



**The Quarterly Balance-Sheet of the Deposit Banks  
in Istanbul Stock Exchange  
June 2011**

Report Code : DU12

August 2011

## Deposit Banks in ISE

### Assets

(EUR Million)

	June 2011			%	June 2010			%
	TC	FC	Total		TC	FC	Total	
<b>Cash and Balances with the Central Bank</b>	<b>21,527</b>	<b>15,505</b>	<b>37,032</b>	<b>10.6</b>	<b>10,131</b>	<b>9,712</b>	<b>19,843</b>	<b>5.9</b>
<b>Fin.ass.where fair value cha. is refl.to I/S (Net)</b>	<b>2,799</b>	<b>1,697</b>	<b>4,497</b>	<b>1.3</b>	<b>3,112</b>	<b>929</b>	<b>4,041</b>	<b>1.2</b>
Financial assets held for trading	2,341	1,697	4,039	1.2	2,147	929	3,076	0.9
Public sector debt securities	1,656	981	2,637	0.8	1,569	426	1,995	0.6
Securities representing a share in capital	11	0	11	0.0	4	0	4	0.0
Derivative financial assets held for trading	651	715	1,367	0.4	563	503	1,066	0.3
Other marketable securities	23	1	23	0.0	10	0	11	0.0
Fin.assets clas. as fair value change is refl.to I/S	458	0	458	0.1	965	0	965	0.3
Public sector debt securities	0	0	0	0.0	40	0	40	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	458	0	458	0.1	926	0	926	0.3
Other marketable securities	0	0	0	0.0	0	0	0	0.0
<b>Banks</b>	<b>1,178</b>	<b>6,511</b>	<b>7,690</b>	<b>2.2</b>	<b>1,759</b>	<b>11,097</b>	<b>12,856</b>	<b>3.8</b>
<b>Money Market Securities</b>	<b>48</b>	<b>0</b>	<b>48</b>	<b>0.0</b>	<b>1,238</b>	<b>150</b>	<b>1,387</b>	<b>0.4</b>
Interbank money market placements	0	0	0	0.0	1,208	81	1,289	0.4
Istanbul Stock Exc. money market placements	40	0	40	0.0	29	0	29	0.0
Receiv. from reverse repurchase agreements	9	0	9	0.0	1	69	70	0.0
<b>Financial Assets Available for Sale (Net)</b>	<b>50,303</b>	<b>8,628</b>	<b>58,932</b>	<b>16.9</b>	<b>55,283</b>	<b>12,689</b>	<b>67,972</b>	<b>20.1</b>
Securities representing a share in capital	44	14	58	0.0	49	80	129	0.0
Public sector debt securities	49,090	6,667	55,757	16.0	54,926	10,260	65,186	19.3
Other marketable securities	1,169	1,948	3,117	0.9	308	2,349	2,657	0.8
<b>Loans</b>	<b>137,458</b>	<b>63,745</b>	<b>201,204</b>	<b>57.7</b>	<b>125,128</b>	<b>56,645</b>	<b>181,773</b>	<b>53.8</b>
Loans	136,643	63,741	200,384	57.4	123,991	56,641	180,632	53.4
Loans granted to the Banks risk group	812	1,881	2,692	0.8	1,378	1,304	2,682	0.8
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	135,831	61,860	197,692	56.7	122,613	55,337	177,950	52.6
Loans under follow-up	6,128	44	6,172	1.8	8,379	34	8,412	2.5
Specific provisions (-)	5,313	40	5,352	1.5	7,242	29	7,271	2.2
