



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

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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.

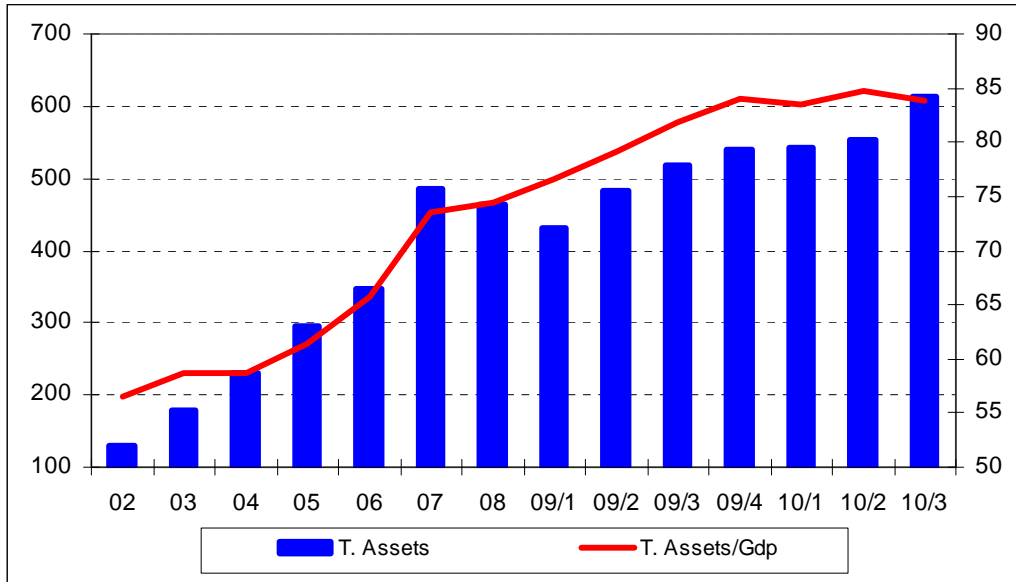
Total assets increased by 16 percent in the first nine months of the year compared to the same period of 2009. As of September 2010, total assets were TL 886 billion (USD 614 billion). The ratio of total assets to gross domestic product is estimated 84 percent as of September 2010.

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

(EUR Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	11,856	12,659	24,515	5.4	15,557	9,481	25,038	7.1
Fin.ass.where fair value cha. is refl.to I/S (Net)	6,291	1,081	7,371	1.6	4,400	898	5,297	1.5
Financial assets held for trading	5,418	1,081	6,499	1.4	3,334	897	4,231	1.2
Public sector debt securities	4,222	363	4,585	1.0	2,483	410	2,893	0.8
Securities representing a share in capital	15	0	15	0.0	4	0	4	0.0
Derivative financial assets held for trading	1,155	708	1,862	0.4	837	484	1,320	0.4
Other marketable securities	26	10	37	0.0	11	3	14	0.0
Fin.assets clas. as fair value change is refl.to I/S	873	0	873	0.2	1,065	1	1,066	0.3
Public sector debt securities	37	0	37	0.0	36	0	36	0.0
Securities representing a share in capital	0	0	0	0.0	0	1	1	0.0
Loans	836	0	836	0.2	1,030	0	1,030	0.3
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	4,113	14,249	18,362	4.1	3,266	15,327	18,593	5.3
Money Market Securities	5,039	0	5,039	1.1	5,033	33	5,066	1.4
Interbank money market placements	3,163	0	3,163	0.7	4,971	1	4,973	1.4
Istanbul Stock Exc. money market placements	5	0	5	0.0	54	0	54	0.0
Receiv. from reverse repurchase agreements	1,871	0	1,871	0.4	8	32	40	0.0
Financial Assets Available for Sale (Net)	77,878	13,778	91,657	20.4	45,492	12,270	57,761	16.3
Securities representing a share in capital	155	108	264	0.1	77	46	124	0.0
Public sector debt securities	76,956	10,859	87,814	19.5	45,187	9,419	54,606	15.4
Other marketable securities	768	2,811	3,579	0.8	227	2,805	3,032	0.9
Loans	170,352	63,375	233,726	51.9	122,966	47,197	170,163	48.1
Loans	168,798	63,371	232,169	51.6	121,325	47,146	168,471	47.6
Loans granted to the Banks risk group	1,706	1,774	3,480	0.8	1,169	1,038	2,207	0.6
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	167,092	61,597	228,689	50.8	120,156	46,107	166,263	47.0
Loans under follow-up	9,985	126	10,111	2.2	9,127	133	9,260	2.6
Specific provisions (-)	8,432	123	8,554	1.9	7,487	81	7,568	2.1
Factoring Receivables	155	27	182	0.0	45	14	59	0.0
Investments held to Maturity (Net)	40,991	8,180	49,171	10.9	45,786	10,297	56,083	15.8
Public sector debt securities	40,980	8,081	49,061	10.9	45,781	10,219	56,000	15.8
Other marketable securities	11	99	110	0.0	5	79	83	0.0
Investments and Associates (Net)	630	119	749	0.2	552	123	674	0.2
Accounted with equity method	0	97	97	0.0	34	102	136	0.0
Non-consolidated investments and associates	630	22	652	0.1	517	21	538	0.2
Financial investments and associates	277	22	299	0.1	195	21	215	0.1
Non-financial investments and associates	353	0	353	0.1	323	0	323	0.1
Subsidiaries (Net)	4,674	1,630	6,304	1.4	3,496	1,296	4,792	1.4
Financial subsidiaries	3,250	1,626	4,877	1.1	2,556	1,293	3,848	1.1
Non-financial subsidiaries	1,424	4	1,428	0.3	941	4	944	0.3
Joint Ventures (Business Partners) (Net)	3	15	18	0.0	0	12	12	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	3	15	18	0.0	0	12	12	0.0
Financial joint ventures	0	15	15	0.0	0	12	12	0.0
Non-financial joint ventures	3	0	3	0.0	0	0	0	0.0
Receivables From Leasing Transactions	2	45	47	0.0	0	83	83	0.0
Finance lease receivables	1	47	49	0.0	0	87	88	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	2	2	0.0	0	5	5	0.0
Derivative Financial Assets Held for Hedging	84	4	87	0.0	349	8	357	0.1
Fair value hedges	17	1	17	0.0	112	2	114	0.0
Cash flow hedges	67	3	70	0.0	237	6	243	0.1
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	5,047	6	5,052	1.1	4,486	6	4,492	1.3
Intangible Assets (Net)	926	1	927	0.2	848	1	849	0.2
Goodwill	540	0	540	0.1	492	0	492	0.1
Other	386	1	387	0.1	356	1	357	0.1
Real Estates for Investment Purpose (Net)	22	0	22	0.0	10	0	10	0.0
Assets for Tax	1,108	0	1,108	0.2	979	0	979	0.3
Current assets for tax	3	0	3	0.0	31	0	31	0.0
Deferred assets for tax	1,105	0	1,105	0.2	949	0	949	0.3
Prop.&Equ.for Sale p. and from Term.Op.(Net)	190	0	190	0.0	188	0	188	0.1
Other Assets	4,026	1,415	5,441	1.2	2,667	896	3,563	1.0
Total Assets	333,386	116,583	449,969	100.0	256,120	97,941	354,061	100.0

Liabilities

(EUR Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Deposits	196,034	93,053	289,087	64.2	143,829	79,741	223,569	63.1
Deposits held by the Banks risk group	5,060	5,136	10,196	2.3	3,235	3,441	6,676	1.9
Other	190,973	87,917	278,890	62.0	140,593	76,300	216,893	61.3
Derivative Finan. Liabilities Held for Trading	1,403	929	2,331	0.5	855	493	1,348	0.4
Funds Borrowed	7,172	32,098	39,269	8.7	5,114	27,125	32,239	9.1
Money Market Takings	21,414	4,973	26,387	5.9	23,431	2,294	25,725	7.3
Interbank money market takings	0	0	0	0.0	0	19	19	0.0
Istanbul Stock Exc. money market takings	18	0	18	0.0	0	0	0	0.0
Funds provided under repurchase agreements	21,396	4,973	26,369	5.9	23,431	2,276	25,707	7.3
Marketable Securities Issued (Net)	252	732	984	0.2	25	0	25	0.0
Bills	226	0	226	0.1	1	0	1	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	26	732	758	0.2	23	0	23	0.0
Funds	3,493	179	3,672	0.8	2,851	77	2,928	0.8
Borrower funds	125	179	304	0.1	170	77	246	0.1
Others	3,368	0	3,368	0.7	2,681	0	2,681	0.8
Miscellaneous Payables	7,765	1,066	8,830	2.0	5,781	629	6,410	1.8
Other External Resources	4,551	1,329	5,881	1.3	2,942	953	3,895	1.1
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	35	14	48	0.0	13	34	48	0.0
Finance leasing payables	44	14	58	0.0	17	37	54	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	9	1	10	0.0	4	3	7	0.0
Derivative Finan. Liabilities Held for Hedging	814	163	978	0.2	828	29	857	0.2
Fair value hedges	428	42	469	0.1	241	24	264	0.1
Cash flow hedges	387	122	508	0.1	587	6	593	0.2
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	6,323	377	6,700	1.5	5,346	348	5,695	1.6
General provisions	2,013	278	2,290	0.5	1,559	263	1,821	0.5
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	1,102	0	1,102	0.2	891	0	891	0.3
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	3,208	99	3,307	0.7	2,897	86	2,983	0.8
Liabilities for Tax	1,249	2	1,251	0.3	1,671	4	1,676	0.5
Current liabilities for tax	1,227	2	1,229	0.3	1,652	4	1,657	0.5
Deferred liabilities for tax	22	0	22	0.0	19	0	19	0.0
Lia. for Pro. & Equ. for Sale p. and from Term. Op. (Net)	0	2	2	0.0	0	1	1	0.0
Subordinated Loans	90	2,687	2,777	0.6	82	2,751	2,833	0.8
Shareholders' Equity	61,208	564	61,772	13.7	46,606	207	46,813	13.2
Paid-in capital	22,124	0	22,124	4.9	18,112	0	18,112	5.1
Supplementary capital	9,314	556	9,870	2.2	8,101	201	8,302	2.3
Share premium	1,596	0	1,596	0.4	1,457	0	1,457	0.4
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	3,200	659	3,859	0.9	2,132	221	2,353	0.7
Revaluation changes of property and equip.	379	0	379	0.1	354	0	354	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.	61	0	61	0.0	39	0	39	0.0
Hedging funds (active part)	-277	-102	-379	-0.1	-330	-20	-350	-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	4,354	0	4,354	1.0	4,450	0	4,450	1.3
Profit reserves	30,236	8	30,244	6.7	21,463	6	21,469	6.1
Legal reserves	3,844	2	3,847	0.9	2,925	2	2,927	0.8
Status reserves	19	0	19	0.0	13	0	13	0.0
Extraordinary reserves	25,930	0	25,930	5.8	18,262	0	18,262	5.2
Other profit reserves	443	6	449	0.1	263	4	267	0.1
Profit or loss	-467	0	-467	-0.1	-1,069	0	-1,069	-0.3
Prior years income/loss	-8,740	0	-8,740	-1.9	-8,094	0	-8,094	-2.3
Current year income/loss	8,273	0	8,273	1.8	7,025	0	7,025	2.0
Total Liabilities	311,801	138,168	449,969	100.0	239,374	114,687	354,061	100.0

The Banking System in Turkey

Off Balance Sheet Commitments

(EUR Million)

	Sept. 2010			Sept. 2009		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	30,687	36,297	66,983	19,857	31,237	51,094
Letters of guarantee	28,244	21,112	49,356	19,004	19,060	38,064
Bank acceptances	8	1,647	1,656	1	1,310	1,311
Letters of credit	673	11,330	12,003	4	9,071	9,075
Prefinancing given as guarantee	0	77	77	0	9	9
Endorsements	0	327	327	0	341	341
Other guarantees and warranties	1,761	1,803	3,564	849	1,445	2,294
Commitments	117,356	26,048	143,404	83,797	29,963	113,760
Irrevocable commitments	75,705	22,432	98,137	79,407	27,559	106,967
Revocable commitments	41,651	3,616	45,267	4,390	2,403	6,793
Derivative Financial Instruments	65,397	126,448	191,844	41,796	75,874	117,671
Derivative finan. instruments held for hedging	8,678	8,390	17,068	7,068	3,141	10,210
Trading transactions	56,719	118,057	174,777	34,728	72,733	107,461
Custody and Pledged Securities	4,202,181	241,793	4,443,974	2,945,463	165,335	3,110,798
Items held in Custody	3,651,149	19,103	3,670,252	2,597,195	17,388	2,614,583
Pledged Items	523,273	210,938	734,211	328,951	143,164	472,115
Accepted independent guaran. and warrant.	27,759	11,751	39,510	19,317	4,783	24,100
Total Off Balance Sheet Commitments	4,415,620	430,585	4,846,205	3,090,914	302,409	3,393,323

Income-Expenditure

(EUR Million)

	Sept. 2010	Sept. 2009
Interest Income	28,475	29,781
Interest on loans	17,819	18,624
Interest received from reserve deposits	142	271
Interest received from banks	457	481
Interest received from money market transactions	197	271
Interest received from marketable securities portfolio	9,734	9,982
Other interest income	127	151
Interest Expenses	13,949	15,401
Interest on deposits	11,523	12,655
Interest on money market transactions	1,109	1,368
Interest on funds borrowed	1,156	1,229
Interest on securities issued	16	0
Other interest expenses	145	149
Net Interest Income/Expenses	14,526	14,380
Net Fees and Commissions Income/Expenses	3,623	3,189
Fees and commissions received	4,318	3,828
Fees and commissions paid	695	639
Dividend Income	425	354
Trading Profit/Loss (net)	231	832
Profit/loss on trading account securities	1,005	1,076
Profit/losses on derivative financial transactions	-1,671	-433
Foreign exchange profit/loss	897	190
Other Operating Income	2,804	1,347
Total Operating Income/Expenses	21,610	20,102
Provision for Loan Losses or other Receivables (-)	2,559	4,269
Specific provisions of banks loans and other receivables*	1,869	3,314
General provision expenses*	335	238
Other Operating Expenses (-)	8,955	7,225
Personnel Expenses*	4,104	3,348
Net Operating Profit/Loss	10,096	8,608
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	10,096	8,608
Provisions for Taxes on Income from Continuing Operations (±)	-1,869	-1,668
Net Profit/Loss from Continuing Operations	8,228	6,941
Net Profit/Loss Before Taxes from Terminated Operations	51	91
Provisions for Taxes on Income from Terminated Operations (±)	-6	-7
Net Profit/Loss from Terminated Operations	45	84
Net Profit/Losses	8,273	7,025

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

Ratios

(%)

	Sept. 2010	Sept. 2009
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	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

(EUR Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	11,833	12,546	24,379	5.6	15,447	9,431	24,878	7.3
Fin.ass.where fair value cha. is refl.to I/S (Net)	5,999	1,073	7,072	1.6	4,245	889	5,134	1.5
Financial assets held for trading	5,127	1,073	6,199	1.4	3,179	888	4,068	1.2
Public sector debt securities	3,973	361	4,334	1.0	2,346	409	2,755	0.8
Securities representing a share in capital	1	0	1	0.0	4	0	4	0.0
Derivative financial assets held for trading	1,127	701	1,828	0.4	819	477	1,295	0.4
Other marketable securities	26	10	36	0.0	11	3	13	0.0
Fin.assets clas. as fair value change is refl.to I/S	873	0	873	0.2	1,065	1	1,066	0.3
Public sector debt securities	37	0	37	0.0	36	0	36	0.0
Securities representing a share in capital	0	0	0	0.0	0	1	1	0.0
Loans	836	0	836	0.2	1,030	0	1,030	0.3
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	2,367	14,025	16,392	3.8	2,251	15,190	17,440	5.1
Money Market Securities	4,096	0	4,096	0.9	4,122	33	4,155	1.2
Interbank money market placements	2,224	0	2,224	0.5	4,067	1	4,068	1.2
Istanbul Stock Exc. money market placements	5	0	5	0.0	51	0	51	0.0
Receiv. from reverse repurchase agreements	1,867	0	1,867	0.4	5	32	36	0.0
Financial Assets Available for Sale (Net)	76,821	13,525	90,346	20.7	44,566	12,035	56,601	16.5
Securities representing a share in capital	119	102	221	0.1	57	40	97	0.0
Public sector debt securities	75,946	10,683	86,628	19.9	44,296	9,261	53,557	15.7
Other marketable securities	756	2,740	3,496	0.8	214	2,733	2,947	0.9
Loans	164,907	60,065	224,972	51.6	118,161	44,393	162,555	47.5
Loans	163,388	60,062	223,450	51.3	116,556	44,342	160,898	47.0
Loans granted to the Banks risk group	1,466	1,676	3,142	0.7	1,013	981	1,994	0.6
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	161,922	58,385	220,307	50.6	115,544	43,361	158,904	46.4
Loans under follow-up	9,818	119	9,937	2.3	9,005	130	9,135	2.7
Specific provisions (-)	8,300	115	8,415	1.9	7,400	78	7,478	2.2
Factoring Receivables	154	27	181	0.0	45	14	59	0.0
Investments held to Maturity (Net)	40,551	8,154	48,705	11.2	45,562	10,269	55,831	16.3
Public sector debt securities	40,541	8,057	48,598	11.2	45,557	10,196	55,753	16.3
Other marketable securities	10	97	107	0.0	5	73	77	0.0
Investments and Associates (Net)	555	119	674	0.2	499	122	622	0.2
Accounted with equity method	0	97	97	0.0	34	102	136	0.0
Non-consolidated investments and associates	555	22	577	0.1	465	20	485	0.1
Financial investments and associates	206	22	228	0.1	149	20	169	0.0
Non-financial investments and associates	350	0	350	0.1	317	0	317	0.1
Subsidiaries (Net)	4,583	1,570	6,153	1.4	3,406	1,240	4,646	1.4
Financial subsidiaries	3,171	1,570	4,740	1.1	2,473	1,240	3,713	1.1
Non-financial subsidiaries	1,413	0	1,413	0.3	933	0	933	0.3
Joint Ventures (Business Partners) (Net)	3	15	18	0.0	0	12	12	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	3	15	18	0.0	0	12	12	0.0
Financial joint ventures	0	15	15	0.0	0	12	12	0.0
Non-financial joint ventures	3	0	3	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	84	4	87	0.0	349	8	357	0.1
Fair value hedges	17	1	17	0.0	112	2	114	0.0
Cash flow hedges	67	3	70	0.0	237	6	243	0.1
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	4,950	6	4,956	1.1	4,384	6	4,390	1.3
Intangible Assets (Net)	917	1	918	0.2	842	1	843	0.2
Goodwill	540	0	540	0.1	492	0	492	0.1
Other	377	1	379	0.1	350	1	351	0.1
Real Estates for Investment Purpose (Net)	5	0	5	0.0	5	0	5	0.0
Assets for Tax	1,091	0	1,091	0.3	936	0	936	0.3
Current assets for tax	3	0	3	0.0	5	0	5	0.0
Deferred assets for tax	1,087	0	1,087	0.2	931	0	931	0.3
Prop.&Equ.for Sale p. and from Term.Op.(Net)	189	0	189	0.0	187	0	187	0.1
Other Assets	3,995	1,350	5,345	1.2	2,645	849	3,494	1.0
Total Assets	323,101	112,478	435,579	100.0	247,652	94,492	342,144	100.0

Deposit Banks

September 2010

Liabilities

(EUR Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Deposits	196,034	93,053	289,087	66.4	143,829	79,741	223,569	65.3
Deposits held by the Banks risk group	5,060	5,136	10,196	2.3	3,235	3,441	6,676	2.0
Other	190,973	87,917	278,890	64.0	140,593	76,300	216,893	63.4
Derivative Finan. Liabilities Held for Trading	1,397	920	2,317	0.5	841	489	1,331	0.4
Funds Borrowed	6,999	28,079	35,078	8.1	4,962	23,622	28,584	8.4
Money Market Takings	20,923	4,934	25,857	5.9	22,874	2,270	25,144	7.3
Interbank money market takings	0	0	0	0.0	0	19	19	0.0
Istanbul Stock Exc. money market takings	18	0	18	0.0	0	0	0	0.0
Funds provided under repurchase agreements	20,905	4,934	25,839	5.9	22,874	2,251	25,126	7.3
Marketable Securities Issued (Net)	0	732	732	0.2	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	732	732	0.2	0	0	0	0.0
Funds	2,424	0	2,424	0.6	2,134	0	2,134	0.6
Borrower funds	86	0	86	0.0	148	0	148	0.0
Others	2,338	0	2,338	0.5	1,986	0	1,986	0.6
Miscellaneous Payables	7,169	1,029	8,198	1.9	5,248	592	5,840	1.7
Other External Resources	4,279	1,150	5,430	1.2	2,686	813	3,498	1.0
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	35	14	48	0.0	13	34	48	0.0
Finance leasing payables	44	14	58	0.0	17	37	54	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	9	1	10	0.0	4	3	7	0.0
Derivative Finan. Liabilities Held for Hedging	814	163	978	0.2	828	29	857	0.3
Fair value hedges	428	42	469	0.1	241	24	264	0.1
Cash flow hedges	387	122	508	0.1	587	6	593	0.2
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	6,183	377	6,560	1.5	5,221	348	5,570	1.6
General provisions	1,966	278	2,244	0.5	1,517	263	1,780	0.5
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	1,056	0	1,056	0.2	861	0	861	0.3
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	3,160	99	3,260	0.7	2,843	86	2,929	0.9
Liabilities for Tax	1,222	2	1,224	0.3	1,611	4	1,616	0.5
Current liabilities for tax	1,203	2	1,205	0.3	1,593	4	1,598	0.5
Deferred liabilities for tax	19	0	19	0.0	18	0	18	0.0
Lia. for Pro. & Equ. for Sale p. and from Term. Op. (Net)	0	2	2	0.0	0	1	1	0.0
Subordinated Loans	90	2,551	2,642	0.6	82	2,612	2,694	0.8
Shareholders' Equity	54,457	546	55,003	12.6	41,056	202	41,258	12.1
Paid-in capital	17,524	0	17,524	4.0	14,528	0	14,528	4.2
Supplementary capital	8,333	538	8,871	2.0	7,147	196	7,343	2.1
Share premium	1,585	0	1,585	0.4	1,447	0	1,447	0.4
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	3,168	640	3,808	0.9	2,104	216	2,321	0.7
Revaluation changes of property and equip.	360	0	360	0.1	338	0	338	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.	61	0	61	0.0	39	0	39	0.0
Hedging funds (active part)	-277	-102	-379	-0.1	-330	-20	-350	-0.1
Val. inc. in pro. & equ. held for sale p. and term. ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	3,435	0	3,435	0.8	3,548	0	3,548	1.0
Profit reserves	29,372	8	29,380	6.7	20,782	6	20,788	6.1
Legal reserves	3,499	2	3,501	0.8	2,659	2	2,661	0.8
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	25,445	0	25,445	5.8	17,873	0	17,873	5.2
Other profit reserves	428	6	434	0.1	249	4	253	0.1
Profit or loss	-772	0	-772	-0.2	-1,400	0	-1,400	-0.4
Prior years income/loss	-8,727	0	-8,727	-2.0	-8,038	0	-8,038	-2.3
Current year income/loss	7,955	0	7,955	1.8	6,638	0	6,638	1.9
Total Liabilities	302,026	133,552	435,579	100.0	231,386	110,758	342,144	100.0

Deposit Banks

Off Balance Sheet Commitments

(EUR Million)

	Sept. 2010			Sept. 2009		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	28,163	34,691	62,854	18,252	29,940	48,192
Letters of guarantee	27,110	20,442	47,551	18,049	18,563	36,612
Bank acceptances	8	1,644	1,652	1	1,303	1,304
Letters of credit	673	11,028	11,701	4	8,845	8,849
Prefinancing given as guarantee	0	77	77	0	9	9
Endorsements	0	13	13	0	36	36
Other guarantees and warranties	371	1,489	1,860	199	1,183	1,382
Commitments	115,381	24,387	139,768	82,771	29,156	111,927
Irrevocable commitments	75,248	22,212	97,460	78,479	27,091	105,570
Revocable commitments	40,134	2,175	42,309	4,292	2,065	6,357
Derivative Financial Instruments	64,679	123,771	188,451	41,090	73,625	114,715
Derivative finan. instruments held for hedging	8,678	8,390	17,068	7,068	3,141	10,210
Trading transactions	56,002	115,381	171,383	34,022	70,484	104,506
Custody and Pledged Securities	733,362	220,550	953,912	552,812	156,482	709,294
Items held in Custody	187,898	18,976	206,875	208,734	17,214	225,949
Pledged Items	518,409	196,527	714,936	325,151	134,642	459,793
Accepted independent guaran. and warrant.	27,055	5,047	32,102	18,926	4,626	23,552
Total Off Balance Sheet Commitments	941,586	403,400	1,344,986	694,924	289,204	984,128

Income-Expenditure

(EUR Million)

	Sept. 2010	Sept. 2009
Interest Income	27,875	29,090
Interest on loans	17,459	18,161
Interest received from reserve deposits	141	270
Interest received from banks	409	440
Interest received from money market transactions	145	231
Interest received from marketable securities portfolio	9,598	9,842
Other interest income	124	146
Interest Expenses	13,837	15,246
Interest on deposits	11,523	12,655
Interest on money market transactions	1,046	1,254
Interest on funds borrowed	1,120	1,194
Interest on securities issued	8	0
Other interest expenses	140	143
Net Interest Income/Expenses	14,038	13,844
Net Fees and Commissions Income/Expenses	3,581	3,152
Fees and commissions received	4,269	3,786
Fees and commissions paid	688	634
Dividend Income	405	340
Trading Profit/Loss (net)	220	809
Profit/loss on trading account securities	1,001	1,071
Profit/losses on derivative financial transactions	-1,676	-458
Foreign exchange profit/loss	895	196
Other Operating Income	2,744	1,292
Total Operating Income/Expenses	20,989	19,437
Provision for Loan Losses or other Receivables (-)	2,524	4,220
Specific provisions of banks loans and other receivables*	1,847	3,305
General provision expenses*	332	232
Other Operating Expenses (-)	8,744	7,056
Personnel Expenses*	3,982	3,248
Net Operating Profit/Loss	9,721	8,162
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	9,721	8,162
Provisions for Taxes on Income from Continuing Operations (±)	-1,812	-1,608
Net Profit/Loss from Continuing Operations	7,910	6,553
Net Profit/Loss Before Taxes from Terminated Operations	51	91
Provisions for Taxes on Income from Terminated Operations (±)	-6	-6
Net Profit/Loss from Terminated Operations	45	85
Net Profit/Losses	7,955	6,638

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

Ratios

(%)

	Sept. 2010	Sept. 2009
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	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

(EUR Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	5,312	2,780	8,092	5.7	5,173	1,999	7,173	6.5
Fin.ass.where fair value cha. is refl.to I/S (Net)	147	66	213	0.2	312	54	366	0.3
Financial assets held for trading	147	66	213	0.2	312	54	366	0.3
Public sector debt securities	127	18	146	0.1	309	33	342	0.3
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	3	48	51	0.0	2	21	23	0.0
Other marketable securities	16	0	16	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	191	5,075	5,266	3.7	139	3,675	3,814	3.4
Money Market Securities	2,126	0	2,126	1.5	1,578	0	1,578	1.4
Interbank money market placements	1,287	0	1,287	0.9	1,574	0	1,574	1.4
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	839	0	839	0.6	5	0	5	0.0
Financial Assets Available for Sale (Net)	24,385	4,195	28,580	20.2	12,922	4,059	16,980	15.4
Securities representing a share in capital	61	31	91	0.1	12	8	20	0.0
Public sector debt securities	24,221	4,111	28,332	20.0	12,857	3,305	16,162	14.6
Other marketable securities	103	54	156	0.1	52	745	798	0.7
Loans	52,251	13,175	65,426	46.2	35,673	9,439	45,112	40.8
Loans	51,952	13,175	65,127	45.9	35,376	9,439	44,815	40.5
Loans granted to the Banks risk group	486	204	690	0.5	78	84	162	0.1
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	51,466	12,971	64,437	45.5	35,297	9,355	44,652	40.4
Loans under follow-up	2,478	5	2,483	1.8	2,043	4	2,047	1.9
Specific provisions (-)	2,179	5	2,184	1.5	1,745	4	1,749	1.6
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	24,599	3,498	28,096	19.8	28,302	4,011	32,313	29.2
Public sector debt securities	24,596	3,473	28,069	19.8	28,300	3,994	32,294	29.2
Other marketable securities	3	25	28	0.0	2	17	19	0.0
Investments and Associates (Net)	152	97	249	0.2	134	102	236	0.2
Accounted with equity method	0	97	97	0.1	34	102	136	0.1
Non-consolidated investments and associates	152	0	152	0.1	100	0	100	0.1
Financial investments and associates	145	0	145	0.1	94	0	94	0.1
Non-financial investments and associates	7	0	7	0.0	6	0	6	0.0
Subsidiaries (Net)	388	315	704	0.5	286	268	555	0.5
Financial subsidiaries	314	315	630	0.4	217	268	486	0.4
Non-financial subsidiaries	74	0	74	0.1	69	0	69	0.1
Joint Ventures (Business Partners) (Net)	0	15	15	0.0	0	12	12	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	15	15	0.0	0	12	12	0.0
Financial joint ventures	0	15	15	0.0	0	12	12	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)	1,593	3	1,596	1.1	1,347	3	1,349	1.2
Intangible Assets (Net)	43	1	44	0.0	29	1	30	0.0
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	43	1	44	0.0	29	1	30	0.0
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	295	0	295	0.2	284	0	284	0.3
Current assets for tax	0	0	0	0.0	1	0	1	0.0
Deferred assets for tax	294	0	294	0.2	283	0	283	0.3
Prop.&Equ.for Sale p. and from Term.Op.(Net)	46	0	46	0.0	68	0	68	0.1
Other Assets	913	99	1,013	0.7	582	142	723	0.7
Total Assets	112,440	29,319	141,760	100.0	86,829	23,765	110,593	100.0

State-owned Banks

September 2010

Liabilities

(EUR Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Deposits	83,243	24,712	107,955	76.2	62,030	20,375	82,405	74.5
Deposits held by the Banks risk group	1,055	101	1,156	0.8	703	69	772	0.7
Other	82,187	24,611	106,799	75.3	61,327	20,306	81,633	73.8
Derivative Finan. Liabilities Held for Trading	5	97	102	0.1	4	31	35	0.0
Funds Borrowed	139	4,436	4,575	3.2	124	3,260	3,384	3.1
Money Market Takings	7,419	1,223	8,642	6.1	8,784	412	9,196	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	7,419	1,223	8,642	6.1	8,784	412	9,196	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	2,417	0	2,417	1.7	2,124	0	2,124	1.9
Borrower funds	86	0	86	0.1	148	0	148	0.1
Others	2,331	0	2,331	1.6	1,976	0	1,976	1.8
Miscellaneous Payables	1,140	97	1,237	0.9	720	104	823	0.7
Other External Resources	673	248	921	0.6	410	178	589	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	1,557	21	1,577	1.1	1,394	18	1,413	1.3
General provisions	541	2	543	0.4	431	2	433	0.4
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	573	0	573	0.4	493	0	493	0.4
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	443	19	462	0.3	470	16	486	0.4
Liabilities for Tax	390	2	393	0.3	466	4	470	0.4
Current liabilities for tax	390	2	393	0.3	466	4	470	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	13,661	279	13,940	9.8	10,050	106	10,156	9.2
Paid-in capital	3,174	0	3,174	2.2	2,892	0	2,892	2.6
Supplementary capital	1,851	279	2,130	1.5	1,632	106	1,738	1.6
Share premium	368	0	368	0.3	335	0	335	0.3
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	549	279	829	0.6	466	106	572	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.	45	0	45	0.0	37	0	37	0.0
Hedging funds (active part)	-9	0	-9	0.0	-22	0	-22	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	896	0	896	0.6	816	0	816	0.7
Profit reserves	6,012	0	6,012	4.2	3,222	0	3,222	2.9
Legal reserves	1,574	0	1,574	1.1	1,212	0	1,212	1.1
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	4,003	0	4,003	2.8	1,759	0	1,759	1.6
Other profit reserves	435	0	435	0.3	252	0	252	0.2
Profit or loss	2,624	0	2,624	1.9	2,303	0	2,303	2.1
Prior years income/loss	81	0	81	0.1	74	0	74	0.1
Current year income/loss	2,543	0	2,543	1.8	2,229	0	2,229	2.0
Total Liabilities	110,644	31,116	141,760	100.0	86,105	24,488	110,593	100.0

State-owned Banks

Off Balance Sheet Commitments

(EUR Million)

	Sept. 2010			Sept. 2009		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	7,361	6,781	14,143	4,145	6,024	10,169
Letters of guarantee	6,671	4,154	10,824	4,126	3,465	7,590
Bank acceptances	1	161	163	0	338	338
Letters of credit	655	2,385	3,040	2	2,158	2,160
Prefinancing given as guarantee	0	5	5	0	4	4
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	34	77	111	18	60	78
Commitments	18,022	2,825	20,847	13,643	4,576	18,219
Irrevocable commitments	11,872	911	12,783	9,971	2,979	12,950
Revocable commitments	6,149	1,914	8,064	3,672	1,597	5,269
Derivative Financial Instruments	2,895	3,898	6,794	858	3,424	4,282
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	2,895	3,898	6,794	858	3,424	4,282
Custody and Pledged Securities	272,830	80,822	353,652	178,462	51,087	229,548
Items held in Custody	47,408	3,517	50,926	35,345	3,028	38,373
Pledged Items	225,422	77,290	302,712	143,117	48,047	191,163
Accepted independent guaran. and warrant.	0	15	15	0	12	12
Total Off Balance Sheet Commitments	301,108	94,328	395,436	197,108	65,111	262,219

Income-Expenditure

(EUR Million)

	Sept. 2010	Sept. 2009
Interest Income	9,250	9,735
Interest on loans	5,240	5,008
Interest received from reserve deposits	34	43
Interest received from banks	123	173
Interest received from money market transactions	31	31
Interest received from marketable securities portfolio	3,799	4,463
Other interest income	23	17
Interest Expenses	5,024	5,558
Interest on deposits	4,475	4,958
Interest on money market transactions	56	85
Interest on funds borrowed	442	469
Interest on securities issued	0	0
Other interest expenses	50	46
Net Interest Income/Expenses	4,226	4,177
Net Fees and Commissions Income/Expenses	545	467
Fees and commissions received	660	573
Fees and commissions paid	115	106
Dividend Income	61	28
Trading Profit/Loss (net)	185	107
Profit/loss on trading account securities	207	97
Profit/losses on derivative financial transactions	-160	1
Foreign exchange profit/loss	139	9
Other Operating Income	707	312
Total Operating Income/Expenses	5,723	5,091
Provision for Loan Losses or other Receivables (-)	644	771
Specific provisions of banks loans and other receivables*	456	522
General provision expenses*	75	84
Other Operating Expenses (-)	1,964	1,554
Personnel Expenses*	948	781
Net Operating Profit/Loss	3,115	2,766
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	3,115	2,766
Provisions for Taxes on Income from Continuing Operations (±)	-572	-536
Net Profit/Loss from Continuing Operations	2,543	2,229
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	2,543	2,229

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

Ratios

(%)

	Sept. 2010	Sept. 2009
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	17.0	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

(EUR Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	5,206	7,553	12,759	5.5	9,023	5,694	14,717	8.1
Fin.ass.where fair value cha. is refl.to I/S (Net)	2,584	520	3,103	1.3	1,461	389	1,850	1.0
Financial assets held for trading	2,321	520	2,841	1.2	1,279	389	1,669	0.9
Public sector debt securities	1,494	111	1,605	0.7	660	125	785	0.4
Securities representing a share in capital	1	0	1	0.0	4	0	4	0.0
Derivative financial assets held for trading	820	409	1,229	0.5	611	264	876	0.5
Other marketable securities	6	0	6	0.0	4	0	4	0.0
Fin.assets clas. as fair value change is refl.to I/S	263	0	263	0.1	182	0	182	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	263	0	263	0.1	182	0	182	0.1
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	1,510	7,720	9,230	4.0	1,245	9,491	10,736	5.9
Money Market Securities	133	0	133	0.1	873	1	874	0.5
Interbank money market placements	127	0	127	0.1	846	1	847	0.5
Istanbul Stock Exc. money market placements	5	0	5	0.0	27	0	27	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	44,719	8,399	53,118	22.9	25,754	7,316	33,070	18.1
Securities representing a share in capital	49	71	120	0.1	36	31	67	0.0
Public sector debt securities	44,069	5,789	49,858	21.5	25,594	5,408	31,003	17.0
Other marketable securities	601	2,539	3,140	1.4	124	1,877	2,000	1.1
Loans	80,835	40,454	121,289	52.4	58,599	30,213	88,812	48.7
Loans	80,113	40,451	120,563	52.0	57,828	30,211	88,040	48.3
Loans granted to the Banks risk group	853	1,259	2,113	0.9	864	820	1,684	0.9
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	79,259	39,191	118,450	51.1	56,964	29,391	86,355	47.4
Loans under follow-up	4,800	34	4,834	2.1	4,848	50	4,898	2.7
Specific provisions (-)	4,078	31	4,109	1.8	4,078	48	4,126	2.3
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	15,048	4,479	19,528	8.4	16,437	6,087	22,524	12.4
Public sector debt securities	15,045	4,470	19,515	8.4	16,434	6,081	22,515	12.4
Other marketable securities	3	9	12	0.0	3	6	9	0.0
Investments and Associates (Net)	398	22	420	0.2	362	20	382	0.2
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	398	22	420	0.2	362	20	382	0.2
Financial investments and associates	61	22	83	0.0	55	20	75	0.0
Non-financial investments and associates	337	0	337	0.1	307	0	307	0.2
Subsidiaries (Net)	3,750	1,191	4,942	2.1	2,757	860	3,617	2.0
Financial subsidiaries	2,422	1,191	3,613	1.6	1,900	860	2,760	1.5
Non-financial subsidiaries	1,328	0	1,328	0.6	857	0	857	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	12	0	13	0.0	66	1	67	0.0
Fair value hedges	12	0	13	0.0	66	1	67	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)	2,687	2	2,689	1.2	2,456	3	2,459	1.3
Intangible Assets (Net)	697	0	697	0.3	602	0	602	0.3
Goodwill	497	0	497	0.2	453	0	453	0.2
Other	200	0	200	0.1	149	0	149	0.1
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	630	0	630	0.3	515	0	515	0.3
Current assets for tax	2	0	2	0.0	2	0	2	0.0
Deferred assets for tax	629	0	629	0.3	513	0	513	0.3
Prop.&Equ.for Sale p. and from Term.Op.(Net)	126	0	126	0.1	104	0	104	0.1
Other Assets	2,218	790	3,008	1.3	1,410	464	1,874	1.0
Total Assets	160,553	71,131	231,684	100.0	121,663	60,541	182,204	100.0

