.2	17.6
Profitability		
Net Profit/Losses / Total Assets	1.2	1.6
Net Profit/Losses / Total Shareholders' Equity	7.1	9.0
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.5	2.0
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	4.2	4.0
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	58.6	42.2
Non-interest Income (net) / Total Assets	1.9	2.9
Other Operating Expenses / Total Assets	4.5	4.8
Personnel Expenses / Other Operating Expenses	43.9	43.4
Non-interest Income (net) / Other Operating Expenses	41.2	60.8

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

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Assets

(USD Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	3	0	3	0.0	0	0	0	0.0
Fin.ass.where fair value cha. is refl.to I/S (Net)	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
Banks	1,734	6	1,740	27.3	1,085	0	1,085	20.3
Money Market Securities	67	0	67	1.0	38	0	38	0.7
Interbank money market placements	67	0	67	1.0	38	0	38	0.7
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
Financial Assets Available for Sale (Net)	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
Loans	4,240	210	4,450	69.9	3,964	113	4,078	76.4
Loans	4,240	210	4,450	69.9	3,964	113	4,078	76.4
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	4,240	210	4,450	69.9	3,964	113	4,078	76.4
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
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	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
Investments and Associates (Net)	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
Subsidiaries (Net)	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
Joint Ventures (Business Partners) (Net)	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
Receivables From Leasing Transactions	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	1	0	1	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	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
Property and Equipment (Net)	69	0	69	1.1	80	0	80	1.5
Intangible Assets (Net)	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
Real Estates for Investment Purpose (Net)	13	0	13	0.2	0	0	0	0.0
Assets for Tax	4	0	4	0.1	36	0	36	0.7
Current assets for tax	0	0	0	0.0	34	0	34	0.6
Deferred assets for tax	4	0	4	0.1	2	0	2	0.0
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	18	3	21	0.3	16	1	17	0.3
Total Assets	6,149	219	6,368	100.0	5,220	114	5,334	100.0

Liabilities

(USD Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Deposits	0	0	0	0.0	0	0	0	0.0
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
Derivative Finan. Liabilities Held for Trading	0	0	0	0.0	0	0	0	0.0
Funds Borrowed	0	217	217	3.4	0	114	114	2.1
Money Market Takings	0	0	0	0.0	0	0	0	0.0
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
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	1,335	0	1,335	21.0	933	0	933	17.5
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	1,335	0	1,335	21.0	933	0	933	17.5
Miscellaneous Payables	57	2	59	0.9	217	0	217	4.1
Other External Resources	11	0	11	0.2	16	0	16	0.3
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
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
Derivative Finan. Liabilities Held for Hedging	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
Provisions	22	0	22	0.3	11	0	11	0.2
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	22	0	22	0.3	11	0	11	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
Liabilities for Tax	15	0	15	0.2	52	0	52	1.0
Current liabilities for tax	15	0	15	0.2	52	0	52	1.0
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia. for Pro. & Equ. for Sale p. and from Term. Op. (Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	4,710	0	4,710	74.0	3,991	0	3,991	74.8
Paid-in capital	3,724	0	3,724	58.5	2,986	0	2,986	56.0
Supplementary capital	611	0	611	9.6	597	0	597	11.2
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	0	0	0	0.0	0	0	0	0.0
Revaluation changes of property and equip.	4	0	4	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	607	0	607	9.5	593	0	593	11.1
Profit reserves	240	0	240	3.8	209	0	209	3.9
Legal reserves	240	0	240	3.8	209	0	209	3.9
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	135	0	135	2.1	199	0	199	3.7
Prior years income/loss	1	0	1	0.0	0	0	0	0.0
Current year income/loss	133	0	133	2.1	198	0	198	3.7
Total Liabilities	6,149	219	6,368	100.0	5,220	114	5,334	100.0

İller Bankası

Off Balance Sheet Commitments

(USD Million)

	Sept. 2010			Sept. 2009		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	896	0	896	962	2	964
Letters of guarantee	896	0	896	962	2	964
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
Commitments	321	91	412	334	228	562
Irrevocable commitments	321	91	412	334	228	562
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	0	0	0	0	0	0
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	0	0	0	0	0	0
Custody and Pledged Securities	597	42	639	1,019	92	1,111
Items held in Custody	534	28	562	1,019	92	1,111
Pledged Items	63	14	76	0	0	0
Accepted independent guaran. and warrant.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	1,814	133	1,946	2,315	322	2,637

Income-Expenditure

(USD Million)

	Sept. 2010	Sept. 2009
Interest Income	237	291
Interest on loans	186	252
Interest received from reserve deposits	0	0
Interest received from banks	34	25
Interest received from money market transactions	17	14
Interest received from marketable securities portfolio	0	0
Other interest income	0	0
Interest Expenses	0	0
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
Net Interest Income/Expenses	237	291
Net Fees and Commissions Income/Expenses	19	17
Fees and commissions received	19	17
Fees and commissions paid	0	0
Dividend Income	0	0
Trading Profit/Loss (net)	0	0
Profit/loss on trading account securities	0	0
Profit/losses on derivative financial transactions	0	0
Foreign exchange profit/loss	0	0
Other Operating Income	13	26
Total Operating Income/Expenses	268	334
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 (-)	101	86
Personnel Expenses*	59	54
Net Operating Profit/Loss	167	248
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	167	248
Provisions for Taxes on Income from Continuing Operations (±)	-34	-50
Net Profit/Loss from Continuing Operations	133	198
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	133	198

* 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)	70.1	64.1
Shareholders' Equity / Total Assets	74.0	74.8
(Shareholders' Equity - Permanent Assets) / Total Assets	72.9	73.3
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
Balance-Sheet Ratios		
TC Assets / Total Assets	96.6	97.9
TC Liabilities / Total Liabilities	96.6	97.9
FC Assets / FC Liabilities	99.9	99.8
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans and Receivables	95.3	97.2
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	3.4	2.1
Assets Quality		
Financial Assets (net) / Total Assets	0.0	0.0
Total Loans and Receivables / Total Assets	69.9	76.4
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	1.1	1.5
Consumer Loans / Total Loans and Receivables	0.2	0.3
Liquidity		
Liquid Assets / Total Assets	28.4	21.1
Liquid Assets / Short-term Liabilities	169.0	123.1
TC Liquid Assets / Total Assets	28.3	21.1
Profitability		
Net Profit/Losses / Total Assets	2.1	3.7
Net Profit/Losses / Total Shareholders' Equity	2.8	5.0
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.6	4.7
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	3.7	5.5
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	88.2	87.1
Non-interest Income (net) / Total Assets	0.5	0.8
Other Operating Expenses / Total Assets	1.6	1.6
Personnel Expenses / Other Operating Expenses	58.7	63.0
Non-interest Income (net) / Other Operating Expenses	31.2	50.3

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

İMKB Takas ve Saklama Bankası A.Ş.

Assets

(USD Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	12	2	14	1.2	32	2	34	3.5
Fin.ass.where fair value cha. is refl.to I/S (Net)	4	0	4	0.3	3	0	3	0.4
Financial assets held for trading	4	0	4	0.3	3	0	3	0.4
Public sector debt securities	4	0	4	0.3	3	0	3	0.4
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
Banks	254	23	277	24.0	248	21	270	27.4
Money Market Securities	789	0	789	68.3	604	0	604	61.4
Interbank money market placements	784	0	784	67.9	599	0	599	60.9
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	5	0	5	0.4	5	0	5	0.5
Financial Assets Available for Sale (Net)	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
Loans	10	0	10	0.9	3	0	3	0.3
Loans	10	0	10	0.8	2	0	2	0.3
Loans granted to the Banks risk group	6	0	6	0.5	1	0	1	0.1
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	3	0	3	0.3	1	0	1	0.1
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
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	47	0	47	4.1	55	0	55	5.6
Public sector debt securities	47	0	47	4.1	55	0	55	5.6
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	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
Subsidiaries (Net)	3	0	3	0.3	3	0	3	0.3
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
Joint Ventures (Business Partners) (Net)	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
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	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
Property and Equipment (Net)	7	0	7	0.6	7	0	7	0.7
Intangible Assets (Net)	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
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	1	0	1	0.1	1	0	1	0.1
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
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	1	0	1	0.1	1	0	1	0.1
Total Assets	1,129	25	1,154	100.0	961	23	984	100.0

Liabilities

(USD Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Deposits	0	0	0	0.0	0	0	0	0.0
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
Derivative Finan. Liabilities Held for Trading	0	0	0	0.0	0	0	0	0.0
Funds Borrowed	115	0	115	10.0	150	0	150	15.2
Money Market Takings	0	0	0	0.0	0	0	0	0.0
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
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	713	24	737	63.9	525	22	547	55.6
Other External Resources	90	0	90	7.8	94	0	94	9.5
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
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
Derivative Finan. Liabilities Held for Hedging	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
Provisions	6	0	6	0.6	4	0	4	0.4
General provisions	4	0	4	0.3	2	0	2	0.2
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
Liabilities for Tax	2	0	2	0.1	4	0	4	0.4
Current liabilities for tax	2	0	2	0.1	4	0	4	0.4
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia. for Pro. & Equ. for Sale p. and from Term. Op. (Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	203	0	203	17.6	186	0	186	18.9
Paid-in capital	42	0	42	3.6	41	0	41	4.1
Supplementary capital	67	0	67	5.8	66	0	66	6.7
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	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	67	0	67	5.8	66	0	66	6.7
Profit reserves	77	0	77	6.7	57	0	57	5.8
Legal reserves	12	0	12	1.1	12	0	12	1.2
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	62	0	62	5.4	43	0	43	4.4
Other profit reserves	2	0	2	0.2	2	0	2	0.2
Profit or loss	18	0	18	1.5	23	0	23	2.3
Prior years income/loss	1	0	1	0.1	1	0	1	0.1
Current year income/loss	17	0	17	1.4	22	0	22	2.2
Total Liabilities	1,130	24	1,154	100.0	962	22	984	100.0

İMKB Takas ve Saklama Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Sept. 2010			Sept. 2009		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	1,831	0	1,831	930	0	930
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	1,831	0	1,831	930	0	930
Commitments	0	0	0	886	0	886
Irrevocable commitments	0	0	0	886	0	886
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	0	0	0	0	0	0
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	0	0	0	0	0	0
Custody and Pledged Securities	4,722,667	387	4,723,054	3,493,875	243	3,494,119
Items held in Custody	4,720,124	0	4,720,124	3,492,220	0	3,492,220
Pledged Items	2,543	387	2,930	1,655	243	1,898
Accepted independent guaran. and warrant.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	4,724,498	387	4,724,884	3,495,692	243	3,495,935

Income-Expenditure

(USD Million)

	Sept. 2010	Sept. 2009
Interest Income	21	28
Interest on loans	1	0
Interest received from reserve deposits	1	2
Interest received from banks	15	19
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	5	7
Other interest income	0	0
Interest Expenses	5	9
Interest on deposits	0	0
Interest on money market transactions	5	9
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	16	20
Net Fees and Commissions Income/Expenses	11	9
Fees and commissions received	11	10
Fees and commissions paid	1	1
Dividend Income	4	4
Trading Profit/Loss (net)	0	0
Profit/loss on trading account securities	0	0
Profit/losses on derivative financial transactions	0	0
Foreign exchange profit/loss	0	0
Other Operating Income	6	7
Total Operating Income/Expenses	36	40
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 (-)	15	13
Personnel Expenses*	11	10
Net Operating Profit/Loss	20	27
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	20	27
Provisions for Taxes on Income from Continuing Operations (±)	-4	-5
Net Profit/Loss from Continuing Operations	17	22
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	17	22

* 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)	38.9	54.5
Shareholders' Equity / Total Assets	17.6	18.9
(Shareholders' Equity - Permanent Assets) / Total Assets	16.6	17.7
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
Balance-Sheet Ratios		
TC Assets / Total Assets	97.8	97.6
TC Liabilities / Total Liabilities	97.9	97.7
FC Assets / FC Liabilities	104.5	104.5
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	10.0	15.2
Assets Quality		
Financial Assets (net) / Total Assets	4.4	6.0
Total Loans and Receivables / Total Assets	0.9	0.3
Total Loans and Receivables / Total Deposits	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	10.9	32.2
Loans Under Follow-up (net) / Total Loans and Receivables	8.3	28.3
Specific Provisions / Loans Under Follow-up	23.2	12.2
Permanent Assets / Total Assets	1.0	1.2
Consumer Loans / Total Loans and Receivables	0.0	0.1
Liquidity		
Liquid Assets / Total Assets	93.9	92.7
Liquid Assets / Short-term Liabilities	115.2	116.5
TC Liquid Assets / Total Assets	91.7	90.3
Profitability		
Net Profit/Losses / Total Assets	1.4	2.2
Net Profit/Losses / Total Shareholders' Equity	8.1	11.8
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.7	2.7
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	1.4	2.0
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	43.8	49.5
Non-interest Income (net) / Total Assets	1.8	2.1
Other Operating Expenses / Total Assets	1.3	1.3
Personnel Expenses / Other Operating Expenses	73.9	75.6
Non-interest Income (net) / Other Operating Expenses	137.0	158.6

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

ING Bank A.Ş.

Assets

(USD Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	328	372	700	6.1	322	344	666	6.2
Fin.ass.where fair value cha. is refl.to I/S (Net)	218	7	224	2.0	76	93	168	1.6
Financial assets held for trading	218	7	224	2.0	76	93	168	1.6
Public sector debt securities	212	0	212	1.8	69	3	72	0.7
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	2	6	8	0.1	0	90	90	0.8
Other marketable securities	4	0	4	0.0	6	0	6	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
Banks	4	198	202	1.8	36	447	484	4.5
Money Market Securities	0	0	0	0.0	68	0	68	0.6
Interbank money market placements	0	0	0	0.0	68	0	68	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
Financial Assets Available for Sale (Net)	1,683	0	1,684	14.7	1,520	0	1,520	14.1
Securities representing a share in capital	2	0	2	0.0	1	0	1	0.0
Public sector debt securities	1,681	0	1,681	14.7	1,520	0	1,520	14.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans	7,054	1,151	8,204	71.5	6,102	1,157	7,259	67.1
Loans	6,942	1,151	8,093	70.6	5,938	1,157	7,094	65.6
Loans granted to the Banks risk group	4	0	4	0.0	0	5	5	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	6,937	1,151	8,088	70.5	5,938	1,152	7,090	65.5
Loans under follow-up	277	0	277	2.4	293	0	293	2.7
Specific provisions (-)	166	0	166	1.4	128	0	128	1.2
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	0	33	33	0.3	0	33	33	0.3
Public sector debt securities	0	33	33	0.3	0	33	33	0.3
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	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
Subsidiaries (Net)	22	0	23	0.2	22	0	22	0.2
Financial subsidiaries	22	0	23	0.2	22	0	22	0.2
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	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
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	0	0	0	0.0	236	0	236	2.2
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	236	0	236	2.2
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	161	0	161	1.4	139	0	139	1.3
Intangible Assets (Net)	26	0	26	0.2	14	0	14	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	26	0	26	0.2	14	0	14	0.1
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	78	0	78	0.7	69	0	69	0.6
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	78	0	78	0.7	69	0	69	0.6
Prop.&Equ.for Sale p. and from Term.Op.(Net)	1	0	1	0.0	8	0	8	0.1
Other Assets	133	2	135	1.2	131	3	134	1.2
Total Assets	9,708	1,762	11,470	100.0	8,743	2,076	10,819	100.0

Liabilities

(USD Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Deposits	5,120	1,395	6,514	56.8	4,811	1,823	6,634	61.3
Deposits held by the Banks risk group	17	13	30	0.3	17	1	18	0.2
Other	5,103	1,381	6,484	56.5	4,794	1,822	6,616	61.1
Derivative Finan. Liabilities Held for Trading	125	14	139	1.2	105	36	141	1.3
Funds Borrowed	183	1,876	2,059	18.0	141	1,539	1,680	15.5
Money Market Takings	715	0	715	6.2	173	0	173	1.6
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	715	0	715	6.2	173	0	173	1.6
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	109	19	128	1.1	92	15	107	1.0
Other External Resources	199	4	202	1.8	192	9	201	1.9
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
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
Derivative Finan. Liabilities Held for Hedging	107	0	107	0.9	462	0	462	4.3
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	107	0	107	0.9	462	0	462	4.3
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	113	0	113	1.0	93	0	93	0.9
General provisions	69	0	69	0.6	59	0	59	0.5
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	17	0	17	0.1	15	0	15	0.1
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	27	0	27	0.2	19	0	19	0.2
Liabilities for Tax	52	0	52	0.5	41	0	41	0.4
Current liabilities for tax	52	0	52	0.5	41	0	41	0.4
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia. for Pro. & Equ. for Sale p. and from Term. Op. (Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	1,440	0	1,440	12.6	1,286	0	1,286	11.9
Paid-in capital	1,202	0	1,202	10.5	1,084	0	1,084	10.0
Supplementary capital	-32	0	-32	-0.3	-67	0	-67	-0.6
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	24	0	24	0.2	26	0	26	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)	-56	0	-56	-0.5	-94	0	-94	-0.9
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	192	0	192	1.7	153	0	153	1.4
Legal reserves	38	0	38	0.3	31	0	31	0.3
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	154	0	154	1.3	122	0	122	1.1
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	78	0	78	0.7	117	0	117	1.1
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	78	0	78	0.7	117	0	117	1.1
Total Liabilities	8,163	3,307	11,470	100.0	7,397	3,422	10,819	100.0

ING Bank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Sept. 2010			Sept. 2009		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	1,196	1,540	2,736	988	1,656	2,644
Letters of guarantee	1,196	849	2,045	988	1,017	2,004
Bank acceptances	0	64	64	0	59	59
Letters of credit	0	480	480	0	462	462
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	1	147	148	0	118	118
Commitments	13,687	396	14,083	1,837	617	2,454
Irrevocable commitments	2,944	396	3,340	1,837	617	2,454
Revocable commitments	10,743	0	10,743	0	0	0
Derivative Financial Instruments	2,887	2,113	5,000	4,162	1,670	5,832
Derivative finan. instruments held for hedging	1,604	0	1,604	3,230	0	3,230
Trading transactions	1,283	2,113	3,397	932	1,670	2,602
Custody and Pledged Securities	68,770	9,100	77,870	50,680	9,583	60,263
Items held in Custody	5,090	190	5,280	2,310	213	2,523
Pledged Items	29,433	2,833	32,266	22,875	3,246	26,120
Accepted independent guaran. and warrant.	34,247	6,077	40,324	25,495	6,124	31,620
Total Off Balance Sheet Commitments	86,541	13,150	99,690	57,667	13,525	71,192

Income-Expenditure

(USD Million)

	Sept. 2010	Sept. 2009
Interest Income	912	1,131
Interest on loans	770	917
Interest received from reserve deposits	0	0
Interest received from banks	11	19
Interest received from money market transactions	0	1
Interest received from marketable securities portfolio	130	194
Other interest income	0	0
Interest Expenses	357	511
Interest on deposits	307	438
Interest on money market transactions	23	52
Interest on funds borrowed	28	21
Interest on securities issued	0	0
Other interest expenses	0	1
Net Interest Income/Expenses	554	620
Net Fees and Commissions Income/Expenses	89	91
Fees and commissions received	103	107
Fees and commissions paid	13	16
Dividend Income	5	1
Trading Profit/Loss (net)	-163	-180
Profit/loss on trading account securities	-6	9
Profit/losses on derivative financial transactions	-256	-223
Foreign exchange profit/loss	98	34
Other Operating Income	48	45
Total Operating Income/Expenses	534	577
Provision for Loan Losses or other Receivables (-)	61	109
Specific provisions of banks loans and other receivables*	38	77
General provision expenses*	7	0
Other Operating Expenses (-)	373	322
Personnel Expenses*	191	175
Net Operating Profit/Loss	99	146
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	99	146
Provisions for Taxes on Income from Continuing Operations (±)	-22	-29
Net Profit/Loss from Continuing Operations	78	117
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	78	117

* 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)	15.2	15.5
Shareholders' Equity / Total Assets	12.6	11.9
(Shareholders' Equity - Permanent Assets) / Total Assets	9.7	8.7
Net On Balance Sheet Position / Total Shareholders' Equity	-74.7	-68.3
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.8	-0.6
Balance-Sheet Ratios		
TC Assets / Total Assets	84.6	80.8
TC Liabilities / Total Liabilities	71.2	68.4
FC Assets / FC Liabilities	53.3	60.7
TC Deposits / Total Deposits	78.6	72.5
TC Loans / Total Loans and Receivables	86.0	84.1
Total Deposits / Total Assets	56.8	61.3
Funds Borrowed / Total Assets	18.0	15.5
Assets Quality		
Financial Assets (net) / Total Assets	16.9	18.1
Total Loans and Receivables / Total Assets	71.5	67.1
Total Loans and Receivables / Total Deposits	125.9	109.4
Loans Under Follow-up (gross) / Total Loans and Receivables	3.4	4.0
Loans Under Follow-up (net) / Total Loans and Receivables	1.4	2.3
Specific Provisions / Loans Under Follow-up	59.7	43.9
Permanent Assets / Total Assets	2.8	3.2
Consumer Loans / Total Loans and Receivables	37.2	35.6
Liquidity		
Liquid Assets / Total Assets	24.5	26.9
Liquid Assets / Short-term Liabilities	43.6	44.8
TC Liquid Assets / Total Assets	19.5	18.7
Profitability		
Net Profit/Losses / Total Assets	0.7	1.1
Net Profit/Losses / Total Shareholders' Equity	5.4	9.1
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.9	1.4
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	4.5	5.0
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	96.8	93.9
Non-interest Income (net) / Total Assets	-0.2	-0.4
Other Operating Expenses / Total Assets	3.3	3.0
Personnel Expenses / Other Operating Expenses	51.2	54.3
Non-interest Income (net) / Other Operating Expenses	-5.5	-13.2

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

JPMorgan Chase Bank N.A.

Assets

(USD Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	1	47	48	7.0	0	2	2	0.9
Fin.ass.where fair value cha. is refl.to I/S (Net)	631	0	632	92.5	96	1	97	40.0
Financial assets held for trading	631	0	632	92.5	96	1	97	40.0
Public sector debt securities	631	0	631	92.4	96	0	96	39.6
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	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
Banks	0	1	1	0.1	1	0	1	0.4
Money Market Securities	0	0	0	0.0	136	0	136	56.2
Interbank money market placements	0	0	0	0.0	136	0	136	56.2
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
Financial Assets Available for Sale (Net)	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
Loans	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	0	0	0	0.0	0	0	0	0.0
Specific provisions (-)	0	0	0	0.0	0	0	0	0.0
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	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
Investments and Associates (Net)	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
Subsidiaries (Net)	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
Joint Ventures (Business Partners) (Net)	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
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	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
Property and Equipment (Net)	1	0	1	0.2	2	0	2	0.8
Intangible Assets (Net)	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
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	1	0	1	0.2	4	0	4	1.5
Current assets for tax	0	0	0	0.0	3	0	3	1.2
Deferred assets for tax	1	0	1	0.2	1	0	1	0.3
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	0	0	0	0.0	0	0	0	0.1
Total Assets	635	48	683	100.0	239	3	242	100.0

Liabilities

(USD Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Deposits	9	538	547	80.1	6	110	116	47.9
Deposits held by the Banks risk group	8	520	529	77.4	5	55	60	24.7
Other	0	18	18	2.7	0	56	56	23.2
Derivative Finan. Liabilities Held for Trading	0	3	3	0.4	0	1	1	0.2
Funds Borrowed	0	0	0	0.0	0	0	0	0.0
Money Market Takings	0	0	0	0.0	0	0	0	0.0
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
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	0	0	0	0.0	0	0	0	0.1
Other External Resources	0	0	0	0.0	0	0	0	0.0
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
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
Derivative Finan. Liabilities Held for Hedging	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
Provisions	4	0	4	0.5	5	0	5	1.9
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	0.5	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	4	0	4	1.7
Liabilities for Tax	2	0	2	0.2	5	0	5	2.0
Current liabilities for tax	2	0	2	0.2	5	0	5	2.0
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia. for Pro. & Equ. for Sale p. and from Term. Op. (Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	128	0	128	18.8	116	0	116	48.0
Paid-in capital	69	0	69	10.1	68	0	68	28.0
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	59	0	59	8.6	48	0	48	19.9
Prior years income/loss	49	0	49	7.2	33	0	33	13.6
Current year income/loss	10	0	10	1.4	15	0	15	6.4
Total Liabilities	142	541	683	100.0	131	111	242	100.0

JPMorgan Chase Bank N.A.

Off Balance Sheet Commitments

(USD Million)

	Sept. 2010			Sept. 2009		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	0	6	6	0	6	6
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
Commitments	211	0	211	108	5	113
Irrevocable commitments	211	0	211	108	5	113
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	799	885	1,685	674	791	1,465
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	799	885	1,685	674	791	1,465
Custody and Pledged Securities	2	0	2	129	0	129
Items held in Custody	2	0	2	129	0	129
Pledged Items	0	0	0	0	0	0
Accepted independent guaran. and warrant.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	1,013	891	1,904	911	802	1,713

Income-Expenditure

(USD Million)

	Sept. 2010	Sept. 2009
Interest Income	25	18
Interest on loans	0	0
Interest received from reserve deposits	0	0
Interest received from banks	2	1
Interest received from money market transactions	8	9
Interest received from marketable securities portfolio	15	8
Other interest income	0	0
Interest Expenses	1	1
Interest on deposits	1	0
Interest on money market transactions	0	0
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	0	1
Net Interest Income/Expenses	24	17
Net Fees and Commissions Income/Expenses	3	1
Fees and commissions received	3	1
Fees and commissions paid	0	0
Dividend Income	0	0
Trading Profit/Loss (net)	-2	19
Profit/loss on trading account securities	6	27
Profit/losses on derivative financial transactions	-16	-9
Foreign exchange profit/loss	8	1
Other Operating Income	1	0
Total Operating Income/Expenses	26	37
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 (-)	14	16
Personnel Expenses*	5	4
Net Operating Profit/Loss	12	19
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	12	19
Provisions for Taxes on Income from Continuing Operations (±)	-2	-4
Net Profit/Loss from Continuing Operations	10	15
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	10	15

* 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)	92.8	117.0
Shareholders' Equity / Total Assets	18.8	48.0
(Shareholders' Equity - Permanent Assets) / Total Assets	18.5	47.1
Net On Balance Sheet Position / Total Shareholders' Equity	-383.2	-93.4
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-1.3	12.6
Balance-Sheet Ratios		
TC Assets / Total Assets	93.0	98.7
TC Liabilities / Total Liabilities	20.8	54.2
FC Assets / FC Liabilities	8.8	2.8
TC Deposits / Total Deposits	1.6	4.8
TC Loans / Total Loans and Receivables	-	-
Total Deposits / Total Assets	80.1	47.9
Funds Borrowed / Total Assets	0.0	0.0
Assets Quality		
Financial Assets (net) / Total Assets	92.5	40.0
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	0.2	0.9
Consumer Loans / Total Loans and Receivables	-	-
Liquidity		
Liquid Assets / Total Assets	99.6	97.5
Liquid Assets / Short-term Liabilities	123.6	203.6
TC Liquid Assets / Total Assets	92.6	96.2
Profitability		
Net Profit/Losses / Total Assets	1.4	6.4
Net Profit/Losses / Total Shareholders' Equity	7.5	13.3
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.7	8.0
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	3.5	6.9
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	91.9	45.1
Non-interest Income (net) / Total Assets	0.3	8.4
Other Operating Expenses / Total Assets	2.0	6.6
Personnel Expenses / Other Operating Expenses	34.0	27.7
Non-interest Income (net) / Other Operating Expenses	15.1	127.6

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

Merrill Lynch Yatırım Bank A.Ş.

