



**The Banking System in Turkey  
Yearly Statistics by "Banks and Groups"  
(Last 5 Year)**

**2006 - 2010**

Report Code : YE08

January 2012



## Banks and Groups, as of December 31, 2010

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

## The Banking System in Turkey

### Assets

(USD Million)

Year	Period	Liquid Assets								Loans and Receivables			
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total				
2010	TC	19,211	7,405	8,074	6,211	111,176	51,867	170	169,424	204,114	234,787	12,089	10,216
	FC	19,589	13,808	0	1,645	18,088	11,791	10	31,534	64,931	94,264	188	167
	Total	38,800	21,213	8,074	7,857	129,264	63,657	180	200,958	269,045	329,051	12,277	10,382
2009	TC	19,741	4,777	8,085	5,959	83,879	63,945	221	154,004	186,607	182,744	13,685	11,592
	FC	13,598	22,081	681	1,003	17,486	16,380	13	34,882	71,241	71,277	213	150
	Total	33,338	26,858	8,766	6,962	101,364	80,325	234	188,886	257,848	254,021	13,898	11,742
2008	TC	21,986	2,978	6,429	3,589	35,055	63,537	500	102,681	134,075	168,245	8,583	6,968
	FC	14,700	20,009	192	1,276	17,243	15,287	66	33,872	68,773	71,233	101	98
	Total	36,686	22,987	6,621	4,865	52,298	78,824	566	136,553	202,847	239,478	8,684	7,066
2007	TC	18,319	5,016	5,321	5,489	77,477	30,025	1	112,991	141,647	180,136	8,404	7,427
	FC	17,285	18,608	0	5,607	26,444	6,617	33	38,701	74,594	60,798	72	67
	Total	35,604	23,624	5,321	11,095	103,921	36,642	34	151,692	216,241	240,934	8,476	7,495
2006	TC	12,646	4,493	1,447	4,667	50,094	27,312	13	82,087	100,672	112,251	5,777	5,240
	FC	13,867	20,207	104	6,480	22,451	8,693	6	37,630	71,808	42,351	43	43
	Total	26,513	24,700	1,551	11,147	72,545	36,005	19	119,717	172,480	154,602	5,821	5,283

### Liabilities

(USD Million)

Year	Period	Deposits	Non-Deposit Funds						Other Liabilities				
			Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop. & Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2010	TC	278,112	9,920	29,869	1,038	4,479	45,306	1,412	902	0	120	10,675	4,138
	FC	121,654	50,782	7,661	1,012	457	59,911	918	92	2	3,715	1,882	1,910
	Total	399,766	60,702	37,530	2,049	4,936	105,218	2,330	994	2	3,835	12,557	6,049
2009	TC	223,956	8,018	35,308	70	4,097	47,492	1,051	884	0	124	8,645	3,465
	FC	117,104	39,018	5,899	0	161	45,078	587	38	1	4,124	1,005	1,192
	Total	341,060	47,036	41,207	70	4,258	92,570	1,639	922	1	4,248	9,650	4,658
2008	TC	191,519	8,467	23,362	0	3,687	35,515	1,182	679	0	60	7,098	3,317
	FC	106,474	42,928	3,767	0	78	46,773	739	136	2	3,938	996	1,957
	Total	297,992	51,394	27,129	0	3,764	82,288	1,921	814	2	3,998	8,094	5,273
2007	TC	200,541	9,729	19,336	0	3,579	32,645	2,379	56	0	17	9,292	5,625
	FC	107,389	41,302	5,001	0	78	46,380	637	15	3	3,191	697	1,725
	Total	307,930	51,031	24,337	0	3,657	79,025	3,015	71	3	3,208	9,990	7,350
2006	TC	137,155	5,466	14,293	0	2,993	22,752	526	10	0	231	5,881	1,376
	FC	85,406	34,978	4,313	0	4	39,295	179	3	1	1,929	838	1,265
	Total	222,561	40,444	18,606	0	2,997	62,047	706	13	1	2,160	6,719	2,641

	Permanent Assets											Total Assets	
Total	Investments and Associates (net)			Subsidiaries (net)		Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)	Total			Un-classified Assets
	Accounted with Equity Method	Non-consolidated		Non-consolidated Financials	Non-consolidated Financials								
		Financials	Non-Financials										
236,661	0	372	452	4,587	1,905	20	6,471	1,228	287	15,321	5,929	462,024	
94,285	0	77	0	2,317	5	28	7	1	0	2,437	1,892	163,545	
330,946	0	449	452	6,904	1,910	48	6,479	1,229	287	17,757	7,821	625,570	
184,838	50	307	472	3,949	1,449	1	6,733	1,203	239	14,403	5,085	390,932	
71,339	128	30	0	1,955	5	17	8	2	0	2,145	1,243	145,969	
256,177	178	337	472	5,904	1,454	19	6,741	1,205	239	16,548	6,328	536,901	
169,860	49	198	458	2,825	971	0	6,304	1,212	264	12,283	4,059	320,277	
71,236	145	29	0	1,935	5	16	6	2	0	2,139	1,414	143,562	
241,097	194	227	458	4,761	976	16	6,310	1,214	265	14,422	5,474	463,839	
181,113	0	217	647	4,429	1,926	0	7,367	1,714	300	16,600	5,193	344,554	
60,803	215	37	8	1,702	6	11	8	1	42	2,031	2,079	139,507	
241,916	215	254	655	6,131	1,932	11	7,375	1,715	342	18,631	7,272	484,061	
112,789	6	158	555	2,734	1,609	0	5,780	1,213	327	12,383	2,486	228,330	
42,351	45	28	6	1,311	22	9	8	2	0	1,431	1,027	116,617	
155,139	51	186	561	4,045	1,632	9	5,788	1,215	327	13,814	3,513	344,947	

Shareholders' Equity											Total Liabilities
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Total Income (Loss)		Total		
							Previous Years	Current Year		Total	
8,471	1,782	65	27,566	29,167	12,982	38,486	-11,193	13,892	2,699	83,335	434,319
524	7	16	9,067	0	608	10	0	0	0	618	191,250
8,996	1,789	81	36,632	29,167	13,590	38,497	-11,193	13,892	2,699	83,954	625,570
8,302	1,651	29	24,152	26,762	11,901	31,105	-11,766	13,096	1,330	71,098	366,699
540	11	35	7,534	0	478	9	0	0	0	486	170,202
8,842	1,662	64	31,686	26,762	12,379	31,114	-11,766	13,096	1,330	71,584	536,901
6,910	1,557	28	20,831	24,271	8,739	24,538	-11,571	8,394	-3,177	54,371	302,236
503	3	115	8,388	0	-36	6	0	0	0	-31	161,604
7,413	1,560	143	29,218	24,271	8,703	24,544	-11,571	8,394	-3,177	54,341	463,839
7,235	2,031	54	26,689	26,310	13,204	26,656	-15,553	12,362	-3,191	62,980	322,856
503	2	255	7,028	0	406	2	0	0	0	408	161,205
7,738	2,033	309	33,717	26,310	13,610	26,658	-15,553	12,362	-3,191	63,388	484,061
4,863	1,438	25	14,349	17,989	9,409	18,763	-12,917	7,813	-5,105	41,056	215,313
329	24	173	4,742	0	211	-19	0	0	0	191	129,634
5,193	1,461	198	19,091	17,989	9,619	18,744	-12,917	7,813	-5,105	41,248	344,947

## The Banking System in Turkey

### Off Balance-Sheet Commitments

(USD Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative Financial Instruments			
		Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Trading Transactions		
												Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2010	TC	36,740	16	1,017	0	2,387	40,160	101,055	72,047	173,102	11,750	6,614	41,824	19,361
	FC	29,568	2,293	17,085	40	3,252	52,237	20,659	41,351	62,009	10,160	21,504	99,319	31,046
	Total	66,309	2,309	18,101	40	5,639	92,397	121,714	113,398	235,112	21,910	28,118	141,143	50,407
2009	TC	29,191	3	11	0	1,500	30,705	89,655	6,986	96,641	8,389	6,598	31,211	11,142
	FC	27,928	1,982	13,623	15	2,654	46,201	25,184	4,108	29,292	3,453	13,199	65,919	22,243
	Total	57,119	1,985	13,634	15	4,154	76,906	114,839	11,094	125,933	11,842	19,797	97,129	33,385
2008	TC	24,451	1	1	0	1,069	25,523	65,245	16,331	81,576	9,919	6,321	23,885	6,000
	FC	25,648	2,104	14,234	12	2,118	44,116	13,072	3,755	16,827	6,587	13,223	46,468	11,184
	Total	50,099	2,105	14,235	12	3,187	69,639	78,317	20,086	98,403	16,506	19,543	70,353	17,184
2007	TC	28,008	11	2	0	1,153	29,174	73,381	20,676	94,056	248	9,571	27,913	16,231
	FC	23,870	2,153	14,367	6	2,851	43,247	11,679	2,661	14,339	974	17,494	37,239	20,074
	Total	51,878	2,164	14,369	6	4,004	72,422	85,060	23,336	108,396	1,222	27,065	65,151	36,305
2006	TC	18,472	4	1	0	1,033	19,509	42,743	10,629	53,372	199	4,818	15,623	3,941
	FC	20,466	1,804	10,850	5	2,161	35,286	3,384	1,222	4,606	711	12,302	26,480	9,258
	Total	38,938	1,808	10,851	5	3,194	54,795	46,127	11,851	57,978	910	17,120	42,103	13,199

### Income-Expenditure

(USD Million)

Year	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Borrowed	Other Interest Expense	Total	Net Interest Income/ Expenses	Fees and Commiss. Received From	Fees and Commiss. Paid	Net	Dividend Income
2010	30,998	728	16,951	700	49,376	19,960	1,958	2,261	24,178	25,198	7,585	1,131	6,454	547
2009	35,179	885	18,920	1,232	56,216	22,956	2,494	2,649	28,099	28,117	7,473	1,232	6,241	518
2008	34,113	1,633	17,904	1,633	55,283	28,549	3,077	3,384	35,009	20,274	6,830	1,278	5,552	584
2007	33,933	1,952	21,143	2,686	59,713	30,402	3,829	3,272	37,503	22,210	7,642	1,447	6,195	691
2006	20,195	993	15,389	2,119	38,696	19,910	2,520	1,626	24,056	14,640	5,483	1,041	4,442	345

					Custody and Pledged Securities				Total Off Balance-Sheet Commitments
FX	Interest Rate				Items Held in	Pledged	Accepted Indepen. Guaran. and Warran.		
Futures	Futures	Others	Total	Total	Custody	Securities		Total	
14	0	751	68,565	80,314	6,025,221	723,418	38,590	6,787,229	7,080,806
654	5,122	1,959	159,604	169,764	26,694	306,080	18,179	350,954	634,965
<b>668</b>	<b>5,122</b>	<b>2,711</b>	<b>228,169</b>	<b>250,079</b>	<b>6,051,915</b>	<b>1,029,498</b>	<b>56,769</b>	<b>7,138,183</b>	<b>7,715,771</b>
23	0	367	49,340	57,729	4,687,814	542,181	30,271	5,260,267	5,445,341
608	1,176	1,204	104,350	107,803	25,187	240,384	7,189	272,760	456,055
<b>631</b>	<b>1,176</b>	<b>1,571</b>	<b>153,690</b>	<b>165,531</b>	<b>4,713,001</b>	<b>782,566</b>	<b>37,460</b>	<b>5,533,027</b>	<b>5,901,397</b>
32	0	354	36,592	46,511	3,601,644	364,904	22,113	3,988,661	4,142,271
600	379	1,593	73,447	80,033	22,053	178,057	6,630	206,741	347,717
<b>631</b>	<b>379</b>	<b>1,947</b>	<b>110,038</b>	<b>126,545</b>	<b>3,623,697</b>	<b>542,961</b>	<b>28,743</b>	<b>4,195,402</b>	<b>4,489,988</b>
151	0	991	54,856	55,105	3,551,174	327,524	18,394	3,897,092	4,075,427
810	1,136	3,386	80,139	81,113	22,758	121,369	5,609	149,736	288,435
<b>960</b>	<b>1,136</b>	<b>4,377</b>	<b>134,995</b>	<b>136,217</b>	<b>3,573,932</b>	<b>448,893</b>	<b>24,004</b>	<b>4,046,828</b>	<b>4,363,863</b>
86	0	103	24,572	24,771	2,804,238	204,873	6,769	3,015,879	3,113,531
275	202	1,503	50,020	50,731	20,203	127,740	3,524	151,467	242,090
<b>361</b>	<b>202</b>	<b>1,606</b>	<b>74,592</b>	<b>75,502</b>	<b>2,824,441</b>	<b>332,613</b>	<b>10,292</b>	<b>3,167,346</b>	<b>3,355,621</b>

Trading	Other	Total	Prov. for		Net	Surplus	Profit/Loss		Profit/Loss	Prov. for	Net	Net	
Profit/	Operating	Oper.	Loan	Other	Oper.	Written	From	Net	Before	Income	Profit/	Profit/	Net
Loss	Income	Profit/	Losses	Oper.	Income	as Gain	Equity	Monetary	Taxes	Taxes	Loss	Loss	Profit
(Net)		Loss	and Other	Expen.	(Loss)	After	Method	Position	from	from	Contin.	from	(Loss)
			Receiv.			Merger	Applied	Gain/Loss	Continuing	Oper. (+/-)	Oper.	Termin.	
							Subsidiar.		Oper.			Oper.	
110	5,114	37,424	4,387	15,986	17,051	0	0	0	17,051	-3,218	13,833	59	13,892
1,118	2,723	38,718	8,126	14,410	16,181	0	0	0	16,181	-3,181	13,001	95	13,096
-135	2,746	29,021	4,983	13,641	10,397	0	0	0	10,397	-1,998	8,399	-5	8,394
668	4,582	34,344	4,309	14,878	15,157	0	0	0	15,157	-2,782	12,375	-12	12,362
11	3,611	23,048	2,688	10,371	9,990	0	8	0	9,998	-2,185	7,813	0	7,813

# Ratios

(%)

	2010	2009	2008	2007	2006
<b>Capital Ratios</b>					
Shareholders' Equity / (Amount subject to credit + market + operational risk)	19.2	20.9	18.1	19.1	22.0
Shareholders' Equity / Total Assets	13.4	13.3	11.7	13.1	12.0
(Shareholders' Equity - Permanent Assets) / Total Assets	10.3	9.8	8.3	9.0	7.8
Net On Balance Sheet Position / Total Shareholders' Equity	-17.8	-17.9	-7.4	-14.0	-13.5
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.3	0.3	1.0	0.0	0.2
<b>Balance-Sheet Ratios</b>					
TC Assets / Total Assets	73.9	72.8	69.0	71.2	66.2
TC Liabilities / Total Liabilities	69.4	68.3	65.2	66.7	62.4
FC Assets / FC Liabilities	85.5	85.8	88.8	86.5	90.0
TC Deposits / Total Deposits	69.6	65.7	64.3	65.1	61.6
TC Loans and Receivables / Total Loans and Receivables	71.5	72.2	70.5	74.9	72.7
Total Deposits / Total Assets	63.9	63.5	64.2	63.6	64.5
Funds Borrowed / Total Assets	9.7	8.8	11.1	10.5	11.7
<b>Assets Quality</b>					
Financial Assets (net) / Total Assets	32.1	35.2	29.4	31.3	34.7
Total Loans and Receivables / Total Assets	52.9	47.7	52.0	50.0	45.0
Total Loans and Receivables / Total Deposits	82.8	75.1	80.9	78.6	69.7
Loans Under Follow-up (gross) / Total Loans and Receivables	3.7	5.4	3.6	3.5	3.8
Loans Under Follow-up (net) / Total Loans and Receivables	0.6	0.8	0.7	0.4	0.3
Specific Provisions / Loans Under Follow-up	84.6	84.5	81.4	88.4	90.8
Permanent Assets / Total Assets	3.1	3.5	3.5	4.1	4.2
Consumer Loans / Total Loans and Receivables	33.3	33.7	31.7	33.3	31.2
<b>Liquidity</b>					
Liquid Assets / Total Assets	32.8	33.0	26.6	37.1	39.6
Liquid Assets / Short-term Liabilities	54.7	54.3	44.5	62.4	65.3
TC Liquid Assets / Total Assets	24.3	22.8	15.1	23.1	21.3
<b>Profitability</b>					
Net Profit/Losses / Total Assets	2.2	2.4	1.8	2.6	2.3
Net Profit/Losses / Total Shareholders' Equity	16.5	18.3	15.4	19.5	18.9
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.7	3.0	2.2	3.1	2.9
<b>Income-Expenditure Structure</b>					
Net Interest Income After Specific Provisions / Total Assets	3.5	4.1	3.6	4.1	3.8
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	58.9	56.7	58.1	57.5	57.3
Non-interest Income (net) / Total Assets	2.0	2.0	1.9	2.5	2.4
Other Operating Expenses / Total Assets	2.6	2.7	2.9	3.1	3.0
Personnel Expenses / Other Operating Expenses	44.4	45.5	44.5	44.3	43.0
Non-interest Income (net) / Other Operating Expenses	76.5	73.6	64.1	81.6	81.1

## Deposit Banks

## Assets

(USD Million)

Year	Period	Liquid Assets								Loans and Receivables			
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total				
2010	TC	19,129	4,536	7,516	5,889	109,696	51,076	170	166,831	198,012	227,528	11,878	10,047
	FC	19,403	13,370	0	1,626	17,739	11,755	10	31,130	63,903	89,244	178	157
	Total	38,533	17,906	7,516	7,515	127,435	62,831	180	197,961	261,915	316,772	12,056	10,205
2009	TC	19,652	3,304	6,381	5,709	82,629	63,456	221	152,015	181,352	175,796	13,468	11,429
	FC	13,518	21,480	681	991	17,137	16,337	13	34,479	70,157	67,205	209	146
	Total	33,169	24,784	7,062	6,700	99,766	79,794	234	186,494	251,509	243,000	13,677	11,576
2008	TC	21,941	1,752	5,275	3,429	34,109	63,312	500	101,350	130,319	161,454	8,455	6,851
	FC	14,618	19,743	187	1,258	16,949	15,246	66	33,519	68,067	68,196	96	93
	Total	36,559	21,495	5,462	4,687	51,058	78,558	566	134,869	198,386	229,651	8,551	6,943
2007	TC	18,301	3,355	4,198	4,898	76,207	29,873	1	110,978	136,832	173,127	8,267	7,300
	FC	17,206	18,345	0	5,579	26,161	6,566	33	38,340	73,891	57,961	69	65
	Total	35,507	21,700	4,198	10,477	102,368	36,439	34	149,318	210,723	231,089	8,337	7,364
2006	TC	12,628	3,573	1,025	4,442	49,405	27,195	13	81,054	98,281	107,609	5,648	5,118
	FC	13,837	19,793	104	6,455	22,206	8,641	6	37,309	71,043	39,964	41	41
	Total	26,465	23,367	1,129	10,897	71,611	35,836	19	118,363	169,324	147,573	5,690	5,159

## Liabilities

(USD Million)

Year	Period	Deposits	Non-Deposit Funds						Other Liabilities				
			Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop. & Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2010	TC	278,112	9,628	29,161	629	3,183	42,601	1,394	902	0	120	10,027	3,764
	FC	121,654	44,862	7,568	1,012	0	53,442	898	92	2	3,539	1,838	1,673
	Total	399,766	54,490	36,730	1,640	3,183	96,043	2,292	994	2	3,659	11,865	5,437
2009	TC	223,956	7,932	34,373	0	3,136	45,441	1,037	884	0	124	7,882	3,068
	FC	117,104	33,537	5,868	0	0	39,405	580	38	1	3,931	945	978
	Total	341,060	41,469	40,241	0	3,136	84,846	1,617	922	1	4,055	8,827	4,046
2008	TC	191,519	8,298	22,839	0	2,798	33,935	1,159	679	0	60	6,397	2,899
	FC	106,474	38,366	3,730	0	0	42,096	724	136	2	3,731	972	1,768
	Total	297,992	46,664	26,569	0	2,798	76,031	1,884	814	2	3,790	7,368	4,667
2007	TC	200,541	9,470	18,556	0	3,426	31,452	2,298	56	0	17	7,503	5,249
	FC	107,389	37,041	4,942	0	1	41,985	622	15	1	2,960	663	1,553
	Total	307,930	46,512	23,499	0	3,427	73,437	2,920	71	1	2,977	8,166	6,801
2006	TC	137,155	5,396	13,954	0	2,914	22,263	507	10	0	231	5,030	1,040
	FC	85,406	31,851	4,258	0	4	36,113	175	3	1	1,679	779	1,126
	Total	222,561	37,247	18,211	0	2,918	58,376	682	13	1	1,909	5,809	2,166



	Permanent Assets											Total Assets	
Total	Investments and Associates (net)			Subsidiaries (net)		Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)	Total			Un-classified Assets
	Accounted with Equity Method	Non-consolidated		Non-consolidated Financials	Non-consolidated Financials								
		Financials	Non-Financials										
229,359	0	282	448	4,482	1,896	20	6,339	1,215	285	14,967	5,844	448,182	
89,265	0	77	0	2,240	0	28	7	1	0	2,354	1,751	157,273	
318,624	0	359	448	6,722	1,896	48	6,346	1,217	285	17,321	7,595	605,455	
177,834	50	234	463	3,831	1,433	1	6,584	1,193	237	14,025	4,956	378,167	
67,267	128	29	0	1,884	0	17	8	2	0	2,068	1,073	140,566	
245,102	178	263	463	5,714	1,433	19	6,592	1,195	237	16,093	6,029	518,733	
163,058	49	165	449	2,708	966	0	6,168	1,207	261	11,974	3,952	309,303	
68,200	145	29	0	1,865	0	16	6	2	0	2,064	1,136	139,466	
231,258	194	194	449	4,574	966	16	6,174	1,209	262	14,038	5,088	448,769	
174,095	0	124	636	4,308	1,925	0	7,202	1,703	291	16,189	5,070	332,186	
57,966	215	37	0	1,631	0	11	8	1	42	1,946	1,787	135,591	
232,061	215	162	636	5,939	1,925	11	7,210	1,705	333	18,135	6,857	467,776	
108,140	0	86	535	2,686	1,600	0	5,626	1,208	327	12,068	2,370	220,859	
39,964	45	28	0	1,311	17	9	8	2	0	1,420	747	113,174	
148,104	45	114	535	3,997	1,617	9	5,635	1,209	327	13,488	3,117	334,033	

				Shareholders' Equity							Total Liabilities
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Total Income (Loss)		Total		
							Previous Years	Current Year		Total	
8,282	1,725	65	26,278	22,925	11,708	37,380	-11,176	13,344	2,168	74,181	421,172
524	7	16	8,590	0	587	10	0	0	0	597	184,283
8,806	1,731	81	34,867	22,925	12,295	37,390	-11,176	13,344	2,168	74,778	605,455
8,117	1,537	29	22,678	21,200	10,550	30,116	-11,685	12,432	747	62,612	354,688
540	11	35	7,060	0	468	9	0	0	0	477	164,045
8,656	1,548	64	29,738	21,200	11,019	30,124	-11,685	12,432	747	63,089	518,733
6,771	1,448	28	19,441	19,957	7,344	23,767	-11,494	7,788	-3,706	47,362	292,256
503	3	114	7,953	0	-15	6	0	0	0	-10	156,513
7,274	1,451	143	27,394	19,957	7,329	23,772	-11,494	7,788	-3,706	47,352	448,769
7,109	1,886	54	24,171	21,955	11,254	25,822	-15,391	11,617	-3,774	55,257	311,422
503	2	252	6,571	0	407	2	0	0	0	409	156,354
7,612	1,888	306	30,743	21,955	11,660	25,825	-15,391	11,617	-3,774	55,666	467,776
4,765	1,338	24	12,945	15,210	7,724	18,260	-12,808	7,287	-5,521	35,673	208,037
329	24	172	4,287	0	209	-19	0	0	0	190	125,996
5,094	1,362	196	17,232	15,210	7,933	18,241	-12,808	7,287	-5,521	35,863	334,033

## Deposit Banks

## Off Balance-Sheet Commitments

(USD Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative Financial Instruments			
		Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Trading Transactions		
												Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2010	TC	35,322	16	1,017	0	599	36,954	100,524	69,955	170,479	11,750	6,493	41,126	19,192
	FC	28,276	2,289	16,565	40	2,441	49,611	20,259	37,756	58,015	10,160	21,231	97,758	30,524
	Total	63,599	2,305	17,581	40	3,040	86,565	120,783	107,711	228,494	21,910	27,724	138,885	49,716
2009	TC	27,744	3	11	0	326	28,084	89,183	6,843	96,026	8,389	6,537	30,601	11,053
	FC	27,268	1,967	13,341	15	1,879	44,469	24,827	3,471	28,298	3,453	13,138	64,511	21,864
	Total	55,011	1,970	13,352	15	2,205	72,553	114,010	10,314	124,324	11,842	19,675	95,111	32,917
2008	TC	23,541	1	1	0	279	23,822	65,219	16,061	81,280	9,919	6,307	23,485	5,940
	FC	25,032	2,086	13,818	12	1,780	42,729	12,620	3,385	16,005	6,587	13,105	45,697	10,915
	Total	48,573	2,088	13,820	12	2,058	66,551	77,839	19,447	97,286	16,506	19,412	69,182	16,855
2007	TC	27,490	11	2	0	376	27,879	73,369	20,512	93,880	248	9,353	27,001	13,771
	FC	23,367	2,143	13,992	6	2,429	41,938	11,107	2,472	13,580	974	17,214	35,997	17,742
	Total	50,857	2,154	13,994	6	2,805	69,817	84,476	22,984	107,460	1,222	26,567	62,998	31,513
2006	TC	18,255	4	1	0	691	18,951	42,740	10,474	53,214	199	4,675	14,961	3,876
	FC	20,008	1,796	10,681	5	1,921	34,411	3,022	1,045	4,068	711	12,148	24,692	9,194
	Total	38,263	1,800	10,682	5	2,613	53,362	45,762	11,519	57,281	910	16,823	39,652	13,070

## Income-Expenditure

(USD Million)

USD million)

Year	Operating Income													
	Interest Income from					Interest Expenses on				Net Interest Income/Expenses	Net Fees and Commissions			Dividend Income
	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total		Fees and Commiss. Received From	Fees and Commiss. Paid	Net	
2010	30,365	634	16,722	621	48,343	19,960	1,846	2,175	23,981	24,362	7,489	1,118	6,372	522
2009	34,312	805	18,676	1,146	54,939	22,956	2,296	2,569	27,821	27,118	7,393	1,220	6,172	498
2008	33,342	1,520	17,653	1,515	54,031	28,549	2,901	3,299	34,748	19,283	6,793	1,271	5,522	562
2007	33,079	1,860	20,878	2,520	58,337	30,402	3,584	3,146	37,132	21,204	7,593	1,440	6,153	672
2006	19,633	931	15,208	2,020	37,792	19,910	2,344	1,590	23,845	13,947	5,447	1,033	4,414	334

					Custody and Pledged Securities				Total Off Balance-Sheet Commitments
FX	Interest Rate				Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.		
Futures	Futures	Others	Total	Total				Total	
14	0	729	67,555	79,305	275,631	716,705	37,396	1,029,731	1,316,469
644	4,099	1,899	156,155	166,316	26,482	283,928	7,064	317,473	591,415
<b>659</b>	<b>4,099</b>	<b>2,628</b>	<b>223,710</b>	<b>245,620</b>	<b>302,113</b>	<b>1,000,632</b>	<b>44,460</b>	<b>1,347,205</b>	<b>1,907,884</b>
23	0	336	48,549	56,938	266,242	536,814	29,676	832,733	1,013,782
597	71	1,182	101,363	104,816	24,934	227,310	6,957	259,201	436,784
<b>620</b>	<b>71</b>	<b>1,518</b>	<b>149,912</b>	<b>161,754</b>	<b>291,176</b>	<b>764,124</b>	<b>36,633</b>	<b>1,091,934</b>	<b>1,450,565</b>
32	0	341	36,105	46,024	221,047	360,367	21,572	602,986	754,113
517	41	1,506	71,782	78,369	21,844	167,930	6,402	196,176	333,279
<b>549</b>	<b>41</b>	<b>1,847</b>	<b>107,887</b>	<b>124,393</b>	<b>242,891</b>	<b>528,297</b>	<b>27,974</b>	<b>799,162</b>	<b>1,087,392</b>
143	0	639	50,907	51,155	251,192	322,224	18,102	591,517	764,431
589	795	1,796	74,133	75,107	22,530	114,177	5,469	142,176	272,801
<b>732</b>	<b>795</b>	<b>2,435</b>	<b>125,040</b>	<b>126,262</b>	<b>273,722</b>	<b>436,401</b>	<b>23,571</b>	<b>733,694</b>	<b>1,037,232</b>
55	0	89	23,655	23,854	185,440	201,634	6,769	393,843	489,862
205	202	1,468	47,909	48,620	19,956	123,498	3,524	146,977	234,076
<b>260</b>	<b>202</b>	<b>1,557</b>	<b>71,564</b>	<b>72,474</b>	<b>205,396</b>	<b>325,132</b>	<b>10,292</b>	<b>540,820</b>	<b>723,938</b>

			Prov. for			Surplus	Profit/Loss		Profit/Loss	Prov. for	Net	Net	Net Profit (Loss)
Trading Profit/Loss (Net)	Other Operating Income	Total Oper. Profit/Loss	Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Written as Gain After Merger	From Equity Method Applied Subsidiar.	Net Monetary Position Gain/Loss	Before Taxes from Continuing Oper.	Income Taxes from Continuing Oper. (+/-)	Profit/Loss from Contin.	Profit/Loss from Termin. Oper.	
86	4,983	36,325	4,330	15,605	16,389	0	0	0	16,389	-3,105	13,284	60	13,344
1,072	2,613	37,473	8,025	14,062	15,386	0	0	0	15,386	-3,049	12,337	95	12,432
-132	2,655	27,890	4,889	13,323	9,678	0	0	0	9,678	-1,885	7,793	-5	7,788
642	4,407	33,079	4,271	14,522	14,287	0	0	0	14,287	-2,671	11,616	1	11,617
51	3,319	22,065	2,613	10,081	9,371	0	8	0	9,378	-2,091	7,287	0	7,287

# Deposit Banks

2006-2010

## Ratios

(%)

	2010	2009	2008	2007	2006
<b>Capital Ratios</b>					
Shareholders' Equity / (Amount subject to credit + market + operational risk)	17.7	19.3	16.5	17.4	19.8
Shareholders' Equity / Total Assets	12.4	12.2	10.6	11.9	10.7
(Shareholders' Equity - Permanent Assets) / Total Assets	9.2	8.7	7.1	7.8	6.5
Net On Balance Sheet Position / Total Shareholders' Equity	-20.5	-20.9	-8.7	-15.7	-15.8
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.3	0.3	0.8	-0.1	0.0
<b>Balance-Sheet Ratios</b>					
TC Assets / Total Assets	74.0	72.9	68.9	71.0	66.1
TC Liabilities / Total Liabilities	69.6	68.4	65.1	66.6	62.3
FC Assets / FC Liabilities	85.3	85.7	89.1	86.7	89.8
TC Deposits / Total Deposits	69.6	65.7	64.3	65.1	61.6
TC Loans and Receivables / Total Loans and Receivables	72.0	72.6	70.5	75.0	73.0
Total Deposits / Total Assets	66.0	65.7	66.4	65.8	66.6
Funds Borrowed / Total Assets	9.0	8.0	10.4	9.9	11.2
<b>Assets Quality</b>					
Financial Assets (net) / Total Assets	32.7	36.0	30.1	31.9	35.4
Total Loans and Receivables / Total Assets	52.6	47.3	51.5	49.6	44.3
Total Loans and Receivables / Total Deposits	79.7	71.9	77.6	75.4	66.5
Loans Under Follow-up (gross) / Total Loans and Receivables	3.8	5.6	3.7	3.6	3.8
Loans Under Follow-up (net) / Total Loans and Receivables	0.6	0.9	0.7	0.4	0.4
Specific Provisions / Loans Under Follow-up	84.6	84.6	81.2	88.3	90.7
Permanent Assets / Total Assets	3.2	3.5	3.5	4.1	4.2
Consumer Loans / Total Loans and Receivables	34.6	35.2	33.0	34.6	32.7
<b>Liquidity</b>					
Liquid Assets / Total Assets	32.9	33.1	26.6	37.3	40.0
Liquid Assets / Short-term Liabilities	53.5	53.0	43.3	61.2	64.4
TC Liquid Assets / Total Assets	24.2	22.7	14.8	22.9	21.3
<b>Profitability</b>					
Net Profit/Losses / Total Assets	2.2	2.4	1.7	2.5	2.2
Net Profit/Losses / Total Shareholders' Equity	17.8	19.7	16.4	20.9	20.3
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.7	3.0	2.2	3.1	2.8
<b>Income-Expenditure Structure</b>					
Net Interest Income After Specific Provisions / Total Assets	3.5	4.0	3.5	4.0	3.8
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	58.5	56.0	57.0	56.7	56.9
Non-interest Income (net) / Total Assets	2.0	2.0	1.9	2.5	2.4
Other Operating Expenses / Total Assets	2.6	2.7	3.0	3.1	3.0
Personnel Expenses / Other Operating Expenses	44.2	45.3	44.1	43.9	42.8
Non-interest Income (net) / Other Operating Expenses	76.7	73.6	64.6	81.8	80.5

## State-owned Banks

### Assets

(USD Million)

Year	Period	Liquid Assets								Loans and Receivables			
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total				
2010	TC	8,483	129	1,445	168	34,491	29,949	0	64,609	74,666	74,908	3,166	2,776
	FC	4,239	4,361	0	61	5,108	4,789	0	9,958	18,558	20,046	7	7
	Total	12,722	4,490	1,445	230	39,599	34,739	0	74,567	93,224	94,954	3,173	2,783
2009	TC	7,491	227	2,286	318	24,924	37,731	0	62,974	72,978	54,723	3,114	2,701
	FC	3,024	6,029	0	78	5,584	5,904	0	11,567	20,620	14,624	6	6
	Total	10,515	6,256	2,286	396	30,509	43,635	0	74,540	93,598	69,347	3,121	2,707
2008	TC	6,776	42	2,104	443	7,852	39,162	0	47,457	56,378	44,675	2,170	1,899
	FC	2,745	5,470	0	100	4,904	5,599	0	10,603	18,818	12,338	6	6
	Total	9,521	5,511	2,104	542	12,756	44,761	0	58,060	75,196	57,013	2,176	1,905
2007	TC	7,134	1,218	2,913	878	32,713	18,719	0	52,310	63,574	45,909	2,208	2,127
	FC	2,874	4,668	0	495	10,026	576	0	11,098	18,640	8,522	6	6
	Total	10,008	5,885	2,913	1,373	42,739	19,295	0	63,408	82,214	54,431	2,214	2,133
2006	TC	5,017	1,272	620	1,735	20,956	19,402	7	42,100	49,009	27,747	1,706	1,652
	FC	2,447	4,516	0	939	7,729	791	0	9,459	16,422	5,680	6	6
	Total	7,464	5,788	620	2,674	28,685	20,193	7	51,559	65,431	33,426	1,712	1,658

### Liabilities

(USD Million)

Year	Period	Deposits	Non-Deposit Funds						Other Liabilities				
			Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop. & Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2010	TC	115,968	183	8,883	0	3,175	12,241	17	0	0	0	1,724	749
	FC	32,497	6,483	1,710	0	0	8,193	79	0	0	0	131	526
	Total	148,465	6,667	10,592	0	3,175	20,434	96	0	0	0	1,856	1,276
2009	TC	94,585	175	12,774	0	3,123	16,072	6	0	0	0	1,150	492
	FC	31,234	4,140	1,379	0	0	5,519	80	0	0	0	143	298
	Total	125,819	4,316	14,153	0	3,123	21,591	87	0	0	0	1,293	790
2008	TC	78,705	198	6,564	0	2,779	9,541	4	0	0	0	846	422
	FC	27,272	4,613	891	0	0	5,504	31	0	0	0	153	353
	Total	105,976	4,810	7,455	0	2,779	15,044	35	0	0	0	998	775
2007	TC	86,774	384	1,964	0	3,392	5,739	46	0	0	0	845	845
	FC	23,597	4,479	1,465	0	1	5,945	58	0	0	0	163	210
	Total	110,371	4,863	3,429	0	3,393	11,685	104	0	0	0	1,009	1,055
2006	TC	60,036	326	1,167	0	2,878	4,371	7	0	0	0	575	121
	FC	19,420	3,860	974	0	4	4,839	21	3	0	0	107	176
	Total	79,456	4,187	2,141	0	2,882	9,210	27	3	0	0	682	297

	Permanent Assets										Un- classified Assets	Total Assets
Total	Investments and Associates (net)			Subsidiaries (net)		Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)	Total		
	Accounted with Equity Method	Non-consolidated		Non- consolidated Financials	Non- consolidated Financials							
		Financials	Non- Financials									
75,298	0	204	9	717	95	0	1,872	68	74	3,039	1,594	154,597
20,046	0	49	0	436	0	28	4	1	0	519	131	39,253
95,344	0	253	9	1,154	95	28	1,876	69	74	3,558	1,725	193,850
55,137	50	152	9	330	100	0	2,039	47	62	2,789	1,217	132,121
14,624	128	0	0	373	0	17	4	1	0	524	185	35,953
69,761	178	152	9	703	100	17	2,043	49	62	3,313	1,402	168,074
44,946	49	88	8	235	100	0	1,766	51	88	2,386	802	104,512
12,338	145	0	0	361	0	16	2	2	0	526	291	31,972
57,284	194	88	8	596	100	16	1,768	53	88	2,912	1,092	136,484
45,990	0	59	11	383	112	0	1,892	36	79	2,572	1,018	113,154
8,522	215	0	0	279	0	11	3	1	0	509	282	27,953
54,512	215	59	11	662	112	11	1,894	37	79	3,081	1,300	141,107
27,801	0	39	5	231	88	0	1,567	42	43	2,014	595	79,420
5,680	45	6	0	225	0	9	3	1	0	288	184	22,574
33,481	45	45	5	456	88	9	1,570	43	43	2,303	780	101,994

				Shareholders' Equity							Total Liabilities
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Total Income (Loss)		Total		
							Previous Years	Current Year		Total	
1,971	560	0	5,023	4,065	2,578	7,700	104	4,475	4,579	18,921	
29	3	0	768	0	239	0	0	0	0	239	41,697
2,000	563	0	5,790	4,065	2,817	7,700	104	4,475	4,579	19,161	193,850
2,153	514	0	4,315	4,202	2,344	4,692	107	4,299	4,406	15,644	130,615
28	3	0	552	0	153	0	0	0	0	153	37,458
2,180	517	0	4,867	4,202	2,497	4,692	107	4,299	4,406	15,797	168,074
1,759	477	1	3,510	4,107	1,814	2,797	116	2,567	2,683	11,400	103,155
22	2	11	572	0	-18	0	0	0	0	-18	33,329
1,782	479	12	4,082	4,107	1,796	2,797	116	2,567	2,683	11,382	136,484
1,733	576	0	4,046	5,391	2,587	2,225	207	3,893	4,099	14,303	110,862
27	2	30	490	0	213	0	0	0	0	213	30,245
1,760	578	30	4,536	5,391	2,799	2,225	207	3,893	4,099	14,515	141,107
1,152	546	0	2,400	4,249	1,886	1,404	306	2,656	2,962	10,502	77,309
19	23	16	365	0	80	-19	0	0	0	61	24,685
1,171	570	16	2,766	4,249	1,966	1,385	306	2,656	2,962	10,563	101,994

## State-owned Banks

## Off Balance-Sheet Commitments

(USD Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative Financial Instruments			
		Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Trading Transactions		
												Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2010	TC	9,231	7	992	0	56	10,286	16,079	7,534	23,613	0	60	3,897	140
	FC	6,163	244	3,739	4	111	10,261	1,096	2,466	3,562	0	89	5,187	152
	Total	15,394	251	4,731	4	167	20,547	17,175	10,000	27,175	0	149	9,084	291
2009	TC	6,611	0	3	0	30	6,644	11,799	6,327	18,126	0	84	1,358	132
	FC	5,284	409	3,655	12	81	9,441	1,049	2,815	3,864	0	509	4,575	143
	Total	11,894	409	3,657	12	111	16,085	12,848	9,142	21,990	0	593	5,933	275
2008	TC	4,780	0	0	0	14	4,794	8,818	3,380	12,198	0	60	753	0
	FC	4,376	399	2,930	9	5	7,719	737	2,479	3,216	0	133	2,322	0
	Total	9,156	399	2,930	9	19	12,513	9,555	5,859	15,415	0	193	3,075	0
2007	TC	4,496	0	0	0	11	4,508	9,270	4,462	13,732	0	215	1,338	0
	FC	3,508	423	1,946	2	1	5,879	545	2,181	2,727	0	208	1,830	0
	Total	8,004	423	1,946	2	12	10,387	9,815	6,643	16,458	0	423	3,169	0
2006	TC	2,576	0	0	0	2	2,579	4,617	534	5,151	59	4	661	0
	FC	3,067	278	1,342	2	5	4,694	168	1,036	1,204	208	11	706	0
	Total	5,643	278	1,342	2	7	7,273	4,784	1,571	6,355	267	15	1,368	0

## Income-Expenditure

(USD Million)

Year	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Borrowed	Other Interest Expense	Total	Net Interest Income/ Expenses	Fees and Commiss. Received From	Fees and Commiss. Paid	Net	Dividend Income
2010	9,214	166	6,513	123	16,015	7,775	102	805	8,681	7,334	1,167	205	962	81
2009	9,645	305	8,312	176	18,438	9,032	150	1,016	10,198	8,240	1,121	204	917	42
2008	8,303	539	8,321	300	17,463	11,136	202	735	12,072	5,390	1,137	212	926	60
2007	7,736	513	9,949	974	19,172	12,360	285	432	13,077	6,095	1,428	234	1,194	69
2006	4,334	230	7,775	759	13,097	8,196	184	194	8,575	4,522	972	157	815	34

					Custody and Pledged Securities				Total Off Balance-Sheet Commitments
FX	Interest Rate				Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.		
Futures	Futures	Others	Total	Total				Total	
0	0	129	4,226	4,226	63,699	320,113	0	383,812	421,936
0	0	772	6,199	6,199	5,162	115,603	22	120,786	140,809
<b>0</b>	<b>0</b>	<b>900</b>	<b>10,425</b>	<b>10,425</b>	<b>68,861</b>	<b>435,715</b>	<b>22</b>	<b>504,598</b>	<b>562,745</b>
0	0	133	1,707	1,707	53,881	238,025	0	291,906	318,382
0	0	360	5,586	5,586	4,349	84,449	17	88,815	107,706
<b>0</b>	<b>0</b>	<b>493</b>	<b>7,293</b>	<b>7,293</b>	<b>58,230</b>	<b>322,475</b>	<b>17</b>	<b>380,722</b>	<b>426,089</b>
0	0	0	813	813	41,264	144,937	0	186,201	204,006
0	0	40	2,495	2,495	3,037	50,764	3	53,804	67,234
<b>0</b>	<b>0</b>	<b>40</b>	<b>3,308</b>	<b>3,308</b>	<b>44,302</b>	<b>195,700</b>	<b>3</b>	<b>240,005</b>	<b>271,240</b>
0	0	0	1,554	1,554	47,441	123,546	0	170,987	190,780
0	0	0	2,038	2,038	2,631	29,671	15	32,317	42,961
<b>0</b>	<b>0</b>	<b>0</b>	<b>3,591</b>	<b>3,591</b>	<b>50,072</b>	<b>153,217</b>	<b>15</b>	<b>203,305</b>	<b>233,742</b>
0	0	0	665	724	45,300	74,283	0	119,582	128,036
0	0	0	717	925	2,080	21,233	0	23,314	30,137
<b>0</b>	<b>0</b>	<b>0</b>	<b>1,383</b>	<b>1,649</b>	<b>47,380</b>	<b>95,516</b>	<b>0</b>	<b>142,896</b>	<b>158,173</b>

Trading Profit/Loss (Net)	Other Operating Income	Total Oper. Profit/Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Profit/Loss From Equity Method Applied Subsidiar.	Net Monetary Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov. for Income Taxes from Continuing Oper. (+/-)	Net Profit/Loss from Contin. Oper.	Net Profit/Loss from Termin. Oper.	Net Profit (Loss)
272	1,400	10,050	1,025	3,535	5,490	0	0	0	5,490	-1,015	4,475	0	4,475
172	620	9,989	1,519	3,107	5,363	0	0	0	5,363	-1,064	4,299	0	4,299
-103	666	6,939	1,056	2,659	3,225	0	0	0	3,225	-658	2,567	0	2,567
253	850	8,461	728	2,878	4,854	0	0	0	4,854	-962	3,893	0	3,893
-44	869	6,197	553	2,187	3,458	0	0	0	3,458	-802	2,656	0	2,656



# State-owned Banks

2006-2010

## Ratios

(%)

	2010	2009	2008	2007	2006
<b>Capital Ratios</b>					
Shareholders' Equity / (Amount subject to credit + market + operational risk)	16.7	18.4	16.4	20.1	29.1
Shareholders' Equity / Total Assets	9.9	9.4	8.3	10.3	10.4
(Shareholders' Equity - Permanent Assets) / Total Assets	7.8	7.2	6.0	8.0	8.0
Net On Balance Sheet Position / Total Shareholders' Equity	-9.9	-7.8	-6.3	-4.7	-5.0
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.1	0.1	0.0	2.3	0.4
<b>Balance-Sheet Ratios</b>					
TC Assets / Total Assets	79.8	78.6	76.6	80.2	77.9
TC Liabilities / Total Liabilities	78.5	77.7	75.6	78.6	75.8
FC Assets / FC Liabilities	94.1	96.0	95.9	92.4	91.4
TC Deposits / Total Deposits	78.1	75.2	74.3	78.6	75.6
TC Loans and Receivables / Total Loans and Receivables	79.0	79.0	78.5	84.4	83.0
Total Deposits / Total Assets	76.6	74.9	77.6	78.2	77.9
Funds Borrowed / Total Assets	3.4	2.6	3.5	3.4	4.1
<b>Assets Quality</b>					
Financial Assets (net) / Total Assets	38.5	44.3	42.5	44.9	50.6
Total Loans and Receivables / Total Assets	49.2	41.5	42.0	38.6	32.8
Total Loans and Receivables / Total Deposits	64.2	55.4	54.1	49.4	42.1
Loans Under Follow-up (gross) / Total Loans and Receivables	3.3	4.5	3.8	4.1	5.1
Loans Under Follow-up (net) / Total Loans and Receivables	0.4	0.6	0.5	0.1	0.2
Specific Provisions / Loans Under Follow-up	87.7	86.7	87.5	96.3	96.8
Permanent Assets / Total Assets	2.0	2.2	2.3	2.2	2.3
Consumer Loans / Total Loans and Receivables	33.8	33.0	31.4	32.7	31.0
<b>Liquidity</b>					
Liquid Assets / Total Assets	30.2	29.7	22.3	44.6	44.3
Liquid Assets / Short-term Liabilities	45.1	44.8	35.5	73.0	71.0
TC Liquid Assets / Total Assets	23.1	21.0	12.6	31.8	29.0
<b>Profitability</b>					
Net Profit/Losses / Total Assets	2.3	2.6	1.9	2.8	2.6
Net Profit/Losses / Total Shareholders' Equity	23.4	27.2	22.5	26.8	25.1
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.8	3.2	2.4	3.4	3.4
<b>Income-Expenditure Structure</b>					
Net Interest Income After Specific Provisions / Total Assets	3.4	4.3	3.5	4.0	4.2
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	65.7	72.2	69.4	67.3	68.9
Non-interest Income (net) / Total Assets	1.4	1.0	1.1	1.7	1.6
Other Operating Expenses / Total Assets	1.8	1.8	1.9	2.0	2.1
Personnel Expenses / Other Operating Expenses	47.6	48.9	48.9	50.6	49.9
Non-interest Income (net) / Other Operating Expenses	76.8	56.3	58.2	82.2	76.6

## Türkiye Cumhuriyeti Ziraat Bankası A.Ş.

### Assets

(USD Million)

Year	Period	Liquid Assets								Loans and Receivables			
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total				
2010	TC	4,977	29	0	138	23,376	21,027	0	44,541	49,546	33,624	549	366
	FC	1,699	2,990	0	18	2,459	2,638	0	5,116	9,805	3,551	7	7
	Total	6,676	3,019	0	156	25,835	23,665	0	49,657	59,352	37,176	556	373
2009	TC	4,954	5	0	299	14,042	26,976	0	41,317	46,276	23,193	568	453
	FC	1,214	3,646	0	33	3,204	3,176	0	6,412	11,272	1,383	6	6
	Total	6,168	3,651	0	332	17,246	30,151	0	47,729	57,548	24,576	575	459
2008	TC	5,120	6	0	421	2,609	28,914	0	31,944	37,070	19,369	391	317
	FC	1,040	2,432	0	15	3,352	3,145	0	6,512	9,984	819	6	6
	Total	6,161	2,438	0	436	5,961	32,059	0	38,456	47,055	20,188	397	322
2007	TC	3,535	491	2,252	570	21,352	11,484	0	33,405	39,684	18,118	331	262
	FC	1,330	2,023	0	88	6,217	468	0	6,772	10,126	449	6	6
	Total	4,866	2,515	2,252	657	27,569	11,952	0	40,177	49,810	18,567	337	268
2006	TC	2,634	751	0	1,354	12,772	11,584	0	25,709	29,094	11,956	221	178
	FC	1,035	2,089	0	450	4,513	553	0	5,516	8,640	359	6	6
	Total	3,669	2,840	0	1,803	17,285	12,137	0	31,225	37,734	12,315	227	184

### Liabilities

(USD Million)

Year	Period	Deposits	Non-Deposit Funds						Other Liabilities				
			Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop. & Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2010	TC	67,229	19	3,254	0	2,293	5,566	4	0	0	0	374	408
	FC	14,585	46	0	0	0	46	0	0	0	0	90	194
	Total	81,814	64	3,254	0	2,293	5,611	4	0	0	0	464	601
2009	TC	53,470	10	6,148	0	2,182	8,340	0	0	0	0	257	279
	FC	12,777	4	0	0	0	4	0	0	0	0	98	134
	Total	66,247	14	6,148	0	2,182	8,344	0	0	0	0	355	413
2008	TC	44,236	16	4,776	0	1,915	6,706	1	0	0	0	221	252
	FC	10,885	3	0	0	0	3	2	0	0	0	95	162
	Total	55,121	19	4,776	0	1,915	6,709	3	0	0	0	316	414
2007	TC	48,257	5	169	0	2,389	2,563	0	0	0	0	234	496
	FC	10,614	2	0	0	0	2	0	0	0	0	101	79
	Total	58,872	7	169	0	2,389	2,565	1	0	0	0	334	575
2006	TC	33,417	8	689	0	2,069	2,766	0	0	0	0	165	62
	FC	9,022	2	0	0	0	2	0	0	0	0	97	52
	Total	42,439	10	689	0	2,069	2,768	0	0	0	0	262	114

	Permanent Assets										Un-classified Assets	Total Assets
Total	Investments and Associates (net)			Subsidiaries (net)		Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)	Total		
	Accounted with Equity Method	Non-consolidated		Non-consolidated Financials	Non-consolidated Financials							
		Financials	Non-Financials									
33,808	0	31	3	71	4	0	534	22	10	674	517	84,546
3,551	0	0	0	339	0	28	3	1	0	371	35	13,763
37,359	0	31	3	410	4	28	537	23	10	1,045	552	98,309
23,309	50	29	3	72	3	0	546	11	6	719	425	70,729
1,383	0	0	0	306	0	17	3	1	0	328	16	12,999
24,692	50	29	3	378	3	17	549	12	6	1,047	441	83,728
19,444	49	29	3	40	3	0	534	6	3	665	298	57,477
819	0	0	0	296	0	16	1	2	0	315	15	11,134
20,263	49	29	3	335	3	16	535	7	3	980	313	68,611
18,187	0	12	3	49	4	0	557	10	1	636	456	58,963
449	0	0	0	243	0	11	2	1	0	258	24	10,857
18,635	0	12	3	293	4	11	559	11	1	894	481	69,820
11,999	0	9	3	33	0	0	484	8	4	541	288	41,923
359	0	6	0	201	0	9	2	1	0	219	13	9,233
12,359	0	15	3	234	0	9	486	9	4	761	302	51,155

				Shareholders' Equity							Total Liabilities
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Total Income (Loss)		Total		
							Previous Years	Current Year			
795	264	0	1,844	1,626	847	3,640	104	2,415	2,518	8,631	83,270
3	0	0	287	0	121	0	0	0	0	121	15,039
799	264	0	2,132	1,626	969	3,640	104	2,415	2,518	8,753	98,309
1,142	261	0	1,939	1,681	685	2,109	107	2,361	2,468	6,943	70,693
3	0	0	235	0	19	0	0	0	0	19	13,035
1,145	261	0	2,175	1,681	704	2,109	107	2,361	2,468	6,962	83,728
938	271	1	1,683	1,643	440	1,271	105	1,402	1,507	4,862	57,487
1	0	0	260	0	-25	0	0	0	0	-25	11,124
939	271	1	1,943	1,643	416	1,271	105	1,402	1,507	4,837	68,611
950	292	0	1,972	2,156	620	1,265	138	2,028	2,166	6,207	58,998
1	1	4	186	0	19	0	0	0	0	19	10,821
951	293	4	2,158	2,156	639	1,265	138	2,028	2,166	6,226	69,820
633	252	0	1,112	1,581	407	1,050	114	1,494	1,608	4,646	41,941
1	0	4	155	0	35	0	0	0	0	35	9,214
634	252	4	1,267	1,581	442	1,050	114	1,494	1,608	4,681	51,155

## Türkiye Cumhuriyeti Ziraat Bankası A.Ş.

### Off Balance-Sheet Commitments

(USD Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative Financial Instruments			
		Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Trading Transactions		
												Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2010	TC	1,690	1	0	0	0	1,692	3,697	7,532	11,229	0	6	1,329	0
	FC	2,536	24	641	0	0	3,201	320	2,466	2,785	0	7	1,391	0
	Total	4,226	25	641	0	0	4,892	4,017	9,998	14,014	0	13	2,719	0
2009	TC	1,253	0	0	0	0	1,253	3,190	6,319	9,510	0	24	0	0
	FC	1,981	23	451	0	0	2,454	332	2,815	3,147	0	24	90	0
	Total	3,234	23	451	0	0	3,707	3,522	9,135	12,657	0	48	90	0
2008	TC	855	0	0	0	0	855	2,578	3,373	5,951	0	47	0	0
	FC	1,490	11	465	0	0	1,966	202	2,479	2,680	0	48	76	0
	Total	2,344	11	465	0	0	2,820	2,780	5,852	8,632	0	95	76	0
2007	TC	643	0	0	0	0	643	1,677	4,452	6,128	0	0	55	0
	FC	1,060	1	397	0	0	1,458	265	2,181	2,446	0	1	133	0
	Total	1,703	1	397	0	0	2,101	1,941	6,633	8,574	0	1	188	0
2006	TC	464	0	0	0	0	464	1,040	526	1,566	0	0	0	0
	FC	917	4	222	0	0	1,142	118	999	1,117	0	0	71	0
	Total	1,381	4	222	0	0	1,606	1,158	1,526	2,683	0	0	71	0

### Income-Expenditure

(USD Million)

Year	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total	Net Interest Income/ Expenses	Fees and Commiss. Received From	Fees and Commiss. Paid	Net	Dividend Income
2010	3,757	115	4,174	13	8,059	4,263	1	312	4,576	3,483	396	64	332	22
2009	3,792	213	5,533	11	9,549	4,929	2	538	5,469	4,080	356	62	294	18
2008	2,968	343	5,383	90	8,784	5,721	1	367	6,089	2,696	430	54	376	17
2007	2,641	175	6,173	642	9,631	6,376	2	115	6,493	3,138	683	56	628	22
2006	1,488	107	4,742	376	6,713	4,195	1	97	4,293	2,420	478	33	445	12

				Custody and Pledged Securities					Total Off Balance-Sheet Commitments
FX	Interest Rate				Items Held in	Pledged	Accepted Indepen. Guaran. and Warran.		
Futures	Futures	Others	Total	Total	Custody	Securities		Total	
0	0	0	1,335	1,335	7,855	85,965	0	93,820	108,075
0	0	0	1,397	1,397	420	4,323	22	4,765	12,148
0	0	0	2,732	2,732	8,275	90,288	22	98,585	120,223
0	0	0	24	24	5,452	58,729	0	64,181	74,967
0	0	0	114	114	435	928	17	1,380	7,096
0	0	0	138	138	5,887	59,657	17	65,561	82,063
0	0	0	47	47	5,212	45,061	0	50,272	57,126
0	0	0	123	123	573	683	3	1,259	6,029
0	0	0	171	171	5,785	45,744	3	51,531	63,154
0	0	0	55	55	6,722	42,868	0	49,590	56,415
0	0	0	135	135	462	615	15	1,092	5,130
0	0	0	189	189	7,184	43,483	15	50,682	61,546
0	0	0	0	0	6,506	25,540	0	32,045	34,076
0	0	0	72	72	440	478	0	918	3,249
0	0	0	72	72	6,946	26,017	0	32,963	37,324

Trading Profit/Loss (Net)	Other Operating Income	Total Oper. Profit/Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Profit/Loss From Equity Method Applied Subsidiar.	Net Monetary Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov. for Income Taxes from Continuing Oper. (+/-)	Net Profit/Loss from Contin. Oper.	Net Profit/Loss from Termin. Oper.	Net Profit (Loss)
-9	635	4,464	94	1,463	2,907	0	0	0	2,907	-492	2,415	0	2,415
41	235	4,669	425	1,274	2,970	0	0	0	2,970	-609	2,361	0	2,361
-35	222	3,276	359	1,133	1,784	0	0	0	1,784	-382	1,402	0	1,402
123	153	4,063	218	1,289	2,556	0	0	0	2,556	-528	2,028	0	2,028
75	169	3,121	179	1,007	1,935	0	0	0	1,935	-441	1,494	0	1,494

## Ratios

(%)

	2010	2009	2008	2007	2006
<b>Capital Ratios</b>					
Shareholders' Equity / (Amount subject to credit + market + operational risk)	19.2	23.2	20.1	25.4	39.5
Shareholders' Equity / Total Assets	8.9	8.3	7.1	8.9	9.2
(Shareholders' Equity - Permanent Assets) / Total Assets	7.7	6.9	5.5	7.5	7.6
Net On Balance Sheet Position / Total Shareholders' Equity	-13.2	-0.4	0.3	0.6	0.4
Net On and Off Balance Sheet Position / Total Shareholders' Equity	1.2	-0.4	0.3	0.6	0.4
<b>Balance-Sheet Ratios</b>					
TC Assets / Total Assets	86.0	84.5	83.8	84.5	82.0
TC Liabilities / Total Liabilities	84.7	84.4	83.8	84.5	82.0
FC Assets / FC Liabilities	91.5	99.7	100.1	100.3	100.2
TC Deposits / Total Deposits	82.2	80.7	80.3	82.0	78.7
TC Loans and Receivables / Total Loans and Receivables	90.5	94.4	96.0	97.6	97.1
Total Deposits / Total Assets	83.2	79.1	80.3	84.3	83.0
Funds Borrowed / Total Assets	0.1	0.0	0.0	0.0	0.0
<b>Assets Quality</b>					
Financial Assets (net) / Total Assets	50.5	57.0	56.0	57.5	61.0
Total Loans and Receivables / Total Assets	38.0	29.5	29.5	26.7	24.2
Total Loans and Receivables / Total Deposits	45.7	37.3	36.8	31.7	29.1
Loans Under Follow-up (gross) / Total Loans and Receivables	1.5	2.3	2.0	1.8	1.8
Loans Under Follow-up (net) / Total Loans and Receivables	0.5	0.5	0.4	0.4	0.4
Specific Provisions / Loans Under Follow-up	67.0	79.9	81.1	79.6	80.9
Permanent Assets / Total Assets	1.3	1.4	1.5	1.4	1.6
Consumer Loans / Total Loans and Receivables	40.6	45.6	43.1	46.2	43.6
<b>Liquidity</b>					
Liquid Assets / Total Assets	36.3	32.7	21.9	54.2	50.0
Liquid Assets / Short-term Liabilities	49.6	44.3	30.7	78.1	75.7
TC Liquid Assets / Total Assets	29.0	23.1	11.9	40.4	34.2
<b>Profitability</b>					
Net Profit/Losses / Total Assets	2.5	2.8	2.0	2.9	2.9
Net Profit/Losses / Total Shareholders' Equity	27.6	33.9	29.0	32.6	31.9
Profit/Losses Before Taxes after Continuing Operations / Total Assets	3.0	3.5	2.6	3.7	3.8
<b>Income-Expenditure Structure</b>					
Net Interest Income After Specific Provisions / Total Assets	3.5	4.6	3.7	4.4	4.6
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	76.0	82.5	77.4	74.8	76.0
Non-interest Income (net) / Total Assets	1.0	0.7	0.8	1.3	1.4
Other Operating Expenses / Total Assets	1.5	1.5	1.7	1.8	2.0
Personnel Expenses / Other Operating Expenses	54.9	55.2	53.1	52.4	54.5
Non-interest Income (net) / Other Operating Expenses	67.0	46.2	51.2	71.7	69.6

## Türkiye Halk Bankası A.Ş.

### Assets

(USD Million)

Year	Period	Liquid Assets								Loans and Receivables			
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total				
2010	TC	1,810	52	78	30	3,793	7,029	0	10,852	12,792	20,769	1,143	952
	FC	1,214	591	0	28	1,018	1,243	0	2,289	4,095	7,850	0	0
	Total	3,024	643	78	58	4,811	8,272	0	13,142	16,887	28,618	1,143	952
2009	TC	1,423	57	0	18	2,307	9,360	0	11,685	13,166	15,644	1,121	913
	FC	873	707	0	19	893	1,772	0	2,685	4,265	5,972	0	0
	Total	2,297	764	0	38	3,200	11,132	0	14,370	17,431	21,615	1,121	913
2008	TC	1,113	34	0	17	1,039	8,989	0	10,045	11,193	12,540	822	682
	FC	864	1,359	0	59	512	1,432	0	2,002	4,225	4,297	0	0
	Total	1,977	1,393	0	75	1,551	10,421	0	12,047	15,417	16,837	822	682
2007	TC	2,196	28	43	289	5,758	6,070	0	12,118	14,385	13,045	891	879
	FC	798	974	0	125	1,511	0	0	1,636	3,408	2,574	0	0
	Total	2,994	1,002	43	414	7,269	6,070	0	13,754	17,793	15,619	891	879
2006	TC	1,207	156	0	375	3,572	7,818	0	11,765	13,129	6,993	772	761
	FC	607	612	0	161	776	203	0	1,140	2,359	1,281	0	0
	Total	1,815	768	0	536	4,348	8,021	0	12,905	15,487	8,274	772	761

### Liabilities

(USD Million)