Liabilities

(EUR Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Deposits	90,333	54,196	144,529	62.4	64,852	47,608	112,460	61.7
Deposits held by the Banks risk group	3,336	3,536	6,872	3.0	2,090	2,972	5,061	2.8
Other	86,998	50,660	137,657	59.4	62,762	44,637	107,399	58.9
Derivative Finan. Liabilities Held for Trading	894	567	1,461	0.6	506	292	797	0.4
Funds Borrowed	4,854	16,940	21,794	9.4	3,197	14,416	17,613	9.7
Money Market Takings	11,840	3,570	15,410	6.7	13,200	1,856	15,057	8.3
Interbank money market takings	0	0	0	0.0	0	17	17	0.0
Istanbul Stock Exc. money market takings	8	0	8	0.0	0	0	0	0.0
Funds provided under repurchase agreements	11,833	3,570	15,403	6.6	13,200	1,839	15,040	8.3
Marketable Securities Issued (Net)	0	732	732	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	732	732	0.3	0	0	0	0.0
Funds	7	0	7	0.0	10	0	10	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	7	0	7	0.0	10	0	10	0.0
Miscellaneous Payables	5,017	493	5,511	2.4	3,795	243	4,038	2.2
Other External Resources	2,423	801	3,224	1.4	1,598	563	2,161	1.2
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	27	11	38	0.0	5	21	26	0.0
Finance leasing payables	35	11	46	0.0	8	22	30	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 (-)	8	1	9	0.0	2	2	4	0.0
Derivative Finan. Liabilities Held for Hedging	403	120	523	0.2	364	2	366	0.2
Fair value hedges	220	3	223	0.1	178	0	178	0.1
Cash flow hedges	183	117	300	0.1	186	2	188	0.1
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	3,827	301	4,129	1.8	3,188	265	3,453	1.9
General provisions	1,066	257	1,323	0.6	827	235	1,062	0.6
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	368	0	368	0.2	290	0	290	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	2,393	44	2,438	1.1	2,070	30	2,101	1.2
Liabilities for Tax	639	0	640	0.3	959	0	959	0.5
Current liabilities for tax	639	0	640	0.3	959	0	959	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	1	1	0.0
Subordinated Loans	0	1,694	1,694	0.7	0	1,665	1,665	0.9
Shareholders' Equity	31,749	242	31,991	13.8	23,514	83	23,597	13.0
Paid-in capital	10,347	0	10,347	4.5	8,105	0	8,105	4.4
Supplementary capital	5,755	234	5,989	2.6	4,873	77	4,950	2.7
Share premium	1,167	0	1,167	0.5	1,066	0	1,066	0.6
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	2,421	332	2,753	1.2	1,448	95	1,543	0.8
Revaluation changes of property and equip.	345	0	345	0.1	325	0	325	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.	15	0	15	0.0	2	0	2	0.0
Hedging funds (active part)	-170	-98	-268	-0.1	-189	-17	-206	-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	1,978	0	1,978	0.9	2,220	0	2,220	1.2
Profit reserves	10,987	8	10,995	4.7	7,026	6	7,032	3.9
Legal reserves	1,616	2	1,618	0.7	1,210	2	1,212	0.7
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	9,381	0	9,381	4.0	5,821	0	5,821	3.2
Other profit reserves	-10	6	-5	0.0	-5	4	-1	0.0
Profit or loss	4,660	0	4,660	2.0	3,510	0	3,510	1.9
Prior years income/loss	-10	0	-10	0.0	-11	0	-11	0.0
Current year income/loss	4,670	0	4,670	2.0	3,521	0	3,521	1.9
Total Liabilities	152,014	79,670	231,684	100.0	115,188	67,016	182,204	100.0

Privately-owned Banks

Off Balance Sheet Commitments

(EUR Million)

	Sept. 2010			Sept. 2009		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	15,553	19,646	35,199	10,722	16,941	27,663
Letters of guarantee	15,216	11,981	27,198	10,549	11,264	21,813
Bank acceptances	6	424	430	1	307	308
Letters of credit	17	6,523	6,540	0	4,868	4,868
Prefinancing given as guarantee	0	2	2	0	5	5
Endorsements	0	13	13	0	36	36
Other guarantees and warranties	314	703	1,017	172	460	633
Commitments	57,485	10,853	68,338	52,709	17,769	70,478
Irrevocable commitments	43,103	10,836	53,939	52,705	17,769	70,474
Revocable commitments	14,382	17	14,399	3	0	4
Derivative Financial Instruments	35,375	76,133	111,508	21,949	39,340	61,289
Derivative finan. instruments held for hedging	4,540	5,374	9,915	3,369	949	4,318
Trading transactions	30,835	70,759	101,594	18,580	38,392	56,971
Custody and Pledged Securities	297,310	108,690	406,000	288,320	85,793	374,112
Items held in Custody	90,031	13,198	103,229	143,374	11,796	155,171
Pledged Items	205,407	95,058	300,466	143,527	73,670	217,197
Accepted independent guaran. and warrant.	1,872	434	2,306	1,418	326	1,745
Total Off Balance Sheet Commitments	405,724	215,322	621,046	373,700	159,843	533,543

Income-Expenditure

(EUR Million)

	Sept. 2010	Sept. 2009
Interest Income	13,977	14,473
Interest on loans	8,536	9,339
Interest received from reserve deposits	83	192
Interest received from banks	216	178
Interest received from money market transactions	27	91
Interest received from marketable securities portfolio	5,047	4,586
Other interest income	68	87
Interest Expenses	6,980	7,547
Interest on deposits	5,626	6,082
Interest on money market transactions	710	783
Interest on funds borrowed	612	658
Interest on securities issued	8	0
Other interest expenses	24	24
Net Interest Income/Expenses	6,997	6,926
Net Fees and Commissions Income/Expenses	2,377	2,073
Fees and commissions received	2,822	2,484
Fees and commissions paid	445	411
Dividend Income	304	280
Trading Profit/Loss (net)	350	738
Profit/loss on trading account securities	606	533
Profit/losses on derivative financial transactions	-653	299
Foreign exchange profit/loss	397	-94
Other Operating Income	1,702	736
Total Operating Income/Expenses	11,730	10,753
Provision for Loan Losses or other Receivables (-)	1,325	2,551
Specific provisions of banks loans and other receivables*	953	2,044
General provision expenses*	198	115
Other Operating Expenses (-)	4,709	3,810
Personnel Expenses*	2,081	1,669
Net Operating Profit/Loss	5,697	4,392
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	5,697	4,392
Provisions for Taxes on Income from Continuing Operations (±)	-1,065	-870
Net Profit/Loss from Continuing Operations	4,632	3,521
Net Profit/Loss Before Taxes from Terminated Operations	39	0
Provisions for Taxes on Income from Terminated Operations (±)	-2	0
Net Profit/Loss from Terminated Operations	37	0
Net Profit/Losses	4,670	3,521

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

Ratios

(%)

	Sept. 2010	Sept. 2009
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	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

(EUR 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)	152	0	152	39.0	167	0	167	45.2
Financial assets held for trading	152	0	152	39.0	167	0	167	45.2
Public sector debt securities	152	0	152	39.0	167	0	167	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	136	46	181	46.6	102	45	148	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	6	0	6	1.5
Loans	0	0	0	0.1	0	0	0	0.1
Loans granted to the Banks risk group	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.1	0	0	0	0.1
Loans under follow-up	22	4	26	6.8	29	4	33	9.0
Specific provisions (-)	21	4	25	6.4	24	4	28	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)	27	0	27	7.0	26	0	26	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	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	23	3	26	6.6	20	3	23	6.1
Total Assets	341	48	389	100.0	321	48	370	100.0

Banks Under the Deposit Insurance Fund

September 2010

Liabilities

(EUR Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Deposits	6	8	13	3.5	6	9	15	4.0
Deposits held by the Banks risk group	0	0	0	0.0	0	0	0	0.0
Other	6	8	13	3.5	6	9	15	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	1	0	1	0.4	1	0	1	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	1	0	1	0.4	1	0	1	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	4	20	23	6.0	5	18	23	6.2
Other External Resources	2	0	2	0.5	2	0	2	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	19	18	37	9.5	12	22	34	9.1
General provisions	1	0	1	0.3	1	0	1	0.3
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	2	0	2	0.5	2	0	2	0.4
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	15	18	34	8.6	9	22	31	8.4
Liabilities for Tax	1	0	1	0.2	2	0	2	0.6
Current liabilities for tax	1	0	1	0.2	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	311	0	311	80.0	293	0	293	79.3
Paid-in capital	234	0	234	60.1	213	0	213	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	8,979	0	8,979	2,307.5	8,208	0	8,208	2,220.5
Legal reserves	13	0	13	3.5	12	0	12	3.3
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	8,966	0	8,966	2,304.1	8,195	0	8,195	2,217.2
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	-8,902	0	-8,902	#####	-8,128	0	-8,128	#####
Prior years income/loss	-8,919	0	-8,919	#####	-8,153	0	-8,153	#####
Current year income/loss	18	0	18	4.6	25	0	25	6.9
Total Liabilities	344	46	389	100.0	320	49	370	100.0

Banks Under the Deposit Insurance Fund

Off Balance Sheet Commitments

(EUR Million)

	Sept. 2010			Sept. 2009		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	38	45	84	36	49	85
Letters of guarantee	38	45	84	36	49	85
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	1,248	0	1,248	184	0	184
Irrevocable commitments	1,248	0	1,248	184	0	184
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	451	66	517	416	64	480
Items held in Custody	6	1	8	6	1	7
Pledged Items	445	64	509	410	63	472
Accepted independent guaran. and warrant.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	1,738	112	1,849	635	113	748

Income-Expenditure

(EUR Million)

	Sept. 2010	Sept. 2009
Interest Income	15	15
Interest on loans	5	1
Interest received from reserve deposits	0	0
Interest received from banks	9	13
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	15	14
Net Fees and Commissions Income/Expenses	1	1
Fees and commissions received	1	1
Fees and commissions paid	0	0
Dividend Income	0	0
Trading Profit/Loss (net)	11	27
Profit/loss on trading account securities	12	27
Profit/losses on derivative financial transactions	0	0
Foreign exchange profit/loss	-1	0
Other Operating Income	13	5
Total Operating Income/Expenses	41	48
Provision for Loan Losses or other Receivables (-)	8	4
Specific provisions of banks loans and other receivables*	4	2
General provision expenses*	0	0
Other Operating Expenses (-)	12	12
Personnel Expenses*	6	6
Net Operating Profit/Loss	21	32
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	21	32
Provisions for Taxes on Income from Continuing Operations (±)	-3	-6
Net Profit/Loss from Continuing Operations	18	25
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	18	25

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

Banks Under the Deposit Insurance Fund

September 2010

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

(EUR Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	1,314	2,213	3,527	5.7	1,251	1,737	2,988	6.1
Fin.ass.where fair value cha. is refl.to I/S (Net)	3,117	487	3,604	5.8	2,305	446	2,751	5.6
Financial assets held for trading	2,507	487	2,994	4.8	1,421	445	1,866	3.8
Public sector debt securities	2,200	232	2,432	3.9	1,210	251	1,461	3.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	303	245	548	0.9	205	191	396	0.8
Other marketable securities	3	10	14	0.0	6	3	8	0.0
Fin.assets clas. as fair value change is refl.to I/S	610	0	610	1.0	884	1	885	1.8
Public sector debt securities	37	0	37	0.1	36	0	36	0.1
Securities representing a share in capital	0	0	0	0.0	0	1	1	0.0
Loans	573	0	573	0.9	848	0	848	1.7
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	531	1,184	1,715	2.8	765	1,978	2,743	5.6
Money Market Securities	1,837	0	1,837	3.0	1,671	32	1,703	3.5
Interbank money market placements	809	0	809	1.3	1,647	0	1,647	3.4
Istanbul Stock Exc. money market placements	0	0	0	0.0	24	0	24	0.0
Receiv. from reverse repurchase agreements	1,029	0	1,029	1.7	0	32	32	0.1
Financial Assets Available for Sale (Net)	7,717	931	8,648	14.0	5,891	660	6,551	13.4
Securities representing a share in capital	9	0	10	0.0	9	1	10	0.0
Public sector debt securities	7,655	783	8,439	13.7	5,844	548	6,392	13.1
Other marketable securities	52	147	200	0.3	38	111	149	0.3
Loans	31,820	6,436	38,256	62.0	23,884	4,741	28,625	58.4
Loans	31,323	6,436	37,759	61.2	23,352	4,691	28,043	57.3
Loans granted to the Banks risk group	126	213	339	0.5	70	77	147	0.3
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	31,197	6,223	37,420	60.6	23,282	4,614	27,896	57.0
Loans under follow-up	2,519	75	2,594	4.2	2,085	71	2,157	4.4
Specific provisions (-)	2,022	75	2,097	3.4	1,553	22	1,575	3.2
Factoring Receivables	154	27	181	0.3	45	14	59	0.1
Investments held to Maturity (Net)	904	176	1,081	1.8	823	171	993	2.0
Public sector debt securities	900	114	1,014	1.6	823	121	943	1.9
Other marketable securities	4	63	67	0.1	0	50	50	0.1
Investments and Associates (Net)	6	0	6	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	6	0	6	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	6	0	6	0.0	3	0	3	0.0
Subsidiaries (Net)	445	63	508	0.8	363	112	474	1.0
Financial subsidiaries	434	63	497	0.8	356	112	467	1.0
Non-financial subsidiaries	11	0	11	0.0	7	0	7	0.0
Joint Ventures (Business Partners) (Net)	3	0	3	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	3	0	3	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	3	0	3	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	71	3	75	0.1	283	7	290	0.6
Fair value hedges	5	0	5	0.0	46	1	47	0.1
Cash flow hedges	67	3	70	0.1	237	6	243	0.5
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	643	0	643	1.0	556	0	556	1.1
Intangible Assets (Net)	177	0	177	0.3	211	0	211	0.4
Goodwill	42	0	42	0.1	39	0	39	0.1
Other	135	0	135	0.2	172	0	172	0.4
Real Estates for Investment Purpose (Net)	5	0	5	0.0	5	0	5	0.0
Assets for Tax	165	0	165	0.3	137	0	137	0.3
Current assets for tax	1	0	1	0.0	3	0	3	0.0
Deferred assets for tax	164	0	164	0.3	134	0	134	0.3
Prop.&Equ.for Sale p. and from Term.Op.(Net)	16	0	16	0.0	15	0	15	0.0
Other Assets	841	458	1,299	2.1	633	240	873	1.8
Total Assets	49,767	11,979	61,746	100.0	38,838	10,139	48,977	100.0

Foreign Banks

September 2010

Liabilities

(EUR Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Deposits	22,452	14,137	36,589	59.3	16,941	11,749	28,690	58.6
Deposits held by the Banks risk group	670	1,499	2,168	3.5	442	401	843	1.7
Other	21,782	12,639	34,421	55.7	16,499	11,348	27,847	56.9
Derivative Finan. Liabilities Held for Trading	498	255	753	1.2	332	167	499	1.0
Funds Borrowed	2,006	6,703	8,708	14.1	1,641	5,946	7,587	15.5
Money Market Takings	1,662	141	1,803	2.9	889	1	890	1.8
Interbank money market takings	0	0	0	0.0	0	1	1	0.0
Istanbul Stock Exc. money market takings	10	0	10	0.0	0	0	0	0.0
Funds provided under repurchase agreements	1,652	141	1,793	2.9	889	0	889	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	1,009	419	1,428	2.3	728	227	955	1.9
Other External Resources	1,182	101	1,283	2.1	676	71	747	1.5
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	8	3	11	0.0	8	13	21	0.0
Finance leasing payables	9	3	12	0.0	10	14	24	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	1	0.0	2	1	3	0.0
Derivative Finan. Liabilities Held for Hedging	412	43	455	0.7	464	27	491	1.0
Fair value hedges	208	38	247	0.4	63	24	86	0.2
Cash flow hedges	203	5	208	0.3	401	4	405	0.8
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	780	37	817	1.3	628	43	671	1.4
General provisions	358	19	377	0.6	258	26	284	0.6
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	113	0	113	0.2	76	0	76	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	309	18	327	0.5	294	17	311	0.6
Liabilities for Tax	191	0	191	0.3	185	0	185	0.4
Current liabilities for tax	172	0	172	0.3	167	0	167	0.3
Deferred liabilities for tax	19	0	19	0.0	18	0	18	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	90	858	948	1.5	82	947	1,030	2.1
Shareholders' Equity	8,735	24	8,759	14.2	7,199	13	7,212	14.7
Paid-in capital	3,769	0	3,769	6.1	3,317	0	3,317	6.8
Supplementary capital	727	24	751	1.2	642	13	655	1.3
Share premium	50	0	50	0.1	46	0	46	0.1
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	198	28	226	0.4	190	16	206	0.4
Revaluation changes of property and equip.	13	0	13	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.	2	0	2	0.0	0	0	0	0.0
Hedging funds (active part)	-98	-4	-102	-0.2	-119	-3	-122	-0.2
Val. inc. in pro. & equ. held for sale p. and term. ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	562	0	562	0.9	512	0	512	1.0
Profit reserves	3,394	0	3,394	5.5	2,325	0	2,325	4.7
Legal reserves	296	0	296	0.5	225	0	225	0.5
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	3,095	0	3,095	5.0	2,098	0	2,098	4.3
Other profit reserves	3	0	3	0.0	2	0	2	0.0
Profit or loss	846	0	846	1.4	914	0	914	1.9
Prior years income/loss	121	0	121	0.2	52	0	52	0.1
Current year income/loss	724	0	724	1.2	862	0	862	1.8
Total Liabilities	39,024	22,722	61,746	100.0	29,773	19,204	48,977	100.0

Foreign Banks

Off Balance Sheet Commitments

(EUR Million)

	Sept. 2010			Sept. 2009		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	5,210	8,219	13,429	3,349	6,926	10,275
Letters of guarantee	5,185	4,261	9,446	3,338	3,786	7,124
Bank acceptances	1	1,059	1,060	0	659	659
Letters of credit	1	2,119	2,120	1	1,819	1,821
Prefinancing given as guarantee	0	71	71	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	23	709	732	9	662	671
Commitments	38,626	10,708	49,335	16,235	6,811	23,046
Irrevocable commitments	19,024	10,465	29,489	15,618	6,343	21,962
Revocable commitments	19,602	243	19,845	616	468	1,084
Derivative Financial Instruments	26,409	43,740	70,149	18,283	30,861	49,144
Derivative finan. instruments held for hedging	4,137	3,016	7,153	3,699	2,193	5,892
Trading transactions	22,272	40,724	62,996	14,584	28,668	43,252
Custody and Pledged Securities	162,771	30,971	193,742	85,615	19,539	105,154
Items held in Custody	50,453	2,260	52,713	30,009	2,388	32,398
Pledged Items	87,135	24,114	111,248	38,098	12,863	50,960
Accepted independent guaran. and warrant.	25,183	4,598	29,781	17,507	4,288	21,796
Total Off Balance Sheet Commitments	233,017	93,638	326,655	123,481	64,138	187,619

Income-Expenditure

(EUR Million)

	Sept. 2010	Sept. 2009
Interest Income	4,633	4,868
Interest on loans	3,677	3,813
Interest received from reserve deposits	24	35
Interest received from banks	61	75
Interest received from money market transactions	87	109
Interest received from marketable securities portfolio	753	793
Other interest income	32	42
Interest Expenses	1,833	2,141
Interest on deposits	1,422	1,615
Interest on money market transactions	280	386
Interest on funds borrowed	65	67
Interest on securities issued	0	0
Other interest expenses	65	73
Net Interest Income/Expenses	2,801	2,726
Net Fees and Commissions Income/Expenses	658	612
Fees and commissions received	786	728
Fees and commissions paid	128	116
Dividend Income	39	32
Trading Profit/Loss (net)	-326	-63
Profit/loss on trading account securities	177	414
Profit/losses on derivative financial transactions	-863	-758
Foreign exchange profit/loss	360	281
Other Operating Income	322	238
Total Operating Income/Expenses	3,494	3,546
Provision for Loan Losses or other Receivables (-)	548	893
Specific provisions of banks loans and other receivables*	433	736
General provision expenses*	58	33
Other Operating Expenses (-)	2,059	1,680
Personnel Expenses*	947	792
Net Operating Profit/Loss	887	972
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	887	972
Provisions for Taxes on Income from Continuing Operations (±)	-171	-195
Net Profit/Loss from Continuing Operations	716	777
Net Profit/Loss Before Taxes from Terminated Operations	12	91
Provisions for Taxes on Income from Terminated Operations (±)	-4	-6
Net Profit/Loss from Terminated Operations	8	85
Net Profit/Losses	724	862

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

Ratios

(%)

	Sept. 2010	Sept. 2009
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	17.7	18.6
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

(EUR Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	24	113	137	0.9	111	50	160	1.3
Fin.ass.where fair value cha. is refl.to I/S (Net)	291	8	299	2.1	155	8	163	1.4
Financial assets held for trading	291	8	299	2.1	155	8	163	1.4
Public sector debt securities	249	2	251	1.7	137	1	138	1.2
Securities representing a share in capital	14	0	14	0.1	0	0	0	0.0
Derivative financial assets held for trading	28	6	34	0.2	18	7	25	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	1,746	224	1,970	13.7	1,016	137	1,153	9.7
Money Market Securities	942	0	942	6.5	910	0	910	7.6
Interbank money market placements	939	0	939	6.5	904	0	904	7.6
Istanbul Stock Exc. money market placements	0	0	0	0.0	3	0	3	0.0
Receiv. from reverse repurchase agreements	3	0	3	0.0	3	0	3	0.0
Financial Assets Available for Sale (Net)	1,058	253	1,311	9.1	925	235	1,160	9.7
Securities representing a share in capital	36	6	42	0.3	21	6	27	0.2
Public sector debt securities	1,010	176	1,186	8.2	891	157	1,048	8.8
Other marketable securities	12	71	83	0.6	14	72	85	0.7
Loans	5,445	3,309	8,754	60.8	4,805	2,804	7,608	63.8
Loans	5,410	3,309	8,719	60.6	4,769	2,804	7,573	63.5
Loans granted to the Banks risk group	240	97	337	2.3	156	57	214	1.8
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	5,170	3,212	8,382	58.2	4,612	2,747	7,359	61.8
Loans under follow-up	167	7	174	1.2	123	3	125	1.1
Specific provisions (-)	132	7	139	1.0	87	3	90	0.8
Factoring Receivables	1	0	1	0.0	0	0	0	0.0
Investments held to Maturity (Net)	440	26	466	3.2	224	29	253	2.1
Public sector debt securities	439	24	463	3.2	224	23	247	2.1
Other marketable securities	1	2	3	0.0	0	6	6	0.0
Investments and Associates (Net)	75	0	75	0.5	52	1	53	0.4
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	75	0	75	0.5	52	1	53	0.4
Financial investments and associates	71	0	72	0.5	46	1	47	0.4
Non-financial investments and associates	3	0	3	0.0	6	0	6	0.1
Subsidiaries (Net)	91	60	151	1.1	90	56	146	1.2
Financial subsidiaries	80	57	136	0.9	82	52	135	1.1
Non-financial subsidiaries	11	4	15	0.1	8	4	11	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	45	47	0.3	0	83	83	0.7
Finance lease receivables	1	47	49	0.3	0	87	88	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	2	2	0.0	0	5	5	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)	97	0	97	0.7	102	0	102	0.9
Intangible Assets (Net)	9	0	9	0.1	6	0	6	0.0
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	9	0	9	0.1	6	0	6	0.0
Real Estates for Investment Purpose (Net)	17	0	17	0.1	5	0	5	0.0
Assets for Tax	17	0	17	0.1	43	0	43	0.4
Current assets for tax	0	0	0	0.0	25	0	25	0.2
Deferred assets for tax	17	0	17	0.1	18	0	18	0.2
Prop.&Equ.for Sale p. and from Term.Op.(Net)	1	0	1	0.0	1	0	1	0.0
Other Assets	30	66	96	0.7	22	47	69	0.6
Total Assets	10,285	4,105	14,390	100.0	8,469	3,448	11,917	100.0

Liabilities

(EUR 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	6	9	14	0.1	13	4	17	0.1
Funds Borrowed	173	4,018	4,192	29.1	151	3,503	3,654	30.7
Money Market Takings	491	39	530	3.7	557	24	581	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	491	39	530	3.7	557	24	581	4.9
Marketable Securities Issued (Net)	252	0	252	1.8	25	0	25	0.2
Bills	226	0	226	1.6	1	0	1	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	26	0	26	0.2	23	0	23	0.2
Funds	1,069	179	1,248	8.7	717	77	794	6.7
Borrower funds	39	179	218	1.5	22	77	99	0.8
Others	1,030	0	1,030	7.2	695	0	695	5.8
Miscellaneous Payables	595	37	632	4.4	533	37	570	4.8
Other External Resources	272	179	451	3.1	256	141	397	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	140	0	140	1.0	125	0	125	1.0
General provisions	46	0	46	0.3	41	0	41	0.3
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	46	0	46	0.3	30	0	30	0.3
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	48	0	48	0.3	54	0	54	0.5
Liabilities for Tax	27	0	27	0.2	60	0	60	0.5
Current liabilities for tax	24	0	24	0.2	59	0	59	0.5
Deferred liabilities for tax	3	0	3	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	136	136	0.9	0	139	139	1.2
Shareholders' Equity	6,751	19	6,770	47.0	5,550	5	5,555	46.6
Paid-in capital	4,600	0	4,600	32.0	3,584	0	3,584	30.1
Supplementary capital	981	19	1,000	6.9	954	5	959	8.0
Share premium	11	0	11	0.1	10	0	10	0.1
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	32	19	51	0.4	28	5	32	0.3
Revaluation changes of property and equip.	19	0	19	0.1	15	0	15	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	919	0	919	6.4	901	0	901	7.6
Profit reserves	864	0	864	6.0	681	0	681	5.7
Legal reserves	346	0	346	2.4	266	0	266	2.2
Status reserves	19	0	19	0.1	13	0	13	0.1
Extraordinary reserves	485	0	485	3.4	389	0	389	3.3
Other profit reserves	15	0	15	0.1	13	0	13	0.1
Profit or loss	305	0	305	2.1	331	0	331	2.8
Prior years income/loss	-13	0	-13	-0.1	-56	0	-56	-0.5
Current year income/loss	318	0	318	2.2	387	0	387	3.2
Total Liabilities	9,775	4,615	14,390	100.0	7,988	3,929	11,917	100.0

Development and Investment Banks

Off Balance Sheet Commitments

(EUR Million)

	Sept. 2010			Sept. 2009		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	2,524	1,605	4,129	1,606	1,296	2,902
Letters of guarantee	1,134	671	1,805	956	497	1,453
Bank acceptances	0	3	3	0	7	7
Letters of credit	0	303	303	0	226	226
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	315	315	0	304	304
Other guarantees and warranties	1,389	314	1,703	650	262	912
Commitments	1,974	1,661	3,635	1,026	807	1,833
Irrevocable commitments	457	220	677	928	469	1,397
Revocable commitments	1,517	1,441	2,958	98	338	436
Derivative Financial Instruments	718	2,676	3,394	706	2,249	2,955
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	718	2,676	3,394	706	2,249	2,955
Custody and Pledged Securities	3,468,819	21,243	3,490,062	2,392,651	8,853	2,401,505
Items held in Custody	3,463,250	127	3,463,377	2,388,461	174	2,388,634
Pledged Items	4,865	14,411	19,276	3,800	8,522	12,322
Accepted independent guaran. and warrant.	704	6,705	7,408	391	157	548
Total Off Balance Sheet Commitments	3,474,034	27,185	3,501,220	2,395,990	13,205	2,409,195

Income-Expenditure

(EUR Million)

	Sept. 2010	Sept. 2009
Interest Income	601	690
Interest on loans	360	463
Interest received from reserve deposits	1	1
Interest received from banks	49	41
Interest received from money market transactions	52	40
Interest received from marketable securities portfolio	136	140
Other interest income	3	5
Interest Expenses	113	155
Interest on deposits	0	0
Interest on money market transactions	63	113
Interest on funds borrowed	37	35
Interest on securities issued	8	0
Other interest expenses	5	6
Net Interest Income/Expenses	488	535
Net Fees and Commissions Income/Expenses	42	37
Fees and commissions received	49	43
Fees and commissions paid	7	5
Dividend Income	20	14
Trading Profit/Loss (net)	11	23
Profit/loss on trading account securities	4	5
Profit/losses on derivative financial transactions	5	25
Foreign exchange profit/loss	2	-6
Other Operating Income	61	55
Total Operating Income/Expenses	621	664
Provision for Loan Losses or other Receivables (-)	35	49
Specific provisions of banks loans and other receivables*	22	9
General provision expenses*	4	7
Other Operating Expenses (-)	211	169
Personnel Expenses*	122	100
Net Operating Profit/Loss	375	447
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	375	447
Provisions for Taxes on Income from Continuing Operations (±)	-57	-59
Net Profit/Loss from Continuing Operations	318	387
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	318	387

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

Ratios

(%)

	Sept. 2010	Sept. 2009
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	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.

Adabank A.Ş.

Assets

(EUR 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	0	1.5
Fin.ass.where fair value cha. is refl.to I/S (Net)	0	0	0	1.0	19	0	19	78.8
Financial assets held for trading	0	0	0	1.0	19	0	19	78.8
Public sector debt securities	0	0	0	1.0	19	0	19	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	23	0	23	89.5	0	0	0	0.7
Money Market Securities	1	0	1	1.9	3	0	3	12.6
Interbank money market placements	1	0	1	1.9	3	0	3	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	3	0	3	12.7	4	0	4	18.1
Specific provisions (-)	3	0	3	12.7	4	0	4	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	1	0	1	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	26	0	26	100.0	23	0	24	100.0

Liabilities

(EUR Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Deposits	3	0	3	12.8	3	0	3	13.4
Deposits held by the Banks risk group	3	0	3	12.5	3	0	3	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	0	0	0	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	22	0	22	85.1	20	0	20	85.0
Paid-in capital	41	0	41	155.7	37	0	37	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	-18	0	-18	-70.6	-17	0	-17	-72.4
Prior years income/loss	-19	0	-19	-72.1	-18	0	-18	-74.4
Current year income/loss	0	0	0	1.5	0	0	0	2.1
Total Liabilities	26	0	26	100.0	23	0	24	100.0

Adabank A.Ş.

Off Balance Sheet Commitments

(EUR Million)

	Sept. 2010			Sept. 2009		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	3	4	7	3	5	8
Letters of guarantee	3	4	7	3	5	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	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 warrant.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	3	4	7	3	5	8

Income-Expenditure

(EUR Million)

	Sept. 2010	Sept. 2009
Interest Income	1	2
Interest on loans	0	0
Interest received from reserve deposits	0	0
Interest received from banks	0	0
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	1	2
Other interest income	0	0
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	1	2
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	2	2
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	0	0
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	0	0
Provisions for Taxes on Income from Continuing Operations (±)	0	0
Net Profit/Loss from Continuing Operations	0	0
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	0	0

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

Ratios

(%)

	Sept. 2010	Sept. 2009
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	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

(EUR Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	1,311	1,594	2,905	5.5	2,158	1,035	3,194	7.7
Fin.ass.where fair value cha. is refl.to I/S (Net)	196	140	336	0.6	55	91	145	0.3
Financial assets held for trading	196	140	336	0.6	55	91	145	0.3
Public sector debt securities	153	52	206	0.4	24	50	74	0.2
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	43	88	131	0.2	31	40	71	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	1,152	1,152	2.2	1	1,479	1,480	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)	17,453	1,885	19,338	36.4	8,409	529	8,938	21.5
Securities representing a share in capital	2	37	39	0.1	1	1	2	0.0
Public sector debt securities	17,422	1,819	19,240	36.2	8,408	506	8,914	21.4
Other marketable securities	29	30	59	0.1	0	22	22	0.1
Loans	15,594	9,106	24,700	46.5	11,004	7,250	18,254	43.8
Loans	15,594	9,106	24,700	46.5	11,004	7,250	18,254	43.8
Loans granted to the Banks risk group	262	427	689	1.3	150	357	507	1.2
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	15,331	8,679	24,011	45.2	10,854	6,893	17,747	42.6
Loans under follow-up	674	0	674	1.3	793	22	814	2.0
Specific provisions (-)	674	0	674	1.3	793	22	814	2.0
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	2,663	603	3,266	6.1	5,576	2,759	8,335	20.0
Public sector debt securities	2,663	603	3,266	6.1	5,576	2,759	8,335	20.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (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 investments and associates	2	0	2	0.0	1	0	1	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	1	0	1	0.0
Subsidiaries (Net)	110	332	442	0.8	104	331	435	1.0
Financial subsidiaries	110	332	442	0.8	104	331	435	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)	427	1	428	0.8	355	1	356	0.9
Intangible Assets (Net)	36	0	36	0.1	22	0	22	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	36	0	36	0.1	22	0	22	0.1
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	103	0	103	0.2	123	0	123	0.3
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	103	0	103	0.2	123	0	123	0.3
Prop.&Equ.for Sale p. and from Term.Op.(Net)	2	0	2	0.0	2	0	2	0.0
Other Assets	394	7	401	0.8	322	31	353	0.8
Total Assets	38,290	14,820	53,110	100.0	28,131	13,507	41,638	100.0

Liabilities

(EUR Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Deposits	20,700	11,556	32,256	60.7	14,717	9,997	24,714	59.4
Deposits held by the Banks risk group	630	969	1,599	3.0	531	618	1,149	2.8
Other	20,070	10,587	30,657	57.7	14,186	9,379	23,566	56.6
Derivative Finan. Liabilities Held for Trading	185	98	283	0.5	69	66	136	0.3
Funds Borrowed	90	4,877	4,967	9.4	50	3,724	3,774	9.1
Money Market Takings	4,523	0	4,523	8.5	5,022	35	5,056	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	4,523	0	4,523	8.5	5,022	35	5,056	12.1
Marketable Securities Issued (Net)	0	732	732	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	732	732	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	727	9	737	1.4	554	8	562	1.3
Other External Resources	445	82	527	1.0	361	72	433	1.0
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	23	0	23	0.0	3	2	6	0.0
Finance leasing payables	31	0	31	0.1	5	2	7	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	7	0	7	0.0	1	0	1	0.0
Derivative Finan. Liabilities Held for Hedging	169	40	209	0.4	186	0	186	0.4
Fair value hedges	0	3	3	0.0	0	0	0	0.0
Cash flow hedges	169	37	206	0.4	186	0	186	0.4
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	273	94	367	0.7	208	76	285	0.7
General provisions	137	94	231	0.4	96	76	172	0.4
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	32	0	32	0.1	28	0	28	0.1
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	104	0	104	0.2	85	0	85	0.2
Liabilities for Tax	200	0	200	0.4	269	0	269	0.6
Current liabilities for tax	200	0	200	0.4	269	0	269	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	8,266	18	8,284	15.6	6,246	-29	6,217	14.9
Paid-in capital	2,031	0	2,031	3.8	1,388	0	1,388	3.3
Supplementary capital	2,035	18	2,053	3.9	1,882	-29	1,853	4.5
Share premium	863	0	863	1.6	787	0	787	1.9
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	599	38	638	1.2	361	-13	348	0.8
Revaluation changes of property and equip.	1	0	1	0.0	8	0	8	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)	-143	-21	-164	-0.3	-156	-16	-172	-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	714	0	714	1.3	882	0	882	2.1
Profit reserves	3,100	0	3,100	5.8	2,038	0	2,038	4.9
Legal reserves	468	0	468	0.9	362	0	362	0.9
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	2,632	0	2,632	5.0	1,677	0	1,677	4.0
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	1,100	0	1,100	2.1	937	0	937	2.3
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	1,100	0	1,100	2.1	937	0	937	2.3
Total Liabilities	35,603	17,507	53,110	100.0	27,686	13,952	41,638	100.0

Akbank T.A.Ş.