Assets

(USD Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	0	15	15	6.6	120	3	123	61.4
Fin.ass.where fair value cha. is refl.to I/S (Net)	70	0	70	30.9	40	0	40	19.9
Financial assets held for trading	70	0	70	30.9	40	0	40	19.9
Public sector debt securities	70	0	70	30.8	40	0	40	19.8
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	0.1	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
Banks	56	0	56	24.6	10	1	10	5.1
Money Market Securities	39	0	39	17.4	0	0	0	0.0
Interbank money market placements	39	0	39	17.4	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
Financial Assets Available for Sale (Net)	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
Loans	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	0	0	0	0.0	0	0	0	0.0
Specific provisions (-)	0	0	0	0.0	0	0	0	0.0
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	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
Investments and Associates (Net)	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
Subsidiaries (Net)	2	0	2	1.0	2	0	2	1.1
Financial subsidiaries	2	0	2	1.0	2	0	2	1.1
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	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
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	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
Property and Equipment (Net)	1	0	1	0.5	2	0	2	0.8
Intangible Assets (Net)	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
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	2	0	2	0.8	1	0	1	0.4
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	2	0	2	0.8	1	0	1	0.4
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	3	39	41	18.2	1	22	23	11.3
Total Assets	173	54	227	100.0	175	25	200	100.0

Liabilities

(USD Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Deposits	0	0	0	0.0	0	0	0	0.0
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
Derivative Finan. Liabilities Held for Trading	0	0	0	0.2	0	0	0	0.2
Funds Borrowed	0	123	123	54.4	0	121	121	60.3
Money Market Takings	51	0	51	22.6	34	0	34	16.9
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	51	0	51	22.6	34	0	34	16.9
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	1	0	1	0.5	9	0	9	4.7
Other External Resources	0	0	0	0.0	0	0	0	0.0
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
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
Derivative Finan. Liabilities Held for Hedging	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
Provisions	9	0	9	4.1	5	0	5	2.6
General provisions	0	0	0	0.2	0	0	0	0.1
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	8	0	8	3.6	4	0	4	2.1
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	1	0	1	0.3	1	0	1	0.5
Liabilities for Tax	1	0	1	0.3	0	0	0	0.2
Current liabilities for tax	1	0	1	0.3	0	0	0	0.2
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia. for Pro. & Equ. for Sale p. and from Term. Op. (Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	41	0	41	17.9	30	0	30	15.0
Paid-in capital	35	0	35	15.3	34	0	34	16.9
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	2.6	-4	0	-4	-1.9
Prior years income/loss	-2	0	-2	-0.7	-7	0	-7	-3.4
Current year income/loss	8	0	8	3.4	3	0	3	1.5
Total Liabilities	103	124	227	100.0	79	121	200	100.0

Merrill Lynch Yatırım Bank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Sept. 2010			Sept. 2009		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	0	0	0	0	0	0
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
Commitments	52	10	62	1	7	8
Irrevocable commitments	52	10	62	1	7	8
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	92	294	386	195	306	501
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	92	294	386	195	306	501
Custody and Pledged Securities	32	0	32	18	0	18
Items held in Custody	32	0	32	18	0	18
Pledged Items	0	0	0	0	0	0
Accepted independent guaran. and warrant.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	175	304	479	214	313	527

Income-Expenditure

(USD Million)

	Sept. 2010	Sept. 2009
Interest Income	16	19
Interest on loans	0	0
Interest received from reserve deposits	0	0
Interest received from banks	6	4
Interest received from money market transactions	2	0
Interest received from marketable securities portfolio	7	15
Other interest income	1	0
Interest Expenses	4	1
Interest on deposits	0	0
Interest on money market transactions	1	0
Interest on funds borrowed	3	0
Interest on securities issued	0	0
Other interest expenses	0	1
Net Interest Income/Expenses	12	18
Net Fees and Commissions Income/Expenses	2	1
Fees and commissions received	2	1
Fees and commissions paid	0	0
Dividend Income	6	0
Trading Profit/Loss (net)	-5	-2
Profit/loss on trading account securities	1	0
Profit/losses on derivative financial transactions	-22	-8
Foreign exchange profit/loss	16	6
Other Operating Income	10	9
Total Operating Income/Expenses	25	25
Provision for Loan Losses or other Receivables (-)	0	9
Specific provisions of banks loans and other receivables*	0	0
General provision expenses*	0	0
Other Operating Expenses (-)	16	13
Personnel Expenses*	11	9
Net Operating Profit/Loss	8	4
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	8	4
Provisions for Taxes on Income from Continuing Operations (±)	-1	0
Net Profit/Loss from Continuing Operations	8	4
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	-1
Net Profit/Loss from Terminated Operations	0	-1
Net Profit/Losses	8	3

* 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)	63.4	77.1
Shareholders' Equity / Total Assets	17.9	15.0
(Shareholders' Equity - Permanent Assets) / Total Assets	16.5	13.0
Net On Balance Sheet Position / Total Shareholders' Equity	-171.4	-319.3
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-1.3	2.1
Balance-Sheet Ratios		
TC Assets / Total Assets	76.3	87.4
TC Liabilities / Total Liabilities	45.4	39.5
FC Assets / FC Liabilities	43.5	20.8
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans and Receivables	-	-
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	54.4	60.3
Assets Quality		
Financial Assets (net) / Total Assets	30.9	19.9
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	1.5	2.0
Consumer Loans / Total Loans and Receivables	-	-
Liquidity		
Liquid Assets / Total Assets	79.5	86.3
Liquid Assets / Short-term Liabilities	130.3	120.1
TC Liquid Assets / Total Assets	72.9	84.7
Profitability		
Net Profit/Losses / Total Assets	3.4	1.5
Net Profit/Losses / Total Shareholders' Equity	18.9	9.8
Profit/Losses Before Taxes after Continuing Operations / Total Assets	3.7	2.0
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	5.3	8.9
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	49.2	70.0
Non-interest Income (net) / Total Assets	5.5	3.8
Other Operating Expenses / Total Assets	7.0	6.4
Personnel Expenses / Other Operating Expenses	70.7	67.2
Non-interest Income (net) / Other Operating Expenses	79.0	60.1

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

Millennium Bank A.Ş.

Assets

(USD Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	10	36	47	7.3	45	37	82	12.4
Fin.ass.where fair value cha. is refl.to I/S (Net)	33	3	36	5.6	15	2	18	2.7
Financial assets held for trading	33	3	36	5.6	15	2	18	2.7
Public sector debt securities	25	3	28	4.3	13	2	15	2.3
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	8	0	8	1.2	3	0	3	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
Banks	51	22	74	11.5	0	13	13	2.0
Money Market Securities	0	0	0	0.0	35	0	35	5.3
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	35	0	35	5.3
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	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
Loans	440	13	452	70.5	476	12	488	74.1
Loans	431	13	443	69.2	466	12	478	72.5
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	430	13	443	69.1	466	12	478	72.5
Loans under follow-up	14	0	14	2.2	14	0	14	2.1
Specific provisions (-)	5	0	5	0.8	3	0	3	0.5
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	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
Investments and Associates (Net)	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
Subsidiaries (Net)	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
Joint Ventures (Business Partners) (Net)	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
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	0	0	0	0.1	0	1	1	0.1
Fair value hedges	0	0	0	0.1	0	1	1	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
Property and Equipment (Net)	5	0	5	0.8	5	0	5	0.7
Intangible Assets (Net)	1	0	1	0.2	1	0	1	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	1	0	1	0.2	1	0	1	0.1
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	16	0	16	2.5	13	0	13	2.0
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	16	0	16	2.5	13	0	13	2.0
Prop.&Equ.for Sale p. and from Term.Op.(Net)	1	0	1	0.1	0	0	0	0.0
Other Assets	3	6	9	1.5	3	0	3	0.5
Total Assets	561	80	641	100.0	594	65	659	100.0

Liabilities

(USD Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Deposits	212	311	523	81.6	198	336	534	81.1
Deposits held by the Banks risk group	2	76	79	12.3	2	3	4	0.7
Other	209	235	444	69.3	197	333	530	80.4
Derivative Finan. Liabilities Held for Trading	1	0	2	0.2	1	0	1	0.1
Funds Borrowed	1	1	2	0.3	0	0	0	0.0
Money Market Takings	0	0	0	0.0	0	0	0	0.0
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
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	7	0	7	1.2	1	0	1	0.2
Other External Resources	5	0	5	0.8	2	0	3	0.4
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
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
Derivative Finan. Liabilities Held for Hedging	5	12	17	2.7	8	15	22	3.4
Fair value hedges	5	12	17	2.7	8	15	22	3.4
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
Provisions	5	0	5	0.8	6	0	6	0.9
General provisions	3	0	3	0.5	5	0	5	0.7
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	0.1	0	0	0	0.1
Liabilities for Tax	1	0	1	0.2	1	0	1	0.2
Current liabilities for tax	1	0	1	0.2	1	0	1	0.2
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia. for Pro.&Equ. for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	78	0	78	12.2	90	0	90	13.7
Paid-in capital	140	0	140	21.9	137	0	137	20.8
Supplementary capital	19	0	19	2.9	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.	7	0	7	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	12	0	12	1.9	12	0	12	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	-81	0	-81	-12.6	-65	0	-65	-9.9
Prior years income/loss	-74	0	-74	-11.6	-56	0	-56	-8.4
Current year income/loss	-6	0	-6	-1.0	-10	0	-10	-1.5
Total Liabilities	316	325	641	100.0	308	351	659	100.0

Millennium Bank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Sept. 2010			Sept. 2009		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	28	4	33	12	4	17
Letters of guarantee	28	3	31	12	3	16
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
Commitments	520	13	533	843	1,344	2,187
Irrevocable commitments	28	13	41	631	1,344	1,974
Revocable commitments	492	0	492	213	0	213
Derivative Financial Instruments	127	823	949	294	1,350	1,644
Derivative finan. instruments held for hedging	35	375	410	79	652	732
Trading transactions	91	447	539	214	698	912
Custody and Pledged Securities	1,390	1,544	2,933	754	1,254	2,008
Items held in Custody	24	30	54	39	43	82
Pledged Items	1,347	1,454	2,801	702	1,154	1,856
Accepted independent guaran. and warran.	19	60	79	14	57	71
Total Off Balance Sheet Commitments	2,064	2,384	4,448	1,903	3,952	5,856

Income-Expenditure

(USD Million)

	Sept. 2010	Sept. 2009
Interest Income	39	44
Interest on loans	34	36
Interest received from reserve deposits	0	1
Interest received from banks	2	2
Interest received from money market transactions	1	3
Interest received from marketable securities portfolio	1	2
Other interest income	0	0
Interest Expenses	21	29
Interest on deposits	21	29
Interest on money market transactions	0	0
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	18	15
Net Fees and Commissions Income/Expenses	2	2
Fees and commissions received	3	2
Fees and commissions paid	0	0
Dividend Income	0	0
Trading Profit/Loss (net)	-6	-2
Profit/loss on trading account securities	1	1
Profit/losses on derivative financial transactions	-10	-15
Foreign exchange profit/loss	3	11
Other Operating Income	4	2
Total Operating Income/Expenses	18	16
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 (-)	24	25
Personnel Expenses*	12	14
Net Operating Profit/Loss	-7	-11
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	-11
Provisions for Taxes on Income from Continuing Operations (±)	1	2
Net Profit/Loss from Continuing Operations	-6	-10
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	-6	-10

* 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)	17.5	23.1
Shareholders' Equity / Total Assets	12.2	13.7
(Shareholders' Equity - Permanent Assets) / Total Assets	9.7	11.3
Net On Balance Sheet Position / Total Shareholders' Equity	79.5	79.5
Net On and Off Balance Sheet Position / Total Shareholders' Equity	16.4	-0.6
Balance-Sheet Ratios		
TC Assets / Total Assets	87.4	90.1
TC Liabilities / Total Liabilities	49.3	46.7
FC Assets / FC Liabilities	24.8	18.6
TC Deposits / Total Deposits	40.5	37.1
TC Loans / Total Loans and Receivables	97.2	97.6
Total Deposits / Total Assets	81.6	81.1
Funds Borrowed / Total Assets	0.3	0.0
Assets Quality		
Financial Assets (net) / Total Assets	5.6	2.8
Total Loans and Receivables / Total Assets	70.5	74.1
Total Loans and Receivables / Total Deposits	86.5	91.3
Loans Under Follow-up (gross) / Total Loans and Receivables	3.1	2.8
Loans Under Follow-up (net) / Total Loans and Receivables	2.0	2.1
Specific Provisions / Loans Under Follow-up	37.7	24.1
Permanent Assets / Total Assets	2.5	2.4
Consumer Loans / Total Loans and Receivables	49.4	62.0
Liquidity		
Liquid Assets / Total Assets	24.4	22.5
Liquid Assets / Short-term Liabilities	48.7	44.0
TC Liquid Assets / Total Assets	14.8	14.5
Profitability		
Net Profit/Losses / Total Assets	-1.0	-1.5
Net Profit/Losses / Total Shareholders' Equity	-7.8	-10.8
Profit/Losses Before Taxes after Continuing Operations / Total Assets	-1.0	-1.7
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	2.6	1.9
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	91.2	75.2
Non-interest Income (net) / Total Assets	0.1	0.3
Other Operating Expenses / Total Assets	3.7	3.9
Personnel Expenses / Other Operating Expenses	52.2	53.8
Non-interest Income (net) / Other Operating Expenses	1.4	7.0

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

Nurol Yatırım Bankası A.Ş.

Assets

(USD Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	0	7	7	6.0	1	6	6	5.4
Fin.ass.where fair value cha. is refl.to I/S (Net)	4	0	4	2.9	3	0	3	2.4
Financial assets held for trading	4	0	4	2.9	3	0	3	2.4
Public sector debt securities	4	0	4	2.9	3	0	3	2.4
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
Banks	0	3	3	2.7	0	11	11	9.3
Money Market Securities	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
Financial Assets Available for Sale (Net)	11	7	18	14.0	7	6	14	11.9
Securities representing a share in capital	8	7	14	11.3	4	6	11	9.4
Public sector debt securities	3	0	3	2.7	3	0	3	2.5
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans	40	42	82	65.6	24	47	71	61.8
Loans	38	42	79	63.3	23	47	70	60.9
Loans granted to the Banks risk group	31	34	65	52.3	18	36	54	47.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	6	7	14	11.0	5	11	16	13.9
Loans under follow-up	19	0	19	14.9	16	0	16	14.0
Specific provisions (-)	16	0	16	12.6	15	0	15	13.1
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	1	0	1	1.1	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	1	0	1	1.1	0	0	0	0.0
Investments and Associates (Net)	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
Subsidiaries (Net)	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
Joint Ventures (Business Partners) (Net)	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
Receivables From Leasing Transactions	0	0	0	0.2	0	1	1	1.1
Finance lease receivables	0	0	0	0.2	0	1	1	1.2
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	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
Property and Equipment (Net)	0	0	0	0.3	0	0	0	0.1
Intangible Assets (Net)	0	0	0	0.2	0	0	0	0.0
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.2	0	0	0	0.0
Real Estates for Investment Purpose (Net)	7	0	7	5.7	7	0	7	6.2
Assets for Tax	0	0	0	0.3	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	0.3	0	0	0	0.0
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	1	0	1	1.1	2	0	2	1.9
Total Assets	66	59	125	100.0	44	72	115	100.0

Liabilities

(USD Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Deposits	0	0	0	0.0	0	0	0	0.0
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
Derivative Finan. Liabilities Held for Trading	0	0	0	0.0	0	0	0	0.0
Funds Borrowed	12	11	23	18.7	2	19	20	17.6
Money Market Takings	6	0	6	5.0	3	0	3	2.4
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	6	0	6	5.0	3	0	3	2.4
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	7	44	51	41.0	2	51	52	45.3
Borrower funds	7	44	51	41.0	2	51	52	45.3
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	0	1	1	1.0	0	2	2	1.7
Other External Resources	0	0	0	0.1	0	0	0	0.4
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
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
Derivative Finan. Liabilities Held for Hedging	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
Provisions	1	0	1	0.8	1	0	1	1.0
General provisions	1	0	1	0.5	1	0	1	0.7
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	0	0	0	0.3	0	0	0	0.1
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
Liabilities for Tax	0	0	0	0.1	0	0	0	0.2
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	0.1
Lia. for Pro. & Equ. for Sale p. and from Term. Op. (Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	42	0	42	33.2	36	0	36	31.4
Paid-in capital	31	0	31	24.9	30	0	30	26.4
Supplementary capital	6	0	6	4.7	3	0	3	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	6	0	6	4.7	3	0	3	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	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	2.4
Prior years income/loss	3	0	3	2.2	1	0	1	1.0
Current year income/loss	1	0	1	1.0	2	0	2	1.4
Total Liabilities	69	56	125	100.0	44	71	115	100.0

Nurol Yatırım Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Sept. 2010			Sept. 2009		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	92	124	217	50	94	145
Letters of guarantee	92	120	213	50	89	139
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	4	4	0	6	6
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
Commitments	900	0	900	1	2	3
Irrevocable commitments	0	0	0	1	2	3
Revocable commitments	900	0	900	0	0	0
Derivative Financial Instruments	3	3	6	1	0	1
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	3	3	6	1	0	1
Custody and Pledged Securities	24	39	63	21	45	66
Items held in Custody	0	6	7	0	7	7
Pledged Items	24	33	57	21	38	59
Accepted independent guaran. and warrant.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	1,020	166	1,186	73	142	215

Income-Expenditure

(USD Million)

	Sept. 2010	Sept. 2009
Interest Income	5	7
Interest on loans	5	5
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
Interest Expenses	3	3
Interest on deposits	0	0
Interest on money market transactions	3	3
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	3	5
Net Fees and Commissions Income/Expenses	1	1
Fees and commissions received	2	1
Fees and commissions paid	0	0
Dividend Income	0	0
Trading Profit/Loss (net)	1	0
Profit/loss on trading account securities	0	0
Profit/losses on derivative financial transactions	0	0
Foreign exchange profit/loss	1	0
Other Operating Income	1	0
Total Operating Income/Expenses	6	6
Provision for Loan Losses or other Receivables (-)	0	1
Specific provisions of banks loans and other receivables*	0	0
General provision expenses*	0	0
Other Operating Expenses (-)	4	4
Personnel Expenses*	2	2
Net Operating Profit/Loss	1	2
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	1	2
Provisions for Taxes on Income from Continuing Operations (±)	0	0
Net Profit/Loss from Continuing Operations	1	2
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	1	2

* 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)	18.6	19.8
Shareholders' Equity / Total Assets	33.2	31.4
(Shareholders' Equity - Permanent Assets) / Total Assets	30.5	30.4
Net On Balance Sheet Position / Total Shareholders' Equity	5.8	1.1
Net On and Off Balance Sheet Position / Total Shareholders' Equity	12.2	-0.3
Balance-Sheet Ratios		
TC Assets / Total Assets	53.0	38.0
TC Liabilities / Total Liabilities	54.9	38.3
FC Assets / FC Liabilities	104.2	100.5
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans and Receivables	49.2	33.5
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	18.7	17.6
Assets Quality		
Financial Assets (net) / Total Assets	18.1	14.3
Total Loans and Receivables / Total Assets	65.6	61.8
Total Loans and Receivables / Total Deposits	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	22.7	22.7
Loans Under Follow-up (net) / Total Loans and Receivables	3.4	1.5
Specific Provisions / Loans Under Follow-up	84.8	93.5
Permanent Assets / Total Assets	2.7	1.0
Consumer Loans / Total Loans and Receivables	0.3	0.4
Liquidity		
Liquid Assets / Total Assets	25.6	29.0
Liquid Assets / Short-term Liabilities	46.9	148.7
TC Liquid Assets / Total Assets	12.1	9.2
Profitability		
Net Profit/Losses / Total Assets	1.0	1.4
Net Profit/Losses / Total Shareholders' Equity	3.0	4.5
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.9	1.8
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	1.9	3.6
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	42.5	65.2
Non-interest Income (net) / Total Assets	2.5	1.6
Other Operating Expenses / Total Assets	3.5	3.3
Personnel Expenses / Other Operating Expenses	44.7	46.3
Non-interest Income (net) / Other Operating Expenses	70.8	50.1

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

Société Générale (SA)

Assets

(USD Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	11	23	34	9.4	4	13	17	3.9
Fin.ass.where fair value cha. is refl.to I/S (Net)	83	0	83	22.9	10	0	10	2.3
Financial assets held for trading	83	0	83	22.9	10	0	10	2.3
Public sector debt securities	82	0	82	22.8	10	0	10	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	0.1	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
Banks	0	0	0	0.1	0	0	0	0.1
Money Market Securities	9	0	9	2.5	315	0	315	70.5
Interbank money market placements	9	0	9	2.5	315	0	315	70.5
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
Financial Assets Available for Sale (Net)	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
Loans	199	26	225	62.3	74	22	96	21.5
Loans	196	26	222	61.7	71	22	94	21.0
Loans granted to the Banks risk group	34	0	34	9.5	28	0	28	6.2
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	162	26	188	52.2	44	22	66	14.8
Loans under follow-up	8	0	8	2.3	5	0	5	1.1
Specific provisions (-)	6	0	6	1.7	2	0	2	0.5
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	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
Investments and Associates (Net)	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
Subsidiaries (Net)	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
Joint Ventures (Business Partners) (Net)	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
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	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
Property and Equipment (Net)	3	0	3	0.9	3	0	3	0.6
Intangible Assets (Net)	3	0	3	0.8	2	0	2	0.4
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	3	0	3	0.8	2	0	2	0.4
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	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
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	3	0	4	1.0	3	0	3	0.7
Total Assets	312	49	360	100.0	411	36	447	100.0

Liabilities

(USD Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Deposits	1	69	69	19.3	67	0	68	15.2
Deposits held by the Banks risk group	1	69	69	19.2	0	0	0	0.0
Other	0	0	0	0.1	67	0	68	15.2
Derivative Finan. Liabilities Held for Trading	0	0	0	0.0	0	0	0	0.1
Funds Borrowed	48	188	236	65.4	22	331	354	79.2
Money Market Takings	0	0	0	0.0	0	0	0	0.0
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
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	1	0	1	0.1	1	0	1	0.1
Other External Resources	6	0	6	1.6	1	0	1	0.2
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
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
Derivative Finan. Liabilities Held for Hedging	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
Provisions	5	1	6	1.8	3	0	3	0.7
General provisions	2	0	2	0.5	1	0	1	0.1
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	2	0	2	0.6	2	0	2	0.3
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	1	1	2	0.7	1	0	1	0.2
Liabilities for Tax	1	0	1	0.2	1	0	1	0.1
Current liabilities for tax	1	0	1	0.2	1	0	1	0.1
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia. for Pro. & Equ. for Sale p. and from Term. Op. (Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	42	0	42	11.5	20	0	20	4.5
Paid-in capital	75	0	75	20.7	46	0	46	10.3
Supplementary capital	13	0	13	3.7	13	0	13	2.9
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	13	0	13	3.7	13	0	13	2.9
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	-46	0	-46	-12.9	-39	0	-39	-8.7
Prior years income/loss	-45	0	-45	-12.4	-32	0	-32	-7.3
Current year income/loss	-2	0	-2	-0.5	-7	0	-7	-1.5
Total Liabilities	102	258	360	100.0	115	332	447	100.0

Société Générale (SA)

Off Balance Sheet Commitments

(USD Million)

	Sept. 2010			Sept. 2009		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	1	123	123	2	130	132
Letters of guarantee	1	91	91	2	104	105
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	18	18	0	10	10
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	14	14	0	17	17
Commitments	38	38	76	7	23	30
Irrevocable commitments	38	38	76	7	23	30
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	251	252	503	317	368	685
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	251	252	503	317	368	685
Custody and Pledged Securities	41	0	41	5	0	5
Items held in Custody	0	0	0	0	0	0
Pledged Items	41	0	41	5	0	5
Accepted independent guaran. and warrant.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	331	413	744	331	521	851

Income-Expenditure

(USD Million)

	Sept. 2010	Sept. 2009
Interest Income	38	24
Interest on loans	20	11
Interest received from reserve deposits	0	0
Interest received from banks	4	3
Interest received from money market transactions	10	7
Interest received from marketable securities portfolio	5	2
Other interest income	0	0
Interest Expenses	6	7
Interest on deposits	4	5
Interest on money market transactions	2	2
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	32	16
Net Fees and Commissions Income/Expenses	1	2
Fees and commissions received	3	3
Fees and commissions paid	1	0
Dividend Income	0	0
Trading Profit/Loss (net)	-16	-2
Profit/loss on trading account securities	0	8
Profit/losses on derivative financial transactions	-17	0
Foreign exchange profit/loss	1	-10
Other Operating Income	2	1
Total Operating Income/Expenses	21	17
Provision for Loan Losses or other Receivables (-)	4	9
Specific provisions of banks loans and other receivables*	2	2
General provision expenses*	1	0
Other Operating Expenses (-)	19	15
Personnel Expenses*	11	10
Net Operating Profit/Loss	-2	-6
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	-2	-6
Provisions for Taxes on Income from Continuing Operations (±)	0	0
Net Profit/Loss from Continuing Operations	-2	-7
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	-2	-7

* 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)	15.3	16.3
Shareholders' Equity / Total Assets	11.5	4.5
(Shareholders' Equity - Permanent Assets) / Total Assets	9.2	2.9
Net On Balance Sheet Position / Total Shareholders' Equity	-502.9	-1,485.5
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-1.6	-3.4
Balance-Sheet Ratios		
TC Assets / Total Assets	86.4	92.0
TC Liabilities / Total Liabilities	28.4	25.7
FC Assets / FC Liabilities	18.9	10.8
TC Deposits / Total Deposits	0.9	99.4
TC Loans / Total Loans and Receivables	88.5	76.6
Total Deposits / Total Assets	19.3	15.2
Funds Borrowed / Total Assets	65.4	79.2
Assets Quality		
Financial Assets (net) / Total Assets	22.9	2.3
Total Loans and Receivables / Total Assets	62.3	21.5
Total Loans and Receivables / Total Deposits	323.1	141.6
Loans Under Follow-up (gross) / Total Loans and Receivables	3.7	5.0
Loans Under Follow-up (net) / Total Loans and Receivables	1.0	2.4
Specific Provisions / Loans Under Follow-up	72.6	51.1
Permanent Assets / Total Assets	2.4	1.6
Consumer Loans / Total Loans and Receivables	70.0	32.7
Liquidity		
Liquid Assets / Total Assets	34.9	76.8
Liquid Assets / Short-term Liabilities	80.3	92.3
TC Liquid Assets / Total Assets	28.6	73.8
Profitability		
Net Profit/Losses / Total Assets	-0.5	-1.5
Net Profit/Losses / Total Shareholders' Equity	-4.2	-32.8
Profit/Losses Before Taxes after Continuing Operations / Total Assets	-0.6	-1.4
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	8.3	3.2
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	145.3	81.5
Non-interest Income (net) / Total Assets	-3.3	0.2
Other Operating Expenses / Total Assets	5.3	3.4
Personnel Expenses / Other Operating Expenses	57.7	66.7
Non-interest Income (net) / Other Operating Expenses	-61.7	6.9

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

Şekerbank T.A.Ş.