Year	Period	Deposits	Non-Deposit Funds						Other Liabilities				
			Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop. & Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2010	TC	25,804	131	1,653	0	842	2,626	0	0	0	0	471	256
	FC	9,825	2,356	399	0	0	2,755	25	0	0	0	12	91
	Total	35,628	2,487	2,052	0	842	5,382	25	0	0	0	483	347
2009	TC	19,787	136	3,506	0	885	4,526	0	0	0	0	349	110
	FC	9,763	1,230	368	0	0	1,599	60	0	0	0	11	65
	Total	29,550	1,366	3,874	0	885	6,125	60	0	0	0	360	175
2008	TC	17,764	133	1,116	0	799	2,047	0	0	0	0	280	94
	FC	8,698	867	455	0	0	1,322	15	0	0	0	11	37
	Total	26,463	1,000	1,571	0	799	3,370	15	0	0	0	290	131
2007	TC	19,193	334	1,110	0	898	2,341	28	0	0	0	299	227
	FC	7,410	475	359	0	1	835	55	0	0	0	5	10
	Total	26,603	808	1,469	0	899	3,176	84	0	0	0	304	237
2006	TC	14,124	274	478	0	709	1,461	7	0	0	0	189	22
	FC	5,219	347	0	0	4	352	21	0	0	0	4	15
	Total	19,343	621	478	0	713	1,812	27	0	0	0	193	37

	Permanent Assets										Un-classified Assets	Total Assets
Total	Investments and Associates (net)			Subsidiaries (net)		Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)	Total		
	Accounted with Equity Method	Non-consolidated		Non-consolidated Financials	Non-consolidated Financials							
		Financials	Non-Financials									
20,959	0	44	1	388	0	0	615	11	64	1,123	549	35,423
7,850	0	49	0	0	0	0	0	0	0	49	23	12,016
28,809	0	93	1	388	0	0	615	11	64	1,171	572	47,439
15,852	0	32	1	55	0	0	766	7	57	917	435	30,370
5,972	128	0	0	0	0	0	0	0	0	128	44	10,409
21,823	128	32	1	55	0	0	766	7	57	1,045	479	40,779
12,680	0	27	1	41	0	0	586	25	86	765	202	24,840
4,297	145	0	0	0	0	0	0	0	0	145	69	8,736
16,977	145	27	1	41	0	0	586	25	86	910	271	33,576
13,057	0	33	1	50	0	0	553	14	78	730	284	28,456
2,574	215	0	0	0	0	0	0	0	0	215	52	6,250
15,631	215	33	1	50	0	0	553	14	78	945	337	34,706
7,004	0	17	1	33	0	0	470	10	39	570	98	20,800
1,281	45	0	0	0	0	0	0	0	0	45	6	3,691
8,285	45	17	1	33	0	0	470	10	39	615	104	24,491

				Shareholders' Equity									Total Liabilities
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Total Income (Loss)			Total			
							Previous Years	Current Year			Total		
547	175	0	1,448	813	911	1,850	0	1,307	1,307	4,881	34,759		
10	0	0	139	0	-39	0	0	0	0	-39	12,680		
557	175	0	1,588	813	872	1,850	0	1,307	1,307	4,842	47,439		
481	146	0	1,086	840	850	1,055	0	1,097	1,097	3,842	29,240		
10	0	0	146	0	31	0	0	0	0	31	11,538		
491	146	0	1,232	840	881	1,055	0	1,097	1,097	3,872	40,779		
391	90	0	855	821	775	526	11	669	680	2,804	23,470		
8	0	0	71	0	15	0	0	0	0	15	10,106		
400	90	0	925	821	790	526	11	669	680	2,818	33,576		
362	138	0	1,055	1,078	1,085	422	62	976	1,038	3,623	26,212		
16	0	5	91	0	157	0	0	0	0	157	8,493		
379	138	5	1,146	1,078	1,243	422	62	976	1,038	3,781	34,706		
254	118	0	590	889	869	166	165	614	779	2,703	18,877		
15	0	3	57	0	5	-19	0	0	0	-14	5,614		
269	118	3	647	889	874	147	165	614	779	2,689	24,491		



## Türkiye Halk Bankası A.Ş.

### Off Balance-Sheet Commitments

(USD Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative Financial Instruments			
		Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Trading Transactions		
												Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2010	TC	3,343	0	989	0	56	4,389	5,980	2	5,982	0	28	529	57
	FC	2,473	97	1,207	0	111	3,888	448	0	448	0	40	1,539	68
	Total	5,816	97	2,196	0	167	8,277	6,429	2	6,431	0	68	2,068	125
2009	TC	2,475	0	0	0	28	2,503	3,352	2	3,354	0	15	737	0
	FC	2,081	93	1,508	0	78	3,760	557	0	557	0	352	3,576	0
	Total	4,555	93	1,508	0	106	6,263	3,909	2	3,912	0	367	4,313	0
2008	TC	1,658	0	0	0	14	1,672	2,263	2	2,265	0	4	656	0
	FC	1,531	51	1,170	0	4	2,756	392	0	392	0	77	750	0
	Total	3,189	51	1,170	0	18	4,428	2,655	2	2,657	0	82	1,406	0
2007	TC	1,461	0	0	0	11	1,472	2,411	3	2,414	0	1	1,102	0
	FC	1,163	28	584	0	0	1,775	270	0	270	0	3	1,034	0
	Total	2,625	28	584	0	12	3,248	2,681	3	2,684	0	3	2,136	0
2006	TC	791	0	0	0	2	793	1,494	2	1,496	0	4	661	0
	FC	1,137	22	248	0	0	1,407	41	0	41	0	4	635	0
	Total	1,928	22	248	0	2	2,200	1,536	2	1,538	0	7	1,297	0

### Income-Expenditure

(USD Million)

Year	Operating Income													
	Interest Income from					Interest Expenses on				Net Interest Income/ Expenses	Net Fees and Commissions			Dividend Income
	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total		Fees and Commiss. Received From	Fees and Commiss. Paid	Net	
2010	2,768	46	1,310	6	4,130	1,803	43	209	2,055	2,075	405	63	342	36
2009	2,841	85	1,642	15	4,583	2,160	50	283	2,493	2,090	365	56	310	7
2008	2,480	139	1,824	21	4,464	2,848	48	171	3,067	1,397	291	47	243	25
2007	2,286	186	2,426	26	4,924	3,189	63	161	3,412	1,511	300	44	256	16
2006	1,076	38	2,027	106	3,247	2,180	38	54	2,273	974	199	35	165	10

					Custody and Pledged Securities				Total Off Balance-Sheet Commitments
FX	Interest Rate				Items Held in	Pledged	Accepted Indepen. Guaran. and Warran.		
Futures	Futures	Others	Total	Total	Custody	Securities		Total	
0	0	129	744	744	42,519	189,817	0	232,336	243,450
0	0	772	2,418	2,418	4,292	94,543	0	98,835	105,589
<b>0</b>	<b>0</b>	<b>900</b>	<b>3,161</b>	<b>3,161</b>	<b>46,810</b>	<b>284,360</b>	<b>0</b>	<b>331,170</b>	<b>349,039</b>
0	0	133	885	885	38,020	141,307	0	179,327	186,070
0	0	350	4,277	4,277	3,639	68,962	0	72,601	81,195
<b>0</b>	<b>0</b>	<b>483</b>	<b>5,162</b>	<b>5,162</b>	<b>41,659</b>	<b>210,269</b>	<b>0</b>	<b>251,928</b>	<b>267,265</b>
0	0	0	660	660	25,928	70,654	0	96,582	101,179
0	0	0	827	827	2,221	37,289	0	39,510	43,485
<b>0</b>	<b>0</b>	<b>0</b>	<b>1,487</b>	<b>1,487</b>	<b>28,149</b>	<b>107,943</b>	<b>0</b>	<b>136,092</b>	<b>144,664</b>
0	0	0	1,103	1,103	29,634	56,933	0	86,567	91,556
0	0	0	1,037	1,037	1,814	23,533	0	25,347	28,429
<b>0</b>	<b>0</b>	<b>0</b>	<b>2,140</b>	<b>2,140</b>	<b>31,448</b>	<b>80,466</b>	<b>0</b>	<b>111,914</b>	<b>119,985</b>
0	0	0	665	665	30,445	33,386	0	63,831	66,786
0	0	0	639	639	1,295	15,957	0	17,252	19,340
<b>0</b>	<b>0</b>	<b>0</b>	<b>1,304</b>	<b>1,304</b>	<b>31,740</b>	<b>49,343</b>	<b>0</b>	<b>81,083</b>	<b>86,125</b>

Trading Profit/Loss (Net)	Other Operating Income	Total Oper. Profit/Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Profit/Loss From Equity Method Applied Subsidiar.	Net Monetary Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov. for Income Taxes from Continuing Oper. (+/-)	Net Profit/Loss from Contin. Oper.	Net Profit/Loss from Termin. Oper.	Net Profit (Loss)
75	374	2,903	298	972	1,632	0	0	0	1,632	-324	1,307	0	1,307
11	176	2,593	434	803	1,356	0	0	0	1,356	-260	1,097	0	1,097
-127	239	1,777	287	659	832	0	0	0	832	-163	669	0	669
-36	390	2,137	192	731	1,213	0	0	0	1,213	-238	976	0	976
-152	456	1,453	144	514	795	0	0	0	795	-181	614	0	614

**Ratios**

(%)

	2010	2009	2008	2007	2006
<b>Capital Ratios</b>					
Shareholders' Equity / (Amount subject to credit + market + operational risk)	15.9	16.0	14.5	20.0	32.0
Shareholders' Equity / Total Assets	10.2	9.5	8.4	10.9	11.0
(Shareholders' Equity - Permanent Assets) / Total Assets	7.3	6.4	5.3	8.1	8.4
Net On Balance Sheet Position / Total Shareholders' Equity	-14.7	-26.6	-29.3	-26.1	-24.4
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-4.2	-4.1	-3.9	1.2	-0.8
<b>Balance-Sheet Ratios</b>					
TC Assets / Total Assets	74.7	74.5	74.0	82.0	84.9
TC Liabilities / Total Liabilities	73.3	71.7	69.9	75.5	77.1
FC Assets / FC Liabilities	94.8	90.2	86.4	73.6	65.7
TC Deposits / Total Deposits	72.4	67.0	67.1	72.1	73.0
TC Loans and Receivables / Total Loans and Receivables	72.8	72.6	74.7	83.5	84.5
Total Deposits / Total Assets	75.1	72.5	78.8	76.7	79.0
Funds Borrowed / Total Assets	5.2	3.3	3.0	2.3	2.5
<b>Assets Quality</b>					
Financial Assets (net) / Total Assets	27.7	35.2	35.9	39.6	52.7
Total Loans and Receivables / Total Assets	60.7	53.5	50.6	45.0	33.8
Total Loans and Receivables / Total Deposits	80.9	73.9	64.2	58.8	42.8
Loans Under Follow-up (gross) / Total Loans and Receivables	4.0	5.1	4.8	5.7	9.3
Loans Under Follow-up (net) / Total Loans and Receivables	0.7	1.0	0.8	0.1	0.1
Specific Provisions / Loans Under Follow-up	83.3	81.4	82.9	98.7	98.6
Permanent Assets / Total Assets	2.9	3.1	3.1	2.8	2.6
Consumer Loans / Total Loans and Receivables	25.6	22.5	21.2	22.7	18.4
<b>Liquidity</b>					
Liquid Assets / Total Assets	18.2	15.4	14.9	33.8	30.5
Liquid Assets / Short-term Liabilities	28.0	24.2	24.1	56.3	44.2
TC Liquid Assets / Total Assets	12.1	9.3	6.6	24.0	21.7
<b>Profitability</b>					
Net Profit/Losses / Total Assets	2.8	2.7	2.0	2.8	2.5
Net Profit/Losses / Total Shareholders' Equity	27.0	28.3	23.7	25.8	22.8
Profit/Losses Before Taxes after Continuing Operations / Total Assets	3.4	3.3	2.5	3.5	3.2
<b>Income-Expenditure Structure</b>					
Net Interest Income After Specific Provisions / Total Assets	3.9	4.4	3.7	4.0	3.6
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	64.4	69.3	69.6	65.5	60.7
Non-interest Income (net) / Total Assets	1.7	1.2	1.1	1.8	2.0
Other Operating Expenses / Total Assets	2.0	2.0	2.0	2.1	2.1
Personnel Expenses / Other Operating Expenses	44.8	49.9	50.6	52.9	55.3
Non-interest Income (net) / Other Operating Expenses	85.1	62.7	57.7	85.5	93.0

## Türkiye Vakıflar Bankası T.A.O.

### Assets

(USD Million)

Year	Period	Liquid Assets								Loans and Receivables			
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total				
2010	TC	1,697	48	1,367	1	7,322	1,893	0	9,216	12,327	20,515	1,474	1,458
	FC	1,325	780	0	15	1,630	908	0	2,553	4,657	8,645	0	0
	Total	3,022	827	1,367	16	8,952	2,801	0	11,769	16,985	29,160	1,474	1,458
2009	TC	1,114	165	2,286	0	8,575	1,396	0	9,971	13,536	15,886	1,425	1,335
	FC	937	1,676	0	26	1,488	957	0	2,470	5,083	7,269	0	0
	Total	2,050	1,841	2,286	26	10,062	2,352	0	12,441	18,619	23,155	1,425	1,335
2008	TC	543	2	2,104	5	4,204	1,259	0	5,468	8,116	12,766	957	901
	FC	840	1,679	0	26	1,041	1,022	0	2,089	4,609	7,222	0	0
	Total	1,383	1,680	2,104	31	5,245	2,281	0	7,557	12,724	19,988	957	901
2007	TC	1,402	699	617	19	5,603	1,165	0	6,787	9,505	14,746	986	986
	FC	746	1,670	0	283	2,299	108	0	2,690	5,106	5,499	0	0
	Total	2,148	2,369	617	302	7,902	1,273	0	9,477	14,611	20,245	986	986
2006	TC	1,175	365	620	6	4,613	0	7	4,626	6,786	8,798	713	713
	FC	805	1,815	0	329	2,440	34	0	2,804	5,423	4,039	0	0
	Total	1,980	2,179	620	335	7,053	34	7	7,429	12,209	12,837	713	713

### Liabilities

(USD Million)

Year	Period	Deposits	Non-Deposit Funds						Other Liabilities				
			Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop. & Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2010	TC	22,936	33	3,976	0	40	4,049	14	0	0	0	880	86
	FC	8,088	4,082	1,310	0	0	5,392	53	0	0	0	29	241
	Total	31,023	4,115	5,286	0	40	9,441	67	0	0	0	909	327
2009	TC	21,328	29	3,120	0	56	3,206	6	0	0	0	544	102
	FC	8,694	2,906	1,010	0	0	3,916	20	0	0	0	34	100
	Total	30,022	2,936	4,131	0	56	7,122	27	0	0	0	578	202
2008	TC	16,704	49	673	0	65	787	4	0	0	0	345	77
	FC	7,688	3,743	436	0	0	4,179	14	0	0	0	47	154
	Total	24,392	3,792	1,109	0	65	4,966	18	0	0	0	392	231
2007	TC	19,324	46	685	0	105	836	17	0	0	0	312	123
	FC	5,573	4,002	1,106	0	0	5,108	2	0	0	0	58	120
	Total	24,897	4,048	1,791	0	105	5,944	19	0	0	0	370	243
2006	TC	12,495	44	1	0	100	144	0	0	0	0	221	36
	FC	5,179	3,511	974	0	0	4,485	0	3	0	0	6	110
	Total	17,674	3,555	975	0	100	4,629	0	3	0	0	226	146

	Permanent Assets										Un-classified Assets	Total Assets
Total	Investments and Associates (net)			Subsidiaries (net)		Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)	Total		
	Accounted with Equity Method	Non-consolidated		Non-consolidated Financials	Non-consolidated Financials							
		Financials	Non-Financials									
20,531	0	129	5	259	91	0	723	34	0	1,242	527	34,628
8,645	0	0	0	98	0	0	1	0	0	99	73	13,474
29,176	0	129	5	356	91	0	724	34	0	1,341	600	48,102
15,977	0	90	5	203	97	0	728	29	0	1,152	357	31,022
7,269	0	0	0	67	0	0	0	0	0	68	126	12,545
23,245	0	90	5	270	97	0	728	29	0	1,220	483	43,567
12,822	0	32	5	154	97	0	647	20	0	955	302	22,194
7,222	0	0	0	66	0	0	0	0	0	66	206	12,103
20,044	0	32	5	220	97	0	647	20	0	1,022	508	34,297
14,746	0	14	7	284	108	0	781	12	0	1,207	277	25,735
5,499	0	0	0	35	0	0	0	0	0	36	206	10,846
20,245	0	14	7	320	108	0	782	12	0	1,242	483	36,581
8,798	0	12	1	165	88	0	613	23	0	904	209	16,696
4,039	0	0	0	24	0	0	0	0	0	24	165	9,651
12,837	0	12	1	189	88	0	613	24	0	928	374	26,347

Shareholders' Equity												Total Liabilities
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Total Income (Loss)		Total	Total		
							Previous Years	Current Year				
629	122	0	1,730	1,626	820	2,211	0	753	753	5,409	34,124	
15	3	0	341	0	157	0	0	0	0	157	13,978	
644	125	0	2,071	1,626	977	2,211	0	753	753	5,566	48,102	
529	108	0	1,290	1,681	808	1,528	0	841	841	4,859	30,682	
14	3	0	171	0	104	0	0	0	0	104	12,885	
544	110	0	1,460	1,681	912	1,528	0	841	841	4,963	43,567	
430	117	0	972	1,643	598	999	0	495	495	3,735	22,198	
13	2	11	241	0	-8	0	0	0	0	-8	12,099	
443	119	11	1,213	1,643	590	999	0	495	495	3,727	34,297	
421	146	0	1,019	2,156	881	538	7	889	896	4,472	25,651	
10	2	21	213	0	36	0	0	0	0	36	10,930	
431	148	21	1,232	2,156	917	538	7	889	896	4,508	36,581	
265	176	0	699	1,779	610	188	28	548	576	3,153	16,490	
3	23	9	153	0	40	0	0	0	0	40	9,857	
268	200	9	852	1,779	650	188	28	548	576	3,193	26,347	

## Türkiye Vakıflar Bankası T.A.O.

### Off Balance-Sheet Commitments

(USD Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative Financial Instruments			
		Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Trading Transactions		
												Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2010	TC	4,197	6	2	0	0	4,205	6,402	0	6,402	0	26	2,039	82
	FC	1,154	122	1,891	4	1	3,173	328	0	328	0	42	2,258	84
	Total	5,352	128	1,893	4	1	7,378	6,730	0	6,730	0	68	4,297	166
2009	TC	2,883	0	3	0	2	2,887	5,256	5	5,262	0	44	621	132
	FC	1,223	294	1,696	12	3	3,227	160	0	160	0	133	909	143
	Total	4,105	294	1,698	12	5	6,115	5,416	5	5,421	0	177	1,530	275
2008	TC	2,267	0	0	0	0	2,267	3,977	5	3,982	0	8	97	0
	FC	1,356	337	1,295	9	1	2,998	144	0	144	0	8	1,497	0
	Total	3,622	337	1,295	9	1	5,264	4,121	5	4,126	0	16	1,594	0
2007	TC	2,392	0	0	0	0	2,392	5,182	7	5,189	0	214	182	0
	FC	1,285	394	964	2	1	2,646	11	0	11	0	204	663	0
	Total	3,677	394	964	2	1	5,038	5,193	8	5,201	0	418	845	0
2006	TC	1,321	0	0	0	0	1,322	2,083	6	2,088	59	0	0	0
	FC	1,013	253	872	2	5	2,145	8	37	46	208	7	0	0
	Total	2,334	253	872	2	5	3,466	2,091	43	2,134	267	7	0	0

### Income-Expenditure

(USD Million)

Year	Operating Income													
	Interest Income from					Interest Expenses on				Net Interest Income/ Expenses	Net Fees and Commissions			Dividend Income
	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total		Fees and Commiss. Received From	Fees and Commiss. Paid	Net	
2010	2,689	4	1,028	105	3,826	1,709	57	284	2,051	1,775	366	77	288	23
2009	3,011	7	1,137	150	4,305	1,944	99	194	2,236	2,069	400	87	313	16
2008	2,856	56	1,114	188	4,215	2,567	153	197	2,917	1,298	416	110	306	17
2007	2,808	152	1,350	306	4,617	2,796	220	156	3,171	1,446	445	134	311	30
2006	1,769	85	1,006	277	3,137	1,821	145	43	2,009	1,128	294	89	205	12

					Custody and Pledged Securities				Total Off Balance-Sheet Commitments
FX	Interest Rate				Items Held in	Pledged	Accepted Indepen. Guaran. and Warran.		
Futures	Futures	Others	Total	Total	Custody	Securities		Total	
0	0	0	2,147	2,147	13,326	44,331	0	57,656	70,411
0	0	0	2,384	2,384	450	16,737	0	17,187	23,071
<b>0</b>	<b>0</b>	<b>0</b>	<b>4,532</b>	<b>4,532</b>	<b>13,776</b>	<b>61,067</b>	<b>0</b>	<b>74,843</b>	<b>93,483</b>
0	0	0	798	798	10,409	37,989	0	48,398	57,345
0	0	10	1,194	1,194	275	14,559	0	14,834	19,415
<b>0</b>	<b>0</b>	<b>10</b>	<b>1,992</b>	<b>1,992</b>	<b>10,684</b>	<b>52,548</b>	<b>0</b>	<b>63,232</b>	<b>76,760</b>
0	0	0	106	106	10,125	29,222	0	39,347	45,701
0	0	40	1,545	1,545	243	12,791	0	13,035	17,721
<b>0</b>	<b>0</b>	<b>40</b>	<b>1,650</b>	<b>1,650</b>	<b>10,368</b>	<b>42,013</b>	<b>0</b>	<b>52,381</b>	<b>63,422</b>
0	0	0	396	396	11,085	23,746	0	34,830	42,808
0	0	0	867	867	356	5,523	0	5,878	9,402
<b>0</b>	<b>0</b>	<b>0</b>	<b>1,263</b>	<b>1,263</b>	<b>11,440</b>	<b>29,268</b>	<b>0</b>	<b>40,709</b>	<b>52,211</b>
0	0	0	0	59	8,349	15,357	0	23,706	27,175
0	0	0	7	215	345	4,799	0	5,144	7,549
<b>0</b>	<b>0</b>	<b>0</b>	<b>7</b>	<b>274</b>	<b>8,694</b>	<b>20,156</b>	<b>0</b>	<b>28,849</b>	<b>34,723</b>

Trading Profit/Loss (Net)	Other Operating Income	Total Oper. Profit/Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Profit/Loss From Equity Method Applied Subsidiar.	Net Monetary Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov. for Income Taxes from Continuing Oper. (+/-)	Net Profit/Loss from Contin. Oper.	Net Profit/Loss from Termin. Oper.	Net Profit (Loss)
206	391	2,683	633	1,099	951	0	0	0	951	-199	753	0	753
120	209	2,727	660	1,031	1,037	0	0	0	1,037	-196	841	0	841
59	205	1,885	410	867	608	0	0	0	608	-113	495	0	495
167	308	2,261	318	858	1,085	0	0	0	1,085	-196	889	0	889
34	244	1,623	230	665	728	0	0	0	728	-180	548	0	548

**Ratios**

(%)

	2010	2009	2008	2007	2006
<b>Capital Ratios</b>					
Shareholders' Equity / (Amount subject to credit + market + operational risk)	14.4	15.4	14.3	15.4	19.7
Shareholders' Equity / Total Assets	11.6	11.4	10.9	12.3	12.1
(Shareholders' Equity - Permanent Assets) / Total Assets	8.8	8.4	7.7	8.9	8.6
Net On Balance Sheet Position / Total Shareholders' Equity	-0.7	-3.6	2.5	6.0	3.3
Net On and Off Balance Sheet Position / Total Shareholders' Equity	2.1	4.1	2.6	5.5	1.5
<b>Balance-Sheet Ratios</b>					
TC Assets / Total Assets	72.0	71.2	64.7	70.3	63.4
TC Liabilities / Total Liabilities	70.9	70.4	64.7	70.1	62.6
FC Assets / FC Liabilities	96.4	97.4	100.0	99.2	97.9
TC Deposits / Total Deposits	73.9	71.0	68.5	77.6	70.7
TC Loans and Receivables / Total Loans and Receivables	70.4	68.7	64.0	72.8	68.5
Total Deposits / Total Assets	64.5	68.9	71.1	68.1	67.1
Funds Borrowed / Total Assets	8.6	6.7	11.1	11.1	13.5
<b>Assets Quality</b>					
Financial Assets (net) / Total Assets	24.5	28.6	22.0	25.9	28.2
Total Loans and Receivables / Total Assets	60.7	53.4	58.4	55.3	48.7
Total Loans and Receivables / Total Deposits	94.0	77.4	82.2	81.3	72.6
Loans Under Follow-up (gross) / Total Loans and Receivables	5.1	6.1	4.8	4.9	5.6
Loans Under Follow-up (net) / Total Loans and Receivables	0.1	0.4	0.3	0.0	0.0
Specific Provisions / Loans Under Follow-up	98.9	93.7	94.2	100.0	100.0
Permanent Assets / Total Assets	2.8	3.0	3.1	3.4	3.5
Consumer Loans / Total Loans and Receivables	33.2	29.4	28.3	27.9	27.1
<b>Liquidity</b>					
Liquid Assets / Total Assets	29.5	37.3	30.4	36.5	46.2
Liquid Assets / Short-term Liabilities	52.7	69.0	64.4	79.3	93.6
TC Liquid Assets / Total Assets	21.7	27.9	20.0	22.8	25.7
<b>Profitability</b>					
Net Profit/Losses / Total Assets	1.6	1.9	1.4	2.4	2.1
Net Profit/Losses / Total Shareholders' Equity	13.5	17.0	13.3	19.7	17.2
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.0	2.4	1.8	3.0	2.8
<b>Income-Expenditure Structure</b>					
Net Interest Income After Specific Provisions / Total Assets	2.8	3.6	3.0	3.4	3.8
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	50.1	57.5	55.3	55.5	62.4
Non-interest Income (net) / Total Assets	1.9	1.5	1.7	2.2	1.9
Other Operating Expenses / Total Assets	2.3	2.4	2.5	2.3	2.5
Personnel Expenses / Other Operating Expenses	40.4	40.4	42.2	46.0	38.9
Non-interest Income (net) / Other Operating Expenses	82.6	63.9	67.8	95.0	74.4



## Privately-owned Banks

### Assets

(USD Million)

Year	Period	Liquid Assets								Loans and Receivables			
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total				
2010	TC	8,752	2,321	617	2,404	64,136	19,890	30	86,460	98,150	109,801	5,538	4,798
	FC	11,775	7,987	0	672	11,422	6,724	2	18,821	38,583	59,761	97	77
	Total	20,526	10,308	617	3,077	75,557	26,615	32	105,280	136,732	169,562	5,635	4,875
2009	TC	9,946	2,342	2,132	2,033	48,315	24,417	107	74,872	89,292	85,948	7,039	6,200
	FC	8,188	12,932	57	459	10,547	10,184	1	21,192	42,368	45,331	86	81
	Total	18,134	15,273	2,189	2,492	58,863	34,602	108	96,064	131,660	131,279	7,125	6,281
2008	TC	12,584	1,177	1,099	1,035	20,515	21,214	66	42,830	57,690	83,141	4,504	3,604
	FC	9,034	11,552	162	501	11,082	9,407	47	21,036	41,783	47,384	83	81
	Total	21,618	12,729	1,260	1,536	31,596	30,621	113	63,866	99,473	130,525	4,587	3,685
2007	TC	9,379	1,223	305	1,328	35,283	10,154	1	46,766	57,672	90,939	4,714	4,086
	FC	11,323	10,645	0	4,445	15,154	5,758	28	25,386	47,353	40,445	44	44
	Total	20,702	11,867	305	5,773	50,437	15,912	29	72,151	105,025	131,383	4,758	4,130
2006	TC	6,702	441	75	751	24,885	7,625	0	33,261	40,480	62,130	3,239	2,837
	FC	9,312	10,104	104	5,131	13,813	7,618	3	26,565	46,084	28,319	23	23
	Total	16,014	10,545	179	5,882	38,698	15,243	3	59,826	86,564	90,449	3,262	2,860

### Liabilities

(USD Million)

Year	Period	Deposits	Non-Deposit Funds						Other Liabilities				
			Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop. & Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2010	TC	127,878	5,624	18,977	629	8	25,238	889	467	0	0	6,816	2,048
	FC	72,451	26,059	5,628	1,012	0	32,699	549	68	2	2,381	734	873
	Total	200,329	31,683	24,606	1,640	8	57,937	1,438	535	2	2,381	7,550	2,922
2009	TC	102,507	5,040	20,844	0	13	25,897	711	552	0	0	5,598	1,789
	FC	68,763	21,324	4,487	0	0	25,811	321	2	1	2,430	394	596
	Total	171,270	26,364	25,330	0	13	51,707	1,032	555	1	2,430	5,992	2,386
2008	TC	89,701	5,371	15,218	0	19	20,607	692	90	0	0	4,564	1,609
	FC	62,710	23,736	2,505	0	0	26,241	316	94	1	2,319	313	1,336
	Total	152,412	29,106	17,723	0	19	46,848	1,009	184	1	2,319	4,877	2,945
2007	TC	90,012	4,744	15,244	0	34	20,023	917	24	0	0	5,546	3,065
	FC	63,122	25,804	3,411	0	0	29,215	278	0	1	2,378	317	1,231
	Total	153,133	30,548	18,656	0	34	49,238	1,195	24	1	2,378	5,863	4,296
2006	TC	63,893	3,182	11,829	0	36	15,046	265	0	0	0	3,706	637
	FC	52,555	23,338	3,125	0	0	26,463	99	0	1	1,323	499	881
	Total	116,448	26,520	14,954	0	36	41,510	364	0	1	1,323	4,206	1,518

	Permanent Assets											Total Assets	
Total	Investments and Associates (net)			Subsidiaries (net)		Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)	Total			Un-classified Assets
	Accounted with Equity Method	Non-consolidated		Non-consolidated Financials	Non-consolidated Financials								
		Financials	Non-Financials										
110,540	0	78	432	3,167	1,787	16	3,572	923	178	10,154	2,950	221,793	
59,782	0	28	0	1,698	0	0	3	0	0	1,729	1,032	101,126	
170,322	0	106	432	4,865	1,787	16	3,576	923	178	11,883	3,982	322,919	
86,787	0	82	446	2,971	1,319	0	3,603	903	160	9,484	2,554	188,116	
45,335	0	29	0	1,338	0	0	4	0	0	1,372	655	89,730	
132,123	0	111	446	4,309	1,319	0	3,607	903	160	10,855	3,209	277,846	
84,041	0	78	436	2,024	857	0	3,554	849	157	7,955	2,251	151,937	
47,386	0	29	0	1,214	0	0	4	0	0	1,247	520	90,936	
131,427	0	106	436	3,238	857	0	3,558	849	157	9,202	2,770	242,872	
91,567	0	65	621	3,323	1,806	0	4,342	1,272	185	11,613	2,749	163,600	
40,445	0	37	0	1,018	0	0	5	0	42	1,103	695	89,595	
132,012	0	102	621	4,340	1,806	0	4,347	1,273	227	12,716	3,443	253,196	
62,532	0	47	527	2,142	1,508	0	3,548	969	250	8,990	1,240	113,242	
28,319	0	23	0	904	17	0	6	0	0	950	374	75,727	
90,851	0	70	527	3,046	1,525	0	3,553	969	250	9,940	1,614	188,969	

				Shareholders' Equity							Total Liabilities
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Total Income (Loss)		Total		
							Previous Years	Current Year		Total	
5,148	941	49	16,358	13,253	8,137	13,941	-12	7,598	7,586	42,917	212,391
423	4	14	5,047	0	321	10	0	0	0	331	110,528
5,570	944	62	21,405	13,253	8,458	13,951	-12	7,598	7,586	43,248	322,919
4,971	813	9	14,443	11,777	7,293	10,211	-17	6,707	6,690	35,971	178,818
414	9	22	4,189	0	257	9	0	0	0	266	99,029
5,385	821	31	18,632	11,777	7,551	10,219	-17	6,707	6,690	36,237	277,846
4,124	785	15	11,879	11,232	4,792	6,582	-21	4,259	4,238	26,845	149,032
411	1	65	4,857	0	26	6	0	0	0	32	93,840
4,535	786	80	16,736	11,232	4,818	6,588	-21	4,259	4,238	26,876	242,872
4,472	1,009	42	15,075	11,505	7,527	5,832	-253	6,172	5,919	30,783	155,893
408	0	172	4,786	0	178	2	0	0	0	180	97,303
4,880	1,010	213	19,861	11,505	7,705	5,834	-253	6,172	5,919	30,964	253,196
2,954	628	18	8,210	8,671	4,751	3,109	-356	3,313	2,957	19,488	106,637
248	0	126	3,176	0	139	-1	0	0	0	138	82,333
3,202	629	144	11,386	8,671	4,890	3,108	-356	3,313	2,957	19,626	188,969

## Privately-owned Banks

### Off Balance-Sheet Commitments

(USD Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative Financial Instruments			
		Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Trading Transactions		
												Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2010	TC	19,494	8	22	0	506	20,029	58,731	34,031	92,762	5,775	4,450	20,919	11,246
	FC	16,034	593	9,600	2	1,110	27,339	12,045	19	12,065	6,317	10,797	61,165	18,733
	Total	35,528	600	9,621	2	1,616	47,368	70,777	34,051	104,827	12,092	15,247	82,084	29,979
2009	TC	15,964	3	8	0	282	16,256	54,386	4	54,390	5,054	3,881	13,223	6,218
	FC	16,327	463	7,104	2	787	24,685	15,732	0	15,732	1,549	6,904	34,153	15,216
	Total	32,291	466	7,112	2	1,069	40,941	70,118	5	70,122	6,604	10,785	47,376	21,435
2008	TC	14,264	1	1	0	253	14,518	40,431	5	40,436	3,727	4,538	12,358	3,465
	FC	14,832	428	7,939	4	711	23,913	9,268	0	9,269	2,659	8,084	21,531	6,983
	Total	29,096	428	7,940	4	963	38,431	49,700	5	49,705	6,386	12,622	33,889	10,448
2007	TC	17,382	9	2	0	223	17,616	45,564	1,582	47,146	103	6,475	10,645	8,703
	FC	14,319	514	7,824	4	939	23,600	10,252	8	10,260	138	7,472	15,900	9,214
	Total	31,701	523	7,825	4	1,163	41,216	55,816	1,590	57,406	242	13,947	26,546	17,917
2006	TC	12,955	1	1	0	580	13,537	26,951	9,931	36,883	0	2,207	6,127	1,947
	FC	12,177	601	6,736	3	1,033	20,549	2,649	9	2,657	5	3,981	12,007	3,417
	Total	25,132	602	6,736	3	1,613	34,085	29,600	9,940	39,540	5	6,188	18,134	5,363

### Income-Expenditure

(USD Million)

Year	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total	Net Interest Income/Expenses	Fees and Commiss. Received From	Fees and Commiss. Paid	Net	Dividend Income
2010	14,792	337	8,887	265	24,281	9,726	1,254	1,143	12,123	12,158	4,976	688	4,288	390
2009	17,449	342	8,905	637	27,333	11,014	1,449	1,291	13,754	13,580	4,865	790	4,076	407
2008	17,994	633	7,724	860	27,211	13,654	1,869	2,068	17,592	9,619	4,365	827	3,538	432
2007	18,514	841	9,203	1,154	29,713	14,237	2,354	2,218	18,809	10,904	4,794	930	3,864	555
2006	11,985	400	6,585	886	19,856	9,969	1,492	1,224	12,686	7,170	3,654	719	2,936	220

					Custody and Pledged Securities				Total Off Balance-Sheet Commitments
FX	Interest Rate				Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.		
Futures	Futures	Others	Total	Total				Total	
10	0	514	37,139	42,914	134,038	278,640	2,770	415,448	571,154
344	59	1,083	92,181	98,497	18,309	135,261	647	154,217	292,118
<b>354</b>	<b>59</b>	<b>1,597</b>	<b>129,320</b>	<b>141,412</b>	<b>152,346</b>	<b>413,901</b>	<b>3,418</b>	<b>569,665</b>	<b>863,272</b>
23	0	122	23,467	28,521	170,053	222,382	2,075	394,509	493,676
348	22	782	57,425	58,974	17,326	117,495	479	135,299	234,690
<b>370</b>	<b>22</b>	<b>904</b>	<b>80,891</b>	<b>87,495</b>	<b>187,378</b>	<b>339,876</b>	<b>2,553</b>	<b>529,808</b>	<b>728,366</b>
30	0	330	20,720	24,448	142,103	173,465	2,084	317,653	397,054
359	2	1,419	38,379	41,037	16,144	95,333	490	111,967	186,186
<b>389</b>	<b>2</b>	<b>1,749</b>	<b>59,099</b>	<b>65,485</b>	<b>158,247</b>	<b>268,799</b>	<b>2,574</b>	<b>429,620</b>	<b>583,241</b>
123	0	20	25,966	26,069	154,451	164,707	2,782	321,940	412,771
423	0	1,632	34,642	34,781	16,713	71,730	743	89,185	157,826
<b>546</b>	<b>0</b>	<b>1,653</b>	<b>60,608</b>	<b>60,850</b>	<b>171,164</b>	<b>236,436</b>	<b>3,524</b>	<b>411,125</b>	<b>570,597</b>
55	0	53	10,389	10,389	106,584	117,749	6,760	231,092	291,900
116	0	1,400	20,921	20,926	15,114	96,118	3,459	114,691	158,823
<b>171</b>	<b>0</b>	<b>1,453</b>	<b>31,310</b>	<b>31,315</b>	<b>121,697</b>	<b>213,867</b>	<b>10,219</b>	<b>345,783</b>	<b>450,724</b>

			Prov. for			Surplus	Profit/Loss		Profit/Loss	Prov. for	Net	Net	Net Profit (Loss)
Trading Profit/Loss (Net)	Other Operating Income	Total Oper. Profit/Loss	Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Written as Gain After Merger	From Equity Method Applied Subsidiar.	Net Monetary Position Gain/Loss	Before Taxes from Continuing Oper.	Income Taxes from Continuing Oper. (+/-)	Profit/Loss from Contin. Oper.	Profit/Loss from Termin. Oper.	
305	2,997	20,138	2,426	8,405	9,307	0	0	0	9,307	-1,756	7,551	48	7,598
1,176	1,547	20,785	4,844	7,580	8,361	0	0	0	8,361	-1,623	6,738	-31	6,707
387	1,603	15,579	2,838	7,525	5,216	0	0	0	5,216	-958	4,259	0	4,259
385	2,969	18,677	2,951	8,204	7,522	0	0	0	7,522	-1,351	6,172	0	6,172
-16	1,528	11,838	1,633	5,842	4,363	0	1	0	4,365	-1,051	3,313	0	3,313

## Privately-owned Banks

2006-2010

### Ratios

(%)

	2010	2009	2008	2007	2006
<b>Capital Ratios</b>					
Shareholders' Equity / (Amount subject to credit + market + operational risk)	18.2	19.7	16.4	17.2	17.5
Shareholders' Equity / Total Assets	13.4	13.0	11.1	12.2	10.4
(Shareholders' Equity - Permanent Assets) / Total Assets	9.5	8.8	6.9	7.0	4.9
Net On Balance Sheet Position / Total Shareholders' Equity	-5.6	-8.9	15.9	-5.6	-17.0
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.4	0.7	2.0	-0.7	-0.8
<b>Balance-Sheet Ratios</b>					
TC Assets / Total Assets	68.7	67.7	62.6	64.6	59.9
TC Liabilities / Total Liabilities	65.8	64.4	61.4	61.6	56.4
FC Assets / FC Liabilities	91.5	90.6	96.9	92.1	92.0
TC Deposits / Total Deposits	63.8	59.9	58.9	58.8	54.9
TC Loans and Receivables / Total Loans and Receivables	64.9	65.7	63.9	69.4	68.8
Total Deposits / Total Assets	62.0	61.6	62.8	60.5	61.6
Funds Borrowed / Total Assets	9.8	9.5	12.0	12.1	14.0
<b>Assets Quality</b>					
Financial Assets (net) / Total Assets	32.6	34.6	26.3	28.5	31.7
Total Loans and Receivables / Total Assets	52.7	47.6	54.1	52.1	48.1
Total Loans and Receivables / Total Deposits	85.0	77.1	86.2	86.2	78.0
Loans Under Follow-up (gross) / Total Loans and Receivables	3.3	5.4	3.5	3.6	3.6
Loans Under Follow-up (net) / Total Loans and Receivables	0.4	0.6	0.7	0.5	0.4
Specific Provisions / Loans Under Follow-up	86.5	88.2	80.3	86.8	87.7
Permanent Assets / Total Assets	3.9	4.2	4.2	5.3	5.5
Consumer Loans / Total Loans and Receivables	32.0	32.9	30.7	32.9	31.7
<b>Liquidity</b>					
Liquid Assets / Total Assets	34.1	34.9	28.3	35.2	37.7
Liquid Assets / Short-term Liabilities	56.9	56.7	45.6	57.4	61.2
TC Liquid Assets / Total Assets	24.2	23.3	15.0	18.8	17.4
<b>Profitability</b>					
Net Profit/Losses / Total Assets	2.4	2.4	1.8	2.4	1.8
Net Profit/Losses / Total Shareholders' Equity	17.6	18.5	15.8	19.9	16.9
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.9	3.0	2.1	3.0	2.3
<b>Income-Expenditure Structure</b>					
Net Interest Income After Specific Provisions / Total Assets	3.2	3.6	3.1	3.7	3.3
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	51.5	47.7	48.4	49.8	52.8
Non-interest Income (net) / Total Assets	2.5	2.6	2.5	3.1	2.5
Other Operating Expenses / Total Assets	2.6	2.7	3.1	3.2	3.1
Personnel Expenses / Other Operating Expenses	42.4	43.4	41.2	39.8	40.4
Non-interest Income (net) / Other Operating Expenses	94.9	95.1	79.2	94.7	79.9

**Adabank A.Ş.**

## Assets

(USD Million)

Year	Period	Liquid Assets								Loans and Receivables			
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total				
2010	TC	0	30	0	1	0	0	0	1	31	0	4	4
	FC	0	0	0	0	0	0	0	0	0	0	0	0
	Total	0	30	0	1	0	0	0	1	31	0	4	4
2009	TC	0	0	4	27	0	0	0	27	32	0	6	6
	FC	0	0	0	0	0	0	0	0	0	0	0	0
	Total	0	0	4	27	0	0	0	27	32	0	6	6
2008	TC	0	0	4	25	0	0	0	25	30	0	14	14
	FC	0	0	0	0	0	0	0	0	0	0	0	0
	Total	0	0	4	25	0	0	0	25	30	0	14	14
2007	TC	0	0	36	0	0	0	0	0	37	0	31	31
	FC	0	0	0	0	0	0	0	0	0	0	0	0
	Total	0	0	36	0	0	0	0	0	37	0	31	31
2006	TC	0	0	26	2	0	0	0	2	29	0	25	25
	FC	0	0	0	0	0	0	0	0	0	0	0	0
	Total	0	0	26	2	0	0	0	2	29	0	25	25

## Liabilities

(USD Million)

[illegible]

	Permanent Assets											Total Assets	
Total	Investments and Associates (net)			Subsidiaries (net)		Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)	Total			Un-classified Assets
	Accounted with Equity Method	Non-consolidated		Non-consolidated Financials	Non-consolidated Financials								
		Financials	Non-Financials										
0	0	0	0	0	0	0	2	0	0	2	0	33	
0	0	0	0	0	0	0	0	0	0	0	0	0	
0	0	0	0	0	0	0	2	0	0	2	0	33	
0	0	0	0	0	0	0	2	0	0	2	0	34	
0	0	0	0	0	0	0	0	0	0	0	0	0	
0	0	0	0	0	0	0	2	0	0	2	0	34	
0	0	0	0	0	0	0	2	0	0	2	0	32	
0	0	0	0	0	0	0	0	0	0	0	0	0	
0	0	0	0	0	0	0	2	0	0	2	0	33	
0	0	0	0	0	0	0	3	0	0	3	0	40	
0	0	0	0	0	0	0	0	0	0	0	0	0	
0	0	0	0	0	0	0	3	0	0	3	0	40	
0	0	1	0	1	0	0	3	0	0	4	0	33	
0	0	0	0	0	0	0	0	0	0	0	0	0	
0	0	1	0	1	0	0	3	0	0	4	0	33	

Shareholders' Equity												Total Liabilities
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Total Income (Loss)		Total	Total		
							Previous Years	Current Year			Total	
1	0	0	1	52	0	0	-24	0	-24	28	33	
0	0	0	0	0	0	0	0	0	0	0	0	
1	0	0	1	52	0	0	-24	0	-24	28	33	
1	0	0	1	54	0	0	-25	1	-25	29	34	
0	0	0	0	0	0	0	0	0	0	0	0	
1	0	0	1	54	0	0	-25	1	-25	29	34	
0	0	0	0	53	0	0	-27	2	-25	28	32	
0	0	0	0	0	0	0	0	0	0	0	0	
0	0	0	0	53	0	0	-27	2	-25	28	33	
0	0	0	1	69	37	0	-73	1	-72	34	40	
0	0	0	0	0	0	0	0	0	0	0	0	
0	0	0	1	69	37	0	-73	1	-72	34	40	
0	0	0	1	57	30	0	-61	1	-60	27	32	
0	0	0	0	0	0	0	0	0	0	0	0	
0	0	0	1	57	30	0	-61	1	-60	27	33	

## Adabank A.Ş.

### Off Balance-Sheet Commitments

(USD Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative Financial Instruments			
		Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Trading Transactions		
												Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2010	TC	3	0	0	0	0	3	0	0	0	0	0	0	0
	FC	5	0	0	0	0	5	0	0	0	0	0	0	0
	Total	9	0	0	0	0	9	0	0	0	0	0	0	0
2009	TC	4	0	0	0	0	4	1	0	1	0	0	0	0
	FC	8	0	0	0	0	8	0	0	0	0	0	0	0
	Total	12	0	0	0	0	12	1	0	1	0	0	0	0
2008	TC	4	0	0	0	0	4	0	0	0	0	0	0	0
	FC	8	0	0	0	0	8	0	0	0	0	0	0	0
	Total	11	0	0	0	0	11	0	0	0	0	0	0	0
2007	TC	5	0	0	0	0	5	0	0	0	0	0	0	0
	FC	8	0	0	0	0	8	0	0	0	0	0	0	0
	Total	13	0	0	0	0	13	0	0	0	0	0	0	0
2006	TC	10	0	0	0	0	10	0	0	0	0	0	0	0
	FC	8	0	0	0	0	8	0	0	0	0	0	0	0
	Total	18	0	0	0	0	18	0	0	0	0	0	0	0

### Income-Expenditure

(USD Million)

Year	Operating Income													
	Interest Income from					Interest Expenses on				Net Interest Income/ Expenses	Net Fees and Commissions			Dividend Income
	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total		Fees and Commiss. Received From	Fees and Commiss. Paid	Net	
2010	0	1	1	0	2	0	0	0	0	2	0	0	0	0
2009	0	0	3	1	4	0	0	0	0	3	0	0	0	0
2008	0	0	3	2	5	0	0	0	0	4	0	0	0	0
2007	0	0	1	6	6	1	0	0	1	6	0	0	0	0
2006	0	0	1	4	4	0	0	0	0	4	0	0	0	0



				Custody and Pledged Securities					Total Off Balance- Sheet Commit- ments
FX Futures	Interest Rate Futures	Others	Total	Total	Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.	Total	
0	0	0	0	0	0	0	0	0	3
0	0	0	0	0	0	0	0	0	5
0	0	0	0	0	0	0	0	0	9
0	0	0	0	0	0	0	0	0	5
0	0	0	0	0	0	0	0	0	8
0	0	0	0	0	0	0	0	0	12
0	0	0	0	0	0	0	0	0	4
0	0	0	0	0	0	0	0	0	8
0	0	0	0	0	0	0	0	0	11
0	0	0	0	0	0	0	0	0	5
0	0	0	0	0	0	0	0	0	8
0	0	0	0	0	0	0	0	0	13
0	0	0	0	0	4	0	0	4	14
0	0	0	0	0	0	0	0	0	8
0	0	0	0	0	4	0	0	4	22

Trading Profit/ Loss (Net)	Other Operating Income	Total Oper. Profit/ Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Profit/Loss From Equity Method Applied Subsidiar.	Net Monetary Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov.for Income Taxes from Continuing Oper. (+/-)	Net Profit/ Loss from Contin. Oper.	Net Profit/ Loss from Termin. Oper.	Net Profit (Loss)
0	1	3	0	3	0	0	0	0	0	0	0	0	0
0	0	4	0	3	1	0	0	0	1	0	1	0	1
0	0	5	0	3	2	0	0	0	2	0	2	0	2
0	0	6	2	3	1	0	0	0	1	0	1	0	1
0	0	4	0	3	1	0	0	0	1	0	1	0	1

## Ratios

(%)

	2010	2009	2008	2007	2006
<b>Capital Ratios</b>					
Shareholders' Equity / (Amount subject to credit + market + operational risk)	150.6	185.9	186.4	177.8	262.0
Shareholders' Equity / Total Assets	84.9	84.8	84.9	84.6	83.3
(Shareholders' Equity - Permanent Assets) / Total Assets	78.9	78.4	78.1	77.2	70.9
Net On Balance Sheet Position / Total Shareholders' Equity	0.9	0.6	0.6	0.3	-1.1
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.9	0.6	0.6	0.3	-1.1
<b>Balance-Sheet Ratios</b>					
TC Assets / Total Assets	99.1	99.1	99.0	99.2	99.5
TC Liabilities / Total Liabilities	99.8	99.6	99.5	99.5	98.6
FC Assets / FC Liabilities	442.2	241.8	205.5	156.3	34.7
TC Deposits / Total Deposits	98.3	97.1	96.5	96.4	90.9
TC Loans and Receivables / Total Loans and Receivables	-	-	-	-	-
Total Deposits / Total Assets	12.8	13.4	13.6	13.9	14.8
Funds Borrowed / Total Assets	0.0	0.0	0.0	0.0	0.0
<b>Assets Quality</b>					
Financial Assets (net) / Total Assets	2.0	80.6	78.0	0.0	6.5
Total Loans and Receivables / Total Assets	0.0	0.0	0.0	0.0	0.0
Total Loans and Receivables / Total Deposits	0.0	0.0	0.0	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	100.0	100.0	100.0
Permanent Assets / Total Assets	6.0	6.4	6.8	7.4	12.4
Consumer Loans / Total Loans and Receivables	-	-	-	-	-
<b>Liquidity</b>					
Liquid Assets / Total Assets	93.9	93.6	93.2	92.5	87.4
Liquid Assets / Short-term Liabilities	726.7	698.1	719.8	684.1	14,237.3
TC Liquid Assets / Total Assets	93.0	92.6	92.2	91.7	86.9
<b>Profitability</b>					
Net Profit/Losses / Total Assets	1.0	1.6	5.6	1.9	3.4
Net Profit/Losses / Total Shareholders' Equity	1.2	1.9	6.6	2.2	4.0
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.0	1.6	5.6	1.9	3.4
<b>Income-Expenditure Structure</b>					
Net Interest Income After Specific Provisions / Total Assets	6.4	9.5	13.6	14.2	11.7
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	63.1	88.5	94.7	95.6	92.9
Non-interest Income (net) / Total Assets	3.7	0.8	0.8	0.6	0.7
Other Operating Expenses / Total Assets	9.1	8.7	7.9	8.2	8.5
Personnel Expenses / Other Operating Expenses	38.1	41.2	44.6	48.3	47.0
Non-interest Income (net) / Other Operating Expenses	41.1	9.1	9.5	7.6	7.8

## Akbank T.A.Ş.

### Assets

(USD Million)

Year	Period	Liquid Assets								Loans and Receivables			
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total				
2010	TC	1,467	7	0	509	24,899	3,485	0	28,892	30,365	20,814	832	832
	FC	2,498	1,154	0	162	2,561	824	0	3,547	7,199	13,587	0	0
	Total	3,965	1,160	0	671	27,459	4,309	0	32,440	37,564	34,401	832	832
2009	TC	1,684	1	0	101	18,672	6,638	0	25,411	27,097	16,156	1,161	1,161
	FC	1,503	1,989	0	110	940	4,011	0	5,062	8,554	10,548	39	39
	Total	3,187	1,990	0	211	19,612	10,650	0	30,473	35,650	26,705	1,200	1,200
2008	TC	3,219	2	0	85	3,545	9,168	0	12,798	16,020	17,165	725	725
	FC	1,830	2,695	0	59	585	4,343	0	4,987	9,512	11,994	24	24
	Total	5,049	2,697	0	144	4,130	13,511	0	17,786	25,531	29,159	748	748
2007	TC	347	23	0	63	14,461	0	0	14,524	14,894	22,251	830	830
	FC	2,035	1,127	0	4,115	2,991	0	0	7,105	10,268	9,678	39	39
	Total	2,383	1,150	0	4,178	17,451	0	0	21,629	25,162	31,929	869	869
2006	TC	1,063	1	0	38	7,852	0	0	7,890	8,954	14,021	401	401
	FC	2,168	1,548	0	4,664	1,935	0	0	6,600	10,316	6,139	21	21
	Total	3,232	1,549	0	4,702	9,787	0	0	14,490	19,271	20,160	422	422

### Liabilities

(USD Million)

Year	Period	Deposits	Non-Deposit Funds						Other Liabilities				
			Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop. & Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2010	TC	27,340	170	6,891	629	0	7,690	118	201	0	0	981	432
	FC	16,343	6,578	400	1,012	0	7,990	136	0	0	0	44	89
	Total	43,683	6,748	7,291	1,640	0	15,679	254	201	0	0	1,025	521
2009	TC	23,233	92	8,445	0	0	8,537	125	263	0	0	805	411
	FC	14,319	5,389	586	0	0	5,975	79	0	0	0	7	71
	Total	37,552	5,481	9,031	0	0	14,512	204	263	0	0	812	482
2008	TC	19,026	150	5,306	0	0	5,456	11	46	0	0	599	379
	FC	15,264	7,274	20	0	0	7,294	32	91	0	0	8	93
	Total	34,290	7,425	5,326	0	0	12,751	43	137	0	0	607	472
2007	TC	21,883	132	3,808	0	0	3,940	49	0	0	0	790	1,181
	FC	13,521	7,505	0	0	0	7,505	26	0	0	0	9	75
	Total	35,404	7,638	3,808	0	0	11,446	75	0	0	0	799	1,256
2006	TC	13,651	87	3,501	0	0	3,588	12	0	0	0	542	209
	FC	10,681	6,465	0	0	0	6,465	21	0	0	0	12	116
	Total	24,332	6,552	3,501	0	0	10,053	33	0	0	0	555	325

	Permanent Assets										Un-classified Assets	Total Assets
Total	Investments and Associates (net)			Subsidiaries (net)		Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)	Total		
	Accounted with Equity Method	Non-consolidated		Non-consolidated Financials	Non-consolidated Financials							
		Financials	Non-Financials									
20,814	0	0	2	137	0	0	576	60	2	778	406	52,363
13,587	0	0	0	444	0	0	1	0	0	445	15	21,247
34,401	0	0	2	581	0	0	578	60	2	1,223	421	73,610
16,156	0	0	2	140	0	0	531	44	2	718	517	44,488
10,548	0	0	0	478	0	0	2	0	0	480	12	19,594
26,705	0	0	2	618	0	0	532	44	2	1,198	529	64,082
17,165	0	0	2	141	0	0	524	24	3	693	415	34,292
11,994	0	0	0	464	0	0	2	0	0	466	22	21,993
29,159	0	0	2	605	0	0	526	24	3	1,159	436	56,285
22,251	0	0	0	194	0	0	601	41	3	839	417	38,401
9,678	0	0	0	469	0	0	2	0	0	471	14	20,432
31,929	0	0	0	663	0	0	603	41	3	1,311	431	58,833
14,021	0	0	0	157	0	0	492	24	2	676	64	23,715
6,139	0	0	0	502	0	0	2	0	0	504	71	17,031
20,160	0	0	0	659	0	0	495	24	2	1,180	136	40,746

				Shareholders' Equity							Total Liabilities
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Total Income (Loss)		Total		
							Previous Years	Current Year		Total	
400	239	45	2,416	2,601	2,973	3,970	0	1,858	1,858	11,403	48,849
135	4	0	408	0	21	0	0	0	0	21	24,761
534	243	45	2,824	2,601	2,994	3,970	0	1,858	1,858	11,424	73,610
381	208	6	2,199	2,017	2,755	2,962	0	1,833	1,833	9,567	43,536
110	9	2	278	0	-26	0	0	0	0	-26	20,546
491	217	9	2,477	2,017	2,730	2,962	0	1,833	1,833	9,541	64,082
299	178	8	1,521	1,971	2,361	2,018	0	1,120	1,120	7,470	33,473
129	1	6	359	0	-105	0	0	0	0	-105	22,812
428	179	14	1,880	1,971	2,256	2,018	0	1,120	1,120	7,365	56,285
351	242	28	2,642	2,588	3,289	1,557	0	1,720	1,720	9,154	37,619
77	0	9	197	0	-10	0	0	0	0	-10	21,213
428	242	38	2,838	2,588	3,279	1,557	0	1,720	1,720	9,144	58,833
253	140	11	1,168	1,565	1,462	849	0	1,138	1,138	5,015	23,422
5	0	13	167	0	12	0	0	0	0	12	17,324
257	140	24	1,334	1,565	1,474	849	0	1,138	1,138	5,027	40,746

## Akbank T.A.Ş.

### Off Balance-Sheet Commitments

(USD Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative Financial Instruments			
		Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Trading Transactions		
												Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2010	TC	2,636	1	9	0	344	2,989	14,634	0	14,634	3,310	402	2,912	1,760
	FC	1,636	45	1,788	0	283	3,751	2,873	0	2,873	0	1,471	12,674	4,379
	Total	4,272	46	1,797	0	627	6,741	17,507	0	17,507	3,310	1,873	15,586	6,139
2009	TC	1,893	0	1	0	166	2,060	11,390	0	11,390	3,422	295	473	994
	FC	1,813	40	1,115	0	187	3,154	2,934	0	2,934	0	423	7,267	3,661
	Total	3,706	40	1,116	0	353	5,215	14,325	0	14,325	3,422	718	7,740	4,655
2008	TC	1,809	0	0	0	122	1,931	8,289	0	8,289	3,345	200	115	284
	FC	1,264	41	1,135	0	33	2,473	3,979	0	3,979	2,310	260	2,493	400
	Total	3,073	41	1,135	0	155	4,404	12,269	0	12,269	5,655	459	2,609	684
2007	TC	2,177	0	0	0	134	2,311	9,155	0	9,155	0	137	3,450	335
	FC	1,087	40	1,015	0	19	2,161	4,056	0	4,056	0	304	3,765	387
	Total	3,264	40	1,015	0	153	4,472	13,212	0	13,212	0	441	7,215	722
2006	TC	1,474	0	0	0	31	1,505	4,898	0	4,898	0	215	1,495	97
	FC	655	43	550	0	35	1,283	516	0	516	0	334	3,470	135
	Total	2,130	43	550	0	65	2,788	5,414	0	5,414	0	549	4,965	231

### Income-Expenditure

(USD Million)

USD million)

Year	Operating Income													
	Interest Income from					Interest Expenses on				Net Interest Income/ Expenses	Net Fees and Commissions			Dividend Income
	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total		Fees and Commiss. Received From	Fees and Commiss. Paid	Net	
2010	2,662	56	2,896	3	5,616	2,295	125	415	2,835	2,781	995	143	851	18
2009	3,267	92	2,792	4	6,156	2,379	181	507	3,067	3,088	1,003	142	861	29
2008	3,965	187	2,202	21	6,374	3,174	331	577	4,082	2,292	872	155	718	20
2007	4,491	218	2,578	30	7,316	3,398	449	673	4,520	2,796	1,006	190	816	28
2006	2,796	52	1,730	108	4,686	2,260	311	308	2,879	1,807	737	163	574	54

					Custody and Pledged Securities				Total Off Balance-Sheet Commitments
FX Futures	Interest Rate Futures	Others	Total	Total	Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.	Total	
1	0	90	5,165	8,475	14,670	22,914	2,170	39,754	65,852
1	0	16	18,541	18,541	1,815	10,939	84	12,838	38,003
<b>1</b>	<b>0</b>	<b>106</b>	<b>23,705</b>	<b>27,016</b>	<b>16,485</b>	<b>33,852</b>	<b>2,254</b>	<b>52,591</b>	<b>103,855</b>
6	0	120	1,888	5,310	10,572	22,931	1,484	34,987	53,748
6	0	0	11,357	11,357	1,243	7,793	43	9,079	26,525
<b>12</b>	<b>0</b>	<b>120</b>	<b>13,245</b>	<b>16,667</b>	<b>11,816</b>	<b>30,724</b>	<b>1,527</b>	<b>44,067</b>	<b>80,274</b>
12	0	0	611	3,955	9,033	22,182	1,411	32,626	46,802
12	0	0	3,165	5,475	1,489	7,083	45	8,616	20,544
<b>23</b>	<b>0</b>	<b>0</b>	<b>3,776</b>	<b>9,430</b>	<b>10,522</b>	<b>29,265</b>	<b>1,455</b>	<b>41,242</b>	<b>67,346</b>
24	0	17	3,962	3,962	10,658	27,613	1,915	40,185	55,614
23	0	5	4,484	4,484	1,408	5,342	47	6,797	17,499
<b>46</b>	<b>0</b>	<b>22</b>	<b>8,446</b>	<b>8,446</b>	<b>12,066</b>	<b>32,955</b>	<b>1,961</b>	<b>46,983</b>	<b>73,113</b>
27	0	46	1,879	1,879	9,289	13,002	0	22,291	30,573
26	0	180	4,144	4,144	1,507	3,823	0	5,331	11,275
<b>53</b>	<b>0</b>	<b>226</b>	<b>6,024</b>	<b>6,024</b>	<b>10,796</b>	<b>16,825</b>	<b>0</b>	<b>27,621</b>	<b>41,848</b>

Trading Profit/Loss (Net)	Other Operating Income	Total Oper. Profit/Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Profit/Loss From Equity Method Applied Subsidiar.	Net Monetary Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov. for Income Taxes from Continuing Oper. (+/-)	Net Profit/Loss from Contin. Oper.	Net Profit/Loss from Termin. Oper.	Net Profit (Loss)
21	562	4,234	337	1,572	2,324	0	0	0	2,324	-467	1,858	0	1,858
104	353	4,435	751	1,468	2,216	0	0	0	2,216	-383	1,833	0	1,833
29	487	3,545	754	1,437	1,354	0	0	0	1,354	-234	1,120	0	1,120
129	438	4,207	621	1,463	2,123	0	0	0	2,123	-403	1,720	0	1,720
40	331	2,806	307	1,122	1,378	0	0	0	1,378	-239	1,138	0	1,138

**Ratios**

(%)