Off Balance Sheet Commitments

(EUR Million)

	Sept. 2010			Sept. 2009		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	2,163	2,667	4,830	1,324	2,132	3,455
Letters of guarantee	1,989	1,221	3,210	1,215	1,237	2,452
Bank acceptances	0	31	31	0	22	22
Letters of credit	7	1,217	1,223	0	797	797
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	167	198	365	109	75	184
Commitments	10,713	4,034	14,747	22,725	6,849	29,573
Irrevocable commitments	10,713	4,034	14,747	22,725	6,849	29,573
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	7,232	11,831	19,063	3,324	6,899	10,223
Derivative finan. instruments held for hedging	2,585	718	3,303	2,355	0	2,355
Trading transactions	4,648	11,113	15,760	969	6,899	7,867
Custody and Pledged Securities	32,475	9,325	41,801	23,882	6,313	30,196
Items held in Custody	10,369	1,206	11,576	7,644	863	8,507
Pledged Items	20,684	8,065	28,749	15,284	5,413	20,697
Accepted independent guaran. and warrant.	1,422	54	1,476	954	37	991
Total Off Balance Sheet Commitments	52,584	27,857	80,441	51,255	22,192	73,447

Income-Expenditure

(EUR Million)

	Sept. 2010	Sept. 2009
Interest Income	3,181	3,249
Interest on loans	1,530	1,771
Interest received from reserve deposits	0	0
Interest received from banks	41	51
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	1,610	1,424
Other interest income	1	3
Interest Expenses	1,641	1,658
Interest on deposits	1,332	1,289
Interest on money market transactions	72	104
Interest on funds borrowed	225	262
Interest on securities issued	8	0
Other interest expenses	2	3
Net Interest Income/Expenses	1,541	1,591
Net Fees and Commissions Income/Expenses	494	436
Fees and commissions received	574	508
Fees and commissions paid	80	72
Dividend Income	14	20
Trading Profit/Loss (net)	54	72
Profit/loss on trading account securities	205	100
Profit/losses on derivative financial transactions	-170	-51
Foreign exchange profit/loss	19	23
Other Operating Income	373	193
Total Operating Income/Expenses	2,476	2,311
Provision for Loan Losses or other Receivables (-)	213	419
Specific provisions of banks loans and other receivables*	149	413
General provision expenses*	43	0
Other Operating Expenses (-)	894	733
Personnel Expenses*	340	268
Net Operating Profit/Loss	1,369	1,158
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	1,369	1,158
Provisions for Taxes on Income from Continuing Operations (±)	-269	-221
Net Profit/Loss from Continuing Operations	1,100	937
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	1,100	937

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

Ratios

(%)

	Sept. 2010	Sept. 2009
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	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

(EUR Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	9	23	32	6.4	2	5	7	4.0
Fin.ass.where fair value cha. is refl.to I/S (Net)	0	0	0	0.1	0	0	0	0.0
Financial assets held for trading	0	0	0	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	11	74	85	16.9	26	0	26	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)	105	8	114	22.5	17	6	23	14.1
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	105	0	105	20.9	17	0	17	10.4
Other marketable securities	0	8	8	1.6	0	6	6	3.7
Loans	213	32	245	48.6	73	19	92	56.1
Loans	213	32	245	48.6	73	19	92	56.1
Loans granted to the Banks risk group	101	23	124	24.6	56	15	72	43.8
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	112	9	121	24.0	17	3	20	12.4
Loans under follow-up	1	0	1	0.2	0	0	0	0.3
Specific provisions (-)	1	0	1	0.2	0	0	0	0.3
Factoring Receivables	1	0	1	0.2	0	0	0	0.3
Investments held to Maturity (Net)	0	1	1	0.3	0	1	1	0.7
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	1	1	0.3	0	1	1	0.7
Investments and Associates (Net)	8	0	8	1.6	7	0	7	4.5
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	8	0	8	1.6	7	0	7	4.5
Financial investments and associates	8	0	8	1.6	7	0	7	4.5
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	4	0	4	0.9	1	0	1	0.6
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	4	0	4	0.9	1	0	1	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	2	2	0.5	0	0	0	0.2
Finance lease receivables	0	3	3	0.5	0	0	0	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)	2	0	2	0.5	2	0	2	1.1
Intangible Assets (Net)	6	0	6	1.2	3	0	3	1.6
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	6	0	6	1.2	3	0	3	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	2	0.4	1	0	1	0.6
Total Assets	363	142	505	100.0	132	31	164	100.0

Liabilities

(EUR 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	71	66	138	27.3	1	33	34	20.5
Money Market Takings	0	0	0	0.0	11	0	11	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	11	0	11	6.5
Marketable Securities Issued (Net)	129	0	129	25.5	1	0	1	0.9
Bills	129	0	129	25.5	1	0	1	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	18	124	143	28.3	6	18	25	15.0
Borrower funds	18	124	143	28.3	6	18	25	15.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	0	0	0	0.1	0	9	9	5.7
Other External Resources	3	0	3	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	3	0	3	0.7	2	0	2	1.2
General provisions	3	0	3	0.6	1	0	1	0.8
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	0	0	0	0.1	0	0	0	0.1
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	0	0	0	0.0	0	0	0	0.2
Liabilities for Tax	1	0	1	0.2	1	0	1	0.8
Current liabilities for tax	1	0	1	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	87	0	88	17.4	79	1	80	48.8
Paid-in capital	79	0	79	15.6	72	0	72	43.9
Supplementary capital	1	0	1	0.2	1	1	2	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	0.1	0	1	1	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	0	0	0	0.1	0	0	0	0.3
Profit reserves	6	0	6	1.2	1	0	1	0.7
Legal reserves	1	0	1	0.3	0	0	0	0.0
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	5	0	5	0.9	1	0	1	0.7
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	2	0	2	0.4	5	0	5	3.1
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	2	0	2	0.4	5	0	5	3.1
Total Liabilities	313	191	505	100.0	102	61	164	100.0

Aktif Yatırım Bankası A.Ş.

Off Balance Sheet Commitments

(EUR Million)

	Sept. 2010			Sept. 2009		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	149	177	325	73	136	209
Letters of guarantee	143	112	255	73	103	176
Bank acceptances	0	3	3	0	6	6
Letters of credit	0	52	52	0	27	27
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	5	9	15	0	0	0
Commitments	684	704	1,388	11	10	21
Irrevocable commitments	141	6	147	11	10	21
Revocable commitments	544	698	1,242	0	0	0
Derivative Financial Instruments	2	1	3	3	22	25
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	2	1	3	3	22	25
Custody and Pledged Securities	2,743	221	2,963	16	27	43
Items held in Custody	2,578	1	2,579	6	3	9
Pledged Items	164	220	384	10	24	34
Accepted independent guaran. and warrant.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	3,577	1,103	4,680	103	195	298

Income-Expenditure

(EUR Million)

	Sept. 2010	Sept. 2009
Interest Income	23	14
Interest on loans	18	11
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	5	2
Other interest income	0	0
Interest Expenses	10	2
Interest on deposits	0	0
Interest on money market transactions	2	1
Interest on funds borrowed	1	0
Interest on securities issued	5	0
Other interest expenses	2	1
Net Interest Income/Expenses	13	12
Net Fees and Commissions Income/Expenses	5	2
Fees and commissions received	5	2
Fees and commissions paid	1	0
Dividend Income	0	2
Trading Profit/Loss (net)	2	2
Profit/loss on trading account securities	2	2
Profit/losses on derivative financial transactions	-2	2
Foreign exchange profit/loss	2	-2
Other Operating Income	0	0
Total Operating Income/Expenses	20	18
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 (-)	17	10
Personnel Expenses*	10	6
Net Operating Profit/Loss	3	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	3	6
Provisions for Taxes on Income from Continuing Operations (±)	-1	-1
Net Profit/Loss from Continuing Operations	2	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	2	5

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

Ratios

(%)

	Sept. 2010	Sept. 2009
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	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

(EUR Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	46	76	122	5.9	27	55	82	5.1
Fin.ass.where fair value cha. is refl.to I/S (Net)	92	4	96	4.6	11	2	13	0.8
Financial assets held for trading	92	4	96	4.6	11	2	13	0.8
Public sector debt securities	91	0	91	4.4	8	0	8	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	4	5	0.2	3	2	5	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	3	23	25	1.2	0	37	37	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)	5	0	5	0.2	77	0	77	4.8
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	5	0	5	0.2	77	0	77	4.8
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans	1,293	246	1,539	74.5	947	227	1,174	73.1
Loans	1,240	246	1,486	71.9	912	227	1,140	71.0
Loans granted to the Banks risk group	7	0	7	0.3	10	0	10	0.6
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	1,233	246	1,479	71.5	902	227	1,130	70.4
Loans under follow-up	114	0	114	5.5	79	0	79	4.9
Specific provisions (-)	61	0	61	2.9	45	0	45	2.8
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	193	0	193	9.3	168	0	168	10.5
Public sector debt securities	193	0	193	9.3	168	0	168	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)	13	0	13	0.6	12	0	12	0.7
Financial subsidiaries	13	0	13	0.6	12	0	12	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)	8	0	8	0.4	8	0	8	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	3	0	3	0.1	2	0	2	0.1
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	3	0	3	0.1	2	0	2	0.1
Prop.&Equ.for Sale p. and from Term.Op.(Net)	15	0	15	0.7	12	0	12	0.7
Other Assets	39	8	47	2.3	19	2	21	1.3
Total Assets	1,710	358	2,067	100.0	1,283	323	1,606	100.0

Liabilities

(EUR Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Deposits	727	482	1,208	58.5	657	444	1,101	68.6
Deposits held by the Banks risk group	133	47	180	8.7	129	57	186	11.6
Other	594	435	1,029	49.8	529	387	915	57.0
Derivative Finan. Liabilities Held for Trading	10	3	13	0.7	3	2	5	0.3
Funds Borrowed	17	312	328	15.9	21	176	197	12.3
Money Market Takings	153	0	153	7.4	20	0	20	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	153	0	153	7.4	20	0	20	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	23	30	54	2.6	12	12	25	1.5
Other External Resources	35	3	38	1.8	26	0	26	1.6
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	1	1	0.0	0	1	1	0.1
Finance leasing payables	0	1	1	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	22	0	23	1.1	20	0	20	1.2
General provisions	13	0	13	0.6	9	0	9	0.6
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	3	0	3	0.1	2	0	2	0.1
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	7	0	7	0.4	9	0	9	0.6
Liabilities for Tax	6	0	6	0.3	8	0	8	0.5
Current liabilities for tax	6	0	6	0.3	8	0	8	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	1	1	0.1
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	241	0	241	11.7	202	0	202	12.6
Paid-in capital	152	0	152	7.4	139	0	139	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	66	0	66	3.2	33	0	33	2.1
Legal reserves	3	0	3	0.2	2	0	2	0.1
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	63	0	63	3.0	32	0	32	2.0
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	23	0	23	1.1	29	0	29	1.8
Prior years income/loss	3	0	3	0.1	1	0	1	0.0
Current year income/loss	20	0	20	1.0	29	0	29	1.8
Total Liabilities	1,235	832	2,067	100.0	969	636	1,606	100.0

Alternatif Bank A.Ş.

Off Balance Sheet Commitments

(EUR Million)

	Sept. 2010			Sept. 2009		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	528	445	973	340	330	670
Letters of guarantee	525	196	720	340	205	545
Bank acceptances	3	100	103	0	30	30
Letters of credit	0	139	139	0	88	88
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	10	10	0	6	6
Commitments	277	228	504	400	238	638
Irrevocable commitments	277	228	504	400	238	638
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	333	949	1,281	229	304	532
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	333	949	1,281	229	304	532
Custody and Pledged Securities	2,217	380	2,597	1,727	404	2,131
Items held in Custody	85	54	140	59	20	79
Pledged Items	2,131	326	2,457	1,667	384	2,051
Accepted independent guaran. and warrant.	1	0	1	1	0	1
Total Off Balance Sheet Commitments	3,354	2,001	5,355	2,695	1,276	3,972

Income-Expenditure

(EUR Million)

	Sept. 2010	Sept. 2009
Interest Income	127	171
Interest on loans	109	139
Interest received from reserve deposits	0	2
Interest received from banks	1	0
Interest received from money market transactions	0	1
Interest received from marketable securities portfolio	16	27
Other interest income	1	2
Interest Expenses	65	87
Interest on deposits	55	74
Interest on money market transactions	6	8
Interest on funds borrowed	4	4
Interest on securities issued	0	0
Other interest expenses	0	1
Net Interest Income/Expenses	62	84
Net Fees and Commissions Income/Expenses	10	10
Fees and commissions received	11	12
Fees and commissions paid	1	2
Dividend Income	0	0
Trading Profit/Loss (net)	-10	-5
Profit/loss on trading account securities	-1	2
Profit/losses on derivative financial transactions	-19	-13
Foreign exchange profit/loss	9	5
Other Operating Income	22	18
Total Operating Income/Expenses	85	106
Provision for Loan Losses or other Receivables (-)	16	36
Specific provisions of banks loans and other receivables*	8	22
General provision expenses*	2	5
Other Operating Expenses (-)	43	35
Personnel Expenses*	26	21
Net Operating Profit/Loss	26	35
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	26	35
Provisions for Taxes on Income from Continuing Operations (±)	-5	-7
Net Profit/Loss from Continuing Operations	20	29
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	20	29

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

Ratios

(%)

	Sept. 2010	Sept. 2009
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	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

(EUR Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	24	70	94	4.1	50	95	145	7.8
Fin.ass.where fair value cha. is refl.to I/S (Net)	189	4	193	8.4	160	15	175	9.5
Financial assets held for trading	189	4	193	8.4	160	15	175	9.5
Public sector debt securities	186	2	188	8.2	157	14	172	9.3
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	3	2	5	0.2	2	1	3	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	11	135	146	6.4	0	35	35	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	1,305	116	1,421	62.0	995	136	1,131	61.2
Loans	1,296	116	1,412	61.6	985	136	1,122	60.7
Loans granted to the Banks risk group	5	41	47	2.0	14	18	32	1.7
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	1,291	75	1,366	59.6	972	118	1,090	59.0
Loans under follow-up	43	0	43	1.9	31	0	31	1.7
Specific provisions (-)	35	0	35	1.5	22	0	22	1.2
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	108	214	323	14.1	140	132	272	14.7
Public sector debt securities	108	209	317	13.8	140	131	270	14.6
Other marketable securities	0	5	5	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)	16	31	47	2.1	8	26	34	1.8
Financial subsidiaries	16	31	47	2.1	8	26	34	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)	8	0	8	0.4	8	0	8	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	7	0	7	0.3	5	0	5	0.3
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	7	0	7	0.3	5	0	5	0.3
Prop.&Equ.for Sale p. and from Term.Op.(Net)	4	0	4	0.2	3	0	3	0.2
Other Assets	46	2	47	2.1	33	5	38	2.1
Total Assets	1,718	573	2,291	100.0	1,402	445	1,847	100.0

Liabilities

(EUR Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Deposits	755	579	1,334	58.2	517	579	1,096	59.3
Deposits held by the Banks risk group	7	10	17	0.7	3	6	9	0.5
Other	748	569	1,317	57.5	514	573	1,087	58.9
Derivative Finan. Liabilities Held for Trading	35	1	36	1.6	16	2	18	1.0
Funds Borrowed	5	87	92	4.0	3	74	76	4.1
Money Market Takings	187	160	348	15.2	219	69	288	15.6
Interbank money market takings	0	0	0	0.0	0	17	17	0.9
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	187	160	348	15.2	219	52	270	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	17	1	18	0.8	11	0	12	0.6
Other External Resources	63	5	69	3.0	43	4	47	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	19	0	19	0.8	14	1	15	0.8
General provisions	11	0	11	0.5	8	1	10	0.5
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	5	0	5	0.2	4	0	4	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	3	0	3	0.1	1	0	1	0.1
Liabilities for Tax	10	0	10	0.4	11	0	11	0.6
Current liabilities for tax	10	0	10	0.4	11	0	11	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	367	-1	366	16.0	285	-1	283	15.3
Paid-in capital	305	0	305	13.3	189	0	189	10.3
Supplementary capital	0	-1	-1	-0.1	0	-1	-2	-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	-1	-1	-0.1	-1	-1	-2	-0.1
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est. for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv. & ass., subs. & joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val. inc. in pro. & equ. held for sale p. and term. ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	0	0	0	0.0	0	0	0	0.0
Profit reserves	18	0	18	0.8	48	0	48	2.6
Legal reserves	11	0	11	0.5	7	0	7	0.4
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	7	0	7	0.3	41	0	41	2.2
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	45	0	45	1.9	47	0	47	2.6
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	45	0	45	1.9	47	0	47	2.6
Total Liabilities	1,459	832	2,291	100.0	1,119	728	1,847	100.0

Anadolubank A.Ş.

Off Balance Sheet Commitments

(EUR Million)

	Sept. 2010			Sept. 2009		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	394	203	597	226	164	390
Letters of guarantee	394	66	460	226	66	292
Bank acceptances	0	4	4	0	2	2
Letters of credit	0	91	91	0	80	80
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	43	43	0	16	16
Commitments	463	26	489	572	0	572
Irrevocable commitments	460	26	487	568	0	568
Revocable commitments	3	0	3	3	0	3
Derivative Financial Instruments	232	1,167	1,399	185	814	999
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	232	1,167	1,399	185	814	999
Custody and Pledged Securities	2,659	361	3,020	2,140	442	2,582
Items held in Custody	1,591	72	1,663	1,475	75	1,550
Pledged Items	1,068	289	1,357	665	367	1,032
Accepted independent guaran. and warrant.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	3,748	1,758	5,506	3,123	1,420	4,543

Income-Expenditure

(EUR Million)

	Sept. 2010	Sept. 2009
Interest Income	161	165
Interest on loans	128	130
Interest received from reserve deposits	1	2
Interest received from banks	0	0
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	30	32
Other interest income	1	1
Interest Expenses	65	72
Interest on deposits	52	57
Interest on money market transactions	2	5
Interest on funds borrowed	10	10
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	96	92
Net Fees and Commissions Income/Expenses	23	20
Fees and commissions received	26	22
Fees and commissions paid	3	2
Dividend Income	7	0
Trading Profit/Loss (net)	-9	1
Profit/loss on trading account securities	5	6
Profit/losses on derivative financial transactions	-23	-24
Foreign exchange profit/loss	8	19
Other Operating Income	6	5
Total Operating Income/Expenses	123	119
Provision for Loan Losses or other Receivables (-)	5	9
Specific provisions of banks loans and other receivables*	4	7
General provision expenses*	1	2
Other Operating Expenses (-)	64	50
Personnel Expenses*	42	32
Net Operating Profit/Loss	54	60
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	54	60
Provisions for Taxes on Income from Continuing Operations (±)	-9	-12
Net Profit/Loss from Continuing Operations	45	47
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	47

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

Ratios

(%)

	Sept. 2010	Sept. 2009
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	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

(EUR Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	1	30	30	5.9	0	18	18	4.9
Fin.ass.where fair value cha. is refl.to I/S (Net)	49	21	70	13.8	53	32	85	22.6
Financial assets held for trading	49	21	70	13.8	53	32	85	22.6
Public sector debt securities	49	11	60	11.8	53	28	81	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	4	4	1.1
Other marketable securities	0	10	10	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	32	32	6.3	0	25	25	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	0	0	0.1	0	0	0	0.1
Securities representing a share in capital	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 marketable securities	0	0	0	0.0	0	0	0	0.0
Loans	115	128	243	47.8	79	65	144	38.3
Loans	115	128	243	47.8	79	65	144	38.3
Loans granted to the Banks risk group	0	2	2	0.4	0	4	4	1.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	115	126	241	47.4	79	61	140	37.3
Loans under follow-up	3	0	3	0.6	3	0	3	0.7
Specific provisions (-)	3	0	3	0.6	3	0	3	0.7
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	39	56	94	18.6	14	62	76	20.1
Public sector debt securities	35	34	69	13.6	14	33	47	12.4
Other marketable securities	4	22	25	5.0	0	29	29	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)	18	0	18	3.6	15	0	15	4.0
Financial subsidiaries	18	0	18	3.6	15	0	15	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)	11	0	11	2.1	9	0	9	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	1	0	1	0.3	1	0	1	0.4
Current assets for tax	0	0	0	0.0	1	0	1	0.1
Deferred assets for tax	1	0	1	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	6	1	7	1.3	1	0	1	0.3
Total Assets	241	268	509	100.0	174	203	376	100.0

Liabilities

(EUR Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Deposits	8	114	123	24.1	17	58	75	19.9
Deposits held by the Banks risk group	0	3	3	0.5	0	5	5	1.2
Other	8	112	120	23.5	17	54	70	18.7
Derivative Finan. Liabilities Held for Trading	1	0	1	0.3	0	4	4	1.1
Funds Borrowed	0	203	203	39.9	0	119	119	31.6
Money Market Takings	9	0	9	1.8	42	0	42	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	9	0	9	1.8	42	0	42	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	1	1	0.4
Other External Resources	5	6	11	2.1	1	2	2	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	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	6	0	6	1.2	4	0	4	1.2
General provisions	4	0	4	0.7	2	0	2	0.6
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	2	0	2	0.4	2	0	2	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	0	0	0	0.1
Current liabilities for tax	2	0	2	0.3	0	0	0	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	153	0	153	30.0	128	0	128	34.0
Paid-in capital	122	0	122	24.0	111	0	111	29.5
Supplementary capital	5	0	5	0.9	4	0	4	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	5	0	5	0.9	4	0	4	1.1
Profit reserves	1	0	1	0.3	1	0	1	0.2
Legal reserves	1	0	1	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	25	0	25	4.9	12	0	12	3.2
Prior years income/loss	15	0	15	3.0	3	0	3	0.8
Current year income/loss	9	0	9	1.9	9	0	9	2.3
Total Liabilities	184	324	509	100.0	192	184	376	100.0

Arap Türk Bankası A.Ş.

Off Balance Sheet Commitments

(EUR Million)

	Sept. 2010			Sept. 2009		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	1	765	765	1	538	538
Letters of guarantee	1	585	586	1	375	376
Bank acceptances	0	8	8	0	5	5
Letters of credit	0	171	171	0	158	158
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	4	8	12	3	65	68
Irrevocable commitments	4	8	12	3	65	68
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	41	40	81	42	41	83
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	41	40	81	42	41	83
Custody and Pledged Securities	79	173	253	53	141	194
Items held in Custody	71	25	96	46	14	60
Pledged Items	8	149	157	6	128	134
Accepted independent guaran. and warrant.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	125	986	1,111	98	785	883

Income-Expenditure

(EUR Million)

	Sept. 2010	Sept. 2009
Interest Income	18	24
Interest on loans	9	10
Interest received from reserve deposits	0	0
Interest received from banks	0	0
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	9	14
Other interest income	0	0
Interest Expenses	2	5
Interest on deposits	0	1
Interest on money market transactions	1	2
Interest on funds borrowed	0	3
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	16	19
Net Fees and Commissions Income/Expenses	10	8
Fees and commissions received	10	8
Fees and commissions paid	0	0
Dividend Income	2	0
Trading Profit/Loss (net)	-1	-5
Profit/loss on trading account securities	0	0
Profit/losses on derivative financial transactions	-1	-1
Foreign exchange profit/loss	0	-4
Other Operating Income	0	0
Total Operating Income/Expenses	28	22
Provision for Loan Losses or other Receivables (-)	2	2
Specific provisions of banks loans and other receivables*	0	0
General provision expenses*	1	0
Other Operating Expenses (-)	14	9
Personnel Expenses*	10	6
Net Operating Profit/Loss	12	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	12	11
Provisions for Taxes on Income from Continuing Operations (±)	-2	-2
Net Profit/Loss from Continuing Operations	9	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	9	9

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

Ratios

(%)

	Sept. 2010	Sept. 2009
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	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

(EUR Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	3	47	50	9.0	0	13	13	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	21	100	121	21.6	12	54	66	33.7
Money Market Securities	20	0	20	3.6	0	0	0	0.0
Interbank money market placements	20	0	20	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)	51	10	61	10.9	12	0	12	5.9
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	51	0	51	9.1	12	0	12	5.9
Other marketable securities	0	10	10	1.8	0	0	0	0.0
Loans	0	303	303	54.0	1	100	101	51.6
Loans	0	303	303	54.0	1	100	101	51.6
Loans granted to the Banks risk group	0	159	159	28.4	0	50	50	25.6
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	0	144	144	25.6	1	50	51	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
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	0.8	4	0	4	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	101	460	561	100.0	29	167	196	100.0

Liabilities

(EUR Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Deposits	60	132	192	34.2	0	77	78	39.6
Deposits held by the Banks risk group	58	121	179	32.0	0	37	37	19.0
Other	2	10	13	2.3	0	40	40	20.7
Derivative Finan. Liabilities Held for Trading	0	0	0	0.0	0	0	0	0.0
Funds Borrowed	0	20	20	3.6	0	10	10	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	273	273	48.7	0	63	63	32.2
Other External Resources	1	26	27	4.8	0	11	11	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	0	0	1	0.1	1	0	1	0.6
General provisions	0	0	0	0.1	0	0	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	0	0	0	0.2
Liabilities for Tax	1	0	1	0.3	1	0	1	0.6
Current liabilities for tax	1	0	1	0.3	1	0	1	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	46	0	46	8.2	32	0	32	16.4
Paid-in capital	27	0	27	4.9	25	0	25	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	18	0	18	3.2	6	0	6	3.2
Prior years income/loss	9	0	9	1.7	0	0	0	0.0
Current year income/loss	9	0	9	1.6	6	0	6	3.2
Total Liabilities	109	452	561	100.0	34	162	196	100.0

Bank Mellat

Off Balance Sheet Commitments

(EUR Million)

	Sept. 2010			Sept. 2009		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	0	52	52	0	21	21
Letters of guarantee	0	37	37	0	9	9
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	14	15	0	12	12
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	9	10
Irrevocable commitments	0	0	0	1	9	10
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	1	1	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	53	53	1	30	31

Income-Expenditure

(EUR Million)

	Sept. 2010	Sept. 2009
Interest Income	12	9
Interest on loans	8	7
Interest received from reserve deposits	0	0
Interest received from banks	2	1
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	2	1
Other interest income	0	0
Interest Expenses	5	4
Interest on deposits	1	0
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	7	5
Net Fees and Commissions Income/Expenses	5	3
Fees and commissions received	5	3
Fees and commissions paid	0	0
Dividend Income	0	0
Trading Profit/Loss (net)	1	1
Profit/loss on trading account securities	0	0
Profit/losses on derivative financial transactions	0	0
Foreign exchange profit/loss	1	1
Other Operating Income	0	0
Total Operating Income/Expenses	13	10
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	11	8
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	8
Provisions for Taxes on Income from Continuing Operations (±)	0	0
Net Profit/Loss from Continuing Operations	11	8
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	-2	-2
Net Profit/Loss from Terminated Operations	-2	-2
Net Profit/Losses	9	6

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

Ratios

(%)

	Sept. 2010	Sept. 2009
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	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

(EUR Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	1	46	47	6.2	4	37	40	5.8
Fin.ass.where fair value cha. is refl.to I/S (Net)	14	0	14	1.9	5	0	5	0.7
Financial assets held for trading	14	0	14	1.9	5	0	5	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	12	0	12	1.6	5	0	5	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	2	1	4	0.5	0	12	12	1.7
Money Market Securities	0	0	0	0.0	21	0	21	3.0
Interbank money market placements	0	0	0	0.0	19	0	19	2.7
Istanbul Stock Exc. money market placements	0	0	0	0.0	3	0	3	0.4
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	50	3	53	7.0	27	0	27	3.9
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	50	0	50	6.6	27	0	27	3.9
Other marketable securities	0	3	3	0.4	0	0	0	0.0
Loans	329	218	546	72.3	350	142	492	71.0
Loans	311	218	529	69.9	330	142	472	68.1
Loans granted to the Banks risk group	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	311	216	527	69.8	330	142	471	67.9
Loans under follow-up	34	0	34	4.5	26	0	26	3.8
Specific provisions (-)	16	0	16	2.1	6	0	6	0.9
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	0	0	0	0.0	14	4	18	2.6
Public sector debt securities	0	0	0	0.0	14	0	14	2.0
Other marketable securities	0	0	0	0.0	0	4	4	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)	3	57	60	7.9	4	52	56	8.1
Financial subsidiaries	1	57	58	7.6	2	52	54	7.8
Non-financial subsidiaries	2	0	2	0.3	2	0	2	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	3	4	0.5	0	5	5	0.8
Finance lease receivables	1	3	5	0.6	0	6	6	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 (-)	0	0	1	0.1	0	0	0	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)	3	0	3	0.4	4	0	4	0.5
Intangible Assets (Net)	2	0	2	0.2	2	0	2	0.3
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	2	0	2	0.2	2	0	2	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	22	23	3.1	1	9	10	1.5
Total Assets	407	349	756	100.0	433	261	694	100.0

Liabilities

(EUR 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	3	0.4	7	0	7	1.0
Funds Borrowed	0	435	435	57.6	3	398	401	57.7
Money Market Takings	14	0	14	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	14	0	14	1.9	0	0	0	0.0
Marketable Securities Issued (Net)	26	0	26	3.4	23	0	23	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	26	0	26	3.4	23	0	23	3.4
Funds	14	16	30	4.0	13	23	36	5.2
Borrower funds	14	16	30	4.0	13	23	36	5.2
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	1	1	2	0.2	1	0	1	0.2
Other External Resources	2	0	2	0.3	1	4	5	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	7	0	7	1.0	10	0	10	1.4
General provisions	6	0	6	0.8	6	0	6	0.8
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	1	0	1	0.2	1	0	1	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	0	0	0	0.0	3	0	3	0.4
Liabilities for Tax	3	0	3	0.5	4	0	4	0.5
Current liabilities for tax	1	0	1	0.1	3	0	3	0.4
Deferred liabilities for tax	3	0	3	0.3	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	234	-1	233	30.8	208	-1	207	29.9
Paid-in capital	171	0	171	22.7	156	0	156	22.5
Supplementary capital	20	-1	20	2.6	19	-1	18	2.7
Share premium	10	0	10	1.4	9	0	9	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	0	-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	9	0	9	1.3	9	0	9	1.3
Profit reserves	33	0	33	4.3	19	0	19	2.8
Legal reserves	6	0	6	0.8	4	0	4	0.6
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	27	0	27	3.5	15	0	15	2.2
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	10	0	10	1.3	14	0	14	2.0
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	10	0	10	1.3	14	0	14	2.0
Total Liabilities	304	452	756	100.0	269	425	694	100.0

BankPozitif Kredi ve Kalkınma Bankası A.Ş.

Off Balance Sheet Commitments

(EUR Million)

	Sept. 2010			Sept. 2009		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	47	210	258	32	237	269
Letters of guarantee	47	174	221	32	202	234
Bank acceptances	0	0	0	0	1	1
Letters of credit	0	37	37	0	34	34
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	2	2	3	150	152
Irrevocable commitments	0	2	2	3	150	152
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	103	510	613	70	492	562
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	103	510	613	70	492	562
Custody and Pledged Securities	704	1,385	2,089	753	1,406	2,159
Items held in Custody	18	39	57	13	51	64
Pledged Items	686	1,346	2,032	740	1,355	2,095
Accepted independent guaran. and warrant.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	854	2,108	2,962	857	2,285	3,142

Income-Expenditure

(EUR Million)

	Sept. 2010	Sept. 2009
Interest Income	47	52
Interest on loans	41	44
Interest received from reserve deposits	0	0
Interest received from banks	0	0
Interest received from money market transactions	0	3
Interest received from marketable securities portfolio	5	5
Other interest income	1	0
Interest Expenses	25	21
Interest on deposits	0	0
Interest on money market transactions	21	19
Interest on funds borrowed	0	0
Interest on securities issued	2	0
Other interest expenses	1	1
Net Interest Income/Expenses	23	31
Net Fees and Commissions Income/Expenses	6	4
Fees and commissions received	6	5
Fees and commissions paid	0	1
Dividend Income	0	0
Trading Profit/Loss (net)	7	5
Profit/loss on trading account securities	3	0
Profit/losses on derivative financial transactions	8	1
Foreign exchange profit/loss	-4	4
Other Operating Income	4	0
Total Operating Income/Expenses	40	40
Provision for Loan Losses or other Receivables (-)	9	5
Specific provisions of banks loans and other receivables*	8	2
General provision expenses*	0	0
Other Operating Expenses (-)	19	18
Personnel Expenses*	9	7
Net Operating Profit/Loss	12	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	12	17
Provisions for Taxes on Income from Continuing Operations (±)	-3	-4
Net Profit/Loss from Continuing Operations	10	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	10	14

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

Ratios

(%)

	Sept. 2010	Sept. 2009
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	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

(EUR 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)	152	0	152	39.0	167	0	167	45.2
Financial assets held for trading	152	0	152	39.0	167	0	167	45.2
Public sector debt securities	152	0	152	39.0	167	0	167	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	136	46	181	46.6	102	45	148	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	6	0	6	1.5
Loans	0	0	0	0.1	0	0	0	0.1
Loans granted to the Banks risk group	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.1	0	0	0	0.1
Loans under follow-up	22	4	26	6.8	29	4	33	9.0
Specific provisions (-)	21	4	25	6.4	24	4	28	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)	27	0	27	7.0	26	0	26	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	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	23	3	26	6.6	20	3	23	6.1
Total Assets	341	48	389	100.0	321	48	370	100.0

Liabilities

(EUR Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Deposits	6	8	13	3.5	6	9	15	4.0
Deposits held by the Banks risk group	0	0	0	0.0	0	0	0	0.0
Other	6	8	13	3.5	6	9	15	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	1	0	1	0.4	1	0	1	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	1	0	1	0.4	1	0	1	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	4	20	23	6.0	5	18	23	6.2
Other External Resources	2	0	2	0.5	2	0	2	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	19	18	37	9.5	12	22	34	9.1
General provisions	1	0	1	0.3	1	0	1	0.3
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	2	0	2	0.5	2	0	2	0.4
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	15	18	34	8.6	9	22	31	8.4
Liabilities for Tax	1	0	1	0.2	2	0	2	0.6
Current liabilities for tax	1	0	1	0.2	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	311	0	311	80.0	293	0	293	79.3
Paid-in capital	234	0	234	60.1	213	0	213	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	8,979	0	8,979	2,307.5	8,208	0	8,208	2,220.5
Legal reserves	13	0	13	3.5	12	0	12	3.3
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	8,966	0	8,966	2,304.1	8,195	0	8,195	2,217.2
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	-8,902	0	-8,902	#####	-8,128	0	-8,128	#####
Prior years income/loss	-8,919	0	-8,919	#####	-8,153	0	-8,153	#####
Current year income/loss	18	0	18	4.6	25	0	25	6.9
Total Liabilities	344	46	389	100.0	320	49	370	100.0

Birleşik Fon Bankası A.Ş.

Off Balance Sheet Commitments

(EUR Million)

	Sept. 2010			Sept. 2009		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	38	45	84	36	49	85
Letters of guarantee	38	45	84	36	49	85
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	1,248	0	1,248	184	0	184
Irrevocable commitments	1,248	0	1,248	184	0	184
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	451	66	517	416	64	480
Items held in Custody	6	1	8	6	1	7
Pledged Items	445	64	509	410	63	472
Accepted independent guaran. and warrant.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	1,738	112	1,849	635	113	748

Income-Expenditure

(EUR Million)

	Sept. 2010	Sept. 2009
Interest Income	15	15
Interest on loans	5	1
Interest received from reserve deposits	0	0
Interest received from banks	9	13
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	15	14
Net Fees and Commissions Income/Expenses	1	1
Fees and commissions received	1	1
Fees and commissions paid	0	0
Dividend Income	0	0
Trading Profit/Loss (net)	11	27
Profit/loss on trading account securities	12	27
Profit/losses on derivative financial transactions	0	0
Foreign exchange profit/loss	-1	0
Other Operating Income	13	5
Total Operating Income/Expenses	41	48
Provision for Loan Losses or other Receivables (-)	8	4
Specific provisions of banks loans and other receivables*	4	2
General provision expenses*	0	0
Other Operating Expenses (-)	12	12
Personnel Expenses*	6	6
Net Operating Profit/Loss	21	32
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	21	32
Provisions for Taxes on Income from Continuing Operations (±)	-3	-6
Net Profit/Loss from Continuing Operations	18	25
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	18	25

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

Ratios

(%)

	Sept. 2010	Sept. 2009
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	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

(EUR Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	50	91	141	4.5	53	69	121	5.0
Fin.ass.where fair value cha. is refl.to I/S (Net)	649	19	668	21.4	35	10	45	1.9
Financial assets held for trading	649	19	668	21.4	35	10	45	1.9
Public sector debt securities	644	1	646	20.6	26	0	26	1.1
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	5	17	22	0.7	9	10	19	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	109	137	246	7.8	422	163	585	24.1
Money Market Securities	272	0	272	8.7	301	0	301	12.4
Interbank money market placements	272	0	272	8.7	301	0	301	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)	644	0	644	20.6	296	14	310	12.8
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	644	0	644	20.6	296	14	310	12.8
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans	889	218	1,107	35.4	790	217	1,008	41.6
Loans	879	218	1,097	35.1	775	217	992	41.0
Loans granted to the Banks risk group	8	0	8	0.3	12	0	12	0.5
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	871	218	1,088	34.8	763	217	980	40.5
Loans under follow-up	172	0	172	5.5	181	0	181	7.5
Specific provisions (-)	161	0	161	5.2	166	0	166	6.8
Factoring Receivables	12	1	13	0.4	11	0	11	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)	5	0	5	0.2	13	0	13	0.5
Intangible Assets (Net)	5	0	5	0.2	3	0	3	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	5	0	5	0.2	3	0	3	0.1
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	5	0	5	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	5	0	5	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	18	5	23	0.7	22	2	24	1.0
Total Assets	2,659	470	3,129	100.0	1,947	475	2,422	100.0

Liabilities

(EUR Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Deposits	1,152	908	2,060	65.9	1,280	629	1,909	78.8
Deposits held by the Banks risk group	61	32	93	3.0	68	22	90	3.7
Other	1,091	876	1,967	62.9	1,211	607	1,818	75.1
Derivative Finan. Liabilities Held for Trading	13	15	28	0.9	14	8	22	0.9
Funds Borrowed	327	148	475	15.2	32	1	33	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	32	0	32	1.0	19	0	19	0.8
Other External Resources	33	4	37	1.2	22	1	23	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	24	0	24	0.8	28	0	28	1.2
General provisions	17	0	17	0.5	19	0	19	0.8
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	1	0	1	0.0	1	0	1	0.0
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	6	0	6	0.2	8	0	8	0.3
Liabilities for Tax	7	0	7	0.2	3	0	3	0.1
Current liabilities for tax	7	0	7	0.2	3	0	3	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	466	0	466	14.9	385	1	386	15.9
Paid-in capital	17	0	17	0.5	16	0	16	0.6
Supplementary capital	129	0	129	4.1	116	1	117	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	4	0	4	0.1	2	1	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	125	0	125	4.0	114	0	114	4.7
Profit reserves	287	0	287	9.2	227	0	227	9.4
Legal reserves	5	0	5	0.2	5	0	5	0.2
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	282	0	282	9.0	222	0	222	9.2
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	33	0	33	1.0	27	0	27	1.1
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	33	0	33	1.0	27	0	27	1.1
Total Liabilities	2,054	1,075	3,129	100.0	1,782	640	2,422	100.0

Citibank A.Ş.