Assets

(USD Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	183	185	368	5.0	262	158	420	7.3
Fin.ass.where fair value cha. is refl.to I/S (Net)	363	45	408	5.5	303	41	343	6.0
Financial assets held for trading	4	45	49	0.7	37	41	78	1.3
Public sector debt securities	4	1	5	0.1	37	1	38	0.7
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	1	44	44	0.6	0	40	40	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	358	0	358	4.9	266	0	266	4.6
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	358	0	358	4.9	266	0	266	4.6
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	1	71	72	1.0	0	28	28	0.5
Money Market Securities	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
Financial Assets Available for Sale (Net)	959	28	987	13.4	645	30	675	11.7
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	955	28	983	13.3	643	30	673	11.7
Other marketable securities	4	0	4	0.0	2	0	2	0.0
Loans	3,762	700	4,462	60.4	2,706	396	3,102	53.9
Loans	3,656	700	4,355	59.0	2,578	396	2,973	51.7
Loans granted to the Banks risk group	40	92	133	1.8	62	40	102	1.8
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	3,615	608	4,223	57.2	2,516	356	2,871	49.9
Loans under follow-up	327	0	327	4.4	293	0	293	5.1
Specific provisions (-)	221	0	221	3.0	165	0	165	2.9
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	746	7	753	10.2	890	0	890	15.5
Public sector debt securities	746	7	753	10.2	890	0	890	15.5
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	3	0	3	0.0	3	0	3	0.0
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
Subsidiaries (Net)	52	3	55	0.7	38	3	41	0.7
Financial subsidiaries	52	3	55	0.7	34	3	37	0.6
Non-financial subsidiaries	1	0	1	0.0	3	0	3	0.1
Joint Ventures (Business Partners) (Net)	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
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	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
Property and Equipment (Net)	151	0	151	2.0	140	0	140	2.4
Intangible Assets (Net)	12	0	12	0.2	11	0	11	0.2
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	12	0	12	0.2	11	0	11	0.2
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	4	0	4	0.1	12	0	12	0.2
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	4	0	4	0.1	12	0	12	0.2
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	60	47	108	1.5	35	55	90	1.6
Total Assets	6,296	1,086	7,383	100.0	5,044	711	5,755	100.0

Liabilities

(USD Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Deposits	3,339	1,448	4,787	64.8	2,695	1,486	4,182	72.7
Deposits held by the Banks risk group	6	13	19	0.3	11	12	23	0.4
Other	3,333	1,435	4,767	64.6	2,685	1,474	4,158	72.3
Derivative Finan. Liabilities Held for Trading	64	2	65	0.9	74	4	77	1.3
Funds Borrowed	30	222	252	3.4	25	148	174	3.0
Money Market Takings	1,023	0	1,023	13.9	191	0	191	3.3
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	7	0	7	0.1	0	0	0	0.0
Funds provided under repurchase agreements	1,016	0	1,016	13.8	191	0	191	3.3
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	9	0	9	0.1	15	0	15	0.3
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	9	0	9	0.1	15	0	15	0.3
Miscellaneous Payables	75	1	76	1.0	48	4	52	0.9
Other External Resources	62	0	62	0.8	56	0	56	1.0
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	4	0	4	0.1	2	0	3	0.0
Finance leasing payables	6	0	6	0.1	4	0	4	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	1	0.0
Derivative Finan. Liabilities Held for Hedging	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
Provisions	126	0	126	1.7	121	5	125	2.2
General provisions	54	0	54	0.7	32	5	37	0.6
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	17	0	17	0.2	15	0	15	0.3
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	55	0	56	0.8	73	0	74	1.3
Liabilities for Tax	25	0	25	0.3	28	0	28	0.5
Current liabilities for tax	25	0	25	0.3	28	0	28	0.5
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia. for Pro. & Equ. for Sale p. and from Term. Op. (Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	21	21	0.3	0	22	22	0.4
Shareholders' Equity	930	0	930	12.6	830	0	830	14.4
Paid-in capital	520	0	520	7.0	339	0	339	5.9
Supplementary capital	52	0	52	0.7	99	0	99	1.7
Share premium	0	0	0	0.0	4	0	4	0.1
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	2	0	2	0.0	-1	0	-1	0.0
Revaluation changes of property and equip.	50	0	50	0.7	56	0	56	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	40	0	40	0.7
Profit reserves	286	0	286	3.9	305	0	305	5.3
Legal reserves	33	0	33	0.4	27	0	27	0.5
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	253	0	253	3.4	277	0	277	4.8
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	72	0	72	1.0	88	0	88	1.5
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	72	0	72	1.0	88	0	88	1.5
Total Liabilities	5,689	1,694	7,383	100.0	4,085	1,670	5,755	100.0

Şekerbank T.A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Sept. 2010			Sept. 2009		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	1,951	651	2,602	1,369	558	1,927
Letters of guarantee	1,944	426	2,370	1,369	394	1,763
Bank acceptances	0	27	27	0	31	31
Letters of credit	0	173	173	0	109	109
Prefinancing given as guarantee	0	0	0	0	5	5
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	6	26	32	0	19	19
Commitments	16,580	123	16,703	903	101	1,004
Irrevocable commitments	894	123	1,017	903	101	1,004
Revocable commitments	15,685	0	15,685	0	0	0
Derivative Financial Instruments	684	1,158	1,842	605	904	1,509
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	684	1,158	1,842	605	904	1,509
Custody and Pledged Securities	41,868	8,215	50,083	32,887	7,006	39,893
Items held in Custody	874	256	1,131	709	113	822
Pledged Items	40,984	7,814	48,798	32,173	6,892	39,065
Accepted independent guaran. and warrant.	10	145	154	5	0	5
Total Off Balance Sheet Commitments	61,084	10,147	71,231	35,764	8,569	44,333

Income-Expenditure

(USD Million)

	Sept. 2010	Sept. 2009
Interest Income	541	678
Interest on loans	421	481
Interest received from reserve deposits	6	9
Interest received from banks	0	0
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	113	186
Other interest income	0	1
Interest Expenses	265	295
Interest on deposits	216	252
Interest on money market transactions	6	13
Interest on funds borrowed	36	24
Interest on securities issued	0	0
Other interest expenses	6	6
Net Interest Income/Expenses	276	384
Net Fees and Commissions Income/Expenses	52	50
Fees and commissions received	59	61
Fees and commissions paid	8	11
Dividend Income	8	1
Trading Profit/Loss (net)	-4	-48
Profit/loss on trading account securities	24	24
Profit/losses on derivative financial transactions	-71	-54
Foreign exchange profit/loss	43	-19
Other Operating Income	75	45
Total Operating Income/Expenses	407	432
Provision for Loan Losses or other Receivables (-)	75	114
Specific provisions of banks loans and other receivables*	50	80
General provision expenses*	12	4
Other Operating Expenses (-)	239	204
Personnel Expenses*	120	112
Net Operating Profit/Loss	93	113
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	93	113
Provisions for Taxes on Income from Continuing Operations (±)	-21	-26
Net Profit/Loss from Continuing Operations	72	88
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	72	88

* 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)	14.6	17.3
Shareholders' Equity / Total Assets	12.6	14.4
(Shareholders' Equity - Permanent Assets) / Total Assets	8.2	8.8
Net On Balance Sheet Position / Total Shareholders' Equity	-29.4	-75.1
Net On and Off Balance Sheet Position / Total Shareholders' Equity	3.1	0.0
Balance-Sheet Ratios		
TC Assets / Total Assets	85.3	87.6
TC Liabilities / Total Liabilities	77.1	71.0
FC Assets / FC Liabilities	64.1	42.6
TC Deposits / Total Deposits	69.7	64.5
TC Loans / Total Loans and Receivables	84.3	87.2
Total Deposits / Total Assets	64.8	72.7
Funds Borrowed / Total Assets	3.4	3.0
Assets Quality		
Financial Assets (net) / Total Assets	29.1	33.2
Total Loans and Receivables / Total Assets	60.4	53.9
Total Loans and Receivables / Total Deposits	93.2	74.2
Loans Under Follow-up (gross) / Total Loans and Receivables	7.3	9.5
Loans Under Follow-up (net) / Total Loans and Receivables	2.4	4.1
Specific Provisions / Loans Under Follow-up	67.5	56.1
Permanent Assets / Total Assets	4.4	5.6
Consumer Loans / Total Loans and Receivables	19.4	19.0
Liquidity		
Liquid Assets / Total Assets	24.8	25.5
Liquid Assets / Short-term Liabilities	37.6	38.4
TC Liquid Assets / Total Assets	20.4	21.0
Profitability		
Net Profit/Losses / Total Assets	1.0	1.5
Net Profit/Losses / Total Shareholders' Equity	7.7	10.6
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.3	2.0
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	3.1	5.3
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	55.4	70.4
Non-interest Income (net) / Total Assets	1.8	0.8
Other Operating Expenses / Total Assets	3.2	3.5
Personnel Expenses / Other Operating Expenses	50.2	54.7
Non-interest Income (net) / Other Operating Expenses	54.8	23.4

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

Taib Yatırım Bank A.Ş.

Assets

(USD Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	0	0	0	0.8	0	0	0	0.4
Fin.ass.where fair value cha. is refl.to I/S (Net)	2	0	2	15.1	2	0	2	11.5
Financial assets held for trading	2	0	2	15.1	2	0	2	11.5
Public sector debt securities	2	0	2	15.1	2	0	2	11.4
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	0.1
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
Banks	0	0	1	4.8	0	0	0	2.1
Money Market Securities	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
Financial Assets Available for Sale (Net)	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
Loans	0	0	0	0.0	0	0	0	1.4
Loans	0	0	0	0.0	0	0	0	1.4
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	0	0	0	0.0	0	0	0	1.4
Loans under follow-up	0	0	0	0.3	0	0	0	0.2
Specific provisions (-)	0	0	0	0.3	0	0	0	0.2
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	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
Investments and Associates (Net)	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
Subsidiaries (Net)	9	0	9	74.4	15	0	15	82.6
Financial subsidiaries	3	0	3	28.3	10	0	10	53.9
Non-financial subsidiaries	5	0	5	46.1	5	0	5	28.7
Joint Ventures (Business Partners) (Net)	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
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	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
Property and Equipment (Net)	0	0	0	1.0	0	0	0	0.5
Intangible Assets (Net)	0	0	0	0.2	0	0	0	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.2	0	0	0	0.1
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	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
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	0	0	0	3.7	0	0	0	1.3
Total Assets	12	0	12	100.0	18	0	19	100.0

Liabilities

(USD Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Deposits	0	0	0	0.0	0	0	0	0.0
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
Derivative Finan. Liabilities Held for Trading	0	0	0	0.0	0	0	0	0.0
Funds Borrowed	0	1	1	6.1	0	0	1	3.7
Money Market Takings	1	0	1	9.6	0	0	0	1.8
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	1	0	1	9.6	0	0	0	1.8
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	0	0	0	0.9	5	0	6	29.5
Other External Resources	0	0	0	0.0	0	0	0	0.0
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
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
Derivative Finan. Liabilities Held for Hedging	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
Provisions	0	0	0	2.4	0	0	0	1.5
General provisions	0	0	0	0.8	0	0	0	0.9
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	0	0	0	1.2	0	0	0	0.5
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	0	0	0	0.5	0	0	0	0.2
Liabilities for Tax	0	0	0	0.4	0	0	0	0.3
Current liabilities for tax	0	0	0	0.4	0	0	0	0.3
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia. for Pro. & Equ. for Sale p. and from Term. Op. (Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	10	0	10	80.6	12	0	12	63.1
Paid-in capital	19	0	19	157.9	18	0	18	98.5
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	1.9	0	0	0	1.2
Legal reserves	0	0	0	0.2	0	0	0	0.1
Status reserves	0	0	0	1.7	0	0	0	1.1
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	-9	0	-9	-79.2	-7	0	-7	-36.5
Prior years income/loss	-8	0	-8	-65.2	-5	0	-5	-29.4
Current year income/loss	-2	0	-2	-14.0	-1	0	-1	-7.1
Total Liabilities	11	1	12	100.0	18	1	19	100.0

Taib Yatırım Bank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Sept. 2010			Sept. 2009		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	0	0	0	0	0	0
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
Commitments	0	0	0	0	0	0
Irrevocable commitments	0	0	0	0	0	0
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	0	4	4	0	13	13
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	0	4	4	0	13	13
Custody and Pledged Securities	1	0	1	1	0	1
Items held in Custody	1	0	1	1	0	1
Pledged Items	0	0	0	0	0	0
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	1	4	5	1	13	14

Income-Expenditure

(USD Million)

	Sept. 2010	Sept. 2009
Interest Income	0	0
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
Interest Expenses	0	0
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
Net Interest Income/Expenses	0	0
Net Fees and Commissions Income/Expenses	0	0
Fees and commissions received	0	0
Fees and commissions paid	0	0
Dividend Income	0	0
Trading Profit/Loss (net)	0	0
Profit/loss on trading account securities	0	0
Profit/losses on derivative financial transactions	0	0
Foreign exchange profit/loss	0	0
Other Operating Income	0	0
Total Operating Income/Expenses	0	1
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	2
Personnel Expenses*	1	1
Net Operating Profit/Loss	-2	-1
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	-2	-1
Provisions for Taxes on Income from Continuing Operations (±)	0	0
Net Profit/Loss from Continuing Operations	-2	-1
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	-2	-1

* 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)	76.4	60.8
Shareholders' Equity / Total Assets	80.6	63.1
(Shareholders' Equity - Permanent Assets) / Total Assets	5.0	-20.2
Net On Balance Sheet Position / Total Shareholders' Equity	-6.5	1.6
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-6.5	1.7
Balance-Sheet Ratios		
TC Assets / Total Assets	98.2	97.4
TC Liabilities / Total Liabilities	93.0	97.0
FC Assets / FC Liabilities	25.1	86.6
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	6.1	3.7
Assets Quality		
Financial Assets (net) / Total Assets	15.1	11.5
Total Loans and Receivables / Total Assets	0.0	1.4
Total Loans and Receivables / Total Deposits	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	1,200.0	15.0
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	75.6	83.3
Consumer Loans / Total Loans and Receivables	0.0	0.0
Liquidity		
Liquid Assets / Total Assets	20.7	14.0
Liquid Assets / Short-term Liabilities	121.4	319.9
TC Liquid Assets / Total Assets	19.2	11.6
Profitability		
Net Profit/Losses / Total Assets	-14.0	-7.1
Net Profit/Losses / Total Shareholders' Equity	-17.4	-11.3
Profit/Losses Before Taxes after Continuing Operations / Total Assets	-14.0	-7.1
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	-1.1	0.4
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	-31.9	9.9
Non-interest Income (net) / Total Assets	4.8	3.9
Other Operating Expenses / Total Assets	18.2	10.6
Personnel Expenses / Other Operating Expenses	45.1	48.5
Non-interest Income (net) / Other Operating Expenses	26.1	36.9

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

Tekstil Bankası A.Ş.

Assets

(USD Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	30	50	80	5.4	18	53	72	5.3
Fin.ass.where fair value cha. is refl.to I/S (Net)	1	2	3	0.2	0	2	2	0.2
Financial assets held for trading	1	2	3	0.2	0	2	2	0.2
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	1	2	3	0.2	0	2	2	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
Banks	3	40	44	2.9	6	120	126	9.4
Money Market Securities	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
Financial Assets Available for Sale (Net)	195	13	208	13.9	128	14	141	10.5
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	195	7	202	13.5	128	7	134	10.0
Other marketable securities	0	6	6	0.4	0	7	7	0.5
Loans	862	210	1,072	71.6	775	134	909	67.8
Loans	834	210	1,045	69.7	743	134	877	65.4
Loans granted to the Banks risk group	17	0	17	1.1	11	0	11	0.8
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	817	210	1,028	68.6	733	134	866	64.6
Loans under follow-up	67	0	67	4.5	64	0	64	4.8
Specific provisions (-)	40	0	40	2.7	32	0	32	2.4
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	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
Investments and Associates (Net)	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
Subsidiaries (Net)	9	0	9	0.6	4	4	7	0.5
Financial subsidiaries	9	0	9	0.6	4	4	7	0.5
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	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
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	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
Property and Equipment (Net)	47	0	47	3.1	49	0	49	3.6
Intangible Assets (Net)	1	0	1	0.1	1	0	1	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	1	0	1	0.1	1	0	1	0.1
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	1	0	1	0.1	2	0	2	0.2
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
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	30	2	32	2.2	29	2	31	2.3
Total Assets	1,179	319	1,498	100.0	1,013	328	1,341	100.0

Liabilities

(USD Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Deposits	523	455	978	65.3	423	451	875	65.2
Deposits held by the Banks risk group	40	8	47	3.2	15	8	23	1.7
Other	484	447	931	62.1	408	443	851	63.5
Derivative Finan. Liabilities Held for Trading	1	1	3	0.2	1	2	3	0.2
Funds Borrowed	9	27	36	2.4	4	96	100	7.5
Money Market Takings	97	0	97	6.5	3	0	3	0.3
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	3	0	3	0.2	0	0	0	0.0
Funds provided under repurchase agreements	94	0	94	6.3	3	0	3	0.3
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	5	1	6	0.4	6	0	6	0.5
Other External Resources	22	6	28	1.9	18	4	22	1.6
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
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
Derivative Finan. Liabilities Held for Hedging	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
Provisions	12	0	12	0.8	10	0	10	0.7
General provisions	7	0	7	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	2	0	2	0.1
Liabilities for Tax	4	0	4	0.3	4	0	4	0.3
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
Lia. for Pro. & Equ. for Sale p. and from Term. Op. (Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	333	1	334	22.3	317	0	317	23.6
Paid-in capital	291	0	291	19.4	284	0	284	21.2
Supplementary capital	7	1	8	0.5	6	0	6	0.4
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	4	1	5	0.3	3	0	3	0.2
Revaluation changes of property and equip.	3	0	3	0.2	3	0	3	0.3
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	28	0	28	1.8	18	0	18	1.4
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	24	0	24	1.6	15	0	15	1.1
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	8	0	8	0.5	9	0	9	0.7
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	8	0	8	0.5	9	0	9	0.7
Total Liabilities	1,007	491	1,498	100.0	787	555	1,341	100.0

Tekstil Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Sept. 2010			Sept. 2009		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	292	272	564	250	256	507
Letters of guarantee	292	212	504	250	193	443
Bank acceptances	0	1	1	0	0	0
Letters of credit	0	46	46	0	45	45
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	17	17
Commitments	3,856	0	3,856	201	5	205
Irrevocable commitments	216	0	216	201	5	205
Revocable commitments	3,640	0	3,640	0	0	0
Derivative Financial Instruments	263	481	744	269	740	1,008
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	263	481	744	269	740	1,008
Custody and Pledged Securities	1,057	492	1,549	936	337	1,273
Items held in Custody	77	14	91	182	18	200
Pledged Items	980	478	1,458	755	319	1,073
Accepted independent guaran. and warrant.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	5,468	1,246	6,713	1,656	1,338	2,993

Income-Expenditure

(USD Million)

	Sept. 2010	Sept. 2009
Interest Income	98	137
Interest on loans	80	109
Interest received from reserve deposits	0	0
Interest received from banks	1	4
Interest received from money market transactions	0	3
Interest received from marketable securities portfolio	15	21
Other interest income	1	0
Interest Expenses	45	69
Interest on deposits	40	58
Interest on money market transactions	2	10
Interest on funds borrowed	3	1
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	53	69
Net Fees and Commissions Income/Expenses	9	10
Fees and commissions received	11	12
Fees and commissions paid	2	2
Dividend Income	0	0
Trading Profit/Loss (net)	3	9
Profit/loss on trading account securities	1	5
Profit/losses on derivative financial transactions	-9	-3
Foreign exchange profit/loss	11	7
Other Operating Income	9	7
Total Operating Income/Expenses	73	94
Provision for Loan Losses or other Receivables (-)	13	31
Specific provisions of banks loans and other receivables*	7	26
General provision expenses*	0	0
Other Operating Expenses (-)	49	52
Personnel Expenses*	29	32
Net Operating Profit/Loss	11	11
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	11	11
Provisions for Taxes on Income from Continuing Operations (±)	-4	-2
Net Profit/Loss from Continuing Operations	8	9
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	8	9

* 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)	21.0	22.2
Shareholders' Equity / Total Assets	22.3	23.6
(Shareholders' Equity - Permanent Assets) / Total Assets	16.6	17.0
Net On Balance Sheet Position / Total Shareholders' Equity	-7.9	-21.8
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-0.6	-0.5
Balance-Sheet Ratios		
TC Assets / Total Assets	78.7	75.6
TC Liabilities / Total Liabilities	67.2	58.7
FC Assets / FC Liabilities	65.0	59.1
TC Deposits / Total Deposits	53.5	48.4
TC Loans / Total Loans and Receivables	80.4	85.3
Total Deposits / Total Assets	65.3	65.2
Funds Borrowed / Total Assets	2.4	7.5
Assets Quality		
Financial Assets (net) / Total Assets	14.1	10.7
Total Loans and Receivables / Total Assets	71.6	67.8
Total Loans and Receivables / Total Deposits	109.6	103.9
Loans Under Follow-up (gross) / Total Loans and Receivables	6.2	7.0
Loans Under Follow-up (net) / Total Loans and Receivables	2.5	3.5
Specific Provisions / Loans Under Follow-up	59.4	50.3
Permanent Assets / Total Assets	5.6	6.7
Consumer Loans / Total Loans and Receivables	16.3	14.7
Liquidity		
Liquid Assets / Total Assets	22.4	25.5
Liquid Assets / Short-term Liabilities	35.8	44.3
TC Liquid Assets / Total Assets	15.3	11.4
Profitability		
Net Profit/Losses / Total Assets	0.5	0.7
Net Profit/Losses / Total Shareholders' Equity	2.3	2.8
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.7	0.8
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	3.0	3.2
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	62.4	45.1
Non-interest Income (net) / Total Assets	1.4	1.9
Other Operating Expenses / Total Assets	3.3	3.9
Personnel Expenses / Other Operating Expenses	58.7	60.4
Non-interest Income (net) / Other Operating Expenses	41.9	48.2

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

The Royal Bank of Scotland N.V.

Assets

(USD Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	9	19	28	4.1	19	27	46	5.6
Fin.ass.where fair value cha. is refl.to I/S (Net)	54	46	100	14.8	184	40	224	27.5
Financial assets held for trading	54	46	100	14.8	184	40	224	27.5
Public sector debt securities	52	0	52	7.7	184	0	184	22.5
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	2	46	48	7.1	0	40	40	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
Banks	3	36	39	5.7	4	16	20	2.5
Money Market Securities	159	0	159	23.5	318	0	318	39.0
Interbank money market placements	159	0	159	23.5	318	0	318	39.0
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
Financial Assets Available for Sale (Net)	96	0	96	14.1	69	0	69	8.5
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	96	0	96	14.1	69	0	69	8.5
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans	142	85	226	33.3	68	46	113	13.9
Loans	140	85	224	33.1	66	46	111	13.6
Loans granted to the Banks risk group	1	0	1	0.1	1	0	1	0.1
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	139	85	224	33.0	65	46	110	13.5
Loans under follow-up	20	0	20	2.9	20	0	20	2.5
Specific provisions (-)	18	0	18	2.7	18	0	18	2.2
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	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
Investments and Associates (Net)	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
Subsidiaries (Net)	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
Joint Ventures (Business Partners) (Net)	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
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	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
Property and Equipment (Net)	15	0	15	2.2	16	0	16	1.9
Intangible Assets (Net)	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
Real Estates for Investment Purpose (Net)	7	0	7	1.1	7	0	7	0.8
Assets for Tax	3	0	3	0.4	0	0	0	0.0
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	3	0	3	0.4	0	0	0	0.0
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	5	0	5	0.7	2	0	2	0.3
Total Assets	494	185	679	100.0	687	129	816	100.0

Liabilities

(USD Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Deposits	115	204	319	47.0	149	349	498	61.0
Deposits held by the Banks risk group	3	0	3	0.5	1	0	1	0.2
Other	112	204	316	46.5	148	349	497	60.8
Derivative Finan. Liabilities Held for Trading	7	45	53	7.7	0	27	27	3.4
Funds Borrowed	19	0	19	2.9	18	0	18	2.2
Money Market Takings	0	0	0	0.0	0	0	0	0.0
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
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	2	2	4	0.6	10	1	11	1.3
Other External Resources	0	4	5	0.7	2	6	8	1.0
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.1
Finance leasing payables	0	0	0	0.0	0	0	0	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
Derivative Finan. Liabilities Held for Hedging	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
Provisions	13	0	13	1.9	8	0	8	1.0
General provisions	4	0	4	0.6	3	0	3	0.3
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	5	0	5	0.8	2	0	2	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	3	0	3	0.5	3	0	3	0.4
Liabilities for Tax	3	0	3	0.5	6	0	6	0.7
Current liabilities for tax	3	0	3	0.5	5	0	5	0.6
Deferred liabilities for tax	0	0	0	0.0	1	0	1	0.1
Lia. for Pro. & Equ. for Sale p. and from Term. Op. (Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	263	0	263	38.7	239	0	239	29.3
Paid-in capital	75	0	75	11.0	73	0	73	9.0
Supplementary capital	49	0	49	7.2	51	0	51	6.2
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	3	0	3	0.5	6	0	6	0.7
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	46	0	46	6.7	45	0	45	5.5
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	139	0	139	20.5	116	0	116	14.2
Prior years income/loss	123	0	123	18.2	73	0	73	8.9
Current year income/loss	16	0	16	2.3	43	0	43	5.2
Total Liabilities	423	256	679	100.0	433	384	816	100.0

The Royal Bank of Scotland N.V.

Off Balance Sheet Commitments

(USD Million)

	Sept. 2010			Sept. 2009		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	44	266	309	30	191	221
Letters of guarantee	44	172	216	30	136	166
Bank acceptances	0	33	33	0	8	8
Letters of credit	0	60	60	0	46	46
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	1	1
Commitments	165	494	659	194	744	938
Irrevocable commitments	62	163	225	30	59	89
Revocable commitments	103	332	435	165	685	849
Derivative Financial Instruments	246	3,677	3,923	581	3,359	3,940
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	246	3,677	3,923	581	3,359	3,940
Custody and Pledged Securities	1,928	31	1,960	1,564	30	1,594
Items held in Custody	93	31	124	230	30	260
Pledged Items	1,836	0	1,836	1,334	0	1,334
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	2,383	4,469	6,852	2,369	4,324	6,693

Income-Expenditure

(USD Million)

	Sept. 2010	Sept. 2009
Interest Income	43	64
Interest on loans	14	11
Interest received from reserve deposits	0	0
Interest received from banks	1	2
Interest received from money market transactions	16	30
Interest received from marketable securities portfolio	12	21
Other interest income	0	0
Interest Expenses	9	13
Interest on deposits	8	6
Interest on money market transactions	1	7
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	34	51
Net Fees and Commissions Income/Expenses	27	35
Fees and commissions received	28	36
Fees and commissions paid	0	1
Dividend Income	0	0
Trading Profit/Loss (net)	-4	0
Profit/loss on trading account securities	1	12
Profit/losses on derivative financial transactions	-1	-25
Foreign exchange profit/loss	-3	12
Other Operating Income	1	4
Total Operating Income/Expenses	59	90
Provision for Loan Losses or other Receivables (-)	5	4
Specific provisions of banks loans and other receivables*	0	3
General provision expenses*	1	1
Other Operating Expenses (-)	34	34
Personnel Expenses*	19	16
Net Operating Profit/Loss	20	53
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	20	53
Provisions for Taxes on Income from Continuing Operations (±)	-5	-10
Net Profit/Loss from Continuing Operations	16	43
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	16	43

* 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)	38.6	43.8
Shareholders' Equity / Total Assets	38.7	29.3
(Shareholders' Equity - Permanent Assets) / Total Assets	36.1	27.1
Net On Balance Sheet Position / Total Shareholders' Equity	-26.3	-108.4
Net On and Off Balance Sheet Position / Total Shareholders' Equity	2.3	1.7
Balance-Sheet Ratios		
TC Assets / Total Assets	72.7	84.2
TC Liabilities / Total Liabilities	62.3	53.0
FC Assets / FC Liabilities	72.5	33.6
TC Deposits / Total Deposits	36.2	30.0
TC Loans / Total Loans and Receivables	62.6	59.8
Total Deposits / Total Assets	47.0	61.0
Funds Borrowed / Total Assets	2.9	2.2
Assets Quality		
Financial Assets (net) / Total Assets	28.8	35.9
Total Loans and Receivables / Total Assets	33.3	13.9
Total Loans and Receivables / Total Deposits	70.9	22.7
Loans Under Follow-up (gross) / Total Loans and Receivables	8.8	18.0
Loans Under Follow-up (net) / Total Loans and Receivables	0.8	1.8
Specific Provisions / Loans Under Follow-up	91.1	89.8
Permanent Assets / Total Assets	2.6	2.2
Consumer Loans / Total Loans and Receivables	0.4	1.4
Liquidity		
Liquid Assets / Total Assets	62.2	83.0
Liquid Assets / Short-term Liabilities	121.1	129.4
TC Liquid Assets / Total Assets	47.3	72.8
Profitability		
Net Profit/Losses / Total Assets	2.3	5.2
Net Profit/Losses / Total Shareholders' Equity	6.0	17.8
Profit/Losses Before Taxes after Continuing Operations / Total Assets	3.0	6.5
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	4.9	5.9
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	57.3	53.9
Non-interest Income (net) / Total Assets	3.7	4.7
Other Operating Expenses / Total Assets	5.0	4.1
Personnel Expenses / Other Operating Expenses	57.3	46.6
Non-interest Income (net) / Other Operating Expenses	73.8	114.8

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

Turkish Bank A.Ş.