	2010	2009	2008	2007	2006
<b>Capital Ratios</b>					
Shareholders' Equity / (Amount subject to credit + market + operational risk)	20.6	22.5	18.2	18.9	20.7
Shareholders' Equity / Total Assets	15.5	14.9	13.1	15.5	12.3
(Shareholders' Equity - Permanent Assets) / Total Assets	13.9	13.0	11.0	13.3	9.4
Net On Balance Sheet Position / Total Shareholders' Equity	-25.1	-4.0	-1.7	-0.8	1.5
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.2	-0.7	-1.0	-0.8	1.2
<b>Balance-Sheet Ratios</b>					
TC Assets / Total Assets	71.1	69.4	60.9	65.3	58.2
TC Liabilities / Total Liabilities	66.4	67.9	59.5	63.9	57.5
FC Assets / FC Liabilities	85.8	95.4	96.4	96.3	98.3
TC Deposits / Total Deposits	62.6	61.9	55.5	61.8	56.1
TC Loans and Receivables / Total Loans and Receivables	60.5	60.5	58.9	69.7	69.5
Total Deposits / Total Assets	59.3	58.6	60.9	60.2	59.7
Funds Borrowed / Total Assets	9.2	8.6	13.2	13.0	16.1
<b>Assets Quality</b>					
Financial Assets (net) / Total Assets	44.1	47.6	31.6	36.8	35.6
Total Loans and Receivables / Total Assets	46.7	41.7	51.8	54.3	49.5
Total Loans and Receivables / Total Deposits	78.8	71.1	85.0	90.2	82.9
Loans Under Follow-up (gross) / Total Loans and Receivables	2.4	4.5	2.6	2.7	2.1
Loans Under Follow-up (net) / Total Loans and Receivables	0.0	0.0	0.0	0.0	0.0
Specific Provisions / Loans Under Follow-up	100.0	100.0	100.0	100.0	100.0
Permanent Assets / Total Assets	1.7	1.9	2.1	2.2	2.9
Consumer Loans / Total Loans and Receivables	37.3	37.8	32.4	34.0	32.2
<b>Liquidity</b>					
Liquid Assets / Total Assets	45.2	39.0	21.4	42.8	47.3
Liquid Assets / Short-term Liabilities	79.3	63.3	33.2	75.0	81.8
TC Liquid Assets / Total Assets	36.5	31.9	12.2	25.3	22.0
<b>Profitability</b>					
Net Profit/Losses / Total Assets	2.5	2.9	2.0	2.9	2.8
Net Profit/Losses / Total Shareholders' Equity	16.3	19.2	15.2	18.8	22.6
Profit/Losses Before Taxes after Continuing Operations / Total Assets	3.2	3.5	2.4	3.6	3.4
<b>Income-Expenditure Structure</b>					
Net Interest Income After Specific Provisions / Total Assets	3.5	3.8	2.9	3.8	3.8
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	60.4	54.6	46.1	53.7	54.9
Non-interest Income (net) / Total Assets	2.0	2.1	2.2	2.4	2.5
Other Operating Expenses / Total Assets	2.1	2.3	2.6	2.5	2.8
Personnel Expenses / Other Operating Expenses	36.3	37.4	38.1	36.3	34.9
Non-interest Income (net) / Other Operating Expenses	92.4	91.7	87.2	96.4	89.1

## Alternatif Bank A.Ş.

### Assets

(USD Million)

Year	Period	Liquid Assets								Loans and Receivables			
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total				
2010	TC	42	1	0	115	0	254	0	369	412	1,668	98	39
	FC	108	31	0	3	0	0	0	3	141	384	0	0
	Total	150	32	0	117	0	254	0	372	554	2,052	98	39
2009	TC	61	5	0	5	21	320	0	346	412	1,484	130	81
	FC	82	33	0	2	0	0	0	2	117	300	0	0
	Total	144	38	0	7	21	320	0	348	529	1,784	130	81
2008	TC	32	0	230	21	29	124	0	174	436	1,221	85	44
	FC	107	238	25	9	20	0	0	29	399	296	0	0
	Total	139	238	255	30	49	124	0	203	835	1,517	85	44
2007	TC	37	95	0	30	30	22	0	83	215	1,304	57	45
	FC	137	138	0	4	21	0	0	25	300	292	0	0
	Total	174	233	0	35	51	22	0	108	515	1,595	57	45
2006	TC	38	14	0	6	57	18	0	80	132	759	27	21
	FC	67	203	0	1	0	0	0	1	271	192	0	0
	Total	105	217	0	7	57	18	0	82	403	950	27	21

### Liabilities

(USD Million)

Year	Period	Deposits	Non-Deposit Funds						Other Liabilities				
			Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop. & Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2010	TC	1,007	17	191	0	0	208	8	0	0	0	39	38
	FC	581	401	0	0	0	401	2	0	2	106	35	3
	Total	1,588	418	191	0	0	609	10	0	2	106	74	41
2009	TC	1,012	26	59	0	0	85	4	0	0	0	25	24
	FC	702	241	0	0	0	241	2	0	1	0	13	0
	Total	1,713	267	59	0	0	326	6	0	1	0	38	24
2008	TC	963	31	7	0	0	38	7	0	0	0	22	24
	FC	781	320	0	0	0	320	11	0	1	0	13	0
	Total	1,744	350	7	0	0	358	18	0	1	0	35	24
2007	TC	631	32	8	0	0	40	29	0	0	0	101	58
	FC	839	267	0	0	0	267	3	0	1	0	23	0
	Total	1,470	299	8	0	0	307	32	0	1	0	124	58
2006	TC	425	20	7	0	0	27	7	0	0	0	12	8
	FC	378	375	0	0	0	375	1	0	1	0	19	0
	Total	802	395	7	0	0	402	9	0	1	0	31	8



	Permanent Assets										Un-classified Assets	Total Assets
Total	Investments and Associates (net)			Subsidiaries (net)		Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)	Total		
	Accounted with Equity Method	Non-consolidated		Non-consolidated Financials	Non-consolidated Financials							
		Financials	Non-Financials									
1,727	0	0	0	16	0	0	12	2	19	49	48	2,236
384	0	0	0	0	0	0	0	0	0	0	8	533
2,111	0	0	0	16	0	0	12	2	19	49	56	2,770
1,533	0	0	0	17	0	0	11	2	19	49	27	2,021
300	0	0	0	0	0	0	0	0	0	0	2	419
1,833	0	0	0	17	0	0	11	2	19	49	29	2,440
1,262	0	0	0	16	0	0	14	1	8	39	27	1,765
296	0	0	0	0	0	0	0	0	0	0	2	696
1,558	0	0	0	16	0	0	14	1	8	39	29	2,461
1,316	0	0	0	22	0	0	14	1	2	39	62	1,632
292	0	0	0	0	0	0	0	0	0	0	16	608
1,608	0	0	0	22	0	0	14	1	2	39	78	2,240
764	0	0	0	18	0	0	3	0	2	23	17	937
192	0	0	0	0	0	0	0	0	0	0	4	466
956	0	0	0	18	0	0	3	0	2	23	21	1,403

Shareholders' Equity											Total Liabilities
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Total Income (Loss)		Total		
							Previous Years	Current Year		Total	
340	50	01	124148	1950	00	840	30	180	210	3010	1,6401,130
34	5	1	272	195	0	84	3	18	21	301	2,770
320	60	02	9018	2020	00	480	10	410	420	2920	1,479960
32	6	2	108	202	0	48	1	41	42	292	2,440
230	90	03	8429	1970	10	90	50	350	400	2470	1,3311,130
23	9	3	113	197	1	9	5	35	40	247	2,461
240	90	04	22131	1930	00	00	-370	550	180	2110	1,1031,137
24	9	4	253	193	0	0	-37	55	18	211	2,240
150	50	01	4722	1600	10	00	-510	210	-300	1300	629774
15	5	1	69	160	1	0	-51	21	-30	130	1,403

## Alternatif Bank A.Ş.

### Off Balance-Sheet Commitments

(USD Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative Financial Instruments			
		Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Trading Transactions		
												Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2010	TC	631	3	0	0	0	634	357	0	357	0	45	328	126
	FC	248	125	229	0	14	616	79	0	79	0	75	385	150
	Total	879	128	229	0	14	1,251	435	0	435	0	119	713	276
2009	TC	528	0	6	0	0	534	573	0	573	0	13	111	122
	FC	277	79	159	0	9	524	89	0	89	0	15	259	126
	Total	805	79	165	0	9	1,058	662	0	662	0	28	370	247
2008	TC	413	0	0	0	0	413	298	0	298	0	110	208	111
	FC	239	11	141	0	14	404	20	0	20	0	165	238	125
	Total	652	11	141	0	14	818	319	0	319	0	275	446	236
2007	TC	516	0	0	0	0	516	382	0	382	0	34	178	228
	FC	249	19	157	0	4	429	90	0	90	0	62	256	215
	Total	765	19	157	0	4	945	472	0	472	0	96	434	443
2006	TC	311	0	0	0	0	311	213	0	213	0	44	121	109
	FC	227	14	114	0	7	361	60	0	60	0	56	822	122
	Total	537	14	114	0	7	672	273	0	273	0	100	943	231

### Income-Expenditure

(USD Million)

USD million)

Year	Operating Income													
	Interest Income from					Interest Expenses on				Net Interest Income/ Expenses	Net Fees and Commissions			Dividend Income
	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total		Fees and Commiss. Received From	Fees and Commiss. Paid	Net	
2010	187	2	28	3	219	93	11	7	110	109	18	2	16	0
2009	254	1	54	9	317	133	14	9	156	161	24	5	18	0
2008	260	5	16	14	295	142	22	2	166	129	19	6	13	1
2007	247	7	18	8	280	115	30	3	147	133	22	7	15	2
2006	136	4	27	5	173	70	18	7	95	77	17	5	13	1

					Custody and Pledged Securities				Total Off Balance-Sheet Commitments
FX	Interest Rate				Items Held in	Pledged	Accepted Indepen. Guaran. and Warran.		
Futures	Futures	Others	Total	Total	Custody	Securities		Total	
0	0	0	499	499	94	2,712	1	2,807	4,296
0	0	0	610	610	98	424	0	522	1,827
<b>0</b>	<b>0</b>	<b>0</b>	<b>1,108</b>	<b>1,108</b>	<b>193</b>	<b>3,135</b>	<b>1</b>	<b>3,329</b>	<b>6,123</b>
0	0	0	246	246	80	2,558	1	2,639	3,991
0	0	0	400	400	20	472	0	492	1,505
<b>0</b>	<b>0</b>	<b>0</b>	<b>645</b>	<b>645</b>	<b>100</b>	<b>3,030</b>	<b>1</b>	<b>3,131</b>	<b>5,496</b>
0	0	0	428	428	79	2,021	1	2,101	3,241
189	2	0	718	718	23	572	0	595	1,738
<b>189</b>	<b>2</b>	<b>0</b>	<b>1,147</b>	<b>1,147</b>	<b>102</b>	<b>2,593</b>	<b>1</b>	<b>2,696</b>	<b>4,979</b>
0	0	0	440	440	128	2,105	0	2,233	3,571
205	0	0	739	739	26	476	0	502	1,760
<b>205</b>	<b>0</b>	<b>0</b>	<b>1,178</b>	<b>1,178</b>	<b>153</b>	<b>2,581</b>	<b>0</b>	<b>2,735</b>	<b>5,331</b>
0	0	0	274	274	87	1,128	0	1,215	2,012
26	0	0	1,026	1,026	29	343	0	372	1,818
<b>26</b>	<b>0</b>	<b>0</b>	<b>1,300</b>	<b>1,300</b>	<b>116</b>	<b>1,470</b>	<b>0</b>	<b>1,587</b>	<b>3,831</b>

Trading Profit/Loss (Net)	Other Operating Income	Total Oper. Profit/Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Profit/Loss From Equity Method Applied Subsidiar.	Net Monetary Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov. for Income Taxes from Continuing Oper. (+/-)	Net Profit/Loss from Contin. Oper.	Net Profit/Loss from Termin. Oper.	Net Profit (Loss)
-19	83	190	37	131	23	0	0	0	23	-4	18	0	18
-12	32	199	75	72	52	0	0	0	52	-10	41	0	41
-8	35	170	45	81	44	0	0	0	44	-9	35	0	35
-13	21	157	36	61	60	0	0	0	60	-5	55	0	55
-50	56	97	20	47	31	0	0	0	31	-9	21	0	21

## Ratios

(%)

	2010	2009	2008	2007	2006
<b>Capital Ratios</b>					
Shareholders' Equity / (Amount subject to credit + market + operational risk)	15.0	12.8	14.1	14.6	12.7
Shareholders' Equity / Total Assets	10.9	12.0	10.0	9.4	9.2
(Shareholders' Equity - Permanent Assets) / Total Assets	7.0	8.0	6.8	7.1	7.2
Net On Balance Sheet Position / Total Shareholders' Equity	-68.0	-58.7	3.3	-51.3	-62.9
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-4.9	4.8	6.8	11.9	4.7
<b>Balance-Sheet Ratios</b>					
TC Assets / Total Assets	80.7	82.8	71.7	72.9	66.8
TC Liabilities / Total Liabilities	59.2	60.6	54.1	49.2	44.8
FC Assets / FC Liabilities	47.2	43.7	61.7	53.5	60.2
TC Deposits / Total Deposits	63.4	59.0	55.2	42.9	53.0
TC Loans and Receivables / Total Loans and Receivables	81.8	83.6	81.0	81.8	79.9
Total Deposits / Total Assets	57.3	70.2	70.9	65.6	57.2
Funds Borrowed / Total Assets	15.1	10.9	14.2	13.3	28.2
<b>Assets Quality</b>					
Financial Assets (net) / Total Assets	13.4	14.2	8.3	4.8	5.8
Total Loans and Receivables / Total Assets	76.2	75.1	63.3	71.8	68.1
Total Loans and Receivables / Total Deposits	132.9	107.0	89.3	109.4	119.1
Loans Under Follow-up (gross) / Total Loans and Receivables	4.6	7.1	5.4	3.5	2.8
Loans Under Follow-up (net) / Total Loans and Receivables	2.8	2.6	2.6	0.8	0.6
Specific Provisions / Loans Under Follow-up	40.0	62.5	51.8	78.5	78.3
Permanent Assets / Total Assets	3.9	4.0	3.3	2.3	2.1
Consumer Loans / Total Loans and Receivables	0.8	0.2	0.6	0.1	0.4
<b>Liquidity</b>					
Liquid Assets / Total Assets	10.8	8.6	28.9	22.0	27.4
Liquid Assets / Short-term Liabilities	20.2	15.8	53.9	41.0	48.7
TC Liquid Assets / Total Assets	5.7	3.8	12.7	8.6	8.1
<b>Profitability</b>					
Net Profit/Losses / Total Assets	0.7	1.7	1.4	2.4	1.5
Net Profit/Losses / Total Shareholders' Equity	6.0	14.2	14.1	25.9	16.3
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.8	2.1	1.8	2.7	2.2
<b>Income-Expenditure Structure</b>					
Net Interest Income After Specific Provisions / Total Assets	3.2	4.6	4.0	4.9	4.7
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	46.5	56.2	57.1	69.2	68.3
Non-interest Income (net) / Total Assets	2.9	1.5	1.7	1.1	1.4
Other Operating Expenses / Total Assets	4.7	3.0	3.3	2.7	3.3
Personnel Expenses / Other Operating Expenses	34.8	62.1	48.3	64.1	47.8
Non-interest Income (net) / Other Operating Expenses	61.9	52.5	50.4	40.0	42.2

## Anadolubank A.Ş.

### Assets

(USD Million)

Year	Period	Liquid Assets								Loans and Receivables			
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total				
2010	TC	112	0	0	17	0	143	0	160	272	1,843	57	48
	FC	118	69	0	64	0	293	0	357	544	117	0	0
	Total	229	69	0	81	0	436	0	517	815	1,960	57	48
2009	TC	80	0	0	111	0	211	0	322	402	1,502	55	45
	FC	89	114	0	23	0	199	0	221	424	122	0	0
	Total	169	114	0	134	0	409	0	543	826	1,624	55	45
2008	TC	12	0	11	8	0	251	0	259	282	1,126	29	27
	FC	213	26	100	27	0	196	0	223	562	159	0	0
	Total	225	26	111	35	0	447	0	482	843	1,285	29	27
2007	TC	72	3	95	7	0	184	0	190	360	1,360	25	25
	FC	300	142	0	5	0	158	0	163	605	161	0	0
	Total	373	145	95	11	0	342	0	353	966	1,522	25	25
2006	TC	53	106	0	14	0	254	0	268	427	833	13	13
	FC	115	104	104	0	0	208	0	208	532	148	0	0
	Total	169	211	104	14	0	462	0	476	959	980	13	13

### Liabilities

(USD Million)

Year	Period	Deposits	Non-Deposit Funds					Other Liabilities					
			Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop. & Equip. Held for Sale Purposes and	Subordinated Loans	Miscellaneous Payables	Other External Resources
										Terminated Operations			
2010	TC	1,078	6	20	0	0	26	50	0	0	0	31	69
	FC	637	171	318	0	0	490	0	0	0	0	1	10
	Total	1,715	178	339	0	0	516	50	0	0	0	32	79
2009	TC	939	4	70	0	0	73	41	0	0	0	19	49
	FC	718	151	123	0	0	274	1	0	0	0	1	6
	Total	1,657	154	193	0	0	347	41	0	0	0	20	54
2008	TC	825	8	3	0	0	12	3	0	0	0	12	36
	FC	546	282	138	0	0	420	1	0	0	0	1	4
	Total	1,371	290	142	0	0	432	4	0	0	0	13	40
2007	TC	853	67	7	0	0	74	40	0	0	0	9	84
	FC	749	336	108	0	0	444	1	0	0	0	0	11
	Total	1,601	403	115	0	0	518	41	0	0	0	10	95
2006	TC	570	56	63	0	0	120	5	0	0	0	3	14
	FC	626	370	26	0	0	397	6	0	0	0	0	1
	Total	1,196	426	90	0	0	516	11	0	0	0	3	15

	Permanent Assets										Un-classified Assets	Total Assets
Total	Investments and Associates (net)			Subsidiaries (net)		Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)	Total		
	Accounted with Equity Method	Non-consolidated		Non-consolidated Financials	Non-consolidated Financials							
		Financials	Non-Financials									
1,852	0	0	0	20	0	0	13	1	6	40	49	2,213
117	0	0	0	40	0	0	0	0	0	40	6	707
1,969	0	0	0	60	0	0	13	1	6	80	56	2,919
1,512	0	0	0	12	0	0	12	1	4	29	43	1,985
122	0	0	0	41	0	0	0	0	0	41	2	590
1,634	0	0	0	53	0	0	12	1	4	70	45	2,574
1,128	0	0	0	11	0	0	11	1	0	24	27	1,461
159	0	0	0	37	0	0	0	0	0	37	5	763
1,287	0	0	0	48	0	0	11	1	0	61	33	2,224
1,360	0	0	0	6	0	0	18	2	0	26	63	1,810
161	0	0	0	25	0	0	0	0	0	25	12	804
1,522	0	0	0	31	0	0	18	2	0	51	75	2,613
833	0	0	0	5	0	0	12	2	0	19	4	1,283
148	0	0	0	1	0	0	0	0	0	1	5	686
980	0	0	0	6	0	0	12	2	0	20	8	1,968

Shareholders' Equity												Total Liabilities
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Total Income (Loss)		Total	Total		
							Previous Years	Current Year			Total	
260	100	0	18512	3900	0-2	230	00	800	800	493-2	1,7831,137	
26	10	0	197	390	-2	23	0	80	80	491	2,919	
230	80	0	1397	2750	0-2	700	00	810	810	426-2	1,578997	
23	8	0	146	275	-2	70	0	81	81	424	2,574	
180	110	0	806	2690	-2-2	120	00	570	570	337-2	1,254970	
18	11	0	86	269	-4	12	0	57	57	335	2,224	
190	120	01	16513	1940	-4-2	660	00	630	630	319-2	1,4111,203	
19	12	1	178	194	-6	66	0	63	63	317	2,613	
120	60	0	408	1600	-4-2	200	00	340	340	211-2	9401,028	
12	6	0	47	160	-6	20	0	34	34	208	1,968	

## Anadolubank A.Ş.

### Off Balance-Sheet Commitments

(USD Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative Financial Instruments			
		Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Trading Transactions		
												Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2010	TC	492	0	0	0	1	493	273	11,527	11,800	0	4	199	63
	FC	95	5	95	0	62	256	6	0	6	0	216	1,764	71
	Total	587	5	95	0	62	749	278	11,527	11,806	0	220	1,964	134
2009	TC	336	0	0	0	0	336	266	4	270	0	7	202	96
	FC	100	1	106	0	41	248	1	0	1	0	171	987	118
	Total	436	1	106	0	41	584	267	4	271	0	178	1,189	214
2008	TC	347	0	0	0	0	347	231	5	236	0	19	115	1
	FC	119	14	68	0	125	325	0	0	0	0	260	664	83
	Total	467	14	68	0	125	673	231	5	236	0	279	779	85
2007	TC	472	0	0	0	0	472	388	4	392	0	24	229	17
	FC	135	12	195	0	101	443	0	0	0	0	760	749	16
	Total	607	12	195	0	101	915	388	4	392	0	784	978	33
2006	TC	367	1	0	0	0	368	270	1	272	0	13	214	0
	FC	152	12	189	0	146	499	0	0	0	0	575	277	0
	Total	519	12	189	0	146	867	270	1	272	0	588	491	0

### Income-Expenditure

(USD Million)

Year	Operating Income													
	Interest Income from					Interest Expenses on				Net Interest Income/ Expenses	Net Fees and Commissions			Dividend Income
	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total		Fees and Commiss. Received From	Fees and Commiss. Paid	Net	
2010	225	0	50	3	278	91	4	16	111	167	46	5	40	9
2009	246	0	62	5	313	106	9	19	134	179	44	4	40	0
2008	260	5	36	10	311	145	16	9	170	141	38	5	34	0
2007	268	16	59	19	362	151	33	18	201	161	42	6	36	0
2006	129	11	60	9	209	102	20	13	135	74	37	5	31	0

					Custody and Pledged Securities				Total Off Balance-Sheet Commitments
FX	Interest Rate				Items Held in	Pledged	Accepted Indepen. Guaran. and Warran.		
Futures	Futures	Others	Total	Total	Custody	Securities		Total	
0	0	0	267	267	2,586	1,600	0	4,186	16,746
0	0	30	2,081	2,081	124	392	0	516	2,859
<b>0</b>	<b>0</b>	<b>30</b>	<b>2,348</b>	<b>2,348</b>	<b>2,710</b>	<b>1,992</b>	<b>0</b>	<b>4,702</b>	<b>19,605</b>
0	0	0	304	304	2,030	1,074	0	3,104	4,014
0	0	4	1,280	1,280	109	408	0	518	2,047
<b>0</b>	<b>0</b>	<b>4</b>	<b>1,584</b>	<b>1,584</b>	<b>2,140</b>	<b>1,482</b>	<b>0</b>	<b>3,622</b>	<b>6,061</b>
0	0	0	136	136	1,521	558	0	2,080	2,799
0	0	19	1,026	1,026	86	502	0	588	1,939
<b>0</b>	<b>0</b>	<b>19</b>	<b>1,162</b>	<b>1,162</b>	<b>1,608</b>	<b>1,060</b>	<b>0</b>	<b>2,668</b>	<b>4,738</b>
0	0	0	270	270	2,277	488	0	2,766	3,900
0	0	15	1,540	1,540	51	147	0	198	2,181
<b>0</b>	<b>0</b>	<b>15</b>	<b>1,810</b>	<b>1,810</b>	<b>2,328</b>	<b>635</b>	<b>0</b>	<b>2,964</b>	<b>6,082</b>
0	0	0	227	227	1,168	235	0	1,403	2,269
0	0	0	852	852	46	63	0	108	1,459
<b>0</b>	<b>0</b>	<b>0</b>	<b>1,079</b>	<b>1,079</b>	<b>1,214</b>	<b>297</b>	<b>0</b>	<b>1,511</b>	<b>3,728</b>

Trading Profit/Loss (Net)	Other Operating Income	Total Oper. Profit/Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Profit/Loss From Equity Method Applied Subsidar.	Net Monetary Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov. for Income Taxes from Continuing Oper. (+/-)	Net Profit/Loss from Contin. Oper.	Net Profit/Loss from Termin. Oper.	Net Profit (Loss)
-10	10	217	10	110	97	0	0	0	97	-18	80	0	80
-1	10	227	28	98	102	0	0	0	102	-21	81	0	81
-7	6	174	15	89	71	0	0	0	71	-14	57	0	57
-11	7	192	14	100	79	0	0	0	79	-16	63	0	63
17	4	126	7	72	47	0	0	0	47	-13	34	0	34



**Ratios**

(%)

	2010	2009	2008	2007	2006
<b>Capital Ratios</b>					
Shareholders' Equity / (Amount subject to credit + market + operational risk)	18.8	20.0	18.5	14.3	15.2
Shareholders' Equity / Total Assets	16.8	16.5	15.0	12.1	10.6
(Shareholders' Equity - Permanent Assets) / Total Assets	13.8	13.4	12.2	10.2	9.6
Net On Balance Sheet Position / Total Shareholders' Equity	-45.5	-48.0	20.0	-59.3	-98.9
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-8.0	-2.8	100.5	-0.9	1.2
<b>Balance-Sheet Ratios</b>					
TC Assets / Total Assets	75.8	77.1	65.7	69.2	65.2
TC Liabilities / Total Liabilities	61.1	61.3	56.4	54.0	47.8
FC Assets / FC Liabilities	62.2	59.2	78.7	66.8	66.7
TC Deposits / Total Deposits	62.9	56.7	60.2	53.3	47.7
TC Loans and Receivables / Total Loans and Receivables	94.1	92.5	87.6	89.4	84.9
Total Deposits / Total Assets	58.7	64.4	61.7	61.3	60.8
Funds Borrowed / Total Assets	6.1	6.0	13.1	15.4	21.7
<b>Assets Quality</b>					
Financial Assets (net) / Total Assets	17.7	21.1	21.7	13.5	24.2
Total Loans and Receivables / Total Assets	67.4	63.5	57.9	58.2	49.8
Total Loans and Receivables / Total Deposits	114.8	98.6	93.8	95.0	82.0
Loans Under Follow-up (gross) / Total Loans and Receivables	2.9	3.3	2.2	1.6	1.3
Loans Under Follow-up (net) / Total Loans and Receivables	0.5	0.6	0.1	0.0	0.0
Specific Provisions / Loans Under Follow-up	84.1	82.1	93.7	100.0	100.0
Permanent Assets / Total Assets	3.0	3.1	2.8	1.9	1.0
Consumer Loans / Total Loans and Receivables	22.6	21.7	24.4	17.2	12.9
<b>Liquidity</b>					
Liquid Assets / Total Assets	13.0	16.2	17.8	23.9	25.3
Liquid Assets / Short-term Liabilities	23.2	27.0	31.2	44.1	44.4
TC Liquid Assets / Total Assets	4.4	7.4	1.4	6.7	8.8
<b>Profitability</b>					
Net Profit/Losses / Total Assets	2.7	3.1	2.6	2.4	1.7
Net Profit/Losses / Total Shareholders' Equity	16.2	19.1	17.1	19.8	16.4
Profit/Losses Before Taxes after Continuing Operations / Total Assets	3.3	3.9	3.2	3.0	2.4
<b>Income-Expenditure Structure</b>					
Net Interest Income After Specific Provisions / Total Assets	5.4	6.0	5.8	5.8	3.6
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	72.9	67.8	74.3	78.5	56.4
Non-interest Income (net) / Total Assets	1.7	1.9	1.5	1.2	2.7
Other Operating Expenses / Total Assets	3.8	3.8	4.0	3.8	3.7
Personnel Expenses / Other Operating Expenses	65.4	64.8	66.3	62.5	52.3
Non-interest Income (net) / Other Operating Expenses	45.4	49.4	37.6	31.6	72.2

## Şekerbank T.A.Ş.

### Assets

(USD Million)

Year	Period	Liquid Assets								Loans and Receivables			
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total				
2010	TC	231	0	0	337	978	636	0	1,951	2,182	3,666	300	223
	FC	220	57	0	51	6	7	0	63	340	813	0	0
	Total	451	57	0	388	984	643	0	2,014	2,522	4,479	300	223
2009	TC	158	1	0	428	663	920	0	2,011	2,170	2,807	270	200
	FC	159	38	0	44	29	0	0	73	269	422	0	0
	Total	316	38	0	472	692	920	0	2,084	2,439	3,229	270	200
2008	TC	152	0	1	9	483	919	0	1,412	1,565	2,704	155	99
	FC	163	46	0	53	55	0	0	109	318	394	0	0
	Total	315	47	1	63	538	919	0	1,520	1,883	3,098	155	99
2007	TC	181	2	3	63	827	66	0	956	1,142	2,777	127	127
	FC	188	173	0	6	178	5	0	189	550	341	0	0
	Total	369	175	3	68	1,006	71	0	1,146	1,692	3,118	127	127
2006	TC	112	0	0	87	379	56	0	522	635	1,283	175	175
	FC	106	201	0	79	206	27	0	312	619	137	0	0
	Total	218	201	0	166	584	84	0	834	1,254	1,419	175	175

### Liabilities

(USD Million)

			Non-Deposit Funds					Other Liabilities					
			Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop. & Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2010	TC	3,617	26	757	0	8	791	65	0	0	0	59	35
	FC	1,389	329	0	0	0	329	8	0	0	20	1	2
	Total	5,007	354	757	0	8	1,119	74	0	0	20	60	37
2009	TC	2,971	23	197	0	13	233	77	0	0	0	38	34
	FC	1,493	171	0	0	0	171	5	0	0	22	4	1
	Total	4,464	194	197	0	13	404	82	0	0	22	42	35
2008	TC	2,673	24	29	0	19	72	58	0	0	0	17	51
	FC	1,225	355	10	0	0	364	13	0	0	21	5	0
	Total	3,898	379	39	0	19	437	71	0	0	21	22	51
2007	TC	2,232	28	144	0	34	206	37	0	0	0	10	121
	FC	1,352	366	0	0	0	366	45	0	0	0	1	0
	Total	3,584	394	144	0	34	572	82	0	0	0	10	121
2006	TC	1,306	20	192	0	36	248	1	0	0	0	6	9
	FC	861	21	0	0	0	21	2	0	0	0	0	1
	Total	2,168	41	192	0	36	268	3	0	0	0	6	10

	Permanent Assets										Un-classified Assets	Total Assets
Total	Investments and Associates (net)			Subsidiaries (net)		Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)	Total		
	Accounted with Equity Method	Non-consolidated		Non-consolidated Financials	Non-consolidated Financials							
		Financials	Non-Financials									
3,744	0	0	3	58	0	0	151	12	0	224	44	6,192
813	0	0	0	3	0	0	0	0	0	3	46	1,202
4,557	0	0	3	61	0	0	151	12	0	227	89	7,394
2,877	0	0	3	37	1	0	139	14	3	196	34	5,276
422	0	0	0	3	0	0	0	0	0	3	50	745
3,299	0	0	3	40	1	0	139	14	3	199	85	6,021
2,760	0	0	3	27	1	0	139	10	0	180	32	4,537
394	0	0	0	3	0	0	0	0	0	3	32	747
3,154	0	0	3	30	1	0	139	10	0	183	64	5,284
2,777	0	11	3	43	2	0	152	17	0	227	82	4,228
341	0	0	0	4	0	0	0	0	0	4	129	1,024
3,118	0	11	3	47	2	0	152	17	0	231	211	5,252
1,283	0	8	3	27	1	0	90	2	0	131	19	2,068
137	0	0	0	4	0	0	0	0	0	4	24	783
1,419	0	8	3	31	1	0	90	2	0	134	43	2,850

Shareholders' Equity											Total Liabilities
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Total Income (Loss)		Total		
							Previous Years	Current Year		Total	
1410	210	40	32532	4880	430	2690	00	1110	1110	9110	5,6441,751
141	21	4	357	488	43	269	0	111	111	911	7,394
1180	120	10	28131	3360	990	3030	00	1030	1030	8400	4,3251,696
118	12	2	312	336	99	303	0	103	103	840	6,021
1180	190	51	26840	2630	750	2080	00	950	950	6410	3,6541,630
118	19	6	309	263	75	208	0	95	95	641	5,284
1100	150	102	30248	3450	1072	1880	-20	1060	1040	7442	3,4841,767
110	15	12	350	345	109	188	-2	106	104	746	5,252
590	180	70	1003	890	690	100-2	180	370	550	313-2	1,967883
59	18	7	103	89	69	98	18	37	55	311	2,850

## Şekerbank T.A.Ş.

### Off Balance-Sheet Commitments

(USD Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative Financial Instruments			
		Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Trading Transactions		
												Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2010	TC	1,773	1	0	0	7	1,781	582	18,566	19,148	0	2	514	11
	FC	466	31	215	0	38	751	11	0	11	0	2	1,120	11
	Total	2,239	31	215	0	46	2,532	593	18,566	19,159	0	5	1,635	22
2009	TC	1,393	0	0	0	1	1,394	815	0	815	0	0	595	8
	FC	430	32	121	0	23	605	62	0	62	0	0	1,086	8
	Total	1,823	32	121	0	24	1,999	876	0	876	0	0	1,682	16
2008	TC	1,274	0	0	0	0	1,274	564	0	564	0	4	588	3
	FC	364	16	103	1	14	498	0	0	0	0	22	976	3
	Total	1,638	16	103	1	14	1,772	564	0	564	0	26	1,564	5
2007	TC	1,578	0	0	0	0	1,578	711	0	711	0	15	486	0
	FC	292	20	103	0	21	436	0	0	0	0	37	578	0
	Total	1,870	20	103	0	21	2,014	711	0	711	0	53	1,064	0
2006	TC	1,086	0	0	0	0	1,086	543	0	543	0	13	33	0
	FC	276	17	76	0	10	379	0	0	0	0	24	88	0
	Total	1,363	17	76	0	10	1,466	543	0	543	0	37	121	0

### Income-Expenditure

(USD Million)

USD million)

Year	Operating Income													
	Interest Income from					Interest Expenses on				Net Interest Income/ Expenses	Net Fees and Commissions			Dividend Income
	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total		Fees and Commiss. Received From	Fees and Commiss. Paid	Net	
2010	540	0	155	7	702	270	8	58	336	366	82	10	72	8
2009	609	0	225	12	847	312	15	40	366	481	83	14	69	1
2008	627	2	222	17	868	364	18	75	457	412	75	13	62	6
2007	592	6	163	29	789	361	14	36	410	379	91	13	78	1
2006	230	3	108	16	358	170	3	19	191	166	82	9	73	3

					Custody and Pledged Securities				Total Off Balance-Sheet Commitments
FX	Interest Rate				Items Held in	Pledged	Accepted Indepen. Guaran. and Warran.		
Futures	Futures	Others	Total	Total	Custody	Securities		Total	
0	0	0	528	528	927	42,394	8	43,329	64,786
0	0	0	1,134	1,134	299	8,688	172	9,159	11,055
<b>0</b>	<b>0</b>	<b>0</b>	<b>1,662</b>	<b>1,662</b>	<b>1,226</b>	<b>51,082</b>	<b>180</b>	<b>52,488</b>	<b>75,841</b>
0	0	0	604	604	642	34,611	5	35,258	38,070
0	0	0	1,094	1,094	162	7,210	25	7,397	9,158
<b>0</b>	<b>0</b>	<b>0</b>	<b>1,698</b>	<b>1,698</b>	<b>804</b>	<b>41,821</b>	<b>30</b>	<b>42,655</b>	<b>47,229</b>
0	0	0	595	595	311	23,692	2	24,005	26,438
0	0	0	1,001	1,001	183	5,507	0	5,690	7,189
<b>0</b>	<b>0</b>	<b>0</b>	<b>1,596</b>	<b>1,596</b>	<b>494</b>	<b>29,199</b>	<b>2</b>	<b>29,694</b>	<b>33,627</b>
0	0	0	502	502	400	12,028	0	12,427	15,218
0	0	0	615	615	190	1,335	0	1,524	2,575
<b>0</b>	<b>0</b>	<b>0</b>	<b>1,117</b>	<b>1,117</b>	<b>589</b>	<b>13,363</b>	<b>0</b>	<b>13,952</b>	<b>17,793</b>
0	0	0	46	46	304	5,597	0	5,901	7,577
0	0	0	111	111	165	689	0	854	1,345
<b>0</b>	<b>0</b>	<b>0</b>	<b>157</b>	<b>157</b>	<b>469</b>	<b>6,286</b>	<b>0</b>	<b>6,755</b>	<b>8,921</b>

Trading Profit/Loss (Net)	Other Operating Income	Total Oper. Profit/Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Profit/Loss From Equity Method Applied Subsidar.	Net Monetary Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov. for Income Taxes from Continuing Oper. (+/-)	Net Profit/Loss from Contin. Oper.	Net Profit/Loss from Termin. Oper.	Net Profit (Loss)
31	78	554	95	319	139	0	0	0	139	-29	111	0	111
-54	79	576	157	286	134	0	0	0	134	0	134	-31	103
-109	141	511	111	281	119	0	0	0	119	-25	95	0	95
-5	109	563	156	278	128	0	0	0	128	-22	106	0	106
-6	110	346	108	184	54	0	0	0	54	-17	37	0	37

## Ratios

(%)

	2010	2009	2008	2007	2006
<b>Capital Ratios</b>					
Shareholders' Equity / (Amount subject to credit + market + operational risk)	14.0	16.3	14.7	16.8	16.7
Shareholders' Equity / Total Assets	12.3	14.0	12.1	14.2	10.9
(Shareholders' Equity - Permanent Assets) / Total Assets	8.2	9.5	7.6	9.8	6.2
Net On Balance Sheet Position / Total Shareholders' Equity	-24.5	-75.4	-85.8	-56.8	-8.4
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-3.8	2.1	1.1	1.9	2.1
<b>Balance-Sheet Ratios</b>					
TC Assets / Total Assets	83.7	87.6	85.9	80.5	72.5
TC Liabilities / Total Liabilities	76.3	71.8	69.2	66.3	69.0
FC Assets / FC Liabilities	68.6	43.9	45.8	57.9	88.6
TC Deposits / Total Deposits	72.2	66.6	68.6	62.3	60.3
TC Loans and Receivables / Total Loans and Receivables	82.2	87.2	87.5	89.1	90.4
Total Deposits / Total Assets	67.7	74.2	73.8	68.2	76.1
Funds Borrowed / Total Assets	4.8	3.2	7.2	7.5	1.4
<b>Assets Quality</b>					
Financial Assets (net) / Total Assets	27.2	34.6	28.8	21.8	29.3
Total Loans and Receivables / Total Assets	61.6	54.8	59.7	59.4	49.8
Total Loans and Receivables / Total Deposits	91.0	73.9	80.9	87.0	65.5
Loans Under Follow-up (gross) / Total Loans and Receivables	6.6	8.2	4.9	4.1	12.3
Loans Under Follow-up (net) / Total Loans and Receivables	1.7	2.1	1.8	0.0	0.0
Specific Provisions / Loans Under Follow-up	74.2	74.1	63.8	100.0	100.0
Permanent Assets / Total Assets	4.1	4.5	4.5	4.4	4.7
Consumer Loans / Total Loans and Receivables	18.4	21.3	16.1	15.5	15.5
<b>Liquidity</b>					
Liquid Assets / Total Assets	25.4	25.2	18.2	30.9	41.1
Liquid Assets / Short-term Liabilities	38.2	38.8	29.0	48.2	47.2
TC Liquid Assets / Total Assets	20.9	20.8	12.2	20.5	20.3
<b>Profitability</b>					
Net Profit/Losses / Total Assets	1.5	1.7	1.8	2.0	1.3
Net Profit/Losses / Total Shareholders' Equity	12.2	12.2	14.8	14.2	11.9
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.9	2.2	2.3	2.4	1.9
<b>Income-Expenditure Structure</b>					
Net Interest Income After Specific Provisions / Total Assets	4.1	5.9	6.6	5.2	3.8
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	54.7	61.5	68.0	48.4	31.1
Non-interest Income (net) / Total Assets	2.5	1.6	1.9	3.5	6.3
Other Operating Expenses / Total Assets	4.3	4.7	5.3	5.3	6.5
Personnel Expenses / Other Operating Expenses	46.2	51.1	47.7	51.0	54.2
Non-interest Income (net) / Other Operating Expenses	58.9	33.5	35.3	66.3	97.6

## Tekstil Bankası A.Ş.

### Assets

(USD Million)

Year	Period	Liquid Assets								Loans and Receivables			
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total				
2010	TC	57	0	0	3	192	0	0	195	251	945	61	38
	FC	57	49	0	0	13	0	0	14	120	249	0	0
	Total	114	49	0	3	205	0	0	208	371	1,194	61	38
2009	TC	40	0	0	1	138	0	0	138	178	886	66	38
	FC	55	40	0	2	14	0	0	16	111	145	0	0
	Total	95	40	0	3	151	0	0	154	289	1,032	66	38
2008	TC	27	39	243	3	0	239	0	242	552	846	35	15
	FC	75	118	0	2	14	0	0	16	209	190	0	0
	Total	103	157	243	6	14	239	0	259	761	1,036	35	15
2007	TC	33	13	0	83	137	0	0	220	266	1,400	25	15
	FC	136	139	0	21	15	0	0	36	311	387	0	0
	Total	169	153	0	104	152	0	0	256	578	1,787	25	15
2006	TC	41	10	0	107	87	0	0	194	245	958	10	7
	FC	118	286	0	23	21	0	0	44	449	243	0	0
	Total	159	297	0	131	108	0	0	239	694	1,201	10	7

### Liabilities

(USD Million)

			Non-Deposit Funds					Other Liabilities					
			Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop.& Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2010	TC	697	11	93	0	0	104	3	0	0	0	4	17
	FC	468	33	0	0	0	33	1	0	0	0	0	5
	Total	1,165	44	93	0	0	137	4	0	0	0	5	22
2009	TC	488	5	4	0	0	9	1	0	0	0	5	15
	FC	487	93	0	0	0	93	2	0	0	0	0	4
	Total	975	98	4	0	0	102	2	0	0	0	6	19
2008	TC	583	64	136	0	0	200	2	0	0	0	7	17
	FC	359	447	0	0	0	447	6	0	0	0	2	4
	Total	943	512	136	0	0	647	9	0	0	0	9	20
2007	TC	605	76	157	0	0	233	14	0	0	0	6	21
	FC	701	539	0	0	0	539	5	0	0	0	1	13
	Total	1,306	615	157	0	0	772	19	0	0	0	7	34
2006	TC	380	73	197	0	0	270	6	0	0	0	3	6
	FC	492	557	0	0	0	557	0	0	0	0	0	14
	Total	872	630	197	0	0	827	6	0	0	0	3	19

	Permanent Assets										Un-classified Assets	Total Assets
Total	Investments and Associates (net)			Subsidiaries (net)		Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)	Total		
	Accounted with Equity Method	Non-consolidated		Non-consolidated Financials	Non-consolidated Financials							
		Financials	Non-Financials									
968	0	0	0	9	0	0	50	1	0	60	23	1,302
249	0	0	0	0	0	0	0	0	0	0	3	372
1,217	0	0	0	9	0	0	50	1	0	60	25	1,674
914	0	0	0	5	0	0	48	1	0	55	28	1,174
145	0	0	0	1	0	0	0	0	0	1	2	260
1,060	0	0	0	7	0	0	48	1	0	56	30	1,434
865	0	0	0	4	0	0	50	2	22	78	16	1,511
190	0	0	0	3	0	0	0	0	0	3	27	429
1,055	0	0	0	7	0	0	50	2	22	81	43	1,941
1,410	0	0	0	5	0	0	66	4	24	99	21	1,795
387	0	0	0	5	0	0	0	0	0	5	5	708
1,797	0	0	0	9	0	0	66	4	24	103	26	2,504
961	0	0	0	2	0	0	49	2	17	70	6	1,282
243	0	0	0	2	0	0	0	0	0	2	6	700
1,205	0	0	0	4	0	0	49	2	17	71	12	1,982

Shareholders' Equity												Total Liabilities
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Total Income (Loss)		Total	Total		
							Previous Years	Current Year			Total	
140	4	0	43	273	14	26	0	9	9	322	1,166	
	0	0	6	0	1	0	0	0	0	1	507	
14	4	0	49	273	14	26	0	9	9	323	1,674	
120	3	0	36	282	5	18	0	9	9	314	848	
	0	0	6	0	0	0	0	0	0	0	586	
12	3	0	42	282	6	18	0	9	9	315	1,434	
100	6	0	43	276	2	9	0	8	8	296	1,122	
	0	1	12	0	0	0	0	0	0	0	819	
10	6	1	55	276	2	9	0	8	8	296	1,941	
180	18	0	77	259	14	19	0	37	37	328	1,243	
	0	1	20	0	0	0	0	0	0	0	1,261	
18	18	1	97	259	14	19	0	37	37	328	2,504	
130	5	0	32	213	7	5	0	11	11	236	918	
	0	0	15	0	0	0	0	0	0	0	1,064	
13	5	0	47	213	7	5	0	11	11	236	1,982	



## Tekstil Bankası A.Ş.

### Off Balance-Sheet Commitments

(USD Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative Financial Instruments			
		Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Trading Transactions		
												Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2010	TC	265	0	0	0	0	265	216	3,655	3,871	0	50	54	225
	FC	202	2	96	1	11	313	36	0	36	0	142	163	257
	Total	467	2	96	1	11	578	252	3,655	3,906	0	192	216	481
2009	TC	251	0	0	0	0	251	207	0	207	0	52	144	135
	FC	190	0	47	1	17	256	0	0	0	0	311	421	148
	Total	441	0	47	1	17	506	207	0	207	0	363	565	283
2008	TC	297	0	0	0	0	297	199	0	199	0	106	131	9
	FC	242	6	89	1	23	362	0	0	0	0	249	205	12
	Total	539	6	89	1	23	659	199	0	199	0	355	336	21
2007	TC	543	0	0	0	0	543	266	0	266	0	167	195	63
	FC	384	12	204	2	37	638	0	0	0	0	193	599	64
	Total	926	12	204	2	37	1,181	266	0	266	0	360	795	127
2006	TC	403	0	0	0	0	403	163	0	163	0	104	0	0
	FC	364	12	196	1	46	618	3	0	3	0	147	173	0
	Total	768	12	196	1	46	1,022	166	0	166	0	251	173	0

### Income-Expenditure

(USD Million)

Year	Operating Income													
	Interest Income from					Interest Expenses on				Net Interest Income/ Expenses	Net Fees and Commissions			Dividend Income
	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total		Fees and Commiss. Received From	Fees and Commiss. Paid	Net	
2010	102	1	17	1	121	52	2	4	58	63	14	2	12	0
2009	138	4	22	4	168	71	10	1	82	86	15	3	13	0
2008	227	11	39	1	278	121	35	16	172	105	19	3	17	1
2007	259	11	45	6	322	113	45	36	195	127	27	4	23	1
2006	143	7	27	4	181	65	33	16	115	66	19	4	16	0

				Custody and Pledged Securities					Total Off Balance-Sheet Commitments
FX	Interest Rate				Items Held in	Pledged	Accepted Indepen. Guaran. and Warran.		
Futures	Futures	Others	Total	Total	Custody	Securities		Total	
0	0	0	328	328	59	1,002	0	1,062	5,525
0	0	0	561	561	12	498	0	510	1,421
<b>0</b>	<b>0</b>	<b>0</b>	<b>889</b>	<b>889</b>	<b>72</b>	<b>1,500</b>	<b>0</b>	<b>1,572</b>	<b>6,946</b>
0	0	0	331	331	71	908	0	979	1,768
0	0	0	880	880	17	471	0	487	1,623
<b>0</b>	<b>0</b>	<b>0</b>	<b>1,212</b>	<b>1,212</b>	<b>87</b>	<b>1,379</b>	<b>0</b>	<b>1,466</b>	<b>3,391</b>
0	0	0	246	246	204	723	0	927	1,670
0	0	80	546	546	29	308	0	337	1,245
<b>0</b>	<b>0</b>	<b>80</b>	<b>791</b>	<b>791</b>	<b>234</b>	<b>1,031</b>	<b>0</b>	<b>1,265</b>	<b>2,914</b>
0	0	0	426	426	534	760	0	1,294	2,529
0	0	0	856	856	54	299	0	353	1,847
<b>0</b>	<b>0</b>	<b>0</b>	<b>1,282</b>	<b>1,282</b>	<b>587</b>	<b>1,060</b>	<b>0</b>	<b>1,647</b>	<b>4,376</b>
0	0	0	104	104	368	344	0	712	1,382
0	0	0	321	321	38	217	0	255	1,197
<b>0</b>	<b>0</b>	<b>0</b>	<b>425</b>	<b>425</b>	<b>406</b>	<b>561</b>	<b>0</b>	<b>967</b>	<b>2,579</b>

Trading Profit/Loss (Net)	Other Operating Income	Total Oper. Profit/Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Profit/Loss From Equity Method Applied Subsidiar.	Net Monetary Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov. for Income Taxes from Continuing Oper. (+/-)	Net Profit/Loss from Contin. Oper.	Net Profit/Loss from Termin. Oper.	Net Profit (Loss)
3	10	88	15	61	13	0	0	0	13	-3	9	0	9
9	9	116	37	68	11	0	0	0	11	-2	9	0	9
-11	9	122	28	84	10	0	0	0	10	-1	8	0	8
-9	7	149	8	95	46	0	0	0	46	-9	37	0	37
4	7	92	16	60	17	0	0	0	17	-6	11	0	11

## Ratios

(%)

	2010	2009	2008	2007	2006
<b>Capital Ratios</b>					
Shareholders' Equity / (Amount subject to credit + market + operational risk)	19.4	20.8	17.9	13.2	14.2
Shareholders' Equity / Total Assets	19.3	21.9	15.2	13.1	11.9
(Shareholders' Equity - Permanent Assets) / Total Assets	14.3	16.1	10.0	8.6	8.1
Net On Balance Sheet Position / Total Shareholders' Equity	11.7	-48.9	-41.3	-70.6	-18.7
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-1.3	-0.1	1.0	5.1	1.9
<b>Balance-Sheet Ratios</b>					
TC Assets / Total Assets	77.8	81.9	77.9	71.7	64.7
TC Liabilities / Total Liabilities	69.7	59.1	57.8	49.7	46.3
FC Assets / FC Liabilities	73.3	44.3	52.4	56.2	65.8
TC Deposits / Total Deposits	59.8	50.1	61.9	46.3	43.6
TC Loans and Receivables / Total Loans and Receivables	79.6	86.3	82.0	78.5	79.8
Total Deposits / Total Assets	69.6	68.0	48.6	52.2	44.0
Funds Borrowed / Total Assets	2.6	6.9	26.4	24.6	31.8
<b>Assets Quality</b>					
Financial Assets (net) / Total Assets	12.4	10.7	13.3	10.2	12.0
Total Loans and Receivables / Total Assets	72.7	73.9	54.4	71.8	60.8
Total Loans and Receivables / Total Deposits	104.5	108.7	112.0	137.5	138.2
Loans Under Follow-up (gross) / Total Loans and Receivables	5.0	6.2	3.3	1.4	0.8
Loans Under Follow-up (net) / Total Loans and Receivables	1.9	2.7	1.9	0.6	0.3
Specific Provisions / Loans Under Follow-up	62.5	57.4	43.6	59.7	64.2
Permanent Assets / Total Assets	4.9	5.9	5.2	4.5	3.8
Consumer Loans / Total Loans and Receivables	14.2	13.0	15.0	8.5	4.7
<b>Liquidity</b>					
Liquid Assets / Total Assets	22.2	20.1	26.9	23.1	35.0
Liquid Assets / Short-term Liabilities	36.4	39.6	50.8	39.6	59.9
TC Liquid Assets / Total Assets	15.0	12.4	16.1	10.6	12.4
<b>Profitability</b>					
Net Profit/Losses / Total Assets	0.6	0.6	0.4	1.5	0.5
Net Profit/Losses / Total Shareholders' Equity	2.9	2.8	2.8	11.2	4.5
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.8	0.8	0.5	1.8	0.8
<b>Income-Expenditure Structure</b>					
Net Interest Income After Specific Provisions / Total Assets	3.2	3.7	4.0	4.8	2.7
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	61.5	45.8	63.5	80.2	57.3
Non-interest Income (net) / Total Assets	1.5	2.1	0.8	0.9	1.3
Other Operating Expenses / Total Assets	3.7	4.8	4.3	3.8	3.0
Personnel Expenses / Other Operating Expenses	58.8	59.9	64.7	58.3	57.3
Non-interest Income (net) / Other Operating Expenses	41.5	44.2	19.5	23.5	43.9

## Turkish Bank A.Ş.

### Assets

(USD Million)

Year	Period	Liquid Assets								Loans and Receivables			
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total				
2010	TC	16	223	0	0	44	0	0	44	284	188	9	3
	FC	17	54	0	1	11	0	0	12	83	75	3	3
	Total	33	278	0	1	55	0	0	57	367	263	12	5
2009	TC	9	193	16	0	42	0	0	42	260	88	6	3
	FC	18	206	0	0	19	0	0	20	244	65	4	3
	Total	28	399	16	0	61	0	0	62	505	153	10	6
2008	TC	9	20	96	0	57	0	0	57	183	105	4	2
	FC	16	170	0	1	11	0	0	12	197	25	2	2
	Total	25	190	96	1	68	0	0	69	380	131	6	4
2007	TC	8	228	7	0	60	0	0	60	303	57	1	1
	FC	19	162	0	0	16	0	0	16	197	54	0	0
	Total	26	391	7	0	75	0	0	76	499	111	1	1
2006	TC	8	120	16	0	32	0	0	32	176	62	1	1
	FC	12	144	0	0	21	0	0	22	178	28	0	0
	Total	20	265	16	0	54	0	0	54	354	91	1	1

### Liabilities

(USD Million)

Year	Period	Deposits	Non-Deposit Funds						Other Liabilities				
			Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop. & Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2010	TC	257	59	35	0	0	95	0	0	0	0	1	7
	FC	161	45	0	0	0	45	0	0	0	0	0	0
	Total	418	104	35	0	0	139	0	0	0	0	1	7
2009	TC	148	95	35	0	0	130	0	0	0	0	0	1
	FC	208	98	0	0	0	98	0	0	0	0	0	0
	Total	356	193	35	0	0	228	0	0	0	0	0	1
2008	TC	135	28	49	0	0	77	0	0	0	0	0	2
	FC	137	90	0	0	0	90	1	0	0	0	0	0
	Total	272	119	49	0	0	168	1	0	0	0	0	2
2007	TC	177	74	53	0	0	128	0	0	0	0	0	2
	FC	138	113	0	0	0	113	0	0	0	0	0	0
	Total	315	187	53	0	0	240	0	0	0	0	0	2
2006	TC	112	40	31	0	0	71	0	0	0	0	0	0
	FC	101	104	0	0	0	104	0	0	0	0	0	0
	Total	213	144	31	0	0	175	0	0	0	0	0	0

	Permanent Assets										Un-classified Assets	Total Assets
Total	Investments and Associates (net)			Subsidiaries (net)		Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)	Total		
	Accounted with Equity Method	Non-consolidated		Non-consolidated Financials	Non-consolidated Financials							
		Financials	Non-Financials									
194	0	0	0	17	0	0	7	0	0	24	8	511
75	0	0	0	0	0	0	0	0	0	0	0	159
270	0	0	0	17	0	0	7	0	0	24	8	670
91	0	0	0	17	0	0	8	0	0	26	2	379
66	0	0	0	0	0	0	0	0	0	0	1	311
157	0	0	0	17	0	0	8	0	0	26	2	690
107	0	0	0	17	0	0	9	1	0	26	1	317
25	0	0	0	0	0	0	0	0	0	0	1	223
133	0	0	0	17	0	0	9	1	0	26	2	541
57	0	0	0	22	0	0	11	0	0	33	1	394
54	0	0	0	0	0	0	0	0	0	0	0	251
111	0	0	0	22	0	0	11	0	0	33	1	645
62	0	0	0	8	0	0	8	0	0	16	1	255
28	0	0	0	0	0	0	0	0	0	0	0	206
91	0	0	0	8	0	0	8	0	0	16	1	462

Shareholders' Equity											Total Liabilities
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Total Income (Loss)		Total		
							Previous Years	Current Year		Total	
101	1	0	10	52	37	2	8	2	10	102	463
0	0	0	1	0	0	0	0	0	0	0	206
1	1	0	10	52	37	2	8	2	10	102	670
20	1	0	3	54	38	2	8	1	8	102	384
0	0	0	1	0	0	0	0	0	0	0	306
2	1	0	4	54	38	2	8	1	8	102	690
20	1	0	4	53	37	1	1	7	8	98	315
0	0	0	2	0	-3	0	0	0	0	-3	226
2	1	0	6	53	34	1	1	7	8	96	541
10	1	0	4	60	16	2	6	1	8	85	394
0	0	0	1	0	-1	0	0	0	0	-1	250
1	1	0	5	60	15	2	6	1	8	84	645
10	2	0	3	50	13	1	1	4	5	70	256
0	0	0	0	0	0	0	0	0	0	0	205
1	2	0	4	50	13	1	1	4	5	70	462

## Turkish Bank A.Ş.

### Off Balance-Sheet Commitments

(USD Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative Financial Instruments			
		Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Trading Transactions		
												Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2010	TC	22	0	0	0	0	22	19	0	19	0	0	50	0
	FC	21	0	2	0	17	40	9	0	9	0	0	252	0
	Total	42	0	2	0	17	62	28	0	28	0	0	303	0
2009	TC	26	0	0	0	0	26	17	0	17	0	0	7	0
	FC	23	0	1	0	78	102	39	0	39	0	0	154	0
	Total	49	0	1	0	78	128	56	0	56	0	0	162	0
2008	TC	20	0	0	0	0	20	15	0	15	0	0	6	0
	FC	29	0	1	0	76	106	15	0	15	0	0	165	0
	Total	49	0	1	0	76	126	29	0	29	0	0	171	0
2007	TC	18	0	0	0	0	18	13	0	13	0	0	0	0
	FC	38	0	3	0	8	50	13	0	13	0	0	80	0
	Total	56	0	3	0	8	67	26	0	26	0	0	80	0
2006	TC	12	0	0	0	0	12	9	0	9	0	0	0	0
	FC	33	0	4	0	0	37	4	0	4	0	0	42	0
	Total	45	0	4	0	0	49	14	0	14	0	0	42	0

### Income-Expenditure

(USD Million)

USD million)

Year	Operating Income													
	Interest Income from					Interest Expenses on				Net Interest Income/ Expenses	Net Fees and Commissions			Dividend Income
	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total		Fees and Commiss. Received From	Fees and Commiss. Paid	Net	
2010	16	11	4	0	32	12	1	1	15	17	2	1	1	1
2009	16	7	9	4	37	16	1	3	21	16	2	0	2	1
2008	21	9	10	6	47	22	2	3	27	19	2	0	1	2
2007	19	12	13	10	54	31	4	2	37	17	2	0	2	1
2006	13	19	6	5	42	19	10	1	30	12	2	0	2	1

				Custody and Pledged Securities					Total Off Balance-Sheet Commitments
FX Futures	Interest Rate Futures	Others	Total	Total	Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.	Total	
0	0	0	50	50	56	219	0	275	366
0	0	0	252	252	33	351	0	384	685
<b>0</b>	<b>0</b>	<b>0</b>	<b>303</b>	<b>303</b>	<b>89</b>	<b>570</b>	<b>0</b>	<b>659</b>	<b>1,051</b>
0	0	0	7	7	80	203	0	282	333
0	0	0	154	154	32	316	0	348	644
<b>0</b>	<b>0</b>	<b>0</b>	<b>162</b>	<b>162</b>	<b>111</b>	<b>519</b>	<b>0</b>	<b>630</b>	<b>976</b>
0	0	0	6	6	62	130	0	193	234
0	0	0	165	165	6	215	0	221	506
<b>0</b>	<b>0</b>	<b>0</b>	<b>171</b>	<b>171</b>	<b>69</b>	<b>345</b>	<b>0</b>	<b>414</b>	<b>740</b>
0	0	0	0	0	138	84	0	223	254
0	0	0	80	80	13	90	0	102	245
<b>0</b>	<b>0</b>	<b>0</b>	<b>80</b>	<b>80</b>	<b>151</b>	<b>174</b>	<b>0</b>	<b>325</b>	<b>499</b>
0	0	0	0	0	59	60	0	120	141
0	0	0	42	42	28	71	0	99	183
<b>0</b>	<b>0</b>	<b>0</b>	<b>42</b>	<b>42</b>	<b>88</b>	<b>131</b>	<b>0</b>	<b>219</b>	<b>324</b>

Trading Profit/Loss (Net)	Other Operating Income	Total Oper. Profit/Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Profit/Loss From Equity Method Applied Subsidiar.	Net Monetary Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov. for Income Taxes from Continuing Oper. (+/-)	Net Profit/Loss from Contin. Oper.	Net Profit/Loss from Termin. Oper.	Net Profit (Loss)
0	2	21	1	18	2	0	0	0	2	0	2	0	2
2	2	22	3	18	1	0	0	0	1	0	1	0	1
1	5	28	4	17	7	0	0	0	7	-1	7	0	7
0	1	20	0	18	2	0	0	0	2	0	1	0	1
2	1	18	0	12	5	0	0	0	5	-1	4	0	4

# Ratios

(%)

	2010	2009	2008	2007	2006
<b>Capital Ratios</b>					
Shareholders' Equity / (Amount subject to credit + market + operational risk)	24.7	28.8	34.5	31.9	50.2
Shareholders' Equity / Total Assets	15.2	14.8	17.7	13.1	15.1
(Shareholders' Equity - Permanent Assets) / Total Assets	10.6	10.4	12.5	7.9	11.6
Net On Balance Sheet Position / Total Shareholders' Equity	-47.5	5.3	-1.8	0.5	1.7
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.7	-0.7	-2.0	0.5	1.7
<b>Balance-Sheet Ratios</b>					
TC Assets / Total Assets	76.3	54.9	58.7	61.1	55.3
TC Liabilities / Total Liabilities	69.2	55.7	58.3	61.2	55.5
FC Assets / FC Liabilities	77.1	101.7	98.9	100.2	100.6
TC Deposits / Total Deposits	61.5	41.6	49.6	56.2	52.6
TC Loans and Receivables / Total Loans and Receivables	72.1	58.0	80.8	51.2	68.8
Total Deposits / Total Assets	62.5	51.6	50.2	48.9	46.2
Funds Borrowed / Total Assets	15.6	27.9	21.9	29.0	31.1
<b>Assets Quality</b>					
Financial Assets (net) / Total Assets	8.5	8.9	12.8	11.7	11.6
Total Loans and Receivables / Total Assets	40.3	22.7	24.5	17.3	19.6
Total Loans and Receivables / Total Deposits	64.5	44.1	48.8	35.3	42.5
Loans Under Follow-up (gross) / Total Loans and Receivables	4.4	6.3	4.4	0.9	0.6
Loans Under Follow-up (net) / Total Loans and Receivables	2.4	2.7	1.5	0.1	0.0
Specific Provisions / Loans Under Follow-up	45.1	56.4	65.1	87.1	100.0
Permanent Assets / Total Assets	4.6	4.4	5.2	5.2	3.4
Consumer Loans / Total Loans and Receivables	1.1	1.7	1.5	2.2	2.2
<b>Liquidity</b>					
Liquid Assets / Total Assets	54.9	73.1	70.3	77.4	76.7
Liquid Assets / Short-term Liabilities	70.3	91.4	86.8	91.4	81.1
TC Liquid Assets / Total Assets	42.4	37.7	33.8	46.9	38.1
<b>Profitability</b>					
Net Profit/Losses / Total Assets	0.3	0.1	1.2	0.2	0.9
Net Profit/Losses / Total Shareholders' Equity	2.1	0.8	6.9	1.5	5.9
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.3	0.1	1.4	0.3	1.1
<b>Income-Expenditure Structure</b>					
Net Interest Income After Specific Provisions / Total Assets	2.4	2.2	3.0	2.6	2.6
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	75.3	67.9	56.9	85.5	67.9
Non-interest Income (net) / Total Assets	0.6	0.9	1.7	0.4	1.2
Other Operating Expenses / Total Assets	2.7	2.6	3.2	2.7	2.6
Personnel Expenses / Other Operating Expenses	50.8	55.8	54.1	54.1	49.4
Non-interest Income (net) / Other Operating Expenses	24.0	34.6	53.2	14.8	46.2