Off Balance Sheet Commitments

(EUR Million)

	Sept. 2010			Sept. 2009		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	179	358	537	119	279	398
Letters of guarantee	179	164	342	119	175	294
Bank acceptances	0	95	95	0	46	46
Letters of credit	0	29	29	0	56	56
Prefinancing given as guarantee	0	71	71	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	0	0	0	2	2
Commitments	697	78	775	857	120	977
Irrevocable commitments	697	78	775	857	120	977
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	1,980	3,468	5,448	1,360	2,286	3,646
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	1,980	3,468	5,448	1,360	2,286	3,646
Custody and Pledged Securities	14,077	654	14,731	10,639	577	11,216
Items held in Custody	13,987	144	14,132	10,501	152	10,653
Pledged Items	90	509	599	138	425	563
Accepted independent guaran. and warrant.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	16,933	4,559	21,491	12,974	3,263	16,237

Income-Expenditure

(EUR Million)

	Sept. 2010	Sept. 2009
Interest Income	198	236
Interest on loans	120	171
Interest received from reserve deposits	3	4
Interest received from banks	6	12
Interest received from money market transactions	14	28
Interest received from marketable securities portfolio	55	22
Other interest income	0	0
Interest Expenses	67	105
Interest on deposits	64	103
Interest on money market transactions	3	2
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	131	131
Net Fees and Commissions Income/Expenses	-6	-3
Fees and commissions received	2	3
Fees and commissions paid	8	5
Dividend Income	0	0
Trading Profit/Loss (net)	4	54
Profit/loss on trading account securities	7	37
Profit/losses on derivative financial transactions	-4	-28
Foreign exchange profit/loss	2	45
Other Operating Income	57	45
Total Operating Income/Expenses	186	228
Provision for Loan Losses or other Receivables (-)	24	80
Specific provisions of banks loans and other receivables*	20	71
General provision expenses*	1	5
Other Operating Expenses (-)	122	113
Personnel Expenses*	53	47
Net Operating Profit/Loss	41	35
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	41	35
Provisions for Taxes on Income from Continuing Operations (±)	-8	-8
Net Profit/Loss from Continuing Operations	33	27
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	33	27

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

Ratios

(%)

	Sept. 2010	Sept. 2009
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	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

(EUR 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	22	1	24	71.2	15	0	15	56.0
Money Market Securities	5	0	5	15.1	6	0	6	21.1
Interbank money market placements	5	0	5	15.1	6	0	6	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	3	7.8	2	0	2	8.7
Specific provisions (-)	3	0	3	7.8	2	0	2	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	2	0	2	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	1	0	1	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	1	0	1	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	1	1	4.2	0	2	2	9.1
Total Assets	31	3	33	100.0	25	3	27	100.0

Liabilities

(EUR 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	2	2	7.0	0	2	2	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	1	0	1	5.0
General provisions	1	0	1	2.3	0	0	0	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	29	0	29	87.3	24	0	24	87.1
Paid-in capital	20	0	20	61.1	19	0	19	68.3
Supplementary capital	3	0	3	10.1	43	0	43	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.	0	0	0	1.1	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est. for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv. & ass., subs. & joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val. inc. in pro. & equ. held for sale p. and term. ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	3	0	3	9.0	43	0	43	156.7
Profit reserves	13	0	13	38.8	8	0	8	28.6
Legal reserves	1	0	1	2.1	0	0	0	1.5
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	12	0	12	36.7	7	0	7	27.1
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	-8	0	-8	-22.8	-45	0	-45	-166.5
Prior years income/loss	-10	0	-10	-29.3	-49	0	-49	-179.6
Current year income/loss	2	0	2	6.5	4	0	4	13.1
Total Liabilities	31	2	33	100.0	25	2	27	100.0

Credit Agricole Yatırım Bankası Türk A.Ş.

Off Balance Sheet Commitments

(EUR Million)

	Sept. 2010			Sept. 2009		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	1	253	254	0	209	209
Letters of guarantee	1	79	80	0	78	78
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	102	102	0	69	69
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	72	72	0	62	62
Commitments	0	0	0	0	0	1
Irrevocable commitments	0	0	0	0	0	1
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	0	5	5	0	5	5
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	0	5	5	0	5	5
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	259	259	1	214	215

Income-Expenditure

(EUR Million)

	Sept. 2010	Sept. 2009
Interest Income	1	1
Interest on loans	0	0
Interest received from reserve deposits	0	0
Interest received from banks	1	1
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	0	0
Other interest income	0	0
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	1	1
Net Fees and Commissions Income/Expenses	6	6
Fees and commissions received	6	6
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	1
Foreign exchange profit/loss	0	-1
Other Operating Income	0	1
Total Operating Income/Expenses	7	9
Provision for Loan Losses or other Receivables (-)	0	0
Specific provisions of banks loans and other receivables*	0	0
General provision expenses*	0	0
Other Operating Expenses (-)	4	4
Personnel Expenses*	2	2
Net Operating Profit/Loss	3	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	3	4
Provisions for Taxes on Income from Continuing Operations (±)	-1	-1
Net Profit/Loss from Continuing Operations	2	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	2	4

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

Ratios

(%)

	Sept. 2010	Sept. 2009
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	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

(EUR Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	315	570	886	7.0	259	375	633	6.5
Fin.ass.where fair value cha. is refl.to I/S (Net)	123	100	223	1.8	61	39	100	1.0
Financial assets held for trading	123	100	223	1.8	61	39	100	1.0
Public sector debt securities	95	11	106	0.8	39	10	48	0.5
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	27	89	117	0.9	23	29	51	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	51	372	423	3.4	0	470	470	4.8
Money Market Securities	117	0	117	0.9	347	0	347	3.6
Interbank money market placements	117	0	117	0.9	347	0	347	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)	1,152	136	1,288	10.2	882	123	1,005	10.3
Securities representing a share in capital	2	0	2	0.0	2	0	2	0.0
Public sector debt securities	1,150	135	1,285	10.2	880	121	1,001	10.3
Other marketable securities	0	1	1	0.0	0	1	1	0.0
Loans	6,656	1,913	8,569	68.0	4,696	1,565	6,261	64.3
Loans	6,509	1,913	8,422	66.8	4,579	1,565	6,144	63.1
Loans granted to the Banks risk group	19	31	50	0.4	0	2	2	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	6,490	1,882	8,372	66.4	4,579	1,563	6,142	63.1
Loans under follow-up	465	0	465	3.7	352	0	352	3.6
Specific provisions (-)	318	0	318	2.5	235	0	236	2.4
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	343	41	384	3.0	287	21	308	3.2
Public sector debt securities	343	0	343	2.7	287	0	287	2.9
Other marketable securities	0	41	41	0.3	0	21	21	0.2
Investments and Associates (Net)	3	0	3	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	3	0	3	0.0	2	0	2	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	3	0	3	0.0	2	0	2	0.0
Subsidiaries (Net)	142	63	205	1.6	130	57	187	1.9
Financial subsidiaries	139	63	202	1.6	127	57	184	1.9
Non-financial subsidiaries	3	0	3	0.0	3	0	3	0.0
Joint Ventures (Business Partners) (Net)	1	0	1	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	1	0	1	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	1	0	1	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	67	3	70	0.6	75	6	81	0.8
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	67	3	70	0.6	75	6	81	0.8
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	118	0	119	0.9	89	0	89	0.9
Intangible Assets (Net)	15	0	15	0.1	11	0	11	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	15	0	15	0.1	11	0	11	0.1
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	37	0	37	0.3	28	0	28	0.3
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	37	0	37	0.3	28	0	28	0.3
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	179	92	271	2.1	126	83	208	2.1
Total Assets	9,319	3,290	12,610	100.0	6,992	2,739	9,730	100.0

Liabilities

(EUR Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Deposits	4,373	2,995	7,369	58.4	3,117	2,281	5,397	55.5
Deposits held by the Banks risk group	45	108	154	1.2	63	107	170	1.7
Other	4,328	2,887	7,215	57.2	3,053	2,174	5,227	53.7
Derivative Finan. Liabilities Held for Trading	24	110	134	1.1	22	38	60	0.6
Funds Borrowed	120	2,050	2,170	17.2	98	1,966	2,064	21.2
Money Market Takings	256	0	256	2.0	82	0	82	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	256	0	256	2.0	82	0	82	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	164	17	181	1.4	108	14	123	1.3
Other External Resources	231	14	244	1.9	160	11	171	1.8
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	8	2	9	0.1	7	7	14	0.1
Finance leasing payables	9	2	10	0.1	9	7	16	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	2	0	2	0.0
Derivative Finan. Liabilities Held for Hedging	88	5	93	0.7	85	4	89	0.9
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	88	5	93	0.7	85	4	89	0.9
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	214	3	217	1.7	146	5	151	1.6
General provisions	86	0	86	0.7	60	0	60	0.6
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	18	0	18	0.1	10	0	10	0.1
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	110	3	113	0.9	76	5	81	0.8
Liabilities for Tax	39	0	39	0.3	48	0	48	0.5
Current liabilities for tax	39	0	39	0.3	48	0	48	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	371	371	2.9	0	354	354	3.6
Shareholders' Equity	1,516	12	1,528	12.1	1,173	4	1,177	12.1
Paid-in capital	364	0	364	2.9	331	0	331	3.4
Supplementary capital	135	12	147	1.2	129	4	133	1.4
Share premium	50	0	50	0.4	46	0	46	0.5
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	42	16	58	0.5	51	7	58	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)	-53	-4	-57	-0.5	-55	-3	-58	-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	96	0	96	0.8	88	0	88	0.9
Profit reserves	831	0	831	6.6	512	0	512	5.3
Legal reserves	41	0	41	0.3	25	0	25	0.3
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	788	0	788	6.2	484	0	484	5.0
Other profit reserves	2	0	2	0.0	2	0	2	0.0
Profit or loss	187	0	187	1.5	201	0	201	2.1
Prior years income/loss	7	0	7	0.1	7	0	7	0.1
Current year income/loss	179	0	179	1.4	194	0	194	2.0
Total Liabilities	7,031	5,579	12,610	100.0	5,048	4,683	9,730	100.0

Denizbank A.Ş.

Off Balance Sheet Commitments

(EUR Million)

	Sept. 2010			Sept. 2009		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	1,491	1,932	3,423	899	1,367	2,266
Letters of guarantee	1,490	986	2,476	898	758	1,657
Bank acceptances	0	90	90	0	67	67
Letters of credit	1	723	724	0	445	445
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	133	133	0	97	97
Commitments	2,660	7,420	10,080	2,589	3,018	5,608
Irrevocable commitments	2,659	7,420	10,080	2,589	3,018	5,607
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	3,292	8,944	12,236	2,275	6,101	8,376
Derivative finan. instruments held for hedging	433	762	1,195	409	734	1,143
Trading transactions	2,859	8,182	11,040	1,866	5,367	7,233
Custody and Pledged Securities	25,894	7,695	33,589	16,727	5,779	22,506
Items held in Custody	2,015	284	2,298	2,322	271	2,593
Pledged Items	23,812	7,314	31,125	14,331	5,446	19,778
Accepted independent guaran. and warrant.	67	98	165	73	62	136
Total Off Balance Sheet Commitments	33,336	25,991	59,327	22,489	16,266	38,755

Income-Expenditure

(EUR Million)

	Sept. 2010	Sept. 2009
Interest Income	918	908
Interest on loans	737	725
Interest received from reserve deposits	8	10
Interest received from banks	1	5
Interest received from money market transactions	8	4
Interest received from marketable securities portfolio	155	152
Other interest income	10	12
Interest Expenses	328	336
Interest on deposits	271	260
Interest on money market transactions	44	67
Interest on funds borrowed	3	5
Interest on securities issued	0	0
Other interest expenses	11	3
Net Interest Income/Expenses	590	573
Net Fees and Commissions Income/Expenses	107	90
Fees and commissions received	143	121
Fees and commissions paid	36	31
Dividend Income	0	1
Trading Profit/Loss (net)	-58	-35
Profit/loss on trading account securities	13	48
Profit/losses on derivative financial transactions	-236	-257
Foreign exchange profit/loss	164	174
Other Operating Income	121	70
Total Operating Income/Expenses	758	698
Provision for Loan Losses or other Receivables (-)	189	188
Specific provisions of banks loans and other receivables*	144	129
General provision expenses*	17	9
Other Operating Expenses (-)	343	266
Personnel Expenses*	171	139
Net Operating Profit/Loss	226	244
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	226	244
Provisions for Taxes on Income from Continuing Operations (±)	-47	-50
Net Profit/Loss from Continuing Operations	179	194
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	179	194

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

Ratios

(%)

	Sept. 2010	Sept. 2009
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	17.0	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

(EUR Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	6	21	27	2.8	2	6	9	1.1
Fin.ass.where fair value cha. is refl.to I/S (Net)	297	1	297	30.2	399	0	400	50.5
Financial assets held for trading	297	1	297	30.2	399	0	400	50.5
Public sector debt securities	297	0	297	30.1	399	0	399	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	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	5	1	6	0.6	53	1	55	6.9
Money Market Securities	521	0	521	52.8	181	0	181	22.8
Interbank money market placements	51	0	51	5.2	181	0	181	22.8
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	470	0	470	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	38	34	73	7.4	61	10	72	9.0
Loans	38	34	73	7.4	61	10	72	9.0
Loans granted to the Banks risk group	0	0	0	0.0	33	0	33	4.1
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	38	34	73	7.4	29	10	39	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	3	0	3	0.3
Intangible Assets (Net)	24	0	24	2.4	55	0	55	6.9
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	24	0	24	2.4	55	0	55	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	3	33	36	3.7	4	15	19	2.4
Total Assets	896	90	986	100.0	758	33	791	100.0

Liabilities

(EUR Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Deposits	123	463	586	59.5	79	260	339	42.8
Deposits held by the Banks risk group	25	0	26	2.6	21	0	21	2.6
Other	97	463	560	56.9	58	260	318	40.2
Derivative Finan. Liabilities Held for Trading	0	1	1	0.1	0	1	1	0.1
Funds Borrowed	0	184	184	18.7	224	0	224	28.3
Money Market Takings	10	0	10	1.0	11	0	11	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	10	0	10	1.0	11	0	11	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	0	0	1	0.1	1	8	9	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	3	8	11	1.2	2	6	8	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	1	8	10	1.0	1	6	7	0.9
Liabilities for Tax	1	0	1	0.1	10	0	10	1.3
Current liabilities for tax	1	0	1	0.1	6	0	6	0.8
Deferred liabilities for tax	0	0	0	0.0	4	0	4	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	191	0	191	19.4	190	0	190	24.0
Paid-in capital	69	0	69	7.0	62	0	62	7.9
Supplementary capital	16	0	16	1.6	15	0	15	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	16	0	16	1.6	15	0	15	1.9
Profit reserves	114	0	114	11.6	65	0	65	8.2
Legal reserves	22	0	22	2.2	17	0	17	2.1
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	92	0	92	9.4	48	0	48	6.1
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	-7	0	-7	-0.7	48	0	48	6.1
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	-7	0	-7	-0.7	48	0	48	6.1
Total Liabilities	329	657	986	100.0	516	275	791	100.0

Deutsche Bank A.Ş.

Off Balance Sheet Commitments

(EUR Million)

	Sept. 2010			Sept. 2009		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	9	95	104	10	103	113
Letters of guarantee	9	75	85	10	51	60
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	20	20	0	53	53
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	1,419	760	2,179	439	7	447
Irrevocable commitments	1,419	760	2,179	120	7	127
Revocable commitments	0	0	0	319	0	319
Derivative Financial Instruments	584	664	1,248	608	702	1,310
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	584	664	1,248	608	702	1,310
Custody and Pledged Securities	10,578	7	10,586	7,858	7	7,864
Items held in Custody	10,578	7	10,586	7,858	7	7,864
Pledged Items	0	0	0	0	0	0
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	12,591	1,527	14,118	8,915	819	9,734

Income-Expenditure

(EUR Million)

	Sept. 2010	Sept. 2009
Interest Income	36	21
Interest on loans	3	4
Interest received from reserve deposits	0	0
Interest received from banks	1	1
Interest received from money market transactions	8	5
Interest received from marketable securities portfolio	24	12
Other interest income	0	0
Interest Expenses	13	15
Interest on deposits	5	4
Interest on money market transactions	4	4
Interest on funds borrowed	4	6
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	24	7
Net Fees and Commissions Income/Expenses	8	14
Fees and commissions received	12	16
Fees and commissions paid	4	2
Dividend Income	0	0
Trading Profit/Loss (net)	13	65
Profit/loss on trading account securities	24	67
Profit/losses on derivative financial transactions	-17	-15
Foreign exchange profit/loss	7	13
Other Operating Income	3	4
Total Operating Income/Expenses	48	88
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 (-)	55	27
Personnel Expenses*	8	6
Net Operating Profit/Loss	-8	61
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	61
Provisions for Taxes on Income from Continuing Operations (±)	1	-13
Net Profit/Loss from Continuing Operations	-7	48
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	48

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

Ratios

(%)

	Sept. 2010	Sept. 2009
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	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

(EUR 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	0	1	1.5	1	0	1	1.7
Financial assets held for trading	0	0	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	0	0	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	1	3.2	1	0	1	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	37	5	41	91.5	31	3	34	85.2
Loans	37	5	41	91.5	31	3	34	85.2
Loans granted to the Banks risk group	16	0	16	35.5	15	0	15	38.6
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	21	5	25	56.0	16	3	19	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	1	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	1	2	3.8
Finance lease receivables	0	0	0	0.2	0	2	2	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	0.5
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	0	0	0	1.2
Total Assets	38	7	45	100.0	34	6	40	100.0

Liabilities

(EUR 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	1	1	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	0	0	0	1.2
General provisions	0	0	0	1.1	0	0	0	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	42	0	42	93.2	37	0	37	92.1
Paid-in capital	30	0	30	67.3	28	0	28	69.5
Supplementary capital	1	0	1	2.7	1	0	1	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	1	0	1	2.7	1	0	1	2.8
Profit reserves	9	0	9	20.9	5	0	5	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	9	0	9	19.6	5	0	5	12.7
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	1	0	1	2.3	2	0	2	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	2	0	2	6.2
Total Liabilities	43	2	45	100.0	38	2	40	100.0

Diler Yatırım Bankası A.Ş.

Off Balance Sheet Commitments

(EUR Million)

	Sept. 2010			Sept. 2009		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	25	1	26	22	10	31
Letters of guarantee	25	1	26	22	10	31
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	4	5	1	31	32
Irrevocable commitments	0	4	5	1	31	32
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	12	53	65	10	48	58
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	12	53	65	10	48	58
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	37	59	96	34	88	122

Income-Expenditure

(EUR Million)

	Sept. 2010	Sept. 2009
Interest Income	3	4
Interest on loans	3	3
Interest received from reserve deposits	0	0
Interest received from banks	0	0
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	0	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	3	4
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	-1	0
Other Operating Income	0	0
Total Operating Income/Expenses	3	4
Provision for Loan Losses or other Receivables (-)	0	0
Specific provisions of banks loans and other receivables*	0	0
General provision expenses*	0	0
Other Operating Expenses (-)	1	1
Personnel Expenses*	1	1
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 related to other operational expenses" table of the "information and disclosures related to income statement".

Ratios

(%)

	Sept. 2010	Sept. 2009
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	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

(EUR Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	34	42	76	3.7	41	40	81	4.8
Fin.ass.where fair value cha. is refl.to I/S (Net)	56	4	60	2.9	4	0	4	0.2
Financial assets held for trading	56	4	60	2.9	4	0	4	0.2
Public sector debt securities	48	0	48	2.3	3	0	3	0.2
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	8	4	11	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	227	129	356	17.1	163	121	284	16.7
Money Market Securities	15	0	15	0.7	0	0	0	0.0
Interbank money market placements	15	0	15	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)	100	54	154	7.4	145	57	202	11.9
Securities representing a share in capital	1	0	1	0.1	0	0	0	0.0
Public sector debt securities	99	54	152	7.3	145	57	202	11.9
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans	535	251	787	37.8	410	158	569	33.4
Loans	500	251	751	36.1	373	158	531	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	500	251	751	36.1	373	158	531	31.2
Loans under follow-up	65	0	65	3.1	71	0	71	4.2
Specific provisions (-)	30	0	30	1.5	33	0	33	2.0
Factoring Receivables	36	5	41	2.0	14	3	17	1.0
Investments held to Maturity (Net)	467	0	467	22.5	441	0	441	25.9
Public sector debt securities	467	0	467	22.5	441	0	441	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)	68	0	68	3.3	62	0	62	3.7
Financial subsidiaries	68	0	68	3.3	62	0	62	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)	14	0	14	0.7	17	0	17	1.0
Intangible Assets (Net)	9	0	9	0.4	1	0	1	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	9	0	9	0.4	1	0	1	0.1
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	9	0	9	0.4	11	0	11	0.6
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	9	0	9	0.4	11	0	11	0.6
Prop.&Equ.for Sale p. and from Term.Op.(Net)	2	0	2	0.1	1	0	1	0.1
Other Assets	20	2	21	1.0	12	0	12	0.7
Total Assets	1,593	487	2,080	100.0	1,322	380	1,702	100.0

Liabilities

(EUR Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Deposits	631	372	1,003	48.2	463	408	870	51.1
Deposits held by the Banks risk group	248	132	380	18.3	174	112	286	16.8
Other	383	240	623	30.0	288	295	584	34.3
Derivative Finan. Liabilities Held for Trading	6	4	10	0.5	1	0	1	0.1
Funds Borrowed	358	82	440	21.2	317	47	364	21.4
Money Market Takings	244	0	244	11.7	124	0	124	7.3
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	10	0	10	0.5	0	0	0	0.0
Funds provided under repurchase agreements	234	0	234	11.3	124	0	124	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	3	1	5	0.2	2	4	5	0.3
Other External Resources	27	0	27	1.3	16	0	17	1.0
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	1	1	0.0	0	1	1	0.1
Finance leasing payables	0	1	1	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	10	10	0.5	0	10	10	0.6
Fair value hedges	0	10	10	0.5	0	10	10	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	14	7	21	1.0	12	6	19	1.1
General provisions	5	2	7	0.4	4	2	6	0.4
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	5	0	5	0.3	3	0	3	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	4	5	8	0.4	5	4	9	0.5
Liabilities for Tax	3	0	3	0.1	6	0	6	0.3
Current liabilities for tax	3	0	3	0.1	6	0	6	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	90	0	90	4.3	82	0	82	4.8
Shareholders' Equity	226	0	226	10.9	205	-1	203	12.0
Paid-in capital	193	0	193	9.3	176	0	176	10.3
Supplementary capital	3	0	3	0.2	8	-1	6	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	4	-1	3	0.2
Revaluation changes of property and equip.	2	0	2	0.1	3	0	3	0.2
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est. for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv. & ass., subs. & joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val. inc. in pro. & equ. held for sale p. and term. ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	1	0	1	0.0	1	0	1	0.0
Profit reserves	23	0	23	1.1	11	0	11	0.6
Legal reserves	4	0	4	0.2	4	0	4	0.2
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	18	0	18	0.9	7	0	7	0.4
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	7	0	7	0.3	10	0	10	0.6
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	7	0	7	0.3	10	0	10	0.6
Total Liabilities	1,603	477	2,080	100.0	1,227	474	1,702	100.0

Eurobank Tekfen A.Ş.

Off Balance Sheet Commitments

(EUR Million)

	Sept. 2010			Sept. 2009		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	121	452	573	85	425	510
Letters of guarantee	121	40	161	85	55	140
Bank acceptances	0	12	12	0	9	9
Letters of credit	0	77	77	0	49	49
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	1	323	323	1	311	312
Commitments	115	92	208	713	439	1,151
Irrevocable commitments	115	92	208	713	439	1,151
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	476	1,207	1,683	53	172	224
Derivative finan. instruments held for hedging	0	88	88	0	82	82
Trading transactions	476	1,119	1,595	53	90	142
Custody and Pledged Securities	2,655	2,763	5,419	1,784	2,325	4,109
Items held in Custody	927	150	1,077	569	118	687
Pledged Items	1,728	2,613	4,342	1,215	2,207	3,422
Accepted independent guaran. and warrant.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	3,367	4,515	7,882	2,635	3,360	5,994

Income-Expenditure

(EUR Million)

	Sept. 2010	Sept. 2009
Interest Income	152	153
Interest on loans	56	63
Interest received from reserve deposits	2	3
Interest received from banks	15	8
Interest received from money market transactions	1	1
Interest received from marketable securities portfolio	73	76
Other interest income	6	4
Interest Expenses	115	118
Interest on deposits	45	56
Interest on money market transactions	51	48
Interest on funds borrowed	14	8
Interest on securities issued	0	0
Other interest expenses	5	5
Net Interest Income/Expenses	37	36
Net Fees and Commissions Income/Expenses	11	11
Fees and commissions received	12	11
Fees and commissions paid	1	1
Dividend Income	0	0
Trading Profit/Loss (net)	8	16
Profit/loss on trading account securities	8	14
Profit/losses on derivative financial transactions	1	1
Foreign exchange profit/loss	-1	1
Other Operating Income	4	1
Total Operating Income/Expenses	60	64
Provision for Loan Losses or other Receivables (-)	6	19
Specific provisions of banks loans and other receivables*	5	18
General provision expenses*	0	1
Other Operating Expenses (-)	46	32
Personnel Expenses*	23	16
Net Operating Profit/Loss	8	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	8	13
Provisions for Taxes on Income from Continuing Operations (±)	-1	-3
Net Profit/Loss from Continuing Operations	7	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	7	10

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

Ratios

(%)

	Sept. 2010	Sept. 2009
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	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

(EUR Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	379	451	831	4.8	347	414	761	6.1
Fin.ass.where fair value cha. is refl.to I/S (Net)	846	52	898	5.2	1,053	23	1,075	8.6
Financial assets held for trading	236	52	288	1.7	169	23	191	1.5
Public sector debt securities	31	0	31	0.2	11	0	11	0.1
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	205	51	256	1.5	158	22	180	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	610	0	610	3.5	884	0	884	7.0
Public sector debt securities	37	0	37	0.2	36	0	36	0.3
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	573	0	573	3.3	848	0	848	6.8
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	4	99	104	0.6	6	94	99	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)	2,821	443	3,263	19.0	2,142	294	2,437	19.4
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	2,768	307	3,075	17.9	2,105	185	2,290	18.2
Other marketable securities	52	136	188	1.1	38	109	147	1.2
Loans	9,988	1,193	11,182	65.0	6,692	862	7,554	60.2
Loans	9,939	1,193	11,132	64.8	6,647	862	7,509	59.8
Loans granted to the Banks risk group	11	18	30	0.2	0	17	17	0.1
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	9,927	1,175	11,102	64.6	6,647	846	7,492	59.7
Loans under follow-up	853	0	853	5.0	592	0	592	4.7
Specific provisions (-)	803	0	803	4.7	547	0	547	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)	3	0	3	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	3	0	3	0.0	2	0	2	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	3	0	3	0.0	2	0	2	0.0
Subsidiaries (Net)	153	0	153	0.9	104	0	104	0.8
Financial subsidiaries	145	0	145	0.8	100	0	100	0.8
Non-financial subsidiaries	8	0	8	0.0	4	0	4	0.0
Joint Ventures (Business Partners) (Net)	1	0	1	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	1	0	1	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	1	0	1	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	4	0	4	0.0	46	0	46	0.4
Fair value hedges	4	0	4	0.0	46	0	46	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)	182	0	182	1.1	170	0	170	1.4
Intangible Assets (Net)	46	0	46	0.3	27	0	27	0.2
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	46	0	46	0.3	27	0	27	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	269	256	524	3.0	184	90	274	2.2
Total Assets	14,696	2,495	17,191	100.0	10,773	1,777	12,550	100.0

Liabilities

(EUR Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Deposits	7,509	3,694	11,202	65.2	4,599	2,806	7,404	59.0
Deposits held by the Banks risk group	172	584	756	4.4	71	68	139	1.1
Other	7,336	3,110	10,446	60.8	4,528	2,737	7,265	57.9
Derivative Finan. Liabilities Held for Trading	202	41	243	1.4	164	16	180	1.4
Funds Borrowed	196	840	1,036	6.0	164	1,261	1,426	11.4
Money Market Takings	571	0	571	3.3	507	0	507	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	571	0	571	3.3	507	0	507	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	364	23	387	2.3	239	41	281	2.2
Other External Resources	546	7	553	3.2	185	1	186	1.5
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	4	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	241	19	260	1.5	58	4	61	0.5
Fair value hedges	205	19	224	1.3	58	4	61	0.5
Cash flow hedges	37	0	37	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	233	16	249	1.4	193	12	205	1.6
General provisions	108	16	124	0.7	72	12	84	0.7
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	30	0	30	0.2	22	0	22	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	96	0	96	0.6	100	0	100	0.8
Liabilities for Tax	44	0	44	0.3	34	0	34	0.3
Current liabilities for tax	25	0	25	0.1	20	0	20	0.2
Deferred liabilities for tax	19	0	19	0.1	14	0	14	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	486	486	2.8	0	594	594	4.7
Shareholders' Equity	2,150	8	2,158	12.6	1,663	6	1,669	13.3
Paid-in capital	840	0	840	4.9	729	0	729	5.8
Supplementary capital	87	8	96	0.6	55	6	61	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	90	8	98	0.6	55	6	61	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.	1	0	1	0.0	0	0	0	0.0
Hedging funds (active part)	-4	0	-4	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	939	0	939	5.5	591	0	591	4.7
Legal reserves	93	0	93	0.5	69	0	69	0.6
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	846	0	846	4.9	522	0	522	4.2
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	284	0	284	1.7	289	0	289	2.3
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	284	0	284	1.7	289	0	289	2.3
Total Liabilities	12,056	5,134	17,191	100.0	7,806	4,744	12,550	100.0

Finans Bank A.Ş.

Off Balance Sheet Commitments

(EUR Million)

	Sept. 2010			Sept. 2009		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	1,601	1,517	3,118	971	1,269	2,240
Letters of guarantee	1,600	860	2,460	969	746	1,715
Bank acceptances	1	337	338	0	277	277
Letters of credit	0	303	303	1	227	228
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	17	17	0	19	19
Commitments	6,817	918	7,735	5,583	471	6,054
Irrevocable commitments	6,816	918	7,734	5,545	471	6,015
Revocable commitments	1	0	1	38	0	38
Derivative Financial Instruments	11,543	12,153	23,696	6,551	9,450	16,001
Derivative finan. instruments held for hedging	2,503	1,891	4,394	1,028	931	1,959
Trading transactions	9,040	10,262	19,303	5,523	8,519	14,042
Custody and Pledged Securities	33,276	9,653	42,928	3,601	856	4,457
Items held in Custody	671	602	1,273	1,451	557	2,008
Pledged Items	32,605	9,051	41,655	2,149	300	2,449
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	53,237	24,241	77,477	16,706	12,046	28,751

Income-Expenditure

(EUR Million)

	Sept. 2010	Sept. 2009
Interest Income	1,411	1,368
Interest on loans	1,238	1,138
Interest received from reserve deposits	0	0
Interest received from banks	17	21
Interest received from money market transactions	5	2
Interest received from marketable securities portfolio	151	207
Other interest income	0	1
Interest Expenses	569	608
Interest on deposits	501	500
Interest on money market transactions	51	82
Interest on funds borrowed	17	26
Interest on securities issued	0	0
Other interest expenses	0	1
Net Interest Income/Expenses	842	760
Net Fees and Commissions Income/Expenses	228	205
Fees and commissions received	253	228
Fees and commissions paid	25	23
Dividend Income	20	3
Trading Profit/Loss (net)	-151	-87
Profit/loss on trading account securities	73	124
Profit/losses on derivative financial transactions	-247	-234
Foreign exchange profit/loss	22	22
Other Operating Income	57	39
Total Operating Income/Expenses	997	920
Provision for Loan Losses or other Receivables (-)	147	278
Specific provisions of banks loans and other receivables*	119	247
General provision expenses*	23	9
Other Operating Expenses (-)	503	384
Personnel Expenses*	223	174
Net Operating Profit/Loss	346	257
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	346	257
Provisions for Taxes on Income from Continuing Operations (±)	-62	-55
Net Profit/Loss from Continuing Operations	284	202
Net Profit/Loss Before Taxes from Terminated Operations	0	91
Provisions for Taxes on Income from Terminated Operations (±)	0	-5
Net Profit/Loss from Terminated Operations	0	87
Net Profit/Losses	284	289

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

Ratios

(%)

	Sept. 2010	Sept. 2009
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	17.0	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

(EUR Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	64	233	297	5.2	160	221	381	7.2
Fin.ass.where fair value cha. is refl.to I/S (Net)	158	233	391	6.9	325	224	549	10.4
Financial assets held for trading	158	233	391	6.9	325	223	548	10.4
Public sector debt securities	126	204	330	5.8	315	205	521	9.9
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	33	29	62	1.1	10	17	27	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	11	25	36	0.6	12	44	55	1.0
Money Market Securities	19	0	19	0.3	0	32	32	0.6
Interbank money market placements	19	0	19	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	32	32	0.6
Financial Assets Available for Sale (Net)	432	55	487	8.6	559	138	698	13.2
Securities representing a share in capital	3	0	3	0.1	6	0	6	0.1
Public sector debt securities	428	55	484	8.5	553	137	690	13.1
Other marketable securities	0	0	0	0.0	0	1	1	0.0
Loans	3,412	730	4,142	72.8	2,728	420	3,148	59.8
Loans	3,348	730	4,078	71.7	2,645	420	3,065	58.2
Loans granted to the Banks risk group	58	0	58	1.0	4	0	4	0.1
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	3,291	730	4,020	70.7	2,640	420	3,060	58.1
Loans under follow-up	218	0	218	3.8	258	6	264	5.0
Specific provisions (-)	154	0	154	2.7	174	6	180	3.4
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	31	56	87	1.5	65	65	130	2.5
Public sector debt securities	31	56	87	1.5	65	65	130	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)	29	0	29	0.5	21	54	75	1.4
Financial subsidiaries	29	0	29	0.5	21	54	75	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)	75	0	75	1.3	77	0	77	1.5
Intangible Assets (Net)	4	0	4	0.1	5	0	5	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	4	0	4	0.1	5	0	5	0.1
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	21	0	21	0.4	25	0	25	0.5
Current assets for tax	1	0	1	0.0	0	0	0	0.0
Deferred assets for tax	20	0	20	0.3	25	0	25	0.5
Prop.&Equ.for Sale p. and from Term.Op.(Net)	10	0	10	0.2	6	0	6	0.1
Other Assets	65	26	91	1.6	76	10	87	1.6
Total Assets	4,330	1,358	5,688	100.0	4,060	1,208	5,268	100.0

Liabilities

(EUR Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Deposits	1,785	1,084	2,869	50.4	1,595	1,159	2,754	52.3
Deposits held by the Banks risk group	21	18	39	0.7	19	7	26	0.5
Other	1,764	1,066	2,830	49.8	1,576	1,152	2,728	51.8
Derivative Finan. Liabilities Held for Trading	83	26	109	1.9	49	35	84	1.6
Funds Borrowed	242	927	1,169	20.6	162	1,034	1,196	22.7
Money Market Takings	31	141	172	3.0	6	0	6	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	31	141	172	3.0	6	0	6	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	178	16	194	3.4	142	22	164	3.1
Other External Resources	51	2	54	0.9	55	2	57	1.1
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	106	0	106	1.9	105	4	109	2.1
General provisions	34	0	34	0.6	23	4	26	0.5
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	27	0	27	0.5	17	0	17	0.3
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	45	0	45	0.8	66	0	66	1.3
Liabilities for Tax	8	0	8	0.1	15	0	15	0.3
Current liabilities for tax	8	0	8	0.1	15	0	15	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	1,005	2	1,008	17.7	881	3	884	16.8
Paid-in capital	533	0	533	9.4	486	0	486	9.2
Supplementary capital	119	2	122	2.1	112	3	115	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	11	2	14	0.2	15	3	17	0.3
Revaluation changes of property and equip.	6	0	6	0.1	5	0	5	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	101	0	101	1.8	92	0	92	1.8
Profit reserves	309	0	309	5.4	231	0	231	4.4
Legal reserves	26	0	26	0.5	21	0	21	0.4
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	283	0	283	5.0	210	0	210	4.0
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	44	0	44	0.8	52	0	52	1.0
Prior years income/loss	9	0	9	0.2	8	0	8	0.2
Current year income/loss	35	0	35	0.6	44	0	44	0.8
Total Liabilities	3,489	2,199	5,688	100.0	3,010	2,258	5,268	100.0

Fortis Bank A.Ş.

Off Balance Sheet Commitments

(EUR Million)

	Sept. 2010			Sept. 2009		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	432	745	1,178	318	916	1,234
Letters of guarantee	411	445	855	310	471	781
Bank acceptances	0	129	129	0	69	69
Letters of credit	0	168	168	0	329	329
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	22	3	25	8	47	56
Commitments	1,661	664	2,326	1,265	743	2,008
Irrevocable commitments	1,661	664	2,326	1,265	743	2,008
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	2,268	5,489	7,757	1,161	3,949	5,110
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	2,268	5,489	7,757	1,161	3,949	5,110
Custody and Pledged Securities	4,357	913	5,270	3,850	978	4,828
Items held in Custody	1,576	67	1,643	1,818	68	1,886
Pledged Items	2,781	846	3,626	2,032	910	2,942
Accepted independent guaran. and warrant.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	8,718	7,812	16,530	6,594	6,586	13,180

Income-Expenditure

(EUR Million)

	Sept. 2010	Sept. 2009
Interest Income	441	533
Interest on loans	357	410
Interest received from reserve deposits	4	7
Interest received from banks	1	2
Interest received from money market transactions	2	14
Interest received from marketable securities portfolio	71	93
Other interest income	5	7
Interest Expenses	215	278
Interest on deposits	120	162
Interest on money market transactions	41	52
Interest on funds borrowed	7	5
Interest on securities issued	0	0
Other interest expenses	48	60
Net Interest Income/Expenses	226	255
Net Fees and Commissions Income/Expenses	59	60
Fees and commissions received	76	79
Fees and commissions paid	17	19
Dividend Income	2	19
Trading Profit/Loss (net)	4	9
Profit/loss on trading account securities	21	18
Profit/losses on derivative financial transactions	-91	6
Foreign exchange profit/loss	74	-15
Other Operating Income	17	6
Total Operating Income/Expenses	309	349
Provision for Loan Losses or other Receivables (-)	31	68
Specific provisions of banks loans and other receivables*	24	49
General provision expenses*	5	0
Other Operating Expenses (-)	246	228
Personnel Expenses*	111	104
Net Operating Profit/Loss	31	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	31	53
Provisions for Taxes on Income from Continuing Operations (±)	-6	-9
Net Profit/Loss from Continuing Operations	25	44
Net Profit/Loss Before Taxes from Terminated Operations	12	0
Provisions for Taxes on Income from Terminated Operations (±)	-2	0
Net Profit/Loss from Terminated Operations	10	0
Net Profit/Losses	35	44

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

Ratios

(%)

	Sept. 2010	Sept. 2009
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	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

(EUR Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	0	0	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	2	0	2	4.3
Financial assets held for trading	2	0	2	3.2	2	0	2	4.3
Public sector debt securities	2	0	2	3.2	2	0	2	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)	5	0	5	8.8	3	0	3	6.8
Securities representing a share in capital	5	0	5	8.8	3	0	3	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	40	1	41	75.9	31	0	31	75.4
Loans	39	1	40	73.7	28	0	28	69.0
Loans granted to the Banks risk group	2	0	2	4.5	0	0	0	0.5
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	37	1	37	69.3	28	0	28	68.5
Loans under follow-up	6	0	6	11.3	6	0	6	13.5
Specific provisions (-)	5	0	5	9.2	3	0	3	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	4	4	7.0	0	4	4	8.6
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	0	4	4	7.0	0	4	4	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	0	0	0	1.2
Other Assets	2	0	2	3.0	1	0	1	2.4
Total Assets	49	5	54	100.0	37	4	41	100.0

Liabilities

(EUR 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	8	1	9	16.3	2	4	7	15.9
Money Market Takings	1	0	1	2.3	1	0	1	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	1	0	1	2.3	1	0	1	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	4	6	10.7	1	0	1	3.2
Borrower funds	2	4	6	10.7	1	0	1	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	0	0	0	1.0
General provisions	0	0	0	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	36	0	36	66.2	31	0	31	73.9
Paid-in capital	25	0	25	47.3	23	0	23	56.0
Supplementary capital	2	0	2	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	1	0	1	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	1	0	1	2.6	1	0	1	3.0
Profit reserves	7	0	7	12.5	5	0	5	11.8
Legal reserves	1	0	1	2.2	1	0	1	2.5
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	6	0	6	10.3	4	0	4	9.3
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	1	0	1	1.8	2	0	2	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	2	0	2	4.3
Total Liabilities	49	5	54	100.0	37	4	41	100.0

GSD Yatırım Bankası A.Ş.