<b>Factoring Receivables</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Investments held to Maturity (Net)</b>	<b>17,358</b>	<b>5,968</b>	<b>23,326</b>	<b>6.7</b>	<b>25,642</b>	<b>8,296</b>	<b>33,939</b>	<b>10.0</b>
Public sector debt securities	17,352	5,888	23,240	6.7	25,639	7,712	33,352	9.9
Other marketable securities	5	80	85	0.0	3	584	587	0.2
<b>Investments and Associates (Net)</b>	<b>439</b>	<b>50</b>	<b>490</b>	<b>0.1</b>	<b>520</b>	<b>122</b>	<b>641</b>	<b>0.2</b>
Accounted with equity method	0	0	0	0.0	0	99	99	0.0
Non-consolidated investments and associates	439	50	490	0.1	520	22	542	0.2
Financial investments and associates	147	50	197	0.1	165	22	188	0.1
Non-financial investments and associates	292	0	292	0.1	355	0	355	0.1
<b>Subsidiaries (Net)</b>	<b>4,535</b>	<b>1,461</b>	<b>5,996</b>	<b>1.7</b>	<b>3,933</b>	<b>1,252</b>	<b>5,186</b>	<b>1.5</b>
Financial subsidiaries	2,816	1,461	4,276	1.2	2,851	1,252	4,103	1.2
Non-financial subsidiaries	1,719	0	1,719	0.5	1,082	0	1,082	0.3
<b>Joint Ventures (Business Partners) (Net)</b>	<b>13</b>	<b>0</b>	<b>13</b>	<b>0.0</b>	<b>1</b>	<b>0</b>	<b>1</b>	<b>0.0</b>
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	13	0	13	0.0	1	0	1	0.0
Financial joint ventures	11	0	11	0.0	0	0	0	0.0
Non-financial joint ventures	2	0	2	0.0	1	0	1	0.0
<b>Receivables From Leasing Transactions</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
<b>Derivative Financial Assets Held for Hedging</b>	<b>80</b>	<b>29</b>	<b>109</b>	<b>0.0</b>	<b>159</b>	<b>7</b>	<b>167</b>	<b>0.0</b>
Fair value hedges	28	17	45	0.0	51	0	51	0.0
Cash flow hedges	53	12	65	0.0	109	7	116	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
<b>Property and Equipment (Net)</b>	<b>3,435</b>	<b>3</b>	<b>3,438</b>	<b>1.0</b>	<b>4,270</b>	<b>4</b>	<b>4,273</b>	<b>1.3</b>
<b>Intangible Assets (Net)</b>	<b>906</b>	<b>0</b>	<b>906</b>	<b>0.3</b>	<b>801</b>	<b>0</b>	<b>801</b>	<b>0.2</b>
Goodwill	599	0	599	0.2	508	0	508	0.2
Other	307	0	307	0.1	293	0	293	0.1
<b>Real Estates for Investment Purpose (Net)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Assets for Tax</b>	<b>548</b>	<b>0</b>	<b>548</b>	<b>0.2</b>	<b>831</b>	<b>0</b>	<b>831</b>	<b>0.2</b>
Current assets for tax	2	0	2	0.0	4	0	4	0.0
Deferred assets for tax	546	0	546	0.2	827	0	827	0.2
<b>Prop.&amp;Equ.for Sale p. and from Term.Op.(Net)</b>	<b>174</b>	<b>0</b>	<b>174</b>	<b>0.0</b>	<b>200</b>	<b>0</b>	<b>200</b>	<b>0.1</b>
<b>Other Assets</b>	<b>3,378</b>	<b>1,085</b>	<b>4,463</b>	<b>1.3</b>	<b>3,155</b>	<b>1,080</b>	<b>4,235</b>	<b>1.3</b>
<b>Total Assets</b>	<b>244,181</b>	<b>104,684</b>	<b>348,864</b>	<b>100.0</b>	<b>236,163</b>	<b>101,982</b>	<b>338,145</b>	<b>100.0</b>