## Türk Ekonomi Bankası A.Ş.

### Assets

(USD Million)

Year	Period	Liquid Assets								Loans and Receivables			
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total				
2010	TC	512	268	0	112	1,949	142	7	2,209	2,989	5,915	234	154
	FC	807	189	0	15	271	0	0	286	1,282	1,649	0	0
	Total	1,318	458	0	127	2,219	142	7	2,495	4,271	7,564	234	154
2009	TC	232	39	410	111	1,074	592	21	1,798	2,479	4,582	288	161
	FC	785	232	57	15	42	0	0	58	1,132	1,336	0	0
	Total	1,016	271	467	127	1,116	592	21	1,856	3,611	5,918	288	161
2008	TC	352	16	460	32	701	524	66	1,324	2,152	4,094	132	70
	FC	1,027	320	37	27	84	0	1	113	1,498	1,431	0	0
	Total	1,380	337	497	60	786	524	67	1,436	3,650	5,526	132	70
2007	TC	496	11	164	176	1,213	0	0	1,389	2,061	4,445	105	63
	FC	1,178	278	0	22	162	0	0	184	1,641	1,435	0	0
	Total	1,675	289	164	199	1,375	0	0	1,574	3,701	5,880	105	63
2006	TC	179	3	0	70	900	0	0	970	1,152	2,430	32	22
	FC	508	308	0	4	189	0	0	193	1,009	1,082	0	0
	Total	687	311	0	73	1,089	0	0	1,163	2,161	3,512	32	22

### Liabilities

(USD Million)

Year	Period	Deposits	Non-Deposit Funds						Other Liabilities				
			Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop. & Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2010	TC	5,468	1,308	48	0	0	1,356	42	37	0	0	206	198
	FC	2,336	1,036	0	0	0	1,036	20	0	0	307	13	1
	Total	7,804	2,344	48	0	0	2,392	62	37	0	307	219	199
2009	TC	3,945	530	721	0	0	1,251	20	49	0	0	165	160
	FC	2,390	579	0	0	0	579	15	0	0	325	8	0
	Total	6,335	1,109	721	0	0	1,830	35	49	0	325	173	160
2008	TC	3,661	1,112	133	0	0	1,245	64	44	0	0	157	147
	FC	2,431	494	0	0	0	494	52	0	0	325	3	2
	Total	6,093	1,606	133	0	0	1,739	116	44	0	325	160	150
2007	TC	3,120	439	780	0	0	1,219	216	0	0	0	143	293
	FC	2,990	944	0	0	0	944	3	0	0	335	5	1
	Total	6,110	1,382	780	0	0	2,162	219	0	0	335	148	294
2006	TC	1,686	189	549	0	0	738	48	0	0	0	49	24
	FC	2,174	465	0	0	0	465	1	0	0	213	24	1
	Total	3,860	654	549	0	0	1,202	49	0	0	213	73	26

	Permanent Assets										Un- classified Assets	Total Assets
Total	Investments and Associates (net)			Subsidiaries (net)		Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)	Total		
	Accounted with Equity Method	Non-consolidated		Non- consolidated Financials	Non- consolidated Financials							
		Financials	Non- Financials									
5,995	0	0	0	38	0	0	71	7	0	116	264	9,363
1,649	0	0	0	40	0	0	0	0	0	40	43	3,014
7,644	0	0	0	78	0	0	71	7	0	156	307	12,377
4,709	0	1	0	62	0	0	104	7	0	175	234	7,597
1,336	0	0	0	41	0	0	0	0	0	41	21	2,531
6,045	0	1	0	103	0	0	104	7	0	216	256	10,128
4,157	0	0	0	61	0	0	110	6	0	177	192	6,678
1,431	0	0	0	40	0	0	0	0	0	40	35	3,005
5,589	0	0	0	101	0	0	110	6	0	217	227	9,683
4,487	0	0	0	78	0	0	90	58	0	226	271	7,044
1,435	0	0	0	53	0	0	0	0	0	53	7	3,135
5,921	0	0	0	131	0	0	90	58	0	279	278	10,179
2,440	0	0	0	65	0	0	40	28	0	132	31	3,756
1,082	0	0	0	40	0	0	0	0	0	40	6	2,136
3,523	0	0	0	104	0	0	40	28	0	172	36	5,892

				Shareholders' Equity								
Provisions	Liabilities for Tax	Un- classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Total Income (Loss)		Total	Total	Total Liabilities	
							Previous Years	Current Year				
112	54	0	648	715	62	207	0	195	195	1,179	8,652	
13	0	0	354	0	0	0	0	0	0	0	3,726	
124	54	0	1,002	715	62	207	0	195	195	1,179	12,377	
81	23	0	498	740	13	212	0	141	141	1,106	6,799	
8	0	0	357	0	3	0	0	0	0	3	3,329	
89	23	0	854	740	17	212	0	141	141	1,109	10,128	
78	31	0	522	723	7	99	0	108	108	937	6,365	
12	0	0	395	0	-2	0	0	0	0	-2	3,318	
89	31	0	916	723	6	99	0	108	108	935	9,683	
52	35	0	739	651	4	17	0	112	112	785	5,862	
12	0	28	383	0	0	0	0	0	0	0	4,317	
64	35	28	1,122	651	4	17	0	112	112	785	10,179	
24	36	0	181	54	172	89	0	75	75	391	2,996	
9	0	7	256	0	2	0	0	0	0	2	2,896	
33	36	7	437	54	174	89	0	75	75	393	5,892	

## Türk Ekonomi Bankası A.Ş.

### Off Balance-Sheet Commitments

(USD Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative Financial Instruments			
		Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Trading Transactions		
												Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2010	TC	1,141	0	0	0	149	1,291	2,146	0	2,146	223	302	851	1,368
	FC	824	36	440	0	55	1,355	271	0	271	96	1,018	1,422	1,700
	Total	1,965	36	440	0	205	2,646	2,417	0	2,417	319	1,321	2,273	3,068
2009	TC	951	0	0	0	79	1,031	2,069	0	2,069	316	362	579	647
	FC	849	26	338	0	61	1,275	428	0	428	196	705	853	919
	Total	1,801	26	338	0	140	2,305	2,497	0	2,497	512	1,067	1,432	1,566
2008	TC	830	0	0	0	57	886	1,432	0	1,432	383	319	684	224
	FC	825	34	349	0	86	1,294	122	0	122	276	1,478	984	229
	Total	1,654	34	349	0	143	2,180	1,554	0	1,554	659	1,798	1,669	453
2007	TC	1,039	0	0	0	69	1,108	1,378	1,578	2,956	0	726	858	368
	FC	803	55	562	0	103	1,523	409	8	416	0	929	917	332
	Total	1,842	55	562	0	172	2,631	1,787	1,586	3,372	0	1,655	1,775	700
2006	TC	621	0	0	0	33	654	505	0	505	0	199	522	148
	FC	607	36	464	0	110	1,217	110	8	119	0	257	634	370
	Total	1,228	36	464	0	144	1,871	616	8	624	0	457	1,156	518

### Income-Expenditure

(USD Million)

USD million)

Year	Operating Income													
	Interest Income from					Interest Expenses on				Net Interest Income/ Expenses	Net Fees and Commissions			Dividend Income
	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total		Fees and Commiss. Received From	Fees and Commiss. Paid	Net	
2010	783	5	174	12	973	322	106	46	474	499	359	87	272	9
2009	853	9	195	43	1,099	400	117	44	561	538	242	81	161	8
2008	971	27	198	96	1,292	579	161	89	829	463	197	71	126	13
2007	915	39	231	69	1,254	540	144	86	771	482	139	46	93	13
2006	399	27	116	34	576	244	55	60	359	217	71	16	55	13

					Custody and Pledged Securities				Total Off Balance-Sheet Commitments
FX	Interest Rate				Items Held in	Pledged	Accepted Indepen. Guaran. and Warran.		
Futures	Futures	Others	Total	Total	Custody	Securities		Total	
0	0	0	2,522	2,745	4,945	14,870	26	19,841	26,023
324	0	0	4,464	4,560	370	4,556	5	4,931	11,117
<b>324</b>	<b>0</b>	<b>0</b>	<b>6,986</b>	<b>7,306</b>	<b>5,315</b>	<b>19,425</b>	<b>32</b>	<b>24,771</b>	<b>37,140</b>
0	0	0	1,589	1,905	79,946	11,960	17	91,924	96,929
325	0	0	2,802	2,998	324	4,678	3	5,005	9,705
<b>325</b>	<b>0</b>	<b>0</b>	<b>4,390</b>	<b>4,902</b>	<b>80,271</b>	<b>16,638</b>	<b>20</b>	<b>96,929</b>	<b>106,634</b>
0	0	0	1,228	1,610	47,232	9,579	14	56,825	60,753
137	0	391	3,219	3,495	383	4,637	1	5,021	9,931
<b>137</b>	<b>0</b>	<b>391</b>	<b>4,447</b>	<b>5,105</b>	<b>47,614</b>	<b>14,217</b>	<b>14</b>	<b>61,845</b>	<b>70,684</b>
0	0	0	1,952	1,952	25,780	8,908	1	34,689	40,705
125	0	188	2,491	2,491	474	4,372	1	4,847	9,277
<b>125</b>	<b>0</b>	<b>188</b>	<b>4,443</b>	<b>4,443</b>	<b>26,254</b>	<b>13,280</b>	<b>2</b>	<b>39,536</b>	<b>49,983</b>
0	0	0	869	869	16,170	2,204	0	18,374	20,403
38	0	141	1,441	1,441	421	936	1	1,358	4,134
<b>38</b>	<b>0</b>	<b>141</b>	<b>2,310</b>	<b>2,310</b>	<b>16,591</b>	<b>3,140</b>	<b>1</b>	<b>19,732</b>	<b>24,537</b>

Trading Profit/Loss (Net)	Other Operating Income	Total Oper. Profit/Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Profit/Loss From Equity Method Applied Subsidar.	Net Monetary Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov. for Income Taxes from Continuing Oper. (+/-)	Net Profit/Loss from Contin. Oper.	Net Profit/Loss from Termin. Oper.	Net Profit (Loss)
-3	31	809	108	512	188	0	0	0	188	-41	148	48	195
34	22	763	119	471	173	0	0	0	173	-31	141	0	141
19	55	675	85	461	130	0	0	0	130	-22	108	0	108
-19	31	599	59	397	143	0	0	0	143	-31	112	0	112
-10	58	333	26	211	96	0	0	0	96	-21	75	0	75

**Ratios**

(%)

	2010	2009	2008	2007	2006
<b>Capital Ratios</b>					
Shareholders' Equity / (Amount subject to credit + market + operational risk)	14.4	17.7	17.7	14.9	14.3
Shareholders' Equity / Total Assets	9.5	10.9	9.7	7.7	6.7
(Shareholders' Equity - Permanent Assets) / Total Assets	7.6	7.6	6.8	4.6	3.6
Net On Balance Sheet Position / Total Shareholders' Equity	-15.4	-31.4	33.8	-75.3	-103.7
Net On and Off Balance Sheet Position / Total Shareholders' Equity	1.4	1.1	4.4	10.3	-2.1
<b>Balance-Sheet Ratios</b>					
TC Assets / Total Assets	75.6	75.0	69.0	69.2	63.7
TC Liabilities / Total Liabilities	69.9	67.1	65.7	57.6	50.8
FC Assets / FC Liabilities	80.9	76.0	90.6	72.6	73.8
TC Deposits / Total Deposits	70.1	62.3	60.1	51.1	43.7
TC Loans and Receivables / Total Loans and Receivables	78.4	77.9	74.4	75.8	69.3
Total Deposits / Total Assets	63.1	62.5	62.9	60.0	65.5
Funds Borrowed / Total Assets	18.9	11.0	16.6	13.6	11.1
<b>Assets Quality</b>					
Financial Assets (net) / Total Assets	20.2	18.3	14.8	15.5	19.7
Total Loans and Receivables / Total Assets	61.8	59.7	57.7	58.2	59.8
Total Loans and Receivables / Total Deposits	98.0	95.4	91.7	96.9	91.3
Loans Under Follow-up (gross) / Total Loans and Receivables	3.1	4.8	2.4	1.8	0.9
Loans Under Follow-up (net) / Total Loans and Receivables	1.0	2.1	1.1	0.7	0.3
Specific Provisions / Loans Under Follow-up	65.9	56.0	52.6	60.2	67.5
Permanent Assets / Total Assets	1.9	3.4	2.9	3.1	3.1
Consumer Loans / Total Loans and Receivables	26.1	24.4	19.5	17.9	14.9
<b>Liquidity</b>					
Liquid Assets / Total Assets	33.3	29.6	31.6	36.4	36.7
Liquid Assets / Short-term Liabilities	52.6	42.9	49.7	47.1	49.6
TC Liquid Assets / Total Assets	22.9	18.4	16.1	20.2	19.6
<b>Profitability</b>					
Net Profit/Losses / Total Assets	1.6	1.4	1.1	1.1	1.3
Net Profit/Losses / Total Shareholders' Equity	16.6	12.7	11.5	14.3	19.1
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.5	1.7	1.3	1.4	1.6
<b>Income-Expenditure Structure</b>					
Net Interest Income After Specific Provisions / Total Assets	3.4	4.2	4.1	4.4	3.5
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	52.1	55.4	58.8	74.2	61.6
Non-interest Income (net) / Total Assets	2.5	2.2	2.2	1.2	2.0
Other Operating Expenses / Total Assets	4.1	4.7	4.8	3.9	3.6
Personnel Expenses / Other Operating Expenses	44.5	48.8	50.0	52.3	50.2
Non-interest Income (net) / Other Operating Expenses	60.4	47.6	46.1	29.5	54.7

## Türkiye Garanti Bankası A.Ş.

### Assets

(USD Million)

Year	Period	Liquid Assets								Loans and Receivables			
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total				
2010	TC	2,057	1,626	0	497	19,414	2,979	0	22,890	26,573	24,028	1,261	1,032
	FC	2,827	3,786	0	141	1,616	854	0	2,611	9,224	17,905	0	0
	Total	4,884	5,412	0	637	21,030	3,833	0	25,501	35,797	41,933	1,261	1,032
2009	TC	2,588	1,693	672	527	16,956	4,007	0	21,491	26,444	18,932	1,504	1,219
	FC	2,028	3,911	0	88	1,934	932	0	2,953	8,892	14,220	0	0
	Total	4,616	5,604	672	615	18,890	4,939	0	24,444	35,337	33,153	1,504	1,219
2008	TC	1,692	937	27	335	9,783	3,978	0	14,096	16,751	18,123	815	519
	FC	1,943	2,218	0	103	1,615	1,027	45	2,791	6,952	14,376	0	0
	Total	3,635	3,155	27	438	11,398	5,005	45	16,887	23,703	32,499	815	519
2007	TC	2,749	694	0	62	8,433	2,842	0	11,337	14,781	19,136	730	465
	FC	3,486	2,008	0	64	2,869	560	28	3,520	9,014	12,703	0	0
	Total	6,235	2,702	0	126	11,302	3,402	28	14,857	23,794	31,839	730	465
2006	TC	1,341	44	0	48	3,998	2,705	0	6,751	8,137	10,768	453	321
	FC	2,413	593	0	58	2,852	581	3	3,494	6,500	8,559	0	0
	Total	3,754	638	0	106	6,850	3,286	3	10,245	14,637	19,326	453	321

### Liabilities

(USD Million)

Year	Period	Deposits	Non-Deposit Funds						Other Liabilities				
			Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop. & Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2010	TC	28,617	3,326	6,745	0	0	10,071	158	0	0	0	1,896	498
	FC	18,638	7,492	575	0	0	8,066	142	2	0	575	18	165
	Total	47,254	10,818	7,319	0	0	18,137	300	2	0	575	1,914	663
2009	TC	24,268	2,145	6,977	0	0	9,122	75	0	0	0	1,573	475
	FC	17,962	6,600	106	0	0	6,706	79	2	0	588	14	151
	Total	42,230	8,746	7,083	0	0	15,829	154	2	0	588	1,587	626
2008	TC	19,061	1,365	6,869	0	0	8,233	195	0	0	0	1,270	412
	FC	15,579	5,761	165	0	0	5,925	78	3	0	514	12	148
	Total	34,640	7,125	7,033	0	0	14,158	273	3	0	514	1,281	560
2007	TC	17,263	1,107	6,424	0	0	7,531	370	0	0	0	1,570	744
	FC	16,463	6,276	629	0	0	6,905	20	0	0	514	10	253
	Total	33,726	7,383	7,053	0	0	14,436	389	0	0	514	1,580	997
2006	TC	10,133	363	3,028	0	0	3,391	156	0	0	0	933	75
	FC	11,309	5,251	396	0	0	5,647	2	0	0	0	11	322
	Total	21,442	5,614	3,425	0	0	9,038	159	0	0	0	944	398

	Permanent Assets										Un-classified Assets	Total Assets
Total	Investments and Associates (net)			Subsidiaries (net)		Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)	Total		
	Accounted with Equity Method	Non-consolidated		Non-consolidated Financials	Non-consolidated Financials							
		Financials	Non-Financials									
24,257	0	18	1	179	11	0	781	20	64	1,074	673	52,577
17,905	0	0	0	886	0	0	0	0	0	886	30	28,045
42,161	0	18	1	1,065	11	0	781	20	64	1,961	703	80,621
19,218	0	19	1	182	10	0	767	14	55	1,047	575	47,284
14,220	0	0	0	483	0	0	1	0	0	484	27	23,624
33,438	0	19	1	665	10	0	768	14	55	1,531	602	70,908
18,419	0	17	1	144	7	0	712	10	53	945	577	36,693
14,376	0	0	0	383	0	0	1	0	0	384	41	21,752
32,795	0	17	1	527	7	0	713	10	53	1,328	618	58,445
19,401	0	10	0	208	7	0	810	83	97	1,216	820	36,218
12,703	0	0	0	283	0	0	0	0	0	283	75	22,075
32,104	0	10	0	491	7	0	811	84	97	1,500	895	58,292
10,899	0	0	1	217	6	0	629	48	82	983	413	20,433
8,559	0	0	0	207	0	0	1	0	0	208	77	15,344
19,458	0	0	1	424	6	0	630	48	82	1,191	490	35,776

				Shareholders' Equity							Total Liabilities
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Total Income (Loss)		Total		
							Previous Years	Current Year		Total	
830	211	0	3,594	2,732	1,871	3,785	0	2,046	2,046	10,433	52,714
20	0	0	922	0	271	10	0	0	0	281	27,908
850	211	0	4,516	2,732	2,142	3,795	0	2,046	2,046	10,714	80,621
679	236	1	3,039	2,824	1,772	2,158	0	1,992	1,992	8,746	45,175
22	0	2	858	0	199	9	0	0	0	207	25,733
701	236	3	3,897	2,824	1,970	2,167	0	1,992	1,992	8,953	70,908
514	249	0	2,639	2,760	1,052	1,143	0	1,150	1,150	6,105	36,039
15	0	15	785	0	111	6	0	0	0	117	22,406
529	249	15	3,424	2,760	1,163	1,149	0	1,150	1,150	6,222	58,445
467	181	3	3,335	1,811	771	1,231	0	1,997	1,997	5,811	33,939
17	0	45	859	0	124	2	0	0	0	126	24,353
484	181	47	4,194	1,811	895	1,234	0	1,997	1,997	5,937	58,292
294	137	0	1,596	1,494	598	420	0	757	757	3,268	18,388
10	0	32	377	0	53	2	0	0	0	55	17,388
304	137	32	1,973	1,494	651	421	0	757	757	3,323	35,776

## Türkiye Garanti Bankası A.Ş.

### Off Balance-Sheet Commitments

(USD Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative Financial Instruments			
		Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Trading Transactions		
												Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2010	TC	3,220	0	5	0	0	3,225	13,077	0	13,077	0	1,267	5,361	3,149
	FC	4,653	107	2,182	0	37	6,979	3,567	0	3,567	109	2,489	16,198	6,230
	Total	7,874	107	2,187	0	37	10,204	16,643	0	16,644	109	3,756	21,559	9,379
2009	TC	3,035	0	0	0	0	3,035	10,388	0	10,388	0	1,296	3,884	2,333
	FC	5,010	84	1,743	0	0	6,837	2,861	0	2,861	1	2,012	5,908	5,959
	Total	8,045	85	1,743	0	0	9,872	13,249	0	13,249	1	3,308	9,792	8,292
2008	TC	2,708	0	0	0	72	2,780	9,414	0	9,414	0	1,211	6,099	1,106
	FC	4,462	81	2,051	0	0	6,594	2,350	0	2,351	73	1,649	9,481	4,287
	Total	7,170	81	2,051	0	72	9,374	11,764	0	11,765	73	2,860	15,580	5,393
2007	TC	3,386	1	0	0	0	3,387	11,355	0	11,355	0	503	3,734	876
	FC	4,960	100	2,212	0	0	7,272	3,009	0	3,010	50	742	5,876	1,645
	Total	8,345	100	2,212	0	0	10,658	14,364	0	14,365	50	1,245	9,609	2,521
2006	TC	1,912	0	0	0	0	1,913	6,977	0	6,977	0	254	2,405	220
	FC	3,256	102	1,507	0	0	4,865	508	0	508	5	354	4,081	430
	Total	5,168	102	1,508	0	0	6,777	7,485	0	7,486	5	608	6,486	651

### Income-Expenditure

(USD Million)

Year	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total	Net Interest Income/ Expenses	Fees and Commiss. Received From	Fees and Commiss. Paid	Net	Dividend Income
2010	3,453	146	2,434	146	6,178	2,341	474	271	3,086	3,092	1,377	196	1,181	3
2009	4,037	148	2,634	201	7,020	2,647	449	509	3,605	3,416	1,404	300	1,104	53
2008	3,783	172	1,942	265	6,163	2,838	469	768	4,074	2,088	1,258	311	947	67
2007	3,670	229	1,910	416	6,225	2,651	534	621	3,806	2,419	1,391	357	1,033	43
2006	2,034	81	1,204	283	3,602	1,648	279	322	2,249	1,353	960	239	722	33



				Custody and Pledged Securities					Total Off Balance-Sheet Commitments
FX Futures	Interest Rate Futures	Others	Total	Total	Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.	Total	
9	0	66	9,852	9,852	51,632	120,714	0	172,345	198,499
19	59	807	25,802	25,911	9,753	88,328	0	98,081	134,538
<b>28</b>	<b>59</b>	<b>873</b>	<b>35,654</b>	<b>35,763</b>	<b>61,385</b>	<b>209,042</b>	<b>0</b>	<b>270,426</b>	<b>333,037</b>
17	0	2	7,531	7,531	30,380	94,095	0	124,475	145,429
17	22	414	14,332	14,333	10,333	78,097	0	88,429	112,462
<b>33</b>	<b>22</b>	<b>416</b>	<b>21,863</b>	<b>21,864</b>	<b>40,712</b>	<b>172,192</b>	<b>0</b>	<b>212,904</b>	<b>257,890</b>
18	0	5	8,439	8,439	25,515	72,940	0	98,455	119,088
22	0	552	15,992	16,064	10,243	60,871	0	71,115	96,124
<b>40</b>	<b>0</b>	<b>557</b>	<b>24,431</b>	<b>24,503</b>	<b>35,758</b>	<b>133,811</b>	<b>0</b>	<b>169,569</b>	<b>215,212</b>
99	0	3	5,214	5,214	40,473	71,613	0	112,086	132,042
71	0	477	8,811	8,861	11,089	46,845	0	57,935	77,077
<b>170</b>	<b>0</b>	<b>480</b>	<b>14,025</b>	<b>14,075</b>	<b>51,563</b>	<b>118,458</b>	<b>0</b>	<b>170,021</b>	<b>209,119</b>
26	0	0	2,905	2,905	20,240	61,603	0	81,843	93,638
25	0	70	4,960	4,965	9,093	80,614	0	89,708	100,046
<b>51</b>	<b>0</b>	<b>70</b>	<b>7,865</b>	<b>7,870</b>	<b>29,333</b>	<b>142,217</b>	<b>0</b>	<b>171,550</b>	<b>193,683</b>

Trading Profit/Loss (Net)	Other Operating Income	Total Oper. Profit/Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Profit/Loss From Equity Method Applied Subsidar.	Net Monetary Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov. for Income Taxes from Continuing Oper. (+/-)	Net Profit/Loss from Contin. Oper.	Net Profit/Loss from Termin. Oper.	Net Profit (Loss)
237	415	4,928	380	1,978	2,570	0	0	0	2,570	-525	2,046	0	2,046
592	188	5,353	1,084	1,728	2,541	0	0	0	2,541	-549	1,992	0	1,992
165	196	3,464	372	1,671	1,421	0	0	0	1,421	-270	1,150	0	1,150
-117	878	4,255	291	1,573	2,391	0	0	0	2,391	-394	1,997	0	1,997
-40	151	2,219	231	1,042	946	0	0	0	946	-189	757	0	757

**Ratios**

(%)

	2010	2009	2008	2007	2006
<b>Capital Ratios</b>					
Shareholders' Equity / (Amount subject to credit + market + operational risk)	19.6	21.2	16.1	15.4	14.1
Shareholders' Equity / Total Assets	13.3	12.6	10.6	10.2	9.3
(Shareholders' Equity - Permanent Assets) / Total Assets	10.6	10.1	7.9	7.2	5.6
Net On Balance Sheet Position / Total Shareholders' Equity	17.3	-6.4	17.8	-16.0	-60.5
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-1.4	0.4	-2.6	-1.7	0.1
<b>Balance-Sheet Ratios</b>					
TC Assets / Total Assets	65.2	66.7	62.8	62.1	57.1
TC Liabilities / Total Liabilities	65.4	63.7	61.7	58.2	51.4
FC Assets / FC Liabilities	100.5	91.8	97.1	90.6	88.2
TC Deposits / Total Deposits	60.6	57.5	55.0	51.2	47.3
TC Loans and Receivables / Total Loans and Receivables	57.5	57.5	56.2	60.4	56.0
Total Deposits / Total Assets	58.6	59.6	59.3	57.9	59.9
Funds Borrowed / Total Assets	13.4	12.3	12.2	12.7	15.7
<b>Assets Quality</b>					
Financial Assets (net) / Total Assets	31.6	34.5	28.9	25.5	28.6
Total Loans and Receivables / Total Assets	52.3	47.2	56.1	55.1	54.4
Total Loans and Receivables / Total Deposits	89.2	79.2	94.7	95.2	90.7
Loans Under Follow-up (gross) / Total Loans and Receivables	3.0	4.5	2.5	2.3	2.3
Loans Under Follow-up (net) / Total Loans and Receivables	0.5	0.9	0.9	0.8	0.7
Specific Provisions / Loans Under Follow-up	81.9	81.0	63.7	63.7	70.9
Permanent Assets / Total Assets	2.7	2.6	2.8	3.0	3.7
Consumer Loans / Total Loans and Receivables	33.2	33.8	32.7	36.4	37.7
<b>Liquidity</b>					
Liquid Assets / Total Assets	39.6	42.9	31.9	34.9	31.7
Liquid Assets / Short-term Liabilities	65.4	66.4	47.3	53.7	49.6
TC Liquid Assets / Total Assets	29.3	31.6	21.9	20.5	15.2
<b>Profitability</b>					
Net Profit/Losses / Total Assets	2.5	2.8	2.0	3.4	2.1
Net Profit/Losses / Total Shareholders' Equity	19.1	22.2	18.5	33.6	22.8
Profit/Losses Before Taxes after Continuing Operations / Total Assets	3.2	3.6	2.4	4.1	2.6
<b>Income-Expenditure Structure</b>					
Net Interest Income After Specific Provisions / Total Assets	3.5	3.7	3.1	3.9	3.5
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	57.6	48.6	52.4	53.0	55.6
Non-interest Income (net) / Total Assets	2.3	2.7	2.4	3.2	2.4
Other Operating Expenses / Total Assets	2.5	2.4	2.9	2.7	2.9
Personnel Expenses / Other Operating Expenses	38.2	38.7	37.9	38.4	36.3
Non-interest Income (net) / Other Operating Expenses	92.8	112.1	82.3	116.8	83.1

## Türkiye İş Bankası A.Ş.

### Assets

(USD Million)

Year	Period	Liquid Assets								Loans and Receivables			
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total				
2010	TC	2,595	120	0	310	14,002	8,840	0	23,151	25,866	28,503	1,532	1,532
	FC	2,948	1,952	0	167	6,394	8	0	6,569	11,468	13,271	33	33
	Total	5,543	2,071	0	477	20,396	8,848	0	29,720	37,334	41,774	1,566	1,566
2009	TC	3,895	136	0	273	10,366	7,802	0	18,440	22,471	23,153	1,825	1,825
	FC	1,995	5,534	0	62	7,103	892	0	8,057	15,585	9,345	36	36
	Total	5,890	5,670	0	336	17,468	8,693	0	26,497	38,057	32,498	1,861	1,861
2008	TC	5,869	143	0	216	5,655	2,268	0	8,139	14,151	21,548	1,408	1,408
	FC	1,910	4,317	0	81	8,309	6	0	8,397	14,623	9,737	34	34
	Total	7,778	4,461	0	297	13,964	2,275	0	16,536	28,775	31,286	1,443	1,443
2007	TC	4,039	112	0	811	9,942	1,687	0	12,440	16,592	21,623	1,286	1,286
	FC	2,077	5,887	0	44	8,841	0	0	8,885	16,849	7,688	3	3
	Total	6,116	5,999	0	856	18,783	1,687	0	21,325	33,440	29,311	1,289	1,289
2006	TC	2,174	48	0	209	10,068	0	0	10,277	12,498	15,903	826	826
	FC	1,808	4,543	0	32	8,444	0	0	8,476	14,827	5,311	2	2
	Total	3,981	4,591	0	241	18,511	0	0	18,753	27,325	21,214	828	828

### Liabilities

(USD Million)

Year	Period	Deposits	Non-Deposit Funds						Other Liabilities				
			Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop. & Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2010	TC	38,756	72	4,168	0	0	4,240	256	0	0	0	1,478	299
	FC	18,645	5,158	2,439	0	0	7,597	211	0	0	0	180	394
	Total	57,401	5,231	6,607	0	0	11,837	466	0	0	0	1,658	694
2009	TC	30,035	1,610	4,292	0	0	5,903	219	0	0	0	1,194	283
	FC	18,494	4,941	3,093	0	0	8,034	109	0	0	0	108	112
	Total	48,529	6,551	7,385	0	0	13,936	327	0	0	0	1,303	395
2008	TC	26,542	1,823	2,587	0	0	4,410	236	0	0	0	946	230
	FC	15,211	5,427	2,017	0	0	7,444	105	0	0	0	111	420
	Total	41,753	7,250	4,604	0	0	11,854	340	0	0	0	1,057	650
2007	TC	26,970	2,635	2,507	0	0	5,143	2	0	0	0	1,140	181
	FC	14,894	5,959	2,498	0	0	8,457	170	0	0	0	139	450
	Total	41,864	8,594	5,005	0	0	13,599	172	0	0	0	1,279	631
2006	TC	20,125	2,100	1,398	0	0	3,498	0	0	0	0	735	33
	FC	12,885	5,391	2,418	0	0	7,809	32	0	0	0	88	70
	Total	33,010	7,491	3,816	0	0	11,308	32	0	0	0	823	103

	Permanent Assets										Un-classified Assets	Total Assets
Total	Investments and Associates (net)			Subsidiaries (net)		Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)	Total		
	Accounted with Equity Method	Non-consolidated		Non-consolidated Financials	Non-consolidated Financials							
		Financials	Non-Financials									
28,503	0	57	426	1,789	1,774	0	1,190	21	35	5,293	940	60,603
13,271	0	0	0	27	0	0	2	0	0	29	346	25,113
41,774	0	57	426	1,816	1,774	0	1,191	21	35	5,322	1,286	85,716
23,153	0	59	440	1,548	1,307	0	1,250	22	18	4,645	664	50,933
9,345	0	0	0	28	0	0	2	0	0	30	233	25,193
32,498	0	59	440	1,576	1,307	0	1,252	22	18	4,675	897	76,127
21,548	0	58	430	671	848	0	1,233	37	12	3,288	554	39,542
9,737	0	0	0	27	0	0	2	0	0	29	171	24,561
31,286	0	58	430	698	848	0	1,234	37	12	3,317	726	64,103
21,623	0	42	619	1,663	1,795	0	1,655	42	6	5,822	417	44,454
7,688	0	0	0	36	0	0	3	0	0	39	135	24,710
29,311	0	42	619	1,699	1,795	0	1,658	42	6	5,861	552	69,163
15,903	0	35	524	1,305	1,444	0	1,254	11	11	4,583	311	33,295
5,311	0	0	0	32	0	0	3	0	0	35	35	20,209
21,214	0	35	524	1,338	1,444	0	1,257	11	11	4,618	346	53,504

				Shareholders' Equity							Total Liabilities
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Total Income (Loss)		Total		
							Previous Years	Current Year		Total	
2,352	229	0	4,614	2,927	2,670	3,492	0	1,940	1,940	11,029	
10	0	2	797	0	36	0	0	0	0	36	
2,362	229	2	5,412	2,927	2,707	3,492	0	1,940	1,940	11,065	
2,339	202	0	4,237	2,071	2,200	3,183	0	1,595	1,595	9,048	
11	0	12	352	0	24	0	0	0	0	24	
2,349	203	12	4,589	2,071	2,224	3,183	0	1,595	1,595	9,072	
1,969	168	0	3,549	1,811	881	2,513	0	992	992	6,198	
68	0	35	738	0	12	0	0	0	0	12	
2,037	168	35	4,287	1,811	893	2,513	0	992	992	6,209	
2,140	194	1	3,658	2,378	2,818	2,455	0	1,468	1,468	9,119	
76	0	61	895	0	28	0	0	0	0	28	
2,216	194	62	4,553	2,378	2,846	2,455	0	1,468	1,468	9,147	
1,235	169	0	2,173	1,961	2,337	1,291	272	789	1,061	6,650	
76	0	51	318	0	45	0	0	0	0	45	
1,311	169	51	2,491	1,961	2,382	1,291	272	789	1,061	6,695	

## Türkiye İş Bankası A.Ş.

### Off Balance-Sheet Commitments

(USD Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative Financial Instruments			
		Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Trading Transactions		
												Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2010	TC	4,251	3	0	0	1	4,254	14,830	0	14,830	0	861	5,496	1,350
	FC	3,310	135	2,020	0	220	5,685	3,404	19	3,423	0	2,999	13,981	2,112
	Total	7,561	138	2,020	0	221	9,939	18,235	19	18,254	0	3,860	19,477	3,463
2009	TC	3,366	2	0	0	34	3,402	17,625	0	17,625	0	479	3,590	899
	FC	3,066	100	1,732	0	106	5,003	7,304	0	7,304	0	1,320	5,686	1,447
	Total	6,431	102	1,732	0	141	8,405	24,929	0	24,929	0	1,800	9,276	2,346
2008	TC	2,594	1	0	0	0	2,594	10,323	0	10,323	0	1,743	1,653	1,441
	FC	2,694	85	2,272	0	50	5,102	2,087	0	2,087	0	2,143	1,094	1,423
	Total	5,288	86	2,272	0	51	7,696	12,410	0	12,410	0	3,886	2,746	2,863
2007	TC	2,669	8	0	0	0	2,678	10,415	0	10,415	0	4,045	593	6,054
	FC	1,996	97	1,641	0	47	3,780	1,940	0	1,940	0	3,380	558	5,585
	Total	4,665	105	1,641	0	47	6,458	12,355	0	12,355	0	7,424	1,152	11,639
2006	TC	1,822	0	0	0	0	1,822	5,257	7	5,263	0	784	226	635
	FC	1,953	113	1,256	0	50	3,371	916	0	916	0	712	669	1,607
	Total	3,775	113	1,256	0	50	5,193	6,173	7	6,180	0	1,497	895	2,242

### Income-Expenditure

(USD Million)

Year	Operating Income													
	Interest Income from					Interest Expenses on				Net Interest Income/ Expenses	Net Fees and Commissions			Dividend Income
	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total		Fees and Commiss. Received From	Fees and Commiss. Paid	Net	
2010	3,868	97	2,385	22	6,372	2,770	332	290	3,392	2,980	879	75	804	240
2009	4,548	63	2,029	218	6,858	3,071	394	120	3,586	3,273	911	69	842	219
2008	4,459	171	2,087	247	6,963	3,615	505	465	4,585	2,378	864	73	791	187
2007	4,543	229	2,779	328	7,879	4,027	765	533	5,326	2,553	1,013	86	927	434
2006	2,928	105	2,107	249	5,389	2,842	494	260	3,596	1,793	821	78	743	83

					Custody and Pledged Securities				Total Off Balance-Sheet Commitments
FX	Interest Rate				Items Held in	Pledged	Accepted Indepen. Guaran. and Warran.		
Futures	Futures	Others	Total	Total	Custody	Securities		Total	
0	0	0	7,707	7,707	20,832	46,003	0	66,835	93,627
0	0	0	19,092	19,092	3,407	10,681	0	14,088	42,288
<b>0</b>	<b>0</b>	<b>0</b>	<b>26,799</b>	<b>26,799</b>	<b>24,239</b>	<b>56,684</b>	<b>0</b>	<b>80,923</b>	<b>135,915</b>
0	0	0	4,968	4,968	17,231	36,154	0	53,385	79,380
0	0	11	8,464	8,464	2,792	9,009	0	11,801	32,573
<b>0</b>	<b>0</b>	<b>11</b>	<b>13,433</b>	<b>13,433</b>	<b>20,024</b>	<b>45,163</b>	<b>0</b>	<b>65,186</b>	<b>111,953</b>
0	0	325	5,161	5,161	24,765	26,885	0	51,650	69,728
0	0	374	5,033	5,033	2,735	7,513	0	10,248	22,470
<b>0</b>	<b>0</b>	<b>699</b>	<b>10,194</b>	<b>10,194</b>	<b>27,501</b>	<b>34,397</b>	<b>0</b>	<b>61,898</b>	<b>92,198</b>
0	0	0	10,692	10,692	27,991	26,455	0	54,446	78,231
0	0	945	10,468	10,468	2,546	6,428	0	8,974	25,162
<b>0</b>	<b>0</b>	<b>945</b>	<b>21,160</b>	<b>21,160</b>	<b>30,537</b>	<b>32,883</b>	<b>0</b>	<b>63,421</b>	<b>103,393</b>
0	0	0	1,646	1,646	23,807	16,741	0	40,548	49,279
0	0	1,010	3,998	3,998	2,401	5,607	0	8,007	16,293
<b>0</b>	<b>0</b>	<b>1,010</b>	<b>5,643</b>	<b>5,643</b>	<b>26,208</b>	<b>22,347</b>	<b>0</b>	<b>48,555</b>	<b>65,572</b>

Trading Profit/Loss (Net)	Other Operating Income	Total Oper. Profit/Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Profit/Loss From Equity Method Applied Subsidar.	Net Monetary Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov. for Income Taxes from Continuing Oper. (+/-)	Net Profit/Loss from Contin. Oper.	Net Profit/Loss from Termin. Oper.	Net Profit (Loss)
88	1,021	5,132	738	2,083	2,311	0	0	0	2,311	-371	1,940	0	1,940
275	722	5,330	1,537	1,812	1,981	0	0	0	1,981	-385	1,595	0	1,595
311	428	4,095	1,061	1,853	1,182	0	0	0	1,182	-190	992	0	992
368	786	5,068	1,396	1,858	1,814	0	0	0	1,814	-346	1,468	0	1,468
45	463	3,129	647	1,322	1,160	0	0	0	1,160	-371	789	0	789

## Ratios

(%)

	2010	2009	2008	2007	2006
<b>Capital Ratios</b>					
Shareholders' Equity / (Amount subject to credit + market + operational risk)	17.5	18.3	15.2	20.5	23.9
Shareholders' Equity / Total Assets	12.9	11.9	9.7	13.2	12.5
(Shareholders' Equity - Permanent Assets) / Total Assets	6.7	5.8	4.5	4.8	3.9
Net On Balance Sheet Position / Total Shareholders' Equity	-5.1	-7.0	39.7	14.3	-2.3
Net On and Off Balance Sheet Position / Total Shareholders' Equity	5.1	1.1	3.9	-2.2	-5.3
<b>Balance-Sheet Ratios</b>					
TC Assets / Total Assets	70.7	66.9	61.7	64.3	62.2
TC Liabilities / Total Liabilities	68.4	64.7	63.5	64.9	60.6
FC Assets / FC Liabilities	92.8	93.6	104.9	101.8	96.0
TC Deposits / Total Deposits	67.5	61.9	63.6	64.4	61.0
TC Loans and Receivables / Total Loans and Receivables	68.2	71.2	68.9	73.8	75.0
Total Deposits / Total Assets	67.0	63.7	65.1	60.5	61.7
Funds Borrowed / Total Assets	6.1	8.6	11.3	12.4	14.0
<b>Assets Quality</b>					
Financial Assets (net) / Total Assets	34.7	34.8	25.8	30.8	35.0
Total Loans and Receivables / Total Assets	48.7	42.7	48.8	42.4	39.6
Total Loans and Receivables / Total Deposits	72.8	67.0	74.9	70.0	64.3
Loans Under Follow-up (gross) / Total Loans and Receivables	3.7	5.7	4.6	4.4	3.9
Loans Under Follow-up (net) / Total Loans and Receivables	0.0	0.0	0.0	0.0	0.0
Specific Provisions / Loans Under Follow-up	100.0	100.0	100.0	100.0	100.0
Permanent Assets / Total Assets	6.2	6.1	5.2	8.5	8.6
Consumer Loans / Total Loans and Receivables	30.3	30.5	29.7	33.5	29.3
<b>Liquidity</b>					
Liquid Assets / Total Assets	33.2	38.6	41.3	45.9	51.1
Liquid Assets / Short-term Liabilities	55.7	66.4	77.4	84.6	93.1
TC Liquid Assets / Total Assets	19.9	19.3	18.5	21.6	23.4
<b>Profitability</b>					
Net Profit/Losses / Total Assets	2.3	2.1	1.5	2.1	1.5
Net Profit/Losses / Total Shareholders' Equity	17.5	17.6	16.0	16.0	11.8
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.7	2.6	1.8	2.6	2.2
<b>Income-Expenditure Structure</b>					
Net Interest Income After Specific Provisions / Total Assets	2.9	3.0	2.6	3.0	2.8
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	48.3	42.8	41.1	40.5	48.5
Non-interest Income (net) / Total Assets	2.5	2.7	2.7	3.6	2.5
Other Operating Expenses / Total Assets	2.4	2.4	2.9	2.7	2.5
Personnel Expenses / Other Operating Expenses	50.7	52.1	44.4	50.4	50.4
Non-interest Income (net) / Other Operating Expenses	103.3	113.5	92.7	135.3	101.0

## Yapı ve Kredi Bankası A.Ş.

### Assets

(USD Million)

Year	Period	Liquid Assets								Loans and Receivables			
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total				
2010	TC	1,664	45	617	506	2,657	3,411	22	6,597	8,924	22,230	1,149	892
	FC	2,176	647	0	68	551	4,738	2	5,359	8,182	11,712	61	41
	Total	3,839	692	617	574	3,208	8,149	25	11,956	17,106	33,942	1,210	933
2009	TC	1,200	275	1,029	447	383	3,928	86	4,844	7,348	16,358	1,728	1,461
	FC	1,473	834	0	114	467	4,151	1	4,731	7,038	8,826	7	3
	Total	2,673	1,109	1,029	561	850	8,078	86	9,575	14,386	25,183	1,735	1,465
2008	TC	1,219	19	27	301	261	3,742	0	4,303	5,567	16,208	1,103	682
	FC	1,751	1,404	0	137	388	3,834	0	4,359	7,514	8,781	23	21
	Total	2,969	1,422	27	438	649	7,576	0	8,663	13,081	24,989	1,126	702
2007	TC	1,415	41	0	33	179	5,353	1	5,566	7,023	16,586	1,498	1,199
	FC	1,767	589	0	164	62	5,036	1	5,262	7,618	7,706	2	2
	Total	3,182	631	0	197	241	10,388	1	10,828	14,641	24,292	1,500	1,201
2006	TC	1,321	5	0	61	56	4,565	0	4,682	6,009	10,698	1,219	997
	FC	1,582	1,392	0	247	55	6,733	0	7,035	10,009	5,091	0	0
	Total	2,903	1,397	0	308	111	11,298	0	11,717	16,017	15,788	1,219	997

### Liabilities

(USD Million)

Year	Period	Deposits	Non-Deposit Funds						Other Liabilities				
			Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop. & Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2010	TC	21,036	629	29	0	0	658	189	229	0	0	2,121	455
	FC	13,254	4,816	1,896	0	0	6,713	28	66	0	1,372	440	204
	Total	34,290	5,445	1,925	0	0	7,371	217	295	0	1,372	2,562	659
2009	TC	15,463	509	44	0	0	553	149	240	0	0	1,773	337
	FC	11,991	3,060	579	0	0	3,639	30	0	0	1,495	238	252
	Total	27,455	3,569	623	0	0	4,192	180	240	0	1,495	2,012	589
2008	TC	16,228	764	99	0	0	863	117	0	0	0	1,534	312
	FC	11,177	3,286	156	0	0	3,442	16	0	0	1,459	159	666
	Total	27,405	4,050	254	0	0	4,305	133	0	0	1,459	1,693	977
2007	TC	16,272	155	1,356	0	0	1,510	160	24	0	0	1,776	380
	FC	11,475	3,499	177	0	0	3,676	6	0	0	1,529	129	429
	Total	27,747	3,654	1,533	0	0	5,186	165	24	0	1,529	1,905	809
2006	TC	11,502	137	2,104	0	0	2,241	15	0	0	0	1,312	224
	FC	10,643	3,136	284	0	0	3,419	2	0	0	1,109	333	343
	Total	22,145	3,272	2,388	0	0	5,660	17	0	0	1,109	1,645	568



	Permanent Assets										Un-classified Assets	Total Assets
Total	Investments and Associates (net)			Subsidiaries (net)		Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)	Total		
	Accounted with Equity Method	Non-consolidated		Non-consolidated Financials	Non-consolidated Financials							
		Financials	Non-Financials									
22,486	0	3	0	904	1	16	719	800	52	2,494	496	34,400
11,733	0	28	0	258	0	0	0	0	0	286	534	20,735
34,219	0	31	0	1,163	1	16	719	800	52	2,781	1,030	55,135
16,624	0	3	0	951	2	0	730	797	58	2,542	431	26,945
8,830	0	29	0	262	0	0	0	0	0	291	304	16,463
25,454	0	32	0	1,213	2	0	730	797	58	2,833	735	43,408
16,630	0	3	0	933	2	0	751	756	58	2,503	409	25,108
8,783	0	29	0	256	0	0	0	0	0	284	184	16,765
25,413	0	31	0	1,189	2	0	751	756	58	2,787	593	41,874
16,886	0	2	0	1,081	2	0	921	1,024	51	3,082	595	27,585
7,706	0	37	0	143	0	0	0	0	42	223	302	15,849
24,591	0	40	0	1,224	2	0	921	1,024	93	3,305	897	43,434
10,920	0	3	0	322	57	0	825	820	128	2,155	318	19,401
5,091	0	23	0	116	17	0	0	0	0	157	123	15,379
16,010	0	26	0	438	75	0	825	820	128	2,312	441	34,780

				Shareholders' Equity							Total Liabilities
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Total Income (Loss)		Total		
							Previous Years	Current Year			
1,238	166	0	4,399	2,827	466	2,083	0	1,340	1,340	6,716	32,809
244	0	10	2,366	0	-5	0	0	0	0	-5	22,327
1,483	166	10	6,764	2,827	460	2,083	0	1,340	1,340	6,710	55,135
1,306	113	0	3,919	2,923	412	1,255	0	911	911	5,500	25,435
263	0	4	2,283	0	59	0	0	0	0	59	17,973
1,569	113	4	6,202	2,923	470	1,255	0	911	911	5,559	43,408
1,093	113	1	3,169	2,857	377	570	0	685	685	4,488	24,748
188	0	4	2,491	0	15	0	0	0	0	15	17,125
1,280	113	5	5,660	2,857	392	570	0	685	685	4,503	41,874
1,290	301	0	3,931	2,956	476	296	-147	612	465	4,193	25,907
226	0	20	2,339	0	37	0	0	0	0	37	17,527
1,516	301	20	6,271	2,956	513	296	-147	612	465	4,230	43,434
993	103	0	2,647	2,236	35	244	-530	364	-166	2,349	18,739
148	0	13	1,949	0	30	0	0	0	0	30	16,042
1,141	103	13	4,596	2,236	65	244	-530	364	-166	2,379	34,780

## Yapı ve Kredi Bankası A.Ş.

### Off Balance-Sheet Commitments

(USD Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative Financial Instruments			
		Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Trading Transactions		
												Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2010	TC	5,060	0	8	0	4	5,072	12,598	283	12,881	2,242	1,517	5,153	3,194
	FC	4,573	108	2,533	1	372	7,587	1,789	0	1,789	6,112	2,385	13,205	3,823
	Total	9,633	108	2,541	1	375	12,658	14,387	283	14,670	8,353	3,902	18,358	7,017
2009	TC	4,182	0	1	0	2	4,185	11,035	0	11,035	1,316	1,377	3,638	984
	FC	4,561	102	1,741	1	265	6,671	2,014	0	2,014	1,353	1,946	11,531	2,830
	Total	8,743	102	1,742	1	267	10,856	13,049	0	13,049	2,669	3,323	15,169	3,814
2008	TC	3,967	0	0	0	2	3,970	9,666	0	9,666	0	826	2,758	286
	FC	4,587	139	1,732	1	289	6,748	694	0	694	0	1,859	5,230	422
	Total	8,554	139	1,732	1	291	10,717	10,360	0	10,360	0	2,685	7,988	708
2007	TC	4,980	0	1	0	21	5,001	11,499	0	11,499	103	824	922	762
	FC	4,367	159	1,734	1	599	6,860	735	0	735	88	1,066	2,521	970
	Total	9,347	159	1,734	1	620	11,861	12,234	0	12,234	191	1,890	3,444	1,731
2006	TC	3,964	0	0	0	516	4,480	6,769	0	6,769	0	381	412	389
	FC	3,938	154	1,804	1	537	6,435	417	0	417	0	1,042	1,024	431
	Total	7,902	154	1,804	1	1,053	10,915	7,186	0	7,186	0	1,423	1,436	820

### Income-Expenditure

(USD Million)

Year	Operating Income													
	Interest Income from					Interest Expenses on				Net Interest Income/Expenses	Net Fees and Commissions			Dividend Income
	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total		Fees and Commiss. Received From	Fees and Commiss. Paid	Net	
2010	2,957	18	744	68	3,786	1,481	189	35	1,705	2,081	1,204	166	1,038	101
2009	3,482	18	880	136	4,515	1,880	257	39	2,176	2,339	1,138	172	966	96
2008	3,421	44	969	181	4,615	2,654	311	63	3,028	1,587	1,020	190	830	135
2007	3,511	74	1,408	233	5,227	2,850	336	209	3,396	1,831	1,061	221	840	33
2006	2,434	64	921	127	3,547	1,920	199	177	2,295	1,252	788	182	606	30

					Custody and Pledged Securities				Total Off Balance-Sheet Commitments
FX	Interest Rate				Items Held in	Pledged	Accepted Indepen. Guaran. and Warran.		
Futures	Futures	Others	Total	Total	Custody	Securities		Total	
0	0	358	10,221	12,462	38,236	26,212	566	65,014	95,429
0	0	230	19,644	25,756	2,398	10,406	386	13,189	48,321
<b>0</b>	<b>0</b>	<b>588</b>	<b>29,865</b>	<b>38,218</b>	<b>40,634</b>	<b>36,618</b>	<b>952</b>	<b>78,204</b>	<b>143,750</b>
0	0	0	5,999	7,314	29,020	17,888	568	47,476	70,010
0	0	353	16,660	18,013	2,294	9,041	408	11,742	38,440
<b>0</b>	<b>0</b>	<b>353</b>	<b>22,659</b>	<b>25,327</b>	<b>31,314</b>	<b>26,928</b>	<b>976</b>	<b>59,218</b>	<b>108,450</b>
0	0	0	3,870	3,870	33,380	14,755	658	48,792	66,299
0	0	3	7,514	7,514	966	8,126	445	9,536	24,492
<b>0</b>	<b>0</b>	<b>3</b>	<b>11,384</b>	<b>11,384</b>	<b>34,346</b>	<b>22,881</b>	<b>1,102</b>	<b>58,329</b>	<b>90,790</b>
0	0	0	2,508	2,611	46,072	14,652	866	61,590	80,701
0	0	2	4,559	4,647	862	6,395	695	7,953	20,195
<b>0</b>	<b>0</b>	<b>2</b>	<b>7,067</b>	<b>7,258</b>	<b>46,935</b>	<b>21,047</b>	<b>1,561</b>	<b>69,543</b>	<b>100,897</b>
0	0	0	1,182	1,182	33,648	9,420	0	43,068	55,499
0	0	0	2,498	2,498	1,067	731	0	1,798	11,148
<b>0</b>	<b>0</b>	<b>0</b>	<b>3,680</b>	<b>3,680</b>	<b>34,716</b>	<b>10,151</b>	<b>0</b>	<b>44,867</b>	<b>66,647</b>

Trading Profit/Loss (Net)	Other Operating Income	Total Oper. Profit/Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Profit/Loss From Equity Method Applied Subsidiar.	Net Monetary Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov. for Income Taxes from Continuing Oper. (+/-)	Net Profit/Loss from Contin. Oper.	Net Profit/Loss from Termin. Oper.	Net Profit (Loss)
-43	785	3,962	704	1,618	1,639	0	0	0	1,639	-299	1,340	0	1,340
229	131	3,760	1,052	1,555	1,152	0	0	0	1,152	-241	911	0	911
-3	241	2,790	363	1,550	877	0	0	0	877	-192	685	0	685
63	692	3,460	367	2,357	736	0	0	0	736	-124	612	0	612
36	245	2,168	242	1,422	505	0	0	0	505	-140	364	0	364

## Ratios

(%)

	2010	2009	2008	2007	2006
<b>Capital Ratios</b>					
Shareholders' Equity / (Amount subject to credit + market + operational risk)	16.1	17.8	15.7	13.7	12.3
Shareholders' Equity / Total Assets	12.2	12.8	10.8	9.7	6.8
(Shareholders' Equity - Permanent Assets) / Total Assets	6.6	5.7	3.1	1.4	-0.4
Net On Balance Sheet Position / Total Shareholders' Equity	0.3	-2.6	24.9	-11.5	-0.8
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-3.0	2.7	2.5	0.6	4.3
<b>Balance-Sheet Ratios</b>					
TC Assets / Total Assets	62.4	62.1	60.0	63.5	55.8
TC Liabilities / Total Liabilities	59.5	58.6	59.1	59.6	53.9
FC Assets / FC Liabilities	92.9	91.6	97.9	90.4	95.9
TC Deposits / Total Deposits	61.3	56.3	59.2	58.6	51.9
TC Loans and Receivables / Total Loans and Receivables	65.7	65.3	65.4	68.7	68.2
Total Deposits / Total Assets	62.2	63.2	65.4	63.9	63.7
Funds Borrowed / Total Assets	9.9	8.2	9.7	8.4	9.4
<b>Assets Quality</b>					
Financial Assets (net) / Total Assets	21.7	22.1	20.7	24.9	33.7
Total Loans and Receivables / Total Assets	62.1	58.6	60.7	56.6	46.0
Total Loans and Receivables / Total Deposits	99.8	92.7	92.7	88.6	72.3
Loans Under Follow-up (gross) / Total Loans and Receivables	3.5	6.8	4.4	6.1	7.6
Loans Under Follow-up (net) / Total Loans and Receivables	0.8	1.1	1.7	1.2	1.4
Specific Provisions / Loans Under Follow-up	77.1	84.4	62.4	80.0	81.8
Permanent Assets / Total Assets	5.5	7.1	7.7	8.3	7.3
Consumer Loans / Total Loans and Receivables	33.9	37.5	34.9	37.0	37.1
<b>Liquidity</b>					
Liquid Assets / Total Assets	16.2	14.3	13.1	9.8	13.6
Liquid Assets / Short-term Liabilities	26.3	23.4	20.2	14.0	19.3
TC Liquid Assets / Total Assets	10.0	7.7	4.4	3.8	4.2
<b>Profitability</b>					
Net Profit/Losses / Total Assets	2.4	2.1	1.6	1.4	1.0
Net Profit/Losses / Total Shareholders' Equity	20.0	16.4	15.2	14.5	15.3
Profit/Losses Before Taxes after Continuing Operations / Total Assets	3.0	2.7	2.1	1.7	1.5
<b>Income-Expenditure Structure</b>					
Net Interest Income After Specific Provisions / Total Assets	2.6	3.4	3.2	3.7	3.2
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	36.6	39.5	48.0	47.0	50.7
Non-interest Income (net) / Total Assets	3.4	3.3	2.9	3.7	2.6
Other Operating Expenses / Total Assets	2.9	3.6	3.7	5.4	4.1
Personnel Expenses / Other Operating Expenses	39.8	38.1	37.0	28.9	31.9
Non-interest Income (net) / Other Operating Expenses	116.2	91.4	77.6	69.1	64.5

## Banks Under the Deposit Insurance Fund

### Assets

(USD Million)

Year	Period	Liquid Assets								Loans and Receivables			
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total				
2010	TC	0	245	0	135	0	0	0	135	379	1	28	27
	FC	0	59	0	0	0	0	0	0	59	0	5	5
	Total	0	304	0	135	0	0	0	135	438	1	33	32
2009	TC	0	144	5	248	0	0	0	248	396	1	35	28
	FC	0	67	0	0	0	0	0	0	67	0	6	6
	Total	0	211	5	248	0	0	0	248	464	1	41	34
2008	TC	0	324	3	74	0	0	0	74	401	2	45	38
	FC	0	65	0	0	0	0	0	0	65	1	4	4
	Total	0	389	3	74	0	0	0	74	467	3	50	42
2007	TC	0	471	2	8	0	0	0	8	481	2	62	52
	FC	0	65	0	0	0	0	0	0	65	3	4	4
	Total	0	536	2	8	0	0	0	8	546	5	67	56
2006	TC	0	400	0	256	0	0	0	256	656	3	63	54
	FC	0	48	0	0	0	0	0	0	48	3	4	4
	Total	0	448	0	256	0	0	0	256	704	6	67	59

### Liabilities

(USD Million)

Year	Period	Deposits	Non-Deposit Funds						Other Liabilities				
			Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop. & Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2010	TC	7	0	2	0	0	2	0	0	0	0	5	3
	FC	10	0	0	0	0	0	0	0	0	0	27	0
	Total	17	0	2	0	0	2	0	0	0	0	32	3
2009	TC	8	0	2	0	0	2	0	0	0	0	8	3
	FC	11	0	0	0	0	0	0	0	0	0	28	0
	Total	19	0	2	0	0	2	0	0	0	0	36	3
2008	TC	9	0	2	0	0	2	0	0	0	0	6	2
	FC	15	0	0	0	0	0	0	0	0	0	27	0
	Total	23	0	2	0	0	2	0	0	0	0	32	3
2007	TC	13	0	2	0	0	2	0	0	0	17	12	3
	FC	18	0	0	0	0	0	0	0	0	0	27	0
	Total	31	0	2	0	0	2	0	0	0	17	39	3
2006	TC	12	0	31	0	0	31	0	0	0	14	82	3
	FC	24	0	0	0	0	0	0	0	0	0	28	0
	Total	36	0	31	0	0	31	0	0	0	14	110	4

	Permanent Assets										Un-classified Assets	Total Assets
Total	Investments and Associates (net)			Subsidiaries (net)		Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)	Total		
	Accounted with Equity Method	Non-consolidated		Non-consolidated Financials	Non-consolidated Financials							
		Financials	Non-Financials									
2	0	0	0	0	0	0	35	0	0	35	36	452
0	0	0	0	0	0	0	0	0	0	0	3	62
2	0	0	0	0	0	0	35	0	0	35	39	514
8	0	0	0	0	0	0	37	0	0	37	30	471
0	0	0	0	0	0	0	0	0	0	0	4	72
8	0	0	0	0	0	0	37	0	0	37	34	542
10	0	0	0	0	0	0	39	0	0	39	26	476
1	0	0	0	0	0	0	0	0	0	0	6	73
10	0	0	0	0	0	0	39	0	0	39	32	548
12	0	0	0	0	0	0	53	0	0	53	105	651
3	0	0	0	0	0	0	0	0	0	0	8	76
15	0	0	0	0	0	0	53	0	0	53	113	727
11	0	0	0	0	0	0	46	0	0	46	86	800
3	0	0	0	0	0	0	0	0	0	0	14	64
14	0	0	0	0	0	0	46	0	0	46	100	865

Shareholders' Equity												Total Liabilities
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Total Income (Loss)		Total	Total		
							Previous Years	Current Year			Total	
54	2	0	65	300	0	11,500	-11,424	1	-11,422	377	451	
27	0	0	54	0	0	0	0	0	0	0	64	
81	2	0	119	300	0	11,500	-11,424	1	-11,422	377	514	
23	2	0	35	310	0	11,926	-11,847	37	-11,810	426	471	
32	0	0	61	0	0	0	0	0	0	0	72	
55	2	0	96	310	0	11,926	-11,847	37	-11,810	426	542	
17	6	0	32	303	0	11,708	-11,631	53	-11,578	433	475	
32	0	0	58	0	0	0	0	0	0	0	73	
49	6	0	90	303	0	11,708	-11,631	53	-11,578	433	548	
22	4	0	58	380	0	15,461	-15,358	90	-15,268	574	647	
34	0	0	62	0	0	0	0	0	0	0	80	
56	4	0	120	380	0	15,461	-15,358	90	-15,268	574	727	
23	1	0	123	313	2	12,966	-12,947	279	-12,668	613	778	
34	0	0	62	0	0	0	0	0	0	0	86	
56	1	0	185	313	2	12,966	-12,947	279	-12,668	613	865	

## Banks Under the Deposit Insurance Fund

### Off Balance-Sheet Commitments

(USD Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative Financial Instruments			
		Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Trading Transactions		
												Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2010	TC	43	0	0	0	0	43	1,596	0	1,596	0	0	0	0
	FC	62	0	0	0	0	62	0	0	0	0	0	0	0
	Total	105	0	0	0	0	105	1,596	0	1,596	0	0	0	0
2009	TC	50	0	0	0	0	50	2,087	0	2,087	0	0	0	0
	FC	72	0	0	0	0	72	0	0	0	0	0	0	0
	Total	122	0	0	0	0	122	2,087	0	2,087	0	0	0	0
2008	TC	54	0	0	0	0	54	0	0	0	0	0	0	0
	FC	74	0	0	0	0	74	0	0	0	0	0	0	0
	Total	128	0	0	0	0	128	0	0	0	0	0	0	0
2007	TC	78	0	0	0	0	78	0	0	0	0	0	0	0
	FC	91	0	0	0	0	91	0	0	0	0	0	0	0
	Total	170	0	0	0	0	170	0	0	0	0	0	0	0
2006	TC	74	0	0	0	0	74	0	0	0	0	0	0	0
	FC	115	0	0	0	0	115	0	0	0	0	0	0	0
	Total	189	0	0	0	0	189	0	0	0	0	0	0	0

### Income-Expenditure

(USD Million)

USD million)