Off Balance Sheet Commitments

(EUR Million)

	Sept. 2010			Sept. 2009		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	41	0	41	30	1	31
Letters of guarantee	41	0	41	30	1	31
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	122	22	144	0	0	1
Irrevocable commitments	0	0	0	0	0	1
Revocable commitments	122	22	144	0	0	0
Derivative Financial Instruments	0	0	0	7	8	15
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	0	0	0	7	8	15
Custody and Pledged Securities	611	212	823	480	203	682
Items held in Custody	3	0	3	2	0	2
Pledged Items	95	45	140	86	45	131
Accepted independent guaran. and warrant.	513	168	680	391	157	548
Total Off Balance Sheet Commitments	774	235	1,008	517	212	729

Income-Expenditure

(EUR Million)

	Sept. 2010	Sept. 2009
Interest Income	4	5
Interest on loans	4	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	0
Other interest income	0	0
Interest Expenses	1	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	3	4
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	1
Total Operating Income/Expenses	4	6
Provision for Loan Losses or other Receivables (-)	0	2
Specific provisions of banks loans and other receivables*	0	2
General provision expenses*	0	0
Other Operating Expenses (-)	2	2
Personnel Expenses*	1	1
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 related to other operational expenses" table of the "information and disclosures related to income statement".

Ratios

(%)

	Sept. 2010	Sept. 2009
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	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

(EUR 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	1	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	13	11	23	61.8	9	38	47	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)	2	0	2	6.6	5	1	6	8.6
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	2	0	2	6.6	5	1	6	8.6
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans	8	2	9	25.1	8	2	11	16.2
Loans	7	2	9	23.7	8	2	11	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	7	2	9	23.7	8	2	11	16.2
Loans under follow-up	1	1	2	6.1	0	1	1	1.8
Specific provisions (-)	1	1	2	4.7	0	1	1	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	0	0	0	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	24	13	37	100.0	23	42	65	100.0

Liabilities

(EUR Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Deposits	3	6	8	22.5	1	36	37	56.7
Deposits held by the Banks risk group	0	0	0	0.9	0	0	0	0.5
Other	2	6	8	21.6	1	35	37	56.2
Derivative Finan. Liabilities Held for Trading	0	0	0	0.0	0	0	0	0.0
Funds Borrowed	1	6	7	19.7	1	7	8	12.0
Money Market Takings	0	0	0	0.0	0	1	1	2.1
Interbank money market takings	0	0	0	0.0	0	1	1	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	0	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	21	0	21	54.9	18	0	18	28.1
Paid-in capital	15	0	15	40.6	14	0	14	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	5	0	5	14.2	4	0	4	6.4
Prior years income/loss	5	0	5	12.7	3	0	3	4.3
Current year income/loss	1	0	1	1.4	1	0	1	2.2
Total Liabilities	25	13	37	100.0	21	44	65	100.0

Habib Bank Limited

Off Balance Sheet Commitments

(EUR Million)

	Sept. 2010			Sept. 2009		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	0	7	8	0	6	6
Letters of guarantee	0	2	2	0	0	0
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	5	5	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	0	0	0	0	5	5
Irrevocable commitments	0	0	0	0	5	5
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	12	15	27	12	29	42
Items held in Custody	12	15	27	12	29	42
Pledged Items	0	0	0	0	0	0
Accepted independent guaran. and warrant.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	12	22	35	13	40	53

Income-Expenditure

(EUR Million)

	Sept. 2010	Sept. 2009
Interest Income	2	3
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	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	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	2	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 (-)	1	1
Personnel Expenses*	0	0
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	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 related to other operational expenses" table of the "information and disclosures related to income statement".

Ratios

(%)

	Sept. 2010	Sept. 2009
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	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

(EUR Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	196	330	526	6.8	106	271	377	5.9
Fin.ass.where fair value cha. is refl.to I/S (Net)	75	17	92	1.2	51	25	76	1.2
Financial assets held for trading	75	17	92	1.2	51	25	76	1.2
Public sector debt securities	59	2	60	0.8	47	4	51	0.8
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	16	15	32	0.4	2	19	21	0.3
Other marketable securities	0	0	0	0.0	1	2	4	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	38	50	88	1.1	38	606	644	10.0
Money Market Securities	523	0	523	6.7	231	0	231	3.6
Interbank money market placements	91	0	91	1.2	231	0	231	3.6
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	432	0	432	5.6	0	0	0	0.0
Financial Assets Available for Sale (Net)	1,122	214	1,336	17.2	705	33	738	11.5
Securities representing a share in capital	1	0	1	0.0	0	0	0	0.0
Public sector debt securities	1,121	214	1,335	17.2	705	33	738	11.5
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans	4,074	625	4,699	60.5	3,589	413	4,002	62.4
Loans	3,988	625	4,613	59.4	3,483	364	3,847	59.9
Loans granted to the Banks risk group	0	2	2	0.0	1	2	2	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	3,988	622	4,610	59.4	3,482	362	3,845	59.9
Loans under follow-up	480	74	554	7.1	387	64	452	7.0
Specific provisions (-)	394	74	467	6.0	282	15	297	4.6
Factoring Receivables	106	21	127	1.6	20	11	31	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)	18	0	18	0.2	16	0	16	0.3
Financial subsidiaries	18	0	18	0.2	16	0	16	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)	88	0	88	1.1	55	0	55	0.9
Intangible Assets (Net)	49	0	49	0.6	95	0	95	1.5
Goodwill	42	0	42	0.5	39	0	39	0.6
Other	7	0	7	0.1	57	0	57	0.9
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	20	0	20	0.3	10	0	10	0.2
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	20	0	20	0.3	10	0	10	0.2
Prop.&Equ.for Sale p. and from Term.Op.(Net)	3	0	3	0.0	2	0	2	0.0
Other Assets	164	34	198	2.6	106	32	138	2.2
Total Assets	6,477	1,290	7,767	100.0	5,025	1,392	6,418	100.0

Liabilities

(EUR Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Deposits	2,523	2,238	4,761	61.3	2,024	2,101	4,125	64.3
Deposits held by the Banks risk group	12	3	15	0.2	10	2	12	0.2
Other	2,511	2,235	4,746	61.1	2,014	2,100	4,114	64.1
Derivative Finan. Liabilities Held for Trading	70	14	84	1.1	8	22	30	0.5
Funds Borrowed	441	629	1,070	13.8	513	187	700	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	178	71	249	3.2	141	62	203	3.2
Other External Resources	119	36	155	2.0	90	34	124	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	72	1	72	0.9	52	8	60	0.9
General provisions	43	0	43	0.6	28	7	36	0.6
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	7	0	7	0.1	6	0	6	0.1
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	21	1	22	0.3	18	1	19	0.3
Liabilities for Tax	40	0	40	0.5	26	0	26	0.4
Current liabilities for tax	40	0	40	0.5	26	0	26	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	1,335	1	1,335	17.2	1,149	0	1,150	17.9
Paid-in capital	331	0	331	4.3	302	0	302	4.7
Supplementary capital	167	1	168	2.2	164	0	165	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	29	1	29	0.4	38	0	39	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	138	0	138	1.8	126	0	126	2.0
Profit reserves	742	0	742	9.6	579	0	579	9.0
Legal reserves	76	0	76	1.0	63	0	63	1.0
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	666	0	666	8.6	516	0	516	8.0
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	94	0	94	1.2	104	0	104	1.6
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	94	0	94	1.2	104	0	104	1.6
Total Liabilities	4,777	2,990	7,767	100.0	4,004	2,414	6,418	100.0

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Off Balance Sheet Commitments

(EUR Million)

	Sept. 2010			Sept. 2009		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	98	705	803	62	547	609
Letters of guarantee	97	170	268	62	222	284
Bank acceptances	0	307	307	0	137	137
Letters of credit	0	147	148	0	106	106
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	80	80	0	82	82
Commitments	12,171	17	12,188	2,689	11	2,700
Irrevocable commitments	3,153	17	3,169	2,689	11	2,700
Revocable commitments	9,018	0	9,018	0	0	0
Derivative Financial Instruments	2,960	5,974	8,935	2,027	2,969	4,995
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	2,960	5,974	8,935	2,027	2,969	4,995
Custody and Pledged Securities	16,659	818	17,477	3,482	1,016	4,499
Items held in Custody	16,651	766	17,417	3,476	964	4,440
Pledged Items	8	52	60	6	52	59
Accepted independent guaran. and warrant.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	31,888	7,514	39,402	8,259	4,544	12,803

Income-Expenditure

(EUR Million)

	Sept. 2010	Sept. 2009
Interest Income	618	679
Interest on loans	499	583
Interest received from reserve deposits	6	9
Interest received from banks	2	5
Interest received from money market transactions	21	18
Interest received from marketable securities portfolio	80	45
Other interest income	10	18
Interest Expenses	203	263
Interest on deposits	142	181
Interest on money market transactions	61	79
Interest on funds borrowed	0	1
Interest on securities issued	0	0
Other interest expenses	0	2
Net Interest Income/Expenses	415	415
Net Fees and Commissions Income/Expenses	134	124
Fees and commissions received	159	147
Fees and commissions paid	25	23
Dividend Income	11	8
Trading Profit/Loss (net)	-14	23
Profit/loss on trading account securities	22	57
Profit/losses on derivative financial transactions	-41	-39
Foreign exchange profit/loss	5	5
Other Operating Income	14	33
Total Operating Income/Expenses	560	604
Provision for Loan Losses or other Receivables (-)	92	168
Specific provisions of banks loans and other receivables*	87	160
General provision expenses*	2	7
Other Operating Expenses (-)	352	310
Personnel Expenses*	154	135
Net Operating Profit/Loss	116	126
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	116	126
Provisions for Taxes on Income from Continuing Operations (±)	-22	-22
Net Profit/Loss from Continuing Operations	94	104
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	94	104

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

Ratios

(%)

	Sept. 2010	Sept. 2009
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	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

(EUR Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	2	0	2	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	1,271	4	1,275	27.3	741	0	741	20.3
Money Market Securities	49	0	49	1.0	26	0	26	0.7
Interbank money market placements	49	0	49	1.0	26	0	26	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	3,108	154	3,262	69.9	2,709	77	2,787	76.4
Loans	3,108	154	3,262	69.9	2,709	77	2,787	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	3,108	154	3,262	69.9	2,709	77	2,787	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)	51	0	51	1.1	55	0	55	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)	9	0	9	0.2	0	0	0	0.0
Assets for Tax	3	0	3	0.1	25	0	25	0.7
Current assets for tax	0	0	0	0.0	23	0	23	0.6
Deferred assets for tax	3	0	3	0.1	1	0	1	0.0
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	13	2	15	0.3	11	1	12	0.3
Total Assets	4,507	160	4,668	100.0	3,568	78	3,646	100.0

Liabilities

(EUR 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	159	159	3.4	0	78	78	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	979	0	979	21.0	638	0	638	17.5
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	979	0	979	21.0	638	0	638	17.5
Miscellaneous Payables	42	2	43	0.9	148	0	148	4.1
Other External Resources	8	0	8	0.2	11	0	11	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	16	0	16	0.3	7	0	7	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	16	0	16	0.3	7	0	7	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	11	0	11	0.2	36	0	36	1.0
Current liabilities for tax	11	0	11	0.2	36	0	36	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	3,452	0	3,452	74.0	2,728	0	2,728	74.8
Paid-in capital	2,729	0	2,729	58.5	2,041	0	2,041	56.0
Supplementary capital	448	0	448	9.6	408	0	408	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.	3	0	3	0.1	2	0	2	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	445	0	445	9.5	406	0	406	11.1
Profit reserves	176	0	176	3.8	143	0	143	3.9
Legal reserves	176	0	176	3.8	143	0	143	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	99	0	99	2.1	136	0	136	3.7
Prior years income/loss	1	0	1	0.0	0	0	0	0.0
Current year income/loss	98	0	98	2.1	136	0	136	3.7
Total Liabilities	4,507	161	4,668	100.0	3,567	78	3,646	100.0

İller Bankası

Off Balance Sheet Commitments

(EUR Million)

	Sept. 2010			Sept. 2009		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	657	0	657	658	1	659
Letters of guarantee	657	0	657	658	1	659
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	235	67	302	228	156	384
Irrevocable commitments	235	67	302	228	156	384
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	437	31	468	696	63	759
Items held in Custody	392	21	412	696	63	759
Pledged Items	46	10	56	0	0	0
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	1,329	97	1,427	1,582	220	1,802

Income-Expenditure

(EUR Million)

	Sept. 2010	Sept. 2009
Interest Income	174	199
Interest on loans	136	172
Interest received from reserve deposits	0	0
Interest received from banks	25	17
Interest received from money market transactions	12	9
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	173	199
Net Fees and Commissions Income/Expenses	14	12
Fees and commissions received	14	12
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	9	18
Total Operating Income/Expenses	197	228
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 (-)	74	59
Personnel Expenses*	43	37
Net Operating Profit/Loss	123	170
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	123	170
Provisions for Taxes on Income from Continuing Operations (±)	-25	-34
Net Profit/Loss from Continuing Operations	98	136
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	98	136

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

Ratios

(%)

	Sept. 2010	Sept. 2009
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	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

(EUR Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	9	1	10	1.2	22	1	23	3.5
Fin.ass.where fair value cha. is refl.to I/S (Net)	3	0	3	0.3	2	0	2	0.4
Financial assets held for trading	3	0	3	0.3	2	0	2	0.4
Public sector debt securities	3	0	3	0.3	2	0	2	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	186	17	203	24.0	170	15	184	27.4
Money Market Securities	578	0	578	68.3	413	0	413	61.4
Interbank money market placements	575	0	575	67.9	409	0	409	60.9
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	3	0	3	0.4	3	0	3	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	8	0	8	0.9	2	0	2	0.3
Loans	7	0	7	0.8	2	0	2	0.3
Loans granted to the Banks risk group	5	0	5	0.5	1	0	1	0.1
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	2	0	2	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)	35	0	35	4.1	38	0	38	5.6
Public sector debt securities	35	0	35	4.1	38	0	38	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)	2	0	2	0.3	2	0	2	0.3
Financial subsidiaries	2	0	2	0.3	2	0	2	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)	5	0	5	0.6	5	0	5	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	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	1	0	1	0.1	1	0	1	0.1
Total Assets	828	18	846	100.0	657	16	672	100.0

Liabilities

(EUR 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	84	0	84	10.0	102	0	102	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	523	18	540	63.9	359	15	374	55.6
Other External Resources	66	0	66	7.8	64	0	64	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	5	0	5	0.6	3	0	3	0.4
General provisions	3	0	3	0.3	1	0	1	0.2
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	0	0	0	0.0	0	0	0	0.0
Liabilities for Tax	1	0	1	0.1	2	0	2	0.4
Current liabilities for tax	1	0	1	0.1	2	0	2	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	149	0	149	17.6	127	0	127	18.9
Paid-in capital	30	0	30	3.6	28	0	28	4.1
Supplementary capital	49	0	49	5.8	45	0	45	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	49	0	49	5.8	45	0	45	6.7
Profit reserves	56	0	56	6.7	39	0	39	5.8
Legal reserves	9	0	9	1.1	8	0	8	1.2
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	46	0	46	5.4	30	0	30	4.4
Other profit reserves	2	0	2	0.2	2	0	2	0.2
Profit or loss	13	0	13	1.5	16	0	16	2.3
Prior years income/loss	1	0	1	0.1	1	0	1	0.1
Current year income/loss	12	0	12	1.4	15	0	15	2.2
Total Liabilities	828	18	846	100.0	657	15	672	100.0

İMKB Takas ve Saklama Bankası A.Ş.

Off Balance Sheet Commitments

(EUR Million)

	Sept. 2010			Sept. 2009		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	1,342	0	1,342	636	0	636
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	1,342	0	1,342	636	0	636
Commitments	0	0	0	606	0	606
Irrevocable commitments	0	0	0	606	0	606
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	3,461,482	283	3,461,766	2,387,883	166	2,388,049
Items held in Custody	3,459,619	0	3,459,619	2,386,752	0	2,386,752
Pledged Items	1,864	283	2,147	1,131	166	1,297
Accepted independent guaran. and warrant.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	3,462,824	283	3,463,108	2,389,124	166	2,389,291

Income-Expenditure

(EUR Million)

	Sept. 2010	Sept. 2009
Interest Income	15	19
Interest on loans	0	0
Interest received from reserve deposits	1	1
Interest received from banks	11	13
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	3	5
Other interest income	0	0
Interest Expenses	4	6
Interest on deposits	0	0
Interest on money market transactions	4	6
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	12	14
Net Fees and Commissions Income/Expenses	8	6
Fees and commissions received	8	7
Fees and commissions paid	1	1
Dividend Income	3	3
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	4	5
Total Operating Income/Expenses	27	27
Provision for Loan Losses or other Receivables (-)	1	0
Specific provisions of banks loans and other receivables*	0	0
General provision expenses*	1	0
Other Operating Expenses (-)	11	9
Personnel Expenses*	8	7
Net Operating Profit/Loss	15	18
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	18
Provisions for Taxes on Income from Continuing Operations (±)	-3	-3
Net Profit/Loss from Continuing Operations	12	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	12	15

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

Ratios

(%)

	Sept. 2010	Sept. 2009
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	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

(EUR Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	240	272	513	6.1	220	235	455	6.2
Fin.ass.where fair value cha. is refl.to I/S (Net)	160	5	164	2.0	52	63	115	1.6
Financial assets held for trading	160	5	164	2.0	52	63	115	1.6
Public sector debt securities	155	0	155	1.8	47	2	49	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	4	6	0.1	0	61	61	0.8
Other marketable securities	3	0	3	0.0	4	0	4	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	3	145	148	1.8	25	306	331	4.5
Money Market Securities	0	0	0	0.0	46	0	46	0.6
Interbank money market placements	0	0	0	0.0	46	0	46	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)	1,234	0	1,234	14.7	1,039	0	1,039	14.1
Securities representing a share in capital	2	0	2	0.0	0	0	1	0.0
Public sector debt securities	1,232	0	1,232	14.7	1,039	0	1,039	14.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans	5,170	844	6,013	71.5	4,170	791	4,961	67.1
Loans	5,088	844	5,931	70.6	4,058	791	4,849	65.6
Loans granted to the Banks risk group	3	0	3	0.0	0	3	3	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	5,085	844	5,928	70.5	4,058	787	4,846	65.5
Loans under follow-up	203	0	203	2.4	200	0	200	2.7
Specific provisions (-)	121	0	121	1.4	88	0	88	1.2
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	0	24	24	0.3	0	22	22	0.3
Public sector debt securities	0	24	24	0.3	0	22	22	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)	16	0	17	0.2	15	0	15	0.2
Financial subsidiaries	16	0	17	0.2	15	0	15	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	161	0	161	2.2
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	161	0	161	2.2
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	118	0	118	1.4	95	0	95	1.3
Intangible Assets (Net)	19	0	19	0.2	9	0	9	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	19	0	19	0.2	9	0	9	0.1
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	57	0	57	0.7	47	0	47	0.6
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	57	0	57	0.7	47	0	47	0.6
Prop.&Equ.for Sale p. and from Term.Op.(Net)	1	0	1	0.0	5	0	5	0.1
Other Assets	98	2	99	1.2	90	2	92	1.2
Total Assets	7,116	1,291	8,407	100.0	5,975	1,419	7,394	100.0

Liabilities

(EUR Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Deposits	3,753	1,022	4,775	56.8	3,288	1,246	4,534	61.3
Deposits held by the Banks risk group	12	10	22	0.3	12	1	12	0.2
Other	3,740	1,013	4,753	56.5	3,276	1,245	4,521	61.1
Derivative Finan. Liabilities Held for Trading	91	10	102	1.2	72	24	97	1.3
Funds Borrowed	134	1,375	1,509	18.0	96	1,052	1,148	15.5
Money Market Takings	524	0	524	6.2	118	0	118	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	524	0	524	6.2	118	0	118	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	80	14	94	1.1	63	10	73	1.0
Other External Resources	146	3	148	1.8	131	6	137	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	79	0	79	0.9	316	0	316	4.3
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	79	0	79	0.9	316	0	316	4.3
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	83	0	83	1.0	64	0	64	0.9
General provisions	51	0	51	0.6	40	0	40	0.5
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	12	0	12	0.1	10	0	10	0.1
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	20	0	20	0.2	13	0	13	0.2
Liabilities for Tax	38	0	38	0.5	28	0	28	0.4
Current liabilities for tax	38	0	38	0.5	28	0	28	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	1,056	0	1,056	12.6	879	0	879	11.9
Paid-in capital	881	0	881	10.5	741	0	741	10.0
Supplementary capital	-24	0	-24	-0.3	-46	0	-46	-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	18	0	18	0.2	18	0	18	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)	-41	0	-41	-0.5	-64	0	-64	-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	141	0	141	1.7	105	0	105	1.4
Legal reserves	28	0	28	0.3	21	0	21	0.3
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	113	0	113	1.3	83	0	83	1.1
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	57	0	57	0.7	80	0	80	1.1
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	57	0	57	0.7	80	0	80	1.1
Total Liabilities	5,983	2,424	8,407	100.0	5,056	2,339	7,394	100.0

ING Bank A.Ş.

Off Balance Sheet Commitments

(EUR Million)

	Sept. 2010			Sept. 2009		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	877	1,129	2,006	675	1,132	1,807
Letters of guarantee	877	622	1,499	675	695	1,370
Bank acceptances	0	47	47	0	40	40
Letters of credit	0	352	352	0	316	316
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	108	108	0	81	81
Commitments	10,032	290	10,322	1,255	422	1,677
Irrevocable commitments	2,158	290	2,448	1,255	422	1,677
Revocable commitments	7,874	0	7,874	0	0	0
Derivative Financial Instruments	2,116	1,549	3,665	2,844	1,141	3,986
Derivative finan. instruments held for hedging	1,175	0	1,175	2,208	0	2,208
Trading transactions	941	1,549	2,490	637	1,141	1,778
Custody and Pledged Securities	50,405	6,670	57,075	34,637	6,549	41,187
Items held in Custody	3,730	140	3,870	1,579	145	1,724
Pledged Items	21,573	2,077	23,649	15,634	2,218	17,852
Accepted independent guaran. and warrant.	25,102	4,454	29,556	17,425	4,186	21,611
Total Off Balance Sheet Commitments	63,430	9,638	73,068	39,412	9,244	48,656

Income-Expenditure

(EUR Million)

	Sept. 2010	Sept. 2009
Interest Income	668	773
Interest on loans	564	627
Interest received from reserve deposits	0	0
Interest received from banks	8	13
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	96	133
Other interest income	0	0
Interest Expenses	262	349
Interest on deposits	225	299
Interest on money market transactions	17	35
Interest on funds borrowed	20	14
Interest on securities issued	0	0
Other interest expenses	0	1
Net Interest Income/Expenses	406	424
Net Fees and Commissions Income/Expenses	66	62
Fees and commissions received	75	73
Fees and commissions paid	10	11
Dividend Income	4	1
Trading Profit/Loss (net)	-120	-123
Profit/loss on trading account securities	-4	6
Profit/losses on derivative financial transactions	-188	-152
Foreign exchange profit/loss	72	23
Other Operating Income	35	31
Total Operating Income/Expenses	391	395
Provision for Loan Losses or other Receivables (-)	45	74
Specific provisions of banks loans and other receivables*	28	53
General provision expenses*	5	0
Other Operating Expenses (-)	273	220
Personnel Expenses*	140	120
Net Operating Profit/Loss	73	100
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	73	100
Provisions for Taxes on Income from Continuing Operations (±)	-16	-20
Net Profit/Loss from Continuing Operations	57	80
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	57	80

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

Ratios

(%)

	Sept. 2010	Sept. 2009
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	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

(EUR Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	1	34	35	7.0	0	1	1	0.9
Fin.ass.where fair value cha. is refl.to I/S (Net)	463	0	463	92.5	65	1	66	40.0
Financial assets held for trading	463	0	463	92.5	65	1	66	40.0
Public sector debt securities	463	0	463	92.4	65	0	65	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	0	0	0.1	1	0	1	0.4
Money Market Securities	0	0	0	0.0	93	0	93	56.2
Interbank money market placements	0	0	0	0.0	93	0	93	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	1	0	1	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	2	0	2	1.5
Current assets for tax	0	0	0	0.0	2	0	2	1.2
Deferred assets for tax	1	0	1	0.2	0	0	0	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	466	35	501	100.0	163	2	165	100.0

Liabilities

(EUR Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Deposits	6	395	401	80.1	4	75	79	47.9
Deposits held by the Banks risk group	6	381	387	77.4	3	37	41	24.7
Other	0	13	14	2.7	0	38	38	23.2
Derivative Finan. Liabilities Held for Trading	0	2	2	0.4	0	0	0	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	3	0	3	0.5	3	0	3	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	3	0	3	1.7
Liabilities for Tax	1	0	1	0.2	3	0	3	2.0
Current liabilities for tax	1	0	1	0.2	3	0	3	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	94	0	94	18.8	79	0	79	48.0
Paid-in capital	51	0	51	10.1	46	0	46	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	43	0	43	8.6	33	0	33	19.9
Prior years income/loss	36	0	36	7.2	22	0	22	13.6
Current year income/loss	7	0	7	1.4	11	0	11	6.4
Total Liabilities	104	397	501	100.0	89	76	165	100.0

JPMorgan Chase Bank N.A.

Off Balance Sheet Commitments

(EUR Million)

	Sept. 2010			Sept. 2009		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	0	4	4	0	4	4
Letters of guarantee	0	4	4	0	4	4
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	155	0	155	74	3	77
Irrevocable commitments	155	0	155	74	3	77
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	586	649	1,235	461	540	1,001
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	586	649	1,235	461	540	1,001
Custody and Pledged Securities	1	0	1	88	0	88
Items held in Custody	1	0	1	88	0	88
Pledged Items	0	0	0	0	0	0
Accepted independent guaran. and warrant.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	742	653	1,395	623	548	1,170

Income-Expenditure

(EUR Million)

	Sept. 2010	Sept. 2009
Interest Income	18	12
Interest on loans	0	0
Interest received from reserve deposits	0	0
Interest received from banks	1	1
Interest received from money market transactions	6	6
Interest received from marketable securities portfolio	11	6
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	18	11
Net Fees and Commissions Income/Expenses	2	0
Fees and commissions received	2	0
Fees and commissions paid	0	0
Dividend Income	0	0
Trading Profit/Loss (net)	-1	13
Profit/loss on trading account securities	5	19
Profit/losses on derivative financial transactions	-12	-6
Foreign exchange profit/loss	6	1
Other Operating Income	1	0
Total Operating Income/Expenses	19	25
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 (-)	10	11
Personnel Expenses*	3	3
Net Operating Profit/Loss	9	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	9	13
Provisions for Taxes on Income from Continuing Operations (±)	-2	-3
Net Profit/Loss from Continuing Operations	7	11
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	11

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

Ratios

(%)

	Sept. 2010	Sept. 2009
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	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

(EUR Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	0	11	11	6.6	82	2	84	61.4
Fin.ass.where fair value cha. is refl.to I/S (Net)	51	0	51	30.9	27	0	27	19.9
Financial assets held for trading	51	0	51	30.9	27	0	27	19.9
Public sector debt securities	51	0	51	30.8	27	0	27	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	41	0	41	24.6	7	0	7	5.1
Money Market Securities	29	0	29	17.4	0	0	0	0.0
Interbank money market placements	29	0	29	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	1	0	1	1.1
Financial subsidiaries	2	0	2	1.0	1	0	1	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	1	0	1	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	0.8	1	0	1	0.4
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	1	0	1	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	2	28	30	18.2	1	15	15	11.3
Total Assets	127	39	166	100.0	119	17	137	100.0

Liabilities

(EUR 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	90	90	54.4	0	82	82	60.3
Money Market Takings	38	0	38	22.6	23	0	23	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	38	0	38	22.6	23	0	23	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	6	0	6	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	7	0	7	4.1	4	0	4	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	6	0	6	3.6	3	0	3	2.1
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	0	0	1	0.3	1	0	1	0.5
Liabilities for Tax	0	0	0	0.3	0	0	0	0.2
Current liabilities for tax	0	0	0	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	30	0	30	17.9	20	0	20	15.0
Paid-in capital	25	0	25	15.3	23	0	23	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	4	0	4	2.6	-3	0	-3	-1.9
Prior years income/loss	-1	0	-1	-0.7	-5	0	-5	-3.4
Current year income/loss	6	0	6	3.4	2	0	2	1.5
Total Liabilities	75	91	166	100.0	54	83	137	100.0

Merrill Lynch Yatırım Bank A.Ş.

Off Balance Sheet Commitments

(EUR 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	38	7	45	0	5	5
Irrevocable commitments	38	7	45	0	5	5
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	67	215	283	133	209	342
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	67	215	283	133	209	342
Custody and Pledged Securities	23	0	23	12	0	12
Items held in Custody	23	0	23	12	0	12
Pledged Items	0	0	0	0	0	0
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	129	223	351	146	214	360

Income-Expenditure

(EUR Million)

	Sept. 2010	Sept. 2009
Interest Income	12	13
Interest on loans	0	0
Interest received from reserve deposits	0	0
Interest received from banks	5	3
Interest received from money market transactions	1	0
Interest received from marketable securities portfolio	5	10
Other interest income	1	0
Interest Expenses	3	1
Interest on deposits	0	0
Interest on money market transactions	0	0
Interest on funds borrowed	2	0
Interest on securities issued	0	0
Other interest expenses	0	1
Net Interest Income/Expenses	9	12
Net Fees and Commissions Income/Expenses	1	0
Fees and commissions received	2	1
Fees and commissions paid	0	0
Dividend Income	4	0
Trading Profit/Loss (net)	-4	-1
Profit/loss on trading account securities	1	0
Profit/losses on derivative financial transactions	-16	-5
Foreign exchange profit/loss	12	4
Other Operating Income	7	6
Total Operating Income/Expenses	18	17
Provision for Loan Losses or other Receivables (-)	0	6
Specific provisions of banks loans and other receivables*	0	0
General provision expenses*	0	0
Other Operating Expenses (-)	12	9
Personnel Expenses*	8	6
Net Operating Profit/Loss	6	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	6	3
Provisions for Taxes on Income from Continuing Operations (±)	-1	0
Net Profit/Loss from Continuing Operations	6	3
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	6	2

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

Ratios

(%)

	Sept. 2010	Sept. 2009
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	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

(EUR Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	8	27	34	7.3	31	25	56	12.4
Fin.ass.where fair value cha. is refl.to I/S (Net)	24	2	26	5.6	10	2	12	2.7
Financial assets held for trading	24	2	26	5.6	10	2	12	2.7
Public sector debt securities	18	2	20	4.3	9	2	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	6	0	6	1.2	2	0	2	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	38	16	54	11.5	0	9	9	2.0
Money Market Securities	0	0	0	0.0	24	0	24	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	24	0	24	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	322	9	331	70.5	326	8	334	74.1
Loans	316	9	325	69.2	319	8	326	72.5
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	315	9	325	69.1	319	8	326	72.5
Loans under follow-up	10	0	10	2.2	9	0	9	2.1
Specific provisions (-)	4	0	4	0.8	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	0.1	0	0	1	0.1
Fair value hedges	0	0	0	0.1	0	0	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)	4	0	4	0.8	3	0	3	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	12	0	12	2.5	9	0	9	2.0
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	12	0	12	2.5	9	0	9	2.0
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.1	0	0	0	0.0
Other Assets	2	5	7	1.5	2	0	2	0.5
Total Assets	411	59	470	100.0	406	45	450	100.0

Liabilities

(EUR Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Deposits	155	228	383	81.6	136	230	365	81.1
Deposits held by the Banks risk group	2	56	58	12.3	1	2	3	0.7
Other	153	172	326	69.3	135	228	362	80.4
Derivative Finan. Liabilities Held for Trading	1	0	1	0.2	0	0	0	0.1
Funds Borrowed	0	1	1	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	5	0	5	1.2	1	0	1	0.2
Other External Resources	4	0	4	0.8	2	0	2	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	4	9	13	2.7	5	10	15	3.4
Fair value hedges	4	9	13	2.7	5	10	15	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	4	0	4	0.8	4	0	4	0.9
General provisions	3	0	3	0.5	3	0	3	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	57	0	57	12.2	62	0	62	13.7
Paid-in capital	103	0	103	21.9	94	0	94	20.8
Supplementary capital	14	0	14	2.9	12	0	12	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.	5	0	5	1.0	4	0	4	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	9	0	9	1.9	8	0	8	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	-59	0	-59	-12.6	-45	0	-45	-9.9
Prior years income/loss	-55	0	-55	-11.6	-38	0	-38	-8.4
Current year income/loss	-4	0	-4	-1.0	-7	0	-7	-1.5
Total Liabilities	232	238	470	100.0	210	240	450	100.0

Millennium Bank A.Ş.

Off Balance Sheet Commitments

(EUR Million)

	Sept. 2010			Sept. 2009		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	21	3	24	8	3	11
Letters of guarantee	21	2	23	8	2	11
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	1	1	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	381	10	391	576	918	1,495
Irrevocable commitments	20	10	30	431	918	1,349
Revocable commitments	361	0	361	145	0	145
Derivative Financial Instruments	93	603	696	201	923	1,123
Derivative finan. instruments held for hedging	26	275	301	54	446	500
Trading transactions	67	328	395	146	477	623
Custody and Pledged Securities	1,018	1,132	2,150	515	857	1,373
Items held in Custody	17	22	39	26	30	56
Pledged Items	987	1,066	2,053	480	789	1,268
Accepted independent guaran. and warrant.	14	44	58	9	39	48
Total Off Balance Sheet Commitments	1,513	1,747	3,260	1,301	2,701	4,002

Income-Expenditure

(EUR Million)

	Sept. 2010	Sept. 2009
Interest Income	28	30
Interest on loans	25	25
Interest received from reserve deposits	0	0
Interest received from banks	1	1
Interest received from money market transactions	1	2
Interest received from marketable securities portfolio	1	2
Other interest income	0	0
Interest Expenses	15	20
Interest on deposits	15	20
Interest on money market transactions	0	0
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	13	10
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)	-4	-2
Profit/loss on trading account securities	1	1
Profit/losses on derivative financial transactions	-8	-10
Foreign exchange profit/loss	2	7
Other Operating Income	3	2
Total Operating Income/Expenses	13	11
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 (-)	17	17
Personnel Expenses*	9	9
Net Operating Profit/Loss	-5	-8
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	-5	-8
Provisions for Taxes on Income from Continuing Operations (±)	0	1
Net Profit/Loss from Continuing Operations	-4	-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	-4	-7

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

Ratios

(%)

	Sept. 2010	Sept. 2009
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	17.5	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

(EUR Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	0	5	5	6.0	0	4	4	5.4
Fin.ass.where fair value cha. is refl.to I/S (Net)	3	0	3	2.9	2	0	2	2.4
Financial assets held for trading	3	0	3	2.9	2	0	2	2.4
Public sector debt securities	3	0	3	2.9	2	0	2	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	2	2	2.7	0	7	7	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)	8	5	13	14.0	5	4	9	11.9
Securities representing a share in capital	6	5	10	11.3	3	4	7	9.4
Public sector debt securities	3	0	3	2.7	2	0	2	2.5
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans	30	31	60	65.6	16	32	49	61.8
Loans	28	31	58	63.3	16	32	48	60.9
Loans granted to the Banks risk group	23	25	48	52.3	12	25	37	47.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	5	5	10	11.0	3	8	11	13.9
Loans under follow-up	14	0	14	14.9	11	0	11	14.0
Specific provisions (-)	12	0	12	12.6	10	0	10	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	0.1
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)	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)	5	0	5	5.7	5	0	5	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	1	0	1	1.9
Total Assets	49	43	92	100.0	30	49	79	100.0

Liabilities

(EUR 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	9	8	17	18.7	1	13	14	17.6
Money Market Takings	5	0	5	5.0	2	0	2	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	5	0	5	5.0	2	0	2	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	5	33	38	41.0	1	35	36	45.3
Borrower funds	5	33	38	41.0	1	35	36	45.3
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	0	1	1	1.0	0	1	1	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	30	0	30	33.2	25	0	25	31.4
Paid-in capital	23	0	23	24.9	21	0	21	26.4
Supplementary capital	4	0	4	4.7	2	0	2	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	4	0	4	4.7	2	0	2	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	3	0	3	3.2	2	0	2	2.4
Prior years income/loss	2	0	2	2.2	1	0	1	1.0
Current year income/loss	1	0	1	1.0	1	0	1	1.4
Total Liabilities	50	41	92	100.0	30	49	79	100.0

Nurol Yatırım Bankası A.Ş.