Assets

(USD Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	7	15	21	3.4	10	18	28	4.9
Fin.ass.where fair value cha. is refl.to I/S (Net)	0	1	1	0.1	0	0	0	0.1
Financial assets held for trading	0	1	1	0.1	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	1	1	0.1	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
Banks	200	66	266	42.1	100	162	262	45.4
Money Market Securities	0	0	0	0.0	14	0	14	2.5
Interbank money market placements	0	0	0	0.0	14	0	14	2.5
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
Financial Assets Available for Sale (Net)	43	10	53	8.4	78	21	99	17.2
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	43	1	44	7.0	78	17	95	16.5
Other marketable securities	0	9	9	1.4	0	4	4	0.7
Loans	183	71	254	40.2	94	51	145	25.1
Loans	177	70	247	39.2	92	51	143	24.7
Loans granted to the Banks risk group	5	0	5	0.7	19	0	19	3.4
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	172	70	243	38.4	72	51	123	21.4
Loans under follow-up	9	4	12	2.0	4	1	6	1.0
Specific provisions (-)	3	3	6	1.0	2	1	3	0.6
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	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
Investments and Associates (Net)	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
Subsidiaries (Net)	18	0	18	2.8	17	0	17	3.0
Financial subsidiaries	18	0	18	2.8	17	0	17	3.0
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	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
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	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
Property and Equipment (Net)	8	0	8	1.2	8	0	8	1.5
Intangible Assets (Net)	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
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	0	0	0	0.1	1	0	1	0.1
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	0	0	0	0.1	1	0	1	0.1
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	10	0	10	1.6	1	0	1	0.2
Total Assets	469	163	631	100.0	324	253	577	100.0

Liabilities

(USD Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Deposits	229	160	389	61.6	140	145	285	49.4
Deposits held by the Banks risk group	45	4	48	7.7	1	13	14	2.4
Other	185	156	341	54.0	139	132	271	47.0
Derivative Finan. Liabilities Held for Trading	0	2	2	0.3	0	0	0	0.1
Funds Borrowed	44	41	85	13.5	8	110	118	20.4
Money Market Takings	35	0	35	5.5	67	0	67	11.6
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	35	0	35	5.5	67	0	67	11.6
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	1	0	1	0.1	0	0	0	0.0
Other External Resources	10	0	10	1.6	1	0	2	0.3
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
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
Derivative Finan. Liabilities Held for Hedging	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
Provisions	1	0	1	0.2	2	0	2	0.3
General provisions	1	0	1	0.1	1	0	1	0.2
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	0.0	0	0	0	0.0
Liabilities for Tax	1	0	1	0.1	1	0	1	0.1
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
Lia. for Pro. & Equ. for Sale p. and from Term. Op. (Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	108	0	108	17.1	105	-2	103	17.8
Paid-in capital	55	0	55	8.8	54	0	54	9.4
Supplementary capital	40	0	40	6.3	39	-2	37	6.4
Share premium	26	0	26	4.1	25	0	25	4.4
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	1	0	1	0.1	1	-2	-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	13	0	13	2.1	13	0	13	2.2
Profit reserves	2	0	2	0.3	2	0	2	0.3
Legal reserves	2	0	2	0.3	2	0	2	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	11	0	11	1.7	10	0	10	1.7
Prior years income/loss	9	0	9	1.4	8	0	8	1.3
Current year income/loss	2	0	2	0.3	2	0	2	0.3
Total Liabilities	428	203	631	100.0	323	254	577	100.0

Turkish Bank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Sept. 2010			Sept. 2009		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	24	53	77	26	110	136
Letters of guarantee	24	27	51	26	23	49
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	24	24	0	86	86
Commitments	21	17	38	24	36	60
Irrevocable commitments	21	17	38	24	36	60
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	41	240	282	2	157	159
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	41	240	282	2	157	159
Custody and Pledged Securities	279	337	616	253	257	510
Items held in Custody	56	30	86	92	11	103
Pledged Items	223	308	530	161	246	407
Accepted independent guaran. and warrant.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	365	647	1,012	304	561	865

Income-Expenditure

(USD Million)

	Sept. 2010	Sept. 2009
Interest Income	26	29
Interest on loans	12	13
Interest received from reserve deposits	0	0
Interest received from banks	9	5
Interest received from money market transactions	0	3
Interest received from marketable securities portfolio	4	8
Other interest income	0	0
Interest Expenses	12	16
Interest on deposits	10	13
Interest on money market transactions	1	1
Interest on funds borrowed	1	2
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	14	13
Net Fees and Commissions Income/Expenses	1	2
Fees and commissions received	2	2
Fees and commissions paid	0	0
Dividend Income	1	1
Trading Profit/Loss (net)	0	1
Profit/loss on trading account securities	1	0
Profit/losses on derivative financial transactions	-1	0
Foreign exchange profit/loss	0	0
Other Operating Income	2	2
Total Operating Income/Expenses	17	17
Provision for Loan Losses or other Receivables (-)	1	2
Specific provisions of banks loans and other receivables*	1	0
General provision expenses*	0	0
Other Operating Expenses (-)	14	13
Personnel Expenses*	7	8
Net Operating Profit/Loss	2	2
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	2	2
Provisions for Taxes on Income from Continuing Operations (±)	0	0
Net Profit/Loss from Continuing Operations	2	2
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	2	2

* 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)	26.9	30.0
Shareholders' Equity / Total Assets	17.1	17.8
(Shareholders' Equity - Permanent Assets) / Total Assets	11.9	12.8
Net On Balance Sheet Position / Total Shareholders' Equity	-36.2	-0.7
Net On and Off Balance Sheet Position / Total Shareholders' Equity	1.3	0.1
Balance-Sheet Ratios		
TC Assets / Total Assets	74.2	56.2
TC Liabilities / Total Liabilities	67.8	56.0
FC Assets / FC Liabilities	80.2	99.6
TC Deposits / Total Deposits	58.9	49.1
TC Loans / Total Loans and Receivables	72.0	64.7
Total Deposits / Total Assets	61.6	49.4
Funds Borrowed / Total Assets	13.5	20.4
Assets Quality		
Financial Assets (net) / Total Assets	8.5	17.3
Total Loans and Receivables / Total Assets	40.2	25.1
Total Loans and Receivables / Total Deposits	65.2	50.9
Loans Under Follow-up (gross) / Total Loans and Receivables	4.9	3.9
Loans Under Follow-up (net) / Total Loans and Receivables	2.5	1.5
Specific Provisions / Loans Under Follow-up	48.2	60.2
Permanent Assets / Total Assets	5.1	5.0
Consumer Loans / Total Loans and Receivables	1.2	1.8
Liquidity		
Liquid Assets / Total Assets	54.0	70.0
Liquid Assets / Short-term Liabilities	70.2	91.2
TC Liquid Assets / Total Assets	39.5	35.1
Profitability		
Net Profit/Losses / Total Assets	0.3	0.3
Net Profit/Losses / Total Shareholders' Equity	1.8	1.8
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.3	0.4
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	2.1	2.1
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	76.7	70.6
Non-interest Income (net) / Total Assets	0.5	0.8
Other Operating Expenses / Total Assets	2.3	2.3
Personnel Expenses / Other Operating Expenses	51.4	56.1
Non-interest Income (net) / Other Operating Expenses	23.3	35.4

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

Turkland Bank A.Ş.

Assets

(USD Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	3	39	42	4.6	20	25	45	6.8
Fin.ass.where fair value cha. is refl.to I/S (Net)	0	0	0	0.0	1	0	1	0.1
Financial assets held for trading	0	0	0	0.0	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
Banks	0	41	41	4.4	0	31	31	4.7
Money Market Securities	25	0	25	2.8	22	0	22	3.3
Interbank money market placements	25	0	25	2.8	22	0	22	3.3
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
Financial Assets Available for Sale (Net)	122	25	147	16.1	84	0	84	12.6
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	122	25	147	16.1	84	0	84	12.6
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans	481	120	601	65.7	340	97	437	65.6
Loans	464	120	584	63.8	331	97	428	64.3
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	464	120	584	63.8	331	97	428	64.3
Loans under follow-up	38	0	38	4.2	21	0	21	3.2
Specific provisions (-)	21	0	21	2.3	13	0	13	1.9
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	32	0	32	3.5	25	0	25	3.7
Public sector debt securities	32	0	32	3.5	25	0	25	3.7
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	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
Subsidiaries (Net)	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
Joint Ventures (Business Partners) (Net)	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
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	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
Property and Equipment (Net)	10	0	10	1.1	9	0	9	1.4
Intangible Assets (Net)	1	0	1	0.1	1	0	1	0.2
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	1	0	1	0.1	1	0	1	0.2
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	1	0	1	0.1	1	0	1	0.1
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	0.1
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	14	0	14	1.5	9	0	9	1.4
Total Assets	690	225	915	100.0	512	154	665	100.0

Liabilities

(USD Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Deposits	376	283	659	72.1	261	182	443	66.6
Deposits held by the Banks risk group	0	0	1	0.1	0	0	0	0.0
Other	376	283	659	72.0	260	182	443	66.5
Derivative Finan. Liabilities Held for Trading	0	0	0	0.0	0	0	0	0.0
Funds Borrowed	11	33	44	4.9	6	35	41	6.2
Money Market Takings	24	0	24	2.7	0	0	0	0.0
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	24	0	24	2.7	0	0	0	0.0
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	3	0	3	0.3	3	0	3	0.4
Other External Resources	21	1	21	2.3	12	0	12	1.9
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	1	1	0.1
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
Derivative Finan. Liabilities Held for Hedging	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
Provisions	7	0	7	0.8	7	0	7	1.0
General provisions	3	0	3	0.3	4	0	4	0.6
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	2	0	2	0.3	1	0	1	0.2
Liabilities for Tax	2	0	2	0.2	3	0	3	0.5
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
Lia. for Pro. & Equ. for Sale p. and from Term. Op. (Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	153	1	154	16.8	155	0	155	23.3
Paid-in capital	118	0	118	12.9	115	0	115	17.3
Supplementary capital	20	1	21	2.2	22	0	22	3.3
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	2	1	3	0.3	5	0	5	0.7
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	1.9	17	0	17	2.6
Profit reserves	9	0	9	1.0	8	0	8	1.1
Legal reserves	0	0	0	0.1	0	0	0	0.1
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	7	0	7	0.8	7	0	7	1.1
Other profit reserves	2	0	2	0.2	0	0	0	0.0
Profit or loss	6	0	6	0.6	10	0	10	1.6
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	6	0	6	0.6	10	0	10	1.6
Total Liabilities	597	318	915	100.0	447	219	665	100.0

Turkland Bank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Sept. 2010			Sept. 2009		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	474	223	697	263	134	397
Letters of guarantee	474	96	570	263	78	341
Bank acceptances	0	12	12	0	4	4
Letters of credit	0	69	69	0	35	35
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	46	46	0	16	16
Commitments	3,157	13	3,170	55	51	106
Irrevocable commitments	56	13	69	55	51	106
Revocable commitments	3,101	0	3,101	0	0	0
Derivative Financial Instruments	4	22	26	0	8	8
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	4	22	26	0	8	8
Custody and Pledged Securities	3,159	617	3,776	1,897	587	2,484
Items held in Custody	201	19	221	154	19	173
Pledged Items	2,958	598	3,555	1,743	568	2,311
Accepted independent guaran. and warrant.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	6,794	876	7,670	2,215	780	2,995

Income-Expenditure

(USD Million)

	Sept. 2010	Sept. 2009
Interest Income	57	67
Interest on loans	46	52
Interest received from reserve deposits	1	1
Interest received from banks	0	0
Interest received from money market transactions	1	2
Interest received from marketable securities portfolio	10	11
Other interest income	0	0
Interest Expenses	32	33
Interest on deposits	29	27
Interest on money market transactions	1	5
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	2	0
Net Interest Income/Expenses	25	34
Net Fees and Commissions Income/Expenses	9	7
Fees and commissions received	9	7
Fees and commissions paid	0	0
Dividend Income	0	0
Trading Profit/Loss (net)	6	6
Profit/loss on trading account securities	6	6
Profit/losses on derivative financial transactions	-8	-2
Foreign exchange profit/loss	8	3
Other Operating Income	9	1
Total Operating Income/Expenses	49	48
Provision for Loan Losses or other Receivables (-)	5	6
Specific provisions of banks loans and other receivables*	4	5
General provision expenses*	0	1
Other Operating Expenses (-)	36	29
Personnel Expenses*	21	16
Net Operating Profit/Loss	7	13
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	13
Provisions for Taxes on Income from Continuing Operations (±)	-1	-3
Net Profit/Loss from Continuing Operations	6	10
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	6	10

* 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)	15.4	23.1
Shareholders' Equity / Total Assets	16.8	23.3
(Shareholders' Equity - Permanent Assets) / Total Assets	13.7	20.4
Net On Balance Sheet Position / Total Shareholders' Equity	0.5	0.6
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-0.4	13.1
Balance-Sheet Ratios		
TC Assets / Total Assets	75.4	76.9
TC Liabilities / Total Liabilities	65.2	67.1
FC Assets / FC Liabilities	70.9	70.3
TC Deposits / Total Deposits	57.1	58.8
TC Loans / Total Loans and Receivables	80.0	77.8
Total Deposits / Total Assets	72.1	66.6
Funds Borrowed / Total Assets	4.9	6.2
Assets Quality		
Financial Assets (net) / Total Assets	19.7	16.5
Total Loans and Receivables / Total Assets	65.7	65.6
Total Loans and Receivables / Total Deposits	91.2	98.6
Loans Under Follow-up (gross) / Total Loans and Receivables	6.4	4.9
Loans Under Follow-up (net) / Total Loans and Receivables	2.8	2.0
Specific Provisions / Loans Under Follow-up	55.7	59.4
Permanent Assets / Total Assets	3.1	2.9
Consumer Loans / Total Loans and Receivables	1.2	1.0
Liquidity		
Liquid Assets / Total Assets	27.9	27.5
Liquid Assets / Short-term Liabilities	44.5	51.8
TC Liquid Assets / Total Assets	16.4	19.0
Profitability		
Net Profit/Losses / Total Assets	0.6	1.6
Net Profit/Losses / Total Shareholders' Equity	3.9	6.7
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.8	1.9
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	2.3	4.3
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	43.7	59.9
Non-interest Income (net) / Total Assets	2.5	2.2
Other Operating Expenses / Total Assets	3.9	4.3
Personnel Expenses / Other Operating Expenses	57.0	54.5
Non-interest Income (net) / Other Operating Expenses	64.6	50.3

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

Türk Ekonomi Bankası A.Ş.

Assets

(USD Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	240	933	1,173	10.1	298	805	1,102	12.1
Fin.ass.where fair value cha. is refl.to I/S (Net)	230	19	249	2.1	189	19	208	2.3
Financial assets held for trading	230	19	249	2.1	189	19	208	2.3
Public sector debt securities	162	3	165	1.4	169	2	171	1.9
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	68	16	83	0.7	20	17	37	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
Banks	21	204	226	1.9	30	224	254	2.8
Money Market Securities	0	0	0	0.0	34	2	36	0.4
Interbank money market placements	0	0	0	0.0	34	2	36	0.4
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
Financial Assets Available for Sale (Net)	1,674	142	1,816	15.6	863	41	903	9.9
Securities representing a share in capital	11	1	12	0.1	0	1	1	0.0
Public sector debt securities	1,663	141	1,804	15.5	863	40	902	9.9
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans	5,906	1,572	7,478	64.4	4,308	1,198	5,506	60.5
Loans	5,811	1,572	7,382	63.5	4,184	1,198	5,382	59.2
Loans granted to the Banks risk group	70	18	88	0.8	22	9	31	0.3
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	5,740	1,554	7,294	62.8	4,162	1,189	5,351	58.8
Loans under follow-up	242	0	242	2.1	276	0	276	3.0
Specific provisions (-)	146	0	146	1.3	152	0	152	1.7
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	145	0	145	1.3	550	0	550	6.0
Public sector debt securities	145	0	145	1.3	550	0	550	6.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	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
Subsidiaries (Net)	40	42	83	0.7	63	41	104	1.1
Financial subsidiaries	40	42	83	0.7	63	41	104	1.1
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	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
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	5	1	6	0.0	19	0	19	0.2
Fair value hedges	5	1	6	0.0	19	0	19	0.2
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
Property and Equipment (Net)	99	0	99	0.9	106	0	106	1.2
Intangible Assets (Net)	7	0	7	0.1	6	0	6	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	7	0	7	0.1	6	0	6	0.1
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	8	0	8	0.1	6	0	6	0.1
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	8	0	8	0.1	6	0	6	0.1
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	309	21	330	2.8	276	20	296	3.3
Total Assets	8,687	2,934	11,620	100.0	6,747	2,351	9,097	100.0

Liabilities

(USD Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Deposits	4,082	2,668	6,750	58.1	3,574	2,325	5,899	64.8
Deposits held by the Banks risk group	70	179	249	2.1	105	177	282	3.1
Other	4,012	2,489	6,501	55.9	3,469	2,149	5,618	61.8
Derivative Finan. Liabilities Held for Trading	57	30	87	0.7	29	13	42	0.5
Funds Borrowed	1,169	989	2,157	18.6	426	505	931	10.2
Money Market Takings	355	0	355	3.1	219	0	219	2.4
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	355	0	355	3.1	219	0	219	2.4
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	200	6	205	1.8	166	19	184	2.0
Other External Resources	300	1	300	2.6	219	1	220	2.4
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
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
Derivative Finan. Liabilities Held for Hedging	38	0	38	0.3	50	0	50	0.5
Fair value hedges	38	0	38	0.3	50	0	50	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
Provisions	96	10	107	0.9	66	8	74	0.8
General provisions	51	10	62	0.5	39	8	46	0.5
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	15	0	15	0.1	11	0	11	0.1
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	30	0	30	0.3	17	0	17	0.2
Liabilities for Tax	28	0	28	0.2	40	0	40	0.4
Current liabilities for tax	28	0	28	0.2	40	0	40	0.4
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia. for Pro. & Equ. for Sale p. and from Term. Op. (Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	314	314	2.7	0	332	332	3.6
Shareholders' Equity	1,275	3	1,278	11.0	1,104	3	1,106	12.2
Paid-in capital	762	0	762	6.6	745	0	745	8.2
Supplementary capital	27	3	30	0.3	19	3	22	0.2
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	25	3	28	0.2	17	3	20	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	1	0	1	0.0	1	0	1	0.0
Profit reserves	364	0	364	3.1	213	0	213	2.3
Legal reserves	32	0	32	0.3	24	0	24	0.3
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	332	0	332	2.9	189	0	189	2.1
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	123	0	123	1.1	127	0	127	1.4
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	123	0	123	1.1	127	0	127	1.4
Total Liabilities	7,600	4,020	11,620	100.0	5,893	3,205	9,097	100.0

Türk Ekonomi Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Sept. 2010			Sept. 2009		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	1,407	1,344	2,751	949	1,253	2,201
Letters of guarantee	1,259	867	2,126	858	823	1,681
Bank acceptances	1	42	43	1	29	30
Letters of credit	0	380	380	0	324	324
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	148	54	202	90	76	166
Commitments	2,309	633	2,941	1,900	740	2,640
Irrevocable commitments	2,309	633	2,941	1,900	740	2,640
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	4,441	5,794	10,234	1,917	3,151	5,068
Derivative finan. instruments held for hedging	257	116	373	338	216	554
Trading transactions	4,184	5,678	9,862	1,579	2,935	4,514
Custody and Pledged Securities	20,569	5,108	25,677	86,959	5,062	92,021
Items held in Custody	5,504	378	5,882	76,082	319	76,401
Pledged Items	15,044	4,727	19,771	10,864	4,741	15,605
Accepted independent guaran. and warrant.	21	3	24	14	1	15
Total Off Balance Sheet Commitments	28,725	12,878	41,603	91,725	10,205	101,931

Income-Expenditure

(USD Million)

	Sept. 2010	Sept. 2009
Interest Income	770	869
Interest on loans	612	664
Interest received from reserve deposits	10	15
Interest received from banks	4	7
Interest received from money market transactions	1	17
Interest received from marketable securities portfolio	143	155
Other interest income	1	10
Interest Expenses	369	457
Interest on deposits	255	327
Interest on money market transactions	75	100
Interest on funds borrowed	27	19
Interest on securities issued	0	0
Other interest expenses	11	11
Net Interest Income/Expenses	401	412
Net Fees and Commissions Income/Expenses	127	121
Fees and commissions received	195	179
Fees and commissions paid	68	59
Dividend Income	10	8
Trading Profit/Loss (net)	3	32
Profit/loss on trading account securities	19	42
Profit/losses on derivative financial transactions	-123	-92
Foreign exchange profit/loss	107	82
Other Operating Income	27	16
Total Operating Income/Expenses	567	589
Provision for Loan Losses or other Receivables (-)	87	89
Specific provisions of banks loans and other receivables*	63	86
General provision expenses*	10	-5
Other Operating Expenses (-)	389	345
Personnel Expenses*	186	175
Net Operating Profit/Loss	91	155
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	91	155
Provisions for Taxes on Income from Continuing Operations (±)	-19	-28
Net Profit/Loss from Continuing Operations	72	127
Net Profit/Loss Before Taxes from Terminated Operations	53	0
Provisions for Taxes on Income from Terminated Operations (±)	-3	0
Net Profit/Loss from Terminated Operations	51	0
Net Profit/Losses	123	127

* 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)	15.7	18.8
Shareholders' Equity / Total Assets	11.0	12.2
(Shareholders' Equity - Permanent Assets) / Total Assets	8.5	8.4
Net On Balance Sheet Position / Total Shareholders' Equity	-45.8	-38.3
Net On and Off Balance Sheet Position / Total Shareholders' Equity	1.7	-4.0
Balance-Sheet Ratios		
TC Assets / Total Assets	74.8	74.2
TC Liabilities / Total Liabilities	65.4	64.8
FC Assets / FC Liabilities	73.0	73.4
TC Deposits / Total Deposits	60.5	60.6
TC Loans / Total Loans and Receivables	79.0	78.2
Total Deposits / Total Assets	58.1	64.8
Funds Borrowed / Total Assets	18.6	10.2
Assets Quality		
Financial Assets (net) / Total Assets	19.1	18.5
Total Loans and Receivables / Total Assets	64.4	60.5
Total Loans and Receivables / Total Deposits	110.8	93.3
Loans Under Follow-up (gross) / Total Loans and Receivables	3.2	5.0
Loans Under Follow-up (net) / Total Loans and Receivables	1.3	2.2
Specific Provisions / Loans Under Follow-up	60.4	55.2
Permanent Assets / Total Assets	2.5	3.7
Consumer Loans / Total Loans and Receivables	26.1	22.0
Liquidity		
Liquid Assets / Total Assets	29.8	27.5
Liquid Assets / Short-term Liabilities	47.7	40.7
TC Liquid Assets / Total Assets	18.6	15.5
Profitability		
Net Profit/Losses / Total Assets	1.1	1.4
Net Profit/Losses / Total Shareholders' Equity	9.6	11.4
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.8	1.7
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	2.9	3.6
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	59.7	55.4
Non-interest Income (net) / Total Assets	1.4	1.9
Other Operating Expenses / Total Assets	3.4	3.8
Personnel Expenses / Other Operating Expenses	47.8	50.7
Non-interest Income (net) / Other Operating Expenses	42.6	51.3

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

Türk Eximbank

Assets

(USD Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	0	0	0	0.0	0	0	0	0.0
Fin.ass.where fair value cha. is refl.to I/S (Net)	196	2	199	5.0	53	10	63	1.6
Financial assets held for trading	196	2	199	5.0	53	10	63	1.6
Public sector debt securities	180	2	183	4.6	44	2	46	1.1
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	16	0	16	0.4	9	8	17	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
Banks	172	103	275	6.9	62	89	151	3.7
Money Market Securities	381	0	381	9.5	579	0	579	14.3
Interbank money market placements	381	0	381	9.5	579	0	579	14.3
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
Financial Assets Available for Sale (Net)	11	0	11	0.3	9	0	9	0.2
Securities representing a share in capital	11	0	11	0.3	9	0	9	0.2
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
Loans	1,114	1,672	2,786	69.7	1,093	1,982	3,075	75.8
Loans	1,114	1,672	2,786	69.7	1,093	1,982	3,075	75.8
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	1,114	1,672	2,786	69.7	1,093	1,982	3,075	75.8
Loans under follow-up	81	0	81	2.0	43	0	43	1.0
Specific provisions (-)	81	0	81	2.0	43	0	43	1.0
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	298	33	331	8.3	132	33	165	4.1
Public sector debt securities	298	33	331	8.3	132	33	165	4.1
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	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
Subsidiaries (Net)	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
Joint Ventures (Business Partners) (Net)	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
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	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
Property and Equipment (Net)	5	0	5	0.1	5	0	5	0.1
Intangible Assets (Net)	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
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	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
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	5	6	11	0.3	5	8	12	0.3
Total Assets	2,181	1,817	3,998	100.0	1,937	2,121	4,059	100.0

Liabilities

(USD Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Deposits	0	0	0	0.0	0	0	0	0.0
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
Derivative Finan. Liabilities Held for Trading	0	3	3	0.1	0	3	3	0.1
Funds Borrowed	0	822	822	20.6	0	1,061	1,061	26.1
Money Market Takings	0	0	0	0.0	0	0	0	0.0
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
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	5	0	5	0.1	5	0	5	0.1
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	5	0	5	0.1	5	0	5	0.1
Miscellaneous Payables	4	6	10	0.2	4	5	9	0.2
Other External Resources	258	240	498	12.5	258	197	455	11.2
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
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
Derivative Finan. Liabilities Held for Hedging	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
Provisions	57	0	57	1.4	65	0	65	1.6
General provisions	15	0	15	0.4	19	0	19	0.5
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	11	0	11	0.3	10	0	10	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	32	0	32	0.8	36	0	36	0.9
Liabilities for Tax	1	0	1	0.0	1	0	1	0.0
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
Lia.for Pro.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	134	134	3.4	0	152	152	3.7
Shareholders' Equity	2,468	0	2,468	61.7	2,308	0	2,309	56.9
Paid-in capital	1,386	0	1,386	34.7	1,185	0	1,185	29.2
Supplementary capital	421	0	421	10.5	445	0	445	11.0
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	6	0	6	0.2	6	0	6	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	415	0	415	10.4	440	0	440	10.8
Profit reserves	530	0	530	13.3	479	0	479	11.8
Legal reserves	135	0	135	3.4	103	0	103	2.5
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	379	0	379	9.5	360	0	360	8.9
Other profit reserves	16	0	16	0.4	15	0	15	0.4
Profit or loss	131	0	131	3.3	199	0	199	4.9
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	131	0	131	3.3	199	0	199	4.9
Total Liabilities	2,793	1,205	3,998	100.0	2,642	1,417	4,059	100.0

Türk Eximbank

Off Balance Sheet Commitments

(USD Million)

	Sept. 2010			Sept. 2009		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	0	679	679	0	667	667
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	429	429	0	445	445
Other guarantees and warranties	0	250	250	0	222	222
Commitments	1	0	2	0	14	14
Irrevocable commitments	1	0	1	0	14	14
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	351	391	741	415	578	993
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	351	391	741	415	578	993
Custody and Pledged Securities	21	108	130	21	112	133
Items held in Custody	0	0	0	0	0	0
Pledged Items	21	108	130	21	112	133
Accepted independent guaran. and warrant.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	373	1,179	1,552	436	1,371	1,807

Income-Expenditure

(USD Million)

	Sept. 2010	Sept. 2009
Interest Income	167	238
Interest on loans	89	179
Interest received from reserve deposits	0	0
Interest received from banks	4	5
Interest received from money market transactions	48	32
Interest received from marketable securities portfolio	26	22
Other interest income	0	0
Interest Expenses	16	27
Interest on deposits	0	0
Interest on money market transactions	16	27
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	152	211
Net Fees and Commissions Income/Expenses	-5	-2
Fees and commissions received	0	1
Fees and commissions paid	5	3
Dividend Income	0	0
Trading Profit/Loss (net)	6	21
Profit/loss on trading account securities	0	1
Profit/losses on derivative financial transactions	21	37
Foreign exchange profit/loss	-15	-18
Other Operating Income	24	14
Total Operating Income/Expenses	176	244
Provision for Loan Losses or other Receivables (-)	16	20
Specific provisions of banks loans and other receivables*	11	5
General provision expenses*	0	5
Other Operating Expenses (-)	29	25
Personnel Expenses*	13	11
Net Operating Profit/Loss	131	199
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	131	199
Provisions for Taxes on Income from Continuing Operations (±)	0	0
Net Profit/Loss from Continuing Operations	131	199
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	131	199

* 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)	124.9	116.8
Shareholders' Equity / Total Assets	61.7	56.9
(Shareholders' Equity - Permanent Assets) / Total Assets	61.6	56.7
Net On Balance Sheet Position / Total Shareholders' Equity	14.2	19.2
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.8	2.0
Balance-Sheet Ratios		
TC Assets / Total Assets	54.6	47.7
TC Liabilities / Total Liabilities	69.9	65.1
FC Assets / FC Liabilities	150.8	149.7
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans and Receivables	40.0	35.5
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	20.6	26.1
Assets Quality		
Financial Assets (net) / Total Assets	13.5	5.8
Total Loans and Receivables / Total Assets	69.7	75.8
Total Loans and Receivables / Total Deposits	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	2.9	1.4
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	0.1	0.1
Consumer Loans / Total Loans and Receivables	0.1	0.1
Liquidity		
Liquid Assets / Total Assets	21.6	19.7
Liquid Assets / Short-term Liabilities	1,305.5	999.8
TC Liquid Assets / Total Assets	19.0	17.3
Profitability		
Net Profit/Losses / Total Assets	3.3	4.9
Net Profit/Losses / Total Shareholders' Equity	5.3	8.6
Profit/Losses Before Taxes after Continuing Operations / Total Assets	3.3	4.9
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	3.5	5.1
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	79.6	84.5
Non-interest Income (net) / Total Assets	0.6	0.8
Other Operating Expenses / Total Assets	0.7	0.6
Personnel Expenses / Other Operating Expenses	43.2	45.7
Non-interest Income (net) / Other Operating Expenses	84.5	132.1

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

Türkiye Cumhuriyeti Ziraat Bankası A.Ş.