Year	Operating Income													
	Interest Income from					Interest Expenses on				Net Interest Income/ Expenses	Net Fees and Commissions			Dividend Income
	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total		Fees and Commiss. Received From	Fees and Commiss. Paid	Net	
2010	7	17	0	1	25	0	0	0	0	25	2	0	2	0
2009	1	23	0	1	26	0	0	0	0	25	2	0	2	0
2008	9	68	1	1	79	0	0	0	0	78	2	0	2	0
2007	7	81	26	2	116	0	0	2	2	114	4	0	4	14
2006	5	46	49	48	147	0	0	1	1	146	4	0	3	6

					Custody and Pledged Securities				Total Off Balance-Sheet Commitments
FX	Interest Rate				Items Held in	Pledged	Accepted Indepen. Guaran. and Warran.		
Futures	Futures	Others	Total	Total	Custody	Securities		Total	
0	0	0	0	0	9	569	0	578	2,217
0	0	0	0	0	2	87	0	89	151
0	0	0	0	0	10	656	1	667	2,368
0	0	0	0	0	8	594	0	602	2,739
0	0	0	0	0	2	92	0	93	165
0	0	0	0	0	10	685	0	695	2,905
0	0	0	0	0	7	614	0	621	675
0	0	0	0	0	2	96	0	98	171
0	0	0	0	0	9	710	0	719	847
0	0	0	0	0	37	803	0	839	918
0	0	0	0	0	2	122	0	124	216
0	0	0	0	0	39	925	0	964	1,133
0	0	0	0	0	30	662	0	692	767
0	0	0	0	0	2	114	0	116	231
0	0	0	0	0	32	776	0	808	998

Trading Profit/Loss (Net)	Other Operating Income	Total Oper. Profit/Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Profit/Loss From Equity Method Applied Subsidiar.	Net Monetary Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov. for Income Taxes from Continuing Oper. (+/-)	Net Profit/Loss from Contin. Oper.	Net Profit/Loss from Termin. Oper.	Net Profit (Loss)
20	28	75	54	20	1	0	0	0	1	0	1	0	1
45	9	82	12	22	48	0	0	0	48	-11	37	0	37
12	7	100	9	22	68	0	0	0	68	-15	53	0	53
-3	26	156	11	34	110	0	0	0	110	-20	90	0	90
77	77	309	7	23	278	0	0	0	278	0	279	0	279



# Banks Under the Deposit Insurance Fund

2006-2010

## Ratios

(%)

	2010	2009	2008	2007	2006
<b>Capital Ratios</b>					
Shareholders' Equity / (Amount subject to credit + market + operational risk)	50.6	45.0	65.1	52.3	132.1
Shareholders' Equity / Total Assets	73.4	78.4	79.0	78.9	70.9
(Shareholders' Equity - Permanent Assets) / Total Assets	66.4	70.3	70.5	70.2	64.6
Net On Balance Sheet Position / Total Shareholders' Equity	-0.3	-0.1	0.3	-0.6	-3.4
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-0.3	-0.1	0.3	-0.6	-3.4
<b>Balance-Sheet Ratios</b>					
TC Assets / Total Assets	87.9	86.8	86.8	89.5	92.5
TC Liabilities / Total Liabilities	87.6	86.7	86.7	89.0	90.0
FC Assets / FC Liabilities	98.2	99.5	99.5	94.9	74.6
TC Deposits / Total Deposits	40.7	40.7	37.7	41.1	32.4
TC Loans and Receivables / Total Loans and Receivables	100.0	100.0	92.0	79.4	80.5
Total Deposits / Total Assets	3.2	3.5	4.3	4.3	4.1
Funds Borrowed / Total Assets	0.0	0.0	0.0	0.0	0.0
<b>Assets Quality</b>					
Financial Assets (net) / Total Assets	26.2	45.6	13.5	1.2	29.6
Total Loans and Receivables / Total Assets	0.4	1.5	1.9	2.1	1.6
Total Loans and Receivables / Total Deposits	11.3	42.1	44.3	49.6	39.9
Loans Under Follow-up (gross) / Total Loans and Receivables	1,786.0	519.5	477.9	434.0	471.5
Loans Under Follow-up (net) / Total Loans and Receivables	72.1	92.8	71.1	69.3	60.0
Specific Provisions / Loans Under Follow-up	96.0	82.1	85.1	84.0	87.3
Permanent Assets / Total Assets	7.1	8.2	8.5	8.7	6.4
Consumer Loans / Total Loans and Receivables	27.9	7.2	3.2	2.4	1.7
<b>Liquidity</b>					
Liquid Assets / Total Assets	85.2	85.5	85.1	75.1	81.4
Liquid Assets / Short-term Liabilities	857.2	809.0	766.3	412.0	297.0
TC Liquid Assets / Total Assets	73.8	73.1	73.2	66.1	75.9
<b>Profitability</b>					
Net Profit/Losses / Total Assets	0.3	6.8	9.6	12.4	32.2
Net Profit/Losses / Total Shareholders' Equity	0.3	8.6	12.2	15.7	45.4
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.2	8.8	12.4	15.1	32.2
<b>Income-Expenditure Structure</b>					
Net Interest Income After Specific Provisions / Total Assets	3.7	4.1	13.9	14.9	16.4
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	25.2	27.1	76.2	69.7	45.9
Non-interest Income (net) / Total Assets	9.7	10.4	3.9	5.7	18.8
Other Operating Expenses / Total Assets	3.9	4.0	4.1	4.7	2.7
Personnel Expenses / Other Operating Expenses	52.5	48.4	49.6	44.9	50.8
Non-interest Income (net) / Other Operating Expenses	249.0	258.6	95.6	121.4	696.7

## Birleşik Fon Bankası A.Ş.

### Assets

(USD Million)

Year	Period	Liquid Assets								Loans and Receivables			
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total				
2010	TC	0	245	0	135	0	0	0	135	379	1	28	27
	FC	0	59	0	0	0	0	0	0	59	0	5	5
	Total	0	304	0	135	0	0	0	135	438	1	33	32
2009	TC	0	144	5	248	0	0	0	248	396	1	35	28
	FC	0	67	0	0	0	0	0	0	67	0	6	6
	Total	0	211	5	248	0	0	0	248	464	1	41	34
2008	TC	0	324	3	74	0	0	0	74	401	2	45	38
	FC	0	65	0	0	0	0	0	0	65	1	4	4
	Total	0	389	3	74	0	0	0	74	467	3	50	42
2007	TC	0	471	2	8	0	0	0	8	481	2	62	52
	FC	0	65	0	0	0	0	0	0	65	3	4	4
	Total	0	536	2	8	0	0	0	8	546	5	67	56
2006	TC	0	400	0	256	0	0	0	256	656	3	63	54
	FC	0	48	0	0	0	0	0	0	48	3	4	4
	Total	0	448	0	256	0	0	0	256	704	6	67	59

### Liabilities

(USD Million)

Year	Period	Deposits	Non-Deposit Funds					Other Liabilities					
			Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for	Subordinated Loans	Miscellaneous Payables	Other
										Prop. & Equip. Held for Sale Purposes and Terminated Operations			
2010	TC	7	0	2	0	0	2	0	0	0	0	5	3
	FC	10	0	0	0	0	0	0	0	0	0	27	0
	Total	17	0	2	0	0	2	0	0	0	0	32	3
2009	TC	8	0	2	0	0	2	0	0	0	0	8	3
	FC	11	0	0	0	0	0	0	0	0	0	28	0
	Total	19	0	2	0	0	2	0	0	0	0	36	3
2008	TC	9	0	2	0	0	2	0	0	0	0	6	2
	FC	15	0	0	0	0	0	0	0	0	0	27	0
	Total	23	0	2	0	0	2	0	0	0	0	32	3
2007	TC	13	0	2	0	0	2	0	0	0	17	12	3
	FC	18	0	0	0	0	0	0	0	0	0	27	0
	Total	31	0	2	0	0	2	0	0	0	17	39	3
2006	TC	12	0	31	0	0	31	0	0	0	14	82	3
	FC	24	0	0	0	0	0	0	0	0	0	28	0
	Total	36	0	31	0	0	31	0	0	0	14	110	4

	Permanent Assets										Un-classified Assets	Total Assets
Total	Investments and Associates (net)			Subsidiaries (net)		Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)	Total		
	Accounted with Equity Method	Non-consolidated		Non-consolidated Financials	Non-consolidated Financials							
		Financials	Non-Financials									
2	0	0	0	0	0	0	35	0	0	35	36	452
0	0	0	0	0	0	0	0	0	0	0	3	62
2	0	0	0	0	0	0	35	0	0	35	39	514
8	0	0	0	0	0	0	37	0	0	37	30	471
0	0	0	0	0	0	0	0	0	0	0	4	72
8	0	0	0	0	0	0	37	0	0	37	34	542
10	0	0	0	0	0	0	39	0	0	39	26	476
1	0	0	0	0	0	0	0	0	0	0	6	73
10	0	0	0	0	0	0	39	0	0	39	32	548
12	0	0	0	0	0	0	53	0	0	53	105	651
3	0	0	0	0	0	0	0	0	0	0	8	76
15	0	0	0	0	0	0	53	0	0	53	113	727
11	0	0	0	0	0	0	46	0	0	46	86	800
3	0	0	0	0	0	0	0	0	0	0	14	64
14	0	0	0	0	0	0	46	0	0	46	100	865

Shareholders' Equity												Total Liabilities
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Total Income (Loss)		Total	Total		
							Previous Years	Current Year			Total	
54	2	0	65	300	0	11,500	-11,424	1	-11,422	377	451	
27	0	0	54	0	0	0	0	0	0	0	64	
81	2	0	119	300	0	11,500	-11,424	1	-11,422	377	514	
23	2	0	35	310	0	11,926	-11,847	37	-11,810	426	471	
32	0	0	61	0	0	0	0	0	0	0	72	
55	2	0	96	310	0	11,926	-11,847	37	-11,810	426	542	
17	6	0	32	303	0	11,708	-11,631	53	-11,578	433	475	
32	0	0	58	0	0	0	0	0	0	0	73	
49	6	0	90	303	0	11,708	-11,631	53	-11,578	433	548	
22	4	0	58	380	0	15,461	-15,358	90	-15,268	574	647	
34	0	0	62	0	0	0	0	0	0	0	80	
56	4	0	120	380	0	15,461	-15,358	90	-15,268	574	727	
23	1	0	123	313	2	12,966	-12,947	279	-12,668	613	778	
34	0	0	62	0	0	0	0	0	0	0	86	
56	1	0	185	313	2	12,966	-12,947	279	-12,668	613	865	

## Birleşik Fon Bankası A.Ş.

### Off Balance-Sheet Commitments

(USD Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative Financial Instruments			
		Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Trading Transactions		
												Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2010	TC	43	0	0	0	0	43	1,596	0	1,596	0	0	0	0
	FC	62	0	0	0	0	62	0	0	0	0	0	0	0
	Total	105	0	0	0	0	105	1,596	0	1,596	0	0	0	0
2009	TC	50	0	0	0	0	50	2,087	0	2,087	0	0	0	0
	FC	72	0	0	0	0	72	0	0	0	0	0	0	0
	Total	122	0	0	0	0	122	2,087	0	2,087	0	0	0	0
2008	TC	54	0	0	0	0	54	0	0	0	0	0	0	0
	FC	74	0	0	0	0	74	0	0	0	0	0	0	0
	Total	128	0	0	0	0	128	0	0	0	0	0	0	0
2007	TC	78	0	0	0	0	78	0	0	0	0	0	0	0
	FC	91	0	0	0	0	91	0	0	0	0	0	0	0
	Total	170	0	0	0	0	170	0	0	0	0	0	0	0
2006	TC	74	0	0	0	0	74	0	0	0	0	0	0	0
	FC	115	0	0	0	0	115	0	0	0	0	0	0	0
	Total	189	0	0	0	0	189	0	0	0	0	0	0	0

### Income-Expenditure

(USD Million)

Year	Operating Income													
	Interest Income from					Interest Expenses on				Net Interest Income/ Expenses	Net Fees and Commissions			Dividend Income
	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total		Fees and Commiss. Received From	Fees and Commiss. Paid	Net	
2010	7	17	0	1	25	0	0	0	0	25	2	0	2	0
2009	1	23	0	1	26	0	0	0	0	25	2	0	2	0
2008	9	68	1	1	79	0	0	0	0	78	2	0	2	0
2007	7	81	26	2	116	0	0	2	2	114	4	0	4	14
2006	5	46	49	48	147	0	0	1	1	146	4	0	3	6

					Custody and Pledged Securities				Total Off Balance-Sheet Commitments
FX	Interest Rate				Items Held in	Pledged	Accepted Indepen. Guaran. and Warran.		
Futures	Futures	Others	Total	Total	Custody	Securities		Total	
0	0	0	0	0	9	569	0	578	2,217
0	0	0	0	0	2	87	0	89	151
0	0	0	0	0	10	656	1	667	2,368
0	0	0	0	0	8	594	0	602	2,739
0	0	0	0	0	2	92	0	93	165
0	0	0	0	0	10	685	0	695	2,905
0	0	0	0	0	7	614	0	621	675
0	0	0	0	0	2	96	0	98	171
0	0	0	0	0	9	710	0	719	847
0	0	0	0	0	37	803	0	839	918
0	0	0	0	0	2	122	0	124	216
0	0	0	0	0	39	925	0	964	1,133
0	0	0	0	0	30	662	0	692	767
0	0	0	0	0	2	114	0	116	231
0	0	0	0	0	32	776	0	808	998

Trading Profit/Loss (Net)	Other Operating Income	Total Oper. Profit/Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Profit/Loss From Equity Method Applied Subsidiar.	Net Monetary Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov. for Income Taxes from Continuing Oper. (+/-)	Net Profit/Loss from Contin. Oper.	Net Profit/Loss from Termin. Oper.	Net Profit (Loss)
20	28	75	54	20	1	0	0	0	1	0	1	0	1
45	9	82	12	22	48	0	0	0	48	-11	37	0	37
12	7	100	9	22	68	0	0	0	68	-15	53	0	53
-3	26	156	11	34	110	0	0	0	110	-20	90	0	90
77	77	309	7	23	278	0	0	0	278	0	279	0	279

## Ratios

(%)

	2010	2009	2008	2007	2006
<b>Capital Ratios</b>					
Shareholders' Equity / (Amount subject to credit + market + operational risk)	50.6	45.0	65.1	52.3	132.1
Shareholders' Equity / Total Assets	73.4	78.4	79.0	78.9	70.9
(Shareholders' Equity - Permanent Assets) / Total Assets	66.4	70.3	70.5	70.2	64.6
Net On Balance Sheet Position / Total Shareholders' Equity	-0.3	-0.1	0.3	-0.6	-3.4
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-0.3	-0.1	0.3	-0.6	-3.4
<b>Balance-Sheet Ratios</b>					
TC Assets / Total Assets	87.9	86.8	86.8	89.5	92.5
TC Liabilities / Total Liabilities	87.6	86.7	86.7	89.0	90.0
FC Assets / FC Liabilities	98.2	99.5	99.5	94.9	74.6
TC Deposits / Total Deposits	40.7	40.7	37.7	41.1	32.4
TC Loans and Receivables / Total Loans and Receivables	100.0	100.0	92.0	79.4	80.5
Total Deposits / Total Assets	3.2	3.5	4.3	4.3	4.1
Funds Borrowed / Total Assets	0.0	0.0	0.0	0.0	0.0
<b>Assets Quality</b>					
Financial Assets (net) / Total Assets	26.2	45.6	13.5	1.2	29.6
Total Loans and Receivables / Total Assets	0.4	1.5	1.9	2.1	1.6
Total Loans and Receivables / Total Deposits	11.3	42.1	44.3	49.6	39.9
Loans Under Follow-up (gross) / Total Loans and Receivables	1,786.0	519.5	477.9	434.0	471.5
Loans Under Follow-up (net) / Total Loans and Receivables	72.1	92.8	71.1	69.3	60.0
Specific Provisions / Loans Under Follow-up	96.0	82.1	85.1	84.0	87.3
Permanent Assets / Total Assets	7.1	8.2	8.5	8.7	6.4
Consumer Loans / Total Loans and Receivables	27.9	7.2	3.2	2.4	1.7
<b>Liquidity</b>					
Liquid Assets / Total Assets	85.2	85.5	85.1	75.1	81.4
Liquid Assets / Short-term Liabilities	857.2	809.0	766.3	412.0	297.0
TC Liquid Assets / Total Assets	73.8	73.1	73.2	66.1	75.9
<b>Profitability</b>					
Net Profit/Losses / Total Assets	0.3	6.8	9.6	12.4	32.2
Net Profit/Losses / Total Shareholders' Equity	0.3	8.6	12.2	15.7	45.4
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.2	8.8	12.4	15.1	32.2
<b>Income-Expenditure Structure</b>					
Net Interest Income After Specific Provisions / Total Assets	3.7	4.1	13.9	14.9	16.4
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	25.2	27.1	76.2	69.7	45.9
Non-interest Income (net) / Total Assets	9.7	10.4	3.9	5.7	18.8
Other Operating Expenses / Total Assets	3.9	4.0	4.1	4.7	2.7
Personnel Expenses / Other Operating Expenses	52.5	48.4	49.6	44.9	50.8
Non-interest Income (net) / Other Operating Expenses	249.0	258.6	95.6	121.4	696.7

## Foreign Banks

### Assets

(USD Million)

Year	Period	Liquid Assets								Loans and Receivables			
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total				
2010	TC	1,894	1,842	5,454	3,181	11,069	1,236	141	15,627	24,817	42,819	3,146	2,447
	FC	3,390	962	0	893	1,210	242	7	2,352	6,704	9,437	69	68
	Total	5,284	2,804	5,454	4,074	12,279	1,477	148	17,979	31,521	52,256	3,215	2,515
2009	TC	2,214	592	1,958	3,111	9,389	1,308	114	13,922	18,686	35,123	3,279	2,501
	FC	2,306	2,451	624	454	1,005	249	12	1,720	7,101	7,250	111	53
	Total	4,520	3,043	2,582	3,565	10,395	1,557	126	15,642	25,787	42,374	3,390	2,554
2008	TC	2,581	209	2,070	1,877	5,742	2,936	435	10,989	15,849	33,636	1,735	1,310
	FC	2,839	2,657	26	657	963	240	19	1,880	7,401	8,474	3	2
	Total	5,420	2,866	2,095	2,534	6,705	3,176	453	12,869	23,250	42,110	1,738	1,312
2007	TC	1,789	444	979	2,683	8,211	1,000	0	11,894	15,106	36,278	1,283	1,034
	FC	3,009	2,968	0	638	981	232	5	1,856	7,833	8,992	15	10
	Total	4,798	3,412	979	3,322	9,192	1,231	5	13,750	22,938	45,270	1,298	1,045
2006	TC	909	1,461	330	1,700	3,564	168	6	5,437	8,137	17,730	641	575
	FC	2,078	5,126	0	385	665	233	3	1,285	8,489	5,962	8	8
	Total	2,987	6,587	330	2,084	4,228	401	9	6,722	16,626	23,692	649	583

### Liabilities

(USD Million)

Year	Period	Deposits	Non-Deposit Funds						Other Liabilities				
			Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop. & Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2010	TC	34,259	3,820	1,300	0	0	5,120	487	435	0	120	1,481	963
	FC	16,696	12,320	230	0	0	12,550	270	24	0	1,158	946	274
	Total	50,956	16,140	1,530	0	0	17,670	758	459	0	1,278	2,427	1,236
2009	TC	26,857	2,717	753	0	0	3,470	320	332	0	124	1,126	784
	FC	17,095	8,073	2	0	0	8,075	179	36	0	1,501	381	83
	Total	43,952	10,790	755	0	0	11,545	499	368	0	1,625	1,507	868
2008	TC	23,104	2,730	1,056	0	0	3,785	462	588	0	60	981	865
	FC	16,477	10,017	334	0	0	10,351	377	42	0	1,412	479	79
	Total	39,581	12,747	1,389	0	0	14,136	840	630	0	1,472	1,461	944
2007	TC	23,743	4,342	1,346	0	0	5,688	1,335	32	0	0	1,101	1,336
	FC	20,652	6,759	66	0	0	6,824	286	15	0	581	154	111
	Total	44,395	11,101	1,412	0	0	12,512	1,621	47	0	581	1,255	1,447
2006	TC	13,215	1,888	927	0	0	2,815	235	10	0	217	667	279
	FC	13,407	4,652	159	0	0	4,811	56	1	0	356	145	68
	Total	26,622	6,540	1,086	0	0	7,626	291	10	0	573	812	347

	Permanent Assets										Un-classified Assets	Total Assets
Total	Investments and Associates (net)			Subsidiaries (net)		Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)	Total		
	Accounted with Equity Method	Non-consolidated		Non-consolidated Financials	Non-consolidated Financials							
		Financials	Non-Financials									
43,519	0	0	7	597	14	4	860	224	34	1,739	1,266	71,340
9,437	0	0	0	106	0	0	0	0	0	106	584	16,831
52,956	0	0	7	703	14	4	860	224	34	1,845	1,850	88,171
35,902	0	0	8	530	14	1	905	243	15	1,716	1,155	57,459
7,308	0	0	0	172	0	0	0	0	0	173	229	14,811
43,210	0	0	8	702	14	1	905	243	15	1,888	1,385	72,270
34,061	0	0	5	449	9	0	808	306	16	1,594	874	52,378
8,475	0	0	0	290	0	0	0	0	0	291	319	16,486
42,536	0	0	5	740	9	0	808	307	17	1,885	1,194	68,864
36,526	0	0	3	602	7	0	916	395	27	1,951	1,199	54,781
8,996	0	0	0	335	0	0	0	0	0	335	802	17,966
45,523	0	0	3	937	7	0	916	395	27	2,285	2,001	72,747
17,795	0	0	2	313	4	0	465	197	34	1,016	448	27,397
5,962	0	0	0	182	0	0	0	0	0	182	175	14,809
23,758	0	0	2	495	4	0	465	197	34	1,199	623	42,205

				Shareholders' Equity							Total Liabilities
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Total Income (Loss)		Total		
							Previous Years	Current Year		Total	
1,109	221	15	4,832	5,309	993	4,239	155	1,270	1,425	11,965	56,177
46	0	3	2,721	0	27	0	0	0	0	27	31,994
1,156	221	18	7,554	5,309	1,020	4,239	155	1,270	1,425	11,992	88,171
970	208	20	3,885	4,911	914	3,288	71	1,390	1,460	10,572	44,785
65	0	13	2,258	0	57	0	0	0	0	57	27,486
1,036	208	34	6,143	4,911	971	3,288	71	1,390	1,460	10,630	72,270
871	180	12	4,020	4,315	739	2,679	41	910	951	8,684	39,594
38	0	38	2,466	0	-23	0	0	0	0	-23	29,271
909	180	51	6,486	4,315	715	2,679	41	910	951	8,661	68,864
882	296	12	4,993	4,679	1,140	2,303	12	1,463	1,475	9,598	44,021
34	0	51	1,233	0	16	0	0	0	0	16	28,726
916	296	63	6,226	4,679	1,156	2,303	12	1,463	1,475	9,613	72,747
637	163	6	2,212	1,977	1,085	781	189	1,039	1,228	5,071	23,314
28	0	30	683	0	-9	0	0	0	0	-9	18,892
664	163	36	2,895	1,977	1,076	781	189	1,039	1,228	5,061	42,205



## Foreign Banks

## Off Balance-Sheet Commitments

(USD Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative Financial Instruments			
		Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Trading Transactions		
												Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2010	TC	6,555	2	3	0	37	6,597	24,117	28,390	52,507	5,974	1,983	16,310	7,806
	FC	6,017	1,452	3,226	33	1,220	11,949	7,118	35,271	42,389	3,844	10,345	31,406	11,640
	Total	12,572	1,454	3,229	33	1,257	18,545	31,235	63,661	94,896	9,818	12,328	47,716	19,446
2009	TC	5,120	0	0	0	14	5,134	20,912	512	21,423	3,335	2,573	16,020	4,702
	FC	5,585	1,094	2,582	0	1,011	10,271	8,046	655	8,701	1,903	5,725	25,783	6,506
	Total	10,704	1,094	2,582	0	1,025	15,406	28,958	1,167	30,125	5,238	8,297	41,803	11,208
2008	TC	4,443	1	0	0	12	4,456	15,970	12,676	28,646	6,192	1,709	10,374	2,475
	FC	5,750	1,259	2,949	0	1,064	11,023	2,614	906	3,520	3,928	4,888	21,844	3,932
	Total	10,193	1,260	2,950	0	1,076	15,479	18,584	13,582	32,167	10,120	6,597	32,218	6,407
2007	TC	5,533	2	0	0	141	5,677	18,535	14,468	33,003	145	2,663	15,017	5,068
	FC	5,449	1,206	4,223	0	1,489	12,367	310	283	593	835	9,533	18,267	8,528
	Total	10,982	1,209	4,223	0	1,630	18,044	18,845	14,751	33,596	980	12,196	33,284	13,596
2006	TC	2,650	3	0	0	109	2,762	11,172	8	11,180	140	2,464	8,173	1,930
	FC	4,649	917	2,603	0	883	9,053	206	0	206	498	8,157	11,978	5,777
	Total	7,299	920	2,603	0	992	11,814	11,378	8	11,386	638	10,620	20,150	7,707

## Income-Expenditure

(USD Million)

Year	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Borrowed	Other Interest Expense	Total	Net Interest Income/ Expenses	Fees and Commiss. Received From	Fees and Commiss. Paid	Net	Dividend Income
2010	6,352	114	1,323	232	8,022	2,460	490	227	3,177	4,845	1,344	225	1,119	51
2009	7,217	135	1,459	332	9,142	2,910	697	262	3,869	5,273	1,405	226	1,178	50
2008	7,035	281	1,608	355	9,279	3,758	830	496	5,084	4,195	1,288	233	1,056	70
2007	6,821	425	1,699	390	9,335	3,805	945	495	5,244	4,091	1,368	276	1,092	35
2006	3,310	255	800	327	4,693	1,745	668	171	2,584	2,109	817	157	659	73

					Custody and Pledged Securities				Total Off Balance-Sheet Commitments
FX	Interest Rate				Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.		
Futures	Futures	Others	Total	Total				Total	
4	0	86	26,190	32,165	77,885	117,383	34,625	229,894	321,162
301	4,039	45	57,775	61,619	3,010	32,977	6,394	42,381	158,337
<b>305</b>	<b>4,039</b>	<b>131</b>	<b>83,965</b>	<b>93,783</b>	<b>80,895</b>	<b>150,360</b>	<b>41,019</b>	<b>272,275</b>	<b>479,499</b>
0	0	81	23,376	26,711	42,301	75,814	27,602	145,716	198,984
250	50	40	38,352	40,256	3,257	25,274	6,461	34,993	94,222
<b>250</b>	<b>50</b>	<b>121</b>	<b>61,728</b>	<b>66,966</b>	<b>45,558</b>	<b>101,088</b>	<b>34,063</b>	<b>180,709</b>	<b>293,206</b>
2	0	11	14,571	20,763	37,672	41,351	19,488	98,511	152,377
158	39	47	30,909	34,837	2,661	21,737	5,910	30,307	79,687
<b>160</b>	<b>39</b>	<b>58</b>	<b>45,480</b>	<b>55,600</b>	<b>40,334</b>	<b>63,088</b>	<b>25,397</b>	<b>128,818</b>	<b>232,064</b>
21	0	619	23,387	23,532	49,263	33,168	15,320	97,751	159,962
165	795	164	37,453	38,288	3,184	12,655	4,711	20,550	71,798
<b>186</b>	<b>795</b>	<b>783</b>	<b>60,840</b>	<b>61,820</b>	<b>52,447</b>	<b>45,823</b>	<b>20,031</b>	<b>118,300</b>	<b>231,760</b>
0	0	36	12,602	12,741	33,527	8,940	9	42,476	69,159
88	202	68	26,270	26,768	2,760	6,033	64	8,857	44,885
<b>88</b>	<b>202</b>	<b>103</b>	<b>38,872</b>	<b>39,510</b>	<b>36,287</b>	<b>14,973</b>	<b>74</b>	<b>51,333</b>	<b>114,043</b>

Trading Profit/Loss (Net)	Other Operating Income	Total Oper. Profit/Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Profit/Loss From Equity Method Applied Subsidiar.	Net Monetary Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov. for Income Taxes from Continuing Oper. (+/-)	Net Profit/Loss from Contin. Oper.	Net Profit/Loss from Termin. Oper.	Net Profit (Loss)
-510	557	6,061	824	3,646	1,591	0	0	0	1,591	-334	1,258	12	1,270
-320	436	6,617	1,649	3,353	1,614	0	0	0	1,614	-350	1,264	126	1,390
-427	379	5,272	986	3,117	1,169	0	0	0	1,169	-254	915	-5	910
6	562	5,786	581	3,405	1,800	0	0	0	1,800	-338	1,462	1	1,463
34	845	3,720	420	2,029	1,271	0	6	0	1,277	-238	1,039	0	1,039

## Foreign Banks

2006-2010

### Ratios

(%)

	2010	2009	2008	2007	2006
<b>Capital Ratios</b>					
Shareholders' Equity / (Amount subject to credit + market + operational risk)	17.3	18.8	16.7	14.5	16.0
Shareholders' Equity / Total Assets	13.6	14.7	12.6	13.2	12.0
(Shareholders' Equity - Permanent Assets) / Total Assets	10.7	10.9	9.2	9.7	9.0
Net On Balance Sheet Position / Total Shareholders' Equity	-91.9	-81.9	-88.6	-65.9	-35.0
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.3	-0.9	-1.5	-1.7	2.5
<b>Balance-Sheet Ratios</b>					
TC Assets / Total Assets	80.9	79.5	76.1	75.3	64.9
TC Liabilities / Total Liabilities	63.7	62.0	57.5	60.5	55.2
FC Assets / FC Liabilities	52.6	53.9	56.3	62.5	78.4
TC Deposits / Total Deposits	67.2	61.1	58.4	53.5	49.6
TC Loans and Receivables / Total Loans and Receivables	82.2	83.1	80.1	80.2	74.9
Total Deposits / Total Assets	57.8	60.8	57.5	61.0	63.1
Funds Borrowed / Total Assets	18.3	14.9	18.5	15.3	15.5
<b>Assets Quality</b>					
Financial Assets (net) / Total Assets	20.4	21.6	18.7	18.9	15.9
Total Loans and Receivables / Total Assets	60.1	59.8	61.8	62.6	56.3
Total Loans and Receivables / Total Deposits	103.9	98.3	107.5	102.5	89.2
Loans Under Follow-up (gross) / Total Loans and Receivables	6.1	7.8	4.1	2.9	2.7
Loans Under Follow-up (net) / Total Loans and Receivables	1.3	1.9	1.0	0.6	0.3
Specific Provisions / Loans Under Follow-up	78.2	75.3	75.5	80.5	89.8
Permanent Assets / Total Assets	2.9	3.8	3.4	3.5	3.0
Consumer Loans / Total Loans and Receivables	44.1	45.5	42.0	41.9	38.7
<b>Liquidity</b>					
Liquid Assets / Total Assets	33.9	33.4	28.5	29.8	38.4
Liquid Assets / Short-term Liabilities	61.7	59.1	50.8	50.5	60.9
TC Liquid Assets / Total Assets	26.6	23.9	18.1	19.4	18.9
<b>Profitability</b>					
Net Profit/Losses / Total Assets	1.4	1.9	1.3	2.0	2.5
Net Profit/Losses / Total Shareholders' Equity	10.6	13.1	10.5	15.2	20.5
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.8	2.2	1.7	2.5	3.0
<b>Income-Expenditure Structure</b>					
Net Interest Income After Specific Provisions / Total Assets	4.8	5.3	5.0	5.0	4.5
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	70.2	58.1	65.8	63.3	51.1
Non-interest Income (net) / Total Assets	1.4	1.9	1.6	2.3	3.8
Other Operating Expenses / Total Assets	4.1	4.6	4.5	4.7	4.8
Personnel Expenses / Other Operating Expenses	44.9	46.0	46.9	48.0	41.8
Non-interest Income (net) / Other Operating Expenses	33.4	40.1	34.6	49.8	79.4

## Arap Türk Bankası A.Ş.

### Assets

(USD Million)

Year	Period	Liquid Assets								Loans and Receivables			
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total				
2010	TC	1	1	0	90	0	71	0	161	162	141	4	4
	FC	46	71	0	19	1	75	0	95	212	181	0	0
	Total	47	72	0	109	1	146	0	256	374	322	4	4
2009	TC	1	0	0	99	0	77	0	176	177	136	4	4
	FC	30	33	0	41	1	91	0	132	196	99	0	0
	Total	31	34	0	140	1	168	0	309	373	235	4	4
2008	TC	0	13	0	74	0	23	0	97	110	92	4	4
	FC	27	7	0	41	1	77	0	118	153	122	0	0
	Total	27	20	0	114	1	100	0	215	263	214	4	4
2007	TC	0	0	0	8	0	15	0	24	24	65	5	5
	FC	24	2	0	67	1	36	0	103	129	46	0	0
	Total	24	2	0	75	1	51	0	127	153	111	5	5
2006	TC	0	5	0	16	0	13	0	29	33	55	4	4
	FC	18	5	0	52	1	45	0	97	121	21	0	0
	Total	18	10	0	67	1	58	0	126	154	75	4	4

### Liabilities

(USD Million)

Year	Period	Deposits	Non-Deposit Funds					Other Liabilities					
			Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop. & Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2010	TC	53	0	31	0	0	31	0	0	0	0	0	4
	FC	154	283	0	0	0	283	0	0	0	0	2	6
	Total	207	283	31	0	0	314	0	0	0	0	2	10
2009	TC	8	0	70	0	0	70	0	0	0	0	0	0
	FC	112	256	0	0	0	256	0	0	0	0	1	3
	Total	120	257	70	0	0	326	0	0	0	0	1	3
2008	TC	2	1	34	0	0	36	0	0	0	0	1	1
	FC	62	232	0	0	0	232	12	0	0	0	2	3
	Total	64	233	34	0	0	267	12	0	0	0	2	4
2007	TC	11	1	4	0	0	4	0	0	0	0	0	1
	FC	63	131	0	0	0	131	0	0	0	12	3	1
	Total	74	132	4	0	0	136	0	0	0	12	3	2
2006	TC	9	1	29	0	0	30	0	0	0	0	0	0
	FC	56	89	0	0	0	89	0	0	0	12	2	1
	Total	65	90	29	0	0	119	0	0	0	12	2	1

	Permanent Assets											Total Assets	
Total	Investments and Associates (net)			Subsidiaries (net)		Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)	Total			Un-classified Assets
	Accounted with Equity Method	Non-consolidated		Non-consolidated Financials	Non-consolidated Financials								
		Financials	Non-Financials										
141	0	0	0	23	0	0	14	1	0	39	5	348	
181	0	0	0	0	0	0	0	0	0	0	1	394	
322	0	0	0	23	0	0	14	1	0	39	6	742	
136	0	0	0	22	0	0	15	1	0	39	1	354	
99	0	0	0	0	0	0	0	0	0	0	1	296	
235	0	0	0	22	0	0	15	1	0	39	2	649	
92	0	0	0	18	0	0	13	0	1	32	16	250	
122	0	0	0	0	0	0	0	0	0	0	0	275	
214	0	0	0	18	0	0	13	0	1	32	16	525	
65	0	0	0	23	0	0	17	0	1	41	3	133	
46	0	0	0	0	0	0	0	0	0	0	0	175	
111	0	0	0	23	0	0	17	0	1	41	3	308	
55	0	0	0	17	0	0	15	0	1	33	2	124	
21	0	0	0	0	0	0	0	0	0	0	0	142	
75	0	0	0	17	0	0	15	0	1	33	3	265	

Shareholders' Equity												Total Liabilities
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Total Income (Loss)		Total	Total		
							Previous Years	Current Year				
909	101	000	14822	1560156	6006	2002	20020	15015	35035	1990199	297445742	
707	202	000	9413	1610161	6006	101	505	17017	21021	1900190	277372649	
505	101	000	81724	1580158	6006	101	303	202	404	1690169	214311525	
404	101	000	51621	35035	28028	101	10010	202	12012	77077	97210308	
303	101	000	41519	29029	23023	101	505	404	808	62062	105160265	

## Arap Türk Bankası A.Ş.

### Off Balance-Sheet Commitments

(USD Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative Financial Instruments			
		Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Trading Transactions		
												Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2010	TC	4	0	0	0	0	4	4	0	4	0	0	29	0
	FC	810	9	194	0	0	1,013	0	0	0	0	0	30	0
	Total	814	9	194	0	0	1,017	4	0	4	0	0	59	0
2009	TC	1	0	0	0	0	1	4	0	4	0	0	52	0
	FC	582	11	193	0	0	786	93	0	93	0	0	52	0
	Total	583	11	193	0	0	787	98	0	98	0	0	103	0
2008	TC	1	0	0	0	0	1	3	0	3	0	14	0	183
	FC	352	0	114	0	9	474	22	0	22	0	15	69	185
	Total	352	0	114	0	9	475	24	0	24	0	29	69	368
2007	TC	1	0	0	0	0	1	4	0	4	0	0	0	0
	FC	154	0	94	0	0	248	0	0	0	0	0	0	0
	Total	155	0	94	0	0	250	4	0	4	0	0	0	0
2006	TC	2	0	0	0	0	2	1	0	1	0	0	0	0
	FC	92	0	76	0	28	196	0	0	0	0	0	59	0
	Total	94	0	76	0	28	198	1	0	1	0	0	59	0

### Income-Expenditure

(USD Million)

Year	Operating Income													
	Interest Income from					Interest Expenses on				Net Interest Income/ Expenses	Net Fees and Commissions			Dividend Income
	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total		Fees and Commiss. Received From	Fees and Commiss. Paid	Net	
2010	16	0	15	0	31	1	2	1	3	27	18	0	18	2
2009	18	0	24	0	42	1	3	4	8	34	16	0	15	0
2008	16	2	20	0	38	1	6	3	11	28	6	0	6	4
2007	9	1	13	0	23	2	7	3	12	11	6	0	6	2
2006	7	1	14	0	23	3	7	4	13	10	5	0	5	3

				Custody and Pledged Securities					Total Off Balance-Sheet Commitments
FX	Interest Rate				Items Held in	Pledged	Accepted Indepen. Guaran. and Warran.		
Futures	Futures	Others	Total	Total	Custody	Securities		Total	
0	0	0	29	29	98	11	0	108	145
0	0	0	30	30	33	203	0	236	1,279
<b>0</b>	<b>0</b>	<b>0</b>	<b>59</b>	<b>59</b>	<b>131</b>	<b>213</b>	<b>0</b>	<b>344</b>	<b>1,424</b>
0	0	7	59	59	83	9	0	92	156
0	0	7	59	59	20	190	0	209	1,147
<b>0</b>	<b>0</b>	<b>14</b>	<b>117</b>	<b>117</b>	<b>102</b>	<b>199</b>	<b>0</b>	<b>301</b>	<b>1,303</b>
0	0	0	197	197	7	1	0	8	209
0	0	0	269	269	0	140	0	140	905
<b>0</b>	<b>0</b>	<b>0</b>	<b>466</b>	<b>466</b>	<b>7</b>	<b>141</b>	<b>0</b>	<b>149</b>	<b>1,114</b>
0	0	0	0	0	8	2	0	10	15
0	0	0	0	0	1	141	0	142	390
<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>9</b>	<b>143</b>	<b>0</b>	<b>151</b>	<b>405</b>
0	0	0	0	0	10	1	0	11	14
0	0	0	59	59	0	66	0	66	322
<b>0</b>	<b>0</b>	<b>0</b>	<b>59</b>	<b>59</b>	<b>10</b>	<b>67</b>	<b>0</b>	<b>77</b>	<b>335</b>

Trading Profit/Loss (Net)	Other Operating Income	Total Oper. Profit/Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Profit/Loss From Equity Method Applied Subsidiar.	Net Monetary Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov. for Income Taxes from Continuing Oper. (+/-)	Net Profit/Loss from Contin. Oper.	Net Profit/Loss from Termin. Oper.	Net Profit (Loss)
-1	1	47	2	26	19	0	0	0	19	-4	15	0	15
-7	1	43	2	19	21	0	0	0	21	-4	17	0	17
-29	12	21	5	17	-1	0	0	0	-1	3	2	0	2
1	1	21	1	18	3	0	0	0	3	0	2	0	2
0	4	21	1	16	4	0	0	0	4	-1	4	0	4

## Ratios

(%)

	2010	2009	2008	2007	2006
<b>Capital Ratios</b>					
Shareholders' Equity / (Amount subject to credit + market + operational risk)	27.7	31.6	34.1	27.0	35.2
Shareholders' Equity / Total Assets	26.8	29.2	32.2	25.1	23.3
(Shareholders' Equity - Permanent Assets) / Total Assets	21.5	23.3	26.1	11.8	10.7
Net On Balance Sheet Position / Total Shareholders' Equity	-15.0	-28.9	-7.7	-15.4	2.2
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.1	-5.4	0.7	-15.4	2.2
<b>Balance-Sheet Ratios</b>					
TC Assets / Total Assets	46.8	54.5	47.7	43.1	46.6
TC Liabilities / Total Liabilities	40.0	42.7	40.8	31.7	39.7
FC Assets / FC Liabilities	88.6	79.4	88.4	83.3	88.6
TC Deposits / Total Deposits	25.7	7.0	3.3	14.6	14.4
TC Loans and Receivables / Total Loans and Receivables	43.7	58.0	43.1	58.8	72.7
Total Deposits / Total Assets	28.0	18.5	12.3	24.0	24.7
Funds Borrowed / Total Assets	38.1	39.5	44.3	42.9	33.9
<b>Assets Quality</b>					
Financial Assets (net) / Total Assets	34.5	47.6	41.0	41.2	47.5
Total Loans and Receivables / Total Assets	43.5	36.2	40.7	36.0	28.5
Total Loans and Receivables / Total Deposits	155.5	195.2	332.2	150.1	115.3
Loans Under Follow-up (gross) / Total Loans and Receivables	1.2	1.7	1.8	4.7	5.9
Loans Under Follow-up (net) / Total Loans and Receivables	0.0	0.0	0.0	0.0	0.0
Specific Provisions / Loans Under Follow-up	100.0	100.0	100.0	100.0	100.0
Permanent Assets / Total Assets	5.3	6.0	6.1	13.3	12.6
Consumer Loans / Total Loans and Receivables	0.0	0.1	0.1	0.2	0.2
<b>Liquidity</b>					
Liquid Assets / Total Assets	30.7	31.7	31.0	33.3	36.1
Liquid Assets / Short-term Liabilities	76.7	79.7	85.8	94.4	105.3
TC Liquid Assets / Total Assets	12.3	15.4	16.6	2.9	7.7
<b>Profitability</b>					
Net Profit/Losses / Total Assets	2.1	2.6	0.3	0.8	1.3
Net Profit/Losses / Total Shareholders' Equity	7.7	8.9	1.1	3.1	5.8
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.6	3.3	-0.2	0.8	1.6
<b>Income-Expenditure Structure</b>					
Net Interest Income After Specific Provisions / Total Assets	3.7	5.2	5.3	3.7	3.8
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	58.5	79.3	134.0	54.2	47.0
Non-interest Income (net) / Total Assets	2.6	1.4	-1.3	3.1	4.3
Other Operating Expenses / Total Assets	3.5	3.0	3.2	5.8	5.9
Personnel Expenses / Other Operating Expenses	66.2	63.5	63.5	71.0	69.5
Non-interest Income (net) / Other Operating Expenses	75.9	46.0	-42.0	53.9	71.6



## Bank Mellat

### Assets

(USD Million)

Year	Period	Liquid Assets								Loans and Receivables			
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total				
2010	TC	7	0	0	100	87	0	0	187	193	5	0	0
	FC	98	0	0	153	14	0	0	167	265	723	0	0
	Total	105	0	0	253	101	0	0	354	459	728	0	0
2009	TC	0	17	0	0	20	0	0	20	37	0	0	0
	FC	21	49	0	0	0	0	0	0	69	152	0	0
	Total	21	65	0	0	20	0	0	20	107	153	0	0
2008	TC	0	10	0	0	16	0	0	16	26	1	0	0
	FC	14	48	0	0	0	0	0	0	62	119	0	0
	Total	14	59	0	0	16	0	0	16	88	119	0	0
2007	TC	0	6	0	0	17	0	0	17	23	0	0	0
	FC	16	50	0	0	0	0	0	0	65	90	0	0
	Total	16	56	0	0	17	0	0	17	88	91	0	0
2006	TC	0	8	0	0	7	0	0	7	16	1	1	0
	FC	14	36	0	0	0	0	0	0	50	85	0	0
	Total	14	44	0	0	7	0	0	7	66	86	1	0

### Liabilities

(USD Million)

			Non-Deposit Funds					Other Liabilities					
			Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop.& Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2010	TC	123	0	0	0	0	0	0	0	0	0	22	0
	FC	178	27	0	0	0	27	0	0	0	0	763	10
	Total	301	27	0	0	0	27	0	0	0	0	785	10
2009	TC	0	0	0	0	0	0	0	0	0	0	0	0
	FC	84	15	0	0	0	15	0	0	0	0	111	3
	Total	84	15	0	0	0	15	0	0	0	0	111	4
2008	TC	0	0	0	0	0	0	0	0	0	0	0	0
	FC	47	17	0	0	0	17	0	0	0	0	100	10
	Total	47	17	0	0	0	17	0	0	0	0	100	11
2007	TC	0	0	0	0	0	0	0	0	0	0	0	0
	FC	37	31	0	0	0	31	0	0	0	0	71	9
	Total	37	31	0	0	0	31	0	0	0	0	71	9
2006	TC	0	0	0	0	0	0	0	0	0	0	0	1
	FC	26	48	0	0	0	48	0	0	0	0	53	4
	Total	26	48	0	0	0	48	0	0	0	0	53	5

	Permanent Assets										Un- classified Assets	Total Assets
Total	Investments and Associates (net)			Subsidiaries (net)		Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)	Total		
	Accounted with Equity Method	Non-consolidated		Non- consolidated Financials	Non- consolidated Financials							
		Financials	Non- Financials									
6	0	0	0	0	0	0	6	0	0	6	0	205
723	0	0	0	0	0	0	0	0	0	0	0	988
728	0	0	0	0	0	0	6	0	0	6	0	1,193
0	0	0	0	0	0	0	6	0	0	6	0	44
152	0	0	0	0	0	0	0	0	0	0	0	222
153	0	0	0	0	0	0	6	0	0	6	0	266
1	0	0	0	0	0	0	6	0	0	6	2	35
119	0	0	0	0	0	0	0	0	0	0	0	181
119	0	0	0	0	0	0	6	0	0	6	2	215
1	0	0	0	0	0	0	8	0	0	8	1	33
90	0	0	0	0	0	0	0	0	0	0	0	155
91	0	0	0	0	0	0	8	0	0	8	1	188
2	0	0	0	0	0	0	6	0	0	6	1	25
85	0	0	0	0	0	0	0	0	0	0	0	135
87	0	0	0	0	0	0	6	0	0	6	1	160

Shareholders' Equity												Total Liabilities
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Total Income (Loss)		Total	Total		
							Previous Years	Current Year			Total	
1	3	0	26	35	0	1	12	17	29	65	215	
1	0	0	774	0	0	0	0	0	0	0	979	
2	3	0	800	35	0	1	12	17	29	65	1,193	
0	2	0	2	36	0	1	0	12	12	50	52	
1	0	0	115	0	0	0	0	0	0	0	213	
1	2	0	118	36	0	1	0	12	12	50	266	
1	3	0	4	21	0	1	6	9	15	36	40	
0	0	0	111	0	0	0	0	0	0	0	175	
1	3	0	115	21	0	1	6	9	15	36	215	
1	2	0	3	27	0	1	0	7	7	35	39	
0	0	0	81	0	0	0	0	0	0	0	149	
1	2	0	84	27	0	1	0	7	7	35	188	
1	1	0	3	22	1	0	0	3	3	27	29	
0	0	0	57	0	0	0	0	0	0	0	131	
1	1	0	60	22	1	0	0	3	3	27	160	

## Bank Mellat

### Off Balance-Sheet Commitments

(USD Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative Financial Instruments			
		Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Trading Transactions		
												Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2010	TC	0	0	0	0	0	1	0	0	0	0	0	0	0
	FC	50	0	18	0	0	68	0	0	0	0	0	0	0
	Total	50	0	18	0	0	69	0	0	0	0	0	0	0
2009	TC	0	0	0	0	0	0	0	0	0	0	0	0	0
	FC	13	0	11	0	0	24	25	0	25	0	0	0	0
	Total	13	0	11	0	0	24	25	0	25	0	0	0	0
2008	TC	0	0	0	0	1	1	0	0	0	0	0	0	0
	FC	3	0	17	0	0	20	0	0	0	0	0	0	0
	Total	3	0	17	0	1	21	0	0	0	0	0	0	0
2007	TC	0	0	0	0	0	0	0	0	0	0	0	0	0
	FC	5	0	32	0	0	37	0	0	0	0	0	0	0
	Total	5	0	32	0	0	37	0	0	0	0	0	0	0
2006	TC	0	0	0	0	0	0	0	0	0	0	0	0	0
	FC	3	0	10	0	0	13	0	0	0	0	0	0	0
	Total	3	0	10	0	0	13	0	0	0	0	0	0	0

### Income-Expenditure

(USD Million)

Year	Operating Income														
	Interest Income from					Interest Expenses on				Net Interest Income/ Expenses	Net Fees and Commissions			Dividend Income	
	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total		Fees and Commiss. Received From	Fees and Commiss. Paid	Net		
2010	19	4	4	0	27	2	10	0	13	14	10	0	10	0	
2009	13		2	3	0	17	1	6	0	7	11	7	0	7	0
2008	8		3	3	0	13	1	6	0	6	7	5	0	5	0
2007	7		3	2	0	13	0	6	0	6	7	5	0	5	0
2006	6		3	1	0	10	1	5	0	6	4	3	0	3	0

				Custody and Pledged Securities					Total Off Balance-Sheet Commitments
FX	Interest Rate				Items Held in	Pledged	Accepted Indepen. Guaran. and Warran.		
Futures	Futures	Others	Total	Total	Custody	Securities		Total	
0	0	0	0	0	0	0	0	0	1
0	0	0	0	0	0	2	0	0	70
0	0	0	0	0	2	0	0	2	70
0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	49
0	0	0	0	0	0	0	0	0	49
0	0	0	0	0	0	0	0	0	1
0	0	0	0	0	0	0	0	0	20
0	0	0	0	0	0	0	0	0	21
0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	37
0	0	0	0	0	0	0	0	0	37
0	0	0	0	0	0	0	0	0	1
0	0	0	0	0	0	0	0	0	13
0	0	0	0	0	0	0	0	0	13

Trading Profit/Loss (Net)	Other Operating Income	Total Oper. Profit/Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Profit/Loss From Equity Method Applied Subsidiar.	Net Monetary Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov. for Income Taxes from Continuing Oper. (+/-)	Net Profit/Loss from Contin. Oper.	Net Profit/Loss from Termin. Oper.	Net Profit (Loss)
3	0	27	0	5	22	0	0	0	22	-4	17	0	17
1	0	19	0	4	15	0	0	0	15	-3	12	0	12
3	0	15	0	3	12	0	0	0	12	0	12	-2	9
0	1	13	0	4	9	0	0	0	9	-2	7	0	7
0	1	8	0	4	4	0	0	0	4	-1	3	0	3

## Ratios

(%)

	2010	2009	2008	2007	2006
<b>Capital Ratios</b>					
Shareholders' Equity / (Amount subject to credit + market + operational risk)	28.9	49.1	51.6	49.3	49.0
Shareholders' Equity / Total Assets	5.5	18.6	16.8	18.9	16.5
(Shareholders' Equity - Permanent Assets) / Total Assets	5.0	16.3	14.1	14.7	12.0
Net On Balance Sheet Position / Total Shareholders' Equity	18.9	18.3	18.7	19.6	18.7
Net On and Off Balance Sheet Position / Total Shareholders' Equity	18.9	18.3	18.7	19.6	18.7
<b>Balance-Sheet Ratios</b>					
TC Assets / Total Assets	17.2	16.5	16.0	17.4	15.7
TC Liabilities / Total Liabilities	18.0	19.7	18.7	20.7	18.3
FC Assets / FC Liabilities	101.0	103.9	103.3	104.3	103.2
TC Deposits / Total Deposits	41.0	0.4	0.7	1.0	0.8
TC Loans and Receivables / Total Loans and Receivables	0.8	0.2	0.6	0.6	2.1
Total Deposits / Total Assets	25.2	31.6	21.8	19.9	16.1
Funds Borrowed / Total Assets	2.3	5.5	8.1	16.7	30.1
<b>Assets Quality</b>					
Financial Assets (net) / Total Assets	29.6	7.6	7.3	8.8	4.6
Total Loans and Receivables / Total Assets	61.0	57.5	55.4	48.2	54.4
Total Loans and Receivables / Total Deposits	241.9	181.8	254.3	242.6	337.4
Loans Under Follow-up (gross) / Total Loans and Receivables	0.0	0.0	0.1	0.1	1.2
Loans Under Follow-up (net) / Total Loans and Receivables	0.0	0.0	0.1	0.0	1.0
Specific Provisions / Loans Under Follow-up	25.0	25.0	12.6	24.6	18.0
Permanent Assets / Total Assets	0.5	2.3	2.8	4.2	4.5
Consumer Loans / Total Loans and Receivables	0.0	0.1	0.3	0.3	0.4
<b>Liquidity</b>					
Liquid Assets / Total Assets	38.5	40.1	41.0	46.9	40.9
Liquid Assets / Short-term Liabilities	124.6	103.5	119.3	144.9	98.6
TC Liquid Assets / Total Assets	16.2	14.0	12.1	12.1	9.9
<b>Profitability</b>					
Net Profit/Losses / Total Assets	1.4	4.6	4.3	3.9	2.0
Net Profit/Losses / Total Shareholders' Equity	26.3	24.8	25.4	20.6	12.3
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.8	5.8	5.4	4.8	2.7
<b>Income-Expenditure Structure</b>					
Net Interest Income After Specific Provisions / Total Assets	1.2	4.0	3.1	3.7	2.5
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	52.1	55.6	45.1	53.7	50.1
Non-interest Income (net) / Total Assets	1.1	3.2	3.8	3.2	2.5
Other Operating Expenses / Total Assets	0.4	1.4	1.4	2.1	2.2
Personnel Expenses / Other Operating Expenses	50.4	56.0	54.1	52.3	43.2
Non-interest Income (net) / Other Operating Expenses	252.7	228.4	266.3	153.2	111.4

## Citibank A.Ş.

### Assets

(USD Million)

Year	Period	Liquid Assets								Loans and Receivables			
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total				
2010	TC	14	803	736	410	321	0	0	731	2,285	1,153	211	196
	FC	116	48	0	5	0	0	0	5	170	330	0	0
	Total	131	851	736	415	321	0	0	737	2,455	1,482	211	196
2009	TC	121	202	437	207	621	0	0	828	1,588	1,071	270	250
	FC	83	74	0	10	22	0	0	32	189	311	0	0
	Total	204	276	437	217	643	0	0	860	1,777	1,382	270	250
2008	TC	82	26	920	96	494	0	0	590	1,619	1,260	171	136
	FC	121	1	0	89	21	0	0	111	233	357	0	0
	Total	203	28	920	185	516	0	0	701	1,851	1,617	171	136
2007	TC	211	75	345	49	349	0	0	397	1,028	1,319	100	83
	FC	164	614	0	18	26	0	0	44	823	348	0	0
	Total	375	690	345	67	375	0	0	442	1,851	1,667	100	83
2006	TC	6	620	285	66	755	0	0	821	1,732	840	64	41
	FC	16	1,065	0	11	17	0	0	28	1,109	395	0	0
	Total	22	1,685	285	77	772	0	0	849	2,841	1,234	64	41

### Liabilities

(USD Million)

Year	Period	Deposits	Non-Deposit Funds					Other Liabilities					
			Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop. & Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2010	TC	1,771	135	0	0	0	135	9	0	0	0	57	35
	FC	1,051	368	0	0	0	368	3	0	0	0	0	4
	Total	2,822	503	0	0	0	503	13	0	0	0	58	38
2009	TC	1,706	131	0	0	0	131	18	0	0	0	34	45
	FC	725	1	0	0	0	1	9	0	0	0	0	3
	Total	2,431	132	0	0	0	132	27	0	0	0	34	49
2008	TC	1,660	29	0	0	0	29	57	0	0	0	19	31
	FC	1,119	1	0	0	0	1	90	0	0	0	0	2
	Total	2,779	30	0	0	0	30	147	0	0	0	19	33
2007	TC	1,563	14	0	0	0	14	62	0	0	0	20	52
	FC	1,242	2	0	0	0	2	14	0	0	0	1	4
	Total	2,805	16	0	0	0	16	76	0	0	0	21	56
2006	TC	2,642	32	0	0	0	32	37	0	0	0	5	27
	FC	1,175	1	0	0	0	1	12	0	0	0	0	3
	Total	3,817	34	0	0	0	34	49	0	0	0	5	30

	Permanent Assets										Un-classified Assets	Total Assets
Total	Investments and Associates (net)			Subsidiaries (net)		Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)	Total		
	Accounted with Equity Method	Non-consolidated		Non-consolidated Financials	Non-consolidated Financials							
		Financials	Non-Financials									
1,168	0	0	0	0	0	0	6	6	0	12	39	3,503
330	0	0	0	0	0	0	0	0	0	0	84	583
1,497	0	0	0	0	0	0	6	6	0	12	123	4,087
1,092	0	0	0	0	0	0	16	5	0	21	73	2,774
311	0	0	0	0	0	0	0	0	0	0	6	506
1,403	0	0	0	0	0	0	16	5	0	21	79	3,280
1,294	0	0	0	0	0	0	24	5	0	29	47	2,989
357	0	0	0	0	0	0	0	0	0	0	4	593
1,651	0	0	0	0	0	0	24	5	0	29	50	3,582
1,336	0	0	0	0	0	0	15	25	0	40	36	2,441
348	0	0	0	0	0	0	0	0	0	0	6	1,177
1,684	0	0	0	0	0	0	15	25	0	40	43	3,618
863	0	0	0	0	0	0	14	22	0	37	89	2,720
395	0	0	0	0	0	0	0	0	0	0	119	1,623
1,257	0	0	0	0	0	0	14	22	0	37	208	4,343

Shareholders' Equity												Total Liabilities
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Total Income (Loss)		Total	Total		
							Previous Years	Current Year			Total	
430	20	00	1468	220	1620	3680	00	570	570	6080	2,660	
43	2	0	154	22	162	368	0	57	57	608	4,087	
320	20	00	13113	230	1691	3290	00	510	510	5721	2,540	
32	2	0	144	23	170	329	0	51	51	573	3,280	
440	70	00	15892	220	1790	2680	00	530	530	5230	2,370	
44	7	0	250	22	179	268	0	53	53	523	3,582	
460	100	00	18919	290	2070	2100	00	1430	1430	5880	2,354	
46	10	0	208	29	207	210	0	143	143	588	3,618	
460	50	01	11917	240	1600	990	310	430	740	3570	3,151	
46	5	1	136	24	160	99	31	43	74	357	4,343	

## Citibank A.Ş.

### Off Balance-Sheet Commitments

(USD Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative Financial Instruments			
		Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Trading Transactions		
												Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2010	TC	244	0	0	0	0	244	1,295	0	1,295	0	185	705	110
	FC	192	159	54	33	33	472	463	0	463	0	421	1,022	124
	Total	436	159	54	33	33	716	1,758	0	1,758	0	605	1,727	234
2009	TC	211	0	0	0	0	211	885	0	885	0	550	1,609	199
	FC	214	99	43	0	0	355	1	0	1	0	935	1,940	204
	Total	424	99	43	0	0	566	886	0	886	0	1,485	3,549	403
2008	TC	182	0	0	0	0	182	813	0	813	0	289	2,132	295
	FC	273	54	28	0	7	363	2	0	2	0	621	3,116	364
	Total	455	54	28	0	7	545	815	0	815	0	910	5,248	659
2007	TC	246	0	0	0	0	246	882	0	882	0	632	1,551	410
	FC	560	77	82	0	7	727	11	0	11	0	935	1,918	512
	Total	806	77	82	0	7	973	892	0	892	0	1,567	3,470	922
2006	TC	45	0	0	0	0	45	539	0	539	0	507	1,641	308
	FC	523	52	65	0	7	647	6	0	6	0	804	1,965	341
	Total	568	52	65	0	7	693	546	0	546	0	1,311	3,606	650

### Income-Expenditure

(USD Million)

USD million)

Year	Operating Income													
	Interest Income from					Interest Expenses on				Net Interest Income/Expenses	Net Fees and Commissions			Dividend Income
	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total		Fees and Commiss. Received From	Fees and Commiss. Paid	Net	
2010	204	19	86	24	333	109	6	0	115	219	3	13	-11	0
2009	309	21	45	55	431	184	4	0	188	242	5	10	-6	0
2008	348	43	48	58	498	211	10	0	221	277	3	10	-7	0
2007	371	77	92	55	595	272	19	0	291	304	5	12	-7	0
2006	195	31	80	27	333	123	21	0	144	189	10	8	1	0



					Custody and Pledged Securities				Total Off Balance-Sheet Commitments
FX	Interest Rate				Items Held in	Pledged	Accepted Indepen. Guaran. and Warran.		
Futures	Futures	Others	Total	Total	Custody	Securities		Total	
0	0	0	999	999	19,561	116	0	19,677	22,216
0	0	0	1,567	1,567	262	719	0	981	3,482
<b>0</b>	<b>0</b>	<b>0</b>	<b>2,566</b>	<b>2,566</b>	<b>19,823</b>	<b>835</b>	<b>0</b>	<b>20,658</b>	<b>25,698</b>
0	0	0	2,359	2,359	14,600	150	0	14,750	18,204
0	0	0	3,078	3,078	227	698	0	925	4,359
<b>0</b>	<b>0</b>	<b>0</b>	<b>5,437</b>	<b>5,437</b>	<b>14,827</b>	<b>848</b>	<b>0</b>	<b>15,674</b>	<b>22,563</b>
0	0	0	2,716	2,716	17,080	260	0	17,340	21,051
0	0	0	4,100	4,100	386	5,617	0	6,003	10,467
<b>0</b>	<b>0</b>	<b>0</b>	<b>6,817</b>	<b>6,817</b>	<b>17,466</b>	<b>5,877</b>	<b>0</b>	<b>23,342</b>	<b>31,518</b>
0	0	0	2,593	2,593	23,599	143	0	23,742	27,462
0	0	0	3,366	3,366	637	326	0	962	5,065
<b>0</b>	<b>0</b>	<b>0</b>	<b>5,958</b>	<b>5,958</b>	<b>24,235</b>	<b>469</b>	<b>0</b>	<b>24,704</b>	<b>32,527</b>
0	0	0	2,456	2,456	20,345	100	0	20,445	23,485
0	0	0	3,111	3,111	696	287	0	983	4,747
<b>0</b>	<b>0</b>	<b>0</b>	<b>5,566</b>	<b>5,566</b>	<b>21,041</b>	<b>387</b>	<b>0</b>	<b>21,428</b>	<b>28,233</b>

Trading Profit/Loss (Net)	Other Operating Income	Total Oper. Profit/Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Profit/Loss From Equity Method Applied Subsidar.	Net Monetary Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov. for Income Taxes from Continuing Oper. (+/-)	Net Profit/Loss from Contin. Oper.	Net Profit/Loss from Termin. Oper.	Net Profit (Loss)
15	94	317	35	209	73	0	0	0	73	-17	57	0	57
83	87	407	119	223	65	0	0	0	65	-14	51	0	51
33	84	386	90	229	67	0	0	0	67	-13	53	0	53
70	138	505	54	274	177	0	0	0	177	-34	143	0	143
16	88	294	49	184	62	0	0	0	62	-19	43	0	43