Off Balance Sheet Commitments

(EUR Million)

	Sept. 2010			Sept. 2009		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	68	91	159	34	65	99
Letters of guarantee	68	88	156	34	61	95
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	3	3	0	4	4
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	660	0	660	1	2	2
Irrevocable commitments	0	0	0	1	2	2
Revocable commitments	660	0	660	0	0	0
Derivative Financial Instruments	2	2	4	0	0	1
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	2	2	4	0	0	1
Custody and Pledged Securities	18	29	47	14	31	45
Items held in Custody	0	5	5	0	5	5
Pledged Items	17	24	42	14	26	40
Accepted independent guaran. and warrant.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	748	122	870	50	97	147

Income-Expenditure

(EUR Million)

	Sept. 2010	Sept. 2009
Interest Income	4	5
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	0
Interest received from marketable securities portfolio	0	1
Other interest income	0	0
Interest Expenses	2	2
Interest on deposits	0	0
Interest on money market transactions	2	2
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	2	3
Net Fees and Commissions Income/Expenses	1	1
Fees and commissions received	1	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	4	4
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	3
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 related to other operational expenses" table of the "information and disclosures related to income statement".

Ratios

(%)

	Sept. 2010	Sept. 2009
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	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

(EUR Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	8	17	25	9.4	3	9	12	3.9
Fin.ass.where fair value cha. is refl.to I/S (Net)	60	0	60	22.9	7	0	7	2.3
Financial assets held for trading	60	0	60	22.9	7	0	7	2.3
Public sector debt securities	60	0	60	22.8	7	0	7	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	7	0	7	2.5	215	0	215	70.5
Interbank money market placements	7	0	7	2.5	215	0	215	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	146	19	165	62.3	50	15	66	21.5
Loans	144	19	163	61.7	49	15	64	21.0
Loans granted to the Banks risk group	25	0	25	9.5	19	0	19	6.2
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	119	19	138	52.2	30	15	45	14.8
Loans under follow-up	6	0	6	2.3	3	0	3	1.1
Specific provisions (-)	4	0	4	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)	2	0	2	0.9	2	0	2	0.6
Intangible Assets (Net)	2	0	2	0.8	1	0	1	0.4
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	2	0	2	0.8	1	0	1	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	2	0	3	1.0	2	0	2	0.7
Total Assets	228	36	264	100.0	281	24	305	100.0

Liabilities

(EUR Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Deposits	0	50	51	19.3	46	0	46	15.2
Deposits held by the Banks risk group	0	50	51	19.2	0	0	0	0.0
Other	0	0	0	0.1	46	0	46	15.2
Derivative Finan. Liabilities Held for Trading	0	0	0	0.0	0	0	0	0.1
Funds Borrowed	35	138	173	65.4	15	226	242	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	0	0	0	0.1	0	0	0	0.1
Other External Resources	4	0	4	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	4	1	5	1.8	2	0	2	0.7
General provisions	1	0	1	0.5	0	0	0	0.1
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	2	0	2	0.6	1	0	1	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	0	0	0	0.2	0	0	0	0.1
Current liabilities for tax	0	0	0	0.2	0	0	0	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	31	0	31	11.5	14	0	14	4.5
Paid-in capital	55	0	55	20.7	31	0	31	10.3
Supplementary capital	10	0	10	3.7	9	0	9	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	10	0	10	3.7	9	0	9	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	-34	0	-34	-12.9	-27	0	-27	-8.7
Prior years income/loss	-33	0	-33	-12.4	-22	0	-22	-7.3
Current year income/loss	-1	0	-1	-0.5	-4	0	-4	-1.5
Total Liabilities	75	189	264	100.0	78	227	305	100.0

Société Générale (SA)

Off Balance Sheet Commitments

(EUR Million)

	Sept. 2010			Sept. 2009		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	0	90	90	1	89	90
Letters of guarantee	0	67	67	1	71	72
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	13	13	0	7	7
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	10	10	0	11	11
Commitments	28	28	56	5	15	20
Irrevocable commitments	28	28	56	5	15	20
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	184	184	369	216	252	468
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	184	184	369	216	252	468
Custody and Pledged Securities	30	0	30	4	0	4
Items held in Custody	0	0	0	0	0	0
Pledged Items	30	0	30	4	0	4
Accepted independent guaran. and warrant.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	243	302	545	226	356	582

Income-Expenditure

(EUR Million)

	Sept. 2010	Sept. 2009
Interest Income	28	16
Interest on loans	14	7
Interest received from reserve deposits	0	0
Interest received from banks	3	2
Interest received from money market transactions	7	5
Interest received from marketable securities portfolio	3	2
Other interest income	0	0
Interest Expenses	4	5
Interest on deposits	3	4
Interest on money market transactions	1	1
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	24	11
Net Fees and Commissions Income/Expenses	1	2
Fees and commissions received	2	2
Fees and commissions paid	1	0
Dividend Income	0	0
Trading Profit/Loss (net)	-11	-1
Profit/loss on trading account securities	0	5
Profit/losses on derivative financial transactions	-12	0
Foreign exchange profit/loss	1	-7
Other Operating Income	2	0
Total Operating Income/Expenses	15	12
Provision for Loan Losses or other Receivables (-)	3	6
Specific provisions of banks loans and other receivables*	2	1
General provision expenses*	1	0
Other Operating Expenses (-)	14	10
Personnel Expenses*	8	7
Net Operating Profit/Loss	-2	-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	-2	-4
Provisions for Taxes on Income from Continuing Operations (±)	0	0
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 related to other operational expenses" table of the "information and disclosures related to income statement".

Ratios

(%)

	Sept. 2010	Sept. 2009
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	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

(EUR Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	134	136	270	5.0	179	108	287	7.3
Fin.ass.where fair value cha. is refl.to I/S (Net)	266	33	299	5.5	207	28	235	6.0
Financial assets held for trading	3	33	36	0.7	25	28	53	1.3
Public sector debt securities	3	1	4	0.1	25	1	26	0.7
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	32	32	0.6	0	27	27	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	263	0	263	4.9	182	0	182	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	263	0	263	4.9	182	0	182	4.6
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	1	52	53	1.0	0	19	19	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)	703	20	723	13.4	441	21	462	11.7
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	700	20	720	13.3	439	21	460	11.7
Other marketable securities	3	0	3	0.0	2	0	2	0.0
Loans	2,757	513	3,270	60.4	1,850	270	2,120	53.9
Loans	2,679	513	3,192	59.0	1,762	270	2,032	51.7
Loans granted to the Banks risk group	30	67	97	1.8	42	27	70	1.8
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	2,650	445	3,095	57.2	1,719	243	1,962	49.9
Loans under follow-up	240	0	240	4.4	200	0	200	5.1
Specific provisions (-)	162	0	162	3.0	113	0	113	2.9
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	547	5	552	10.2	608	0	608	15.5
Public sector debt securities	547	5	552	10.2	608	0	608	15.5
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)	38	2	41	0.7	26	2	28	0.7
Financial subsidiaries	38	2	40	0.7	23	2	25	0.6
Non-financial subsidiaries	0	0	0	0.0	2	0	2	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)	111	0	111	2.0	96	0	96	2.4
Intangible Assets (Net)	9	0	9	0.2	7	0	7	0.2
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	9	0	9	0.2	7	0	7	0.2
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	3	0	3	0.1	8	0	8	0.2
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	3	0	3	0.1	8	0	8	0.2
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	44	35	79	1.5	24	38	62	1.6
Total Assets	4,615	796	5,411	100.0	3,447	486	3,933	100.0

Liabilities

(EUR Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Deposits	2,447	1,061	3,508	64.8	1,842	1,016	2,858	72.7
Deposits held by the Banks risk group	4	10	14	0.3	7	9	16	0.4
Other	2,443	1,051	3,494	64.6	1,835	1,007	2,842	72.3
Derivative Finan. Liabilities Held for Trading	47	1	48	0.9	50	2	53	1.3
Funds Borrowed	22	163	185	3.4	17	101	119	3.0
Money Market Takings	750	0	750	13.9	131	0	131	3.3
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	5	0	5	0.1	0	0	0	0.0
Funds provided under repurchase agreements	745	0	745	13.8	131	0	131	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	7	0	7	0.1	10	0	10	0.3
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	7	0	7	0.1	10	0	10	0.3
Miscellaneous Payables	55	1	56	1.0	33	3	36	0.9
Other External Resources	45	0	45	0.8	38	0	38	1.0
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	3	0	3	0.1	2	0	2	0.0
Finance leasing payables	4	0	4	0.1	2	0	3	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	92	0	92	1.7	82	3	86	2.2
General provisions	39	0	39	0.7	22	3	25	0.6
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	12	0	12	0.2	11	0	11	0.3
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	41	0	41	0.8	50	0	50	1.3
Liabilities for Tax	19	0	19	0.3	19	0	19	0.5
Current liabilities for tax	19	0	19	0.3	19	0	19	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	15	15	0.3	0	15	15	0.4
Shareholders' Equity	682	0	682	12.6	567	0	567	14.4
Paid-in capital	381	0	381	7.0	231	0	231	5.9
Supplementary capital	38	0	38	0.7	68	0	68	1.7
Share premium	0	0	0	0.0	2	0	2	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	0	0.0
Revaluation changes of property and equip.	37	0	37	0.7	38	0	38	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	27	0	27	0.7
Profit reserves	210	0	210	3.9	208	0	208	5.3
Legal reserves	24	0	24	0.4	18	0	18	0.5
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	186	0	186	3.4	190	0	190	4.8
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	53	0	53	1.0	60	0	60	1.5
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	53	0	53	1.0	60	0	60	1.5
Total Liabilities	4,170	1,241	5,411	100.0	2,792	1,141	3,933	100.0

Şekerbank T.A.Ş.

Off Balance Sheet Commitments

(EUR Million)

	Sept. 2010			Sept. 2009		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	1,430	477	1,907	936	382	1,317
Letters of guarantee	1,425	312	1,737	936	269	1,205
Bank acceptances	0	20	20	0	21	21
Letters of credit	0	127	127	0	75	75
Prefinancing given as guarantee	0	0	0	0	4	4
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	5	19	24	0	13	13
Commitments	12,152	90	12,242	617	69	686
Irrevocable commitments	656	90	746	617	69	686
Revocable commitments	11,497	0	11,497	0	0	0
Derivative Financial Instruments	502	849	1,350	413	618	1,031
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	502	849	1,350	413	618	1,031
Custody and Pledged Securities	30,688	6,021	36,709	22,477	4,788	27,265
Items held in Custody	641	188	829	485	77	562
Pledged Items	30,040	5,727	35,767	21,989	4,710	26,699
Accepted independent guaran. and warrant.	7	106	113	3	0	3
Total Off Balance Sheet Commitments	44,771	7,437	52,209	24,443	5,856	30,299

Income-Expenditure

(EUR Million)

	Sept. 2010	Sept. 2009
Interest Income	396	464
Interest on loans	308	329
Interest received from reserve deposits	5	6
Interest received from banks	0	0
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	83	127
Other interest income	0	1
Interest Expenses	194	201
Interest on deposits	158	172
Interest on money market transactions	5	9
Interest on funds borrowed	27	16
Interest on securities issued	0	0
Other interest expenses	4	4
Net Interest Income/Expenses	202	262
Net Fees and Commissions Income/Expenses	38	34
Fees and commissions received	44	41
Fees and commissions paid	6	8
Dividend Income	6	1
Trading Profit/Loss (net)	-3	-33
Profit/loss on trading account securities	18	17
Profit/losses on derivative financial transactions	-52	-37
Foreign exchange profit/loss	32	-13
Other Operating Income	55	31
Total Operating Income/Expenses	298	295
Provision for Loan Losses or other Receivables (-)	55	78
Specific provisions of banks loans and other receivables*	37	55
General provision expenses*	9	3
Other Operating Expenses (-)	175	139
Personnel Expenses*	88	76
Net Operating Profit/Loss	68	77
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	68	77
Provisions for Taxes on Income from Continuing Operations (±)	-15	-17
Net Profit/Loss from Continuing Operations	53	60
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	53	60

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

Ratios

(%)

	Sept. 2010	Sept. 2009
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	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

(EUR 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)	1	0	1	15.1	1	0	1	11.5
Financial assets held for trading	1	0	1	15.1	1	0	1	11.5
Public sector debt securities	1	0	1	15.1	1	0	1	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	0	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)	7	0	7	74.4	11	0	11	82.6
Financial subsidiaries	2	0	2	28.3	7	0	7	53.9
Non-financial subsidiaries	4	0	4	46.1	4	0	4	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	9	0	9	100.0	12	0	13	100.0

Liabilities

(EUR 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	0	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	4	0	4	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	7	0	7	80.6	8	0	8	63.1
Paid-in capital	14	0	14	157.9	13	0	13	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	-7	0	-7	-79.2	-5	0	-5	-36.5
Prior years income/loss	-6	0	-6	-65.2	-4	0	-4	-29.4
Current year income/loss	-1	0	-1	-14.0	-1	0	-1	-7.1
Total Liabilities	8	1	9	100.0	12	0	13	100.0

Taib Yatırım Bank A.Ş.

Off Balance Sheet Commitments

(EUR 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	3	3	0	9	9
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	0	3	3	0	9	9
Custody and Pledged Securities	1	0	1	0	0	0
Items held in Custody	1	0	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	3	4	1	9	9

Income-Expenditure

(EUR 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	1
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 related to other operational expenses" table of the "information and disclosures related to income statement".

Ratios

(%)

	Sept. 2010	Sept. 2009
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	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

(EUR Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	22	37	59	5.4	13	36	49	5.3
Fin.ass.where fair value cha. is refl.to I/S (Net)	1	2	3	0.2	0	1	2	0.2
Financial assets held for trading	1	2	3	0.2	0	1	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	1	2	0.2	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	3	29	32	2.9	4	82	86	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)	143	10	152	13.9	87	9	97	10.5
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	143	5	148	13.5	87	4	92	10.0
Other marketable securities	0	4	4	0.4	0	5	5	0.5
Loans	632	154	786	71.6	530	91	621	67.8
Loans	612	154	766	69.7	508	91	599	65.4
Loans granted to the Banks risk group	13	0	13	1.1	7	0	7	0.8
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	599	154	753	68.6	501	91	592	64.6
Loans under follow-up	49	0	49	4.5	44	0	44	4.8
Specific provisions (-)	29	0	29	2.7	22	0	22	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)	7	0	7	0.6	3	2	5	0.5
Financial subsidiaries	7	0	7	0.6	3	2	5	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)	35	0	35	3.1	33	0	33	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	1	0	1	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	22	2	24	2.2	20	1	21	2.3
Total Assets	864	234	1,098	100.0	693	224	917	100.0

Liabilities

(EUR Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Deposits	384	333	717	65.3	289	308	598	65.2
Deposits held by the Banks risk group	29	6	35	3.2	10	5	16	1.7
Other	354	328	682	62.1	279	303	582	63.5
Derivative Finan. Liabilities Held for Trading	1	1	2	0.2	1	2	2	0.2
Funds Borrowed	7	20	26	2.4	3	66	69	7.5
Money Market Takings	71	0	71	6.5	2	0	2	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	69	0	69	6.3	2	0	2	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	4	1	5	0.4	4	0	4	0.5
Other External Resources	16	4	20	1.9	12	3	15	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	9	0	9	0.8	7	0	7	0.7
General provisions	5	0	5	0.5	4	0	4	0.4
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	2	0	2	0.1	1	0	1	0.1
Liabilities for Tax	3	0	3	0.3	3	0	3	0.3
Current liabilities for tax	3	0	3	0.3	3	0	3	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	244	1	245	22.3	217	0	217	23.6
Paid-in capital	213	0	213	19.4	194	0	194	21.2
Supplementary capital	5	1	6	0.5	4	0	4	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	3	1	3	0.3	2	0	2	0.2
Revaluation changes of property and equip.	3	0	3	0.2	2	0	2	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	20	0	20	1.8	12	0	12	1.4
Legal reserves	2	0	2	0.2	2	0	2	0.2
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	18	0	18	1.6	11	0	11	1.1
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	6	0	6	0.5	6	0	6	0.7
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	6	0	6	0.5	6	0	6	0.7
Total Liabilities	738	360	1,098	100.0	538	379	917	100.0

Tekstil Bankası A.Ş.

Off Balance Sheet Commitments

(EUR Million)

	Sept. 2010			Sept. 2009		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	214	199	414	171	175	346
Letters of guarantee	214	155	370	171	132	303
Bank acceptances	0	1	1	0	0	0
Letters of credit	0	33	33	0	31	31
Prefinancing given as guarantee	0	1	1	0	1	1
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	9	9	0	12	12
Commitments	2,826	0	2,826	137	3	140
Irrevocable commitments	158	0	158	137	3	140
Revocable commitments	2,668	0	2,668	0	0	0
Derivative Financial Instruments	193	353	546	184	506	689
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	193	353	546	184	506	689
Custody and Pledged Securities	774	361	1,135	640	230	870
Items held in Custody	56	10	67	124	12	137
Pledged Items	718	350	1,069	516	218	734
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	4,008	913	4,920	1,131	914	2,046

Income-Expenditure

(EUR Million)

	Sept. 2010	Sept. 2009
Interest Income	72	94
Interest on loans	59	75
Interest received from reserve deposits	0	0
Interest received from banks	1	3
Interest received from money market transactions	0	2
Interest received from marketable securities portfolio	11	14
Other interest income	1	0
Interest Expenses	33	47
Interest on deposits	30	40
Interest on money market transactions	2	7
Interest on funds borrowed	2	0
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	38	47
Net Fees and Commissions Income/Expenses	7	7
Fees and commissions received	8	8
Fees and commissions paid	1	1
Dividend Income	0	0
Trading Profit/Loss (net)	2	6
Profit/loss on trading account securities	1	3
Profit/losses on derivative financial transactions	-7	-2
Foreign exchange profit/loss	8	5
Other Operating Income	6	5
Total Operating Income/Expenses	54	64
Provision for Loan Losses or other Receivables (-)	9	21
Specific provisions of banks loans and other receivables*	5	18
General provision expenses*	0	0
Other Operating Expenses (-)	36	36
Personnel Expenses*	21	22
Net Operating Profit/Loss	8	7
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	7
Provisions for Taxes on Income from Continuing Operations (±)	-3	-1
Net Profit/Loss from Continuing Operations	6	6
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	6

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

Ratios

(%)

	Sept. 2010	Sept. 2009
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	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

(EUR Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	7	14	20	4.1	13	18	31	5.6
Fin.ass.where fair value cha. is refl.to I/S (Net)	40	34	73	14.8	126	27	153	27.5
Financial assets held for trading	40	34	73	14.8	126	27	153	27.5
Public sector debt securities	38	0	38	7.7	126	0	126	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	34	35	7.1	0	27	27	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	2	26	29	5.7	3	11	14	2.5
Money Market Securities	117	0	117	23.5	218	0	218	39.0
Interbank money market placements	117	0	117	23.5	218	0	218	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)	70	0	70	14.1	47	0	47	8.5
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	70	0	70	14.1	47	0	47	8.5
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans	104	62	166	33.3	46	31	77	13.9
Loans	103	62	165	33.1	45	31	76	13.6
Loans granted to the Banks risk group	1	0	1	0.1	0	0	0	0.1
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	102	62	164	33.0	44	31	75	13.5
Loans under follow-up	15	0	15	2.9	14	0	14	2.5
Specific provisions (-)	13	0	13	2.7	13	0	13	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)	11	0	11	2.2	11	0	11	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)	5	0	5	1.1	5	0	5	0.8
Assets for Tax	2	0	2	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	2	0	2	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	4	0	4	0.7	2	0	2	0.3
Total Assets	362	136	497	100.0	470	88	558	100.0

Liabilities

(EUR Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Deposits	85	149	234	47.0	102	238	340	61.0
Deposits held by the Banks risk group	2	0	2	0.5	1	0	1	0.2
Other	82	149	232	46.5	101	238	339	60.8
Derivative Finan. Liabilities Held for Trading	5	33	39	7.7	0	19	19	3.4
Funds Borrowed	14	0	14	2.9	12	0	12	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	1	2	3	0.6	7	0	7	1.3
Other External Resources	0	3	3	0.7	1	4	6	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	10	0	10	1.9	5	0	5	1.0
General provisions	3	0	3	0.6	2	0	2	0.3
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	4	0	4	0.8	1	0	1	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	2	0	2	0.5	2	0	2	0.4
Liabilities for Tax	2	0	2	0.5	4	0	4	0.7
Current liabilities for tax	2	0	2	0.5	4	0	4	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	192	0	192	38.7	164	0	164	29.3
Paid-in capital	55	0	55	11.0	50	0	50	9.0
Supplementary capital	36	0	36	7.2	35	0	35	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	2	0	2	0.5	4	0	4	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	33	0	33	6.7	31	0	31	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	102	0	102	20.5	79	0	79	14.2
Prior years income/loss	90	0	90	18.2	50	0	50	8.9
Current year income/loss	11	0	11	2.3	29	0	29	5.2
Total Liabilities	310	187	497	100.0	296	262	558	100.0

The Royal Bank of Scotland N.V.

Off Balance Sheet Commitments

(EUR Million)

	Sept. 2010			Sept. 2009		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	32	195	227	20	131	151
Letters of guarantee	32	126	158	20	93	113
Bank acceptances	0	24	24	0	6	6
Letters of credit	0	44	44	0	32	32
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	1	1	0	0	0
Commitments	121	362	483	133	508	641
Irrevocable commitments	45	119	165	20	40	61
Revocable commitments	76	243	319	113	468	581
Derivative Financial Instruments	180	2,695	2,876	397	2,296	2,693
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	180	2,695	2,876	397	2,296	2,693
Custody and Pledged Securities	1,413	23	1,436	1,069	21	1,090
Items held in Custody	68	23	91	157	21	178
Pledged Items	1,346	0	1,346	912	0	912
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	1,747	3,275	5,022	1,619	2,955	4,574

Income-Expenditure

(EUR Million)

	Sept. 2010	Sept. 2009
Interest Income	32	44
Interest on loans	10	8
Interest received from reserve deposits	0	0
Interest received from banks	1	2
Interest received from money market transactions	12	20
Interest received from marketable securities portfolio	9	14
Other interest income	0	0
Interest Expenses	7	9
Interest on deposits	6	4
Interest on money market transactions	1	5
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	25	35
Net Fees and Commissions Income/Expenses	20	24
Fees and commissions received	21	25
Fees and commissions paid	0	1
Dividend Income	0	0
Trading Profit/Loss (net)	-3	0
Profit/loss on trading account securities	1	8
Profit/losses on derivative financial transactions	-1	-17
Foreign exchange profit/loss	-3	9
Other Operating Income	1	3
Total Operating Income/Expenses	43	61
Provision for Loan Losses or other Receivables (-)	3	2
Specific provisions of banks loans and other receivables*	0	2
General provision expenses*	1	0
Other Operating Expenses (-)	25	23
Personnel Expenses*	14	11
Net Operating Profit/Loss	15	36
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	36
Provisions for Taxes on Income from Continuing Operations (±)	-3	-7
Net Profit/Loss from Continuing Operations	11	29
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	11	29

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

Ratios

(%)

	Sept. 2010	Sept. 2009
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	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

(EUR Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	5	11	16	3.4	7	12	19	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	147	48	195	42.1	68	111	179	45.4
Money Market Securities	0	0	0	0.0	10	0	10	2.5
Interbank money market placements	0	0	0	0.0	10	0	10	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)	31	8	39	8.4	54	14	68	17.2
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	31	1	32	7.0	54	12	65	16.5
Other marketable securities	0	6	6	1.4	0	3	3	0.7
Loans	134	52	186	40.2	64	35	99	25.1
Loans	130	52	181	39.2	63	35	98	24.7
Loans granted to the Banks risk group	3	0	3	0.7	13	0	13	3.4
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	126	52	178	38.4	49	35	84	21.4
Loans under follow-up	6	3	9	2.0	3	1	4	1.0
Specific provisions (-)	2	2	4	1.0	1	1	2	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)	13	0	13	2.8	12	0	12	3.0
Financial subsidiaries	13	0	13	2.8	12	0	12	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)	6	0	6	1.2	6	0	6	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	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	7	0	8	1.6	1	0	1	0.2
Total Assets	343	119	463	100.0	222	173	395	100.0

Liabilities

(EUR Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Deposits	168	117	285	61.6	96	99	195	49.4
Deposits held by the Banks risk group	33	3	35	7.7	0	9	9	2.4
Other	135	114	250	54.0	95	90	185	47.0
Derivative Finan. Liabilities Held for Trading	0	1	1	0.3	0	0	0	0.1
Funds Borrowed	33	30	62	13.5	5	75	80	20.4
Money Market Takings	25	0	25	5.5	46	0	46	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	25	0	25	5.5	46	0	46	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	0	0	0	0.1	0	0	0	0.0
Other External Resources	8	0	8	1.6	1	0	1	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	1	0	1	0.3
General provisions	0	0	0	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	79	0	79	17.1	72	-1	70	17.8
Paid-in capital	41	0	41	8.8	37	0	37	9.4
Supplementary capital	29	0	29	6.3	27	-1	25	6.4
Share premium	19	0	19	4.1	17	0	17	4.4
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	0	0	1	0.1	1	-1	-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	10	0	10	2.1	9	0	9	2.2
Profit reserves	1	0	1	0.3	1	0	1	0.3
Legal reserves	1	0	1	0.3	1	0	1	0.3
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	0	0	0	0.1	0	0	0	0.1
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	8	0	8	1.7	7	0	7	1.7
Prior years income/loss	6	0	6	1.4	5	0	5	1.3
Current year income/loss	1	0	1	0.3	1	0	1	0.3
Total Liabilities	314	149	463	100.0	221	174	395	100.0

Turkish Bank A.Ş.

Off Balance Sheet Commitments

(EUR Million)

	Sept. 2010			Sept. 2009		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	18	39	56	18	75	93
Letters of guarantee	18	20	37	18	16	34
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	17	17	0	59	59
Commitments	16	12	28	17	25	41
Irrevocable commitments	16	12	28	17	25	41
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	30	176	206	1	107	109
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	30	176	206	1	107	109
Custody and Pledged Securities	204	247	452	173	176	348
Items held in Custody	41	22	63	63	8	70
Pledged Items	163	226	389	110	168	278
Accepted independent guaran. and warrant.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	268	474	742	208	383	591

Income-Expenditure

(EUR Million)

	Sept. 2010	Sept. 2009
Interest Income	19	20
Interest on loans	9	9
Interest received from reserve deposits	0	0
Interest received from banks	7	3
Interest received from money market transactions	0	2
Interest received from marketable securities portfolio	3	5
Other interest income	0	0
Interest Expenses	9	11
Interest on deposits	7	9
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	10	9
Net Fees and Commissions Income/Expenses	1	1
Fees and commissions received	1	1
Fees and commissions paid	0	0
Dividend Income	1	0
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	1	1
Total Operating Income/Expenses	12	12
Provision for Loan Losses or other Receivables (-)	1	1
Specific provisions of banks loans and other receivables*	0	0
General provision expenses*	0	0
Other Operating Expenses (-)	10	9
Personnel Expenses*	5	5
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 related to other operational expenses" table of the "information and disclosures related to income statement".

Ratios

(%)

	Sept. 2010	Sept. 2009
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	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

(EUR Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	2	29	31	4.6	14	17	31	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	30	30	4.4	0	21	21	4.7
Money Market Securities	19	0	19	2.8	15	0	15	3.3
Interbank money market placements	19	0	19	2.8	15	0	15	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)	89	19	108	16.1	57	0	57	12.6
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	89	19	108	16.1	57	0	57	12.6
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans	353	88	441	65.7	232	66	298	65.6
Loans	340	88	428	63.8	226	66	292	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	340	88	428	63.8	226	66	292	64.3
Loans under follow-up	28	0	28	4.2	15	0	15	3.2
Specific provisions (-)	16	0	16	2.3	9	0	9	1.9
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	24	0	24	3.5	17	0	17	3.7
Public sector debt securities	24	0	24	3.5	17	0	17	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)	8	0	8	1.1	6	0	6	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	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	10	0	10	1.5	6	0	6	1.4
Total Assets	506	165	671	100.0	350	105	455	100.0

Liabilities

(EUR Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Deposits	276	208	483	72.1	178	125	303	66.6
Deposits held by the Banks risk group	0	0	1	0.1	0	0	0	0.0
Other	276	207	483	72.0	178	125	303	66.5
Derivative Finan. Liabilities Held for Trading	0	0	0	0.0	0	0	0	0.0
Funds Borrowed	8	24	33	4.9	4	24	28	6.2
Money Market Takings	18	0	18	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	18	0	18	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	2	0	2	0.3	2	0	2	0.4
Other External Resources	15	0	16	2.3	8	0	8	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	5	0	5	0.8	5	0	5	1.0
General provisions	2	0	2	0.3	3	0	3	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	2	0	2	0.5
Current liabilities for tax	2	0	2	0.2	2	0	2	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	112	1	113	16.8	106	0	106	23.3
Paid-in capital	86	0	86	12.9	79	0	79	17.3
Supplementary capital	14	1	15	2.2	15	0	15	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	2	0.3	3	0	3	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	13	0	13	1.9	12	0	12	2.6
Profit reserves	7	0	7	1.0	5	0	5	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	5	0	5	0.8	5	0	5	1.1
Other profit reserves	1	0	1	0.2	0	0	0	0.0
Profit or loss	4	0	4	0.6	7	0	7	1.6
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	4	0	4	0.6	7	0	7	1.6
Total Liabilities	438	233	671	100.0	305	149	455	100.0

Turkland Bank A.Ş.

Off Balance Sheet Commitments

(EUR Million)

	Sept. 2010			Sept. 2009		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	347	164	511	180	91	271
Letters of guarantee	347	70	418	180	53	233
Bank acceptances	0	9	9	0	3	3
Letters of credit	0	50	50	0	24	24
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	34	34	0	11	11
Commitments	2,314	10	2,323	37	35	72
Irrevocable commitments	41	10	51	37	35	72
Revocable commitments	2,273	0	2,273	0	0	0
Derivative Financial Instruments	3	16	19	0	6	6
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	3	16	19	0	6	6
Custody and Pledged Securities	2,316	452	2,768	1,296	401	1,698
Items held in Custody	148	14	162	105	13	118
Pledged Items	2,168	438	2,606	1,191	388	1,580
Accepted independent guaran. and warrant.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	4,979	642	5,621	1,514	533	2,047

Income-Expenditure

(EUR Million)

	Sept. 2010	Sept. 2009
Interest Income	42	46
Interest on loans	34	36
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	7	7
Other interest income	0	0
Interest Expenses	23	23
Interest on deposits	21	19
Interest on money market transactions	1	4
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	1	0
Net Interest Income/Expenses	19	23
Net Fees and Commissions Income/Expenses	6	5
Fees and commissions received	7	5
Fees and commissions paid	0	0
Dividend Income	0	0
Trading Profit/Loss (net)	4	4
Profit/loss on trading account securities	4	4
Profit/losses on derivative financial transactions	-6	-1
Foreign exchange profit/loss	6	2
Other Operating Income	6	1
Total Operating Income/Expenses	36	33
Provision for Loan Losses or other Receivables (-)	4	4
Specific provisions of banks loans and other receivables*	3	3
General provision expenses*	0	1
Other Operating Expenses (-)	26	20
Personnel Expenses*	15	11
Net Operating Profit/Loss	5	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	5	9
Provisions for Taxes on Income from Continuing Operations (±)	-1	-2
Net Profit/Loss from Continuing Operations	4	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	4	7

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

Ratios

(%)

	Sept. 2010	Sept. 2009
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	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

(EUR Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	176	684	860	10.1	203	550	753	12.1
Fin.ass.where fair value cha. is refl.to I/S (Net)	168	14	182	2.1	129	13	142	2.3
Financial assets held for trading	168	14	182	2.1	129	13	142	2.3
Public sector debt securities	119	2	121	1.4	115	2	117	1.9
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	50	11	61	0.7	14	11	25	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	16	150	165	1.9	20	153	174	2.8
Money Market Securities	0	0	0	0.0	23	1	25	0.4
Interbank money market placements	0	0	0	0.0	23	1	25	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)	1,227	104	1,331	15.6	589	28	617	9.9
Securities representing a share in capital	8	1	9	0.1	0	1	1	0.0
Public sector debt securities	1,219	103	1,322	15.5	589	27	617	9.9
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans	4,329	1,152	5,481	64.4	2,944	819	3,763	60.5
Loans	4,259	1,152	5,411	63.5	2,860	819	3,678	59.2
Loans granted to the Banks risk group	52	13	65	0.8	15	6	21	0.3
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	4,207	1,139	5,346	62.8	2,844	813	3,657	58.8
Loans under follow-up	177	0	177	2.1	189	0	189	3.0
Specific provisions (-)	107	0	107	1.3	104	0	104	1.7
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	107	0	107	1.3	376	0	376	6.0
Public sector debt securities	107	0	107	1.3	376	0	376	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)	30	31	61	0.7	43	28	71	1.1
Financial subsidiaries	30	31	61	0.7	43	28	71	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	4	0	4	0.0	13	0	13	0.2
Fair value hedges	4	0	4	0.0	13	0	13	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)	73	0	73	0.9	73	0	73	1.2
Intangible Assets (Net)	5	0	5	0.1	4	0	4	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	5	0	5	0.1	4	0	4	0.1
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	6	0	6	0.1	4	0	4	0.1
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	6	0	6	0.1	4	0	4	0.1
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	227	15	242	2.8	189	13	202	3.3
Total Assets	6,367	2,150	8,517	100.0	4,611	1,607	6,218	100.0

Liabilities

(EUR Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Deposits	2,992	1,955	4,947	58.1	2,443	1,589	4,032	64.8
Deposits held by the Banks risk group	52	131	183	2.1	72	121	192	3.1
Other	2,940	1,824	4,765	55.9	2,371	1,468	3,839	61.8
Derivative Finan. Liabilities Held for Trading	42	22	64	0.7	20	9	29	0.5
Funds Borrowed	857	725	1,581	18.6	291	345	636	10.2
Money Market Takings	260	0	260	3.1	149	0	149	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	260	0	260	3.1	149	0	149	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	147	4	151	1.8	113	13	126	2.0
Other External Resources	220	0	220	2.6	150	1	150	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	28	0	28	0.3	34	0	34	0.5
Fair value hedges	28	0	28	0.3	34	0	34	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	71	8	78	0.9	45	5	51	0.8
General provisions	38	8	45	0.5	26	5	32	0.5
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	11	0	11	0.1	7	0	7	0.1
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	22	0	22	0.3	12	0	12	0.2
Liabilities for Tax	21	0	21	0.2	27	0	27	0.4
Current liabilities for tax	21	0	21	0.2	27	0	27	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	230	230	2.7	0	227	227	3.6
Shareholders' Equity	935	2	937	11.0	754	2	756	12.2
Paid-in capital	559	0	559	6.6	509	0	509	8.2
Supplementary capital	20	2	22	0.3	13	2	15	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	18	2	20	0.2	12	2	14	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	267	0	267	3.1	146	0	146	2.3
Legal reserves	23	0	23	0.3	16	0	16	0.3
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	243	0	243	2.9	129	0	129	2.1
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	90	0	90	1.1	87	0	87	1.4
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	90	0	90	1.1	87	0	87	1.4
Total Liabilities	5,571	2,946	8,517	100.0	4,027	2,190	6,218	100.0

Türk Ekonomi Bankası A.Ş.