Assets

(USD Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	4,099	1,500	5,599	5.9	5,074	1,220	6,294	7.7
Fin.ass.where fair value cha. is refl.to I/S (Net)	153	20	173	0.2	441	32	473	0.6
Financial assets held for trading	153	20	173	0.2	441	32	473	0.6
Public sector debt securities	152	19	171	0.2	441	31	472	0.6
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	0.0	0	1	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
Banks	12	4,388	4,400	4.6	6	3,227	3,233	4.0
Money Market Securities	1,178	0	1,178	1.2	7	0	7	0.0
Interbank money market placements	485	0	485	0.5	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	693	0	693	0.7	7	0	7	0.0
Financial Assets Available for Sale (Net)	21,367	2,999	24,366	25.6	9,959	3,618	13,576	16.6
Securities representing a share in capital	80	30	110	0.1	15	0	15	0.0
Public sector debt securities	21,147	2,943	24,089	25.3	9,867	2,545	12,412	15.2
Other marketable securities	140	26	166	0.2	77	1,073	1,149	1.4
Loans	30,017	2,412	32,429	34.0	21,811	1,071	22,882	28.0
Loans	29,880	2,412	32,293	33.9	21,699	1,071	22,771	27.8
Loans granted to the Banks risk group	0	102	102	0.1	0	27	27	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	29,880	2,311	32,191	33.8	21,699	1,044	22,744	27.8
Loans under follow-up	594	7	601	0.6	546	6	552	0.7
Specific provisions (-)	457	7	464	0.5	435	6	440	0.5
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	22,887	2,625	25,512	26.8	30,624	3,164	33,787	41.3
Public sector debt securities	22,883	2,625	25,507	26.8	30,621	3,163	33,784	41.3
Other marketable securities	4	0	4	0.0	3	0	3	0.0
Investments and Associates (Net)	35	0	35	0.0	81	0	81	0.1
Accounted with equity method	0	0	0	0.0	50	0	50	0.1
Non-consolidated investments and associates	35	0	35	0.0	31	0	31	0.0
Financial investments and associates	32	0	32	0.0	28	0	28	0.0
Non-financial investments and associates	4	0	4	0.0	3	0	3	0.0
Subsidiaries (Net)	79	326	406	0.4	61	325	386	0.5
Financial subsidiaries	76	326	402	0.4	58	325	383	0.5
Non-financial subsidiaries	4	0	4	0.0	3	0	3	0.0
Joint Ventures (Business Partners) (Net)	0	20	20	0.0	0	17	17	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	20	20	0.0	0	17	17	0.0
Financial joint ventures	0	20	20	0.0	0	17	17	0.0
Non-financial joint ventures	0	0	0	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	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
Property and Equipment (Net)	564	3	567	0.6	549	3	552	0.7
Intangible Assets (Net)	12	1	13	0.0	10	2	12	0.0
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	12	1	13	0.0	10	2	12	0.0
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	207	0	207	0.2	235	0	235	0.3
Current assets for tax	0	0	0	0.0	2	0	2	0.0
Deferred assets for tax	207	0	207	0.2	234	0	234	0.3
Prop.&Equ.for Sale p. and from Term.Op.(Net)	9	0	9	0.0	5	0	5	0.0
Other Assets	306	23	329	0.3	238	29	266	0.3
Total Assets	80,926	14,319	95,244	100.0	69,102	12,707	81,808	100.0

Liabilities

(USD Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Deposits	64,431	14,162	78,593	82.5	51,465	12,456	63,921	78.1
Deposits held by the Banks risk group	500	19	519	0.5	39	28	67	0.1
Other	63,931	14,143	78,073	82.0	51,426	12,429	63,855	78.1
Derivative Finan. Liabilities Held for Trading	4	1	5	0.0	0	1	1	0.0
Funds Borrowed	17	5	23	0.0	11	10	21	0.0
Money Market Takings	3,587	0	3,587	3.8	7,075	0	7,075	8.6
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	3,587	0	3,587	3.8	7,075	0	7,075	8.6
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	2,351	0	2,351	2.5	2,122	0	2,122	2.6
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	2,351	0	2,351	2.5	2,122	0	2,122	2.6
Miscellaneous Payables	336	94	431	0.5	253	103	356	0.4
Other External Resources	414	141	554	0.6	321	121	442	0.5
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
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
Derivative Finan. Liabilities Held for Hedging	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
Provisions	938	3	941	1.0	1,075	3	1,078	1.3
General provisions	224	0	224	0.2	252	0	252	0.3
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	400	0	400	0.4	357	0	357	0.4
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	314	3	317	0.3	465	3	469	0.6
Liabilities for Tax	257	0	257	0.3	339	0	339	0.4
Current liabilities for tax	257	0	257	0.3	339	0	339	0.4
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia. for Pro. & Equ. for Sale p. and from Term. Op. (Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	8,382	120	8,503	8.9	6,429	25	6,454	7.9
Paid-in capital	1,732	0	1,732	1.8	1,693	0	1,693	2.1
Supplementary capital	769	120	889	0.9	697	25	722	0.9
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	380	120	501	0.5	320	25	345	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.	12	0	12	0.0	9	0	9	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	377	0	377	0.4	368	0	368	0.4
Profit reserves	3,877	0	3,877	4.1	2,124	0	2,124	2.6
Legal reserves	1,394	0	1,394	1.5	1,190	0	1,190	1.5
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	2,079	0	2,079	2.2	727	0	727	0.9
Other profit reserves	404	0	404	0.4	206	0	206	0.3
Profit or loss	2,004	0	2,004	2.1	1,916	0	1,916	2.3
Prior years income/loss	111	0	111	0.1	108	0	108	0.1
Current year income/loss	1,894	0	1,894	2.0	1,808	0	1,808	2.2
Total Liabilities	80,717	14,527	95,244	100.0	69,088	12,720	81,808	100.0

Türkiye Cumhuriyeti Ziraat Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Sept. 2010			Sept. 2009		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	1,597	2,677	4,275	1,153	2,163	3,316
Letters of guarantee	1,596	2,179	3,775	1,153	1,876	3,029
Bank acceptances	1	26	28	0	30	30
Letters of credit	0	472	472	0	256	256
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
Commitments	12,199	3,037	15,237	8,507	2,899	11,406
Irrevocable commitments	3,817	425	4,242	3,142	562	3,704
Revocable commitments	8,382	2,612	10,994	5,365	2,337	7,702
Derivative Financial Instruments	219	254	473	5	105	110
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	219	254	473	5	105	110
Custody and Pledged Securities	84,140	1,877	86,017	61,917	1,332	63,249
Items held in Custody	6,545	442	6,987	6,393	458	6,851
Pledged Items	77,595	1,415	79,010	55,525	856	56,381
Accepted independent guaran. and warrant.	0	20	20	0	17	17
Total Off Balance Sheet Commitments	98,155	7,846	106,001	71,583	6,498	78,082

Income-Expenditure

(USD Million)

	Sept. 2010	Sept. 2009
Interest Income	6,301	7,415
Interest on loans	2,879	2,857
Interest received from reserve deposits	1	1
Interest received from banks	118	176
Interest received from money market transactions	2	3
Interest received from marketable securities portfolio	3,296	4,374
Other interest income	5	4
Interest Expenses	3,579	4,380
Interest on deposits	3,313	3,941
Interest on money market transactions	1	1
Interest on funds borrowed	254	418
Interest on securities issued	0	0
Other interest expenses	11	20
Net Interest Income/Expenses	2,722	3,035
Net Fees and Commissions Income/Expenses	257	228
Fees and commissions received	306	272
Fees and commissions paid	49	45
Dividend Income	21	18
Trading Profit/Loss (net)	28	34
Profit/loss on trading account securities	11	10
Profit/losses on derivative financial transactions	-45	0
Foreign exchange profit/loss	63	24
Other Operating Income	487	198
Total Operating Income/Expenses	3,515	3,513
Provision for Loan Losses or other Receivables (-)	138	328
Specific provisions of banks loans and other receivables*	135	194
General provision expenses*	1	61
Other Operating Expenses (-)	1,094	921
Personnel Expenses*	599	523
Net Operating Profit/Loss	2,282	2,264
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	2,282	2,264
Provisions for Taxes on Income from Continuing Operations (±)	-389	-457
Net Profit/Loss from Continuing Operations	1,894	1,808
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	1,894	1,808

* 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)	20.5	22.9
Shareholders' Equity / Total Assets	8.9	7.9
(Shareholders' Equity - Permanent Assets) / Total Assets	7.7	6.5
Net On Balance Sheet Position / Total Shareholders' Equity	-2.4	-0.2
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-0.1	-0.2
Balance-Sheet Ratios		
TC Assets / Total Assets	85.0	84.5
TC Liabilities / Total Liabilities	84.7	84.5
FC Assets / FC Liabilities	98.6	99.9
TC Deposits / Total Deposits	82.0	80.5
TC Loans / Total Loans and Receivables	92.6	95.3
Total Deposits / Total Assets	82.5	78.1
Funds Borrowed / Total Assets	0.0	0.0
Assets Quality		
Financial Assets (net) / Total Assets	52.5	58.5
Total Loans and Receivables / Total Assets	34.0	28.0
Total Loans and Receivables / Total Deposits	41.3	35.8
Loans Under Follow-up (gross) / Total Loans and Receivables	1.9	2.4
Loans Under Follow-up (net) / Total Loans and Receivables	0.4	0.5
Specific Provisions / Loans Under Follow-up	77.2	79.8
Permanent Assets / Total Assets	1.2	1.4
Consumer Loans / Total Loans and Receivables	45.6	46.0
Liquidity		
Liquid Assets / Total Assets	37.5	28.8
Liquid Assets / Short-term Liabilities	53.5	42.1
TC Liquid Assets / Total Assets	28.1	18.9
Profitability		
Net Profit/Losses / Total Assets	2.0	2.2
Net Profit/Losses / Total Shareholders' Equity	22.3	28.0
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.4	2.8
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	2.7	3.5
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	73.6	80.9
Non-interest Income (net) / Total Assets	0.8	0.6
Other Operating Expenses / Total Assets	1.1	1.1
Personnel Expenses / Other Operating Expenses	54.7	56.8
Non-interest Income (net) / Other Operating Expenses	72.5	51.9

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

Türkiye Garanti Bankası A.Ş.

Assets

(USD Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	929	2,388	3,317	4.2	3,569	2,026	5,596	8.2
Fin.ass.where fair value cha. is refl.to I/S (Net)	1,249	167	1,415	1.8	475	94	569	0.8
Financial assets held for trading	1,249	167	1,415	1.8	475	94	569	0.8
Public sector debt securities	948	9	957	1.2	64	7	71	0.1
Securities representing a share in capital	1	0	1	0.0	6	0	6	0.0
Derivative financial assets held for trading	292	157	449	0.6	399	87	486	0.7
Other marketable securities	9	0	9	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
Banks	1,612	3,346	4,958	6.3	1,519	3,388	4,907	7.2
Money Market Securities	35	0	35	0.0	20	0	20	0.0
Interbank money market placements	35	0	35	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	20	0	20	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	18,864	1,635	20,499	26.1	14,587	1,888	16,475	24.1
Securities representing a share in capital	42	45	87	0.1	41	41	82	0.1
Public sector debt securities	18,408	638	19,046	24.2	14,406	686	15,092	22.1
Other marketable securities	414	952	1,366	1.7	140	1,161	1,301	1.9
Loans	24,904	16,805	41,710	53.0	19,877	14,073	33,950	49.7
Loans	24,648	16,805	41,453	52.7	19,613	14,073	33,686	49.4
Loans granted to the Banks risk group	130	492	622	0.8	148	184	332	0.5
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	24,517	16,313	40,831	51.9	19,465	13,890	33,354	48.9
Loans under follow-up	1,386	0	1,386	1.8	1,432	0	1,432	2.1
Specific provisions (-)	1,130	0	1,130	1.4	1,168	0	1,168	1.7
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	3,074	844	3,919	5.0	3,919	916	4,835	7.1
Public sector debt securities	3,074	844	3,919	5.0	3,919	916	4,835	7.1
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	20	0	20	0.0	19	0	19	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	20	0	20	0.0	19	0	19	0.0
Financial investments and associates	19	0	19	0.0	18	0	18	0.0
Non-financial investments and associates	1	0	1	0.0	1	0	1	0.0
Subsidiaries (Net)	203	780	983	1.3	202	396	598	0.9
Financial subsidiaries	192	780	972	1.2	194	396	590	0.9
Non-financial subsidiaries	11	0	11	0.0	8	0	8	0.0
Joint Ventures (Business Partners) (Net)	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
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	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
Property and Equipment (Net)	788	0	788	1.0	740	1	741	1.1
Intangible Assets (Net)	19	0	19	0.0	12	0	12	0.0
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	19	0	19	0.0	12	0	12	0.0
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	91	0	91	0.1	34	0	34	0.0
Current assets for tax	2	0	2	0.0	2	0	2	0.0
Deferred assets for tax	89	0	89	0.1	32	0	32	0.0
Prop.&Equ.for Sale p. and from Term.Op.(Net)	69	0	69	0.1	59	0	59	0.1
Other Assets	771	41	812	1.0	398	41	439	0.6
Total Assets	52,627	26,008	78,635	100.0	45,429	22,825	68,254	100.0

Liabilities

(USD Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Deposits	29,516	19,105	48,621	61.8	21,614	17,730	39,344	57.6
Deposits held by the Banks risk group	502	292	794	1.0	383	216	599	0.9
Other	29,013	18,814	47,827	60.8	21,231	17,514	38,745	56.8
Derivative Finan. Liabilities Held for Trading	236	242	478	0.6	150	68	218	0.3
Funds Borrowed	3,154	6,551	9,705	12.3	1,880	6,392	8,272	12.1
Money Market Takings	4,420	157	4,577	5.8	8,117	104	8,221	12.0
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	4,420	157	4,577	5.8	8,117	104	8,221	12.0
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	1,883	18	1,901	2.4	1,563	17	1,579	2.3
Other External Resources	719	176	895	1.1	363	178	541	0.8
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	3	4	0.0
Finance leasing payables	0	0	0	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
Derivative Finan. Liabilities Held for Hedging	0	2	2	0.0	0	3	3	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	2	2	0.0	0	3	3	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	856	20	876	1.1	744	14	758	1.1
General provisions	366	19	385	0.5	291	13	304	0.4
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	172	0	172	0.2	140	0	140	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	317	1	318	0.4	314	1	314	0.5
Liabilities for Tax	204	0	204	0.3	367	0	368	0.5
Current liabilities for tax	204	0	204	0.3	367	0	368	0.5
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia. for Pro. & Equ. for Sale p. and from Term. Op. (Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	566	566	0.7	0	574	574	0.8
Shareholders' Equity	10,525	285	10,810	13.7	8,277	96	8,372	12.3
Paid-in capital	2,910	0	2,910	3.7	2,844	0	2,844	4.2
Supplementary capital	1,889	275	2,163	2.8	1,849	87	1,936	2.8
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	973	276	1,249	1.6	960	89	1,049	1.5
Revaluation changes of property and equip.	414	0	414	0.5	405	0	405	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)	-44	-1	-45	-0.1	-48	-2	-50	-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	535	0	535	0.7	523	0	523	0.8
Profit reserves	4,031	11	4,042	5.1	2,174	9	2,183	3.2
Legal reserves	363	3	366	0.5	245	3	249	0.4
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	3,668	0	3,668	4.7	1,928	0	1,928	2.8
Other profit reserves	0	8	8	0.0	0	6	6	0.0
Profit or loss	1,695	0	1,695	2.2	1,410	0	1,410	2.1
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	1,695	0	1,695	2.2	1,410	0	1,410	2.1
Total Liabilities	51,512	27,123	78,635	100.0	43,075	25,179	68,254	100.0

Türkiye Garanti Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Sept. 2010			Sept. 2009		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	3,504	6,981	10,485	3,091	7,035	10,125
Letters of guarantee	3,498	4,822	8,321	3,090	5,164	8,254
Bank acceptances	0	96	96	0	105	106
Letters of credit	5	2,062	2,068	0	1,765	1,765
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
Commitments	12,288	4,228	16,516	11,550	5,118	16,668
Irrevocable commitments	12,288	4,228	16,516	11,550	5,118	16,667
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	11,335	31,105	42,440	10,957	16,288	27,245
Derivative finan. instruments held for hedging	0	122	122	0	1	1
Trading transactions	11,335	30,983	42,318	10,957	16,287	27,244
Custody and Pledged Securities	167,761	94,130	261,891	121,091	79,755	200,846
Items held in Custody	47,903	9,968	57,871	32,394	10,318	42,712
Pledged Items	119,859	84,161	204,020	88,696	69,437	158,134
Accepted independent guaran. and warrant.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	194,888	136,444	331,332	146,688	108,196	254,884

Income-Expenditure

(USD Million)

	Sept. 2010	Sept. 2009
Interest Income	4,819	5,356
Interest on loans	2,717	3,136
Interest received from reserve deposits	57	83
Interest received from banks	117	100
Interest received from money market transactions	2	2
Interest received from marketable securities portfolio	1,856	1,958
Other interest income	70	76
Interest Expenses	2,412	2,873
Interest on deposits	1,844	2,123
Interest on money market transactions	365	339
Interest on funds borrowed	200	408
Interest on securities issued	0	0
Other interest expenses	3	2
Net Interest Income/Expenses	2,407	2,483
Net Fees and Commissions Income/Expenses	890	852
Fees and commissions received	1,116	1,080
Fees and commissions paid	226	228
Dividend Income	4	53
Trading Profit/Loss (net)	241	546
Profit/loss on trading account securities	139	239
Profit/losses on derivative financial transactions	-3	242
Foreign exchange profit/loss	105	65
Other Operating Income	365	71
Total Operating Income/Expenses	3,908	4,005
Provision for Loan Losses or other Receivables (-)	325	958
Specific provisions of banks loans and other receivables*	234	732
General provision expenses*	85	13
Other Operating Expenses (-)	1,463	1,246
Personnel Expenses*	564	451
Net Operating Profit/Loss	2,120	1,801
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	2,120	1,801
Provisions for Taxes on Income from Continuing Operations (±)	-425	-391
Net Profit/Loss from Continuing Operations	1,695	1,410
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	1,695	1,410

* 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)	19.8	18.8
Shareholders' Equity / Total Assets	13.7	12.3
(Shareholders' Equity - Permanent Assets) / Total Assets	11.0	9.8
Net On Balance Sheet Position / Total Shareholders' Equity	5.9	-10.0
Net On and Off Balance Sheet Position / Total Shareholders' Equity	5.6	-2.6
Balance-Sheet Ratios		
TC Assets / Total Assets	66.9	66.6
TC Liabilities / Total Liabilities	65.5	63.1
FC Assets / FC Liabilities	95.9	90.7
TC Deposits / Total Deposits	60.7	54.9
TC Loans / Total Loans and Receivables	59.7	58.5
Total Deposits / Total Assets	61.8	57.6
Funds Borrowed / Total Assets	12.3	12.1
Assets Quality		
Financial Assets (net) / Total Assets	32.9	32.1
Total Loans and Receivables / Total Assets	53.0	49.7
Total Loans and Receivables / Total Deposits	85.8	86.3
Loans Under Follow-up (gross) / Total Loans and Receivables	3.3	4.2
Loans Under Follow-up (net) / Total Loans and Receivables	0.6	0.8
Specific Provisions / Loans Under Follow-up	81.5	81.6
Permanent Assets / Total Assets	2.7	2.5
Consumer Loans / Total Loans and Receivables	33.3	33.1
Liquidity		
Liquid Assets / Total Assets	38.4	40.4
Liquid Assets / Short-term Liabilities	66.1	63.9
TC Liquid Assets / Total Assets	28.9	29.6
Profitability		
Net Profit/Losses / Total Assets	2.2	2.1
Net Profit/Losses / Total Shareholders' Equity	15.7	16.8
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.7	2.6
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	2.8	2.6
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	55.6	43.7
Non-interest Income (net) / Total Assets	1.9	2.2
Other Operating Expenses / Total Assets	1.9	1.8
Personnel Expenses / Other Operating Expenses	38.6	36.2
Non-interest Income (net) / Other Operating Expenses	102.6	122.1

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

Türkiye Halk Bankası A.Ş.