**Liabilities**

(EUR Million)

	June 2011			%	June 2010			%
	TC	FC	Total		TC	FC	Total	
<b>Deposits</b>	<b>133,833</b>	<b>72,043</b>	<b>205,876</b>	<b>59.0</b>	<b>143,113</b>	<b>75,077</b>	<b>218,191</b>	<b>64.5</b>
Deposits held by the Banks risk group	4,350	3,752	8,101	2.3	4,656	4,563	9,219	2.7
Other	129,483	68,291	197,775	56.7	138,457	70,515	208,972	61.8
<b>Derivative Finan. Liabilities Held for Trading</b>	<b>771</b>	<b>651</b>	<b>1,422</b>	<b>0.4</b>	<b>928</b>	<b>521</b>	<b>1,450</b>	<b>0.4</b>
<b>Funds Borrowed</b>	<b>4,592</b>	<b>31,211</b>	<b>35,803</b>	<b>10.3</b>	<b>5,210</b>	<b>26,474</b>	<b>31,684</b>	<b>9.4</b>
<b>Money Market Takings</b>	<b>27,807</b>	<b>9,324</b>	<b>37,131</b>	<b>10.6</b>	<b>15,484</b>	<b>7,516</b>	<b>23,000</b>	<b>6.8</b>
Interbank money market takings	0	0	0	0.0	0	246	246	0.1
Istanbul Stock Exc. money market takings	50	0	50	0.0	0	0	0	0.0
Funds provided under repurchase agreements	27,756	9,324	37,080	10.6	15,484	7,270	22,753	6.7
<b>Marketable Securities Issued (Net)</b>	<b>3,415</b>	<b>2,268</b>	<b>5,683</b>	<b>1.6</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Bills	2,850	0	2,850	0.8	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	565	2,268	2,833	0.8	0	0	0	0.0
<b>Funds</b>	<b>565</b>	<b>0</b>	<b>565</b>	<b>0.2</b>	<b>738</b>	<b>0</b>	<b>738</b>	<b>0.2</b>
Borrower funds	18	0	18	0.0	117	0	117	0.0
Others	547	0	547	0.2	621	0	621	0.2
<b>Miscellaneous Payables</b>	<b>7,082</b>	<b>536</b>	<b>7,618</b>	<b>2.2</b>	<b>6,557</b>	<b>590</b>	<b>7,148</b>	<b>2.1</b>
<b>Other External Resources</b>	<b>3,329</b>	<b>1,645</b>	<b>4,974</b>	<b>1.4</b>	<b>3,024</b>	<b>860</b>	<b>3,884</b>	<b>1.1</b>
<b>Factoring Payables</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Leasing Transactions Payables (Net)</b>	<b>34</b>	<b>12</b>	<b>46</b>	<b>0.0</b>	<b>29</b>	<b>13</b>	<b>42</b>	<b>0.0</b>
Finance leasing payables	41	12	54	0.0	36	14	51	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	7	1	8	0.0	7	1	8	0.0
<b>Derivative Finan. Liabilities Held for Hedging</b>	<b>173</b>	<b>99</b>	<b>272</b>	<b>0.1</b>	<b>469</b>	<b>95</b>	<b>564</b>	<b>0.2</b>
Fair value hedges	71	11	82	0.0	198	12	210	0.1
Cash flow hedges	102	88	190	0.1	271	83	354	0.1
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
<b>Provisions</b>	<b>5,047</b>	<b>335</b>	<b>5,382</b>	<b>1.5</b>	<b>5,326</b>	<b>384</b>	<b>5,710</b>	<b>1.7</b>
General provisions	1,952	278	2,231	0.6	1,664	321	1,985	0.6
Restructuring reserves	2	0	2	0.0	0	0	0	0.0
Reserves for employee benefit	696	0	696	0.2	691	0	691	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	2,397	57	2,454	0.7	2,971	62	3,033	0.9
<b>Liabilities for Tax</b>	<b>679</b>	<b>5</b>	<b>683</b>	<b>0.2</b>	<b>907</b>	<b>10</b>	<b>916</b>	<b>0.3</b>
Current liabilities for tax	654	5	659	0.2	894	10	904	0.3
Deferred liabilities for tax	25	0	25	0.0	12	0	12	0.0
<b>Lia.for Pro.&amp;Equ.for Sale p. and from Term.Op.(Net)</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>0.0</b>	<b>0</b>	<b>1</b>	<b>1</b>	<b>0.0</b>
<b>Subordinated Loans</b>	<b>0</b>	<b>2,555</b>	<b>2,555</b>	<b>0.7</b>	<b>0</b>	<b>2,951</b>	<b>2,951</b>	<b>0.9</b>
<b>Shareholders' Equity</b>	<b>40,676</b>	<b>175</b>	<b>40,851</b>	<b>11.7</b>	<b>41,567</b>	<b>299</b>	<b>41,866</b>	<b>12.4</b>
Paid-in capital	11,864	0	11,864	3.4	13,885	0	13,885	4.1
Supplementary capital	6,226	156	6,382	1.8	6,387	291	6,678	2.0
Share premium	1,318	0	1,318	0.4	1,598	0	1,598	0.5
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	2,024	218	2,242	0.6	1,787	360	2,147	0.6
Revaluation changes of property and equip.	365	0	365	0.1	361	0	361	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.	44	0	44	0.0	51	0	51	0.0
Hedging funds (active part)	-99	-62	-160	0.0	-254	-69	-323	-0.1
Val.inc.in pro.& equ.held for sale p.and term.ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	2,573	0	2,573	0.7	2,843	0	2,843	0.8
Profit reserves	19,054	19	19,073	5.5	16,561	8	16,569	4.9
Legal reserves	2,392	3	2,395	0.7	2,363	2	2,365	0.7
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	16,502	0	16,502	4.7	14,057	0	14,057	4.2
Other profit reserves	160	16	176	0.1	141	6	147	0.0
Profit or loss	3,533	0	3,533	1.0	4,735	0	4,735	1.4
Prior years income/loss	13	0	13	0.0	19	0	19	0.0
Current year income/loss	3,520	0	3,520	1.0	4,716	0	4,716	1.4
<b>Total Liabilities</b>	<b>228,004</b>	<b>120,860</b>	<b>348,864</b>	<b>100.0</b>	<b>223,353</b>	<b>114,792</b>	<b>338,145</b>	<b>100.0</b>