Off Balance Sheet Commitments

(EUR Million)

	Sept. 2010			Sept. 2009		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	1,031	985	2,016	648	856	1,504
Letters of guarantee	923	635	1,558	586	562	1,149
Bank acceptances	1	31	32	0	20	20
Letters of credit	0	279	279	0	221	221
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	108	40	148	61	52	114
Commitments	1,692	464	2,156	1,298	506	1,804
Irrevocable commitments	1,692	464	2,156	1,298	506	1,804
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	3,255	4,247	7,501	1,310	2,154	3,464
Derivative finan. instruments held for hedging	188	85	273	231	148	379
Trading transactions	3,067	4,162	7,228	1,079	2,006	3,085
Custody and Pledged Securities	15,076	3,744	18,820	59,432	3,459	62,892
Items held in Custody	4,034	277	4,311	51,998	218	52,216
Pledged Items	11,027	3,465	14,491	7,425	3,240	10,665
Accepted independent guaran. and warrant.	15	2	18	9	1	10
Total Off Balance Sheet Commitments	21,054	9,439	30,493	62,689	6,975	69,664

Income-Expenditure

(EUR Million)

	Sept. 2010	Sept. 2009
Interest Income	564	594
Interest on loans	449	454
Interest received from reserve deposits	7	11
Interest received from banks	3	5
Interest received from money market transactions	1	12
Interest received from marketable securities portfolio	104	106
Other interest income	1	7
Interest Expenses	270	312
Interest on deposits	187	223
Interest on money market transactions	55	68
Interest on funds borrowed	20	13
Interest on securities issued	0	0
Other interest expenses	8	8
Net Interest Income/Expenses	294	282
Net Fees and Commissions Income/Expenses	93	82
Fees and commissions received	143	123
Fees and commissions paid	50	40
Dividend Income	7	6
Trading Profit/Loss (net)	2	22
Profit/loss on trading account securities	14	29
Profit/losses on derivative financial transactions	-90	-63
Foreign exchange profit/loss	79	56
Other Operating Income	19	11
Total Operating Income/Expenses	416	402
Provision for Loan Losses or other Receivables (-)	64	61
Specific provisions of banks loans and other receivables*	46	59
General provision expenses*	7	-4
Other Operating Expenses (-)	285	236
Personnel Expenses*	136	120
Net Operating Profit/Loss	67	106
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	67	106
Provisions for Taxes on Income from Continuing Operations (±)	-14	-19
Net Profit/Loss from Continuing Operations	53	87
Net Profit/Loss Before Taxes from Terminated Operations	39	0
Provisions for Taxes on Income from Terminated Operations (±)	-2	0
Net Profit/Loss from Terminated Operations	37	0
Net Profit/Losses	90	87

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

Ratios

(%)

	Sept. 2010	Sept. 2009
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	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

(EUR 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)	144	2	146	5.0	36	7	43	1.6
Financial assets held for trading	144	2	146	5.0	36	7	43	1.6
Public sector debt securities	132	2	134	4.6	30	1	32	1.1
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	12	0	12	0.4	6	5	12	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	126	76	201	6.9	42	61	103	3.7
Money Market Securities	279	0	279	9.5	396	0	396	14.3
Interbank money market placements	279	0	279	9.5	396	0	396	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)	8	0	8	0.3	6	0	6	0.2
Securities representing a share in capital	8	0	8	0.3	6	0	6	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	816	1,226	2,042	69.7	747	1,354	2,101	75.8
Loans	816	1,226	2,042	69.7	747	1,354	2,101	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	816	1,226	2,042	69.7	747	1,354	2,101	75.8
Loans under follow-up	59	0	59	2.0	29	0	29	1.0
Specific provisions (-)	59	0	59	2.0	29	0	29	1.0
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	218	24	242	8.3	90	23	113	4.1
Public sector debt securities	218	24	242	8.3	90	23	113	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)	4	0	4	0.1	4	0	4	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	4	5	8	0.3	3	5	8	0.3
Total Assets	1,599	1,332	2,930	100.0	1,324	1,450	2,774	100.0

Liabilities

(EUR 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	2	2	0.1	0	2	2	0.1
Funds Borrowed	0	603	603	20.6	0	725	725	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	3	0	3	0.1	3	0	3	0.1
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	3	0	3	0.1	3	0	3	0.1
Miscellaneous Payables	3	4	7	0.2	3	3	6	0.2
Other External Resources	189	176	365	12.5	176	135	311	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	42	0	42	1.4	45	0	45	1.6
General provisions	11	0	11	0.4	13	0	13	0.5
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	8	0	8	0.3	7	0	7	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	23	0	23	0.8	25	0	25	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	98	98	3.4	0	104	104	3.7
Shareholders' Equity	1,809	0	1,809	61.7	1,578	0	1,578	56.9
Paid-in capital	1,016	0	1,016	34.7	810	0	810	29.2
Supplementary capital	309	0	309	10.5	304	0	304	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	4	0	4	0.2	4	0	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	305	0	305	10.4	300	0	300	10.8
Profit reserves	388	0	388	13.3	327	0	327	11.8
Legal reserves	99	0	99	3.4	70	0	70	2.5
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	278	0	278	9.5	246	0	246	8.9
Other profit reserves	12	0	12	0.4	11	0	11	0.4
Profit or loss	96	0	96	3.3	136	0	136	4.9
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	96	0	96	3.3	136	0	136	4.9
Total Liabilities	2,047	883	2,930	100.0	1,805	969	2,774	100.0

Türk Eximbank

Off Balance Sheet Commitments

(EUR Million)

	Sept. 2010			Sept. 2009		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	0	498	498	0	456	456
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	315	315	0	304	304
Other guarantees and warranties	0	183	183	0	152	152
Commitments	1	0	1	0	9	9
Irrevocable commitments	1	0	1	0	9	9
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	257	286	543	284	395	679
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	257	286	543	284	395	679
Custody and Pledged Securities	16	79	95	14	76	91
Items held in Custody	0	0	0	0	0	0
Pledged Items	16	79	95	14	76	91
Accepted independent guaran. and warrant.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	274	864	1,138	298	937	1,235

Income-Expenditure

(EUR Million)

	Sept. 2010	Sept. 2009
Interest Income	122	163
Interest on loans	65	122
Interest received from reserve deposits	0	0
Interest received from banks	3	4
Interest received from money market transactions	35	22
Interest received from marketable securities portfolio	19	15
Other interest income	0	0
Interest Expenses	11	18
Interest on deposits	0	0
Interest on money market transactions	11	18
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	111	144
Net Fees and Commissions Income/Expenses	-4	-1
Fees and commissions received	0	1
Fees and commissions paid	4	2
Dividend Income	0	0
Trading Profit/Loss (net)	4	14
Profit/loss on trading account securities	0	1
Profit/losses on derivative financial transactions	15	25
Foreign exchange profit/loss	-11	-12
Other Operating Income	18	10
Total Operating Income/Expenses	129	167
Provision for Loan Losses or other Receivables (-)	12	14
Specific provisions of banks loans and other receivables*	8	3
General provision expenses*	0	3
Other Operating Expenses (-)	21	17
Personnel Expenses*	9	8
Net Operating Profit/Loss	96	136
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	96	136
Provisions for Taxes on Income from Continuing Operations (±)	0	0
Net Profit/Loss from Continuing Operations	96	136
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	96	136

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

Ratios

(%)

	Sept. 2010	Sept. 2009
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	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

(EUR Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	3,004	1,099	4,104	5.9	3,468	834	4,302	7.7
Fin.ass.where fair value cha. is refl.to I/S (Net)	112	15	127	0.2	302	22	323	0.6
Financial assets held for trading	112	15	127	0.2	302	22	323	0.6
Public sector debt securities	112	14	126	0.2	302	21	323	0.6
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	0.0	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	9	3,216	3,225	4.6	4	2,205	2,210	4.0
Money Market Securities	863	0	863	1.2	5	0	5	0.0
Interbank money market placements	356	0	356	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	508	0	508	0.7	5	0	5	0.0
Financial Assets Available for Sale (Net)	15,661	2,198	17,859	25.6	6,806	2,472	9,279	16.6
Securities representing a share in capital	59	22	81	0.1	10	0	10	0.0
Public sector debt securities	15,500	2,157	17,656	25.3	6,744	1,739	8,483	15.2
Other marketable securities	103	19	122	0.2	52	733	786	1.4
Loans	22,001	1,768	23,769	34.0	14,907	732	15,639	28.0
Loans	21,901	1,768	23,669	33.9	14,830	732	15,563	27.8
Loans granted to the Banks risk group	0	75	75	0.1	0	18	18	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	21,901	1,694	23,594	33.8	14,830	714	15,544	27.8
Loans under follow-up	435	5	440	0.6	373	4	377	0.7
Specific provisions (-)	335	5	340	0.5	297	4	301	0.5
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	16,775	1,924	18,699	26.8	20,930	2,162	23,092	41.3
Public sector debt securities	16,772	1,924	18,696	26.8	20,928	2,162	23,090	41.3
Other marketable securities	3	0	3	0.0	2	0	2	0.0
Investments and Associates (Net)	26	0	26	0.0	55	0	55	0.1
Accounted with equity method	0	0	0	0.0	34	0	34	0.1
Non-consolidated investments and associates	26	0	26	0.0	21	0	21	0.0
Financial investments and associates	23	0	23	0.0	19	0	19	0.0
Non-financial investments and associates	3	0	3	0.0	2	0	2	0.0
Subsidiaries (Net)	58	239	297	0.4	42	222	264	0.5
Financial subsidiaries	55	239	295	0.4	40	222	262	0.5
Non-financial subsidiaries	3	0	3	0.0	2	0	2	0.0
Joint Ventures (Business Partners) (Net)	0	15	15	0.0	0	12	12	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	15	15	0.0	0	12	12	0.0
Financial joint ventures	0	15	15	0.0	0	12	12	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)	413	2	416	0.6	375	2	377	0.7
Intangible Assets (Net)	9	1	10	0.0	7	1	8	0.0
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	9	1	10	0.0	7	1	8	0.0
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	152	0	152	0.2	161	0	161	0.3
Current assets for tax	0	0	0	0.0	1	0	1	0.0
Deferred assets for tax	152	0	152	0.2	160	0	160	0.3
Prop.&Equ.for Sale p. and from Term.Op.(Net)	7	0	7	0.0	3	0	3	0.0
Other Assets	225	17	241	0.3	162	20	182	0.3
Total Assets	59,314	10,495	69,809	100.0	47,227	8,684	55,912	100.0

Liabilities

(EUR Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Deposits	47,225	10,380	57,605	82.5	35,174	8,513	43,687	78.1
Deposits held by the Banks risk group	366	14	381	0.5	27	19	46	0.1
Other	46,858	10,366	57,224	82.0	35,147	8,494	43,641	78.1
Derivative Finan. Liabilities Held for Trading	3	1	4	0.0	0	0	0	0.0
Funds Borrowed	13	4	17	0.0	7	7	14	0.0
Money Market Takings	2,629	0	2,629	3.8	4,835	0	4,835	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	2,629	0	2,629	3.8	4,835	0	4,835	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	1,723	0	1,723	2.5	1,450	0	1,450	2.6
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	1,723	0	1,723	2.5	1,450	0	1,450	2.6
Miscellaneous Payables	246	69	316	0.5	173	70	243	0.4
Other External Resources	303	103	406	0.6	220	83	302	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	688	2	690	1.0	734	2	737	1.3
General provisions	164	0	164	0.2	172	0	172	0.3
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	293	0	293	0.4	244	0	244	0.4
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	230	2	233	0.3	318	2	320	0.6
Liabilities for Tax	189	0	189	0.3	231	0	232	0.4
Current liabilities for tax	189	0	189	0.3	231	0	232	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	6,144	88	6,232	8.9	4,394	17	4,411	7.9
Paid-in capital	1,269	0	1,269	1.8	1,157	0	1,157	2.1
Supplementary capital	563	88	652	0.9	476	17	493	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	279	88	367	0.5	219	17	236	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.	9	0	9	0.0	6	0	6	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	276	0	276	0.4	251	0	251	0.4
Profit reserves	2,842	0	2,842	4.1	1,451	0	1,451	2.6
Legal reserves	1,022	0	1,022	1.5	814	0	814	1.5
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	1,524	0	1,524	2.2	497	0	497	0.9
Other profit reserves	296	0	296	0.4	141	0	141	0.3
Profit or loss	1,469	0	1,469	2.1	1,309	0	1,309	2.3
Prior years income/loss	81	0	81	0.1	74	0	74	0.1
Current year income/loss	1,388	0	1,388	2.0	1,235	0	1,235	2.2
Total Liabilities	59,162	10,647	69,809	100.0	47,218	8,693	55,912	100.0

Türkiye Cumhuriyeti Ziraat Bankası A.Ş.

Off Balance Sheet Commitments

(EUR Million)

	Sept. 2010			Sept. 2009		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	1,171	1,962	3,133	788	1,478	2,266
Letters of guarantee	1,170	1,597	2,767	788	1,282	2,070
Bank acceptances	1	19	20	0	21	21
Letters of credit	0	346	346	0	175	175
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	8,941	2,226	11,168	5,814	1,981	7,796
Irrevocable commitments	2,798	312	3,109	2,147	384	2,532
Revocable commitments	6,144	1,914	8,058	3,667	1,597	5,264
Derivative Financial Instruments	160	186	347	3	72	75
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	160	186	347	3	72	75
Custody and Pledged Securities	61,670	1,376	63,046	42,317	910	43,228
Items held in Custody	4,797	324	5,121	4,369	313	4,682
Pledged Items	56,873	1,037	57,910	37,948	585	38,533
Accepted independent guaran. and warrant.	0	15	15	0	12	12
Total Off Balance Sheet Commitments	71,943	5,751	77,694	48,923	4,441	53,365

Income-Expenditure

(EUR Million)

	Sept. 2010	Sept. 2009
Interest Income	4,618	5,068
Interest on loans	2,110	1,952
Interest received from reserve deposits	0	0
Interest received from banks	86	120
Interest received from money market transactions	1	2
Interest received from marketable securities portfolio	2,416	2,990
Other interest income	4	3
Interest Expenses	2,623	2,993
Interest on deposits	2,428	2,693
Interest on money market transactions	1	1
Interest on funds borrowed	186	285
Interest on securities issued	0	0
Other interest expenses	8	14
Net Interest Income/Expenses	1,995	2,075
Net Fees and Commissions Income/Expenses	188	156
Fees and commissions received	224	186
Fees and commissions paid	36	31
Dividend Income	15	12
Trading Profit/Loss (net)	21	23
Profit/loss on trading account securities	8	7
Profit/losses on derivative financial transactions	-33	0
Foreign exchange profit/loss	46	17
Other Operating Income	357	135
Total Operating Income/Expenses	2,576	2,401
Provision for Loan Losses or other Receivables (-)	101	224
Specific provisions of banks loans and other receivables*	99	133
General provision expenses*	0	42
Other Operating Expenses (-)	802	630
Personnel Expenses*	439	358
Net Operating Profit/Loss	1,673	1,548
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	1,673	1,548
Provisions for Taxes on Income from Continuing Operations (±)	-285	-312
Net Profit/Loss from Continuing Operations	1,388	1,235
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	1,388	1,235

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

Ratios

(%)

	Sept. 2010	Sept. 2009
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	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

(EUR Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	681	1,751	2,431	4.2	2,440	1,385	3,824	8.2
Fin.ass.where fair value cha. is refl.to I/S (Net)	915	122	1,037	1.8	325	64	389	0.8
Financial assets held for trading	915	122	1,037	1.8	325	64	389	0.8
Public sector debt securities	695	7	701	1.2	44	5	49	0.1
Securities representing a share in capital	1	0	1	0.0	4	0	4	0.0
Derivative financial assets held for trading	214	115	329	0.6	272	59	332	0.7
Other marketable securities	6	0	6	0.0	4	0	4	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	1,181	2,453	3,634	6.3	1,038	2,316	3,354	7.2
Money Market Securities	25	0	25	0.0	14	0	14	0.0
Interbank money market placements	25	0	25	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	14	0	14	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	13,827	1,198	15,025	26.1	9,969	1,291	11,260	24.1
Securities representing a share in capital	31	33	64	0.1	28	28	56	0.1
Public sector debt securities	13,492	467	13,960	24.2	9,846	469	10,314	22.1
Other marketable securities	303	698	1,001	1.7	96	794	889	1.9
Loans	18,254	12,318	30,571	53.0	13,585	9,618	23,203	49.7
Loans	18,066	12,318	30,383	52.7	13,404	9,618	23,023	49.4
Loans granted to the Banks risk group	96	361	456	0.8	101	125	227	0.5
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	17,970	11,957	29,927	51.9	13,303	9,493	22,796	48.9
Loans under follow-up	1,016	0	1,016	1.8	978	0	978	2.1
Specific provisions (-)	828	0	828	1.4	798	0	798	1.7
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	2,253	619	2,872	5.0	2,678	626	3,304	7.1
Public sector debt securities	2,253	619	2,872	5.0	2,678	626	3,304	7.1
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	15	0	15	0.0	13	0	13	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	15	0	15	0.0	13	0	13	0.0
Financial investments and associates	14	0	14	0.0	12	0	12	0.0
Non-financial investments and associates	1	0	1	0.0	1	0	1	0.0
Subsidiaries (Net)	149	572	721	1.3	138	271	409	0.9
Financial subsidiaries	141	572	712	1.2	132	271	403	0.9
Non-financial subsidiaries	8	0	8	0.0	6	0	6	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)	577	0	578	1.0	506	1	507	1.1
Intangible Assets (Net)	14	0	14	0.0	8	0	8	0.0
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	14	0	14	0.0	8	0	8	0.0
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	67	0	67	0.1	23	0	23	0.0
Current assets for tax	2	0	2	0.0	1	0	1	0.0
Deferred assets for tax	65	0	65	0.1	22	0	22	0.0
Prop.&Equ.for Sale p. and from Term.Op.(Net)	50	0	50	0.1	40	0	40	0.1
Other Assets	565	30	595	1.0	272	28	300	0.6
Total Assets	38,573	19,062	57,636	100.0	31,049	15,599	46,648	100.0

Liabilities

(EUR Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Deposits	21,633	14,003	35,637	61.8	14,772	12,118	26,890	57.6
Deposits held by the Banks risk group	368	214	582	1.0	262	148	410	0.9
Other	21,265	13,789	35,055	60.8	14,510	11,970	26,480	56.8
Derivative Finan. Liabilities Held for Trading	173	177	350	0.6	102	47	149	0.3
Funds Borrowed	2,312	4,801	7,113	12.3	1,285	4,369	5,653	12.1
Money Market Takings	3,240	115	3,355	5.8	5,548	71	5,618	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	3,240	115	3,355	5.8	5,548	71	5,618	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	1,380	13	1,393	2.4	1,068	11	1,079	2.3
Other External Resources	527	129	656	1.1	248	122	370	0.8
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	2	3	0.0
Finance leasing payables	0	0	0	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	0	1	1	0.0	0	2	2	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	1	1	0.0	0	2	2	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	627	15	642	1.1	509	10	518	1.1
General provisions	269	14	282	0.5	199	9	208	0.4
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	126	0	126	0.2	96	0	96	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	233	1	233	0.4	214	1	215	0.5
Liabilities for Tax	149	0	149	0.3	251	0	251	0.5
Current liabilities for tax	149	0	149	0.3	251	0	251	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	415	415	0.7	0	392	392	0.8
Shareholders' Equity	7,714	209	7,923	13.7	5,657	65	5,722	12.3
Paid-in capital	2,133	0	2,133	3.7	1,943	0	1,943	4.2
Supplementary capital	1,384	201	1,586	2.8	1,264	60	1,323	2.8
Share premium	6	0	6	0.0	5	0	5	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	713	202	915	1.6	656	61	717	1.5
Revaluation changes of property and equip.	304	0	304	0.5	277	0	277	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.	1	0	1	0.0	1	0	1	0.0
Hedging funds (active part)	-32	-1	-33	-0.1	-33	-1	-34	-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	392	0	392	0.7	357	0	357	0.8
Profit reserves	2,954	8	2,962	5.1	1,486	6	1,492	3.2
Legal reserves	266	2	268	0.5	168	2	170	0.4
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	2,688	0	2,688	4.7	1,318	0	1,318	2.8
Other profit reserves	0	6	6	0.0	0	4	4	0.0
Profit or loss	1,243	0	1,243	2.2	964	0	964	2.1
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	1,243	0	1,243	2.2	964	0	964	2.1
Total Liabilities	37,756	19,880	57,636	100.0	29,440	17,208	46,648	100.0

Türkiye Garanti Bankası A.Ş.

Off Balance Sheet Commitments

(EUR Million)

	Sept. 2010			Sept. 2009		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	2,568	5,117	7,685	2,112	4,808	6,920
Letters of guarantee	2,564	3,534	6,099	2,112	3,530	5,641
Bank acceptances	0	71	71	0	72	72
Letters of credit	4	1,512	1,516	0	1,206	1,206
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	9,007	3,099	12,106	7,894	3,498	11,392
Irrevocable commitments	9,007	3,099	12,105	7,894	3,498	11,391
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	8,308	22,799	31,106	7,488	11,132	18,621
Derivative finan. instruments held for hedging	0	90	90	0	1	1
Trading transactions	8,308	22,709	31,017	7,488	11,132	18,620
Custody and Pledged Securities	122,961	68,992	191,953	82,759	54,508	137,268
Items held in Custody	35,110	7,306	42,416	22,140	7,052	29,191
Pledged Items	87,851	61,686	149,537	60,619	47,457	108,076
Accepted independent guaran. and warrant.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	142,843	100,007	242,850	100,253	73,946	174,200

Income-Expenditure

(EUR Million)

	Sept. 2010	Sept. 2009
Interest Income	3,532	3,660
Interest on loans	1,992	2,143
Interest received from reserve deposits	42	57
Interest received from banks	86	69
Interest received from money market transactions	2	1
Interest received from marketable securities portfolio	1,360	1,338
Other interest income	51	52
Interest Expenses	1,768	1,963
Interest on deposits	1,351	1,451
Interest on money market transactions	268	232
Interest on funds borrowed	147	279
Interest on securities issued	0	0
Other interest expenses	2	2
Net Interest Income/Expenses	1,764	1,697
Net Fees and Commissions Income/Expenses	653	582
Fees and commissions received	818	738
Fees and commissions paid	165	156
Dividend Income	3	37
Trading Profit/Loss (net)	177	373
Profit/loss on trading account securities	102	164
Profit/losses on derivative financial transactions	-2	165
Foreign exchange profit/loss	77	44
Other Operating Income	268	48
Total Operating Income/Expenses	2,864	2,737
Provision for Loan Losses or other Receivables (-)	238	655
Specific provisions of banks loans and other receivables*	171	500
General provision expenses*	62	9
Other Operating Expenses (-)	1,072	852
Personnel Expenses*	413	308
Net Operating Profit/Loss	1,554	1,231
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	1,554	1,231
Provisions for Taxes on Income from Continuing Operations (±)	-311	-267
Net Profit/Loss from Continuing Operations	1,243	964
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	1,243	964

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

Ratios

(%)

	Sept. 2010	Sept. 2009
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	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

(EUR Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	1,227	818	2,044	5.8	939	597	1,535	5.8
Fin.ass.where fair value cha. is refl.to I/S (Net)	17	24	40	0.1	8	15	24	0.1
Financial assets held for trading	17	24	40	0.1	8	15	24	0.1
Public sector debt securities	16	4	20	0.1	8	4	11	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	19	19	0.1	0	12	12	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	36	733	769	2.2	9	385	394	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)	2,638	677	3,314	9.4	1,213	601	1,814	6.9
Securities representing a share in capital	2	3	5	0.0	2	3	5	0.0
Public sector debt securities	2,636	673	3,309	9.4	1,211	598	1,808	6.8
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans	15,429	5,197	20,625	58.4	10,262	3,857	14,119	53.3
Loans	15,279	5,197	20,476	58.0	10,124	3,857	13,980	52.8
Loans granted to the Banks risk group	5	31	36	0.1	1	22	23	0.1
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	15,274	5,166	20,440	57.8	10,123	3,834	13,957	52.7
Loans under follow-up	872	0	872	2.5	734	0	734	2.8
Specific provisions (-)	723	0	723	2.0	595	0	595	2.2
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	6,273	906	7,179	20.3	6,349	1,198	7,547	28.5
Public sector debt securities	6,273	906	7,179	20.3	6,349	1,198	7,547	28.5
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	28	97	125	0.4	22	102	124	0.5
Accounted with equity method	0	97	97	0.3	0	102	102	0.4
Non-consolidated investments and associates	28	0	28	0.1	22	0	22	0.1
Financial investments and associates	27	0	27	0.1	21	0	21	0.1
Non-financial investments and associates	1	0	1	0.0	0	0	0	0.0
Subsidiaries (Net)	61	0	61	0.2	38	0	38	0.1
Financial subsidiaries	61	0	61	0.2	38	0	38	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)	623	0	623	1.8	476	0	476	1.8
Intangible Assets (Net)	8	0	8	0.0	4	0	4	0.0
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	8	0	8	0.0	4	0	4	0.0
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	104	0	104	0.3	82	0	82	0.3
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	104	0	104	0.3	82	0	82	0.3
Prop.&Equ.for Sale p. and from Term.Op.(Net)	39	0	39	0.1	65	0	65	0.2
Other Assets	380	20	400	1.1	231	26	257	1.0
Total Assets	26,862	8,471	35,333	100.0	19,698	6,780	26,477	100.0

Liabilities

(EUR Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Deposits	18,461	7,769	26,230	74.2	12,740	6,218	18,959	71.6
Deposits held by the Banks risk group	89	8	97	0.3	42	3	46	0.2
Other	18,372	7,762	26,134	74.0	12,698	6,215	18,913	71.4
Derivative Finan. Liabilities Held for Trading	0	46	46	0.1	0	25	25	0.1
Funds Borrowed	103	1,652	1,755	5.0	92	784	876	3.3
Money Market Takings	1,647	217	1,864	5.3	2,417	287	2,704	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	1,647	217	1,864	5.3	2,417	287	2,704	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	660	0	660	1.9	632	0	632	2.4
Borrower funds	86	0	86	0.2	148	0	148	0.6
Others	574	0	574	1.6	484	0	484	1.8
Miscellaneous Payables	327	9	335	0.9	219	8	226	0.9
Other External Resources	280	69	349	1.0	103	39	142	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	415	8	422	1.2	303	7	310	1.2
General provisions	182	0	182	0.5	120	0	120	0.5
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	133	0	133	0.4	122	0	122	0.5
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	100	8	108	0.3	62	7	68	0.3
Liabilities for Tax	125	0	125	0.4	117	0	117	0.4
Current liabilities for tax	125	0	125	0.4	117	0	117	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	3,495	51	3,546	10.0	2,449	37	2,486	9.4
Paid-in capital	635	0	635	1.8	578	0	578	2.2
Supplementary capital	649	51	700	2.0	592	37	629	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	36	51	87	0.2	50	37	87	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.	2	0	2	0.0	0	0	0	0.0
Hedging funds (active part)	-9	0	-9	0.0	-22	0	-22	-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	620	0	620	1.8	565	0	565	2.1
Profit reserves	1,444	0	1,444	4.1	719	0	719	2.7
Legal reserves	310	0	310	0.9	235	0	235	0.9
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	1,110	0	1,110	3.1	469	0	469	1.8
Other profit reserves	24	0	24	0.1	15	0	15	0.1
Profit or loss	767	0	767	2.2	559	0	559	2.1
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	767	0	767	2.2	559	0	559	2.1
Total Liabilities	25,513	9,820	35,333	100.0	19,073	7,404	26,477	100.0

Türkiye Halk Bankası A.Ş.

Off Balance Sheet Commitments

(EUR Million)

	Sept. 2010			Sept. 2009		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	3,378	2,683	6,060	1,611	2,243	3,853
Letters of guarantee	2,689	1,771	4,459	1,595	1,368	2,964
Bank acceptances	0	60	60	0	76	76
Letters of credit	655	776	1,431	0	741	741
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	34	76	111	15	57	72
Commitments	4,474	255	4,729	2,041	689	2,730
Irrevocable commitments	4,472	255	4,727	2,040	689	2,729
Revocable commitments	2	0	2	1	0	1
Derivative Financial Instruments	1,334	1,912	3,246	386	2,404	2,790
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	1,334	1,912	3,246	386	2,404	2,790
Custody and Pledged Securities	168,500	66,990	235,491	103,696	40,018	143,714
Items held in Custody	32,264	2,887	35,151	23,599	2,504	26,102
Pledged Items	136,237	64,103	200,340	80,098	37,514	117,612
Accepted independent guaran. and warrant.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	177,686	71,840	249,526	107,734	45,354	153,088

Income-Expenditure

(EUR Million)

	Sept. 2010	Sept. 2009
Interest Income	2,389	2,402
Interest on loans	1,583	1,477
Interest received from reserve deposits	0	0
Interest received from banks	34	49
Interest received from money market transactions	0	1
Interest received from marketable securities portfolio	768	870
Other interest income	4	6
Interest Expenses	1,186	1,369
Interest on deposits	1,032	1,208
Interest on money market transactions	23	27
Interest on funds borrowed	112	111
Interest on securities issued	0	0
Other interest expenses	18	23
Net Interest Income/Expenses	1,203	1,032
Net Fees and Commissions Income/Expenses	200	151
Fees and commissions received	235	180
Fees and commissions paid	35	28
Dividend Income	28	5
Trading Profit/Loss (net)	83	15
Profit/loss on trading account securities	97	52
Profit/losses on derivative financial transactions	-102	-5
Foreign exchange profit/loss	88	-32
Other Operating Income	148	97
Total Operating Income/Expenses	1,662	1,301
Provision for Loan Losses or other Receivables (-)	166	207
Specific provisions of banks loans and other receivables*	118	153
General provision expenses*	42	21
Other Operating Expenses (-)	542	404
Personnel Expenses*	253	205
Net Operating Profit/Loss	954	690
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	954	690
Provisions for Taxes on Income from Continuing Operations (±)	-187	-131
Net Profit/Loss from Continuing Operations	767	559
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	767	559

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

Ratios

(%)

	Sept. 2010	Sept. 2009
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	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

(EUR Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	1,771	1,825	3,596	5.7	3,019	1,374	4,393	8.9
Fin.ass.where fair value cha. is refl.to I/S (Net)	233	138	371	0.6	203	37	240	0.5
Financial assets held for trading	233	138	371	0.6	203	37	240	0.5
Public sector debt securities	206	9	214	0.3	158	2	161	0.3
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	27	129	156	0.2	45	34	79	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	91	2,662	2,754	4.3	90	4,333	4,423	9.0
Money Market Securities	102	0	102	0.2	0	0	0	0.0
Interbank money market placements	102	0	102	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)	10,125	4,806	14,931	23.6	5,712	5,101	10,813	21.9
Securities representing a share in capital	6	0	6	0.0	5	0	5	0.0
Public sector debt securities	10,118	3,110	13,229	20.9	5,707	4,066	9,773	19.8
Other marketable securities	0	1,695	1,695	2.7	0	1,035	1,035	2.1
Loans	20,733	8,952	29,686	46.8	15,352	5,902	21,254	43.1
Loans	20,733	8,952	29,686	46.8	15,352	5,902	21,254	43.1
Loans granted to the Banks risk group	108	254	362	0.6	74	198	272	0.6
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	20,626	8,698	29,324	46.3	15,278	5,703	20,982	42.5
Loans under follow-up	1,411	26	1,437	2.3	1,344	25	1,369	2.8
Specific provisions (-)	1,411	26	1,437	2.3	1,344	25	1,369	2.8
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	6,782	4	6,786	10.7	4,503	4	4,508	9.1
Public sector debt securities	6,779	0	6,779	10.7	4,501	0	4,501	9.1
Other marketable securities	3	4	7	0.0	3	4	7	0.0
Investments and Associates (Net)	377	0	377	0.6	344	0	344	0.7
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	377	0	377	0.6	344	0	344	0.7
Financial investments and associates	45	0	45	0.1	41	0	41	0.1
Non-financial investments and associates	333	0	333	0.5	303	0	303	0.6
Subsidiaries (Net)	2,655	21	2,676	4.2	1,755	19	1,774	3.6
Financial subsidiaries	1,337	21	1,358	2.1	907	19	927	1.9
Non-financial subsidiaries	1,318	0	1,318	2.1	848	0	848	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)	914	1	915	1.4	855	1	857	1.7
Intangible Assets (Net)	15	0	15	0.0	19	0	19	0.0
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	15	0	15	0.0	19	0	19	0.0
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	325	0	325	0.5	248	0	248	0.5
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	325	0	325	0.5	248	0	248	0.5
Prop.&Equ.for Sale p. and from Term.Op.(Net)	23	0	23	0.0	10	0	10	0.0
Other Assets	532	297	830	1.3	284	157	441	0.9
Total Assets	44,680	18,707	63,387	100.0	32,396	16,928	49,323	100.0

Liabilities

(EUR Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Deposits	26,797	14,054	40,851	64.4	19,234	12,818	32,052	65.0
Deposits held by the Banks risk group	861	694	1,556	2.5	488	695	1,183	2.4
Other	25,936	13,360	39,296	62.0	18,746	12,123	30,869	62.6
Derivative Finan. Liabilities Held for Trading	171	237	408	0.6	133	72	205	0.4
Funds Borrowed	1,201	3,826	5,027	7.9	1,219	3,430	4,649	9.4
Money Market Takings	2,553	2,299	4,852	7.7	2,013	1,534	3,548	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	2,553	2,299	4,852	7.7	2,013	1,534	3,548	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	1,109	60	1,169	1.8	835	34	870	1.8
Other External Resources	571	378	949	1.5	388	92	480	1.0
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	4	4	0.0	0	13	13	0.0
Finance leasing payables	0	4	4	0.0	0	14	14	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	1	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	1,786	7	1,793	2.8	1,484	10	1,494	3.0
General provisions	311	0	311	0.5	228	0	228	0.5
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	95	0	95	0.2	77	0	77	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	1,380	7	1,387	2.2	1,178	10	1,188	2.4
Liabilities for Tax	171	0	171	0.3	223	0	224	0.5
Current liabilities for tax	171	0	171	0.3	223	0	224	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	8,122	41	8,163	12.9	5,775	16	5,791	11.7
Paid-in capital	2,285	0	2,285	3.6	1,425	0	1,425	2.9
Supplementary capital	1,905	41	1,945	3.1	1,326	16	1,342	2.7
Share premium	2	0	2	0.0	2	0	2	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	1,069	41	1,109	1.7	409	16	424	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.	14	0	14	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	821	0	821	1.3	915	0	915	1.9
Profit reserves	2,724	0	2,724	4.3	2,190	0	2,190	4.4
Legal reserves	733	0	733	1.2	590	0	590	1.2
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	2,001	0	2,001	3.2	1,605	0	1,605	3.3
Other profit reserves	-10	0	-10	0.0	-5	0	-5	0.0
Profit or loss	1,208	0	1,208	1.9	835	0	835	1.7
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	1,208	0	1,208	1.9	835	0	835	1.7
Total Liabilities	42,482	20,905	63,387	100.0	31,304	18,019	49,323	100.0

Türkiye İş Bankası A.Ş.

Off Balance Sheet Commitments

(EUR Million)

	Sept. 2010			Sept. 2009		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	3,112	3,926	7,038	2,155	3,365	5,520
Letters of guarantee	3,079	2,326	5,405	2,154	2,014	4,168
Bank acceptances	2	87	89	0	70	70
Letters of credit	0	1,378	1,378	0	1,189	1,189
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	13	13	0	36	36
Other guarantees and warranties	32	122	154	1	56	57
Commitments	10,585	1,903	12,488	11,460	5,216	16,676
Irrevocable commitments	10,585	1,886	12,471	11,460	5,216	16,676
Revocable commitments	0	17	17	0	0	0
Derivative Financial Instruments	5,468	13,539	19,008	4,039	5,047	9,087
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	5,468	13,539	19,008	4,039	5,047	9,087
Custody and Pledged Securities	49,133	9,877	59,010	64,628	7,749	72,376
Items held in Custody	15,822	2,284	18,106	41,332	1,939	43,272
Pledged Items	33,311	7,593	40,905	23,295	5,809	29,105
Accepted independent guaran. and warrant.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	68,299	29,245	97,544	82,281	21,378	103,659

Income-Expenditure

(EUR Million)

	Sept. 2010	Sept. 2009
Interest Income	3,717	3,608
Interest on loans	2,243	2,427
Interest received from reserve deposits	0	69
Interest received from banks	67	36
Interest received from money market transactions	3	39
Interest received from marketable securities portfolio	1,392	1,015
Other interest income	12	22
Interest Expenses	1,956	1,949
Interest on deposits	1,596	1,690
Interest on money market transactions	195	207
Interest on funds borrowed	161	47
Interest on securities issued	0	0
Other interest expenses	4	6
Net Interest Income/Expenses	1,761	1,659
Net Fees and Commissions Income/Expenses	468	425
Fees and commissions received	511	461
Fees and commissions paid	43	36
Dividend Income	187	150
Trading Profit/Loss (net)	142	143
Profit/loss on trading account securities	230	152
Profit/losses on derivative financial transactions	-19	121
Foreign exchange profit/loss	-70	-130
Other Operating Income	563	338
Total Operating Income/Expenses	3,121	2,714
Provision for Loan Losses or other Receivables (-)	455	748
Specific provisions of banks loans and other receivables*	303	564
General provision expenses*	75	27
Other Operating Expenses (-)	1,208	946
Personnel Expenses*	634	513
Net Operating Profit/Loss	1,458	1,020
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	1,458	1,020
Provisions for Taxes on Income from Continuing Operations (±)	-250	-186
Net Profit/Loss from Continuing Operations	1,208	835
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	1,208	835

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

Ratios

(%)

	Sept. 2010	Sept. 2009
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	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

(EUR 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)	25	0	25	3.5	56	0	56	10.1
Financial assets held for trading	25	0	25	3.5	56	0	56	10.1
Public sector debt securities	25	0	25	3.5	56	0	56	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	55	2	57	7.7	1	23	24	4.3
Money Market Securities	2	0	2	0.2	49	0	49	8.9
Interbank money market placements	2	0	2	0.2	49	0	49	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)	60	0	60	8.2	4	0	4	0.7
Securities representing a share in capital	0	0	0	0.1	0	0	0	0.1
Public sector debt securities	58	0	58	7.9	0	0	0	0.0
Other marketable securities	2	0	2	0.3	3	0	3	0.6
Loans	102	417	519	70.8	121	229	350	63.4
Loans	88	417	505	69.0	109	229	338	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	88	417	505	69.0	109	229	338	61.3
Loans under follow-up	44	0	44	6.0	39	0	39	7.1
Specific provisions (-)	31	0	31	4.2	27	0	27	5.0
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	36	0	36	5.0	36	0	36	6.6
Public sector debt securities	36	0	36	5.0	36	0	36	6.6
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	3	0	3	0.4	2	1	3	0.5
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	3	0	3	0.4	2	1	3	0.5
Financial investments and associates	0	0	0	0.0	0	1	1	0.1
Non-financial investments and associates	3	0	3	0.4	2	0	2	0.4
Subsidiaries (Net)	4	0	4	0.5	5	0	5	0.9
Financial subsidiaries	4	0	4	0.5	4	0	4	0.8
Non-financial subsidiaries	0	0	0	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)	20	0	20	2.7	18	0	18	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)	1	0	1	0.2	0	0	0	0.0
Assets for Tax	3	0	3	0.4	6	0	6	1.1
Current assets for tax	0	0	0	0.0	2	0	2	0.3
Deferred assets for tax	3	0	3	0.4	4	0	4	0.8
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	1	0	2	0.2	1	0	1	0.2
Total Assets	313	419	732	100.0	299	253	552	100.0

Liabilities

(EUR 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	412	412	56.3	3	247	250	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	48	0	48	6.5	55	0	55	9.9
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	48	0	48	6.5	55	0	55	9.9
Miscellaneous Payables	1	0	1	0.1	1	0	1	0.1
Other External Resources	3	0	3	0.4	2	0	2	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	12	0	12	1.6	11	0	11	2.0
General provisions	3	0	3	0.4	3	0	3	0.6
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	9	0	9	1.3	8	0	8	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	3	0	3	0.5
Current liabilities for tax	1	0	1	0.1	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	255	0	255	34.9	230	0	230	41.7
Paid-in capital	81	0	81	11.1	74	0	74	13.4
Supplementary capital	107	0	107	14.6	99	0	99	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	1	0	1	0.2	3	0	3	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	105	0	105	14.3	95	0	95	17.3
Profit reserves	62	0	62	8.5	48	0	48	8.6
Legal reserves	14	0	14	1.9	12	0	12	2.2
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	48	0	48	6.6	35	0	35	6.4
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	5	0	5	0.7	10	0	10	1.7
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	5	0	5	0.7	10	0	10	1.7
Total Liabilities	319	413	732	100.0	305	247	552	100.0

Türkiye Kalkınma Bankası A.Ş.