Assets

(USD Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	1,674	1,116	2,789	5.8	1,374	873	2,247	5.8
Fin.ass.where fair value cha. is refl.to I/S (Net)	23	32	55	0.1	12	23	35	0.1
Financial assets held for trading	23	32	55	0.1	12	23	35	0.1
Public sector debt securities	21	6	27	0.1	11	5	16	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	26	26	0.1	0	17	17	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
Banks	49	1,000	1,050	2.2	13	563	576	1.5
Money Market Securities	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
Financial Assets Available for Sale (Net)	3,599	923	4,522	9.4	1,774	880	2,654	6.9
Securities representing a share in capital	3	5	7	0.0	3	5	8	0.0
Public sector debt securities	3,596	918	4,514	9.4	1,771	875	2,646	6.8
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans	21,050	7,090	28,140	58.4	15,015	5,643	20,658	53.3
Loans	20,846	7,090	27,936	58.0	14,813	5,643	20,455	52.8
Loans granted to the Banks risk group	7	42	49	0.1	1	32	33	0.1
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	20,839	7,048	27,887	57.8	14,812	5,610	20,422	52.7
Loans under follow-up	1,190	0	1,190	2.5	1,074	0	1,074	2.8
Specific provisions (-)	986	0	986	2.0	871	0	871	2.2
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	8,559	1,236	9,795	20.3	9,290	1,752	11,042	28.5
Public sector debt securities	8,559	1,236	9,795	20.3	9,290	1,752	11,042	28.5
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	38	132	170	0.4	32	149	181	0.5
Accounted with equity method	0	132	132	0.3	0	149	149	0.4
Non-consolidated investments and associates	38	0	38	0.1	32	0	32	0.1
Financial investments and associates	37	0	37	0.1	31	0	31	0.1
Non-financial investments and associates	1	0	1	0.0	1	0	1	0.0
Subsidiaries (Net)	83	0	83	0.2	55	0	55	0.1
Financial subsidiaries	83	0	83	0.2	55	0	55	0.1
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	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
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	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
Property and Equipment (Net)	851	0	851	1.8	697	0	697	1.8
Intangible Assets (Net)	11	0	11	0.0	6	0	6	0.0
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	11	0	11	0.0	6	0	6	0.0
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	141	0	141	0.3	121	0	121	0.3
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	141	0	141	0.3	121	0	121	0.3
Prop.&Equ.for Sale p. and from Term.Op.(Net)	54	0	54	0.1	94	0	94	0.2
Other Assets	518	27	546	1.1	338	38	375	1.0
Total Assets	36,650	11,557	48,206	100.0	28,821	9,920	38,741	100.0

Liabilities

(USD Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Deposits	25,187	10,600	35,787	74.2	18,641	9,099	27,740	71.6
Deposits held by the Banks risk group	121	10	132	0.3	62	5	67	0.2
Other	25,066	10,589	35,655	74.0	18,579	9,094	27,673	71.4
Derivative Finan. Liabilities Held for Trading	0	62	62	0.1	0	37	37	0.1
Funds Borrowed	140	2,254	2,394	5.0	135	1,147	1,282	3.3
Money Market Takings	2,248	296	2,543	5.3	3,536	420	3,956	10.2
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	2,248	296	2,543	5.3	3,536	420	3,956	10.2
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	901	0	901	1.9	925	0	925	2.4
Borrower funds	117	0	117	0.2	216	0	216	0.6
Others	784	0	784	1.6	709	0	709	1.8
Miscellaneous Payables	446	12	458	0.9	320	11	331	0.9
Other External Resources	382	94	477	1.0	151	57	207	0.5
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
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
Derivative Finan. Liabilities Held for Hedging	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
Provisions	566	10	576	1.2	444	10	453	1.2
General provisions	248	0	248	0.5	176	0	176	0.5
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	181	0	181	0.4	178	0	178	0.5
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	137	10	147	0.3	90	10	100	0.3
Liabilities for Tax	170	0	170	0.4	172	0	172	0.4
Current liabilities for tax	170	0	170	0.4	172	0	172	0.4
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia. for Pro. & Equ. for Sale p. and from Term. Op. (Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	4,769	70	4,838	10.0	3,583	54	3,637	9.4
Paid-in capital	866	0	866	1.8	846	0	846	2.2
Supplementary capital	886	70	955	2.0	866	54	921	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	50	70	119	0.2	73	54	127	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.	3	0	3	0.0	0	0	0	0.0
Hedging funds (active part)	-12	0	-12	0.0	-33	0	-33	-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	846	0	846	1.8	826	0	826	2.1
Profit reserves	1,970	0	1,970	4.1	1,053	0	1,053	2.7
Legal reserves	423	0	423	0.9	344	0	344	0.9
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	1,515	0	1,515	3.1	686	0	686	1.8
Other profit reserves	33	0	33	0.1	23	0	23	0.1
Profit or loss	1,047	0	1,047	2.2	818	0	818	2.1
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	1,047	0	1,047	2.2	818	0	818	2.1
Total Liabilities	34,809	13,397	48,206	100.0	27,907	10,834	38,741	100.0

Türkiye Halk Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Sept. 2010			Sept. 2009		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	4,609	3,660	8,269	2,357	3,281	5,638
Letters of guarantee	3,668	2,416	6,084	2,334	2,002	4,337
Bank acceptances	0	82	82	0	112	112
Letters of credit	894	1,058	1,952	0	1,084	1,084
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	47	104	151	22	83	105
Commitments	6,104	348	6,452	2,987	1,008	3,995
Irrevocable commitments	6,102	348	6,450	2,985	1,008	3,993
Revocable commitments	2	0	2	2	0	2
Derivative Financial Instruments	1,820	2,608	4,428	565	3,517	4,082
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	1,820	2,608	4,428	565	3,517	4,082
Custody and Pledged Securities	229,893	91,398	321,291	151,725	58,553	210,278
Items held in Custody	44,019	3,939	47,958	34,529	3,663	38,192
Pledged Items	185,874	87,459	273,333	117,196	54,890	172,086
Accepted independent guaran. and warrant.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	242,426	98,014	340,440	157,634	66,360	223,993

Income-Expenditure

(USD Million)

	Sept. 2010	Sept. 2009
Interest Income	3,259	3,514
Interest on loans	2,160	2,161
Interest received from reserve deposits	0	0
Interest received from banks	46	72
Interest received from money market transactions	0	1
Interest received from marketable securities portfolio	1,048	1,273
Other interest income	5	9
Interest Expenses	1,618	2,004
Interest on deposits	1,408	1,768
Interest on money market transactions	32	40
Interest on funds borrowed	153	163
Interest on securities issued	0	0
Other interest expenses	25	33
Net Interest Income/Expenses	1,641	1,511
Net Fees and Commissions Income/Expenses	272	221
Fees and commissions received	321	263
Fees and commissions paid	48	41
Dividend Income	39	7
Trading Profit/Loss (net)	114	21
Profit/loss on trading account securities	132	76
Profit/losses on derivative financial transactions	-139	-8
Foreign exchange profit/loss	121	-47
Other Operating Income	201	142
Total Operating Income/Expenses	2,267	1,903
Provision for Loan Losses or other Receivables (-)	227	303
Specific provisions of banks loans and other receivables*	162	224
General provision expenses*	57	30
Other Operating Expenses (-)	739	591
Personnel Expenses*	345	299
Net Operating Profit/Loss	1,301	1,009
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	1,301	1,009
Provisions for Taxes on Income from Continuing Operations (±)	-255	-192
Net Profit/Loss from Continuing Operations	1,047	818
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	1,047	818

* 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)	15.4	15.1
Shareholders' Equity / Total Assets	10.0	9.4
(Shareholders' Equity - Permanent Assets) / Total Assets	7.2	6.2
Net On Balance Sheet Position / Total Shareholders' Equity	-34.7	-15.2
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.1	0.1
Balance-Sheet Ratios		
TC Assets / Total Assets	76.0	74.4
TC Liabilities / Total Liabilities	72.2	72.0
FC Assets / FC Liabilities	86.3	91.6
TC Deposits / Total Deposits	70.4	67.2
TC Loans / Total Loans and Receivables	74.8	72.7
Total Deposits / Total Assets	74.2	71.6
Funds Borrowed / Total Assets	5.0	3.3
Assets Quality		
Financial Assets (net) / Total Assets	29.8	35.4
Total Loans and Receivables / Total Assets	58.4	53.3
Total Loans and Receivables / Total Deposits	78.6	74.5
Loans Under Follow-up (gross) / Total Loans and Receivables	4.2	5.2
Loans Under Follow-up (net) / Total Loans and Receivables	0.7	1.0
Specific Provisions / Loans Under Follow-up	82.8	81.1
Permanent Assets / Total Assets	2.8	3.2
Consumer Loans / Total Loans and Receivables	25.1	20.7
Liquidity		
Liquid Assets / Total Assets	17.5	14.2
Liquid Assets / Short-term Liabilities	26.7	22.3
TC Liquid Assets / Total Assets	11.1	8.2
Profitability		
Net Profit/Losses / Total Assets	2.2	2.1
Net Profit/Losses / Total Shareholders' Equity	21.6	22.5
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.7	2.6
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	3.1	3.3
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	65.3	67.6
Non-interest Income (net) / Total Assets	1.3	1.0
Other Operating Expenses / Total Assets	1.5	1.5
Personnel Expenses / Other Operating Expenses	46.6	50.7
Non-interest Income (net) / Other Operating Expenses	84.7	66.4

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

Türkiye İş Bankası A.Ş.

Assets

(USD Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	2,417	2,490	4,907	5.7	4,418	2,010	6,428	8.9
Fin.ass.where fair value cha. is refl.to I/S (Net)	318	188	506	0.6	298	53	351	0.5
Financial assets held for trading	318	188	506	0.6	298	53	351	0.5
Public sector debt securities	281	12	293	0.3	232	3	235	0.3
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	37	176	213	0.2	66	50	116	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
Banks	125	3,633	3,757	4.3	132	6,341	6,472	9.0
Money Market Securities	139	0	139	0.2	0	0	0	0.0
Interbank money market placements	139	0	139	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
Financial Assets Available for Sale (Net)	13,814	6,557	20,371	23.6	8,358	7,463	15,821	21.9
Securities representing a share in capital	9	0	9	0.0	7	0	7	0.0
Public sector debt securities	13,805	4,244	18,049	20.9	8,351	5,949	14,299	19.8
Other marketable securities	0	2,313	2,313	2.7	0	1,514	1,514	2.1
Loans	28,288	12,214	40,501	46.8	22,463	8,635	31,098	43.1
Loans	28,288	12,214	40,501	46.8	22,463	8,635	31,098	43.1
Loans granted to the Banks risk group	147	346	493	0.6	108	290	398	0.6
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	28,141	11,868	40,008	46.3	22,355	8,345	30,699	42.5
Loans under follow-up	1,925	35	1,960	2.3	1,966	36	2,003	2.8
Specific provisions (-)	1,925	35	1,960	2.3	1,966	36	2,003	2.8
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	9,253	5	9,259	10.7	6,589	6	6,596	9.1
Public sector debt securities	9,250	0	9,250	10.7	6,585	0	6,585	9.1
Other marketable securities	4	5	9	0.0	4	6	10	0.0
Investments and Associates (Net)	515	0	515	0.6	503	0	503	0.7
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	515	0	515	0.6	503	0	503	0.7
Financial investments and associates	61	0	61	0.1	60	0	60	0.1
Non-financial investments and associates	454	0	454	0.5	443	0	443	0.6
Subsidiaries (Net)	3,623	29	3,651	4.2	2,568	28	2,596	3.6
Financial subsidiaries	1,824	29	1,853	2.1	1,327	28	1,356	1.9
Non-financial subsidiaries	1,798	0	1,798	2.1	1,241	0	1,241	1.7
Joint Ventures (Business Partners) (Net)	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
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	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
Property and Equipment (Net)	1,247	2	1,249	1.4	1,251	2	1,253	1.7
Intangible Assets (Net)	21	0	21	0.0	27	0	27	0.0
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	21	0	21	0.0	27	0	27	0.0
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	444	0	444	0.5	363	0	363	0.5
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	444	0	444	0.5	363	0	363	0.5
Prop.&Equ.for Sale p. and from Term.Op.(Net)	31	0	31	0.0	15	0	15	0.0
Other Assets	726	406	1,132	1.3	416	230	645	0.9
Total Assets	60,959	25,523	86,482	100.0	47,400	24,768	72,168	100.0

Liabilities

(USD Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Deposits	36,561	19,175	55,735	64.4	28,143	18,755	46,897	65.0
Deposits held by the Banks risk group	1,175	947	2,122	2.5	714	1,016	1,731	2.4
Other	35,386	18,227	53,613	62.0	27,428	17,738	45,167	62.6
Derivative Finan. Liabilities Held for Trading	233	324	557	0.6	194	105	300	0.4
Funds Borrowed	1,639	5,220	6,859	7.9	1,783	5,019	6,802	9.4
Money Market Takings	3,484	3,137	6,620	7.7	2,946	2,245	5,191	7.2
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	3,484	3,137	6,620	7.7	2,946	2,245	5,191	7.2
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	1,512	82	1,594	1.8	1,222	50	1,272	1.8
Other External Resources	779	515	1,294	1.5	567	135	702	1.0
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	5	5	0.0	0	19	19	0.0
Finance leasing payables	0	5	5	0.0	0	20	20	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
Derivative Finan. Liabilities Held for Hedging	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
Provisions	2,437	9	2,447	2.8	2,171	15	2,186	3.0
General provisions	424	0	424	0.5	334	0	334	0.5
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	130	0	130	0.2	113	0	113	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	1,883	9	1,892	2.2	1,724	15	1,739	2.4
Liabilities for Tax	233	0	233	0.3	327	0	327	0.5
Current liabilities for tax	233	0	233	0.3	327	0	327	0.5
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia. for Pro. & Equ. for Sale p. and from Term. Op. (Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	11,082	55	11,137	12.9	8,450	23	8,473	11.7
Paid-in capital	3,118	0	3,118	3.6	2,085	0	2,085	2.9
Supplementary capital	2,599	55	2,654	3.1	1,940	23	1,963	2.7
Share premium	3	0	3	0.0	3	0	3	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	1,458	55	1,513	1.7	598	23	621	0.9
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.	18	0	18	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	1,120	0	1,120	1.3	1,339	0	1,339	1.9
Profit reserves	3,717	0	3,717	4.3	3,204	0	3,204	4.4
Legal reserves	1,001	0	1,001	1.2	863	0	863	1.2
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	2,731	0	2,731	3.2	2,349	0	2,349	3.3
Other profit reserves	-14	0	-14	0.0	-8	0	-8	0.0
Profit or loss	1,648	0	1,648	1.9	1,221	0	1,221	1.7
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	1,648	0	1,648	1.9	1,221	0	1,221	1.7
Total Liabilities	57,960	28,522	86,482	100.0	45,803	26,365	72,168	100.0

Türkiye İş Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Sept. 2010			Sept. 2009		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	4,246	5,356	9,602	3,153	4,924	8,077
Letters of guarantee	4,201	3,173	7,374	3,151	2,947	6,098
Bank acceptances	3	118	121	0	102	102
Letters of credit	0	1,881	1,881	0	1,739	1,739
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	17	17	0	53	53
Other guarantees and warranties	43	166	209	1	83	84
Commitments	14,442	2,596	17,038	16,768	7,632	24,400
Irrevocable commitments	14,442	2,573	17,015	16,768	7,632	24,400
Revocable commitments	0	23	23	0	0	0
Derivative Financial Instruments	7,461	18,472	25,933	5,910	7,385	13,295
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	7,461	18,472	25,933	5,910	7,385	13,295
Custody and Pledged Securities	67,035	13,476	80,511	94,561	11,338	105,899
Items held in Custody	21,586	3,116	24,703	60,476	2,838	63,314
Pledged Items	45,448	10,360	55,808	34,085	8,500	42,585
Accepted independent guaran. and warrant.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	93,184	39,900	133,084	120,392	31,279	151,671

Income-Expenditure

(USD Million)

	Sept. 2010	Sept. 2009
Interest Income	5,071	5,280
Interest on loans	3,060	3,551
Interest received from reserve deposits	0	101
Interest received from banks	92	52
Interest received from money market transactions	4	57
Interest received from marketable securities portfolio	1,899	1,486
Other interest income	16	32
Interest Expenses	2,668	2,852
Interest on deposits	2,178	2,473
Interest on money market transactions	266	303
Interest on funds borrowed	219	68
Interest on securities issued	0	0
Other interest expenses	5	9
Net Interest Income/Expenses	2,402	2,427
Net Fees and Commissions Income/Expenses	639	621
Fees and commissions received	697	675
Fees and commissions paid	59	53
Dividend Income	256	220
Trading Profit/Loss (net)	194	209
Profit/loss on trading account securities	314	222
Profit/losses on derivative financial transactions	-26	177
Foreign exchange profit/loss	-95	-190
Other Operating Income	768	494
Total Operating Income/Expenses	4,259	3,971
Provision for Loan Losses or other Receivables (-)	621	1,094
Specific provisions of banks loans and other receivables*	413	825
General provision expenses*	102	40
Other Operating Expenses (-)	1,649	1,384
Personnel Expenses*	865	751
Net Operating Profit/Loss	1,990	1,493
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	1,990	1,493
Provisions for Taxes on Income from Continuing Operations (±)	-341	-272
Net Profit/Loss from Continuing Operations	1,648	1,221
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	1,648	1,221

* 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)	18.0	18.0
Shareholders' Equity / Total Assets	12.9	11.7
(Shareholders' Equity - Permanent Assets) / Total Assets	6.6	5.7
Net On Balance Sheet Position / Total Shareholders' Equity	-15.8	-5.4
Net On and Off Balance Sheet Position / Total Shareholders' Equity	5.3	4.3
Balance-Sheet Ratios		
TC Assets / Total Assets	70.5	65.7
TC Liabilities / Total Liabilities	67.0	63.5
FC Assets / FC Liabilities	89.5	93.9
TC Deposits / Total Deposits	65.6	60.0
TC Loans / Total Loans and Receivables	69.8	72.2
Total Deposits / Total Assets	64.4	65.0
Funds Borrowed / Total Assets	7.9	9.4
Assets Quality		
Financial Assets (net) / Total Assets	34.8	31.5
Total Loans and Receivables / Total Assets	46.8	43.1
Total Loans and Receivables / Total Deposits	72.7	66.3
Loans Under Follow-up (gross) / Total Loans and Receivables	4.8	6.4
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	6.3	6.1
Consumer Loans / Total Loans and Receivables	30.0	31.4
Liquidity		
Liquid Assets / Total Assets	34.3	40.3
Liquid Assets / Short-term Liabilities	58.7	69.6
TC Liquid Assets / Total Assets	19.4	18.3
Profitability		
Net Profit/Losses / Total Assets	1.9	1.7
Net Profit/Losses / Total Shareholders' Equity	14.8	14.4
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.3	2.1
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	2.3	2.2
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	46.7	40.4
Non-interest Income (net) / Total Assets	2.1	2.1
Other Operating Expenses / Total Assets	1.9	1.9
Personnel Expenses / Other Operating Expenses	52.5	54.2
Non-interest Income (net) / Other Operating Expenses	112.6	111.6

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

Türkiye Kalkınma Bankası A.Ş.

Assets

(USD Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	0	0	0	0.0	0	0	0	0.0
Fin.ass.where fair value cha. is refl.to I/S (Net)	35	0	35	3.5	81	0	81	10.1
Financial assets held for trading	35	0	35	3.5	81	0	81	10.1
Public sector debt securities	35	0	35	3.5	81	0	81	10.1
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
Banks	75	3	77	7.7	2	33	35	4.3
Money Market Securities	2	0	2	0.2	72	0	72	8.9
Interbank money market placements	2	0	2	0.2	72	0	72	8.9
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
Financial Assets Available for Sale (Net)	82	0	82	8.2	5	0	5	0.7
Securities representing a share in capital	1	0	1	0.1	1	0	1	0.1
Public sector debt securities	79	0	79	7.9	0	0	0	0.0
Other marketable securities	3	0	3	0.3	5	0	5	0.6
Loans	139	569	707	70.8	177	335	512	63.4
Loans	121	569	689	69.0	160	335	495	61.3
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	121	569	689	69.0	160	335	495	61.3
Loans under follow-up	60	0	60	6.0	57	0	57	7.1
Specific provisions (-)	42	0	42	4.2	40	0	40	5.0
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	50	0	50	5.0	53	0	53	6.6
Public sector debt securities	50	0	50	5.0	53	0	53	6.6
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	4	0	4	0.4	3	1	4	0.5
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	4	0	4	0.4	3	1	4	0.5
Financial investments and associates	0	0	0	0.0	0	1	1	0.1
Non-financial investments and associates	4	0	4	0.4	3	0	3	0.4
Subsidiaries (Net)	5	0	5	0.5	7	0	7	0.9
Financial subsidiaries	5	0	5	0.5	6	0	6	0.8
Non-financial subsidiaries	1	0	1	0.1	1	0	1	0.2
Joint Ventures (Business Partners) (Net)	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
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	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
Property and Equipment (Net)	27	0	27	2.7	26	0	26	3.3
Intangible Assets (Net)	0	0	0	0.0	0	0	0	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.1
Real Estates for Investment Purpose (Net)	2	0	2	0.2	0	0	0	0.0
Assets for Tax	4	0	4	0.4	9	0	9	1.1
Current assets for tax	0	0	0	0.0	3	0	3	0.3
Deferred assets for tax	4	0	4	0.4	6	0	6	0.8
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	2	1	2	0.2	1	1	1	0.2
Total Assets	427	572	999	100.0	437	370	807	100.0

Liabilities

(USD Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Deposits	0	0	0	0.0	0	0	0	0.0
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
Derivative Finan. Liabilities Held for Trading	0	0	0	0.0	0	0	0	0.0
Funds Borrowed	0	563	563	56.3	5	361	366	45.3
Money Market Takings	0	0	0	0.0	0	0	0	0.0
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
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	65	0	65	6.5	80	0	80	9.9
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	65	0	65	6.5	80	0	80	9.9
Miscellaneous Payables	1	0	1	0.1	1	0	1	0.1
Other External Resources	3	0	4	0.4	3	0	3	0.4
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
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
Derivative Finan. Liabilities Held for Hedging	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
Provisions	16	0	16	1.6	16	0	16	2.0
General provisions	4	0	4	0.4	5	0	5	0.6
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	13	0	13	1.3	12	0	12	1.4
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
Liabilities for Tax	1	0	1	0.1	4	0	4	0.5
Current liabilities for tax	1	0	1	0.1	4	0	4	0.5
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia. for Pro. & Equ. for Sale p. and from Term. Op. (Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	348	0	348	34.9	336	0	336	41.7
Paid-in capital	111	0	111	11.1	108	0	108	13.4
Supplementary capital	145	0	145	14.6	145	0	145	17.9
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	2	0	2	0.2	4	0	4	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	143	0	143	14.3	140	0	140	17.3
Profit reserves	85	0	85	8.5	70	0	70	8.6
Legal reserves	19	0	19	1.9	18	0	18	2.2
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	66	0	66	6.6	52	0	52	6.4
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	7	0	7	0.7	14	0	14	1.7
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	7	0	7	0.7	14	0	14	1.7
Total Liabilities	435	563	999	100.0	446	361	807	100.0

Türkiye Kalkınma Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Sept. 2010			Sept. 2009		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	0	3	3	0	0	0
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
Commitments	39	640	679	22	324	346
Irrevocable commitments	3	16	19	0	14	14
Revocable commitments	36	624	660	22	310	332
Derivative Financial Instruments	0	0	0	0	0	0
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	0	0	0	0	0	0
Custody and Pledged Securities	1,780	3,118	4,898	1,998	2,574	4,572
Items held in Custody	5	0	5	10	0	10
Pledged Items	1,774	3,117	4,892	1,989	2,574	4,562
Accepted independent guaran. and warrant.	1	0	1	0	0	0
Total Off Balance Sheet Commitments	1,819	3,761	5,580	2,020	2,898	4,918

Income-Expenditure

(USD Million)

	Sept. 2010	Sept. 2009
Interest Income	39	46
Interest on loans	25	25
Interest received from reserve deposits	0	0
Interest received from banks	1	0
Interest received from money market transactions	3	8
Interest received from marketable securities portfolio	10	13
Other interest income	0	0
Interest Expenses	8	12
Interest on deposits	0	0
Interest on money market transactions	5	8
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	3	4
Net Interest Income/Expenses	30	34
Net Fees and Commissions Income/Expenses	2	7
Fees and commissions received	2	7
Fees and commissions paid	0	0
Dividend Income	2	0
Trading Profit/Loss (net)	1	1
Profit/loss on trading account securities	0	1
Profit/losses on derivative financial transactions	0	0
Foreign exchange profit/loss	1	1
Other Operating Income	8	5
Total Operating Income/Expenses	43	47
Provision for Loan Losses or other Receivables (-)	3	3
Specific provisions of banks loans and other receivables*	0	1
General provision expenses*	0	2
Other Operating Expenses (-)	30	27
Personnel Expenses*	22	20
Net Operating Profit/Loss	10	17
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	17
Provisions for Taxes on Income from Continuing Operations (±)	-3	-3
Net Profit/Loss from Continuing Operations	7	14
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	7	14

* 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)	76.8	71.1
Shareholders' Equity / Total Assets	34.9	41.7
(Shareholders' Equity - Permanent Assets) / Total Assets	29.3	34.8
Net On Balance Sheet Position / Total Shareholders' Equity	2.8	2.7
Net On and Off Balance Sheet Position / Total Shareholders' Equity	2.8	2.7
Balance-Sheet Ratios		
TC Assets / Total Assets	42.7	54.2
TC Liabilities / Total Liabilities	43.6	55.3
FC Assets / FC Liabilities	101.5	102.5
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans and Receivables	19.6	34.5
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	56.3	45.3
Assets Quality		
Financial Assets (net) / Total Assets	16.6	17.3
Total Loans and Receivables / Total Assets	70.8	63.4
Total Loans and Receivables / Total Deposits	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	8.5	11.1
Loans Under Follow-up (net) / Total Loans and Receivables	2.6	3.3
Specific Provisions / Loans Under Follow-up	69.7	70.3
Permanent Assets / Total Assets	5.5	6.8
Consumer Loans / Total Loans and Receivables	0.5	0.8
Liquidity		
Liquid Assets / Total Assets	19.6	24.0
Liquid Assets / Short-term Liabilities	216.8	4,907.7
TC Liquid Assets / Total Assets	19.4	19.8
Profitability		
Net Profit/Losses / Total Assets	0.7	1.7
Net Profit/Losses / Total Shareholders' Equity	2.1	4.1
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.0	2.1
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	3.0	4.1
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	69.2	69.6
Non-interest Income (net) / Total Assets	1.3	1.6
Other Operating Expenses / Total Assets	3.0	3.4
Personnel Expenses / Other Operating Expenses	72.6	74.1
Non-interest Income (net) / Other Operating Expenses	43.0	48.5

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

Türkiye Sınai Kalkınma Bankası A.Ş.

Assets

(USD Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	1	36	38	0.8	0	2	2	0.0
Fin.ass.where fair value cha. is refl.to I/S (Net)	66	8	73	1.5	34	2	36	0.8
Financial assets held for trading	66	8	73	1.5	34	2	36	0.8
Public sector debt securities	41	0	41	0.8	23	0	23	0.5
Securities representing a share in capital	19	0	19	0.4	0	0	0	0.0
Derivative financial assets held for trading	5	8	13	0.3	10	2	12	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
Banks	44	60	104	2.1	19	26	46	1.0
Money Market Securities	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
Financial Assets Available for Sale (Net)	1,121	324	1,444	29.8	1,262	328	1,590	35.3
Securities representing a share in capital	23	2	26	0.5	12	2	14	0.3
Public sector debt securities	1,084	240	1,324	27.3	1,236	230	1,466	32.5
Other marketable securities	13	82	95	2.0	15	96	110	2.5
Loans	1,041	1,675	2,716	56.0	1,058	1,385	2,443	54.2
Loans	1,041	1,675	2,716	56.0	1,058	1,385	2,443	54.2
Loans granted to the Banks risk group	127	66	193	4.0	105	23	128	2.8
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	914	1,609	2,523	52.0	953	1,362	2,315	51.4
Loans under follow-up	8	10	18	0.4	11	4	15	0.3
Specific provisions (-)	8	10	18	0.4	11	4	15	0.3
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	204	0	204	4.2	67	0	67	1.5
Public sector debt securities	204	0	204	4.2	67	0	67	1.5
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	87	0	87	1.8	62	0	62	1.4
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	87	0	87	1.8	62	0	62	1.4
Financial investments and associates	86	0	86	1.8	57	0	57	1.3
Non-financial investments and associates	0	0	0	0.0	6	0	6	0.1
Subsidiaries (Net)	94	0	94	1.9	97	0	97	2.1
Financial subsidiaries	94	0	94	1.9	96	0	96	2.1
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	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
Receivables From Leasing Transactions	0	54	54	1.1	0	109	109	2.4
Finance lease receivables	0	57	57	1.2	0	115	115	2.6
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	0.0	0	6	6	0.1
Derivative Financial Assets Held for Hedging	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
Property and Equipment (Net)	11	0	11	0.2	17	0	17	0.4
Intangible Assets (Net)	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
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	11	0	11	0.2	14	0	14	0.3
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	11	0	11	0.2	14	0	14	0.3
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	4	9	13	0.3	1	21	22	0.5
Total Assets	2,684	2,166	4,850	100.0	2,631	1,874	4,505	100.0

Liabilities

(USD Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Deposits	0	0	0	0.0	0	0	0	0.0
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
Derivative Finan. Liabilities Held for Trading	4	7	11	0.2	9	2	12	0.3
Funds Borrowed	1	3,061	3,061	63.1	56	2,813	2,869	63.7
Money Market Takings	590	54	644	13.3	760	36	795	17.7
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	590	54	644	13.3	760	36	795	17.7
Marketable Securities Issued (Net)	133	0	133	2.7	0	0	0	0.0
Bills	133	0	133	2.7	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
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	33	16	49	1.0	16	11	27	0.6
Other External Resources	0	0	0	0.0	0	0	0	0.0
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
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
Derivative Finan. Liabilities Held for Hedging	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
Provisions	60	0	60	1.2	60	0	60	1.3
General provisions	25	0	25	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	0.0	2	0	2	0.0
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	32	0	32	0.7	37	0	37	0.8
Liabilities for Tax	10	0	10	0.2	17	0	17	0.4
Current liabilities for tax	10	0	10	0.2	17	0	17	0.4
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia. for Pro. & Equ. for Sale p. and from Term. Op. (Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	51	51	1.1	0	51	51	1.1
Shareholders' Equity	805	26	831	17.1	669	6	674	15.0
Paid-in capital	485	0	485	10.0	406	0	406	9.0
Supplementary capital	50	26	76	1.6	48	6	54	1.2
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	28	26	54	1.1	28	6	34	0.8
Revaluation changes of property and equip.	22	0	22	0.4	19	0	19	0.4
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	154	0	154	3.2	124	0	124	2.8
Legal reserves	51	0	51	1.1	38	0	38	0.8
Status reserves	26	0	26	0.5	19	0	19	0.4
Extraordinary reserves	75	0	75	1.5	66	0	66	1.5
Other profit reserves	2	0	2	0.0	2	0	2	0.0
Profit or loss	117	0	117	2.4	90	0	90	2.0
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	117	0	117	2.4	90	0	90	2.0
Total Liabilities	1,636	3,214	4,850	100.0	1,587	2,919	4,505	100.0

Türkiye Sınai Kalkınma Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Sept. 2010			Sept. 2009		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	266	508	774	178	266	443
Letters of guarantee	209	295	504	157	61	217
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	146	146	0	134	134
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	57	67	125	21	71	92
Commitments	279	526	804	235	325	561
Irrevocable commitments	54	166	220	114	141	255
Revocable commitments	225	360	585	122	184	306
Derivative Financial Instruments	376	2,182	2,557	289	1,553	1,843
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	376	2,182	2,557	289	1,553	1,843
Custody and Pledged Securities	2,018	22,808	24,827	2,072	7,494	9,566
Items held in Custody	837	84	922	1,422	76	1,497
Pledged Items	921	13,805	14,727	650	7,419	8,068
Accepted independent guaran. and warrant.	260	8,919	9,178	0	0	0
Total Off Balance Sheet Commitments	2,938	26,024	28,962	2,774	9,638	12,413

Income-Expenditure

(USD Million)

	Sept. 2010	Sept. 2009
Interest Income	227	268
Interest on loans	97	125
Interest received from reserve deposits	0	0
Interest received from banks	5	3
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	123	136
Other interest income	2	5
Interest Expenses	69	140
Interest on deposits	0	0
Interest on money market transactions	24	90
Interest on funds borrowed	44	50
Interest on securities issued	1	0
Other interest expenses	0	0
Net Interest Income/Expenses	157	128
Net Fees and Commissions Income/Expenses	5	3
Fees and commissions received	7	4
Fees and commissions paid	1	0
Dividend Income	16	13
Trading Profit/Loss (net)	-1	2
Profit/loss on trading account securities	-3	2
Profit/losses on derivative financial transactions	0	2
Foreign exchange profit/loss	2	-1
Other Operating Income	14	15
Total Operating Income/Expenses	192	161
Provision for Loan Losses or other Receivables (-)	13	26
Specific provisions of banks loans and other receivables*	6	1
General provision expenses*	2	0
Other Operating Expenses (-)	31	26
Personnel Expenses*	17	15
Net Operating Profit/Loss	148	109
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	148	109
Provisions for Taxes on Income from Continuing Operations (±)	-31	-19
Net Profit/Loss from Continuing Operations	117	90
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	117	90

* 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)	25.6	24.3
Shareholders' Equity / Total Assets	17.1	15.0
(Shareholders' Equity - Permanent Assets) / Total Assets	13.2	11.1
Net On Balance Sheet Position / Total Shareholders' Equity	-8.6	-1.9
Net On and Off Balance Sheet Position / Total Shareholders' Equity	1.0	0.3
Balance-Sheet Ratios		
TC Assets / Total Assets	55.3	58.4
TC Liabilities / Total Liabilities	33.7	35.2
FC Assets / FC Liabilities	67.4	64.2
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans and Receivables	38.3	43.3
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	63.1	63.7
Assets Quality		
Financial Assets (net) / Total Assets	35.5	37.6
Total Loans and Receivables / Total Assets	56.0	54.2
Total Loans and Receivables / Total Deposits	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	0.7	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	4.0	3.9
Consumer Loans / Total Loans and Receivables	0.0	0.0
Liquidity		
Liquid Assets / Total Assets	34.2	37.2
Liquid Assets / Short-term Liabilities	244.6	174.8
TC Liquid Assets / Total Assets	25.4	29.2
Profitability		
Net Profit/Losses / Total Assets	2.4	2.0
Net Profit/Losses / Total Shareholders' Equity	14.1	13.3
Profit/Losses Before Taxes after Continuing Operations / Total Assets	3.0	2.4
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	3.1	2.8
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	78.9	79.4
Non-interest Income (net) / Total Assets	0.7	0.7
Other Operating Expenses / Total Assets	0.6	0.6
Personnel Expenses / Other Operating Expenses	54.2	58.1
Non-interest Income (net) / Other Operating Expenses	110.2	124.8

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

Türkiye Vakıflar Bankası T.A.O.