## Deposit Banks in ISE

### Off Balance Sheet Commitments

(EUR Million)

	June 2011			June 2010		
	TC	FC	Total	TC	FC	Total
<b>Guarantees and Warranties</b>	<b>25,566</b>	<b>31,057</b>	<b>56,623</b>	<b>22,178</b>	<b>30,484</b>	<b>52,662</b>
Letters of guarantee	24,075	16,600	40,674	21,791	17,302	39,093
Bank acceptances	10	1,322	1,333	6	1,166	1,172
Letters of credit	706	11,886	12,592	20	11,142	11,163
Prefinancing given as guarantee	0	4	4	0	8	8
Endorsements	0	36	36	0	15	15
Other guarantees and warranties	775	1,209	1,984	361	850	1,211
<b>Commitments</b>	<b>76,637</b>	<b>16,374</b>	<b>93,011</b>	<b>73,982</b>	<b>14,736</b>	<b>88,718</b>
Irrevocable commitments	64,087	16,350	80,437	59,926	14,736	74,662
Revocable commitments	12,550	24	12,574	14,056	0	14,057
<b>Derivative Financial Instruments</b>	<b>63,272</b>	<b>120,428</b>	<b>183,700</b>	<b>51,368</b>	<b>108,213</b>	<b>159,581</b>
Derivative finan. instruments held for hedging	5,879	11,164	17,044	7,013	6,941	13,954
Trading transactions	57,393	109,264	166,656	44,356	101,272	145,627
<b>Custody and Pledged Securities</b>	<b>652,436</b>	<b>241,044</b>	<b>893,481</b>	<b>540,578</b>	<b>212,960</b>	<b>753,538</b>
Items held in Custody	185,667	18,579	204,247	131,204	18,268	149,472
Pledged Items	464,440	221,882	686,322	407,518	194,151	601,669
Accepted independent guaran. and warran.	2,329	584	2,912	1,856	541	2,397
<b>Total Off Balance Sheet Commitments</b>	<b>817,912</b>	<b>408,904</b>	<b>1,226,815</b>	<b>688,106</b>	<b>366,392</b>	<b>1,054,499</b>

### Income-Expenditure

(EUR Million)