## Ratios

(%)

	2010	2009	2008	2007	2006
<b>Capital Ratios</b>					
Shareholders' Equity / (Amount subject to credit + market + operational risk)	19.5	19.9	17.9	16.8	13.0
Shareholders' Equity / Total Assets	14.9	17.5	14.6	16.3	8.2
(Shareholders' Equity - Permanent Assets) / Total Assets	14.2	16.2	12.8	14.7	6.8
Net On Balance Sheet Position / Total Shareholders' Equity	-108.4	-21.6	-83.5	31.3	166.8
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-4.0	-10.9	-10.4	3.5	-2.1
<b>Balance-Sheet Ratios</b>					
TC Assets / Total Assets	85.7	84.6	83.4	67.5	62.6
TC Liabilities / Total Liabilities	65.1	77.4	66.2	65.1	72.5
FC Assets / FC Liabilities	40.9	68.3	48.9	93.2	136.1
TC Deposits / Total Deposits	62.8	70.2	59.7	55.7	69.2
TC Loans and Receivables / Total Loans and Receivables	78.0	77.8	78.4	79.3	68.6
Total Deposits / Total Assets	69.1	74.1	77.6	77.5	87.9
Funds Borrowed / Total Assets	12.3	4.0	0.8	0.5	0.8
<b>Assets Quality</b>					
Financial Assets (net) / Total Assets	18.0	26.2	19.6	12.2	19.5
Total Loans and Receivables / Total Assets	36.6	42.8	46.1	46.6	28.9
Total Loans and Receivables / Total Deposits	53.1	57.7	59.4	60.0	32.9
Loans Under Follow-up (gross) / Total Loans and Receivables	14.1	19.3	10.4	6.0	5.1
Loans Under Follow-up (net) / Total Loans and Receivables	1.0	1.4	2.1	1.0	1.8
Specific Provisions / Loans Under Follow-up	93.0	92.5	79.7	82.8	63.6
Permanent Assets / Total Assets	0.7	1.3	1.8	1.6	1.4
Consumer Loans / Total Loans and Receivables	40.0	49.1	50.9	48.9	28.3
<b>Liquidity</b>					
Liquid Assets / Total Assets	60.1	54.2	51.7	51.2	65.4
Liquid Assets / Short-term Liabilities	90.5	82.2	78.2	79.9	84.0
TC Liquid Assets / Total Assets	55.9	48.4	45.2	28.4	39.9
<b>Profitability</b>					
Net Profit/Losses / Total Assets	1.4	1.6	1.5	3.9	1.0
Net Profit/Losses / Total Shareholders' Equity	9.3	8.9	10.2	24.3	12.0
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.8	2.0	1.9	4.9	1.4
<b>Income-Expenditure Structure</b>					
Net Interest Income After Specific Provisions / Total Assets	4.9	3.9	5.7	7.3	4.0
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	63.4	31.7	52.5	52.3	58.9
Non-interest Income (net) / Total Assets	2.4	5.0	3.1	5.5	2.4
Other Operating Expenses / Total Assets	5.1	6.8	6.4	7.6	4.2
Personnel Expenses / Other Operating Expenses	43.6	40.8	42.4	46.4	44.0
Non-interest Income (net) / Other Operating Expenses	47.1	73.8	47.7	73.2	57.3

## Denizbank A.Ş.

### Assets

(USD Million)

Year	Period	Liquid Assets								Loans and Receivables			
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total				
2010	TC	244	50	794	216	1,901	468	122	2,708	3,796	9,068	600	434
	FC	866	141	0	169	163	56	7	394	1,402	2,771	0	0
	Total	1,110	192	794	385	2,064	524	129	3,102	5,198	11,839	600	434
2009	TC	428	0	471	97	1,233	439	113	1,882	2,781	6,868	592	395
	FC	487	436	0	54	226	29	10	319	1,242	2,463	0	0
	Total	914	436	471	151	1,459	468	123	2,201	4,023	9,331	592	395
2008	TC	682	0	0	58	1,097	403	133	1,691	2,373	5,998	268	186
	FC	633	431	0	55	144	31	14	244	1,309	2,304	0	0
	Total	1,316	431	0	113	1,241	434	147	1,935	3,682	8,302	268	186
2007	TC	101	2	0	293	1,575	0	0	1,869	1,972	6,166	214	174
	FC	492	507	0	25	158	34	0	217	1,216	2,769	0	0
	Total	593	509	0	319	1,733	34	0	2,086	3,187	8,935	214	174
2006	TC	105	45	0	129	411	0	0	541	690	3,525	117	113
	FC	509	1,506	0	29	211	31	0	272	2,287	1,327	0	0
	Total	614	1,551	0	158	622	31	0	812	2,977	4,851	117	113

### Liabilities

(USD Million)

Year	Period	Deposits	Non-Deposit Funds						Other Liabilities				
			Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop. & Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2010	TC	6,922	276	17	0	0	293	38	111	0	0	242	244
	FC	3,349	3,520	0	0	0	3,520	76	7	0	501	116	186
	Total	10,271	3,796	17	0	0	3,813	114	117	0	501	358	430
2009	TC	4,737	129	201	0	0	330	33	116	0	0	176	182
	FC	3,086	2,886	0	0	0	2,886	62	6	0	510	28	5
	Total	7,824	3,014	201	0	0	3,216	95	123	0	510	204	187
2008	TC	3,806	92	414	0	0	506	49	85	0	0	181	142
	FC	2,765	2,913	0	0	0	2,913	33	5	0	507	79	7
	Total	6,571	3,005	414	0	0	3,419	82	90	0	507	260	149
2007	TC	4,694	100	662	0	0	762	140	0	0	0	198	185
	FC	3,257	1,826	0	0	0	1,826	27	0	0	313	7	20
	Total	7,951	1,925	662	0	0	2,588	167	0	0	313	205	205
2006	TC	2,290	215	140	0	0	355	16	0	0	0	154	66
	FC	2,846	1,311	0	0	0	1,311	13	0	0	119	9	14
	Total	5,137	1,526	140	0	0	1,666	29	0	0	119	164	80

	Permanent Assets										Un-classified Assets	Total Assets
Total	Investments and Associates (net)			Subsidiaries (net)		Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)	Total		
	Accounted with Equity Method	Non-consolidated		Non-consolidated Financials	Non-consolidated Financials							
		Financials	Non-Financials									
9,234	0	0	3	178	4	2	182	22	0	391	217	13,638
2,771	0	0	0	106	0	0	0	0	0	106	73	4,351
12,005	0	0	3	284	4	2	182	22	0	497	290	17,989
7,064	0	0	4	184	4	1	156	19	0	367	213	10,425
2,463	0	0	0	83	0	0	0	0	0	84	43	3,832
9,528	0	0	4	268	4	1	156	19	0	450	256	14,257
6,081	0	0	2	180	4	0	124	11	0	320	147	8,921
2,304	0	0	0	81	0	0	0	0	0	81	18	3,712
8,384	0	0	2	261	4	0	124	11	0	401	166	12,633
6,206	0	0	3	228	5	0	133	10	13	392	102	8,672
2,769	0	0	0	71	0	0	0	0	0	71	136	4,192
8,975	0	0	3	299	5	0	133	10	13	463	238	12,863
3,529	0	0	2	77	4	0	66	30	11	191	95	4,505
1,327	0	0	0	52	0	0	0	0	0	52	6	3,672
4,856	0	0	2	129	4	0	66	31	11	243	102	8,177

				Shareholders' Equity							Total Liabilities
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Total Income (Loss)		Total		
							Previous Years	Current Year		Total	
289	33	15	971	466	190	1,065	9	298	307	2,028	
4	0	1	891	0	15	0	0	0	0	15	
293	33	17	1,862	466	205	1,065	9	298	307	2,043	
252	44	20	824	481	167	743	10	358	367	1,758	
6	0	7	625	0	10	0	0	0	0	10	
258	44	27	1,449	481	177	743	10	358	367	1,769	
155	31	8	650	471	137	544	9	183	192	1,344	
8	0	18	657	0	-8	0	0	0	0	-8	
162	31	25	1,307	471	130	544	9	183	192	1,337	
96	48	2	669	273	259	524	12	182	194	1,249	
6	0	26	400	0	6	0	0	0	0	6	
102	48	29	1,070	273	264	524	12	182	194	1,255	
47	30	0	312	225	211	228	13	197	210	874	
6	0	20	182	0	6	0	0	0	0	6	
53	30	20	495	225	217	228	13	197	210	880	

## Denizbank A.Ş.

### Off Balance-Sheet Commitments

(USD Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative Financial Instruments			
		Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Trading Transactions		
												Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2010	TC	1,913	0	2	0	0	1,915	3,577	13,742	17,319	554	237	2,284	1,650
	FC	1,606	115	1,046	0	179	2,946	4,376	11,972	16,348	1,040	2,614	5,902	2,542
	Total	3,519	115	1,048	0	179	4,861	7,954	25,713	33,667	1,595	2,850	8,186	4,192
2009	TC	1,337	0	0	0	0	1,337	3,517	0	3,517	595	96	1,555	984
	FC	1,162	81	608	0	203	2,053	3,154	0	3,154	1,074	1,349	4,647	1,259
	Total	2,499	81	608	0	203	3,390	6,671	0	6,671	1,668	1,445	6,202	2,243
2008	TC	996	0	0	0	0	996	2,610	0	2,611	609	122	827	128
	FC	1,128	59	800	0	124	2,110	2,212	0	2,212	854	432	2,269	460
	Total	2,123	59	800	0	124	3,105	4,822	0	4,822	1,463	554	3,096	588
2007	TC	1,311	0	0	0	0	1,311	2,632	1	2,632	0	79	1,361	1,273
	FC	1,233	69	1,263	0	154	2,719	0	0	0	0	2,682	1,239	1,158
	Total	2,544	69	1,263	0	154	4,030	2,632	1	2,632	0	2,761	2,599	2,432
2006	TC	912	0	0	0	0	912	1,941	0	1,941	0	249	279	310
	FC	1,077	101	754	0	56	1,988	70	0	70	0	2,533	219	493
	Total	1,989	101	754	0	56	2,900	2,011	0	2,011	0	2,782	498	803

### Income-Expenditure

(USD Million)

Year	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Borrowed	Other Interest Expense	Total	Net Interest Income/ Expenses	Fees and Commiss. Received From	Fees and Commiss. Paid	Net	Dividend Income
2010	1,280	3	283	37	1,603	475	78	18	571	1,032	251	66	184	0
2009	1,386	8	275	48	1,717	476	119	14	609	1,107	234	60	174	2
2008	1,202	15	293	43	1,553	581	145	107	833	720	199	71	128	28
2007	1,164	55	218	51	1,488	628	118	99	845	643	162	74	88	7
2006	646	47	115	59	868	325	123	18	465	403	153	44	109	36

					Custody and Pledged Securities				Total Off Balance-Sheet Commitments
FX Futures	Interest Rate Futures	Others	Total	Total	Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.	Total	
0	0	56	4,227	4,782	4,983	32,377	101	37,461	61,478
22	0	25	11,103	12,143	423	10,468	66	10,957	42,394
<b>22</b>	<b>0</b>	<b>80</b>	<b>15,330</b>	<b>16,925</b>	<b>5,407</b>	<b>42,845</b>	<b>167</b>	<b>48,418</b>	<b>103,872</b>
0	0	42	2,676	3,271	2,741	23,591	103	26,434	34,559
36	23	13	7,327	8,401	369	8,446	88	8,902	22,510
<b>36</b>	<b>23</b>	<b>55</b>	<b>10,004</b>	<b>11,672</b>	<b>3,110</b>	<b>32,037</b>	<b>190</b>	<b>35,336</b>	<b>57,070</b>
0	0	11	1,088	1,697	1,459	13,521	115	15,095	20,398
11	0	27	3,200	4,054	393	6,584	81	7,058	15,434
<b>11</b>	<b>0</b>	<b>38</b>	<b>4,288</b>	<b>5,751</b>	<b>1,852</b>	<b>20,105</b>	<b>195</b>	<b>22,153</b>	<b>35,832</b>
0	0	571	3,284	3,284	2,528	9,140	209	11,877	19,104
15	14	121	5,229	5,229	564	4,025	94	4,682	12,630
<b>15</b>	<b>14</b>	<b>692</b>	<b>8,512</b>	<b>8,512</b>	<b>3,092</b>	<b>13,165</b>	<b>302</b>	<b>16,559</b>	<b>31,734</b>
0	0	0	838	838	1,680	4,056	0	5,736	9,427
10	4	13	3,272	3,272	507	2,474	48	3,029	8,359
<b>10</b>	<b>4</b>	<b>13</b>	<b>4,110</b>	<b>4,110</b>	<b>2,188</b>	<b>6,530</b>	<b>48</b>	<b>8,765</b>	<b>17,786</b>

Trading Profit/Loss (Net)	Other Operating Income	Total Oper. Profit/Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Profit/Loss From Equity Method Applied Subsidiar.	Net Monetary Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov. for Income Taxes from Continuing Oper. (+/-)	Net Profit/Loss from Contin. Oper.	Net Profit/Loss from Termin. Oper.	Net Profit (Loss)
-113	207	1,309	306	624	379	0	0	0	379	-82	298	0	298
-64	140	1,360	363	549	447	0	0	0	447	-90	358	0	358
-132	96	841	173	452	215	0	0	0	215	-33	183	0	183
-4	94	827	100	494	233	0	0	0	233	-51	182	0	182
-67	143	622	65	334	223	0	0	0	223	-27	197	0	197

**Ratios**

(%)

	2010	2009	2008	2007	2006
<b>Capital Ratios</b>					
Shareholders' Equity / (Amount subject to credit + market + operational risk)	16.4	19.0	17.2	13.2	15.5
Shareholders' Equity / Total Assets	11.4	12.4	10.6	9.8	10.8
(Shareholders' Equity - Permanent Assets) / Total Assets	7.7	7.9	6.8	5.8	7.7
Net On Balance Sheet Position / Total Shareholders' Equity	-122.0	-103.8	-109.2	-40.1	-15.5
Net On and Off Balance Sheet Position / Total Shareholders' Equity	10.2	1.4	-2.8	-3.0	15.3
<b>Balance-Sheet Ratios</b>					
TC Assets / Total Assets	75.8	73.1	70.6	67.4	55.1
TC Liabilities / Total Liabilities	56.8	53.7	49.9	57.3	46.8
FC Assets / FC Liabilities	56.0	58.0	58.7	76.4	84.5
TC Deposits / Total Deposits	67.4	60.6	57.9	59.0	44.6
TC Loans and Receivables / Total Loans and Receivables	76.9	74.1	72.5	69.1	72.7
Total Deposits / Total Assets	57.1	54.9	52.0	61.8	62.8
Funds Borrowed / Total Assets	21.1	21.1	23.8	15.0	18.7
<b>Assets Quality</b>					
Financial Assets (net) / Total Assets	17.2	15.4	15.3	16.2	9.9
Total Loans and Receivables / Total Assets	66.7	66.8	66.4	69.8	59.4
Total Loans and Receivables / Total Deposits	116.9	121.8	127.6	112.9	94.5
Loans Under Follow-up (gross) / Total Loans and Receivables	5.0	6.2	3.2	2.4	2.4
Loans Under Follow-up (net) / Total Loans and Receivables	1.4	2.1	1.0	0.4	0.1
Specific Provisions / Loans Under Follow-up	72.3	66.8	69.2	81.2	96.3
Permanent Assets / Total Assets	3.7	4.5	3.8	3.9	3.0
Consumer Loans / Total Loans and Receivables	33.1	32.3	32.7	29.4	30.4
<b>Liquidity</b>					
Liquid Assets / Total Assets	25.3	24.1	24.5	24.5	36.0
Liquid Assets / Short-term Liabilities	50.5	45.3	43.0	36.7	55.9
TC Liquid Assets / Total Assets	17.8	15.6	14.5	15.3	8.4
<b>Profitability</b>					
Net Profit/Losses / Total Assets	1.7	2.5	1.4	1.4	2.4
Net Profit/Losses / Total Shareholders' Equity	14.6	20.2	13.7	14.5	22.3
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.1	3.1	1.7	1.8	2.7
<b>Income-Expenditure Structure</b>					
Net Interest Income After Specific Provisions / Total Assets	4.4	6.0	5.0	4.5	4.4
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	60.7	62.8	75.4	69.9	57.4
Non-interest Income (net) / Total Assets	1.5	1.8	1.0	1.4	2.7
Other Operating Expenses / Total Assets	3.5	3.8	3.6	3.8	4.1
Personnel Expenses / Other Operating Expenses	48.0	48.1	54.2	53.5	46.8
Non-interest Income (net) / Other Operating Expenses	44.5	46.0	26.7	37.3	65.8

## Deutsche Bank A.Ş.

### Assets

(USD Million)

Year	Period	Liquid Assets								Loans and Receivables			
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total				
2010	TC	10	35	1,525	227	0	0	0	227	1,797	53	0	0
	FC	7	1	0	7	0	0	0	7	15	57	0	0
	Total	18	36	1,525	234	0	0	0	234	1,812	110	0	0
2009	TC	9	27	315	742	0	0	0	742	1,093	32	0	0
	FC	10	19	0	3	0	0	0	3	32	15	0	0
	Total	18	47	315	745	0	0	0	745	1,126	46	0	0
2008	TC	10	0	33	162	0	0	0	162	204	82	0	0
	FC	12	36	0	4	0	0	0	4	52	8	0	0
	Total	22	36	33	165	0	0	0	165	256	90	0	0
2007	TC	1	16	0	314	0	0	0	314	330	122	0	0
	FC	13	4	0	1	0	0	0	1	18	27	0	0
	Total	14	19	0	315	0	0	0	315	348	148	0	0
2006	TC	30	0	36	484	0	0	0	484	550	51	0	0
	FC	0	6	0	1	0	0	0	1	7	7	0	0
	Total	30	6	36	484	0	0	0	484	556	58	0	0

### Liabilities

(USD Million)

Year	Period	Deposits	Non-Deposit Funds						Other Liabilities				
			Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop. & Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2010	TC	536	520	13	0	0	533	0	0	0	0	5	0
	FC	628	3	0	0	0	3	8	0	0	0	0	0
	Total	1,164	523	13	0	0	536	8	0	0	0	5	0
2009	TC	91	582	15	0	0	597	0	0	0	0	2	0
	FC	292	0	0	0	0	0	2	0	0	0	0	0
	Total	383	582	15	0	0	597	2	0	0	0	2	0
2008	TC	51	0	22	0	0	22	0	0	0	0	1	0
	FC	131	0	0	0	0	0	4	0	0	0	0	0
	Total	182	0	22	0	0	22	4	0	0	0	1	0
2007	TC	56	86	38	0	0	124	0	0	0	0	1	1
	FC	139	0	0	0	0	0	1	0	0	0	0	0
	Total	194	86	38	0	0	124	1	0	0	0	1	1
2006	TC	51	0	96	0	0	96	0	0	0	0	0	1
	FC	325	0	0	0	0	0	2	0	0	0	0	0
	Total	376	0	96	0	0	96	2	0	0	0	0	1



	Permanent Assets										Un-classified Assets	Total Assets
Total	Investments and Associates (net)			Subsidiaries (net)		Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)	Total		
	Accounted with Equity Method	Non-consolidated		Non-consolidated Financials	Non-consolidated Financials							
		Financials	Non-Financials									
53	0	0	0	0	0	0	2	30	0	32	4	1,886
57	0	0	0	0	0	0	0	0	0	0	27	99
110	0	0	0	0	0	0	2	30	0	32	31	1,984
32	0	0	0	0	0	0	3	77	0	80	7	1,212
15	0	0	0	0	0	0	0	0	0	0	26	72
46	0	0	0	0	0	0	3	77	0	80	32	1,284
82	0	0	0	0	0	0	5	84	0	90	4	380
8	0	0	0	0	0	0	0	0	0	0	10	69
90	0	0	0	0	0	0	5	84	0	90	13	449
122	0	0	0	0	0	0	8	124	0	132	9	592
27	0	0	0	0	0	0	0	0	0	0	5	50
148	0	0	0	0	0	0	8	124	0	132	14	642
51	0	0	0	0	0	0	3	0	0	3	6	610
7	0	0	0	0	0	0	0	0	0	0	4	18
58	0	0	0	0	0	0	3	0	0	3	10	627

Shareholders' Equity												Total Liabilities
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Total Income (Loss)		Total	Total		
							Previous Years	Current Year			Total	
8	4	0	17	88	21	146	0	-4	-4	250	1,336	
9	0	0	17	0	0	0	0	0	0	0	648	
16	4	0	34	88	21	146	0	-4	-4	250	1,984	
9	10	0	21	91	21	94	0	71	71	277	985	
5	0	1	7	0	0	0	0	0	0	0	299	
14	10	1	28	91	21	94	0	71	71	277	1,284	
4	9	0	14	89	21	89	0	22	22	221	308	
5	0	1	10	0	0	0	0	0	0	0	141	
9	9	1	24	89	21	89	0	22	22	221	449	
9	7	0	18	116	27	113	0	35	35	292	489	
11	0	2	14	0	0	0	0	0	0	0	152	
20	7	2	32	116	27	113	0	35	35	292	642	
5	7	0	14	21	23	61	0	32	32	137	298	
2	0	0	5	0	0	0	0	0	0	0	330	
8	7	0	18	21	23	61	0	32	32	137	627	

## Deutsche Bank A.Ş.

### Off Balance-Sheet Commitments

(USD Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative Financial Instruments			
		Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Trading Transactions		
												Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2010	TC	28	0	0	0	0	28	660	0	660	0	78	797	0
	FC	100	0	44	0	0	143	968	0	968	0	387	1,148	0
	Total	128	0	44	0	0	171	1,628	0	1,628	0	465	1,945	0
2009	TC	14	0	0	0	0	14	399	0	399	0	453	272	0
	FC	114	0	38	0	0	152	400	0	400	0	456	393	0
	Total	128	0	38	0	0	167	799	0	799	0	909	665	0
2008	TC	4	0	0	0	0	4	0	329	329	0	188	34	0
	FC	85	0	42	0	24	152	0	0	0	0	206	156	0
	Total	89	0	42	0	24	156	0	329	329	0	394	189	0
2007	TC	3	0	0	0	0	3	88	0	88	0	227	69	0
	FC	70	0	60	0	16	147	0	0	0	0	291	90	0
	Total	73	0	60	0	16	150	88	0	88	0	518	159	0
2006	TC	1	0	0	0	0	1	0	0	0	0	150	260	0
	FC	91	0	21	0	29	141	0	0	0	0	311	315	0
	Total	92	0	21	0	29	142	0	0	0	0	461	574	0

### Income-Expenditure

(USD Million)

USD million)

Year	Operating Income													
	Interest Income from					Interest Expenses on				Net Interest Income/ Expenses	Net Fees and Commissions			Dividend Income
	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total		Fees and Commiss. Received From	Fees and Commiss. Paid	Net	
2010	5	2	42	19	67	8	6	6	20	47	22	7	14	0
2009	6	1	20	9	37	8	9	9	26	11	33	5	27	0
2008	14	6	35	10	65	18	19	15	52	12	18	4	15	0
2007	14	9	58	7	89	27	35	53	115	-26	16	4	12	0
2006	9	1	13	7	30	15	33	35	83	-53	5	2	3	0

					Custody and Pledged Securities				Total Off Balance-Sheet Commitments
FX	Interest Rate				Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.		
Futures	Futures	Others	Total	Total				Total	
0	0	0	875	875	13,041	0	0	13,041	14,605
30	0	0	1,564	1,564	10	0	0	10	2,686
<b>30</b>	<b>0</b>	<b>0</b>	<b>2,440</b>	<b>2,440</b>	<b>13,052</b>	<b>0</b>	<b>0</b>	<b>13,052</b>	<b>17,291</b>
0	0	0	725	725	10,898	0	0	10,898	12,037
22	0	0	871	871	10	0	0	10	1,433
<b>22</b>	<b>0</b>	<b>0</b>	<b>1,596</b>	<b>1,596</b>	<b>10,908</b>	<b>0</b>	<b>0</b>	<b>10,908</b>	<b>13,470</b>
0	0	0	221	221	8,958	0	0	8,958	9,512
0	0	0	362	362	0	0	0	0	514
<b>0</b>	<b>0</b>	<b>0</b>	<b>583</b>	<b>583</b>	<b>8,958</b>	<b>0</b>	<b>0</b>	<b>8,958</b>	<b>10,025</b>
0	0	0	296	296	5,756	0	0	5,756	6,142
0	0	0	381	381	40	0	0	40	568
<b>0</b>	<b>0</b>	<b>0</b>	<b>676</b>	<b>676</b>	<b>5,797</b>	<b>0</b>	<b>0</b>	<b>5,797</b>	<b>6,710</b>
0	0	0	410	410	1,171	0	0	1,171	1,582
0	0	0	626	626	0	0	0	0	767
<b>0</b>	<b>0</b>	<b>0</b>	<b>1,035</b>	<b>1,035</b>	<b>1,171</b>	<b>0</b>	<b>0</b>	<b>1,171</b>	<b>2,348</b>

Trading Profit/Loss (Net)	Other Operating Income	Total Oper. Profit/Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Profit/Loss From Equity Method Applied Subsidiar.	Net Monetary Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov. for Income Taxes from Continuing Oper. (+/-)	Net Profit/Loss from Contin. Oper.	Net Profit/Loss from Termin. Oper.	Net Profit (Loss)
14	5	80	1	83	-3	0	0	0	-3	0	-4	0	-4
101	4	144	2	52	90	0	0	0	90	-19	71	0	71
39	3	69	0	41	28	0	0	0	28	-6	22	0	22
127	3	116	1	70	44	0	0	0	44	-9	35	0	35
99	20	68	0	29	38	0	0	0	38	-6	32	0	32

## Ratios

(%)

	2010	2009	2008	2007	2006
<b>Capital Ratios</b>					
Shareholders' Equity / (Amount subject to credit + market + operational risk)	50.7	49.7	40.7	43.8	71.3
Shareholders' Equity / Total Assets	12.6	21.6	49.2	45.5	21.8
(Shareholders' Equity - Permanent Assets) / Total Assets	11.0	15.4	29.3	25.0	21.3
Net On Balance Sheet Position / Total Shareholders' Equity	-203.6	-71.8	-16.0	-21.9	-207.7
Net On and Off Balance Sheet Position / Total Shareholders' Equity	4.2	10.9	-1.2	-5.6	-5.9
<b>Balance-Sheet Ratios</b>					
TC Assets / Total Assets	95.0	94.4	84.6	92.3	97.2
TC Liabilities / Total Liabilities	67.3	76.7	68.6	76.3	47.4
FC Assets / FC Liabilities	15.2	24.2	49.2	32.5	5.3
TC Deposits / Total Deposits	46.0	23.7	28.1	28.6	13.5
TC Loans and Receivables / Total Loans and Receivables	48.3	68.7	91.5	82.1	88.4
Total Deposits / Total Assets	58.7	29.8	40.6	30.3	59.9
Funds Borrowed / Total Assets	26.3	45.3	0.0	13.4	0.0
<b>Assets Quality</b>					
Financial Assets (net) / Total Assets	11.8	58.0	36.8	49.1	77.2
Total Loans and Receivables / Total Assets	5.5	3.6	20.1	23.1	9.2
Total Loans and Receivables / Total Deposits	9.4	12.1	49.5	76.3	15.4
Loans Under Follow-up (gross) / Total Loans and Receivables	0.0	0.0	0.0	0.0	0.0
Loans Under Follow-up (net) / Total Loans and Receivables	0.0	0.0	0.0	0.0	0.0
Specific Provisions / Loans Under Follow-up	35.7	-	-	-	-
Permanent Assets / Total Assets	1.6	6.2	20.0	20.5	0.5
Consumer Loans / Total Loans and Receivables	0.1	0.2	0.1	0.0	0.0
<b>Liquidity</b>					
Liquid Assets / Total Assets	91.3	87.6	57.0	54.2	88.7
Liquid Assets / Short-term Liabilities	105.8	115.1	135.9	102.4	118.7
TC Liquid Assets / Total Assets	90.5	85.1	45.5	51.5	87.6
<b>Profitability</b>					
Net Profit/Losses / Total Assets	-0.2	5.5	5.0	5.4	5.1
Net Profit/Losses / Total Shareholders' Equity	-1.6	25.6	10.1	12.0	23.5
Profit/Losses Before Taxes after Continuing Operations / Total Assets	-0.2	7.0	6.3	6.9	6.1
<b>Income-Expenditure Structure</b>					
Net Interest Income After Specific Provisions / Total Assets	2.4	0.9	2.8	-4.1	-8.5
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	58.8	7.6	17.9	-22.8	-78.3
Non-interest Income (net) / Total Assets	1.7	10.3	12.7	22.1	19.4
Other Operating Expenses / Total Assets	4.2	4.0	9.1	11.0	4.7
Personnel Expenses / Other Operating Expenses	16.7	23.2	32.4	32.8	22.7
Non-interest Income (net) / Other Operating Expenses	39.8	256.5	138.7	201.8	414.0

## Eurobank Tekfen A.Ş.

### Assets

(USD Million)

Year	Period	Liquid Assets								Loans and Receivables			
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total				
2010	TC	66	318	0	107	149	624	0	880	1,264	681	76	43
	FC	71	16	0	6	74	0	0	80	167	339	0	0
	Total	136	334	0	113	223	624	0	960	1,431	1,021	76	43
2009	TC	55	228	17	77	216	668	0	961	1,261	566	106	56
	FC	55	136	0	0	87	0	0	87	278	234	0	0
	Total	111	364	17	77	303	668	0	1,048	1,539	800	106	56
2008	TC	76	93	46	124	300	638	0	1,063	1,278	480	50	25
	FC	42	15	0	0	105	0	1	107	164	212	0	0
	Total	118	108	46	125	405	638	1	1,169	1,442	692	50	25
2007	TC	36	0	0	72	282	828	0	1,183	1,218	524	30	17
	FC	52	94	0	0	91	2	1	93	239	224	0	0
	Total	87	94	0	73	373	829	1	1,276	1,457	748	30	17
2006	TC	16	81	33	4	64	26	0	94	224	302	11	9
	FC	42	82	0	0	8	1	0	10	133	106	0	0
	Total	58	162	33	4	72	27	0	104	357	409	11	9

### Liabilities

(USD Million)

Year	Period	Deposits	Non-Deposit Funds					Other Liabilities					
			Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop. & Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2010	TC	752	474	374	0	0	848	6	0	0	120	9	21
	FC	477	116	0	0	0	116	6	13	0	0	1	4
	Total	1,228	590	374	0	0	964	12	13	0	120	10	25
2009	TC	725	481	274	0	0	754	1	0	0	124	4	15
	FC	520	101	0	0	0	101	0	14	0	0	1	0
	Total	1,245	582	274	0	0	856	1	14	0	124	5	15
2008	TC	783	600	167	0	0	768	2	0	0	60	6	6
	FC	397	33	0	0	0	33	0	19	0	0	4	1
	Total	1,180	633	167	0	0	800	2	19	0	60	10	6
2007	TC	536	870	135	0	0	1,004	0	0	0	0	5	13
	FC	458	43	19	0	0	61	0	12	0	0	12	2
	Total	994	912	153	0	0	1,066	0	12	0	0	17	15
2006	TC	295	29	51	0	0	79	2	0	0	0	4	3
	FC	246	65	0	0	0	65	0	0	0	0	1	1
	Total	541	94	51	0	0	145	2	0	0	0	4	5

	Permanent Assets										Un-classified Assets	Total Assets
Total	Investments and Associates (net)			Subsidiaries (net)		Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)	Total		
	Accounted with Equity Method	Non-consolidated		Non-consolidated Financials	Non-consolidated Financials							
		Financials	Non-Financials									
715	0	0	0	87	0	0	20	12	6	125	81	2,185
339	0	0	0	0	0	0	0	0	0	0	8	515
1,054	0	0	0	87	0	0	20	12	6	125	90	2,700
616	0	0	0	90	0	0	26	3	1	120	79	2,076
234	0	0	0	0	0	0	0	0	0	0	5	517
850	0	0	0	90	0	0	26	3	1	120	84	2,593
506	0	0	0	80	0	0	25	2	1	108	14	1,906
212	0	0	0	0	0	0	0	0	0	0	6	382
717	0	0	0	80	0	0	25	2	1	108	21	2,287
537	0	0	0	105	0	0	21	1	1	127	26	1,909
224	0	0	0	0	0	0	0	0	0	0	0	462
761	0	0	0	105	0	0	21	1	1	127	26	2,371
304	0	0	0	7	0	0	18	1	0	25	1	554
106	0	0	0	0	0	0	0	0	0	0	0	240
410	0	0	0	7	0	0	18	1	0	25	1	794

Shareholders' Equity												Total Liabilities
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Total Income (Loss)		Total	Total		
							Previous Years	Current Year				
20	4	0	181	247	4	29	0	10	10	290	2,071	
10	0	1	35	0	1	0	0	0	0	1	629	
30	4	1	216	247	5	29	0	10	10	291	2,700	
21	4	0	169	255	10	15	0	15	15	296	1,945	
9	0	1	26	0	1	0	0	0	0	1	648	
30	4	1	196	255	11	15	0	15	15	297	2,593	
13	7	0	93	151	6	23	0	8	8	189	1,832	
9	0	2	35	0	-10	0	0	0	0	-10	455	
22	7	2	128	151	-4	23	0	8	8	179	2,287	
18	12	0	49	198	4	15	0	16	16	234	1,822	
3	0	1	29	0	1	0	0	0	0	1	549	
21	12	1	78	198	5	15	0	16	16	234	2,371	
8	3	0	20	36	29	7	3	9	12	83	478	
0	0	3	5	0	0	0	0	0	0	0	316	
8	3	3	25	36	29	7	3	9	12	83	794	

## Eurobank Tekfen A.Ş.

### Off Balance-Sheet Commitments

(USD Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative Financial Instruments			
		Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Trading Transactions		
												Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2010	TC	157	0	0	0	1	158	105	0	105	0	108	93	243
	FC	61	20	108	0	499	688	70	0	70	120	288	631	699
	Total	218	20	108	0	499	846	174	0	174	120	396	724	941
2009	TC	116	0	0	0	1	117	77	0	77	0	9	15	72
	FC	67	13	66	0	486	632	25	0	25	120	19	85	159
	Total	183	13	66	0	487	750	102	0	102	120	28	99	231
2008	TC	123	0	0	0	0	123	144	0	144	0	10	45	4
	FC	53	12	75	0	510	651	19	0	19	120	45	55	29
	Total	176	12	75	0	510	774	163	0	163	120	55	100	33
2007	TC	183	0	0	0	0	183	59	0	59	0	5	0	0
	FC	76	5	92	0	211	384	0	0	0	120	67	21	19
	Total	258	5	92	0	211	566	59	0	59	120	72	21	19
2006	TC	135	0	0	0	0	135	43	0	43	0	1	76	0
	FC	76	6	67	0	57	206	0	0	0	0	6	73	0
	Total	211	6	67	0	57	341	43	0	43	0	6	149	0

### Income-Expenditure

(USD Million)

USD million)

Year	Operating Income													
	Interest Income from					Interest Expenses on				Net Interest Income/ Expenses	Net Fees and Commissions			Dividend Income
	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total		Fees and Commiss. Received From	Fees and Commiss. Paid	Net	
2010	97	27	124	14	263	75	87	36	198	65	20	2	18	0
2009	117	17	145	12	291	100	93	27	221	70	22	1	21	0
2008	118	9	153	21	301	115	99	35	249	52	15	1	14	0
2007	101	13	113	9	236	74	83	21	178	58	11	1	10	0
2006	49	9	11	10	78	45	5	3	54	24	8	1	7	0

				Custody and Pledged Securities					Total Off Balance-Sheet Commitments
FX	Interest Rate				Items Held in	Pledged	Accepted Indepen. Guaran. and Warran.		
Futures	Futures	Others	Total	Total	Custody	Securities		Total	
0	0	0	443	443	1,464	2,540	7	4,011	4,717
0	0	0	1,618	1,738	202	3,858	6	4,065	6,561
<b>0</b>	<b>0</b>	<b>0</b>	<b>2,061</b>	<b>2,181</b>	<b>1,666</b>	<b>6,397</b>	<b>13</b>	<b>8,077</b>	<b>11,278</b>
0	0	0	95	95	760	1,833	0	2,593	2,882
0	0	0	263	383	171	3,338	0	3,509	4,550
<b>0</b>	<b>0</b>	<b>0</b>	<b>358</b>	<b>478</b>	<b>931</b>	<b>5,171</b>	<b>0</b>	<b>6,102</b>	<b>7,432</b>
0	0	0	59	59	443	1,484	0	1,928	2,254
0	0	0	129	249	163	3,011	0	3,174	4,092
<b>0</b>	<b>0</b>	<b>0</b>	<b>188</b>	<b>308</b>	<b>606</b>	<b>4,495</b>	<b>0</b>	<b>5,102</b>	<b>6,346</b>
0	0	0	5	5	126	1,468	0	1,594	1,841
0	0	0	107	227	87	1,980	0	2,067	2,678
<b>0</b>	<b>0</b>	<b>0</b>	<b>112</b>	<b>232</b>	<b>213</b>	<b>3,448</b>	<b>0</b>	<b>3,661</b>	<b>4,519</b>
0	0	7	84	84	97	452	0	549	811
0	0	0	78	78	71	646	0	717	1,001
<b>0</b>	<b>0</b>	<b>7</b>	<b>163</b>	<b>163</b>	<b>167</b>	<b>1,099</b>	<b>0</b>	<b>1,266</b>	<b>1,813</b>

Trading Profit/Loss (Net)	Other Operating Income	Total Oper. Profit/Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Profit/Loss From Equity Method Applied Subsidiar.	Net Monetary Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov. for Income Taxes from Continuing Oper. (+/-)	Net Profit/Loss from Contin. Oper.	Net Profit/Loss from Termin. Oper.	Net Profit (Loss)
18	5	106	12	81	13	0	0	0	13	-3	10	0	10
26	2	119	37	63	19	0	0	0	19	-4	15	0	15
5	5	76	15	51	10	0	0	0	10	-2	8	0	8
4	7	80	13	48	19	0	0	0	19	-3	16	0	16
-1	17	48	5	31	11	0	0	0	11	-2	9	0	9



**Ratios**

(%)

	2010	2009	2008	2007	2006
<b>Capital Ratios</b>					
Shareholders' Equity / (Amount subject to credit + market + operational risk)	20.3	26.0	17.9	21.8	16.9
Shareholders' Equity / Total Assets	10.8	11.5	7.8	9.9	10.5
(Shareholders' Equity - Permanent Assets) / Total Assets	4.9	4.9	2.0	4.0	7.1
Net On Balance Sheet Position / Total Shareholders' Equity	12.1	-7.5	14.5	-0.8	-40.2
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-0.3	-5.0	-2.1	0.5	0.0
<b>Balance-Sheet Ratios</b>					
TC Assets / Total Assets	80.9	80.0	83.3	80.5	69.8
TC Liabilities / Total Liabilities	76.7	75.0	80.1	76.9	60.2
FC Assets / FC Liabilities	81.9	79.8	83.8	84.2	75.8
TC Deposits / Total Deposits	61.2	58.3	66.3	53.9	54.5
TC Loans and Receivables / Total Loans and Receivables	67.8	72.5	70.5	70.6	74.1
Total Deposits / Total Assets	45.5	48.0	51.6	41.9	68.2
Funds Borrowed / Total Assets	21.9	22.4	27.7	38.5	11.8
<b>Assets Quality</b>					
Financial Assets (net) / Total Assets	35.6	40.4	51.1	53.8	13.1
Total Loans and Receivables / Total Assets	39.1	32.8	31.4	32.1	51.7
Total Loans and Receivables / Total Deposits	85.8	68.3	60.8	76.5	75.8
Loans Under Follow-up (gross) / Total Loans and Receivables	7.2	12.4	7.0	3.9	2.6
Loans Under Follow-up (net) / Total Loans and Receivables	3.2	5.9	3.5	1.6	0.4
Specific Provisions / Loans Under Follow-up	55.9	52.8	49.4	57.9	84.0
Permanent Assets / Total Assets	5.9	6.6	5.8	5.9	3.4
Consumer Loans / Total Loans and Receivables	2.4	1.8	1.5	1.7	3.2
<b>Liquidity</b>					
Liquid Assets / Total Assets	29.9	33.6	35.1	26.4	41.5
Liquid Assets / Short-term Liabilities	44.8	64.7	68.9	69.9	70.3
TC Liquid Assets / Total Assets	23.7	22.9	28.0	16.5	24.9
<b>Profitability</b>					
Net Profit/Losses / Total Assets	0.4	0.6	0.4	0.7	1.1
Net Profit/Losses / Total Shareholders' Equity	3.4	5.0	4.5	6.8	10.6
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.5	0.7	0.4	0.8	1.4
<b>Income-Expenditure Structure</b>					
Net Interest Income After Specific Provisions / Total Assets	2.0	1.3	1.7	2.1	2.7
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	52.0	29.0	51.3	62.1	45.0
Non-interest Income (net) / Total Assets	1.5	1.9	1.1	0.9	3.0
Other Operating Expenses / Total Assets	3.0	2.4	2.2	2.0	4.0
Personnel Expenses / Other Operating Expenses	48.9	50.3	49.1	46.6	48.1
Non-interest Income (net) / Other Operating Expenses	50.6	77.5	47.1	45.7	74.9

## Finans Bank A.Ş.

### Assets

(USD Million)

Year	Period	Liquid Assets								Loans and Receivables			
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total				
2010	TC	746	5	0	848	4,259	0	19	5,125	5,876	14,428	1,143	992
	FC	812	120	0	100	564	0	0	664	1,596	1,588	0	0
	Total	1,557	125	0	948	4,823	0	19	5,790	7,472	16,016	1,143	992
2009	TC	681	7	0	1,365	3,330	0	0	4,696	5,383	10,353	978	907
	FC	524	771	0	36	398	0	2	436	1,731	1,373	0	0
	Total	1,205	778	0	1,401	3,729	0	2	5,131	7,115	11,726	978	907
2008	TC	468	4	0	499	863	1,754	8	3,124	3,596	9,708	434	434
	FC	567	249	0	78	264	0	0	342	1,158	2,040	0	0
	Total	1,035	253	0	578	1,127	1,754	8	3,466	4,754	11,748	434	434
2007	TC	237	94	0	221	2,250	0	0	2,471	2,803	10,437	345	345
	FC	809	493	0	0	226	0	0	226	1,528	1,790	0	0
	Total	1,046	587	0	222	2,476	0	0	2,697	4,331	12,227	345	345
2006	TC	474	411	0	66	1,286	0	0	1,353	2,238	6,046	183	183
	FC	658	1,150	0	0	210	0	0	210	2,018	1,904	0	0
	Total	1,133	1,560	0	66	1,496	0	0	1,562	4,256	7,950	183	183

### Liabilities

(USD Million)

Year	Period	Deposits	Non-Deposit Funds					Other Liabilities					
			Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop. & Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2010	TC	11,893	241	529	0	0	771	217	208	0	0	552	303
	FC	3,996	2,029	202	0	0	2,231	91	5	0	657	24	7
	Total	15,889	2,270	731	0	0	3,001	308	213	0	657	576	311
2009	TC	8,746	235	13	0	0	248	154	0	0	0	380	211
	FC	4,881	1,143	0	0	0	1,143	25	2	0	991	108	2
	Total	13,627	1,378	13	0	0	1,391	179	2	0	991	488	213
2008	TC	6,635	396	70	0	0	466	124	85	0	0	246	221
	FC	3,838	2,395	155	0	0	2,550	42	0	0	856	233	3
	Total	10,474	2,791	225	0	0	3,016	166	85	0	856	479	224
2007	TC	5,879	321	13	0	0	334	717	0	0	0	373	414
	FC	5,299	2,143	17	0	0	2,160	2	0	0	205	25	1
	Total	11,177	2,464	30	0	0	2,494	719	0	0	205	397	415
2006	TC	4,295	285	6	0	0	291	74	0	0	0	209	88
	FC	3,860	1,797	31	0	0	1,828	3	0	0	205	64	5
	Total	8,155	2,082	37	0	0	2,119	77	0	0	205	273	93

	Permanent Assets										Un-classified Assets	Total Assets
Total	Investments and Associates (net)			Subsidiaries (net)		Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)	Total		
	Accounted with Equity Method	Non-consolidated		Non-consolidated Financials	Non-consolidated Financials							
		Financials	Non-Financials									
14,579	0	0	4	235	10	2	236	64	0	550	279	21,284
1,588	0	0	0	0	0	0	0	0	0	0	302	3,487
16,167	0	0	4	235	10	2	236	64	0	550	581	24,771
10,424	0	0	4	150	10	1	251	42	0	457	283	16,548
1,373	0	0	0	0	0	0	0	0	0	0	60	3,164
11,798	0	0	4	150	10	1	251	42	0	457	343	19,712
9,708	0	0	3	97	5	0	241	28	0	374	243	13,922
2,040	0	0	0	133	0	0	0	0	0	133	209	3,540
11,748	0	0	3	230	5	0	241	28	0	507	452	17,462
10,437	0	0	0	170	2	0	216	87	0	475	307	14,022
1,790	0	0	0	174	0	0	0	0	0	174	499	3,991
12,227	0	0	0	344	2	0	216	87	0	649	806	18,013
6,046	0	0	0	148	0	0	139	45	19	352	67	8,703
1,904	0	0	0	79	0	0	0	0	0	79	28	4,029
7,950	0	0	0	227	0	0	139	45	19	431	95	12,732

				Shareholders' Equity							Total Liabilities
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Total Income (Loss)		Total		
							Previous Years	Current Year			
316	92	0	1,689	1,434	152	1,199	0	595	595	3,381	
20	0	0	804	0	7	0	0	0	0	7	
336	92	0	2,493	1,434	159	1,199	0	595	595	3,387	
302	56	0	1,103	1,059	56	859	0	437	437	2,411	
22	0	3	1,153	0	28	0	0	0	0	28	
324	56	3	2,255	1,059	84	859	0	437	437	2,439	
262	18	0	956	986	-16	668	0	238	238	1,876	
0	0	15	1,149	0	-10	0	0	0	0	-10	
262	18	15	2,105	986	-26	668	0	238	238	1,866	
304	19	0	1,827	1,208	57	524	0	477	477	2,265	
0	0	17	250	0	0	0	0	0	0	0	
304	19	17	2,077	1,208	57	524	0	477	477	2,265	
230	39	0	640	889	57	57	0	527	527	1,531	
0	0	8	285	0	2	0	0	0	0	2	
230	39	8	925	889	59	57	0	527	527	1,533	

## Finans Bank A.Ş.

### Off Balance-Sheet Commitments

(USD Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative Financial Instruments			
		Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Trading Transactions		
												Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2010	TC	1,930	2	0	0	0	1,932	9,455	0	9,455	3,992	451	6,800	3,791
	FC	1,032	468	470	0	24	1,994	332	0	332	2,684	741	10,423	4,975
	Total	2,962	469	470	0	24	3,925	9,787	0	9,787	6,676	1,192	17,223	8,766
2009	TC	1,505	0	0	0	0	1,505	7,147	55	7,203	0	223	7,231	1,839
	FC	1,147	447	363	0	28	1,985	740	0	740	97	336	7,493	2,572
	Total	2,653	447	363	0	28	3,490	7,887	55	7,943	97	559	14,725	4,411
2008	TC	1,434	1	0	0	0	1,435	4,730	57	4,786	2,489	188	3,676	679
	FC	1,219	674	227	0	43	2,163	11	0	11	2,151	518	5,024	779
	Total	2,654	675	227	0	43	3,598	4,741	57	4,798	4,641	706	8,701	1,458
2007	TC	1,769	0	0	0	0	1,769	5,849	11	5,860	0	485	5,884	2,005
	FC	1,351	672	531	0	109	2,663	21	0	21	0	2,483	5,626	4,786
	Total	3,120	672	531	0	109	4,432	5,870	11	5,881	0	2,969	11,510	6,790
2006	TC	1,171	0	0	0	0	1,171	2,623	0	2,623	0	393	2,877	760
	FC	1,322	529	594	0	158	2,604	28	0	28	0	2,446	4,112	4,245
	Total	2,494	529	594	0	158	3,775	2,651	0	2,651	0	2,839	6,989	5,005

### Income-Expenditure

(USD Million)

USD million)

Year	Operating Income													
	Interest Income from					Interest Expenses on				Net Interest Income/Expenses	Net Fees and Commissions			Dividend Income
	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total		Fees and Commiss. Received From	Fees and Commiss. Paid	Net	
2010	2,170	23	267	6	2,467	878	89	34	1,000	1,466	431	45	386	26
2009	2,179	36	384	4	2,603	900	143	56	1,100	1,504	433	44	388	4
2008	1,966	76	385	10	2,437	1,059	148	108	1,315	1,122	418	40	378	14
2007	1,904	86	334	61	2,385	938	192	68	1,198	1,187	487	56	432	1
2006	1,097	61	244	62	1,465	547	197	34	778	686	314	41	273	0

					Custody and Pledged Securities				Total Off Balance-Sheet Commitments
FX	Interest Rate				Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.		
Futures	Futures	Others	Total	Total				Total	
4	0	0	11,046	15,038	1,333	44,875	0	46,208	72,633
240	17	0	16,395	19,079	676	10,732	0	11,408	32,812
<b>244</b>	<b>17</b>	<b>0</b>	<b>27,441</b>	<b>34,117</b>	<b>2,008</b>	<b>55,607</b>	<b>0</b>	<b>57,615</b>	<b>105,445</b>
0	0	0	9,293	9,293	1,943	18,372	0	20,315	38,316
185	24	0	10,610	10,707	729	6,183	0	6,913	20,344
<b>185</b>	<b>24</b>	<b>0</b>	<b>19,903</b>	<b>20,000</b>	<b>2,672</b>	<b>24,555</b>	<b>0</b>	<b>27,227</b>	<b>58,660</b>
2	0	0	4,546	7,035	1,865	2,950	0	4,814	18,071
134	0	0	6,455	8,606	489	546	0	1,035	11,816
<b>136</b>	<b>0</b>	<b>0</b>	<b>11,000</b>	<b>15,641</b>	<b>2,354</b>	<b>3,495</b>	<b>0</b>	<b>5,849</b>	<b>29,886</b>
20	0	0	8,395	8,395	1,978	3,898	0	5,877	21,900
150	0	0	13,045	13,045	588	488	0	1,076	16,805
<b>170</b>	<b>0</b>	<b>0</b>	<b>21,439</b>	<b>21,439</b>	<b>2,566</b>	<b>4,386</b>	<b>0</b>	<b>6,952</b>	<b>38,705</b>
0	0	0	4,029	4,029	1,799	2,235	0	4,035	11,858
78	4	0	10,887	10,887	344	396	0	740	14,258
<b>78</b>	<b>4</b>	<b>0</b>	<b>14,916</b>	<b>14,916</b>	<b>2,143</b>	<b>2,631</b>	<b>0</b>	<b>4,775</b>	<b>26,116</b>

Trading Profit/Loss (Net)	Other Operating Income	Total Oper. Profit/Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Profit/Loss From Equity Method Applied Subsidiar.	Net Monetary Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov. for Income Taxes from Continuing Oper. (+/-)	Net Profit/Loss from Contin. Oper.	Net Profit/Loss from Termin. Oper.	Net Profit (Loss)
-172	95	1,802	169	895	737	0	0	0	737	-142	595	0	595
-253	72	1,715	536	782	397	0	0	0	397	-86	311	126	437
-189	70	1,395	338	727	330	0	0	0	330	-92	238	0	238
-251	184	1,553	236	767	550	0	0	0	550	-73	477	0	477
-74	504	1,390	229	536	625	0	6	0	632	-104	527	0	527

## Ratios

(%)

	2010	2009	2008	2007	2006
<b>Capital Ratios</b>					
Shareholders' Equity / (Amount subject to credit + market + operational risk)	16.7	18.0	16.0	13.0	16.8
Shareholders' Equity / Total Assets	13.7	12.4	10.7	12.6	12.0
(Shareholders' Equity - Permanent Assets) / Total Assets	10.8	9.7	7.8	9.0	8.7
Net On Balance Sheet Position / Total Shareholders' Equity	-79.7	-133.8	-171.5	-139.4	-99.5
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-8.1	0.4	2.6	-4.2	-4.2
<b>Balance-Sheet Ratios</b>					
TC Assets / Total Assets	85.9	83.9	79.7	77.8	68.4
TC Liabilities / Total Liabilities	71.6	63.5	56.9	57.2	53.1
FC Assets / FC Liabilities	49.5	43.9	47.0	51.8	67.4
TC Deposits / Total Deposits	74.9	64.2	63.4	52.6	52.7
TC Loans and Receivables / Total Loans and Receivables	90.2	88.4	82.6	85.4	76.1
Total Deposits / Total Assets	64.1	69.1	60.0	62.1	64.1
Funds Borrowed / Total Assets	9.2	7.0	16.0	13.7	16.4
<b>Assets Quality</b>					
Financial Assets (net) / Total Assets	23.4	26.0	19.9	15.0	12.3
Total Loans and Receivables / Total Assets	65.3	59.8	67.3	67.9	62.4
Total Loans and Receivables / Total Deposits	101.8	86.6	112.2	109.4	97.5
Loans Under Follow-up (gross) / Total Loans and Receivables	7.1	8.3	3.7	2.8	2.3
Loans Under Follow-up (net) / Total Loans and Receivables	0.9	0.6	0.0	0.0	0.0
Specific Provisions / Loans Under Follow-up	86.8	92.7	100.0	100.0	100.0
Permanent Assets / Total Assets	2.8	2.7	2.9	3.6	3.4
Consumer Loans / Total Loans and Receivables	63.8	66.7	50.4	48.8	39.8
<b>Liquidity</b>					
Liquid Assets / Total Assets	30.1	36.1	17.1	24.0	33.4
Liquid Assets / Short-term Liabilities	55.6	66.0	32.6	46.1	57.0
TC Liquid Assets / Total Assets	23.6	27.3	10.5	15.6	17.6
<b>Profitability</b>					
Net Profit/Losses / Total Assets	2.4	2.2	1.4	2.6	4.1
Net Profit/Losses / Total Shareholders' Equity	17.6	17.9	12.8	21.0	34.4
Profit/Losses Before Taxes after Continuing Operations / Total Assets	3.0	2.0	1.9	3.1	5.0
<b>Income-Expenditure Structure</b>					
Net Interest Income After Specific Provisions / Total Assets	5.4	5.2	4.7	5.6	4.6
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	74.8	60.2	58.9	64.6	41.9
Non-interest Income (net) / Total Assets	1.4	1.1	1.6	2.0	5.5
Other Operating Expenses / Total Assets	3.6	4.0	4.2	4.3	4.2
Personnel Expenses / Other Operating Expenses	42.9	43.6	42.0	43.9	35.6
Non-interest Income (net) / Other Operating Expenses	37.5	27.0	37.5	47.7	131.3

## Fortis Bank A.Ş.

### Assets

(USD Million)

Year	Period	Liquid Assets								Loans and Receivables			
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total				
2010	TC	106	319	192	160	569	41	0	770	1,387	4,355	256	185
	FC	334	25	0	366	75	77	0	518	878	926	0	0
	Total	440	344	192	526	645	118	0	1,289	2,265	5,281	256	185
2009	TC	198	4	20	172	1,115	97	0	1,384	1,605	3,920	376	228
	FC	302	47	49	242	176	96	0	514	912	606	0	0
	Total	500	50	70	414	1,291	193	0	1,898	2,518	4,526	376	228
2008	TC	204	13	263	254	758	97	0	1,109	1,589	3,750	256	192
	FC	345	227	26	147	285	98	0	530	1,128	942	0	0
	Total	549	240	288	401	1,043	196	0	1,639	2,717	4,693	256	192
2007	TC	247	29	0	438	1,059	156	0	1,654	1,930	3,686	209	191
	FC	324	113	0	338	369	114	0	821	1,257	1,064	0	0
	Total	570	142	0	776	1,428	270	0	2,474	3,187	4,751	209	191
2006	TC	129	43	0	224	674	155	1	1,054	1,226	2,444	125	115
	FC	255	389	0	154	220	156	0	531	1,175	990	0	0
	Total	384	432	0	379	894	311	1	1,585	2,400	3,434	125	115

### Liabilities

(USD Million)

Year	Period	Deposits	Non-Deposit Funds						Other Liabilities				
			Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop. & Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2010	TC	2,685	194	56	0	0	251	68	0	0	0	243	55
	FC	1,391	1,694	29	0	0	1,723	25	0	0	0	14	1
	Total	4,075	1,888	85	0	0	1,974	94	0	0	0	256	55
2009	TC	2,217	237	7	0	0	245	80	0	0	0	221	60
	FC	1,689	1,568	0	0	0	1,568	21	0	0	0	13	1
	Total	3,906	1,806	7	0	0	1,813	100	0	0	0	234	61
2008	TC	2,110	431	12	0	0	443	112	16	0	0	194	78
	FC	1,478	1,736	177	0	0	1,913	86	0	0	0	28	2
	Total	3,588	2,167	189	0	0	2,356	198	16	0	0	222	80
2007	TC	2,375	560	30	0	0	590	190	0	0	0	147	136
	FC	2,496	825	30	0	0	855	5	0	0	0	19	8
	Total	4,871	1,385	60	0	0	1,445	195	0	0	0	165	144
2006	TC	1,674	138	490	0	0	629	47	0	0	217	135	30
	FC	1,672	643	128	0	0	771	3	0	0	0	14	2
	Total	3,346	781	618	0	0	1,399	50	0	0	217	148	32

	Permanent Assets										Un-classified Assets	Total Assets
Total	Investments and Associates (net)			Subsidiaries (net)		Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)	Total		
	Accounted with Equity Method	Non-consolidated		Non-consolidated Financials	Non-consolidated Financials							
		Financials	Non-Financials									
4,426	0	0	0	29	0	0	89	5	0	124	134	6,071
926	0	0	0	0	0	0	0	0	0	0	16	1,819
5,352	0	0	0	29	0	0	89	5	0	124	150	7,891
4,069	0	0	0	39	0	0	106	7	11	163	128	5,965
606	0	0	0	89	0	0	0	0	0	89	8	1,615
4,675	0	0	0	127	0	0	106	7	11	252	136	7,580
3,814	0	0	0	29	0	0	123	9	7	168	97	5,668
943	0	0	0	77	0	0	0	0	0	77	14	2,162
4,756	0	0	0	106	0	0	123	9	7	245	111	7,829
3,704	0	0	0	37	0	0	153	11	3	204	166	6,004
1,064	0	0	0	89	0	0	0	0	0	89	117	2,528
4,768	0	0	0	126	0	0	153	11	3	293	283	8,532
2,454	0	0	0	46	0	0	95	9	3	153	92	3,924
990	0	0	0	51	0	0	0	0	0	51	9	2,225
3,444	0	0	0	97	0	0	95	9	3	204	102	6,150

Shareholders' Equity												Total Liabilities
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Total Income (Loss)		Total	Total		
							Previous Years	Current Year				
1540	310	00	55040	6830	1452	3950	110	150	260	1,2492	4,7353,156	
154	31	0	590	683	148	395	11	15	26	1,252	7,891	
1295	130	00	50241	7060	17417	3350	120	750	860	1,30217	4,2663,314	
134	13	0	543	706	191	335	12	75	86	1,319	7,580	
15110	180	40	573126	6900	1506	2340	110	950	1060	1,1816	4,3073,523	
162	18	4	700	690	155	234	11	95	106	1,186	7,829	
1870	930	90	76232	8630	1824	2300	150	1290	1440	1,4194	5,1453,387	
187	93	9	793	863	185	230	15	129	144	1,423	8,532	
1490	90	50	59319	2740	327-22	1370	230	540	770	815-22	3,7102,440	
149	9	5	611	274	305	137	23	54	77	793	6,150	



## Fortis Bank A.Ş.

### Off Balance-Sheet Commitments

(USD Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative Financial Instruments			
		Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Trading Transactions		
												Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2010	TC	504	0	0	0	36	540	1,989	0	1,989	0	239	557	1,425
	FC	598	183	198	0	4	983	196	0	196	0	847	2,319	2,354
	Total	1,103	183	198	0	40	1,524	2,185	0	2,185	0	1,085	2,876	3,779
2009	TC	463	0	0	0	13	476	2,085	0	2,085	0	74	1,120	608
	FC	714	103	441	0	64	1,321	486	0	486	0	219	3,959	1,200
	Total	1,176	103	441	0	77	1,797	2,571	0	2,571	0	292	5,079	1,808
2008	TC	410	0	0	0	11	421	2,117	0	2,117	316	128	763	535
	FC	775	151	535	0	147	1,608	152	0	152	0	241	5,677	1,329
	Total	1,184	151	535	0	158	2,029	2,268	0	2,268	316	369	6,440	1,864
2007	TC	526	0	0	0	48	574	2,497	0	2,497	0	317	1,242	517
	FC	704	56	673	0	730	2,163	154	0	154	0	429	2,408	879
	Total	1,230	56	673	0	777	2,737	2,650	0	2,650	0	746	3,650	1,396
2006	TC	425	0	0	0	70	495	2,325	0	2,325	19	276	838	241
	FC	1,030	27	715	0	514	2,286	2	0	2	18	628	1,187	265
	Total	1,455	27	715	0	584	2,781	2,326	0	2,326	37	904	2,024	506

### Income-Expenditure

(USD Million)

USD million)

Year	Operating Income													
	Interest Income from					Interest Expenses on				Net Interest Income/ Expenses	Net Fees and Commissions			Dividend Income
	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total		Fees and Commiss. Received From	Fees and Commiss. Paid	Net	
2010	607	2	140	18	766	204	68	88	360	406	125	28	97	3
2009	767	3	177	46	994	289	95	119	503	491	150	35	115	28
2008	790	5	225	50	1,069	345	122	140	607	462	155	43	112	4
2007	816	15	271	48	1,151	387	100	143	630	520	196	66	130	4
2006	476	12	185	35	709	272	62	61	394	315	140	43	97	13

				Custody and Pledged Securities					Total Off Balance- Sheet Commit- ments
FX Futures	Interest Rate Futures	Others	Total	Total	Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.	Total	
0	0	0	2,220	2,220	1,768	3,587	0	5,355	10,105
10	0	20	5,550	5,550	122	1,116	0	1,238	7,967
<b>10</b>	<b>0</b>	<b>20</b>	<b>7,770</b>	<b>7,770</b>	<b>1,890</b>	<b>4,703</b>	<b>0</b>	<b>6,593</b>	<b>18,072</b>
0	0	0	1,802	1,802	2,567	3,044	0	5,611	9,974
7	0	20	5,404	5,404	97	1,239	0	1,336	8,547
<b>7</b>	<b>0</b>	<b>20</b>	<b>7,206</b>	<b>7,206</b>	<b>2,664</b>	<b>4,283</b>	<b>0</b>	<b>6,948</b>	<b>18,521</b>
0	0	0	1,427	1,743	2,238	2,724	0	4,962	9,243
13	0	20	7,279	7,279	112	1,472	0	1,584	10,623
<b>13</b>	<b>0</b>	<b>20</b>	<b>8,706</b>	<b>9,022</b>	<b>2,350</b>	<b>4,196</b>	<b>0</b>	<b>6,546</b>	<b>19,866</b>
0	0	43	2,120	2,120	3,993	3,010	0	7,003	12,193
0	0	43	3,758	3,758	104	2,087	0	2,191	8,267
<b>0</b>	<b>0</b>	<b>86</b>	<b>5,878</b>	<b>5,878</b>	<b>4,097</b>	<b>5,097</b>	<b>0</b>	<b>9,194</b>	<b>20,460</b>
0	0	36	1,390	1,409	2,564	2,152	0	4,716	8,945
0	0	55	2,135	2,153	140	2,257	0	2,397	6,838
<b>0</b>	<b>0</b>	<b>91</b>	<b>3,525</b>	<b>3,563</b>	<b>2,704</b>	<b>4,409</b>	<b>0</b>	<b>7,113</b>	<b>15,783</b>