Assets

(USD Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	1,475	1,177	2,652	5.3	1,122	832	1,954	4.7
Fin.ass.where fair value cha. is refl.to I/S (Net)	25	37	62	0.1	3	25	28	0.1
Financial assets held for trading	25	37	62	0.1	3	25	28	0.1
Public sector debt securities	0	0	0	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	4	37	41	0.1	3	13	16	0.0
Other marketable securities	21	0	21	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
Banks	199	1,536	1,735	3.5	183	1,588	1,772	4.3
Money Market Securities	1,723	0	1,723	3.4	2,302	0	2,302	5.6
Interbank money market placements	1,272	0	1,272	2.5	2,302	0	2,302	5.6
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	451	0	451	0.9	0	0	0	0.0
Financial Assets Available for Sale (Net)	8,304	1,802	10,106	20.2	7,174	1,441	8,615	20.9
Securities representing a share in capital	0	7	7	0.0	0	7	7	0.0
Public sector debt securities	8,304	1,747	10,051	20.1	7,174	1,416	8,590	20.8
Other marketable securities	0	47	47	0.1	0	18	18	0.0
Loans	20,221	8,473	28,694	57.4	15,369	7,097	22,466	54.4
Loans	20,155	8,473	28,628	57.3	15,248	7,097	22,346	54.1
Loans granted to the Banks risk group	657	134	791	1.6	114	64	178	0.4
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	19,498	8,338	27,836	55.7	15,135	7,033	22,168	53.7
Loans under follow-up	1,596	0	1,596	3.2	1,368	0	1,368	3.3
Specific provisions (-)	1,530	0	1,530	3.1	1,248	0	1,248	3.0
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	2,116	911	3,027	6.1	1,498	953	2,450	5.9
Public sector debt securities	2,116	878	2,994	6.0	1,498	929	2,426	5.9
Other marketable securities	0	33	33	0.1	0	24	24	0.1
Investments and Associates (Net)	133	0	133	0.3	84	0	84	0.2
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	133	0	133	0.3	84	0	84	0.2
Financial investments and associates	128	0	128	0.3	78	0	78	0.2
Non-financial investments and associates	5	0	5	0.0	5	0	5	0.0
Subsidiaries (Net)	368	104	472	0.9	302	68	370	0.9
Financial subsidiaries	270	104	374	0.7	204	68	272	0.7
Non-financial subsidiaries	97	0	97	0.2	98	0	98	0.2
Joint Ventures (Business Partners) (Net)	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
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	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
Property and Equipment (Net)	760	1	760	1.5	725	0	725	1.8
Intangible Assets (Net)	36	0	36	0.1	25	0	25	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	36	0	36	0.1	25	0	25	0.1
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	53	0	53	0.1	59	0	59	0.1
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	53	0	53	0.1	59	0	59	0.1
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	421	85	506	1.0	276	141	417	1.0
Total Assets	35,832	14,126	49,959	100.0	29,123	12,145	41,268	100.0

Liabilities

(USD Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Deposits	23,954	8,954	32,908	65.9	20,654	8,257	28,911	70.1
Deposits held by the Banks risk group	819	108	926	1.9	928	68	996	2.4
Other	23,135	8,847	31,982	64.0	19,726	8,189	27,915	67.6
Derivative Finan. Liabilities Held for Trading	3	69	73	0.1	6	8	14	0.0
Funds Borrowed	32	3,794	3,826	7.7	36	3,612	3,648	8.8
Money Market Takings	4,288	1,373	5,661	11.3	2,241	183	2,424	5.9
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	4,288	1,373	5,661	11.3	2,241	183	2,424	5.9
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	46	0	46	0.1	61	0	61	0.1
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	46	0	46	0.1	61	0	61	0.1
Miscellaneous Payables	773	25	799	1.6	480	37	517	1.3
Other External Resources	122	104	225	0.5	128	83	211	0.5
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
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
Derivative Finan. Liabilities Held for Hedging	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
Provisions	620	15	635	1.3	522	14	535	1.3
General provisions	266	3	268	0.5	203	3	206	0.5
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	201	0	201	0.4	186	0	186	0.5
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	153	12	166	0.3	132	11	143	0.3
Liabilities for Tax	105	3	108	0.2	171	6	177	0.4
Current liabilities for tax	105	3	108	0.2	171	6	177	0.4
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia. for Pro. & Equ. for Sale p. and from Term. Op. (Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	5,487	191	5,679	11.4	4,693	76	4,769	11.6
Paid-in capital	1,732	0	1,732	3.5	1,693	0	1,693	4.1
Supplementary capital	871	191	1,062	2.1	825	76	901	2.2
Share premium	502	0	502	1.0	490	0	490	1.2
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	319	191	511	1.0	289	76	365	0.9
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.	46	0	46	0.1	45	0	45	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	2,355	0	2,355	4.7	1,539	0	1,539	3.7
Legal reserves	330	0	330	0.7	239	0	239	0.6
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	1,868	0	1,868	3.7	1,160	0	1,160	2.8
Other profit reserves	157	0	157	0.3	140	0	140	0.3
Profit or loss	530	0	530	1.1	637	0	637	1.5
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	530	0	530	1.1	637	0	637	1.5
Total Liabilities	35,430	14,528	49,959	100.0	28,991	12,277	41,268	100.0

Türkiye Vakıflar Bankası T.A.O.

Off Balance Sheet Commitments

(USD Million)

	Sept. 2010			Sept. 2009		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	3,838	2,915	6,752	2,555	3,370	5,925
Letters of guarantee	3,837	1,072	4,909	2,549	1,191	3,740
Bank acceptances	1	112	112	0	352	352
Letters of credit	0	1,724	1,724	2	1,817	1,819
Prefinancing given as guarantee	0	6	6	0	6	6
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	1	1	4	5	8
Commitments	6,284	470	6,754	8,468	2,788	11,257
Irrevocable commitments	6,279	470	6,749	8,463	2,788	11,251
Revocable commitments	5	0	5	5	0	5
Derivative Financial Instruments	1,911	2,456	4,367	686	1,388	2,073
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	1,911	2,456	4,367	686	1,388	2,073
Custody and Pledged Securities	58,202	16,995	75,197	47,477	14,863	62,341
Items held in Custody	14,117	418	14,535	10,794	309	11,103
Pledged Items	44,085	16,577	60,662	36,683	14,554	51,237
Accepted independent guaran. and warrant.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	70,235	22,836	93,071	59,186	22,409	81,595

Income-Expenditure

(USD Million)

	Sept. 2010	Sept. 2009
Interest Income	3,060	3,315
Interest on loans	2,111	2,310
Interest received from reserve deposits	45	62
Interest received from banks	3	6
Interest received from money market transactions	41	42
Interest received from marketable securities portfolio	839	884
Other interest income	21	11
Interest Expenses	1,658	1,749
Interest on deposits	1,385	1,546
Interest on money market transactions	44	83
Interest on funds borrowed	196	106
Interest on securities issued	0	0
Other interest expenses	33	14
Net Interest Income/Expenses	1,402	1,566
Net Fees and Commissions Income/Expenses	214	234
Fees and commissions received	274	303
Fees and commissions paid	60	69
Dividend Income	24	16
Trading Profit/Loss (net)	111	100
Profit/loss on trading account securities	140	56
Profit/losses on derivative financial transactions	-35	9
Foreign exchange profit/loss	6	35
Other Operating Income	275	116
Total Operating Income/Expenses	2,027	2,033
Provision for Loan Losses or other Receivables (-)	513	498
Specific provisions of banks loans and other receivables*	326	346
General provision expenses*	45	31
Other Operating Expenses (-)	847	762
Personnel Expenses*	350	320
Net Operating Profit/Loss	667	773
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	667	773
Provisions for Taxes on Income from Continuing Operations (±)	-137	-136
Net Profit/Loss from Continuing Operations	530	637
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	530	637

* 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)	14.4	15.0
Shareholders' Equity / Total Assets	11.4	11.6
(Shareholders' Equity - Permanent Assets) / Total Assets	8.4	8.3
Net On Balance Sheet Position / Total Shareholders' Equity	0.2	-0.1
Net On and Off Balance Sheet Position / Total Shareholders' Equity	5.8	6.1
Balance-Sheet Ratios		
TC Assets / Total Assets	71.7	70.6
TC Liabilities / Total Liabilities	70.9	70.3
FC Assets / FC Liabilities	97.2	98.9
TC Deposits / Total Deposits	72.8	71.4
TC Loans / Total Loans and Receivables	70.5	68.4
Total Deposits / Total Assets	65.9	70.1
Funds Borrowed / Total Assets	7.7	8.8
Assets Quality		
Financial Assets (net) / Total Assets	26.4	26.9
Total Loans and Receivables / Total Assets	57.4	54.4
Total Loans and Receivables / Total Deposits	87.2	77.7
Loans Under Follow-up (gross) / Total Loans and Receivables	5.6	6.1
Loans Under Follow-up (net) / Total Loans and Receivables	0.2	0.5
Specific Provisions / Loans Under Follow-up	95.9	91.2
Permanent Assets / Total Assets	2.9	3.2
Consumer Loans / Total Loans and Receivables	31.1	29.5
Liquidity		
Liquid Assets / Total Assets	32.6	35.6
Liquid Assets / Short-term Liabilities	54.4	67.0
TC Liquid Assets / Total Assets	23.5	26.1
Profitability		
Net Profit/Losses / Total Assets	1.1	1.5
Net Profit/Losses / Total Shareholders' Equity	9.3	13.4
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.3	1.9
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	2.2	3.0
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	53.1	60.0
Non-interest Income (net) / Total Assets	1.2	1.1
Other Operating Expenses / Total Assets	1.7	1.8
Personnel Expenses / Other Operating Expenses	41.4	42.1
Non-interest Income (net) / Other Operating Expenses	73.8	61.3

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

WestLB AG

Assets

(USD Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	0	4	4	0.8	1	7	9	4.5
Fin.ass.where fair value cha. is refl.to I/S (Net)	159	0	159	30.8	92	0	92	48.1
Financial assets held for trading	159	0	159	30.8	92	0	92	48.1
Public sector debt securities	158	0	158	30.7	91	0	91	47.4
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	0.1	1	0	1	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
Banks	12	14	27	5.2	34	20	53	28.0
Money Market Securities	285	0	285	55.2	0	0	0	0.0
Interbank money market placements	112	0	112	21.6	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	173	0	173	33.6	0	0	0	0.0
Financial Assets Available for Sale (Net)	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
Loans	12	23	35	6.9	7	23	29	15.2
Loans	12	23	35	6.9	7	23	29	15.2
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	12	23	35	6.8	6	23	29	15.1
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
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	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
Investments and Associates (Net)	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
Subsidiaries (Net)	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
Joint Ventures (Business Partners) (Net)	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
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	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
Property and Equipment (Net)	0	0	0	0.1	0	0	0	0.1
Intangible Assets (Net)	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
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	0	0	0	0.0	0	0	0	0.2
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	0.2
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	0	5	6	1.1	0	7	7	3.9
Total Assets	470	47	517	100.0	135	57	191	100.0

Liabilities

(USD Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Deposits	13	108	121	23.3	21	29	51	26.6
Deposits held by the Banks risk group	4	0	4	0.8	0	0	0	0.0
Other	8	108	116	22.5	21	29	51	26.6
Derivative Finan. Liabilities Held for Trading	0	0	0	0.0	2	0	2	1.1
Funds Borrowed	176	101	277	53.6	2	19	21	10.9
Money Market Takings	0	0	0	0.0	0	0	0	0.0
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
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	0	0	0	0.0	5	0	5	2.7
Other External Resources	0	0	0	0.0	3	0	3	1.8
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
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
Derivative Finan. Liabilities Held for Hedging	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
Provisions	1	0	2	0.3	1	1	2	1.0
General provisions	1	0	1	0.1	0	1	1	0.3
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	1	0	1	0.1	0	0	0	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	0	0	1	0.1	1	0	1	0.5
Liabilities for Tax	1	0	1	0.3	3	0	3	1.3
Current liabilities for tax	1	0	1	0.3	3	0	3	1.3
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia. for Pro. & Equ. for Sale p. and from Term. Op. (Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	116	0	116	22.4	104	0	104	54.5
Paid-in capital	37	0	37	7.2	37	0	37	19.1
Supplementary capital	20	0	20	3.9	20	0	20	10.2
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	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	3.9	20	0	20	10.2
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	59	0	59	11.3	48	0	48	25.1
Prior years income/loss	50	0	50	9.7	29	0	29	15.0
Current year income/loss	9	0	9	1.6	19	0	19	10.1
Total Liabilities	307	210	517	100.0	142	49	191	100.0

WestLB AG

Off Balance Sheet Commitments

(USD Million)

	Sept. 2010			Sept. 2009		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	0	7	7	1	7	8
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
Commitments	71	69	139	23	31	54
Irrevocable commitments	71	69	139	23	31	54
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	141	141	282	127	52	179
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	141	141	282	127	52	179
Custody and Pledged Securities	0	3	3	0	1	1
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	1	1
Total Off Balance Sheet Commitments	212	220	432	151	91	242

Income-Expenditure

(USD Million)

	Sept. 2010	Sept. 2009
Interest Income	14	19
Interest on loans	1	2
Interest received from reserve deposits	0	0
Interest received from banks	1	2
Interest received from money market transactions	3	5
Interest received from marketable securities portfolio	9	11
Other interest income	0	0
Interest Expenses	3	5
Interest on deposits	2	3
Interest on money market transactions	1	1
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	11	14
Net Fees and Commissions Income/Expenses	7	8
Fees and commissions received	7	8
Fees and commissions paid	0	0
Dividend Income	0	0
Trading Profit/Loss (net)	2	7
Profit/loss on trading account securities	3	8
Profit/losses on derivative financial transactions	-2	-7
Foreign exchange profit/loss	2	7
Other Operating Income	2	4
Total Operating Income/Expenses	21	33
Provision for Loan Losses or other Receivables (-)	1	0
Specific provisions of banks loans and other receivables*	0	0
General provision expenses*	0	0
Other Operating Expenses (-)	10	9
Personnel Expenses*	6	5
Net Operating Profit/Loss	10	24
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	24
Provisions for Taxes on Income from Continuing Operations (±)	-2	-5
Net Profit/Loss from Continuing Operations	9	19
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	9	19

* 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)	81.8	79.3
Shareholders' Equity / Total Assets	22.4	54.5
(Shareholders' Equity - Permanent Assets) / Total Assets	22.4	54.4
Net On Balance Sheet Position / Total Shareholders' Equity	-140.3	7.5
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-53.7	-11.2
Balance-Sheet Ratios		
TC Assets / Total Assets	90.9	70.4
TC Liabilities / Total Liabilities	59.4	74.3
FC Assets / FC Liabilities	22.4	114.9
TC Deposits / Total Deposits	10.4	42.2
TC Loans / Total Loans and Receivables	35.2	22.4
Total Deposits / Total Assets	23.3	26.6
Funds Borrowed / Total Assets	53.6	10.9
Assets Quality		
Financial Assets (net) / Total Assets	30.8	48.1
Total Loans and Receivables / Total Assets	6.9	15.2
Total Loans and Receivables / Total Deposits	29.4	57.3
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	3.3	3.3
Liquidity		
Liquid Assets / Total Assets	92.0	80.5
Liquid Assets / Short-term Liabilities	126.5	247.7
TC Liquid Assets / Total Assets	88.4	66.6
Profitability		
Net Profit/Losses / Total Assets	1.6	10.1
Net Profit/Losses / Total Shareholders' Equity	7.3	18.6
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.0	12.5
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	2.1	7.5
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	49.4	42.8
Non-interest Income (net) / Total Assets	2.1	10.0
Other Operating Expenses / Total Assets	2.0	4.8
Personnel Expenses / Other Operating Expenses	56.9	50.4
Non-interest Income (net) / Other Operating Expenses	103.6	209.0

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

Yapı ve Kredi Bankası A.Ş.

Assets

(USD Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	1,414	1,869	3,283	6.4	1,355	1,528	2,883	6.6
Fin.ass.where fair value cha. is refl.to I/S (Net)	714	85	799	1.6	517	202	719	1.7
Financial assets held for trading	714	85	799	1.6	517	202	719	1.7
Public sector debt securities	56	52	108	0.2	159	74	234	0.5
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	658	33	691	1.3	358	128	486	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
Banks	47	1,384	1,432	2.8	34	1,353	1,387	3.2
Money Market Securities	7	0	7	0.0	1,204	0	1,204	2.8
Interbank money market placements	0	0	0	0.0	1,185	0	1,185	2.7
Istanbul Stock Exc. money market placements	7	0	7	0.0	19	0	19	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	1,645	502	2,147	4.2	607	474	1,081	2.5
Securities representing a share in capital	2	0	2	0.0	2	1	3	0.0
Public sector debt securities	1,280	358	1,638	3.2	567	445	1,012	2.3
Other marketable securities	363	144	507	1.0	39	27	66	0.2
Loans	21,562	10,704	32,266	62.8	16,574	8,581	25,155	58.0
Loans	21,153	10,700	31,853	62.0	16,062	8,578	24,640	56.8
Loans granted to the Banks risk group	380	132	511	1.0	639	129	768	1.8
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	20,773	10,568	31,341	61.0	15,423	8,449	23,872	55.0
Loans under follow-up	1,455	8	1,463	2.8	1,730	4	1,734	4.0
Specific provisions (-)	1,046	4	1,050	2.0	1,217	2	1,219	2.8
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	3,268	4,139	7,407	14.4	3,493	3,754	7,247	16.7
Public sector debt securities	3,268	4,139	7,407	14.4	3,493	3,754	7,247	16.7
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	3	30	33	0.1	3	29	32	0.1
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	3	30	33	0.1	3	29	32	0.1
Financial investments and associates	3	30	33	0.1	3	29	32	0.1
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	982	275	1,257	2.4	962	263	1,226	2.8
Financial subsidiaries	980	275	1,255	2.4	960	263	1,224	2.8
Non-financial subsidiaries	2	0	2	0.0	2	0	2	0.0
Joint Ventures (Business Partners) (Net)	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
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	11	0	11	0.0	78	1	79	0.2
Fair value hedges	11	0	11	0.0	78	1	79	0.2
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
Property and Equipment (Net)	719	0	719	1.4	754	0	754	1.7
Intangible Assets (Net)	839	0	839	1.6	789	0	789	1.8
Goodwill	679	0	679	1.3	663	0	663	1.5
Other	161	0	161	0.3	126	0	126	0.3
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	157	0	157	0.3	145	0	145	0.3
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	157	0	157	0.3	145	0	145	0.3
Prop.&Equ.for Sale p. and from Term.Op.(Net)	45	0	45	0.1	56	0	56	0.1
Other Assets	467	537	1,004	2.0	362	275	636	1.5
Total Assets	31,880	19,525	51,405	100.0	26,934	16,460	43,393	100.0

Liabilities

(USD Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Deposits	18,728	13,719	32,447	63.1	15,043	12,643	27,686	63.8
Deposits held by the Banks risk group	1,658	1,983	3,641	7.1	855	1,909	2,764	6.4
Other	17,070	11,736	28,806	56.0	14,187	10,734	24,921	57.4
Derivative Finan. Liabilities Held for Trading	314	34	348	0.7	163	131	294	0.7
Funds Borrowed	424	2,866	3,290	6.4	443	3,008	3,452	8.0
Money Market Takings	105	1,358	1,463	2.8	74	216	290	0.7
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	105	1,358	1,463	2.8	74	216	290	0.7
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	2,121	510	2,631	5.1	1,703	236	1,939	4.5
Other External Resources	673	271	943	1.8	485	395	880	2.0
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	9	9	0.0	0	3	3	0.0
Finance leasing payables	0	9	9	0.0	0	3	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
Derivative Finan. Liabilities Held for Hedging	280	107	387	0.8	210	0	210	0.5
Fair value hedges	261	0	261	0.5	210	0	210	0.5
Cash flow hedges	19	107	126	0.2	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	1,265	243	1,507	2.9	1,195	233	1,429	3.3
General provisions	333	193	526	1.0	343	205	548	1.3
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	110	0	110	0.2	93	0	93	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	821	50	871	1.7	760	28	788	1.8
Liabilities for Tax	81	0	81	0.2	214	0	214	0.5
Current liabilities for tax	81	0	81	0.2	214	0	214	0.5
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia. for Pro. & Equ. for Sale p. and from Term. Op. (Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	1,410	1,410	2.7	0	1,508	1,508	3.5
Shareholders' Equity	6,926	-37	6,890	13.4	5,442	46	5,489	12.6
Paid-in capital	3,012	0	3,012	5.9	2,943	0	2,943	6.8
Supplementary capital	463	-37	426	0.8	423	46	470	1.1
Share premium	377	0	377	0.7	368	0	368	0.8
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	24	68	92	0.2	13	46	59	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)	7	-105	-98	-0.2	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	56	0	56	0.1	42	0	42	0.1
Profit reserves	2,219	0	2,219	4.3	1,263	0	1,263	2.9
Legal reserves	114	0	114	0.2	65	0	65	0.2
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	2,105	0	2,105	4.1	1,198	0	1,198	2.8
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	1,233	0	1,233	2.4	813	0	813	1.9
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	1,233	0	1,233	2.4	813	0	813	1.9
Total Liabilities	30,917	20,489	51,405	100.0	24,974	18,420	43,393	100.0

Yapı ve Kredi Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Sept. 2010			Sept. 2009		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	5,583	7,619	13,203	4,083	6,802	10,885
Letters of guarantee	5,572	4,791	10,363	4,082	4,722	8,804
Bank acceptances	0	109	109	0	102	102
Letters of credit	8	2,382	2,390	0	1,727	1,727
Prefinancing given as guarantee	0	1	1	0	1	1
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	4	336	339	1	250	251
Commitments	13,308	1,361	14,669	11,105	1,997	13,102
Irrevocable commitments	13,015	1,361	14,376	11,105	1,997	13,102
Revocable commitments	293	0	293	0	0	0
Derivative Financial Instruments	13,401	27,593	40,995	6,987	17,206	24,193
Derivative finan. instruments held for hedging	2,411	6,114	8,526	1,146	1,171	2,317
Trading transactions	10,990	21,479	32,469	5,841	16,035	21,876
Custody and Pledged Securities	56,106	12,798	68,904	44,572	11,299	55,871
Items held in Custody	30,399	2,425	32,824	26,417	2,241	28,657
Pledged Items	25,125	10,003	35,128	17,495	8,637	26,132
Accepted independent guaran. and warrant.	583	369	952	660	422	1,082
Total Off Balance Sheet Commitments	88,399	49,371	137,770	66,746	37,305	104,052

Income-Expenditure

(USD Million)

	Sept. 2010	Sept. 2009
Interest Income	3,009	3,579
Interest on loans	2,333	2,726
Interest received from reserve deposits	38	66
Interest received from banks	13	15
Interest received from money market transactions	28	49
Interest received from marketable securities portfolio	597	723
Other interest income	1	0
Interest Expenses	1,336	1,821
Interest on deposits	1,169	1,575
Interest on money market transactions	142	209
Interest on funds borrowed	21	36
Interest on securities issued	0	0
Other interest expenses	3	1
Net Interest Income/Expenses	1,673	1,758
Net Fees and Commissions Income/Expenses	807	697
Fees and commissions received	937	833
Fees and commissions paid	130	136
Dividend Income	108	97
Trading Profit/Loss (net)	-5	233
Profit/loss on trading account securities	42	88
Profit/losses on derivative financial transactions	-369	295
Foreign exchange profit/loss	321	-151
Other Operating Income	527	126
Total Operating Income/Expenses	3,110	2,910
Provision for Loan Losses or other Receivables (-)	367	764
Specific provisions of banks loans and other receivables*	313	595
General provision expenses*	0	105
Other Operating Expenses (-)	1,253	1,130
Personnel Expenses*	509	444
Net Operating Profit/Loss	1,490	1,016
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	1,490	1,016
Provisions for Taxes on Income from Continuing Operations (±)	-257	-204
Net Profit/Loss from Continuing Operations	1,233	813
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	1,233	813