Off Balance Sheet Commitments

(EUR Million)

	Sept. 2010			Sept. 2009		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	0	2	2	0	0	0
Letters of guarantee	0	0	0	0	0	0
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	2	2	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	28	469	497	15	222	236
Irrevocable commitments	2	12	14	0	9	9
Revocable commitments	26	457	484	15	212	227
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	1,305	2,285	3,590	1,366	1,759	3,125
Items held in Custody	4	0	4	7	0	7
Pledged Items	1,300	2,285	3,585	1,359	1,759	3,118
Accepted independent guaran. and warrant.	1	0	1	0	0	0
Total Off Balance Sheet Commitments	1,333	2,757	4,090	1,381	1,981	3,361

Income-Expenditure

(EUR Million)

	Sept. 2010	Sept. 2009
Interest Income	28	31
Interest on loans	19	17
Interest received from reserve deposits	0	0
Interest received from banks	1	0
Interest received from money market transactions	2	5
Interest received from marketable securities portfolio	7	9
Other interest income	0	0
Interest Expenses	6	8
Interest on deposits	0	0
Interest on money market transactions	4	5
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	2	3
Net Interest Income/Expenses	22	23
Net Fees and Commissions Income/Expenses	1	5
Fees and commissions received	1	5
Fees and commissions paid	0	0
Dividend Income	2	0
Trading Profit/Loss (net)	1	1
Profit/loss on trading account securities	0	0
Profit/losses on derivative financial transactions	0	0
Foreign exchange profit/loss	1	1
Other Operating Income	6	3
Total Operating Income/Expenses	32	32
Provision for Loan Losses or other Receivables (-)	2	2
Specific provisions of banks loans and other receivables*	0	1
General provision expenses*	0	1
Other Operating Expenses (-)	22	19
Personnel Expenses*	16	14
Net Operating Profit/Loss	8	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	8	12
Provisions for Taxes on Income from Continuing Operations (±)	-2	-2
Net Profit/Loss from Continuing Operations	5	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	5	10

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

Ratios

(%)

	Sept. 2010	Sept. 2009
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	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

(EUR Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	1	27	28	0.8	0	1	1	0.0
Fin.ass.where fair value cha. is refl.to I/S (Net)	48	6	54	1.5	23	1	25	0.8
Financial assets held for trading	48	6	54	1.5	23	1	25	0.8
Public sector debt securities	30	0	30	0.8	16	0	16	0.5
Securities representing a share in capital	14	0	14	0.4	0	0	0	0.0
Derivative financial assets held for trading	4	6	9	0.3	7	1	8	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	32	44	76	2.1	13	18	31	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)	822	237	1,059	29.8	863	224	1,087	35.3
Securities representing a share in capital	17	2	19	0.5	8	1	10	0.3
Public sector debt securities	795	176	970	27.3	845	157	1,002	32.5
Other marketable securities	10	60	70	2.0	10	66	75	2.5
Loans	763	1,228	1,990	56.0	723	947	1,670	54.2
Loans	763	1,228	1,990	56.0	723	947	1,670	54.2
Loans granted to the Banks risk group	93	48	141	4.0	71	16	88	2.8
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	670	1,179	1,849	52.0	651	931	1,582	51.4
Loans under follow-up	6	7	13	0.4	8	3	10	0.3
Specific provisions (-)	6	7	13	0.4	8	3	10	0.3
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	150	0	150	4.2	45	0	45	1.5
Public sector debt securities	150	0	150	4.2	45	0	45	1.5
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	64	0	64	1.8	43	0	43	1.4
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	64	0	64	1.8	43	0	43	1.4
Financial investments and associates	63	0	63	1.8	39	0	39	1.3
Non-financial investments and associates	0	0	0	0.0	4	0	4	0.1
Subsidiaries (Net)	69	0	69	1.9	66	0	66	2.1
Financial subsidiaries	69	0	69	1.9	66	0	66	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	40	40	1.1	0	75	75	2.4
Finance lease receivables	0	41	41	1.2	0	79	79	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	4	4	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)	8	0	8	0.2	12	0	12	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	8	0	8	0.2	10	0	10	0.3
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	8	0	8	0.2	10	0	10	0.3
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	3	7	10	0.3	1	15	15	0.5
Total Assets	1,967	1,588	3,555	100.0	1,798	1,281	3,079	100.0

Liabilities

(EUR 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	5	8	0.2	6	1	8	0.3
Funds Borrowed	1	2,243	2,244	63.1	38	1,922	1,961	63.7
Money Market Takings	433	39	472	13.3	519	24	544	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	433	39	472	13.3	519	24	544	17.7
Marketable Securities Issued (Net)	97	0	97	2.7	0	0	0	0.0
Bills	97	0	97	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	25	11	36	1.0	11	7	19	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	44	0	44	1.2	41	0	41	1.3
General provisions	18	0	18	0.5	14	0	14	0.5
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	2	0	2	0.0	1	0	1	0.0
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	24	0	24	0.7	25	0	25	0.8
Liabilities for Tax	7	0	7	0.2	12	0	12	0.4
Current liabilities for tax	7	0	7	0.2	12	0	12	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	37	37	1.1	0	35	35	1.1
Shareholders' Equity	590	19	609	17.1	457	4	461	15.0
Paid-in capital	355	0	355	10.0	278	0	278	9.0
Supplementary capital	37	19	56	1.6	33	4	37	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	21	19	40	1.1	19	4	24	0.8
Revaluation changes of property and equip.	16	0	16	0.4	13	0	13	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	113	0	113	3.2	85	0	85	2.8
Legal reserves	37	0	37	1.1	26	0	26	0.8
Status reserves	19	0	19	0.5	13	0	13	0.4
Extraordinary reserves	55	0	55	1.5	45	0	45	1.5
Other profit reserves	1	0	1	0.0	1	0	1	0.0
Profit or loss	86	0	86	2.4	61	0	61	2.0
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	86	0	86	2.4	61	0	61	2.0
Total Liabilities	1,199	2,356	3,555	100.0	1,085	1,995	3,079	100.0

Türkiye Sınai Kalkınma Bankası A.Ş.

Off Balance Sheet Commitments

(EUR Million)

	Sept. 2010			Sept. 2009		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	195	372	567	121	182	303
Letters of guarantee	153	216	369	107	41	148
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	107	107	0	92	92
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	42	49	91	14	49	63
Commitments	204	385	589	161	222	383
Irrevocable commitments	39	122	161	78	96	174
Revocable commitments	165	264	428	83	126	209
Derivative Financial Instruments	275	1,599	1,874	198	1,062	1,259
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	275	1,599	1,874	198	1,062	1,259
Custody and Pledged Securities	1,479	16,717	18,197	1,416	5,122	6,538
Items held in Custody	614	62	676	972	52	1,023
Pledged Items	675	10,119	10,794	444	5,070	5,514
Accepted independent guaran. and warrant.	190	6,537	6,727	0	0	0
Total Off Balance Sheet Commitments	2,154	19,074	21,228	1,896	6,587	8,483

Income-Expenditure

(EUR Million)

	Sept. 2010	Sept. 2009
Interest Income	166	183
Interest on loans	71	85
Interest received from reserve deposits	0	0
Interest received from banks	4	2
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	90	93
Other interest income	2	3
Interest Expenses	51	96
Interest on deposits	0	0
Interest on money market transactions	17	61
Interest on funds borrowed	33	34
Interest on securities issued	1	0
Other interest expenses	0	0
Net Interest Income/Expenses	115	88
Net Fees and Commissions Income/Expenses	4	2
Fees and commissions received	5	2
Fees and commissions paid	1	0
Dividend Income	12	9
Trading Profit/Loss (net)	-1	1
Profit/loss on trading account securities	-2	1
Profit/losses on derivative financial transactions	0	1
Foreign exchange profit/loss	2	-1
Other Operating Income	10	10
Total Operating Income/Expenses	140	110
Provision for Loan Losses or other Receivables (-)	9	18
Specific provisions of banks loans and other receivables*	4	0
General provision expenses*	1	0
Other Operating Expenses (-)	23	18
Personnel Expenses*	12	10
Net Operating Profit/Loss	108	74
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	108	74
Provisions for Taxes on Income from Continuing Operations (±)	-23	-13
Net Profit/Loss from Continuing Operations	86	61
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	86	61

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

Ratios

(%)

	Sept. 2010	Sept. 2009
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	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

(EUR Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	1,081	863	1,944	5.3	767	569	1,336	4.7
Fin.ass.where fair value cha. is refl.to I/S (Net)	18	27	45	0.1	2	17	19	0.1
Financial assets held for trading	18	27	45	0.1	2	17	19	0.1
Public sector debt securities	0	0	0	0.0	0	8	8	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	3	27	30	0.1	2	9	11	0.0
Other marketable securities	15	0	15	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	146	1,126	1,271	3.5	125	1,086	1,211	4.3
Money Market Securities	1,263	0	1,263	3.4	1,574	0	1,574	5.6
Interbank money market placements	932	0	932	2.5	1,574	0	1,574	5.6
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	331	0	331	0.9	0	0	0	0.0
Financial Assets Available for Sale (Net)	6,086	1,321	7,407	20.2	4,903	985	5,888	20.9
Securities representing a share in capital	0	5	5	0.0	0	5	5	0.0
Public sector debt securities	6,086	1,281	7,367	20.1	4,903	968	5,871	20.8
Other marketable securities	0	35	35	0.1	0	12	12	0.0
Loans	14,821	6,210	21,031	57.4	10,504	4,851	15,354	54.4
Loans	14,772	6,210	20,983	57.3	10,421	4,851	15,272	54.1
Loans granted to the Banks risk group	481	99	580	1.6	78	44	121	0.4
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	14,291	6,112	20,403	55.7	10,344	4,807	15,151	53.7
Loans under follow-up	1,170	0	1,170	3.2	935	0	935	3.3
Specific provisions (-)	1,122	0	1,122	3.1	853	0	853	3.0
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	1,551	668	2,219	6.1	1,024	651	1,675	5.9
Public sector debt securities	1,551	644	2,194	6.0	1,024	635	1,658	5.9
Other marketable securities	0	24	24	0.1	0	16	16	0.1
Investments and Associates (Net)	98	0	98	0.3	57	0	57	0.2
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	98	0	98	0.3	57	0	57	0.2
Financial investments and associates	94	0	94	0.3	54	0	54	0.2
Non-financial investments and associates	4	0	4	0.0	4	0	4	0.0
Subsidiaries (Net)	269	76	346	0.9	207	46	253	0.9
Financial subsidiaries	198	76	274	0.7	140	46	186	0.7
Non-financial subsidiaries	71	0	71	0.2	67	0	67	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)	557	1	557	1.5	495	0	496	1.8
Intangible Assets (Net)	26	0	26	0.1	17	0	17	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	26	0	26	0.1	17	0	17	0.1
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	39	0	39	0.1	40	0	40	0.1
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	39	0	39	0.1	40	0	40	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	62	371	1.0	189	96	285	1.0
Total Assets	26,263	10,354	36,617	100.0	19,904	8,301	28,204	100.0

Liabilities

(EUR Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Deposits	17,557	6,563	24,120	65.9	14,116	5,643	19,759	70.1
Deposits held by the Banks risk group	600	79	679	1.9	634	46	681	2.4
Other	16,957	6,484	23,441	64.0	13,482	5,597	19,078	67.6
Derivative Finan. Liabilities Held for Trading	2	51	53	0.1	4	5	9	0.0
Funds Borrowed	24	2,780	2,804	7.7	25	2,469	2,493	8.8
Money Market Takings	3,143	1,006	4,149	11.3	1,532	125	1,657	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	3,143	1,006	4,149	11.3	1,532	125	1,657	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	33	0	33	0.1	41	0	41	0.1
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	33	0	33	0.1	41	0	41	0.1
Miscellaneous Payables	567	19	585	1.6	328	26	354	1.3
Other External Resources	89	76	165	0.5	88	57	144	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	454	11	465	1.3	356	9	366	1.3
General provisions	195	2	197	0.5	139	2	141	0.5
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	147	0	147	0.4	127	0	127	0.5
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	112	9	121	0.3	90	8	98	0.3
Liabilities for Tax	77	2	79	0.2	117	4	121	0.4
Current liabilities for tax	77	2	79	0.2	117	4	121	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	4,022	140	4,162	11.4	3,207	52	3,259	11.6
Paid-in capital	1,269	0	1,269	3.5	1,157	0	1,157	4.1
Supplementary capital	638	140	778	2.1	564	52	616	2.2
Share premium	368	0	368	1.0	335	0	335	1.2
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	234	140	374	1.0	197	52	249	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.	34	0	34	0.1	31	0	31	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	1,726	0	1,726	4.7	1,052	0	1,052	3.7
Legal reserves	242	0	242	0.7	163	0	163	0.6
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	1,369	0	1,369	3.7	793	0	793	2.8
Other profit reserves	115	0	115	0.3	96	0	96	0.3
Profit or loss	388	0	388	1.1	435	0	435	1.5
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	388	0	388	1.1	435	0	435	1.5
Total Liabilities	25,969	10,648	36,617	100.0	19,814	8,390	28,204	100.0

Türkiye Vakıflar Bankası T.A.O.

Off Balance Sheet Commitments

(EUR Million)

	Sept. 2010			Sept. 2009		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	2,813	2,136	4,949	1,746	2,303	4,050
Letters of guarantee	2,812	786	3,598	1,742	814	2,556
Bank acceptances	0	82	82	0	240	240
Letters of credit	0	1,264	1,264	2	1,242	1,243
Prefinancing given as guarantee	0	5	5	0	4	4
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	0	0	3	3	6
Commitments	4,606	344	4,950	5,788	1,906	7,693
Irrevocable commitments	4,602	344	4,947	5,784	1,906	7,690
Revocable commitments	4	0	4	4	0	4
Derivative Financial Instruments	1,401	1,800	3,201	469	948	1,417
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	1,401	1,800	3,201	469	948	1,417
Custody and Pledged Securities	42,659	12,457	55,116	32,448	10,158	42,607
Items held in Custody	10,347	307	10,654	7,377	211	7,589
Pledged Items	32,312	12,150	44,462	25,071	9,947	35,018
Accepted independent guaran. and warrant.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	51,479	16,737	68,216	40,451	15,316	55,766

Income-Expenditure

(EUR Million)

	Sept. 2010	Sept. 2009
Interest Income	2,243	2,266
Interest on loans	1,547	1,579
Interest received from reserve deposits	33	42
Interest received from banks	2	4
Interest received from money market transactions	30	28
Interest received from marketable securities portfolio	615	604
Other interest income	15	8
Interest Expenses	1,215	1,195
Interest on deposits	1,015	1,057
Interest on money market transactions	32	57
Interest on funds borrowed	144	72
Interest on securities issued	0	0
Other interest expenses	24	10
Net Interest Income/Expenses	1,028	1,070
Net Fees and Commissions Income/Expenses	157	160
Fees and commissions received	201	207
Fees and commissions paid	44	47
Dividend Income	18	11
Trading Profit/Loss (net)	81	69
Profit/loss on trading account securities	102	38
Profit/losses on derivative financial transactions	-25	6
Foreign exchange profit/loss	4	24
Other Operating Income	202	79
Total Operating Income/Expenses	1,485	1,389
Provision for Loan Losses or other Receivables (-)	376	340
Specific provisions of banks loans and other receivables*	239	236
General provision expenses*	33	21
Other Operating Expenses (-)	620	521
Personnel Expenses*	257	219
Net Operating Profit/Loss	489	528
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	489	528
Provisions for Taxes on Income from Continuing Operations (±)	-101	-93
Net Profit/Loss from Continuing Operations	388	435
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	388	435

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

Ratios

(%)

	Sept. 2010	Sept. 2009
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	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

(EUR Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	0	3	3	0.8	1	5	6	4.5
Fin.ass.where fair value cha. is refl.to I/S (Net)	117	0	117	30.8	63	0	63	48.1
Financial assets held for trading	117	0	117	30.8	63	0	63	48.1
Public sector debt securities	116	0	116	30.7	62	0	62	47.4
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	0.1	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	9	10	20	5.2	23	13	37	28.0
Money Market Securities	209	0	209	55.2	0	0	0	0.0
Interbank money market placements	82	0	82	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	127	0	127	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	9	17	26	6.9	4	15	20	15.2
Loans	9	17	26	6.9	4	15	20	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	9	17	26	6.8	4	15	20	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	4	4	1.1	0	5	5	3.9
Total Assets	344	35	379	100.0	92	39	131	100.0

Liabilities

(EUR Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Deposits	9	79	88	23.3	15	20	35	26.6
Deposits held by the Banks risk group	3	0	3	0.8	0	0	0	0.0
Other	6	79	85	22.5	15	20	35	26.6
Derivative Finan. Liabilities Held for Trading	0	0	0	0.0	1	0	1	1.1
Funds Borrowed	129	74	203	53.6	2	13	14	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	3	0	4	2.7
Other External Resources	0	0	0	0.0	2	0	2	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	1	0.3	1	1	1	1.0
General provisions	0	0	0	0.1	0	0	0	0.3
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	0	0	0	0.1	0	0	0	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	0	0	0	0.1	0	0	1	0.5
Liabilities for Tax	1	0	1	0.3	2	0	2	1.3
Current liabilities for tax	1	0	1	0.3	2	0	2	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	85	0	85	22.4	71	0	71	54.5
Paid-in capital	27	0	27	7.2	25	0	25	19.1
Supplementary capital	15	0	15	3.9	13	0	13	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	15	0	15	3.9	13	0	13	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	43	0	43	11.3	33	0	33	25.1
Prior years income/loss	37	0	37	9.7	20	0	20	15.0
Current year income/loss	6	0	6	1.6	13	0	13	10.1
Total Liabilities	225	154	379	100.0	97	34	131	100.0

WestLB AG

Off Balance Sheet Commitments

(EUR Million)

	Sept. 2010			Sept. 2009		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	0	5	5	0	5	5
Letters of guarantee	0	5	5	0	5	5
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	50	102	16	21	37
Irrevocable commitments	52	50	102	16	21	37
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	104	103	207	87	35	122
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	104	103	207	87	35	122
Custody and Pledged Securities	0	2	2	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	2	2	0	1	1
Total Off Balance Sheet Commitments	156	161	317	103	62	165

Income-Expenditure

(EUR Million)

	Sept. 2010	Sept. 2009
Interest Income	10	13
Interest on loans	1	1
Interest received from reserve deposits	0	0
Interest received from banks	0	1
Interest received from money market transactions	2	3
Interest received from marketable securities portfolio	6	7
Other interest income	0	0
Interest Expenses	2	3
Interest on deposits	2	2
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	8	10
Net Fees and Commissions Income/Expenses	5	5
Fees and commissions received	5	5
Fees and commissions paid	0	0
Dividend Income	0	0
Trading Profit/Loss (net)	2	5
Profit/loss on trading account securities	2	5
Profit/losses on derivative financial transactions	-1	-5
Foreign exchange profit/loss	1	5
Other Operating Income	1	3
Total Operating Income/Expenses	16	23
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 (-)	8	6
Personnel Expenses*	4	3
Net Operating Profit/Loss	8	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	8	16
Provisions for Taxes on Income from Continuing Operations (±)	-1	-3
Net Profit/Loss from Continuing Operations	6	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	6	13

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

Ratios

(%)

	Sept. 2010	Sept. 2009
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	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

(EUR Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	1,036	1,370	2,406	6.4	926	1,044	1,971	6.6
Fin.ass.where fair value cha. is refl.to I/S (Net)	523	62	585	1.6	354	138	492	1.7
Financial assets held for trading	523	62	585	1.6	354	138	492	1.7
Public sector debt securities	41	38	79	0.2	109	51	160	0.5
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	482	24	507	1.3	245	87	332	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	35	1,015	1,049	2.8	23	925	948	3.2
Money Market Securities	5	0	5	0.0	823	0	823	2.8
Interbank money market placements	0	0	0	0.0	810	0	810	2.7
Istanbul Stock Exc. money market placements	5	0	5	0.0	13	0	13	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	1,206	368	1,574	4.2	415	324	739	2.5
Securities representing a share in capital	1	0	2	0.0	1	1	2	0.0
Public sector debt securities	938	263	1,201	3.2	387	304	692	2.3
Other marketable securities	266	105	371	1.0	27	18	45	0.2
Loans	15,804	7,845	23,649	62.8	11,328	5,865	17,192	58.0
Loans	15,504	7,842	23,346	62.0	10,978	5,863	16,840	56.8
Loans granted to the Banks risk group	278	97	375	1.0	437	88	525	1.8
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	15,226	7,746	22,972	61.0	10,541	5,775	16,316	55.0
Loans under follow-up	1,066	6	1,072	2.8	1,182	3	1,185	4.0
Specific provisions (-)	766	3	769	2.0	832	1	833	2.8
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	2,395	3,034	5,429	14.4	2,388	2,565	4,953	16.7
Public sector debt securities	2,395	3,034	5,429	14.4	2,388	2,565	4,953	16.7
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	2	22	24	0.1	2	20	22	0.1
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	2	22	24	0.1	2	20	22	0.1
Financial investments and associates	2	22	24	0.1	2	20	22	0.1
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	720	202	921	2.4	658	180	838	2.8
Financial subsidiaries	719	202	920	2.4	656	180	837	2.8
Non-financial subsidiaries	1	0	1	0.0	1	0	1	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	8	0	8	0.0	53	1	54	0.2
Fair value hedges	8	0	8	0.0	53	1	54	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)	527	0	527	1.4	515	0	515	1.7
Intangible Assets (Net)	615	0	615	1.6	539	0	539	1.8
Goodwill	497	0	497	1.3	453	0	453	1.5
Other	118	0	118	0.3	86	0	86	0.3
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	115	0	115	0.3	99	0	99	0.3
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	115	0	115	0.3	99	0	99	0.3
Prop.&Equ.for Sale p. and from Term.Op.(Net)	33	0	33	0.1	38	0	38	0.1
Other Assets	342	393	736	2.0	247	188	435	1.5
Total Assets	23,367	14,311	37,678	100.0	18,408	11,249	29,657	100.0

Liabilities

(EUR Million)

	Sept. 2010			%	Sept. 2009			%
	TC	FC	Total		TC	FC	Total	
Deposits	13,727	10,055	23,782	63.1	10,281	8,641	18,922	63.8
Deposits held by the Banks risk group	1,215	1,453	2,669	7.1	585	1,305	1,889	6.4
Other	12,511	8,602	21,113	56.0	9,696	7,336	17,032	57.4
Derivative Finan. Liabilities Held for Trading	230	25	255	0.7	111	90	201	0.7
Funds Borrowed	311	2,100	2,411	6.4	303	2,056	2,359	8.0
Money Market Takings	77	995	1,072	2.8	51	148	198	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	77	995	1,072	2.8	51	148	198	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	1,555	374	1,929	5.1	1,164	161	1,325	4.5
Other External Resources	493	198	691	1.8	332	270	601	2.0
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	6	6	0.0	0	2	2	0.0
Finance leasing payables	0	7	7	0.0	0	2	2	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	205	78	284	0.8	144	0	144	0.5
Fair value hedges	192	0	192	0.5	144	0	144	0.5
Cash flow hedges	14	78	92	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	927	178	1,105	2.9	817	160	977	3.3
General provisions	244	141	386	1.0	235	140	375	1.3
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	81	0	81	0.2	63	0	63	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	602	36	638	1.7	519	19	539	1.8
Liabilities for Tax	59	0	59	0.2	146	0	146	0.5
Current liabilities for tax	59	0	59	0.2	146	0	146	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	1,033	1,033	2.7	0	1,031	1,031	3.5
Shareholders' Equity	5,077	-27	5,050	13.4	3,720	32	3,751	12.6
Paid-in capital	2,207	0	2,207	5.9	2,011	0	2,011	6.8
Supplementary capital	339	-27	313	0.8	289	32	321	1.1
Share premium	276	0	276	0.7	252	0	252	0.8
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	17	50	67	0.2	9	32	41	0.1
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est. for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv. & ass., subs. & joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	5	-77	-72	-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	41	0	41	0.1	29	0	29	0.1
Profit reserves	1,626	0	1,626	4.3	863	0	863	2.9
Legal reserves	83	0	83	0.2	45	0	45	0.2
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	1,543	0	1,543	4.1	819	0	819	2.8
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	904	0	904	2.4	555	0	555	1.9
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	904	0	904	2.4	555	0	555	1.9
Total Liabilities	22,660	15,017	37,678	100.0	17,068	12,589	29,657	100.0

Yapı ve Kredi Bankası A.Ş.

Off Balance Sheet Commitments

(EUR Million)

	Sept. 2010			Sept. 2009		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	4,092	5,585	9,677	2,791	4,649	7,439
Letters of guarantee	4,084	3,512	7,595	2,790	3,227	6,017
Bank acceptances	0	80	80	0	70	70
Letters of credit	6	1,746	1,752	0	1,180	1,180
Prefinancing given as guarantee	0	1	1	0	1	1
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	3	246	249	1	171	172
Commitments	9,754	998	10,752	7,589	1,365	8,955
Irrevocable commitments	9,539	998	10,537	7,589	1,365	8,955
Revocable commitments	215	0	215	0	0	0
Derivative Financial Instruments	9,823	20,224	30,047	4,775	11,760	16,535
Derivative finan. instruments held for hedging	1,767	4,481	6,249	783	800	1,583
Trading transactions	8,055	15,743	23,798	3,992	10,959	14,951
Custody and Pledged Securities	41,123	9,380	50,503	30,462	7,723	38,185
Items held in Custody	22,281	1,778	24,058	18,055	1,531	19,586
Pledged Items	18,415	7,331	25,747	11,957	5,903	17,860
Accepted independent guaran. and warrant.	427	271	698	451	288	739
Total Off Balance Sheet Commitments	64,792	36,187	100,979	45,618	25,496	71,114

Income-Expenditure

(EUR Million)

	Sept. 2010	Sept. 2009
Interest Income	2,206	2,446
Interest on loans	1,710	1,863
Interest received from reserve deposits	28	45
Interest received from banks	9	10
Interest received from money market transactions	21	33
Interest received from marketable securities portfolio	438	494
Other interest income	0	0
Interest Expenses	979	1,244
Interest on deposits	857	1,076
Interest on money market transactions	104	143
Interest on funds borrowed	16	25
Interest on securities issued	0	0
Other interest expenses	2	0
Net Interest Income/Expenses	1,226	1,202
Net Fees and Commissions Income/Expenses	591	476
Fees and commissions received	687	569
Fees and commissions paid	95	93
Dividend Income	79	66
Trading Profit/Loss (net)	-4	159
Profit/loss on trading account securities	31	60
Profit/losses on derivative financial transactions	-270	202
Foreign exchange profit/loss	235	-103
Other Operating Income	387	86
Total Operating Income/Expenses	2,279	1,989
Provision for Loan Losses or other Receivables (-)	269	522
Specific provisions of banks loans and other receivables*	229	406
General provision expenses*	0	72
Other Operating Expenses (-)	918	772
Personnel Expenses*	373	303
Net Operating Profit/Loss	1,092	694
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	1,092	694
Provisions for Taxes on Income from Continuing Operations (±)	-188	-139
Net Profit/Loss from Continuing Operations	904	555
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	904	555

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

Ratios

(%)

	Sept. 2010	Sept. 2009
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	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 (EUR Million)	Total Loans and Receiv.* (EUR Million)	Total Deposits (EUR Million)	Total Shareholders' Equity (EUR Million)	Paid-in Capital (EUR Million)	Net Income/Loss (EUR Million)	Off Balance Sheet Commit. (EUR Million)	No.of Branch Offices	No.of Emp'ees
1	Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	State-owned Deposit Banks	1863	69,809	23,769	57,605	6,232	1,269	1,388	77,694	1,373	22,487
2	Türkiye İş Bankası A.Ş.	Privately-owned Deposit Banks	1924	63,387	29,686	40,851	8,163	2,285	1,208	97,544	1,135	23,653
3	Türkiye Garanti Bankası A.Ş.	Privately-owned Deposit Banks	1946	57,636	30,571	35,637	7,923	2,133	1,243	242,850	834	17,029
4	Akbank T.A.Ş.	Privately-owned Deposit Banks	1948	53,110	24,700	32,256	8,284	2,031	1,100	80,441	897	15,133
5	Yapı ve Kredi Bankası A.Ş.	Privately-owned Deposit Banks	1944	37,678	23,649	23,782	5,050	2,207	904	100,979	862	14,402
6	Türkiye Vakıflar Bankası T.A.O.	State-owned Deposit Banks	1954	36,617	21,031	24,120	4,162	1,269	388	68,216	605	10,955
7	Türkiye Halk Bankası A.Ş.	State-owned Deposit Banks	1938	35,333	20,625	26,230	3,546	635	767	249,526	701	13,686
8	Finans Bank A.Ş.	Foreign Banks	1987	17,191	11,182	11,202	2,158	840	284	77,477	486	11,062
9	Denizbank A.Ş.	Foreign Banks	1997	12,610	8,569	7,369	1,528	364	179	59,327	477	8,227
10	Türk Ekonomi Bankası A.Ş.	Privately-owned Deposit Banks	1927	8,517	5,481	4,947	937	559	90	30,493	335	5,733
11	ING Bank A.Ş.	Foreign Banks	1984	8,407	6,013	4,775	1,056	881	57	73,068	329	5,828
12	HSBC Bank A.Ş.	Foreign Banks	1990	7,767	4,699	4,761	1,335	331	94	39,402	335	6,511
13	Fortis Bank A.Ş.	Foreign Banks	1964	5,688	4,142	2,869	1,008	533	35	16,530	294	4,776
14	Şekerbank T.A.Ş.	Privately-owned Deposit Banks	1953	5,411	3,270	3,508	682	381	53	52,209	260	3,543
15	İller Bankası	Dev't and Inv't Banks	1933	4,668	3,262	0	3,452	2,729	98	1,427	19	2,986
16	Türkiye Sınai Kalkınma Bankası A.Ş.	Dev't and Inv't Banks	1950	3,555	1,990	0	609	355	86	21,228	4	352
17	Citibank A.Ş.	Foreign Banks	1980	3,129	1,107	2,060	466	17	33	21,491	38	2,001
18	Türk Eximbank	Dev't and Inv't Banks	1987	2,930	2,042	0	1,809	1,016	96	1,138	2	366
19	Anadolubank A.Ş.	Privately-owned Deposit Banks	1996	2,291	1,421	1,334	366	305	45	5,506	86	1,847
20	Eurobank Tekfen A.Ş.	Foreign Banks	1992	2,080	787	1,003	226	193	7	7,882	52	847
21	Alternatif Bank A.Ş.	Privately-owned Deposit Banks	1992	2,067	1,539	1,208	241	152	20	5,355	49	1,055
22	Tekstil Bankası A.Ş.	Privately-owned Deposit Banks	1986	1,098	786	717	245	213	6	4,920	44	916
23	Deutsche Bank A.Ş.	Foreign Banks	1988	986	73	586	191	69	-7	14,118	1	103
24	İMKB Takas ve Saklama Bankası A.Ş.	Dev't and Inv't Banks	1995	846	8	0	149	30	12	3,463,108	1	209

	Banks	Groups	Date of Establish.	Total Assets (EUR Million)	Total Loans and Receiv.* (EUR Million)	Total Deposits (EUR Million)	Total Shareholders' Equity (EUR Million)	Paid-in Capital (EUR Million)	Net Income/Loss (EUR Million)	Off Balance Sheet Commit. (EUR Million)	No.of Branch Offices	No.of Emp'ees
25	BankPozitif Kredi ve Kalkınma Bankası A.Ş.	Dev't and Inv't Banks	1999	756	546	0	233	171	10	2,962	4	294
26	Türkiye Kalkınma Bankası A.Ş.	Dev't and Inv't Banks	1975	732	519	0	255	81	5	4,090	1	724
27	Turkland Bank A.Ş.	Foreign Banks	1991	671	441	483	113	86	4	5,621	27	515
28	Bank Mellat	Foreign Banks	1982	561	303	192	46	27	9	53	3	50
29	Arap Türk Bankası A.Ş.	Foreign Banks	1977	509	243	123	153	122	9	1,111	6	255
30	Aktif Yatırım Bankası A.Ş.	Dev't and Inv't Banks	1999	505	245	0	88	79	2	4,680	6	299
31	JPMorgan Chase Bank N.A.	Foreign Banks	1984	501	0	401	94	51	7	1,395	1	52
32	The Royal Bank of Scotland N.V.	Foreign Banks	1921	497	166	234	192	55	11	5,022	3	132
33	Millennium Bank A.Ş.	Foreign Banks	1984	470	331	383	57	103	-4	3,260	18	292
34	Turkish Bank A.Ş.	Privately-owned Deposit Banks	1982	463	186	285	79	41	1	742	23	272
35	Birleşik Fon Bankası A.Ş.	Banks Under the Dep.Ins.Fund	1958	389	2	13	311	234	18	1,849	1	255
36	WestLB AG	Foreign Banks	1985	379	26	88	85	27	6	317	1	42
37	Société Générale (SA)	Foreign Banks	1989	264	165	51	31	55	-1	545	16	254
38	Merrill Lynch Yatırım Bank A.Ş.	Dev't and Inv't Banks	1992	166	0	0	30	25	6	351	1	31
39	Nurol Yatırım Bankası A.Ş.	Dev't and Inv't Banks	1999	92	60	0	30	23	1	870	2	48
40	GSD Yatırım Bankası A.Ş.	Dev't and Inv't Banks	1998	54	41	0	36	25	1	1,008	1	29
41	Diler Yatırım Bankası A.Ş.	Dev't and Inv't Banks	1998	45	41	0	42	30	1	96	1	18
42	Habib Bank Limited	Foreign Banks	1983	37	9	8	21	15	1	35	1	16
43	Credit Agricole Yatırım Bankası Türk A.Ş.	Dev't and Inv't Banks	1990	33	0	0	29	20	2	259	1	21
44	Adabank A.Ş.	Privately-owned Deposit Banks	1985	26	0	3	22	41	0	7	1	46
45	Taib Yatırım Bank A.Ş.	Dev't and Inv't Banks	1987	9	0	0	7	14	-1	4	1	17
	Total			449,969	233,726	289,087	61,772	22,124	8,273	4,846,205	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

(EUR 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	16,514	7,020	791	180	9	0	0	24,515
Due from banks	4,563	9,425	552	577	2,080	1,164	0	18,362
Financial assets where fair value change is reflected to income statement	36	377	871	2,222	2,654	953	1	7,113
Money market placements	0	5,039	0	0	0	0	0	5,039
Marketable securities available for sale	292	1,087	4,710	18,817	50,438	16,181	131	91,657
Loans	5,277	42,620	23,429	55,872	81,549	24,066	1,096	233,908
Investments held to maturity	0	1,572	928	10,207	28,978	7,487	0	49,171
Other assets	1,494	2,355	106	80	592	176	15,403	20,205
Total assets	28,175	69,493	31,386	87,955	166,300	50,027	16,631	449,969
Liabilities								
Interbank deposits	2,350	7,390	1,927	300	118	0	0	12,085
Other deposits	42,186	175,391	48,600	10,267	462	95	0	277,002
Funds provided from other financial instruments	1	3,400	2,488	14,907	14,224	6,992	3	42,015
Money market takings	14	21,690	3,120	1,000	189	373	0	26,387
Marketable securities issued	0	66	61	125	732	0	0	984
Miscellaneous payables	1,928	6,004	450	269	58	0	153	8,862
Other liabilities	2,418	3,826	1,053	1,976	4,051	1,976	66,327	81,627
Total liabilities	48,896	217,767	57,698	28,845	19,836	9,437	66,482	448,961
Liquidity Gap	-20,721	-148,274	-26,312	59,110	146,464	40,590	-49,851	1,008

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

(EUR 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	12,678	0	0	0	0	11,835	24,513
Due from banks	9,804	2,095	1,082	376	0	3,730	17,087
Financial assets where fair value change is reflected to income statement	787	984	2,254	1,806	755	527	7,113
Money market placements	4,990	0	0	0	0	0	4,990
Financial assets available for sale	19,782	13,448	29,693	20,530	6,344	1,860	91,657
Loans	69,228	27,811	51,984	61,672	17,562	2,406	230,664
Investments held to maturity	9,908	10,481	15,972	6,930	5,794	85	49,171
Other assets	852	95	36	102	6	19,016	20,107
Total assets	128,029	54,914	101,020	91,418	30,461	39,460	445,301
Liabilities							
Interbank deposits	8,002	1,518	300	118	0	2,147	12,085
Other deposits	177,595	48,654	10,280	404	45	40,022	277,002
Money market takings	21,810	3,273	1,234	67	0	4	26,387
Miscellaneous payables	2,019	76	197	3	0	6,523	8,819
Marketable securities issued	66	61	125	732	0	0	984
Funds provided from other financial institutions	11,102	10,681	12,958	3,753	2,276	107	40,877
Other liabilities	1,832	993	2,101	2,106	144	70,963	78,140
Total liabilities*	222,426	65,257	27,195	7,184	2,465	119,767	444,294
On balance sheet interest sensitivity gap-Long	1,554	5,614	73,826	84,310	27,996	7	193,307
On balance sheet interest sensitivity gap-Short	-95,951	-15,957	-1	-77	0	-80,314	-192,300
Off balance sheet interest sensitivity gap-Long	5,874	7,560	2,465	1,498	608	205	18,211
Off balance sheet interest sensitivity gap-Short	-3,176	-1,453	-1,316	-10,665	-1,633	-195	-18,438
Total position	-91,700	-4,236	74,974	75,066	26,971	-80,296	780

Table 5 Information on Currency Risk, as of September 30, 2010**(EUR 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	10,117	2,289	2	251	12,659
Due from banks	5,527	7,880	53	784	14,244
Financial assets where fair value change is reflected to income statement	163	523	2	1	689
Money market placements	5	2	0	0	8
Financial assets available for sale	3,980	9,843	0	0	13,823
Loans	24,100	45,338	411	1,273	71,122
Invest. and associates, subsidiaries and joint ventures (bus. partners)	1,463	263	0	38	1,764
Investments held to maturity	1,838	6,339	0	3	8,180
Derivative financial assets held for hedging	0	3	0	0	4
Property and equipment	2	2	0	0	4
Intangible assets	1	5	0	0	6
Other assets	398	887	1	120	1,407
Total Assets	47,593	73,375	469	2,471	123,909
Liabilities					
Interbank deposits	1,879	4,713	2	359	6,954
Foreign currency deposits	32,567	50,723	69	2,552	85,911
Money market takings	825	4,148	0	0	4,973
Funds provided from other financial institutions	13,132	20,275	39	47	33,494
Marketable securities issued	0	732	0	0	732
Miscellaneous payables	514	554	1	138	1,206
Derivative financial liabilities held for hedging	3	116	0	5	123
Other liabilities	1,617	1,372	4	234	3,228
Total liabilities	50,536	82,634	116	3,336	136,622
Net On Balance Sheet Position	-2,943	-9,259	353	-865	-12,713
Net Off Balance Sheet Position	2,883	10,577	-378	946	14,028
Financial derivative assets	18,024	44,474	1,052	3,025	66,574
Financial derivative liabilities	15,140	33,897	1,430	2,079	52,546
Non-cash loans	10,290	19,846	430	733	31,299

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 (EUR/TRY)

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

4. This report is prepared from the year-end audited and non-consolidated "The Common Data Set" of banks (deposit banks 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.