Trading Profit/ Loss (Net)	Other Operating Income	Total Oper. Profit/ Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Profit/Loss From Equity Method Applied Subsidiar.	Net Monetary Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov.for Income Taxes from Continuing Oper. (+/-)	Net Profit/ Loss from Contin. Oper.	Net Profit/ Loss from Termin. Oper.	Net Profit (Loss)
3	26	535	77	448	11	0	0	0	11	-9	2	12	15
-6	14	641	108	442	91	0	0	0	91	-16	75	0	75
20	26	623	75	421	127	0	0	0	127	-30	97	-2	95
27	12	692	39	487	165	0	0	0	165	-37	128	1	129
19	18	461	18	358	85	0	0	0	85	-31	54	0	54

## Ratios

(%)

	2010	2009	2008	2007	2006
<b>Capital Ratios</b>					
Shareholders' Equity / (Amount subject to credit + market + operational risk)	16.8	16.0	14.8	14.0	15.3
Shareholders' Equity / Total Assets	15.9	17.4	15.1	16.7	12.9
(Shareholders' Equity - Permanent Assets) / Total Assets	13.4	12.1	11.2	13.0	9.4
Net On Balance Sheet Position / Total Shareholders' Equity	-66.1	-87.7	-48.9	-26.4	16.5
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-1.6	-2.3	-3.8	-3.2	7.7
<b>Balance-Sheet Ratios</b>					
TC Assets / Total Assets	76.9	78.7	72.4	70.4	63.8
TC Liabilities / Total Liabilities	60.0	56.3	55.0	60.3	60.3
FC Assets / FC Liabilities	57.7	48.7	61.4	74.6	91.2
TC Deposits / Total Deposits	65.9	56.8	58.8	48.8	50.0
TC Loans and Receivables / Total Loans and Receivables	82.7	87.0	80.2	77.7	71.2
Total Deposits / Total Assets	51.6	51.5	45.8	57.1	54.4
Funds Borrowed / Total Assets	23.9	23.8	27.7	16.2	12.7
<b>Assets Quality</b>					
Financial Assets (net) / Total Assets	16.3	25.0	20.9	29.0	25.8
Total Loans and Receivables / Total Assets	67.8	61.7	60.7	55.9	56.0
Total Loans and Receivables / Total Deposits	131.3	119.7	132.5	97.9	102.9
Loans Under Follow-up (gross) / Total Loans and Receivables	4.8	8.1	5.4	4.4	3.6
Loans Under Follow-up (net) / Total Loans and Receivables	1.3	3.2	1.3	0.4	0.3
Specific Provisions / Loans Under Follow-up	72.3	60.5	75.1	91.4	92.4
Permanent Assets / Total Assets	2.5	5.3	3.9	3.6	3.5
Consumer Loans / Total Loans and Receivables	34.8	39.6	40.1	34.5	29.0
<b>Liquidity</b>					
Liquid Assets / Total Assets	27.2	30.7	32.2	34.2	34.0
Liquid Assets / Short-term Liabilities	46.3	56.5	59.2	56.7	46.2
TC Liquid Assets / Total Assets	17.1	19.9	19.1	20.8	17.4
<b>Profitability</b>					
Net Profit/Losses / Total Assets	0.2	1.0	1.2	1.5	0.9
Net Profit/Losses / Total Shareholders' Equity	1.2	5.7	8.0	9.1	6.8
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.1	1.2	1.6	1.9	1.4
<b>Income-Expenditure Structure</b>					
Net Interest Income After Specific Provisions / Total Assets	4.6	5.1	5.3	5.5	5.1
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	68.0	60.6	66.5	68.0	68.2
Non-interest Income (net) / Total Assets	1.6	2.0	2.1	2.0	2.4
Other Operating Expenses / Total Assets	5.7	5.8	5.4	5.7	5.8
Personnel Expenses / Other Operating Expenses	41.7	45.2	46.2	48.2	44.4
Non-interest Income (net) / Other Operating Expenses	28.8	34.0	38.3	35.2	40.9

## Habib Bank Limited

### Assets

(USD Million)

Year	Period	Liquid Assets								Loans and Receivables			
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total				
2010	TC	0	15	0	1	3	0	0	3	19	10	2	1
	FC	2	14	0	0	0	0	0	0	16	3	1	1
	Total	2	29	0	1	3	0	0	3	34	13	3	3
2009	TC	0	13	0	0	6	0	0	6	19	7	1	0
	FC	1	18	0	0	1	0	0	1	20	1	3	2
	Total	1	31	0	0	7	0	0	7	40	7	3	2
2008	TC	0	9	0	0	8	0	0	8	17	10	0	0
	FC	1	19	0	0	1	0	0	1	21	4	2	1
	Total	1	28	0	0	9	0	0	9	38	14	2	2
2007	TC	0	10	0	0	8	0	0	8	19	8	0	0
	FC	6	4	0	0	1	0	0	1	11	2	2	2
	Total	6	14	0	0	9	0	0	9	30	10	2	2
2006	TC	0	3	0	0	2	0	0	2	5	1	0	0
	FC	6	16	0	0	1	0	0	1	23	0	2	2
	Total	6	19	0	0	3	0	0	3	28	2	2	2

### Liabilities

(USD Million)

Year	Period	Deposits	Non-Deposit Funds						Other Liabilities				
			Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop. & Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2010	TC	4	0	0	0	0	0	0	0	0	0	0	0
	FC	10	7	0	0	0	0	7	0	0	0	1	0
	Total	13	7	0	0	0	0	7	0	0	0	1	0
2009	TC	1	1	0	0	0	1	0	0	0	0	0	0
	FC	5	11	2	0	0	13	0	0	0	0	1	0
	Total	7	13	2	0	0	15	0	0	0	0	1	0
2008	TC	1	2	0	0	0	2	0	0	0	0	0	0
	FC	4	19	2	0	0	21	0	0	0	0	0	0
	Total	5	21	2	0	0	23	0	0	0	0	0	1
2007	TC	1	0	0	0	0	0	0	0	0	0	0	1
	FC	2	9	0	0	0	9	0	0	0	0	0	0
	Total	3	9	0	0	0	9	0	0	0	0	1	1
2006	TC	0	0	0	0	0	0	0	0	0	0	0	0
	FC	1	22	0	0	0	22	0	0	0	0	1	0
	Total	1	22	0	0	0	22	0	0	0	0	1	0

	Permanent Assets											Total Assets
	Investments and Associates (net)			Subsidiaries (net)		Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)	Total		
	Accounted with Equity Method	Non-consolidated		Non-consolidated Financials	Non-consolidated Financials							
Total		Financials	Non-Financials									
10	0	0	0	0	0	0	1	0	0	1	0	30
3	0	0	0	0	0	0	0	0	0	0	0	19
14	0	0	0	0	0	0	1	0	0	1	0	49
7	0	0	0	0	0	0	1	0	0	1	0	27
2	0	0	0	0	0	0	0	0	0	0	0	22
9	0	0	0	0	0	0	1	0	0	1	0	49
10	0	0	0	0	0	0	1	0	0	1	0	28
4	0	0	0	0	0	0	0	0	0	0	0	25
14	0	0	0	0	0	0	1	0	0	1	0	53
8	0	0	0	0	0	0	1	0	0	1	1	29
2	0	0	0	0	0	0	0	0	0	0	0	13
10	0	0	0	0	0	0	1	0	0	1	1	42
1	0	0	0	0	0	0	1	0	0	1	0	7
0	0	0	0	0	0	0	0	0	0	0	0	23
2	0	0	0	0	0	0	1	0	0	1	0	31

Shareholders' Equity												Total Liabilities
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Total Income (Loss)		Total	Total		
							Previous Years	Current Year			Total	
0	0	0	1	20	0	0	6	1	7	26	31	
0	0	0	1	0	0	0	0	0	0	0	18	
0	0	0	2	20	0	0	6	1	7	26	49	
0	0	0	1	20	0	0	4	2	6	27	30	
0	0	0	1	0	0	0	0	0	0	0	19	
0	0	0	1	20	0	0	4	2	6	27	49	
0	0	0	1	20	0	0	1	3	4	24	27	
0	0	0	0	0	0	0	0	0	0	0	26	
0	0	0	1	20	0	0	1	3	4	24	53	
0	0	0	2	26	0	0	-1	2	1	27	29	
0	0	0	0	0	0	0	0	0	0	0	12	
0	0	0	2	26	0	0	-1	2	1	27	42	
0	0	0	0	2	3	0	2	0	1	6	7	
0	0	0	1	0	0	0	0	0	0	0	23	
0	0	0	1	2	3	0	2	0	1	7	31	

## Habib Bank Limited

### Off Balance-Sheet Commitments

(USD Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative Financial Instruments			
		Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Trading Transactions		
												Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2010	TC	0	0	0	0	0	0	0	0	0	0	0	0	0
	FC	4	0	7	0	0	11	0	0	0	0	0	0	0
	Total	4	0	7	0	0	11	0	0	0	0	0	0	0
2009	TC	0	0	0	0	0	0	0	0	0	0	0	0	0
	FC	3	0	8	0	0	11	0	0	0	0	0	0	0
	Total	3	0	8	0	0	11	0	0	0	0	0	0	0
2008	TC	0	0	0	0	0	0	0	0	0	0	0	0	0
	FC	4	0	5	0	0	9	0	0	0	0	0	0	0
	Total	4	0	5	0	0	9	0	0	0	0	0	0	0
2007	TC	0	0	0	0	0	0	0	0	0	0	0	0	0
	FC	3	0	6	0	0	10	0	0	0	0	0	0	0
	Total	4	0	6	0	0	10	0	0	0	0	0	0	0
2006	TC	0	0	0	0	0	0	0	0	0	0	0	0	0
	FC	4	0	3	0	0	7	0	0	0	0	0	0	0
	Total	4	0	3	0	0	7	0	0	0	0	0	0	0

### Income-Expenditure

(USD Million)

USD million)

Year	Operating Income													
	Interest Income from					Interest Expenses on				Net Interest Income/ Expenses	Net Fees and Commissions			Dividend Income
	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total		Fees and Commiss. Received From	Fees and Commiss. Paid	Net	
2010	1	2	0	0	3	0	0	0	0	3	0	0	0	0
2009	2	2	1	0	5	0	0	0	1	4	0	0	0	0
2008	2	2	1	0	5	0	1	0	1	4	1	0	1	0
2007	1	2	1	0	5	0	0	0	1	4	0	0	0	0
2006	0	1	0	0	2	0	0	0	1	1	0	0	0	0

				Custody and Pledged Securities					Total Off Balance-Sheet Commitments
FX	Interest Rate				Items Held in	Pledged	Accepted Indepen. Guaran. and Warran.		
Futures	Futures	Others	Total	Total	Custody	Securities		Total	
0	0	0	0	0	15	0	0	15	15
0	0	0	0	0	18	0	0	18	29
0	0	0	0	0	33	0	0	33	44
0	0	0	0	0	16	0	0	16	16
0	0	0	0	0	18	0	0	18	28
0	0	0	0	0	33	0	0	33	44
0	0	0	0	0	18	0	0	18	18
0	0	0	0	0	30	0	0	30	39
0	0	0	0	0	47	0	0	47	56
0	0	0	0	0	20	0	0	20	20
0	0	0	0	0	27	0	0	27	37
0	0	0	0	0	47	0	0	47	57
0	0	0	0	0	5	0	0	5	5
0	0	0	0	0	16	0	0	16	23
0	0	0	0	0	21	0	0	21	28

Trading Profit/Loss (Net)	Other Operating Income	Total Oper. Profit/Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Profit/Loss From Equity Method Applied Subsidiar.	Net Monetary Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov. for Income Taxes from Continuing Oper. (+/-)	Net Profit/Loss from Contin. Oper.	Net Profit/Loss from Termin. Oper.	Net Profit (Loss)
0	0	3	1	1	1	0	0	0	1	0	1	0	1
0	0	5	0	1	3	0	0	0	3	-1	2	0	2
0	0	5	0	1	4	0	0	0	4	-1	3	0	3
-1	0	4	0	2	2	0	0	0	2	0	2	0	2
0	0	1	1	1	-1	0	0	0	-1	0	0	0	0

**Ratios**

(%)

	2010	2009	2008	2007	2006
<b>Capital Ratios</b>					
Shareholders' Equity / (Amount subject to credit + market + operational risk)	77.5	94.3	86.8	109.2	74.9
Shareholders' Equity / Total Assets	54.3	54.3	44.9	66.0	21.5
(Shareholders' Equity - Permanent Assets) / Total Assets	52.2	50.4	43.4	63.4	18.6
Net On Balance Sheet Position / Total Shareholders' Equity	12.4	13.2	3.6	13.1	-2.2
Net On and Off Balance Sheet Position / Total Shareholders' Equity	12.4	13.2	3.6	13.1	-2.2
<b>Balance-Sheet Ratios</b>					
TC Assets / Total Assets	61.1	55.0	52.8	69.1	24.2
TC Liabilities / Total Liabilities	63.2	60.5	51.4	70.8	23.6
FC Assets / FC Liabilities	105.5	114.0	97.2	106.0	99.2
TC Deposits / Total Deposits	26.6	18.2	17.4	20.1	3.6
TC Loans and Receivables / Total Loans and Receivables	75.8	80.2	73.5	80.9	87.2
Total Deposits / Total Assets	27.2	13.4	10.0	6.8	2.9
Funds Borrowed / Total Assets	14.7	25.8	38.9	22.3	72.3
<b>Assets Quality</b>					
Financial Assets (net) / Total Assets	6.9	14.0	16.6	22.7	9.9
Total Loans and Receivables / Total Assets	28.1	17.6	25.8	24.3	5.4
Total Loans and Receivables / Total Deposits	103.1	131.2	257.0	357.7	189.5
Loans Under Follow-up (gross) / Total Loans and Receivables	22.0	37.6	12.9	23.6	115.6
Loans Under Follow-up (net) / Total Loans and Receivables	2.6	14.0	0.4	1.1	0.0
Specific Provisions / Loans Under Follow-up	88.2	62.8	96.8	95.4	100.0
Permanent Assets / Total Assets	2.1	3.9	1.5	2.6	2.9
Consumer Loans / Total Loans and Receivables	4.1	3.2	0.0	2.3	0.0
<b>Liquidity</b>					
Liquid Assets / Total Assets	70.0	80.6	72.1	71.0	91.2
Liquid Assets / Short-term Liabilities	220.0	243.0	208.8	219.8	119.7
TC Liquid Assets / Total Assets	38.0	39.1	31.8	44.7	16.1
<b>Profitability</b>					
Net Profit/Losses / Total Assets	1.6	4.7	5.5	4.7	-1.6
Net Profit/Losses / Total Shareholders' Equity	2.9	8.6	12.3	7.1	-7.5
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.0	5.9	6.9	5.7	-1.7
<b>Income-Expenditure Structure</b>					
Net Interest Income After Specific Provisions / Total Assets	3.7	7.6	7.8	9.3	0.2
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	56.0	79.6	82.0	96.6	5.1
Non-interest Income (net) / Total Assets	1.3	1.3	1.7	0.1	1.9
Other Operating Expenses / Total Assets	2.8	3.0	2.4	3.6	3.8
Personnel Expenses / Other Operating Expenses	58.1	55.0	55.4	50.7	49.6
Non-interest Income (net) / Other Operating Expenses	46.7	44.4	70.5	2.3	50.7



## HSBC Bank A.Ş.

### Assets

(USD Million)

Year	Period	Liquid Assets								Loans and Receivables			
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total				
2010	TC	206	101	1,585	236	1,764	0	0	2,000	3,892	5,251	532	395
	FC	391	87	0	21	294	0	0	316	794	901	67	67
	Total	597	188	1,585	257	2,058	0	0	2,315	4,685	6,152	599	461
2009	TC	293	26	0	56	1,113	0	0	1,169	1,488	5,102	598	461
	FC	339	472	503	45	94	0	0	139	1,453	589	108	51
	Total	631	498	503	101	1,207	0	0	1,309	2,941	5,690	706	512
2008	TC	591	35	0	209	392	0	0	601	1,227	5,420	339	248
	FC	522	963	0	34	101	0	0	135	1,620	877	1	0
	Total	1,114	997	0	243	493	0	0	736	2,847	6,297	340	248
2007	TC	738	72	125	232	330	0	0	562	1,498	6,718	251	151
	FC	555	716	0	65	102	0	0	167	1,437	1,240	12	8
	Total	1,292	788	125	297	432	0	0	729	2,935	7,957	264	160
2006	TC	157	75	0	121	209	0	0	330	562	4,223	126	100
	FC	502	515	0	107	4	0	0	112	1,129	1,104	6	6
	Total	659	590	0	229	213	0	0	442	1,690	5,327	132	106

### Liabilities

(USD Million)

USD million)

Year	Period	Deposits	Non-Deposit Funds					Other Liabilities					
			Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop. & Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2010	TC	4,025	847	0	0	0	847	49	0	0	0	239	128
	FC	2,936	1,374	0	0	0	1,374	13	0	0	0	2	38
	Total	6,961	2,221	0	0	0	2,221	62	0	0	0	242	166
2009	TC	2,979	715	0	0	0	715	18	0	0	0	209	108
	FC	3,018	289	0	0	0	289	39	0	0	0	97	41
	Total	5,997	1,004	0	0	0	1,004	57	0	0	0	307	149
2008	TC	3,028	926	0	0	0	926	40	0	0	0	203	128
	FC	3,006	632	0	0	0	632	22	0	0	0	3	34
	Total	6,035	1,558	0	0	0	1,558	62	0	0	0	206	161
2007	TC	3,070	2,044	0	0	0	2,044	94	0	0	0	240	210
	FC	3,540	406	0	0	0	406	18	0	0	0	3	49
	Total	6,610	2,450	0	0	0	2,450	113	0	0	0	243	259
2006	TC	1,609	1,100	137	0	0	1,237	45	0	0	0	157	61
	FC	2,594	440	0	0	0	440	3	0	0	0	2	33
	Total	4,203	1,540	137	0	0	1,678	48	0	0	0	159	94

	Permanent Assets										Un-classified Assets	Total Assets
Total	Investments and Associates (net)			Subsidiaries (net)		Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)	Total		
	Accounted with Equity Method	Non-consolidated		Non-consolidated Financials	Non-consolidated Financials							
		Financials	Non-Financials									
5,389	0	0	0	23	0	0	109	62	5	199	302	9,782
901	0	0	0	0	0	0	0	0	0	0	59	1,754
6,290	0	0	0	23	0	0	109	62	5	199	362	11,536
5,239	0	0	0	23	0	0	142	69	3	237	186	7,150
645	0	0	0	0	0	0	0	0	0	0	64	2,162
5,884	0	0	0	23	0	0	142	69	3	237	250	9,312
5,511	0	0	0	23	0	0	84	150	1	258	145	7,141
878	0	0	0	0	0	0	0	0	0	0	17	2,516
6,390	0	0	0	23	0	0	84	150	1	258	162	9,657
6,818	0	0	0	30	0	0	157	96	1	284	302	8,900
1,244	0	0	0	0	0	0	0	0	0	0	5	2,686
8,061	0	0	0	30	0	0	157	96	1	284	307	11,586
4,249	0	0	0	25	0	0	91	80	0	196	67	5,074
1,104	0	0	0	0	0	0	0	0	0	0	1	2,234
5,353	0	0	0	25	0	0	91	80	0	196	68	7,308

				Shareholders' Equity							Total Liabilities
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Total Income (Loss)		Total		
							Previous Years	Current Year			
		Total	Total								
106	21	0	543	424	222	950	0	158	158	1,754	7,169
1	0	0	55	0	2	0	0	0	0	2	4,366
107	21	0	598	424	223	950	0	158	158	1,756	11,536
78	29	0	443	439	230	842	0	166	166	1,676	5,813
14	0	0	191	0	1	0	0	0	0	1	3,499
92	29	0	634	439	231	842	0	166	166	1,677	9,312
104	37	0	512	429	185	713	0	164	164	1,491	5,957
3	0	0	61	0	0	0	0	0	0	0	3,700
107	37	0	573	429	185	713	0	164	164	1,491	9,657
111	51	0	706	563	238	622	0	314	314	1,736	7,556
9	0	0	80	0	5	0	0	0	0	5	4,031
120	51	0	786	563	243	622	0	314	314	1,741	11,586
136	66	0	465	197	195	198	114	200	313	903	4,214
16	0	0	55	0	4	0	0	0	0	4	3,094
153	66	0	520	197	199	198	114	200	313	908	7,308

## HSBC Bank A.Ş.

### Off Balance-Sheet Commitments

(USD Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative Financial Instruments			
		Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Trading Transactions		
												Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2010	TC	130	0	0	0	0	130	4,159	149	4,308	0	532	2,960	468
	FC	335	395	397	0	111	1,239	12	22,975	22,988	0	1,658	5,782	794
	Total	464	395	397	0	111	1,368	4,171	23,124	27,295	0	2,189	8,743	1,263
2009	TC	99	0	0	0	0	99	4,688	0	4,688	0	836	2,319	970
	FC	302	255	210	0	74	842	1,253	0	1,253	0	1,075	4,177	1,043
	Total	401	256	210	0	74	941	5,941	0	5,941	0	1,911	6,496	2,013
2008	TC	98	0	0	0	0	98	4,091	0	4,091	0	572	848	511
	FC	334	192	290	0	140	957	3	0	3	0	1,375	1,462	659
	Total	432	192	291	0	140	1,055	4,094	0	4,094	0	1,948	2,310	1,170
2007	TC	140	2	0	0	93	236	4,830	0	4,830	0	497	796	860
	FC	222	222	645	0	218	1,307	23	0	23	0	1,251	1,784	1,024
	Total	362	225	645	0	311	1,543	4,853	0	4,853	0	1,748	2,580	1,884
2006	TC	76	2	0	0	40	118	3,503	0	3,503	0	397	908	311
	FC	241	185	324	0	68	819	56	0	56	0	628	2,613	421
	Total	318	187	324	0	108	937	3,559	0	3,559	0	1,025	3,521	732

### Income-Expenditure

(USD Million)

Year	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total	Net Interest Income/ Expenses	Fees and Commiss. Received From	Fees and Commiss. Paid	Net	Dividend Income
2010	850	6	143	67	1,066	250	102	5	358	708	272	42	230	14
2009	1,087	9	101	82	1,280	326	144	3	473	806	285	46	239	12
2008	1,278	36	45	110	1,469	528	162	6	696	773	267	38	229	16
2007	1,207	67	46	91	1,411	502	225	9	735	676	269	34	235	20
2006	819	33	14	120	985	347	151	4	503	482	148	17	131	21

					Custody and Pledged Securities				Total Off Balance-Sheet Commitments
FX	Interest Rate				Items Held in	Pledged	Accepted Indepen. Guaran. and Warran.		
Futures	Futures	Others	Total	Total	Custody	Securities		Total	
0	0	0	3,960	3,960	32,749	10	0	32,760	41,158
0	4,023	0	12,257	12,257	993	72	0	1,065	37,548
<b>0</b>	<b>4,023</b>	<b>0</b>	<b>16,218</b>	<b>16,218</b>	<b>33,742</b>	<b>82</b>	<b>0</b>	<b>33,825</b>	<b>78,706</b>
0	0	0	4,125	4,125	5,990	7	0	5,997	14,909
0	0	0	6,295	6,295	1,326	73	0	1,398	9,788
<b>0</b>	<b>0</b>	<b>0</b>	<b>10,420</b>	<b>10,420</b>	<b>7,315</b>	<b>80</b>	<b>0</b>	<b>7,395</b>	<b>24,697</b>
0	0	0	1,931	1,931	4,325	5	0	4,330	10,451
0	39	0	3,536	3,536	715	95	0	811	5,307
<b>0</b>	<b>39</b>	<b>0</b>	<b>5,467</b>	<b>5,467</b>	<b>5,040</b>	<b>101</b>	<b>0</b>	<b>5,141</b>	<b>15,758</b>
0	0	4	2,157	2,157	4,251	7	0	4,258	11,481
0	781	0	4,841	4,841	821	98	0	919	7,090
<b>0</b>	<b>781</b>	<b>4</b>	<b>6,997</b>	<b>6,997</b>	<b>5,072</b>	<b>105</b>	<b>0</b>	<b>5,177</b>	<b>18,570</b>
0	0	0	1,616	1,616	3,314	23	0	3,337	8,574
0	194	0	3,855	3,855	954	107	0	1,061	5,792
<b>0</b>	<b>194</b>	<b>0</b>	<b>5,472</b>	<b>5,472</b>	<b>4,268</b>	<b>129</b>	<b>0</b>	<b>4,397</b>	<b>14,365</b>

Trading Profit/Loss (Net)	Other Operating Income	Total Oper. Profit/Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Profit/Loss From Equity Method Applied Subsidiar.	Net Monetary Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov. for Income Taxes from Continuing Oper. (+/-)	Net Profit/Loss from Contin. Oper.	Net Profit/Loss from Termin. Oper.	Net Profit (Loss)
-40	38	949	128	621	199	0	0	0	199	-41	158	0	158
22	46	1,125	320	603	203	0	0	0	203	-37	166	0	166
-57	30	991	184	606	201	0	0	0	201	-37	164	0	164
119	52	1,101	76	632	393	0	0	0	393	-79	314	0	314
77	35	747	52	445	250	0	0	0	250	-50	200	0	200

**Ratios**

(%)

	2010	2009	2008	2007	2006
<b>Capital Ratios</b>					
Shareholders' Equity / (Amount subject to credit + market + operational risk)	16.5	17.3	15.4	13.7	11.8
Shareholders' Equity / Total Assets	15.2	18.0	15.4	15.0	12.4
(Shareholders' Equity - Permanent Assets) / Total Assets	12.3	13.4	11.8	11.7	9.4
Net On Balance Sheet Position / Total Shareholders' Equity	-119.4	-47.8	-23.7	-26.9	-36.8
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-4.8	-0.4	-1.6	0.9	0.8
<b>Balance-Sheet Ratios</b>					
TC Assets / Total Assets	84.8	76.8	73.9	76.8	69.4
TC Liabilities / Total Liabilities	62.1	62.4	61.7	65.2	57.7
FC Assets / FC Liabilities	40.2	61.8	68.0	66.6	72.2
TC Deposits / Total Deposits	57.8	49.7	50.2	46.4	38.3
TC Loans and Receivables / Total Loans and Receivables	85.7	89.0	86.3	84.6	79.4
Total Deposits / Total Assets	60.3	64.4	62.5	57.1	57.5
Funds Borrowed / Total Assets	19.3	10.8	16.1	21.1	21.1
<b>Assets Quality</b>					
Financial Assets (net) / Total Assets	20.1	14.1	7.6	6.3	6.0
Total Loans and Receivables / Total Assets	54.5	63.2	66.2	69.6	73.2
Total Loans and Receivables / Total Deposits	90.4	98.1	105.9	122.0	127.4
Loans Under Follow-up (gross) / Total Loans and Receivables	9.5	12.0	5.3	3.3	2.5
Loans Under Follow-up (net) / Total Loans and Receivables	2.2	3.3	1.4	1.3	0.5
Specific Provisions / Loans Under Follow-up	76.9	72.6	72.9	60.6	80.3
Permanent Assets / Total Assets	2.9	4.6	3.6	3.3	3.0
Consumer Loans / Total Loans and Receivables	51.2	54.0	56.5	56.8	53.7
<b>Liquidity</b>					
Liquid Assets / Total Assets	40.6	31.6	29.5	25.3	23.1
Liquid Assets / Short-term Liabilities	76.7	52.9	51.8	46.1	43.9
TC Liquid Assets / Total Assets	33.7	16.0	12.7	12.9	7.7
<b>Profitability</b>					
Net Profit/Losses / Total Assets	1.4	1.8	1.7	2.7	2.7
Net Profit/Losses / Total Shareholders' Equity	9.0	9.9	11.0	18.0	22.0
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.7	2.2	2.1	3.4	3.4
<b>Income-Expenditure Structure</b>					
Net Interest Income After Specific Provisions / Total Assets	5.2	5.2	6.4	5.4	6.0
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	62.9	43.3	62.2	57.1	59.1
Non-interest Income (net) / Total Assets	2.1	3.4	2.3	3.7	3.6
Other Operating Expenses / Total Assets	5.4	6.5	6.3	5.5	6.1
Personnel Expenses / Other Operating Expenses	43.3	43.9	43.7	45.5	42.7
Non-interest Income (net) / Other Operating Expenses	38.8	52.9	36.0	67.3	59.4

## ING Bank A.Ş.

### Assets

(USD Million)

Year	Period	Liquid Assets								Loans and Receivables			
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total				
2010	TC	407	57	0	24	1,770	0	0	1,794	2,258	6,474	254	158
	FC	466	187	0	10	0	33	0	43	695	1,354	0	0
	Total	873	243	0	33	1,770	34	0	1,837	2,953	7,828	254	158
2009	TC	314	4	0	7	1,572	0	0	1,579	1,897	6,097	294	156
	FC	324	173	71	11	0	34	0	46	614	1,165	0	0
	Total	638	178	71	18	1,572	34	0	1,624	2,511	7,262	294	156
2008	TC	340	4	0	9	1,554	0	285	1,848	2,191	5,819	176	61
	FC	441	415	0	175	40	34	0	249	1,105	1,323	0	0
	Total	780	419	0	184	1,594	34	285	2,097	3,296	7,142	176	61
2007	TC	183	7	0	81	2,052	0	0	2,133	2,323	6,063	96	40
	FC	412	259	0	43	8	47	0	97	768	1,223	0	0
	Total	595	266	0	123	2,060	47	0	2,231	3,091	7,285	96	40
2006	TC	344	1	0	37	1,392	0	0	1,429	1,774	3,948	41	15
	FC	371	664	0	21	81	68	0	170	1,204	1,233	0	0
	Total	715	664	0	58	1,472	68	0	1,598	2,978	5,181	41	15

### Liabilities

(USD Million)

Year	Period	Deposits	Non-Deposit Funds						Other Liabilities				
			Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop. & Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2010	TC	4,747	282	279	0	0	561	87	116	0	0	104	145
	FC	1,321	2,646	0	0	0	2,646	11	0	0	0	20	3
	Total	6,068	2,928	279	0	0	3,208	98	116	0	0	124	149
2009	TC	4,889	172	173	0	0	345	11	207	0	0	95	145
	FC	1,534	1,538	0	0	0	1,538	14	0	0	0	17	4
	Total	6,423	1,710	173	0	0	1,883	24	207	0	0	111	148
2008	TC	4,501	134	336	0	0	470	65	394	0	0	70	242
	FC	2,069	1,766	0	0	0	1,766	52	0	0	0	17	6
	Total	6,570	1,900	336	0	0	2,236	117	394	0	0	87	248
2007	TC	5,068	80	438	0	0	519	102	0	0	0	105	262
	FC	2,612	746	0	0	0	746	163	0	0	0	13	10
	Total	7,680	826	438	0	0	1,265	265	0	0	0	118	272
2006	TC	3,562	65	693	0	0	758	13	0	0	0	107	29
	FC	2,058	1,080	0	0	0	1,080	30	0	0	0	10	12
	Total	5,620	1,145	693	0	0	1,838	43	0	0	0	116	40

	Permanent Assets											Total Assets	
Total	Investments and Associates (net)			Subsidiaries (net)		Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)	Total			Un-classified Assets
	Accounted with Equity Method	Non-consolidated		Non-consolidated Financials	Non-consolidated Financials								
		Financials	Non-Financials										
6,569	0	0	0	21	0	0	175	14	1	212	160	9,199	
1,354	0	0	0	0	0	0	0	0	0	0	2	2,052	
7,924	0	0	0	21	0	0	175	14	1	212	162	11,251	
6,234	0	0	0	22	0	0	148	14	0	183	142	8,456	
1,165	0	0	0	0	0	0	0	0	0	0	7	1,786	
7,399	0	0	0	22	0	0	148	14	0	184	149	10,242	
5,934	0	0	0	21	0	0	125	12	7	166	122	8,414	
1,323	0	0	0	0	0	0	0	0	0	0	3	2,431	
7,257	0	0	0	21	0	0	125	12	7	166	125	10,844	
6,118	0	0	0	11	0	0	147	30	8	196	187	8,824	
1,223	0	0	0	0	0	0	0	0	0	0	2	1,994	
7,341	0	0	0	11	0	0	147	30	8	196	190	10,818	
3,974	0	0	0	9	0	0	121	30	0	160	54	5,962	
1,233	0	0	0	0	0	0	0	0	0	0	6	2,444	
5,207	0	0	0	9	0	0	121	30	0	161	60	8,405	

				Shareholders' Equity							Total Liabilities
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Total Income (Loss)		Total		
							Previous Years	Current Year			
114	20	0	585	1,235	-26	74	0	73	73	1,356	7,249
0	0	0	35	0	0	0	0	0	0	0	4,002
114	20	0	620	1,235	-26	74	0	73	73	1,356	11,251
100	34	0	591	1,167	-42	61	0	125	125	1,311	7,135
0	0	0	34	0	0	0	0	0	0	0	3,107
100	34	0	625	1,167	-42	61	0	125	125	1,311	10,242
102	33	0	905	870	-32	130	0	92	92	1,060	6,936
0	0	0	75	0	-2	0	0	0	0	-2	3,909
102	33	0	980	870	-34	130	0	92	92	1,058	10,844
73	42	0	584	927	3	54	0	117	117	1,100	7,271
0	0	3	189	0	0	0	0	0	0	0	3,547
73	42	3	774	927	3	54	0	117	117	1,100	10,818
44	4	0	196	572	-16	72	-8	74	67	695	5,211
0	0	5	56	0	0	0	0	0	0	0	3,194
44	4	5	252	572	-16	72	-8	74	67	695	8,405

## ING Bank A.Ş.

### Off Balance-Sheet Commitments

(USD Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative Financial Instruments			
		Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Trading Transactions		
												Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2010	TC	1,162	0	0	0	0	1,162	2,577	10,694	13,272	1,427	52	1,345	98
	FC	850	55	521	0	297	1,723	222	0	222	0	93	2,054	122
	Total	2,011	55	521	0	298	2,885	2,799	10,694	13,493	1,427	145	3,399	220
2009	TC	1,021	0	0	0	0	1,021	1,528	0	1,528	2,670	12	819	30
	FC	929	62	485	0	118	1,594	118	0	118	0	33	1,486	39
	Total	1,950	62	485	0	118	2,615	1,646	0	1,646	2,670	45	2,306	68
2008	TC	924	0	0	0	0	924	1,362	11,830	13,193	2,678	19	680	139
	FC	1,098	80	653	0	39	1,869	126	0	126	0	188	1,658	127
	Total	2,021	80	653	0	39	2,793	1,488	11,830	13,318	2,678	207	2,338	266
2007	TC	1,164	0	0	0	0	1,164	1,575	14,352	15,927	0	112	1,276	4
	FC	704	71	635	0	20	1,431	46	0	46	0	378	1,427	84
	Total	1,868	71	635	0	20	2,594	1,621	14,352	15,973	0	490	2,703	87
2006	TC	701	0	0	0	0	701	1,289	9,923	11,212	0	198	623	349
	FC	562	83	465	0	8	1,119	113	0	113	0	471	641	321
	Total	1,263	83	465	0	8	1,820	1,402	9,923	11,325	0	668	1,264	670

### Income-Expenditure

(USD Million)

USD million)

Year	Operating Income														
	Interest Income from					Interest Expenses on				Net Interest Income/ Expenses	Net Fees and Commissions			Dividend Income	
	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total		Fees and Commiss. Received From	Fees and Commiss. Paid	Net		
2010	956	11	152	0	1,120	377	31	37	445	675	125	17	108	5	
2009	1,185		22	218	1	1,427	534	62	28	624	803	149	20	128	4
2008	1,128		44	274	5	1,451	781	66	71	918	534	134	22	112	3
2007	1,087		30	349	44	1,509	814	75	92	981	528	150	24	126	2
2006	664		16	259	30	970	558	63	34	655	315	106	17	89	1



					Custody and Pledged Securities				Total Off Balance-Sheet Commitments
FX	Interest Rate				Items Held in	Pledged	Accepted Indepen. Guaran. and Warran.		
Futures	Futures	Others	Total	Total	Custody	Securities		Total	
0	0	30	1,526	2,953	2,579	27,335	34,518	64,431	81,818
0	0	0	2,269	2,269	195	2,728	6,319	9,242	13,455
<b>0</b>	<b>0</b>	<b>30</b>	<b>3,795</b>	<b>5,222</b>	<b>2,774</b>	<b>30,063</b>	<b>40,836</b>	<b>73,673</b>	<b>95,273</b>
0	0	32	894	3,564	2,205	24,616	27,483	54,304	60,417
0	0	0	1,557	1,557	201	3,225	6,315	9,741	13,010
<b>0</b>	<b>0</b>	<b>32</b>	<b>2,451</b>	<b>5,121</b>	<b>2,406</b>	<b>27,840</b>	<b>33,799</b>	<b>64,045</b>	<b>73,428</b>
0	0	0	839	3,517	543	17,472	19,368	37,382	55,015
0	0	0	1,972	1,972	254	2,901	5,786	8,941	12,908
<b>0</b>	<b>0</b>	<b>0</b>	<b>2,811</b>	<b>5,490</b>	<b>797</b>	<b>20,372</b>	<b>25,153</b>	<b>46,323</b>	<b>67,924</b>
1	0	0	1,392	1,392	4,038	14,407	15,101	33,546	52,028
1	0	0	1,889	1,889	197	2,517	4,589	7,304	10,670
<b>1</b>	<b>0</b>	<b>0</b>	<b>3,281</b>	<b>3,281</b>	<b>4,235</b>	<b>16,924</b>	<b>19,691</b>	<b>40,850</b>	<b>62,698</b>
2	0	0	1,172	1,172	1,224	6,950	6,760	14,933	28,019
2	0	0	1,434	1,434	237	2,372	3,459	6,068	8,733
<b>3</b>	<b>0</b>	<b>0</b>	<b>2,606</b>	<b>2,606</b>	<b>1,461</b>	<b>9,322</b>	<b>10,218</b>	<b>21,001</b>	<b>36,752</b>

Trading Profit/Loss (Net)	Other Operating Income	Total Oper. Profit/Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Profit/Loss From Equity Method Applied Subsidiar.	Net Monetary Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov. for Income Taxes from Continuing Oper. (+/-)	Net Profit/Loss from Contin. Oper.	Net Profit/Loss from Termin. Oper.	Net Profit (Loss)
-218	57	626	63	468	95	0	0	0	95	-22	73	0	73
-238	54	752	133	436	183	0	0	0	183	-57	125	0	125
-80	33	601	88	392	122	0	0	0	122	-30	92	0	92
-88	47	615	46	420	149	0	0	0	149	-33	117	0	117
-48	72	429	19	292	118	0	0	0	118	-43	74	0	74

## Ratios

(%)

	2010	2009	2008	2007	2006
<b>Capital Ratios</b>					
Shareholders' Equity / (Amount subject to credit + market + operational risk)	14.6	15.6	13.8	12.8	12.7
Shareholders' Equity / Total Assets	12.0	12.8	9.8	10.2	8.3
(Shareholders' Equity - Permanent Assets) / Total Assets	9.3	9.7	7.2	7.8	6.0
Net On Balance Sheet Position / Total Shareholders' Equity	-104.1	-63.7	-80.2	-79.6	-61.2
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-0.3	-0.5	-1.8	-0.2	2.8
<b>Balance-Sheet Ratios</b>					
TC Assets / Total Assets	81.8	82.6	77.6	81.6	70.9
TC Liabilities / Total Liabilities	64.4	69.7	64.0	67.2	62.0
FC Assets / FC Liabilities	51.3	57.5	62.2	56.2	76.5
TC Deposits / Total Deposits	78.2	76.1	68.5	66.0	63.4
TC Loans and Receivables / Total Loans and Receivables	82.9	84.3	81.8	83.3	76.3
Total Deposits / Total Assets	53.9	62.7	60.6	71.0	66.9
Funds Borrowed / Total Assets	26.0	16.7	17.5	7.6	13.6
<b>Assets Quality</b>					
Financial Assets (net) / Total Assets	16.3	15.9	19.3	20.6	19.0
Total Loans and Receivables / Total Assets	70.4	72.2	66.9	67.9	61.9
Total Loans and Receivables / Total Deposits	130.6	115.2	110.5	95.6	92.6
Loans Under Follow-up (gross) / Total Loans and Receivables	3.2	4.0	2.4	1.3	0.8
Loans Under Follow-up (net) / Total Loans and Receivables	1.2	1.9	1.6	0.8	0.5
Specific Provisions / Loans Under Follow-up	62.2	53.2	34.5	41.8	36.3
Permanent Assets / Total Assets	2.7	3.1	2.6	2.3	2.2
Consumer Loans / Total Loans and Receivables	37.4	35.9	33.5	40.1	36.3
<b>Liquidity</b>					
Liquid Assets / Total Assets	25.9	24.2	27.5	28.1	34.6
Liquid Assets / Short-term Liabilities	48.8	40.0	45.4	40.2	53.6
TC Liquid Assets / Total Assets	20.1	18.5	17.6	21.5	21.1
<b>Profitability</b>					
Net Profit/Losses / Total Assets	0.6	1.2	0.8	1.1	0.9
Net Profit/Losses / Total Shareholders' Equity	5.4	9.6	8.7	10.6	10.7
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.8	1.8	1.1	1.4	1.4
<b>Income-Expenditure Structure</b>					
Net Interest Income After Specific Provisions / Total Assets	5.6	6.8	4.6	4.6	3.7
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	100.7	92.3	82.3	81.5	72.1
Non-interest Income (net) / Total Assets	-0.4	-0.5	0.6	0.8	1.4
Other Operating Expenses / Total Assets	4.2	4.3	3.6	3.9	3.5
Personnel Expenses / Other Operating Expenses	51.0	53.4	54.0	55.0	47.7
Non-interest Income (net) / Other Operating Expenses	-10.3	-11.8	17.3	20.6	39.1

**JPMorgan Chase Bank N.A.**

## Assets

(USD Million)

Year	Period	Liquid Assets									Loans and Receivables		
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total				
2010	TC	2	0	0	413	0	0	0	413	415	0	0	0
	FC	38	0	0	1	0	0	0	1	40	0	0	0
	Total	40	1	0	414	0	0	0	414	455	0	0	0
2009	TC	0	0	0	53	0	0	0	53	53	0	0	0
	FC	0	73	0	1	0	0	0	1	74	0	0	0
	Total	0	73	0	54	0	0	0	54	127	0	0	0
2008	TC	1	2	23	126	0	0	0	126	152	0	0	0
	FC	3	0	0	0	0	0	0	0	3	0	0	0
	Total	4	2	23	126	0	0	0	126	155	0	0	0
2007	TC	5	1	0	137	0	0	0	137	143	0	0	0
	FC	0	0	0	0	0	0	0	0	0	0	0	0
	Total	6	1	0	137	0	0	0	137	143	0	0	0
2006	TC	1	106	0	28	0	0	0	28	135	0	0	0
	FC	1	19	0	0	0	0	0	0	20	0	0	0
	Total	2	125	0	28	0	0	0	28	154	0	0	0

## Liabilities

(USD Million)

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	Permanent Assets											Total Assets	
Total	Investments and Associates (net)			Subsidiaries (net)		Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)	Total			Un-classified Assets
	Accounted with Equity Method	Non-consolidated		Non-consolidated Financials	Non-consolidated Financials								
		Financials	Non-Financials										
	0	0	0	0	0	0	1	0	0	1	0	417	
	0	0	0	0	0	0	0	0	0	0	0	40	
	0	0	0	0	0	0	1	0	0	1	0	456	
	0	0	0	0	0	0	2	0	0	2	5	60	
	0	0	0	0	0	0	0	0	0	0	0	74	
	0	0	0	0	0	0	2	0	0	2	5	134	
	0	0	0	0	0	0	2	0	0	2	2	157	
	0	0	0	0	0	0	0	0	0	0	0	3	
	0	0	0	0	0	0	2	0	0	2	2	160	
	0	0	0	0	0	0	2	2	0	4	2	149	
	0	0	0	0	0	0	0	0	0	0	2	3	
	0	0	0	0	0	0	2	2	0	4	4	151	
	0	0	0	0	0	0	1	0	0	1	2	137	
	0	0	0	0	0	0	0	0	0	0	0	20	
	0	0	0	0	0	0	1	0	0	1	2	157	

Shareholders' Equity											Total Liabilities
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Total Income (Loss)		Total		
							Previous Years	Current Year		Total	
303	100	0	41	650	0	0	460	140	600	1250	
60	50	0	11	670	0	0	330	150	480	1150	
30	40	0	7	660	0	0	180	140	320	980	
40	50	0	9	860	0	0	50	190	240	1100	
30	20	0	5	710	0	0	0	40	40	750	
30	20	0	5	710	0	0	0	40	40	750	

## JPMorgan Chase Bank N.A.

### Off Balance-Sheet Commitments

(USD Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative Financial Instruments			
		Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Trading Transactions		
												Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2010	TC	0	0	0	0	0	0	105	0	105	0	66	369	0
	FC	6	0	0	0	0	6	0	0	0	0	118	371	0
	Total	6	0	0	0	0	6	105	0	105	0	183	740	0
2009	TC	0	0	0	0	0	0	31	0	31	0	211	200	0
	FC	6	0	0	0	0	6	0	0	0	0	213	202	0
	Total	6	0	0	0	0	6	31	0	31	0	424	403	0
2008	TC	0	0	0	0	0	0	14	0	14	0	0	47	0
	FC	6	0	0	0	0	6	0	0	0	0	0	47	0
	Total	6	0	0	0	0	6	14	0	14	0	0	94	0
2007	TC	0	0	0	0	0	0	35	0	35	0	0	16	0
	FC	6	0	0	0	0	6	0	0	0	0	0	16	0
	Total	6	0	0	0	0	6	35	0	35	0	0	32	0
2006	TC	0	0	0	0	0	0	15	0	15	0	0	55	0
	FC	6	0	0	0	0	6	0	0	0	0	0	55	0
	Total	6	0	0	0	0	6	15	0	15	0	0	110	0

### Income-Expenditure

(USD Million)

USD million)

Year	Operating Income													
	Interest Income from					Interest Expenses on				Net Interest Income/Expenses	Net Fees and Commissions			Dividend Income
	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total		Fees and Commiss. Received From	Fees and Commiss. Paid	Net	
2010	0	3	21	8	33	1	0	0	1	32	3	0	3	0
2009	0	1	9	11	21	0	0	1	2	19	1	0	1	0
2008	0	4	24	7	35	5	0	0	5	30	7	0	7	0
2007	0	11	20	3	34	6	0	0	6	27	14	0	14	0
2006	0	7	27	3	36	21	0	0	21	16	5	0	5	0

					Custody and Pledged Securities				Total Off Balance-Sheet Commitments
FX	Interest Rate				Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.		
Futures	Futures	Others	Total	Total				Total	
0	0	0	434	434	2	0	0	2	541
0	0	0	489	489	0	0	0	0	495
<b>0</b>	<b>0</b>	<b>0</b>	<b>923</b>	<b>923</b>	<b>2</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>1,036</b>
0	0	0	411	411	128	0	0	128	571
0	0	0	415	415	0	0	0	0	421
<b>0</b>	<b>0</b>	<b>0</b>	<b>826</b>	<b>826</b>	<b>128</b>	<b>0</b>	<b>0</b>	<b>128</b>	<b>992</b>
0	0	0	47	47	170	0	0	170	231
0	0	0	47	47	0	0	0	0	53
<b>0</b>	<b>0</b>	<b>0</b>	<b>94</b>	<b>94</b>	<b>170</b>	<b>0</b>	<b>0</b>	<b>170</b>	<b>284</b>
0	0	0	16	16	549	0	0	549	601
0	0	0	16	16	0	0	0	0	22
<b>0</b>	<b>0</b>	<b>0</b>	<b>32</b>	<b>32</b>	<b>549</b>	<b>0</b>	<b>0</b>	<b>549</b>	<b>623</b>
0	0	0	55	55	844	0	0	844	914
0	0	0	55	55	0	0	0	0	61
<b>0</b>	<b>0</b>	<b>0</b>	<b>110</b>	<b>110</b>	<b>844</b>	<b>0</b>	<b>0</b>	<b>844</b>	<b>974</b>

Trading Profit/Loss (Net)	Other Operating Income	Total Oper. Profit/Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Profit/Loss From Equity Method Applied Subsidiar.	Net Monetary Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov. for Income Taxes from Continuing Oper. (+/-)	Net Profit/Loss from Contin. Oper.	Net Profit/Loss from Termin. Oper.	Net Profit (Loss)
-2	1	34	0	17	17	0	0	0	17	-3	14	0	14
21	0	42	2	21	19	0	0	0	19	-4	15	0	15
-3	0	35	0	18	17	0	0	0	17	-4	14	0	14
2	1	44	0	20	24	0	0	0	24	-5	19	0	19
0	0	21	1	16	5	0	0	0	5	-1	4	0	4

## Ratios

(%)

	2010	2009	2008	2007	2006
<b>Capital Ratios</b>					
Shareholders' Equity / (Amount subject to credit + market + operational risk)	106.9	116.4	121.8	123.0	251.3
Shareholders' Equity / Total Assets	27.4	85.7	61.1	72.7	47.8
(Shareholders' Equity - Permanent Assets) / Total Assets	27.1	84.3	59.6	70.3	47.1
Net On Balance Sheet Position / Total Shareholders' Equity	-229.3	62.3	-40.6	-11.1	-73.5
Net On and Off Balance Sheet Position / Total Shareholders' Equity	161.8	-14.8	7.1	3.7	-0.6
<b>Balance-Sheet Ratios</b>					
TC Assets / Total Assets	91.3	44.7	98.1	98.2	87.5
TC Liabilities / Total Liabilities	28.5	97.0	73.0	90.3	52.4
FC Assets / FC Liabilities	12.2	1,838.2	7.1	18.0	26.3
TC Deposits / Total Deposits	0.4	75.4	22.5	54.8	2.8
TC Loans and Receivables / Total Loans and Receivables	-	-	-	-	-
Total Deposits / Total Assets	71.6	4.0	34.5	21.5	49.0
Funds Borrowed / Total Assets	0.0	0.0	0.0	0.0	0.0
<b>Assets Quality</b>					
Financial Assets (net) / Total Assets	90.7	40.3	79.1	90.4	17.8
Total Loans and Receivables / Total Assets	0.0	0.0	0.0	0.0	0.0
Total Loans and Receivables / Total Deposits	0.0	0.0	0.0	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	0.3	1.5	1.5	2.3	0.6
Consumer Loans / Total Loans and Receivables	-	-	-	-	-
<b>Liquidity</b>					
Liquid Assets / Total Assets	99.6	94.9	97.2	94.8	98.3
Liquid Assets / Short-term Liabilities	137.8	1,484.1	278.4	433.4	192.3
TC Liquid Assets / Total Assets	91.0	39.6	95.3	94.5	85.8
<b>Profitability</b>					
Net Profit/Losses / Total Assets	3.0	11.3	8.7	12.5	2.4
Net Profit/Losses / Total Shareholders' Equity	11.1	13.2	14.2	17.2	5.0
Profit/Losses Before Taxes after Continuing Operations / Total Assets	3.8	14.4	10.9	15.6	3.0
<b>Income-Expenditure Structure</b>					
Net Interest Income After Specific Provisions / Total Assets	6.9	14.3	19.1	18.1	10.1
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	92.7	46.1	86.8	62.2	75.1
Non-interest Income (net) / Total Assets	0.5	16.7	2.9	11.0	3.3
Other Operating Expenses / Total Assets	3.7	15.5	11.1	13.5	10.0
Personnel Expenses / Other Operating Expenses	35.9	28.1	33.6	31.5	26.6
Non-interest Income (net) / Other Operating Expenses	14.8	107.9	26.1	81.8	33.3

## Millennium Bank A.Ş.

### Assets

(USD Million)

Year	Period	Liquid Assets								Loans and Receivables			
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total				
2010	TC	4	13	0	60	0	0	0	60	77	395	14	5
	FC	32	35	0	3	0	0	0	3	69	13	0	0
	Total	36	48	0	63	0	0	0	63	147	407	14	5
2009	TC	69	23	0	23	0	0	1	23	115	459	14	4
	FC	42	47	0	3	0	0	0	4	93	20	0	0
	Total	111	70	0	26	0	0	1	27	208	479	14	4
2008	TC	54	0	26	10	0	0	9	20	100	561	7	1
	FC	50	38	0	2	0	0	4	6	93	14	0	0
	Total	104	38	26	13	0	0	13	26	193	575	7	1
2007	TC	3	0	0	179	0	0	0	179	182	622	1	0
	FC	81	53	0	12	0	0	4	16	149	13	0	0
	Total	83	53	0	191	0	0	4	195	331	635	1	0
2006	TC	3	11	0	103	0	0	5	108	122	429	0	0
	FC	63	43	0	9	0	0	3	12	118	23	0	0
	Total	66	54	0	112	0	0	8	120	240	452	0	0

### Liabilities

(USD Million)

Year	Period	Deposits	Non-Deposit Funds						Other Liabilities				
			Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop. & Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2010	TC	174	0	0	0	0	0	12	0	0	0	0	4
	FC	314	1	0	0	0	0	1	3	0	0	0	0
	Total	488	2	0	0	0	0	2	15	0	0	1	4
2009	TC	186	0	0	0	0	0	1	8	0	0	0	6
	FC	413	0	0	0	0	0	0	14	0	0	2	0
	Total	598	0	0	0	0	0	1	22	0	0	2	6
2008	TC	146	0	0	0	0	0	8	9	0	0	0	3
	FC	502	0	0	0	0	0	0	17	0	0	0	2
	Total	648	0	0	0	0	0	8	26	0	0	1	5
2007	TC	98	0	7	0	0	7	28	32	0	0	1	4
	FC	726	0	0	0	0	0	0	3	0	0	1	0
	Total	824	0	7	0	0	7	28	35	0	0	2	5
2006	TC	85	0	0	0	0	0	7	10	0	0	1	2
	FC	532	0	0	0	0	0	1	1	0	0	0	2
	Total	617	0	0	0	0	0	8	10	0	0	1	4



	Permanent Assets										Un- classified Assets	Total Assets
Total	Investments and Associates (net)			Subsidiaries (net)		Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)	Total		
	Accounted with Equity Method	Non-consolidated		Non- consolidated Financials	Non- consolidated Financials							
		Financials	Non- Financials									
404	0	0	0	0	0	0	4	1	1	7	17	505
13	0	0	0	0	0	0	0	0	0	0	0	82
416	0	0	0	0	0	0	4	1	1	7	17	587
469	0	0	0	0	0	0	6	1	0	7	16	607
20	0	0	0	0	0	0	0	0	0	0	0	113
489	0	0	0	0	0	0	6	1	0	7	16	720
567	0	0	0	0	0	0	5	1	0	6	13	685
14	0	0	0	0	0	0	0	0	0	0	0	107
581	0	0	0	0	0	0	5	1	0	6	13	793
622	0	0	0	0	0	0	11	7	0	19	15	838
13	0	0	0	0	0	0	0	0	0	0	0	162
635	0	0	0	0	0	0	11	7	0	19	15	1,000
429	0	0	0	0	0	0	10	9	0	20	12	583
23	0	0	0	0	0	0	0	0	0	0	0	141
452	0	0	0	0	0	0	10	9	0	20	12	724

Shareholders' Equity												Total Liabilities
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Total Income (Loss)		Total	Total		
							Previous Years	Current Year			Total	
70	10	0	243	1320	180	0	-700	-100	-790	700	2680	
70	10	0	273	1320	180	0	-700	-100	-790	700	3190	
70	10	0	273	1320	180	0	-700	-100	-790	700	5870	
70	20	0	243	1360	180	0	-600	-120	-720	820	2920	
70	20	0	163	0	0	0	0	0	0	0	4280	
70	20	0	403	1360	180	0	-600	-120	-720	820	7200	
70	20	0	293	1330	110	0	-500	20	-480	970	2720	
70	20	0	193	0	0	0	0	0	0	0	5210	
70	20	0	483	1330	110	0	-500	20	-480	970	7930	
70	20	0	743	1410	150	0	-620	-30	-650	910	2700	
70	20	0	43	0	0	0	0	0	0	0	7300	
70	20	0	783	1410	150	0	-620	-30	-650	910	1,0000	
30	20	0	253	1170	120	0	-320	-190	-510	780	1890	
30	20	0	33	0	0	0	0	0	0	0	5350	
30	20	0	283	1170	120	0	-320	-190	-510	780	7240	

## Millennium Bank A.Ş.

### Off Balance-Sheet Commitments

(USD Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative Financial Instruments			
		Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Trading Transactions		
												Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2010	TC	42	0	0	0	0	42	65	620	685	0	7	104	21
	FC	7	0	0	0	0	8	6	0	6	0	8	864	30
	Total	49	0	0	0	0	50	70	620	690	0	15	967	52
2009	TC	14	0	0	0	0	14	437	303	740	70	0	91	0
	FC	4	0	1	0	0	5	1,561	0	1,561	613	7	490	30
	Total	17	0	1	0	0	18	1,998	303	2,301	683	7	581	30
2008	TC	4	0	0	0	0	4	48	206	253	99	0	184	0
	FC	10	0	3	0	0	13	49	0	49	803	9	700	0
	Total	15	0	3	0	0	18	96	206	302	902	9	883	0
2007	TC	4	0	0	0	0	4	22	3	25	145	0	218	0
	FC	2	0	0	0	0	3	5	0	5	715	29	650	67
	Total	6	0	0	0	0	6	27	3	30	860	29	869	67
2006	TC	1	0	0	0	0	1	203	8	210	121	8	299	0
	FC	3	0	1	0	0	3	0	0	0	480	7	497	11
	Total	4	0	1	0	0	5	203	8	211	601	15	796	11

### Income-Expenditure

(USD Million)

USD million)

Year	Operating Income													
	Interest Income from					Interest Expenses on				Net Interest Income/ Expenses	Net Fees and Commissions			Dividend Income
	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total		Fees and Commiss. Received From	Fees and Commiss. Paid	Net	
2010	42	2	1	1	47	25	0	0	25	22	3	0	3	0
2009	49	3	3	4	59	36	0	0	36	23	3	1	2	0
2008	53	5	12	5	75	41	0	2	43	32	3	1	2	0
2007	61	7	36	3	107	48	0	1	50	57	3	2	2	0
2006	37	3	19	2	61	42	0	5	46	14	7	1	5	0

				Custody and Pledged Securities					Total Off Balance- Sheet Commit- ments
FX Futures	Interest Rate Futures	Others	Total	Total	Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.	Total	
0	0	0	132	132	18	1,836	0	1,854	2,713
0	0	0	902	902	21	2,489	0	2,510	3,425
<b>0</b>	<b>0</b>	<b>0</b>	<b>1,034</b>	<b>1,034</b>	<b>38</b>	<b>4,325</b>	<b>0</b>	<b>4,364</b>	<b>6,138</b>
0	0	0	91	161	46	849	16	910	1,825
0	3	0	531	1,143	41	1,288	58	1,387	4,097
<b>0</b>	<b>3</b>	<b>0</b>	<b>622</b>	<b>1,304</b>	<b>87</b>	<b>2,138</b>	<b>74</b>	<b>2,298</b>	<b>5,922</b>
0	0	0	184	284	116	446	5	567	1,108
0	0	0	709	1,512	67	815	41	923	2,497
<b>0</b>	<b>0</b>	<b>0</b>	<b>893</b>	<b>1,795</b>	<b>182</b>	<b>1,261</b>	<b>47</b>	<b>1,490</b>	<b>3,605</b>
0	0	0	218	363	308	452	10	770	1,161
0	0	0	746	1,461	76	609	28	713	2,183
<b>0</b>	<b>0</b>	<b>0</b>	<b>964</b>	<b>1,824</b>	<b>384</b>	<b>1,061</b>	<b>38</b>	<b>1,483</b>	<b>3,344</b>
0	0	0	307	427	275	372	9	656	1,295
0	0	0	515	995	90	443	16	549	1,548
<b>0</b>	<b>0</b>	<b>0</b>	<b>822</b>	<b>1,422</b>	<b>365</b>	<b>815</b>	<b>25</b>	<b>1,205</b>	<b>2,843</b>

Trading Profit/ Loss (Net)	Other Operating Income	Total Oper. Profit/ Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Profit/Loss From Equity Method Applied Subsidiar.	Net Monetary Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov.for Income Taxes from Continuing Oper. (+/-)	Net Profit/ Loss from Contin. Oper.	Net Profit/ Loss from Termin. Oper.	Net Profit (Loss)
-6	3	21	2	30	-10	0	0	0	-10	1	-10	0	-10
-5	2	22	3	33	-14	0	0	0	-14	2	-12	0	-12
-7	9	36	2	33	1	0	0	0	1	1	2	0	2
-19	1	41	3	42	-4	0	0	0	-4	0	-3	0	-3
-18	20	22	2	40	-19	0	0	0	-19	0	-19	0	-19

**Ratios**

(%)

	2010	2009	2008	2007	2006
<b>Capital Ratios</b>					
Shareholders' Equity / (Amount subject to credit + market + operational risk)	15.0	19.2	22.3	16.9	20.8
Shareholders' Equity / Total Assets	11.9	11.4	12.2	9.1	10.8
(Shareholders' Equity - Permanent Assets) / Total Assets	9.2	9.1	10.7	7.2	8.0
Net On Balance Sheet Position / Total Shareholders' Equity	73.9	33.6	33.5	-142.1	-167.4
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-1.7	2.6	0.8	16.9	1.3
<b>Balance-Sheet Ratios</b>					
TC Assets / Total Assets	86.0	84.3	86.5	83.8	80.5
TC Liabilities / Total Liabilities	45.7	40.5	34.3	27.0	26.1
FC Assets / FC Liabilities	25.7	26.3	20.6	22.2	26.3
TC Deposits / Total Deposits	35.7	31.0	22.6	11.8	13.8
TC Loans and Receivables / Total Loans and Receivables	97.0	95.9	97.6	98.0	94.9
Total Deposits / Total Assets	83.2	83.1	81.7	82.4	85.3
Funds Borrowed / Total Assets	0.3	0.0	0.0	0.0	0.0
<b>Assets Quality</b>					
Financial Assets (net) / Total Assets	10.7	3.7	3.2	19.5	16.5
Total Loans and Receivables / Total Assets	70.9	67.9	73.3	63.5	62.4
Total Loans and Receivables / Total Deposits	85.3	81.8	89.6	77.1	73.2
Loans Under Follow-up (gross) / Total Loans and Receivables	3.3	2.8	1.2	0.1	0.0
Loans Under Follow-up (net) / Total Loans and Receivables	2.2	2.0	1.1	0.1	0.0
Specific Provisions / Loans Under Follow-up	34.7	29.6	14.1	31.1	24.8
Permanent Assets / Total Assets	2.7	2.3	1.5	1.9	2.7
Consumer Loans / Total Loans and Receivables	49.0	56.9	64.6	69.3	69.7
<b>Liquidity</b>					
Liquid Assets / Total Assets	25.0	28.7	22.7	32.7	32.0
Liquid Assets / Short-term Liabilities	41.4	62.7	48.4	77.7	65.3
TC Liquid Assets / Total Assets	13.2	15.9	11.5	18.2	16.1
<b>Profitability</b>					
Net Profit/Losses / Total Assets	-1.6	-1.7	0.2	-0.3	-2.7
Net Profit/Losses / Total Shareholders' Equity	-13.6	-14.6	1.9	-3.6	-24.7
Profit/Losses Before Taxes after Continuing Operations / Total Assets	-1.7	-2.0	0.1	-0.4	-2.6
<b>Income-Expenditure Structure</b>					
Net Interest Income After Specific Provisions / Total Assets	3.4	2.7	3.9	5.7	2.0
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	92.7	88.0	85.3	137.7	64.4
Non-interest Income (net) / Total Assets	0.0	-0.1	0.6	-1.6	1.1
Other Operating Expenses / Total Assets	5.1	4.6	4.2	4.2	5.5
Personnel Expenses / Other Operating Expenses	52.2	53.3	53.6	50.4	34.2
Non-interest Income (net) / Other Operating Expenses	-0.5	-1.3	13.4	-37.6	19.8