* 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)	16.9	17.7
Shareholders' Equity / Total Assets	13.4	12.6
(Shareholders' Equity - Permanent Assets) / Total Assets	7.0	4.9
Net On Balance Sheet Position / Total Shareholders' Equity	6.6	-12.8
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-1.0	1.7
Balance-Sheet Ratios		
TC Assets / Total Assets	62.0	62.1
TC Liabilities / Total Liabilities	60.1	57.6
FC Assets / FC Liabilities	95.3	89.4
TC Deposits / Total Deposits	57.7	54.3
TC Loans / Total Loans and Receivables	66.8	65.9
Total Deposits / Total Assets	63.1	63.8
Funds Borrowed / Total Assets	6.4	8.0
Assets Quality		
Financial Assets (net) / Total Assets	20.2	21.0
Total Loans and Receivables / Total Assets	62.8	58.0
Total Loans and Receivables / Total Deposits	99.4	90.9
Loans Under Follow-up (gross) / Total Loans and Receivables	4.5	6.9
Loans Under Follow-up (net) / Total Loans and Receivables	1.3	2.0
Specific Provisions / Loans Under Follow-up	71.8	70.3
Permanent Assets / Total Assets	6.4	7.8
Consumer Loans / Total Loans and Receivables	36.2	36.2
Liquidity		
Liquid Assets / Total Assets	14.9	16.8
Liquid Assets / Short-term Liabilities	26.5	27.1
TC Liquid Assets / Total Assets	7.4	8.6
Profitability		
Net Profit/Losses / Total Assets	2.4	1.9
Net Profit/Losses / Total Shareholders' Equity	17.9	14.8
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.9	2.3
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	2.6	2.7
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	43.8	40.0
Non-interest Income (net) / Total Assets	2.8	2.7
Other Operating Expenses / Total Assets	2.4	2.6
Personnel Expenses / Other Operating Expenses	40.7	39.3
Non-interest Income (net) / Other Operating Expenses	114.6	101.9

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

Table 1 Turkish Banks - Ranked by Total Assets, as of September 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	95,244	32,429	78,593	8,503	1,732	1,894	106,001	1,373	22,487
2	Türkiye İş Bankası A.Ş.	Privately-owned Deposit Banks	1924	86,482	40,501	55,735	11,137	3,118	1,648	133,084	1,135	23,653
3	Türkiye Garanti Bankası A.Ş.	Privately-owned Deposit Banks	1946	78,635	41,710	48,621	10,810	2,910	1,695	331,332	834	17,029
4	Akbank T.A.Ş.	Privately-owned Deposit Banks	1948	72,460	33,699	44,008	11,302	2,771	1,501	109,749	897	15,133
5	Yapı ve Kredi Bankası A.Ş.	Privately-owned Deposit Banks	1944	51,405	32,266	32,447	6,890	3,012	1,233	137,770	862	14,402
6	Türkiye Vakıflar Bankası T.A.O.	State-owned Deposit Banks	1954	49,959	28,694	32,908	5,679	1,732	530	93,071	605	10,955
7	Türkiye Halk Bankası A.Ş.	State-owned Deposit Banks	1938	48,206	28,140	35,787	4,838	866	1,047	340,440	701	13,686
8	Finans Bank A.Ş.	Foreign Banks	1987	23,454	15,256	15,284	2,945	1,146	388	105,706	486	11,062
9	Denizbank A.Ş.	Foreign Banks	1997	17,204	11,692	10,054	2,085	496	245	80,943	477	8,227
10	Türk Ekonomi Bankası A.Ş.	Privately-owned Deposit Banks	1927	11,620	7,478	6,750	1,278	762	123	41,603	335	5,733
11	ING Bank A.Ş.	Foreign Banks	1984	11,470	8,204	6,514	1,440	1,202	78	99,690	329	5,828
12	HSBC Bank A.Ş.	Foreign Banks	1990	10,597	6,411	6,496	1,822	452	129	53,758	335	6,511
13	Fortis Bank A.Ş.	Foreign Banks	1964	7,760	5,651	3,914	1,375	727	48	22,552	294	4,776
14	Şekerbank T.A.Ş.	Privately-owned Deposit Banks	1953	7,383	4,462	4,787	930	520	72	71,231	260	3,543
15	İller Bankası	Dev't and Inv't Banks	1933	6,368	4,450	0	4,710	3,724	133	1,946	19	2,986
16	Türkiye Sınai Kalkınma Bankası A.Ş.	Dev't and Inv't Banks	1950	4,850	2,716	0	831	485	117	28,962	4	352
17	Citibank A.Ş.	Foreign Banks	1980	4,269	1,510	2,811	635	23	45	29,322	38	2,001
18	Türk Eximbank	Dev't and Inv't Banks	1987	3,998	2,786	0	2,468	1,386	131	1,552	2	366
19	Anadolubank A.Ş.	Privately-owned Deposit Banks	1996	3,126	1,938	1,820	499	416	61	7,512	86	1,847
20	Eurobank Tekfen A.Ş.	Foreign Banks	1992	2,838	1,073	1,369	309	263	9	10,754	52	847
21	Alternatif Bank A.Ş.	Privately-owned Deposit Banks	1992	2,821	2,100	1,649	329	208	28	7,307	49	1,055
22	Tekstil Bankası A.Ş.	Privately-owned Deposit Banks	1986	1,498	1,072	978	334	291	8	6,713	44	916
23	Deutsche Bank A.Ş.	Foreign Banks	1988	1,345	99	800	261	94	-10	19,261	1	103
24	İMKB Takas ve Saklama Bankası A.Ş.	Dev't and Inv't Banks	1995	1,154	10	0	203	42	17	4,724,884	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	1,031	745	0	318	234	13	4,041	4	294
26	Türkiye Kalkınma Bankası A.Ş.	Dev't and Inv't Banks	1975	999	707	0	348	111	7	5,580	1	724
27	Turkland Bank A.Ş.	Foreign Banks	1991	915	601	659	154	118	6	7,670	27	515
28	Bank Mellat	Foreign Banks	1982	765	413	262	63	37	12	73	3	50
29	Arap Türk Bankası A.Ş.	Foreign Banks	1977	694	331	167	208	166	13	1,515	6	255
30	Aktif Yatırım Bankası A.Ş.	Dev't and Inv't Banks	1999	689	335	0	120	107	3	6,385	6	299
31	JPMorgan Chase Bank N.A.	Foreign Banks	1984	683	0	547	128	69	10	1,904	1	52
32	The Royal Bank of Scotland N.V.	Foreign Banks	1921	679	226	319	263	75	16	6,852	3	132
33	Millennium Bank A.Ş.	Foreign Banks	1984	641	452	523	78	140	-6	4,448	18	292
34	Turkish Bank A.Ş.	Privately-owned Deposit Banks	1982	631	254	389	108	55	2	1,012	23	272
35	Birleşik Fon Bankası A.Ş.	Banks Under the Dep.Ins.Fund	1958	531	2	18	425	319	24	2,523	1	255
36	WestLB AG	Foreign Banks	1985	517	35	121	116	37	9	432	1	42
37	Société Générale (SA)	Foreign Banks	1989	360	225	69	42	75	-2	744	16	254
38	Merrill Lynch Yatırım Bank A.Ş.	Dev't and Inv't Banks	1992	227	0	0	41	35	8	479	1	31
39	Nurol Yatırım Bankası A.Ş.	Dev't and Inv't Banks	1999	125	82	0	42	31	1	1,186	2	48
40	GSD Yatırım Bankası A.Ş.	Dev't and Inv't Banks	1998	73	56	0	49	35	1	1,376	1	29
41	Diler Yatırım Bankası A.Ş.	Dev't and Inv't Banks	1998	62	57	0	58	42	1	131	1	18
42	Habib Bank Limited	Foreign Banks	1983	51	13	12	28	21	1	47	1	16
43	Credit Agricole Yatırım Bankası Türk A.Ş.	Dev't and Inv't Banks	1990	45	0	0	40	28	3	354	1	21
44	Adabank A.Ş.	Privately-owned Deposit Banks	1985	36	0	5	30	55	1	9	1	46
45	Taib Yatırım Bank A.Ş.	Dev't and Inv't Banks	1987	12	0	0	10	19	-2	5	1	17
	Total			613,914	318,884	394,415	84,279	30,185	11,287	6,611,911	9,338	177,369

* 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 September 30, 2010

	No. of Banks	No. of Branches	No. of Employees
Sector Total	45	9,338	177,369
Deposit Banks	32	9,294	171,975
State-owned Banks	3	2,679	47,128
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.		1,373	22,487
Türkiye Halk Bankası A.Ş.		701	13,686
Türkiye Vakıflar Bankası T.A.O.		605	10,955
Privately-owned Banks	11	4,526	83,629
Adabank A.Ş.		1	46
Akbank T.A.Ş.		897	15,133
Alternatif Bank A.Ş.		49	1,055
Anadolubank A.Ş.		86	1,847

	No. of Banks	No. of Branches	No. of Employees
<i>Privately-owned Deposit Banks continued...</i>			
Şekerbank T.A.Ş.		260	3,543
Tekstil Bankası A.Ş.		44	916
Turkish Bank A.Ş.		23	272
Türk Ekonomi Bankası A.Ş.		335	5,733
Türkiye Garanti Bankası A.Ş.		834	17,029
Türkiye İş Bankası A.Ş.		1,135	23,653
Yapı ve Kredi Bankası A.Ş.		862	14,402
Banks Under Depo. Insurance Fund	1	1	255
Birleşik Fon Bankası A.Ş.		1	255

	No. of Banks	No. of Branches	No. of Employees
Foreign Banks	17	2,088	40,963
Arap Türk Bankası A.Ş.		6	255
Bank Mellat		3	50
Citibank A.Ş.		38	2,001
Denizbank A.Ş.		477	8,227
Deutsche Bank A.Ş.		1	103
Eurobank Tekfen A.Ş.		52	847
Finans Bank A.Ş.		486	11,062
Fortis Bank A.Ş.		294	4,776
Habib Bank Limited		1	16
HSBC Bank A.Ş.		335	6,511
ING Bank A.Ş.		329	5,828
JPMorgan Chase Bank N.A.		1	52
Millennium Bank A.Ş.		18	292
Société Générale (SA)		16	254
The Royal Bank of Scotland N.V.		3	132
Turkland Bank A.Ş.		27	515
WestLB AG		1	42

	No. of Banks	No. of Branches	No. of Employees
Development and Investment Banks	13	44	5,394
Aktif Yatırım Bankası A.Ş.		6	299
BankPozitif Kredi ve Kalkınma Bankası A.Ş.		4	294
Credit Agricole Yatırım Bankası Türk A.Ş.		1	21
Diler Yatırım Bankası A.Ş.		1	18
GSD Yatırım Bankası A.Ş.		1	29
İller Bankası		19	2,986
İMKB Takas ve Saklama Bankası A.Ş.		1	209
Merrill Lynch Yatırım Bank A.Ş.		1	31
Nurol Yatırım Bankası A.Ş.		2	48
Taib Yatırımbank A.Ş.		1	17
Türk Eximbank		2	366
Türkiye Kalkınma Bankası A.Ş.		1	724
Türkiye Sınai Kalkınma Bankası A.Ş.		4	352

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

(USD Million)

	Demand	Up to 1 Month	1-3 Months	3 – 12 Months	1 – 5 Years	5 Years and Over	Undistributed	Total
Assets								
Cash (cash in vault, effectives, money in transit, cheques purchased) and Balances with the Central Bank of Turkey	22,532	9,578	1,079	246	13	0	0	33,447
Due from banks	6,225	12,858	754	787	2,838	1,589	1	25,052
Financial assets where fair value change is reflected to income statement	49	514	1,188	3,031	3,621	1,300	1	9,705
Money market placements	0	6,874	0	0	0	0	0	6,874
Marketable securities available for sale	398	1,484	6,426	25,674	68,815	22,077	179	125,052
Loans	7,199	58,148	31,965	76,229	111,261	32,834	1,495	319,132
Investments held to maturity	0	2,144	1,266	13,926	39,536	10,215	0	67,086
Other assets	2,038	3,213	144	109	808	241	21,014	27,566
Total assets	38,441	94,813	42,822	120,001	226,891	68,255	22,691	613,914
Liabilities								
Interbank deposits	3,206	10,082	2,630	409	161	0	0	16,488
Other deposits	57,556	239,295	66,307	14,008	631	130	0	377,927
Funds provided from other financial instruments	1	4,638	3,395	20,338	19,407	9,539	3	57,323
Money market takings	19	29,593	4,257	1,365	258	509	0	36,001
Marketable securities issued	0	90	83	171	999	0	0	1,343
Miscellaneous payables	2,631	8,192	614	367	80	0	208	12,091
Other liabilities	3,299	5,220	1,436	2,696	5,528	2,697	90,493	111,367
Total liabilities	66,712	297,110	78,721	39,354	27,063	12,875	90,704	612,540
	0	0	0	0	0	0	0	0
Liquidity Gap	-28,271	-202,297	-35,899	80,647	199,828	55,379	-68,014	1,375

Table 4 Interest Rate Sensitivity of Assets, Liabilities and Off Balance Sheet Items, as of September 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
Assets							
Cash (cash in vault, effectives, money in transit, cheques purchased) and balances with the Central Bank of Turkey	17,298	0	0	0	0	16,147	33,444
Due from banks	13,376	2,859	1,476	513	0	5,089	23,313
Financial assets where fair value change is reflected to income statement	1,073	1,342	3,076	2,464	1,030	719	9,705
Money market placements	6,808	0	0	0	0	0	6,808
Financial assets available for sale	26,990	18,347	40,511	28,011	8,655	2,538	125,052
Loans	94,451	37,944	70,924	84,143	23,961	3,283	314,705
Investments held to maturity	13,518	14,300	21,792	9,455	7,905	116	67,086
Other assets	1,163	130	49	139	8	25,945	27,433
Total assets	174,676	74,921	137,827	124,725	41,559	53,837	607,546
Liabilities							
Interbank deposits	10,917	2,071	409	161	0	2,929	16,488
Other deposits	242,302	66,382	14,026	552	62	54,604	377,927
Money market takings	29,756	4,465	1,683	91	0	6	36,001
Miscellaneous payables	2,754	104	269	4	0	8,900	12,032
Marketable securities issued	90	83	171	999	0	0	1,343
Funds provided from other financial institutions	15,147	14,573	17,679	5,121	3,105	146	55,771
Other liabilities	2,500	1,355	2,867	2,874	196	96,819	106,610
Total liabilities	303,466	89,033	37,103	9,802	3,363	163,404	606,171
On balance sheet interest sensitivity gap-Long	2,120	7,659	100,724	115,028	38,196	10	263,739
On balance sheet interest sensitivity gap-Short	-130,911	-21,771	-1	-105	0	-109,577	-262,364
Off balance sheet interest sensitivity gap-Long	8,014	10,315	3,363	2,044	830	280	24,846
Off balance sheet interest sensitivity gap-Short	-4,334	-1,982	-1,796	-14,550	-2,228	-265	-25,156
Total position	-125,110	-5,779	102,291	102,417	36,798	-109,552	1,064

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

	EURO	USD	Yen	Other FC	Total
Assets					
Cash (cash in vault, effectives, money in transit, cheques purchased) and balances with the Central Bank of Turkey	13,803	3,122	3	342	17,271
Due from banks	7,540	10,751	72	1,070	19,434
Financial assets where fair value change is reflected to income statement	223	714	2	1	940
Money market placements	7	3	0	0	10
Financial assets available for sale	5,429	13,429	0	0	18,859
Loans	32,880	61,857	560	1,737	97,035
Invest. and associates, subsidiaries and joint ventures (bus. partners)	1,995	359	0	52	2,407
Investments held to maturity	2,508	8,648	0	3	11,160
Derivative financial assets held for hedging	0	5	0	0	5
Property and equipment	2	3	0	1	6
Intangible assets	1	7	0	0	8
Other assets	544	1,211	2	164	1,920
Total Assets	64,934	100,109	640	3,372	169,055
Liabilities					
Interbank deposits	2,564	6,430	3	490	9,487
Foreign currency deposits	44,432	69,204	94	3,482	117,213
Money market takings	1,125	5,659	0	0	6,785
Funds provided from other financial institutions	17,917	27,662	54	65	45,698
Marketable securities issued	0	999	0	0	999
Miscellaneous payables	701	756	1	188	1,646
Derivative financial liabilities held for hedging	3	158	0	7	168
Other liabilities	2,206	1,872	6	319	4,404
Total liabilities	68,949	112,742	158	4,552	186,400
Net On Balance Sheet Position	-4,015	-12,633	482	-1,180	-17,345
Net Off Balance Sheet Position	3,934	14,431	-516	1,290	19,139
Financial derivative assets	24,590	60,678	1,435	4,127	90,830
Financial derivative liabilities	20,657	46,247	1,951	2,836	71,691
Non-cash loans	14,039	27,077	587	1,001	42,703

Table 6 Bank Employees by Sex and Education, as of September 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
Sector Total	1,902	324	2,226	24,141	13,681	37,822	58,322	69,532	127,854	4,669	4,798	9,467	89,034	88,335	177,369
Deposit Banks	1,497	292	1,789	23,401	13,483	36,884	56,204	68,288	124,492	4,274	4,536	8,810	85,376	86,599	171,975
State-owned Banks	629	21	650	7,940	3,312	11,252	18,244	13,994	32,238	1,468	1,520	2,988	28,281	18,847	47,128
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	274	12	286	4,312	857	5,169	9,482	5,840	15,322	849	861	1,710	14,917	7,570	22,487
Türkiye Halk Bankası A.Ş.	80	1	81	2,205	1,144	3,349	5,103	4,337	9,440	412	404	816	7,800	5,886	13,686
Türkiye Vakıflar Bankası T.A.O.	275	8	283	1,423	1,311	2,734	3,659	3,817	7,476	207	255	462	5,564	5,391	10,955
Privately-owned Banks	522	23	545	9,403	5,892	15,295	26,754	37,446	64,200	1,721	1,868	3,589	38,400	45,229	83,629
Adabank A.Ş.	2	0	2	12	9	21	10	12	22	1	0	1	25	21	46
Akbank T.A.Ş.	78	0	78	1,680	448	2,128	5,257	6,898	12,155	390	382	772	7,405	7,728	15,133
Alternatif Bank A.Ş.	25	3	28	146	50	196	330	398	728	60	43	103	561	494	1,055
Anadolubank A.Ş.	2	1	3	262	135	397	644	719	1,363	40	44	84	948	899	1,847
Şekerbank T.A.Ş.	50	6	56	302	301	603	1,212	1,541	2,753	67	64	131	1,631	1,912	3,543
Tekstil Bankası A.Ş.	30	1	31	149	60	209	261	372	633	20	23	43	460	456	916
Turkish Bank A.Ş.	23	2	25	52	42	94	60	72	132	14	7	21	149	123	272
Türk Ekonomi Bankası A.Ş.	22	0	22	655	279	934	1,935	2,473	4,408	196	173	369	2,808	2,925	5,733
Türkiye Garanti Bankası A.Ş.	77	6	83	1,837	831	2,668	5,071	8,540	13,611	292	375	667	7,277	9,752	17,029
Türkiye İş Bankası A.Ş.	190	1	191	3,038	2,249	5,287	8,143	9,296	17,439	352	384	736	11,723	11,930	23,653
Yapı ve Kredi Bankası A.Ş.	23	3	26	1,270	1,488	2,758	3,831	7,125	10,956	289	373	662	5,413	8,989	14,402
Banks Under Depo. Insurance Fund	15	4	19	83	37	120	58	50	108	7	1	8	163	92	255
Birleşik Fon Bankası A.Ş.	15	4	19	83	37	120	58	50	108	7	1	8	163	92	255

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
Foreign Banks	331	244	575	5,975	4,242	10,217	11,148	16,798	27,946	1,078	1,147	2,225	18,532	22,431	40,963
Arap Türk Bankası A.Ş.	12	3	15	48	26	74	68	77	145	11	10	21	139	116	255
Bank Mellat	3	0	3	9	1	10	25	11	36	1	0	1	38	12	50
Citibank A.Ş.	4	3	7	46	45	91	705	1,014	1,719	77	107	184	832	1,169	2,001
Denizbank A.Ş.	155	226	381	1,833	1,883	3,716	1,798	1,987	3,785	166	179	345	3,952	4,275	8,227
Deutsche Bank A.Ş.	1	0	1	4	1	5	32	34	66	19	12	31	56	47	103
Eurobank Tekfen A.Ş.	10	0	10	58	59	117	267	380	647	39	34	73	374	473	847
Finans Bank A.Ş.	19	0	19	1,582	949	2,531	2,955	5,027	7,982	250	280	530	4,806	6,256	11,062
Fortis Bank A.Ş.	50	8	58	757	382	1,139	1,278	2,064	3,342	123	114	237	2,208	2,568	4,776
Habib Bank Limited	2	0	2	4	0	4	3	5	8	1	1	2	10	6	16
HSBC Bank A.Ş.	27	3	30	760	519	1,279	1,822	3,080	4,902	134	166	300	2,743	3,768	6,511
ING Bank A.Ş.	27	0	27	709	281	990	1,847	2,633	4,480	154	177	331	2,737	3,091	5,828
JPMorgan Chase Bank N.A.	1	1	2	3	4	7	14	18	32	7	4	11	25	27	52
Millennium Bank A.Ş.	1	0	1	38	24	62	71	130	201	10	18	28	120	172	292
Société Générale (SA)	7	0	7	33	24	57	85	71	156	19	15	34	144	110	254
The Royal Bank of Scotland N.V.	0	0	0	5	3	8	24	54	78	34	12	46	63	69	132
Turkland Bank A.Ş.	11	0	11	85	38	123	149	192	341	25	15	40	270	245	515
WestLB AG	1	0	1	1	3	4	5	21	26	8	3	11	15	27	42
Development and Investment Banks	405	32	437	740	198	938	2,118	1,244	3,362	395	262	657	3,658	1,736	5,394
Aktif Yatırım Bankası A.Ş.	3	0	3	19	14	33	123	97	220	26	17	43	171	128	299
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	4	0	4	24	22	46	109	118	227	10	7	17	147	147	294
Credit Agricole Yatırım Bankası Türk A.Ş.	0	0	0	0	3	3	2	6	8	4	6	10	6	15	21
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	10	24	1	0	1	18	11	29
İller Bankası	297	27	324	518	100	618	1,268	523	1,791	167	86	253	2,250	736	2,986
İMKB Takas ve Saklama Bankası A.Ş.	1	0	1	33	4	37	73	53	126	27	18	45	134	75	209
Merrill Lynch Yatırım Bank A.Ş.	0	0	0	1	0	1	6	11	17	10	3	13	17	14	31
Nurol Yatırım Bankası A.Ş.	0	0	0	5	2	7	17	17	34	5	2	7	27	21	48
Taib Yatırım Bank A.Ş.	0	0	0	1	0	1	6	4	10	5	1	6	12	5	17
Türk Eximbank	30	1	31	37	15	52	98	100	198	36	49	85	201	165	366
Türkiye Kalkınma Bankası A.Ş.	47	1	48	70	25	95	288	187	475	69	37	106	474	250	724
Türkiye Sınai Kalkınma Bankası A.Ş.	22	3	25	25	12	37	108	112	220	34	36	70	189	163	352

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

(%)

Banks	Share in Group			Share in Sector			Banks	Share in Group			Share in Sector		
	Total Assets	Total Loans	Total Deposits	Total Assets	Total Loans	Total Deposits		Total Assets	Total Loans	Total Deposits	Total Assets	Total Loans	Total Deposits
Deposit Banks	100.0	100.0	100.0	96.8	96.3	100.0	Foreign Banks	14.2	17.0	12.7	13.7	16.4	12.7
State-owned Banks	32.5	29.1	37.3	31.5	28.0	37.3	Arap Türk Bankası A.Ş.	0.1	0.1	0.0	0.1	0.1	0.0
Türkiye Cumhuriyeti Ziraat Bankası	16.0	10.6	19.9	15.5	10.2	19.9	Bank Mellat	0.1	0.1	0.1	0.1	0.1	0.1
Türkiye Halk Bankası A.Ş.	8.1	9.2	9.1	7.9	8.8	9.1	Citibank A.Ş.	0.7	0.5	0.7	0.7	0.5	0.7
Türkiye Vakıflar Bankası T.A.O.	8.4	9.3	8.3	8.1	9.0	8.3	Denizbank A.Ş.	2.9	3.8	2.5	2.8	3.7	2.5
Privately-owned Banks	53.2	53.9	50.0	51.5	51.9	50.0	Deutsche Bank A.Ş.	0.2	0.0	0.2	0.2	0.0	0.2
Adabank A.Ş.	0.0	0.0	0.0	0.0	0.0	0.0	Eurobank Tekfen A.Ş.	0.5	0.3	0.3	0.5	0.3	0.3
Akbank T.A.Ş.	12.2	11.0	11.2	11.8	10.6	11.2	Finans Bank A.Ş.	3.9	5.0	3.9	3.8	4.8	3.9
Alternatif Bank A.Ş.	0.5	0.7	0.4	0.5	0.7	0.4	Fortis Bank A.Ş.	1.3	1.8	1.0	1.3	1.8	1.0
Anadolubank A.Ş.	0.5	0.6	0.5	0.5	0.6	0.5	Habib Bank Limited	0.0	0.0	0.0	0.0	0.0	0.0
Şekerbank T.A.Ş.	1.2	1.5	1.2	1.2	1.4	1.2	HSBC Bank A.Ş.	1.8	2.1	1.6	1.7	2.0	1.6
Tekstil Bankası A.Ş.	0.3	0.3	0.2	0.2	0.3	0.2	JPMorgan Chase Bank N.A.	0.1	0.0	0.1	0.1	0.0	0.1
Turkish Bank A.Ş.	0.1	0.1	0.1	0.1	0.1	0.1	Millenium Bank A.Ş.	0.1	0.1	0.1	0.1	0.1	0.1
Türk Ekonomi Bankası A.Ş.	2.0	2.4	1.7	1.9	2.3	1.7	ING Bank A.Ş.	1.9	2.7	1.7	1.9	2.6	1.7
Türkiye Garanti Bankası A.Ş.	13.2	13.6	12.3	12.8	13.1	12.3	Société Générale (SA)	0.1	0.1	0.0	0.1	0.1	0.0
Türkiye İş Bankası A.Ş.	14.6	13.2	14.1	14.1	12.7	14.1	The Royal Bank of Scotland N.V.	0.1	0.1	0.1	0.1	0.1	0.1
Yapı ve Kredi Bankası A.Ş.	8.7	10.5	8.2	8.4	10.1	8.2	Turkland Bank A.Ş.	0.2	0.2	0.2	0.1	0.2	0.2
Banks Under Depo. Ins. Fund	0.1	0.0	0.0	0.1	0.0	0.0	WestLB AG	0.1	0.0	0.0	0.1	0.0	0.0
Birleşik Fon Bankası A.Ş.	0.1	0.0	0.0	0.1	0.0	0.0	Development and Investment Banks	100.0	100.0	-	3.2	3.7	-
							Aktif Yatırım Bankası A.Ş.	3.5	2.8	-	0.1	0.1	-
							BankPozitif Kredi ve Kalkınma Bankası A.Ş.	5.3	6.2	-	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	0.5	-	0.0	0.0	-
							GSD Yatırım Bankası A.Ş.	0.4	0.5	-	0.0	0.0	-
							İller Bankası	32.4	37.3	-	1.0	1.4	-
							İMKB Takas ve Saklama Bankası A.Ş.	5.9	0.1	-	0.2	0.0	-
							Merrill Lynch Yatırım Bank A.Ş.	1.2	0.0	-	0.0	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	20.4	23.3	-	0.7	0.9	-
							Türkiye Kalkınma Bankası A.Ş.	5.1	5.9	-	0.2	0.2	-
							Türkiye Sınai Kalkınma Bankası A.Ş.	24.7	22.7	-	0.8	0.9	-

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

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 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. Some of the tables in the "Appendix" section of the report 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.