	June 2011	June 2010
<b>Interest Income</b>	<b>12,348</b>	<b>14,735</b>
Interest on loans	8,636	9,315
Interest received from reserve deposits	0	85
Interest received from banks	64	175
Interest received from money market transactions	5	61
Interest received from marketable securities portfolio	3,592	5,019
Other interest income	51	79
<b>Interest Expenses</b>	<b>6,603</b>	<b>6,882</b>
Interest on deposits	5,171	5,565
Interest on money market transactions	551	597
Interest on funds borrowed	729	629
Interest on securities issued	105	0
Other interest expenses	48	92
<b>Net Interest Income/Expenses</b>	<b>5,745</b>	<b>7,853</b>
<b>Net Fees and Commissions Income/Expenses</b>	<b>2,027</b>	<b>2,128</b>
Fees and commissions received	2,404	2,519
Fees and commissions paid	377	390
<b>Dividend Income</b>	<b>373</b>	<b>357</b>
<b>Trading Profit/Loss (net)</b>	<b>226</b>	<b>225</b>
Profit/loss on trading account securities	366	593
Profit/losses on derivative financial transactions	162	-1,360
Foreign exchange profit/loss	-302	992
<b>Other Operating Income</b>	<b>1,424</b>	<b>1,532</b>
<b>Total Operating Income/Expenses</b>	<b>9,795</b>	<b>12,095</b>
Provision for Loan Losses or other Receivables (-)	1,231	1,650
Specific provisions of banks loans and other receivables*	568	1,150
General provision expenses*	446	275
Other Operating Expenses (-)	4,170	4,617
Personnel Expenses*	1,863	2,050
<b>Net Operating Profit/Loss</b>	<b>4,394</b>	<b>5,828</b>
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
<b>Profit/Loss Before Taxes from Continuing Operations</b>	<b>4,394</b>	<b>5,828</b>
Provisions for Taxes on Income from Continuing Operations (±)	-874	-1,123
<b>Net Profit/Loss from Continuing Operations</b>	<b>3,520</b>	<b>4,705</b>
<b>Net Profit/Loss Before Taxes from Terminated Operations</b>	<b>0</b>	<b>12</b>
Provisions for Taxes on Income from Terminated Operations (±)	0	-1
<b>Net Profit/Loss from Terminated Operations</b>	<b>0</b>	<b>11</b>
<b>Net Profit/Losses</b>	<b>3,520</b>	<b>4,716</b>

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

**Ratios**

(%)

	June 2011	June 2010
<b>Capital Ratios</b>		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	15.8	17.4
Shareholders' Equity / Total Assets	11.7	12.4
(Shareholders' Equity - Permanent Assets) / Total Assets	8.3	8.8
Net On Balance Sheet Position / Total Shareholders' Equity	-20.5	-14.0
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.6	1.2
<b>Balance-Sheet Ratios</b>		
TC Assets / Total Assets	70.0	69.8
TC Liabilities / Total Liabilities	65.4	66.1
FC Assets / FC Liabilities	86.6	88.8
TC Deposits / Total Deposits	65.0	65.6
TC Loans / Total Loans and Receivables	68.3	68.8
Total Deposits / Total Assets	59.0	64.5
Funds Borrowed / Total Assets	10.3	9.4
<b>Assets Quality</b>		
Financial Assets (net) / Total Assets	24.9	31.4
Total Loans and Receivables / Total Assets	57.7	53.8
Total Loans and Receivables / Total Deposits	97.7	83.3
Loans Under Follow-up (gross) / Total Loans and Receivables	3.1	4.6
Loans Under Follow-up (net) / Total Loans and Receivables	0.4	0.6
Specific Provisions / Loans Under Follow-up	86.7	86.4
Permanent Assets / Total Assets	3.4	3.6
Consumer Loans / Total Loans and Receivables	33.5	32.7
<b>Liquidity</b>		
Liquid Assets / Total Assets	31.0	31.4
Liquid Assets / Short-term Liabilities	54.3	51.0
TC Liquid Assets / Total Assets	21.7	21.2
<b>Profitability</b>		
Net Profit/Losses / Total Assets	1.0	1.4
Net Profit/Losses / Total Shareholders' Equity	8.6	11.3
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.3	1.7
<b>Income-Expenditure Structure</b>		
Net Interest Income After Specific Provisions / Total Assets	1.5	2.0
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	52.8	55.4
Non-interest Income (net) / Total Assets	1.2	1.3
Other Operating Expenses / Total Assets	1.2	1.4
Personnel Expenses / Other Operating Expenses	44.7	44.4
Non-interest Income (net) / Other Operating Expenses	97.1	91.9

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

# Glossary

## 1. Terms used in Financial Statements

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

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

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

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

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

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

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

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

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

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

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

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

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

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

## 2. Formulas Used in the Calculation of Ratios

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

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

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

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

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

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

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

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

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

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

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

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

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

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

## 3. Exchange Rates (EUR/TRY)

Year	Period	EUR/TRY	Year	Period	EUR/TRY
2011	June	2.3397	2010	June	1.9292

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