## Société Générale (SA)

### Assets

(USD Million)

Year	Period	Liquid Assets								Loans and Receivables			
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total				
2010	TC	30	0	65	56	0	0	0	56	152	209	10	7
	FC	42	0	0	0	0	0	0	0	42	16	0	0
	Total	72	0	65	56	0	0	0	56	194	225	10	7
2009	TC	25	0	0	74	0	0	0	74	99	83	5	3
	FC	17	11	0	0	0	0	0	0	28	20	0	0
	Total	42	11	0	74	0	0	0	74	127	103	6	3
2008	TC	5	0	108	109	0	0	0	109	223	65	1	0
	FC	10	0	0	0	0	0	0	0	11	4	0	0
	Total	16	0	108	110	0	0	0	110	234	69	1	0
2007	TC	1	95	0	279	0	0	0	279	374	56	0	0
	FC	19	20	0	10	0	0	0	10	49	6	0	0
	Total	20	115	0	288	0	0	0	288	423	62	0	0
2006	TC	0	94	0	164	0	0	0	164	258	67	0	0
	FC	17	111	0	1	0	0	0	1	130	3	0	0
	Total	17	205	0	165	0	0	0	165	387	69	0	0

### Liabilities

(USD Million)

Year	Period	Deposits	Non-Deposit Funds						Other Liabilities				
			Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop. & Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2010	TC	1	180	0	0	0	180	0	0	0	0	1	7
	FC	43	139	0	0	0	139	0	0	0	0	0	0
	Total	43	319	0	0	0	319	0	0	0	0	1	7
2009	TC	47	2	0	0	0	2	0	0	0	0	0	1
	FC	31	140	0	0	0	140	0	0	0	0	0	0
	Total	78	141	0	0	0	141	0	0	0	0	0	1
2008	TC	36	5	0	0	0	5	1	0	0	0	0	0
	FC	130	111	0	0	0	111	0	0	0	0	0	0
	Total	166	116	0	0	0	116	1	0	0	0	0	0
2007	TC	1	123	0	0	0	123	0	0	0	0	1	30
	FC	1	311	0	0	0	311	6	0	0	0	0	0
	Total	2	435	0	0	0	435	6	0	0	0	1	30
2006	TC	74	62	18	0	0	80	7	0	0	0	0	0
	FC	1	272	0	0	0	272	3	0	0	0	0	0
	Total	75	334	18	0	0	352	10	0	0	0	0	0

	Permanent Assets										Un-classified Assets	Total Assets
	Investments and Associates (net)			Subsidiaries (net)		Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)	Total		
	Accounted with Equity Method	Non-consolidated		Non-consolidated Financials	Non-consolidated Financials							
Total		Financials	Non-Financials									
212	0	0	0	0	0	0	3	5	0	8	8	380
16	0	0	0	0	0	0	0	0	0	0	1	59
228	0	0	0	0	0	0	3	5	0	8	8	439
85	0	0	0	0	0	0	3	3	0	6	1	191
20	0	0	0	0	0	0	0	0	0	0	3	51
105	0	0	0	0	0	0	3	3	0	6	4	242
66	0	0	0	0	0	0	3	2	0	5	1	295
4	0	0	0	0	0	0	0	0	0	0	3	18
69	0	0	0	0	0	0	3	2	0	5	4	313
56	0	0	0	0	0	0	4	1	0	4	4	438
6	0	0	0	0	0	0	0	0	0	0	3	59
62	0	0	0	0	0	0	4	1	0	4	7	497
67	0	0	0	0	0	0	3	0	0	3	4	332
3	0	0	0	0	0	0	0	0	0	0	3	135
69	0	0	0	0	0	0	3	0	0	3	7	467

Shareholders' Equity												Total Liabilities
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Total Income (Loss)		Total	Total		
							Previous Years	Current Year				
6	1	0	15	86	13	0	-42	3	-39	60	255	
1	0	0	1	0	0	0	0	0	0	0	183	
7	1	0	17	86	13	0	-42	3	-39	60	439	
2	1	0	5	46	13	0	-32	-11	-43	15	69	
3	0	0	3	0	0	0	0	0	0	0	173	
5	1	0	8	46	13	0	-32	-11	-43	15	242	
2	1	0	4	44	13	0	-19	-12	-32	26	70	
1	0	0	2	0	0	0	0	0	0	0	242	
3	1	0	6	44	13	0	-19	-12	-32	26	313	
2	1	0	34	28	17	0	-12	-13	-25	20	178	
1	0	0	7	0	0	0	0	0	0	0	319	
3	1	0	41	28	17	0	-12	-13	-25	20	497	
1	0	0	9	23	14	0	1	-11	-10	27	191	
1	0	0	4	0	0	0	0	0	0	0	277	
3	0	0	13	23	14	0	1	-11	-10	27	467	

## Société Générale (SA)

### Off Balance-Sheet Commitments

(USD Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative Financial Instruments			
		Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Trading Transactions		
												Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2010	TC	1	0	0	0	0	1	0	0	0	0	0	125	0
	FC	90	0	14	0	14	118	11	0	11	0	0	149	0
	Total	91	0	14	0	14	119	11	0	11	0	0	274	0
2009	TC	2	0	0	0	0	2	13	0	13	0	1	121	0
	FC	104	0	9	0	22	135	56	0	56	0	3	122	0
	Total	106	0	9	0	22	136	69	0	69	0	4	242	0
2008	TC	2	0	0	0	0	2	0	0	0	0	1	228	0
	FC	106	0	10	0	5	122	0	0	0	0	10	320	0
	Total	108	0	10	0	5	124	0	0	0	0	11	548	0
2007	TC	0	0	0	0	0	0	2	0	2	0	25	254	0
	FC	80	0	12	0	13	106	0	0	0	0	116	956	0
	Total	81	0	12	0	13	106	2	0	2	0	141	1,209	0
2006	TC	5	0	0	0	0	5	1	0	1	0	42	156	0
	FC	75	0	10	0	21	106	0	0	0	0	224	293	0
	Total	80	0	10	0	21	111	1	0	1	0	266	449	0

### Income-Expenditure

(USD Million)

USD million)

Year	Operating Income													
	Interest Income from					Interest Expenses on				Net Interest Income/Expenses	Net Fees and Commissions			Dividend Income
	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total		Fees and Commiss. Received From	Fees and Commiss. Paid	Net	
2010	28	6	6	12	51	5	3	0	8	44	5	1	4	0
2009	15	4	3	12	33	7	2	0	9	24	4	1	3	0
2008	8	16	12	5	41	9	10	5	25	16	4	0	3	0
2007	11	25	15	1	52	10	44	1	56	-4	4	0	4	0
2006	10	24	6	1	41	12	17	9	37	4	3	0	3	0

					Custody and Pledged Securities				Total Off Balance-Sheet Commitments
FX	Interest Rate				Items Held in	Pledged	Accepted Indepen. Guaran. and Warran.		
Futures	Futures	Others	Total	Total	Custody	Securities		Total	
0	0	0	125	125	0	57	0	57	183
0	0	0	149	149	0	0	0	0	278
<b>0</b>	<b>0</b>	<b>0</b>	<b>274</b>	<b>274</b>	<b>0</b>	<b>57</b>	<b>0</b>	<b>57</b>	<b>461</b>
0	0	0	122	122	0	11	0	11	147
0	0	0	125	125	0	0	0	0	315
<b>0</b>	<b>0</b>	<b>0</b>	<b>246</b>	<b>246</b>	<b>0</b>	<b>11</b>	<b>0</b>	<b>11</b>	<b>463</b>
0	0	0	229	229	0	0	0	0	231
0	0	0	330	330	0	0	0	0	452
<b>0</b>	<b>0</b>	<b>0</b>	<b>559</b>	<b>559</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>683</b>
0	0	0	278	278	0	0	0	0	281
0	0	0	1,072	1,072	0	0	0	0	1,177
<b>0</b>	<b>0</b>	<b>0</b>	<b>1,350</b>	<b>1,350</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1,458</b>
0	0	0	198	198	0	0	0	0	204
0	0	0	517	517	0	0	0	0	623
<b>0</b>	<b>0</b>	<b>0</b>	<b>715</b>	<b>715</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>826</b>

Trading Profit/Loss (Net)	Other Operating Income	Total Oper. Profit/Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Profit/Loss From Equity Method Applied Subsidiar.	Net Monetary Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov. for Income Taxes from Continuing Oper. (+/-)	Net Profit/Loss from Contin. Oper.	Net Profit/Loss from Termin. Oper.	Net Profit (Loss)
-20	3	31	5	25	1	0	0	0	1	2	3	0	3
-12	1	15	4	22	-11	0	0	0	-11	0	-11	0	-11
-9	0	11	2	20	-10	0	0	0	-10	-2	-12	0	-12
6	0	6	1	17	-12	0	0	0	-12	-1	-13	0	-13
-9	1	-2	2	10	-14	0	0	0	-14	3	-11	0	-11



## Ratios

(%)

	2010	2009	2008	2007	2006
<b>Capital Ratios</b>					
Shareholders' Equity / (Amount subject to credit + market + operational risk)	20.0	10.2	23.2	11.7	15.0
Shareholders' Equity / Total Assets	13.6	6.3	8.2	3.9	5.7
(Shareholders' Equity - Permanent Assets) / Total Assets	11.0	3.0	6.4	3.1	5.0
Net On Balance Sheet Position / Total Shareholders' Equity	-208.8	-803.9	-873.7	-1,334.1	-513.0
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-0.1	2.4	4.9	27.7	5.2
<b>Balance-Sheet Ratios</b>					
TC Assets / Total Assets	86.6	78.9	94.3	88.2	71.1
TC Liabilities / Total Liabilities	58.2	28.4	22.5	35.8	40.8
FC Assets / FC Liabilities	32.0	29.5	7.4	18.4	48.9
TC Deposits / Total Deposits	1.7	60.1	21.6	66.1	99.3
TC Loans and Receivables / Total Loans and Receivables	92.9	80.7	94.5	89.7	96.4
Total Deposits / Total Assets	9.9	32.1	53.0	0.4	16.0
Funds Borrowed / Total Assets	72.7	58.4	37.0	87.4	71.5
<b>Assets Quality</b>					
Financial Assets (net) / Total Assets	12.8	30.5	35.2	58.0	35.4
Total Loans and Receivables / Total Assets	52.0	43.5	22.2	12.5	14.8
Total Loans and Receivables / Total Deposits	525.7	135.3	41.9	3,447.2	92.4
Loans Under Follow-up (gross) / Total Loans and Receivables	4.3	5.2	1.6	0.0	0.0
Loans Under Follow-up (net) / Total Loans and Receivables	1.4	1.9	1.2	0.0	0.0
Specific Provisions / Loans Under Follow-up	67.1	62.8	24.1	-	-
Permanent Assets / Total Assets	2.6	3.3	1.8	0.9	0.7
Consumer Loans / Total Loans and Receivables	80.4	44.7	18.6	1.0	0.6
<b>Liquidity</b>					
Liquid Assets / Total Assets	44.2	52.5	75.0	85.2	82.9
Liquid Assets / Short-term Liabilities	170.3	87.9	106.6	157.5	151.2
TC Liquid Assets / Total Assets	34.7	40.9	71.5	75.3	55.1
<b>Profitability</b>					
Net Profit/Losses / Total Assets	0.6	-4.6	-3.9	-2.6	-2.4
Net Profit/Losses / Total Shareholders' Equity	4.4	-72.8	-47.4	-66.3	-41.9
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.1	-4.4	-3.3	-2.4	-3.0
<b>Income-Expenditure Structure</b>					
Net Interest Income After Specific Provisions / Total Assets	9.2	8.4	5.1	-0.9	0.9
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	132.0	133.1	148.5	-69.2	-274.1
Non-interest Income (net) / Total Assets	-3.0	-3.4	-1.7	2.1	-1.3
Other Operating Expenses / Total Assets	5.7	9.3	6.2	3.4	2.1
Personnel Expenses / Other Operating Expenses	55.5	62.2	56.2	57.8	51.0
Non-interest Income (net) / Other Operating Expenses	-51.8	-36.8	-26.6	61.5	-58.6

## The Royal Bank of Scotland N.V.

### Assets

(USD Million)

Year	Period	Liquid Assets								Loans and Receivables			
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total				
2010	TC	7	126	85	14	127	0	0	142	360	80	19	17
	FC	15	140	0	32	0	0	0	32	187	82	0	0
	Total	22	266	85	46	127	0	0	174	546	161	19	17
2009	TC	8	15	504	20	70	0	0	90	617	62	19	17
	FC	26	3	0	6	0	0	0	6	34	65	0	0
	Total	34	17	504	25	70	0	0	95	651	127	19	17
2008	TC	48	0	362	4	215	0	0	218	628	96	18	15
	FC	28	1	0	30	0	0	0	30	59	31	0	0
	Total	76	1	362	33	215	0	0	248	687	126	18	15
2007	TC	14	1	65	37	289	0	0	326	406	165	25	21
	FC	27	6	0	56	0	0	0	56	89	83	0	0
	Total	42	7	65	93	289	0	0	382	496	248	25	21
2006	TC	4	29	0	82	216	0	0	298	330	36	18	16
	FC	15	7	0	20	0	0	0	20	42	76	0	0
	Total	19	36	0	102	216	0	0	318	372	112	18	16

### Liabilities

(USD Million)

Year	Period	Deposits	Non-Deposit Funds						Other Liabilities				
			Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop. & Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2010	TC	117	99	0	0	0	99	1	0	0	0	2	0
	FC	198	4	0	0	0	4	31	0	0	0	1	15
	Total	315	103	0	0	0	103	32	0	0	0	3	15
2009	TC	125	24	0	0	0	24	4	0	0	0	2	1
	FC	367	0	0	0	0	0	4	0	0	0	1	20
	Total	492	24	0	0	0	24	8	0	0	0	3	21
2008	TC	105	103	0	0	0	103	0	0	0	0	59	1
	FC	325	1	0	0	0	1	35	0	0	49	9	10
	Total	430	103	0	0	0	103	35	0	0	49	69	11
2007	TC	92	140	0	0	0	140	0	0	0	0	8	1
	FC	276	0	0	0	0	0	49	0	0	52	0	4
	Total	368	140	0	0	0	140	49	0	0	52	8	5
2006	TC	86	54	11	0	0	64	0	0	0	0	5	2
	FC	211	0	0	0	0	0	15	0	0	20	0	4
	Total	297	54	11	0	0	64	15	0	0	20	5	5

	Permanent Assets										Un-classified Assets	Total Assets
Total	Investments and Associates (net)			Subsidiaries (net)		Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)	Total		
	Accounted with Equity Method	Non-consolidated		Non-consolidated Financials	Non-consolidated Financials							
		Financials	Non-Financials									
82	0	0	0	0	0	0	1	0	21	22	8	471
82	0	0	0	0	0	0	0	0	0	0	0	268
163	0	0	0	0	0	0	1	0	21	22	8	740
63	0	0	0	0	0	0	15	0	0	16	11	707
65	0	0	0	0	0	0	0	0	0	0	0	98
128	0	0	0	0	0	0	15	0	0	16	11	805
99	0	0	0	0	0	0	16	0	0	16	13	756
31	0	0	0	0	0	0	0	0	0	0	0	90
130	0	0	0	0	0	0	16	0	0	16	13	846
169	0	0	0	0	0	0	19	0	0	19	19	614
83	0	0	0	0	0	0	0	0	0	0	0	172
252	0	0	0	0	0	0	19	0	0	19	19	786
38	0	0	0	0	0	0	18	0	0	18	5	392
76	0	0	0	0	0	0	0	0	0	0	0	118
114	0	0	0	0	0	0	18	0	0	18	5	510

				Shareholders' Equity							Total Liabilities
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Total Income (Loss)		Total		
							Previous Years	Current Year		Total	
210	30	00	274	700	460	00	1160	150	1310	2470	
110	30	00	2247	7300	4900	00	7200	4700	1200	24200	413393805
110	50	01	76104	200	4200	00	4800	2200	7100	13200	416430846
140	30	01	26106	2600	5700	00	4000	2300	6400	14600	405381786
80	10	00	1639	2100	3900	00	2600	700	3300	9300	260250510

## The Royal Bank of Scotland N.V.

### Off Balance-Sheet Commitments

(USD Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative Financial Instruments			
		Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Trading Transactions		
												Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2010	TC	40	0	0	0	0	40	67	159	227	0	30	143	0
	FC	172	37	85	0	0	294	393	324	717	0	3,170	710	0
	Total	212	37	85	0	0	333	461	483	944	0	3,201	853	0
2009	TC	20	0	0	0	0	20	28	153	180	0	107	443	0
	FC	128	18	58	0	0	204	77	655	733	0	1,080	628	0
	Total	148	18	58	0	0	223	105	808	913	0	1,187	1,071	0
2008	TC	39	0	0	0	0	39	2	254	256	0	176	490	0
	FC	189	27	81	0	1	298	0	906	906	0	1,228	727	0
	Total	227	27	81	0	1	336	2	1,160	1,162	0	1,404	1,217	0
2007	TC	16	0	0	0	0	16	1	101	102	0	285	1,555	0
	FC	195	24	33	0	0	253	0	283	283	0	872	1,553	0
	Total	211	24	33	0	0	269	1	384	386	0	1,157	3,108	0
2006	TC	9	0	0	0	0	9	20	0	20	0	442	413	0
	FC	134	23	29	0	1	187	44	0	44	0	574	412	0
	Total	143	23	29	0	1	196	64	0	64	0	1,017	825	0

### Income-Expenditure

(USD Million)

USD million)

Year	Operating Income													
	Interest Income from					Interest Expenses on				Net Interest Income/Expenses	Net Fees and Commissions			Dividend Income
	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total		Fees and Commiss. Received From	Fees and Commiss. Paid	Net	
2010	17	2	15	16	50	9	1	0	10	40	32	1	32	0
2009	15	3	25	36	80	8	9	0	17	64	45	1	44	0
2008	35	10	41	16	103	17	25	2	44	58	38	1	37	0
2007	19	15	63	5	102	31	30	0	61	41	32	2	30	0
2006	6	14	38	4	62	18	21	3	42	20	23	1	23	0

					Custody and Pledged Securities				Total Off Balance-Sheet Commitments
FX	Interest Rate				Items Held in	Pledged	Accepted Indepen. Guaran. and Warran.		
Futures	Futures	Others	Total	Total	Custody	Securities		Total	
0	0	0	173	173	79	1,723	0	1,803	2,242
0	0	0	3,881	3,881	29	0	0	29	4,920
<b>0</b>	<b>0</b>	<b>0</b>	<b>4,054</b>	<b>4,054</b>	<b>108</b>	<b>1,723</b>	<b>0</b>	<b>1,831</b>	<b>7,162</b>
0	0	0	550	550	170	1,325	0	1,495	2,245
0	0	0	1,709	1,709	31	0	0	31	2,676
<b>0</b>	<b>0</b>	<b>0</b>	<b>2,259</b>	<b>2,259</b>	<b>202</b>	<b>1,325</b>	<b>0</b>	<b>1,526</b>	<b>4,921</b>
0	0	0	666	666	272	1,295	0	1,566	2,526
0	0	0	1,955	1,955	37	0	0	37	3,196
<b>0</b>	<b>0</b>	<b>0</b>	<b>2,621</b>	<b>2,621</b>	<b>309</b>	<b>1,295</b>	<b>0</b>	<b>1,603</b>	<b>5,722</b>
0	0	0	1,839	1,839	1,964	1	0	1,965	3,923
0	0	0	2,426	2,426	22	0	0	22	2,984
<b>0</b>	<b>0</b>	<b>0</b>	<b>4,265</b>	<b>4,265</b>	<b>1,986</b>	<b>1</b>	<b>0</b>	<b>1,987</b>	<b>6,907</b>
0	0	0	855	855	1,508	1	0	1,509	2,394
0	0	0	986	986	8	0	0	8	1,224
<b>0</b>	<b>0</b>	<b>0</b>	<b>1,841</b>	<b>1,841</b>	<b>1,516</b>	<b>1</b>	<b>0</b>	<b>1,517</b>	<b>3,618</b>

Trading Profit/Loss (Net)	Other Operating Income	Total Oper. Profit/Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Profit/Loss From Equity Method Applied Subsidiar.	Net Monetary Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov. for Income Taxes from Continuing Oper. (+/-)	Net Profit/Loss from Contin. Oper.	Net Profit/Loss from Termin. Oper.	Net Profit (Loss)
-1	3	73	12	41	20	0	0	0	20	-5	15	0	15
-3	6	110	4	47	59	0	0	0	59	-12	47	0	47
-9	5	91	8	55	28	0	0	0	28	-6	22	0	22
18	7	97	5	60	32	0	0	0	32	-9	23	0	23
-5	7	45	0	38	7	0	0	0	7	0	7	0	7

**Ratios**

(%)

	2010	2009	2008	2007	2006
<b>Capital Ratios</b>					
Shareholders' Equity / (Amount subject to credit + market + operational risk)	37.6	53.5	34.4	35.0	35.1
Shareholders' Equity / Total Assets	33.4	30.0	15.6	18.6	18.3
(Shareholders' Equity - Permanent Assets) / Total Assets	30.2	27.9	13.3	15.7	14.3
Net On Balance Sheet Position / Total Shareholders' Equity	7.4	-120.4	-225.3	-96.6	-141.6
Net On and Off Balance Sheet Position / Total Shareholders' Equity	2.2	-4.7	7.2	5.9	-2.6
<b>Balance-Sheet Ratios</b>					
TC Assets / Total Assets	63.7	87.8	89.4	78.1	76.8
TC Liabilities / Total Liabilities	66.2	51.2	49.2	51.5	50.9
FC Assets / FC Liabilities	107.5	25.1	20.9	45.1	47.2
TC Deposits / Total Deposits	37.1	25.4	24.4	25.1	28.8
TC Loans and Receivables / Total Loans and Receivables	50.0	49.6	76.1	67.2	33.3
Total Deposits / Total Assets	42.6	61.1	50.8	46.8	58.2
Funds Borrowed / Total Assets	13.9	3.0	12.2	17.9	10.5
<b>Assets Quality</b>					
Financial Assets (net) / Total Assets	23.5	11.8	29.3	48.6	62.3
Total Loans and Receivables / Total Assets	22.1	15.9	15.3	32.1	22.4
Total Loans and Receivables / Total Deposits	51.7	26.0	30.2	68.5	38.5
Loans Under Follow-up (gross) / Total Loans and Receivables	11.4	14.8	14.1	9.9	15.7
Loans Under Follow-up (net) / Total Loans and Receivables	1.1	1.2	2.5	1.6	1.6
Specific Provisions / Loans Under Follow-up	90.2	91.9	82.5	83.6	89.6
Permanent Assets / Total Assets	3.2	2.2	2.3	3.0	4.0
Consumer Loans / Total Loans and Receivables	0.5	1.0	0.9	0.3	0.4
<b>Liquidity</b>					
Liquid Assets / Total Assets	73.9	80.8	81.2	63.1	73.0
Liquid Assets / Short-term Liabilities	129.3	125.3	127.3	100.0	100.7
TC Liquid Assets / Total Assets	48.6	76.6	74.2	51.7	64.8
<b>Profitability</b>					
Net Profit/Losses / Total Assets	2.0	5.9	2.6	3.0	1.4
Net Profit/Losses / Total Shareholders' Equity	6.1	19.5	16.9	15.9	7.8
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.7	7.3	3.3	4.0	1.4
<b>Income-Expenditure Structure</b>					
Net Interest Income After Specific Provisions / Total Assets	5.3	7.4	6.2	4.8	3.9
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	54.1	54.5	57.5	39.2	44.4
Non-interest Income (net) / Total Assets	4.5	5.7	3.9	7.1	4.9
Other Operating Expenses / Total Assets	5.6	5.8	6.5	7.6	7.5
Personnel Expenses / Other Operating Expenses	58.2	50.2	48.7	46.7	51.0
Non-interest Income (net) / Other Operating Expenses	80.4	99.0	59.5	92.7	65.9

## Turkland Bank A.Ş.

### Assets

(USD Million)

Year	Period	Liquid Assets								Loans and Receivables			
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total				
2010	TC	31	0	9	0	118	31	0	149	190	505	26	11
	FC	42	52	0	0	25	0	0	25	120	133	0	0
	Total	74	52	9	0	143	31	0	175	309	638	26	11
2009	TC	12	0	52	1	93	26	0	120	184	366	23	19
	FC	36	45	0	0	0	0	0	0	81	115	0	0
	Total	47	45	52	1	93	26	0	120	265	482	23	19
2008	TC	15	0	81	1	47	20	0	67	163	289	10	8
	FC	6	63	0	0	0	0	0	0	68	100	0	0
	Total	21	63	81	1	47	20	0	67	231	389	10	8
2007	TC	10	0	0	106	0	0	0	106	117	291	8	7
	FC	4	17	0	3	0	0	0	3	25	70	0	0
	Total	14	17	0	110	0	0	0	110	141	361	8	7
2006	TC	11	7	0	70	0	0	0	70	88	167	4	4
	FC	3	34	0	0	2	0	0	2	39	50	0	0
	Total	13	42	0	70	2	0	0	71	126	217	4	4

### Liabilities

(USD Million)

Year	Period	Deposits	Non-Deposit Funds						Other Liabilities				
			Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop. & Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2010	TC	429	10	0	0	0	10	0	0	0	0	6	15
	FC	315	50	0	0	0	50	0	0	0	0	0	1
	Total	743	60	0	0	0	60	0	0	0	0	6	15
2009	TC	327	7	0	0	0	7	0	0	0	0	3	9
	FC	239	26	0	0	0	26	0	0	0	0	0	0
	Total	566	33	0	0	0	33	0	0	0	0	3	9
2008	TC	218	5	0	0	0	5	0	0	0	0	2	8
	FC	161	129	0	0	0	129	0	0	0	0	1	0
	Total	380	134	0	0	0	134	0	0	0	0	3	9
2007	TC	186	2	19	0	0	21	0	0	0	0	2	15
	FC	100	124	0	0	0	124	0	0	0	0	0	2
	Total	286	126	19	0	0	145	0	0	0	0	2	17
2006	TC	140	3	15	0	0	18	0	0	0	0	2	1
	FC	100	59	0	0	0	59	0	0	0	0	0	0
	Total	240	62	15	0	0	77	0	0	0	0	2	1

	Permanent Assets											Total Assets	
Total	Investments and Associates (net)			Subsidiaries (net)		Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)	Total			Un-classified Assets
	Accounted with Equity Method	Non-consolidated		Non-consolidated Financials	Non-consolidated Financials								
		Financials	Non-Financials										
520	0	0	0	0	0	0	9	1	0	10	10	729	
133	0	0	0	0	0	0	0	0	0	0	0	253	
652	0	0	0	0	0	0	9	1	0	10	10	982	
370	0	0	0	0	0	0	9	1	0	10	9	573	
115	0	0	0	0	0	0	0	0	0	0	0	196	
486	0	0	0	0	0	0	9	1	0	10	9	770	
291	0	0	0	0	0	0	11	2	0	13	8	475	
100	0	0	0	0	0	0	0	0	0	0	28	196	
391	0	0	0	0	0	0	11	2	0	13	36	671	
292	0	0	0	0	0	0	5	1	0	6	16	430	
70	0	0	0	0	0	0	0	0	0	0	25	119	
361	0	0	0	0	0	0	5	1	0	6	40	549	
168	0	0	0	0	0	0	5	0	8	13	2	271	
50	0	0	0	0	0	0	0	0	0	0	15	104	
218	0	0	0	0	0	0	5	0	8	13	17	374	

Shareholders' Equity												Total Liabilities
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Total Income (Loss)		Total	Total		
							Previous Years	Current Year				
11	3	0	34	111	21	9	0	2	2	142	616	
1	0	0	1	0	0	0	0	0	0	0	366	
12	3	0	36	111	22	9	0	2	2	143	982	
11	2	0	25	114	21	8	0	2	2	145	503	
0	0	1	1	0	0	0	0	0	0	0	266	
11	2	1	26	114	21	8	0	2	2	145	770	
6	3	0	18	112	17	7	0	1	1	136	378	
0	0	2	3	0	0	0	0	0	0	0	293	
6	3	2	21	112	17	7	0	1	1	136	671	
5	2	0	24	60	22	11	-2	1	-2	91	323	
0	0	1	3	0	0	0	0	0	0	0	226	
5	2	1	27	60	22	11	-2	1	-2	91	549	
3	1	0	6	25	18	9	0	-2	-2	50	215	
0	0	0	0	0	0	0	0	0	0	0	160	
3	1	0	7	25	18	9	0	-2	-2	50	374	



## Turkland Bank A.Ş.

### Off Balance-Sheet Commitments

(USD Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative Financial Instruments			
		Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinancing given as Guarantee	Others	Total	Irrevocable	Revolvable	Total	Derivative Financial Instruments Held for Hedging	Trading Transactions		
												Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2010	TC	399	0	0	0	0	399	56	3,025	3,081	0	0	0	0
	FC	96	11	70	0	59	236	69	0	69	0	0	0	0
	Total	494	11	70	0	59	635	125	3,025	3,150	0	0	0	0
2009	TC	317	0	0	0	0	317	47	0	47	0	0	0	0
	FC	90	6	49	0	15	160	8	0	8	0	0	9	0
	Total	406	6	49	0	15	477	55	0	55	0	0	9	0
2008	TC	226	0	0	0	0	226	20	0	20	0	0	0	0
	FC	110	9	68	0	15	202	0	0	0	0	0	0	0
	Total	336	9	68	0	15	428	20	0	20	0	0	0	0
2007	TC	169	0	0	0	0	169	19	0	19	0	0	0	0
	FC	76	9	63	0	9	157	9	0	9	0	0	75	0
	Total	245	9	63	0	9	326	28	0	28	0	0	75	0
2006	TC	136	0	0	0	0	136	14	0	14	0	1	0	0
	FC	70	9	45	0	27	151	0	0	0	0	3	13	0
	Total	206	9	45	0	27	287	14	0	14	0	3	13	0

### Income-Expenditure

(USD Million)

USD million)

Year	Operating Income													
	Interest Income from					Interest Expenses on				Net Interest Income/Expenses	Net Fees and Commissions			Dividend Income
	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total		Fees and Commissions Received From	Fees and Commissions Paid	Net	
2010	60	0	14	2	75	37	2	2	41	34	11	1	11	0
2009	66	0	14	4	84	35	6	0	41	43	9	1	9	0
2008	66	1	11	3	81	38	7	2	47	34	7	0	6	0
2007	43	2	19	2	67	35	6	3	44	23	5	0	5	0
2006	30	1	8	2	41	26	3	3	32	9	6	1	5	0

				Custody and Pledged Securities					Total Off Balance-Sheet Commitments
FX	Interest Rate				Items Held in	Pledged	Accepted Indepen. Guaran. and Warran.		
Futures	Futures	Others	Total	Total	Custody	Securities		Total	
0	0	0	0	0	194	2,915	0	3,109	6,590
0	0	0	0	0	26	593	0	619	924
0	0	0	0	0	220	3,508	0	3,728	7,513
0	0	0	0	0	154	2,008	0	2,162	2,526
0	0	0	0	9	9	17	594	0	612
0	0	0	0	9	9	172	2,602	0	2,774
0	0	0	0	0	180	1,194	0	1,374	1,621
0	0	0	0	0	14	556	0	570	772
0	0	0	0	0	194	1,749	0	1,943	2,392
0	0	0	0	0	146	639	0	785	973
0	0	0	0	75	75	17	378	0	395
0	0	0	0	75	75	163	1,017	0	1,180
0	0	0	0	1	1	118	13	0	132
0	0	0	0	16	16	10	6	0	16
0	0	0	0	17	17	128	20	0	148

Trading Profit/Loss (Net)	Other Operating Income	Total Oper. Profit/Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Profit/Loss From Equity Method Applied Subsidiar.	Net Monetary Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov. for Income Taxes from Continuing Oper. (+/-)	Net Profit/Loss from Contin. Oper.	Net Profit/Loss from Termin. Oper.	Net Profit (Loss)
5	19	70	11	56	3	0	0	0	3	-1	2	0	2
7	1	60	15	43	2	0	0	0	2	0	2	0	2
0	4	44	5	39	0	0	0	0	0	0	1	0	1
2	3	33	5	28	1	0	0	0	1	0	1	0	1
-4	12	22	6	20	-4	0	1	0	-3	1	-2	0	-2

# Ratios

(%)

	2010	2009	2008	2007	2006
<b>Capital Ratios</b>					
Shareholders' Equity / (Amount subject to credit + market + operational risk)	14.0	19.3	21.9	18.9	16.7
Shareholders' Equity / Total Assets	14.5	18.8	20.3	16.6	13.4
(Shareholders' Equity - Permanent Assets) / Total Assets	12.0	17.0	18.1	15.4	9.7
Net On Balance Sheet Position / Total Shareholders' Equity	0.0	0.1	-1.2	-1.6	0.2
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-0.2	0.1	-1.2	-1.9	-1.0
<b>Balance-Sheet Ratios</b>					
TC Assets / Total Assets	74.3	74.5	70.8	78.3	72.3
TC Liabilities / Total Liabilities	62.7	65.4	56.4	58.8	57.4
FC Assets / FC Liabilities	69.0	73.8	66.9	52.5	65.0
TC Deposits / Total Deposits	57.7	57.8	57.5	65.2	58.5
TC Loans and Receivables / Total Loans and Receivables	79.7	76.3	74.5	80.7	77.2
Total Deposits / Total Assets	75.7	73.6	56.6	52.1	64.1
Funds Borrowed / Total Assets	6.1	4.3	20.0	22.9	16.7
<b>Assets Quality</b>					
Financial Assets (net) / Total Assets	17.8	15.6	10.0	20.0	19.1
Total Loans and Receivables / Total Assets	66.4	63.1	58.3	65.8	58.1
Total Loans and Receivables / Total Deposits	87.8	85.8	102.9	126.4	90.7
Loans Under Follow-up (gross) / Total Loans and Receivables	4.0	4.7	2.6	2.2	2.0
Loans Under Follow-up (net) / Total Loans and Receivables	2.3	0.8	0.6	0.1	0.2
Specific Provisions / Loans Under Follow-up	42.7	82.3	77.8	93.2	88.5
Permanent Assets / Total Assets	2.5	1.8	2.2	1.2	3.6
Consumer Loans / Total Loans and Receivables	1.7	1.2	1.1	1.1	1.7
<b>Liquidity</b>					
Liquid Assets / Total Assets	28.3	31.0	31.6	25.7	33.7
Liquid Assets / Short-term Liabilities	45.7	53.5	67.4	55.2	64.0
TC Liquid Assets / Total Assets	16.2	20.4	21.4	21.2	23.4
<b>Profitability</b>					
Net Profit/Losses / Total Assets	0.2	0.2	0.1	0.1	-0.5
Net Profit/Losses / Total Shareholders' Equity	1.1	1.1	0.4	0.6	-3.7
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.3	0.3	0.1	0.1	-0.7
<b>Income-Expenditure Structure</b>					
Net Interest Income After Specific Provisions / Total Assets	2.9	4.2	4.6	3.5	2.1
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	41.5	53.3	69.9	58.1	35.6
Non-interest Income (net) / Total Assets	3.6	2.2	1.5	1.9	3.5
Other Operating Expenses / Total Assets	5.7	5.6	5.8	5.1	5.4
Personnel Expenses / Other Operating Expenses	46.5	52.9	60.8	59.1	44.8
Non-interest Income (net) / Other Operating Expenses	63.5	39.3	26.2	37.4	65.8

## WestLB AG

### Assets

(USD Million)

Year	Period	Liquid Assets								Loans and Receivables			
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total				
2010	TC	11	0	463	221	0	0	0	221	695	12	0	0
	FC	13	25	0	0	0	0	0	0	38	21	0	0
	Total	24	25	463	221	0	0	0	221	733	33	0	0
2009	TC	2	27	141	119	0	0	0	119	289	1	0	0
	FC	9	43	0	0	0	0	0	0	52	23	0	0
	Total	11	70	141	119	0	0	0	119	341	24	0	0
2008	TC	3	0	207	142	0	0	0	142	352	6	0	0
	FC	18	143	0	1	0	0	0	1	162	19	0	0
	Total	21	143	207	143	0	0	0	143	514	24	0	0
2007	TC	2	9	444	236	0	0	0	236	689	35	0	0
	FC	13	16	0	0	0	0	0	0	28	0	0	0
	Total	14	24	444	236	0	0	0	236	718	35	0	0
2006	TC	0	9	0	216	0	0	0	216	226	1	0	0
	FC	2	258	0	0	0	0	0	0	260	1	0	0
	Total	2	267	0	216	0	0	0	216	486	1	0	0

### Liabilities

(USD Million)

Year	Period	Deposits	Non-Deposit Funds						Other Liabilities				
			Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop. & Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2010	TC	26	563	0	0	0	563	0	0	0	0	0	0
	FC	12	58	0	0	0	58	0	0	0	0	0	0
	Total	38	620	0	0	0	620	0	0	0	0	0	0
2009	TC	67	2	0	0	0	2	2	0	0	0	0	0
	FC	99	97	0	0	0	97	0	0	0	0	0	0
	Total	166	99	0	0	0	99	2	0	0	0	0	0
2008	TC	9	6	0	0	0	6	5	0	0	0	0	4
	FC	399	33	0	0	0	33	0	0	0	0	1	0
	Total	408	39	0	0	0	39	5	0	0	0	1	4
2007	TC	96	1	0	0	0	1	2	0	0	0	0	10
	FC	391	161	0	0	0	161	0	0	0	0	0	0
	Total	487	162	0	0	0	162	2	0	0	0	0	10
2006	TC	395	0	0	0	0	0	1	0	0	0	0	1
	FC	25	0	0	0	0	0	0	0	0	0	0	0
	Total	420	0	0	0	0	0	1	0	0	0	0	1

	Permanent Assets											Total Assets	
Total	Investments and Associates (net)			Subsidiaries (net)		Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)	Total			Un-classified Assets
	Accounted with Equity Method	Non-consolidated		Non-consolidated Financials	Non-consolidated Financials								
		Financials	Non-Financials										
12	0	0	0	0	0	0	0	0	0	0	0	708	
21	0	0	0	0	0	0	0	0	0	0	10	69	
33	0	0	0	0	0	0	0	0	0	0	11	777	
1	0	0	0	0	0	0	0	0	0	0	0	290	
23	0	0	0	0	0	0	0	0	0	0	8	84	
24	0	0	0	0	0	0	0	0	0	0	8	374	
6	0	0	0	0	0	0	0	0	0	0	0	358	
19	0	0	0	0	0	0	0	0	0	0	6	187	
24	0	0	0	0	0	0	0	0	0	0	6	545	
35	0	0	0	0	0	0	0	0	0	0	3	728	
0	0	0	0	0	0	0	0	0	0	0	0	28	
35	0	0	0	0	0	0	0	0	0	0	3	756	
1	0	0	0	0	0	0	0	0	0	0	5	232	
1	0	0	0	0	0	0	0	0	0	0	0	261	
1	0	0	0	0	0	0	0	0	0	0	5	492	

Shareholders' Equity												Total Liabilities
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Total Income (Loss)		Total	Total		
							Previous Years	Current Year			Total	
20	20	0	4	35	19	0	47	13	60	114	707	
0	0	0	0	0	0	0	0	0	0	0	70	
2	2	0	4	35	19	0	47	13	60	114	777	
1	1	0	3	36	19	0	28	20	49	104	177	
1	0	0	1	0	0	0	0	0	0	0	197	
2	1	0	5	36	19	0	28	20	49	104	374	
1	2	0	12	36	19	0	14	14	28	82	110	
2	0	0	3	0	0	0	0	0	0	0	435	
3	2	0	16	36	19	0	14	14	28	82	545	
1	1	0	13	47	25	0	8	11	19	90	200	
3	0	0	3	0	0	0	0	0	0	0	556	
4	1	0	17	47	25	0	8	11	19	90	756	
1	1	0	5	38	21	0	6	0	6	65	465	
2	0	0	2	0	0	0	0	0	0	0	27	
3	1	0	7	38	21	0	6	0	6	65	492	

## WestLB AG

### Off Balance-Sheet Commitments

(USD Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative Financial Instruments			
		Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Trading Transactions		
												Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2010	TC	0	0	0	0	0	0	1	0	1	0	0	0	0
	FC	8	0	0	0	0	8	1	0	1	0	0	0	0
	Total	8	0	0	0	0	8	3	0	3	0	0	0	0
2009	TC	1	0	0	0	0	1	24	0	24	0	0	174	0
	FC	7	0	0	0	0	7	49	0	49	0	0	100	0
	Total	8	0	0	0	0	8	73	0	73	0	0	274	0
2008	TC	0	0	0	0	0	0	16	0	16	0	1	420	0
	FC	7	0	0	0	0	7	20	0	20	0	1	565	0
	Total	7	0	0	0	0	7	36	0	36	0	2	985	0
2007	TC	0	0	0	0	0	0	41	0	41	0	0	795	0
	FC	7	0	0	0	0	8	41	0	41	0	0	503	0
	Total	8	0	0	0	0	8	82	0	82	0	0	1,298	0
2006	TC	0	0	0	0	0	0	0	0	0	0	0	447	0
	FC	7	0	1	0	0	8	0	0	0	0	2	252	0
	Total	7	0	1	0	0	9	0	0	0	0	2	699	0

### Income-Expenditure

(USD Million)

USD million)

Year	Operating Income													
	Interest Income from					Interest Expenses on				Net Interest Income/ Expenses	Net Fees and Commissions			Dividend Income
	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total		Fees and Commiss. Received From	Fees and Commiss. Paid	Net	
2010	2	1	11	7	21	3	5	0	8	13	13	0	12	0
2009	2	2	12	6	22	4	2	0	5	17	10	0	9	0
2008	4	4	25	13	45	6	4	0	10	35	8	0	8	0
2007	3	6	46	7	62	30	3	1	33	29	0	0	0	0
2006	0	18	42	6	66	20	30	0	50	16	0	0	0	0



## Ratios

(%)

	2010	2009	2008	2007	2006
<b>Capital Ratios</b>					
Shareholders' Equity / (Amount subject to credit + market + operational risk)	72.7	84.1	71.8	76.7	104.2
Shareholders' Equity / Total Assets	14.7	27.9	15.1	11.9	13.2
(Shareholders' Equity - Permanent Assets) / Total Assets	14.6	27.8	15.0	11.9	13.2
Net On Balance Sheet Position / Total Shareholders' Equity	-0.3	-108.0	-299.7	-585.2	358.2
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-0.3	-18.8	-22.4	-37.2	-0.4
<b>Balance-Sheet Ratios</b>					
TC Assets / Total Assets	91.1	77.7	65.7	96.2	47.0
TC Liabilities / Total Liabilities	91.1	47.3	20.1	26.5	94.5
FC Assets / FC Liabilities	99.6	42.4	42.9	5.1	960.1
TC Deposits / Total Deposits	69.0	40.6	2.3	19.8	94.0
TC Loans and Receivables / Total Loans and Receivables	35.7	3.6	23.5	100.0	41.5
Total Deposits / Total Assets	4.9	44.4	74.8	64.5	85.4
Funds Borrowed / Total Assets	79.9	26.5	7.2	21.4	0.0
<b>Assets Quality</b>					
Financial Assets (net) / Total Assets	28.5	31.8	26.2	31.2	44.0
Total Loans and Receivables / Total Assets	4.2	6.4	4.5	4.6	0.3
Total Loans and Receivables / Total Deposits	85.7	14.4	6.0	7.2	0.3
Loans Under Follow-up (gross) / Total Loans and Receivables	0.0	0.0	0.0	0.0	0.0
Loans Under Follow-up (net) / Total Loans and Receivables	0.0	0.0	0.0	0.0	0.0
Specific Provisions / Loans Under Follow-up	-	-	-	-	-
Permanent Assets / Total Assets	0.0	0.1	0.1	0.1	0.1
Consumer Loans / Total Loans and Receivables	3.1	3.6	2.6	2.2	41.5
<b>Liquidity</b>					
Liquid Assets / Total Assets	94.4	91.3	94.3	94.9	98.7
Liquid Assets / Short-term Liabilities	115.2	138.0	117.7	108.9	115.0
TC Liquid Assets / Total Assets	89.5	77.2	64.6	91.2	45.9
<b>Profitability</b>					
Net Profit/Losses / Total Assets	1.7	5.4	2.5	1.5	0.0
Net Profit/Losses / Total Shareholders' Equity	11.4	19.2	16.6	12.2	0.2
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.1	6.6	3.2	1.8	0.0
<b>Income-Expenditure Structure</b>					
Net Interest Income After Specific Provisions / Total Assets	1.7	4.5	6.4	3.8	3.2
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	41.3	43.8	109.3	92.3	97.3
Non-interest Income (net) / Total Assets	2.4	5.8	-0.5	0.3	0.1
Other Operating Expenses / Total Assets	1.9	3.5	2.3	2.2	3.2
Personnel Expenses / Other Operating Expenses	48.4	47.9	49.9	47.3	48.0
Non-interest Income (net) / Other Operating Expenses	123.8	166.9	-23.2	14.3	2.8



## Development and Investment Banks

### Assets

(USD Million)

Year	Period	Liquid Assets								Loans and Receivables			
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total				
2010	TC	82	2,869	558	323	1,480	791	0	2,593	6,102	7,259	211	168
	FC	186	439	0	19	349	36	0	404	1,028	5,020	9	9
	Total	268	3,307	558	342	1,828	827	0	2,997	7,130	12,279	221	178
2009	TC	89	1,473	1,704	250	1,250	489	0	1,988	5,255	6,949	217	162
	FC	80	601	0	12	349	43	0	403	1,084	4,072	4	4
	Total	169	2,074	1,704	262	1,598	531	0	2,392	6,339	11,021	221	166
2008	TC	44	1,226	1,155	160	946	225	0	1,331	3,756	6,791	129	117
	FC	82	266	5	17	294	42	0	353	706	3,037	5	5
	Total	127	1,492	1,160	178	1,240	266	0	1,684	4,462	9,828	134	122
2007	TC	18	1,661	1,123	591	1,271	152	0	2,013	4,816	7,009	137	128
	FC	78	263	0	28	282	51	0	361	703	2,836	3	3
	Total	97	1,924	1,123	618	1,553	203	0	2,374	5,518	9,845	140	130
2006	TC	17	920	421	226	690	117	0	1,033	2,391	4,642	129	122
	FC	30	413	0	25	244	52	0	322	765	2,387	2	2
	Total	48	1,333	421	251	934	169	0	1,354	3,156	7,029	131	125

### Liabilities

(USD Million)

Year	Period	Deposits	Non-Deposit Funds						Other Liabilities				
			Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop. & Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2010	TC	0	292	708	409	1,296	2,705	18	0	0	0	648	375
	FC	0	5,920	93	0	457	6,469	20	0	0	176	43	237
	Total	0	6,212	801	409	1,753	9,175	38	0	0	176	691	612
2009	TC	0	86	935	70	961	2,051	14	0	0	0	763	397
	FC	0	5,481	31	0	161	5,673	7	0	0	193	59	215
	Total	0	5,567	966	70	1,122	7,724	22	0	0	193	823	612
2008	TC	0	168	523	0	889	1,580	23	0	0	0	702	418
	FC	0	4,562	37	0	78	4,677	14	0	0	207	24	189
	Total	0	4,731	560	0	967	6,257	37	0	0	207	726	607
2007	TC	0	259	780	0	153	1,193	81	0	0	0	1,789	377
	FC	0	4,261	58	0	76	4,395	14	0	2	231	35	172
	Total	0	4,520	838	0	230	5,588	95	0	2	231	1,824	549
2006	TC	0	70	339	0	80	489	19	0	0	0	851	335
	FC	0	3,127	55	0	0	3,182	5	0	0	250	59	140
	Total	0	3,197	394	0	80	3,671	24	0	0	250	910	475

	Permanent Assets										Un-classified Assets	Total Assets
Total	Investments and Associates (net)			Subsidiaries (net)		Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)	Total		
	Accounted with Equity Method	Non-consolidated		Non-consolidated Financials	Non-consolidated Financials							
		Financials	Non-Financials									
7,302	0	89	4	105	9	0	132	12	2	354	85	13,843
5,020	0	1	0	77	5	0	0	0	0	83	141	6,272
12,322	0	90	4	182	14	0	132	12	2	437	226	20,115
7,004	0	74	9	118	16	0	149	10	2	377	129	12,765
4,072	0	1	0	71	5	0	0	0	0	77	169	5,403
11,076	0	74	9	190	21	0	149	10	2	455	298	18,168
6,802	0	33	9	117	6	0	136	5	3	309	107	10,974
3,037	0	0	0	70	5	0	0	0	0	75	278	4,096
9,839	0	33	9	187	10	0	136	5	3	384	385	15,070
7,018	0	93	12	120	2	0	166	10	9	412	123	12,369
2,836	0	0	8	71	6	0	0	0	0	85	292	3,916
9,854	0	93	19	192	8	0	166	10	9	496	416	16,285
4,649	6	72	20	48	9	0	154	6	0	315	116	7,471
2,387	0	0	6	0	5	0	0	0	0	11	280	3,443
7,036	6	72	26	48	14	0	154	6	0	326	397	10,914

				Shareholders' Equity									Total Liabilities
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Total Income (Loss)			Total			
							Previous Years	Current Year			Total		
189	58	0	1,288	6,242	1,275	1,107	-16	548	531	9,154	13,148		
0	0	0	477	0	21	0	0	0	0	21	6,967		
189	58	0	1,765	6,242	1,296	1,107	-16	548	531	9,175	20,115		
185	114	0	1,474	5,563	1,351	989	-81	664	583	8,486	12,011		
0	0	0	474	0	10	0	0	0	0	10	6,157		
186	114	0	1,948	5,563	1,360	989	-81	664	583	8,495	18,168		
138	109	0	1,390	4,315	1,395	771	-77	606	529	7,010	9,980		
0	0	1	435	0	-21	0	0	0	0	-21	5,091		
138	109	1	1,825	4,315	1,374	771	-77	606	529	6,989	15,070		
126	145	0	2,518	4,355	1,950	834	-161	745	583	7,723	11,433		
0	0	2	456	0	0	0	0	0	0	0	4,851		
126	145	3	2,974	4,355	1,950	834	-161	745	583	7,722	16,285		
98	99	0	1,404	2,779	1,685	503	-109	526	416	5,383	7,276		
0	0	1	455	0	1	0	0	0	0	1	3,638		
99	99	2	1,859	2,779	1,686	503	-109	526	416	5,384	10,914		

## Development and Investment Banks

### Off Balance-Sheet Commitments

(USD Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative Financial Instruments			
		Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Trading Transactions		
												Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2010	TC	1,418	0	0	0	1,788	3,206	531	2,092	2,624	0	121	698	169
	FC	1,292	4	520	0	811	2,627	400	3,595	3,994	0	273	1,561	522
	Total	2,710	4	520	0	2,599	5,833	931	5,687	6,618	0	394	2,258	691
2009	TC	1,447	0	0	0	1,173	2,620	472	143	615	0	60	610	89
	FC	660	15	282	0	775	1,732	357	637	994	0	61	1,408	379
	Total	2,107	15	282	0	1,949	4,353	829	780	1,609	0	122	2,018	468
2008	TC	911	0	0	0	790	1,701	26	270	296	0	14	400	60
	FC	615	18	416	0	339	1,387	451	370	821	0	117	771	269
	Total	1,526	18	416	0	1,128	3,088	478	639	1,117	0	131	1,171	329
2007	TC	519	0	0	0	777	1,296	12	164	176	0	218	912	2,461
	FC	503	10	375	0	422	1,309	572	188	760	0	281	1,242	2,332
	Total	1,021	10	375	0	1,199	2,605	584	352	936	0	499	2,153	4,793
2006	TC	217	0	0	0	341	558	3	155	158	0	144	663	65
	FC	458	8	169	0	240	875	362	176	538	0	154	1,788	64
	Total	675	8	169	0	581	1,433	364	332	696	0	297	2,451	129

### Income-Expenditure

(USD Million)

USD million)

Year	Operating Income													
	Interest Income from					Interest Expenses on				Net Interest Income/Expenses	Net Fees and Commissions			Dividend Income
	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total		Fees and Commiss. Received From	Fees and Commiss. Paid	Net	
2010	632	94	228	78	1,033	0	112	85	197	836	96	13	83	26
2009	867	80	244	86	1,277	0	198	79	278	999	81	11	69	20
2008	772	113	250	118	1,252	0	176	85	261	991	37	6	31	23
2007	854	91	265	166	1,376	0	245	125	371	1,006	49	7	41	18
2006	562	63	180	99	904	0	175	36	211	693	36	9	28	12

					Custody and Pledged Securities				Total Off Balance-Sheet Commitments
FX	Interest Rate				Items Held in	Pledged	Accepted Indepen. Guaran. and Warran.		
Futures	Futures	Others	Total	Total	Custody	Securities		Total	
0	0	22	1,010	1,010	5,749,590	6,713	1,194	5,757,498	5,764,337
9	1,023	60	3,449	3,449	212	22,153	11,116	33,481	43,550
<b>9</b>	<b>1,023</b>	<b>83</b>	<b>4,458</b>	<b>4,458</b>	<b>5,749,803</b>	<b>28,866</b>	<b>12,310</b>	<b>5,790,978</b>	<b>5,807,887</b>
0	0	31	790	790	4,421,572	5,367	595	4,427,534	4,431,560
11	1,105	22	2,987	2,987	253	13,075	232	13,559	19,271
<b>11</b>	<b>1,105</b>	<b>53</b>	<b>3,777</b>	<b>3,777</b>	<b>4,421,825</b>	<b>18,442</b>	<b>826</b>	<b>4,441,093</b>	<b>4,450,831</b>
0	0	13	487	487	3,380,597	4,537	541	3,385,675	3,388,158
82	338	87	1,664	1,664	209	10,128	228	10,565	14,438
<b>82</b>	<b>338</b>	<b>100</b>	<b>2,151</b>	<b>2,151</b>	<b>3,380,806</b>	<b>14,665</b>	<b>769</b>	<b>3,396,240</b>	<b>3,402,596</b>
7	0	352	3,950	3,950	3,299,982	5,300	293	3,305,575	3,310,996
221	341	1,590	6,006	6,006	228	7,192	140	7,560	15,635
<b>228</b>	<b>341</b>	<b>1,942</b>	<b>9,956</b>	<b>9,956</b>	<b>3,300,210</b>	<b>12,492</b>	<b>433</b>	<b>3,313,134</b>	<b>3,326,631</b>
31	0	14	916	916	2,618,797	3,239	0	2,622,036	2,623,669
70	0	35	2,111	2,111	248	4,242	0	4,490	8,014
<b>101</b>	<b>0</b>	<b>50</b>	<b>3,028</b>	<b>3,028</b>	<b>2,619,045</b>	<b>7,481</b>	<b>0</b>	<b>2,626,526</b>	<b>2,631,683</b>

Trading Profit/Loss (Net)	Other Operating Income	Total Oper. Profit/Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Profit/Loss From Equity Method Applied Subsidiar.	Net Monetary Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov. for Income Taxes from Continuing Oper. (+/-)	Net Profit/Loss from Contin. Oper.	Net Profit/Loss from Termin. Oper.	Net Profit (Loss)
24	131	1,099	57	380	662	0	0	0	662	-113	549	-1	548
46	110	1,244	101	347	796	0	0	0	796	-132	664	0	664
-4	91	1,131	94	318	719	0	0	0	719	-113	606	0	606
26	174	1,265	39	356	870	0	0	0	870	-111	759	-14	745
-40	292	984	74	290	620	0	0	0	620	-94	526	0	526

# Development and Investment Banks

2006-2010

## Ratios

(%)

	2010	2009	2008	2007	2006
<b>Capital Ratios</b>					
Shareholders' Equity / (Amount subject to credit + market + operational risk)	58.6	60.3	59.4	66.7	86.2
Shareholders' Equity / Total Assets	45.6	46.8	46.4	47.4	49.3
(Shareholders' Equity - Permanent Assets) / Total Assets	43.2	44.0	43.8	44.3	46.3
Net On Balance Sheet Position / Total Shareholders' Equity	4.1	4.4	1.3	-1.8	1.9
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.3	0.2	1.9	0.4	1.6
<b>Balance-Sheet Ratios</b>					
TC Assets / Total Assets	68.8	70.3	72.8	76.0	68.5
TC Liabilities / Total Liabilities	65.4	66.1	66.2	70.2	66.7
FC Assets / FC Liabilities	90.0	87.7	80.5	80.7	94.6
TC Deposits / Total Deposits	-	-	-	-	-
TC Loans and Receivables / Total Loans and Receivables	59.3	63.2	69.1	71.2	66.1
Total Deposits / Total Assets	0.0	0.0	0.0	0.0	0.0
Funds Borrowed / Total Assets	30.9	30.6	31.4	27.8	29.3
<b>Assets Quality</b>					
Financial Assets (net) / Total Assets	14.9	13.2	11.2	14.6	12.4
Total Loans and Receivables / Total Assets	61.3	61.0	65.3	60.5	64.5
Total Loans and Receivables / Total Deposits	-	-	-	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	1.8	2.0	1.4	1.4	1.9
Loans Under Follow-up (net) / Total Loans and Receivables	0.3	0.5	0.1	0.1	0.1
Specific Provisions / Loans Under Follow-up	80.6	75.1	91.7	93.4	95.0
Permanent Assets / Total Assets	2.4	2.8	2.6	3.1	3.0
Consumer Loans / Total Loans and Receivables	1.9	1.6	1.8	1.8	0.6
<b>Liquidity</b>					
Liquid Assets / Total Assets	31.3	32.0	27.8	32.6	27.4
Liquid Assets / Short-term Liabilities	173.8	200.9	174.2	170.3	155.5
TC Liquid Assets / Total Assets	26.4	26.2	23.4	28.6	20.8
<b>Profitability</b>					
Net Profit/Losses / Total Assets	2.7	3.7	4.0	4.6	4.8
Net Profit/Losses / Total Shareholders' Equity	6.0	7.8	8.7	9.6	9.8
Profit/Losses Before Taxes after Continuing Operations / Total Assets	3.3	4.4	4.8	5.3	5.7
<b>Income-Expenditure Structure</b>					
Net Interest Income After Specific Provisions / Total Assets	4.0	5.2	6.3	6.1	6.0
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	72.9	76.2	84.1	78.5	66.3
Non-interest Income (net) / Total Assets	1.3	1.3	0.9	1.6	2.7
Other Operating Expenses / Total Assets	1.9	1.9	2.1	2.2	2.7
Personnel Expenses / Other Operating Expenses	55.3	56.2	59.4	59.0	51.0
Non-interest Income (net) / Other Operating Expenses	69.2	70.6	44.2	72.8	100.4

## Aktif Yatırım Bankası A.Ş.

### Assets

(USD Million)

Year	Period	Liquid Assets								Loans and Receivables			
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total				
2010	TC	28	0	0	0	228	0	0	228	256	414	4	4
	FC	65	119	0	0	34	2	0	36	220	55	0	0
	Total	93	119	0	0	262	2	0	264	476	469	4	4
2009	TC	3	4	18	1	71	0	0	72	97	161	1	1
	FC	9	39	0	0	11	2	0	12	61	39	0	0
	Total	12	43	18	1	82	2	0	84	157	200	1	1
2008	TC	2	17	0	1	26	0	0	27	46	62	0	0
	FC	5	14	0	0	5	2	0	7	26	16	0	0
	Total	7	31	0	1	31	2	0	34	72	77	0	0
2007	TC	0	7	1	0	0	0	0	0	9	52	0	0
	FC	1	11	0	0	0	0	0	0	12	13	0	0
	Total	1	18	1	0	0	0	0	0	21	64	0	0
2006	TC	0	5	0	1	0	0	0	1	6	27	0	0
	FC	1	1	0	0	0	0	0	0	2	2	0	0
	Total	1	7	0	1	0	0	0	1	8	29	0	0

### Liabilities

(USD Million)

Year	Period	Deposits	Non-Deposit Funds					Other Liabilities					
			Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop.& Equip. Held for Sale Purposes and	Subordinated Loans	Miscellaneous Payables	Other External Resources
										Terminated Operations			
2010	TC	0	153	1	181	49	383	0	0	0	0	1	5
	FC	0	69	0	0	349	418	0	0	0	0	1	0
	Total	0	222	1	181	398	801	0	0	0	0	2	6
2009	TC	0	0	58	35	21	114	0	0	0	0	0	1
	FC	0	65	0	0	71	135	0	0	0	0	18	1
	Total	0	65	58	35	92	249	0	0	0	0	18	2
2008	TC	0	0	2	0	1	3	0	0	0	0	0	2
	FC	0	48	0	0	6	54	0	0	0	0	0	0
	Total	0	48	2	0	7	57	0	0	0	0	0	2
2007	TC	0	14	0	0	1	14	0	0	0	0	0	2
	FC	0	17	0	0	7	24	0	0	0	0	0	1
	Total	0	30	0	0	8	38	0	0	0	0	0	2
2006	TC	0	0	0	0	0	0	0	0	0	0	0	0
	FC	0	2	0	0	0	2	0	0	0	0	1	0
	Total	0	2	0	0	0	2	0	0	0	0	1	0

	Permanent Assets											Total Assets	
Total	Investments and Associates (net)			Subsidiaries (net)		Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)	Total			Un-classified Assets
	Accounted with Equity Method	Non-consolidated		Non-consolidated Financials	Non-consolidated Financials								
		Financials	Non-Financials										
414	0	0	0	0	0	0	3	8	0	11	3	685	
55	0	0	0	0	0	0	0	0	0	0	2	277	
469	0	0	0	0	0	0	3	8	0	11	6	962	
161	0	11	0	0	6	0	3	5	0	25	2	284	
39	0	0	0	0	0	0	0	0	0	0	5	105	
200	0	11	0	0	6	0	3	5	0	25	7	389	
62	0	8	0	0	1	0	1	1	0	12	4	123	
16	0	0	0	0	0	0	0	0	0	0	0	42	
77	0	8	0	0	1	0	1	1	0	12	4	165	
52	0	7	0	0	0	0	0	0	0	8	3	71	
13	0	0	0	0	0	0	0	0	0	0	0	25	
64	0	7	0	0	0	0	0	0	0	8	3	96	
27	6	0	0	0	0	0	1	0	0	7	3	43	
2	0	0	0	0	0	0	0	0	0	0	0	4	
29	6	0	0	0	0	0	1	0	0	7	3	48	

Shareholders' Equity											Total Liabilities
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Total Income (Loss)		Total		
							Previous Years	Current Year		Total	
100	4	0	20	106	2	8	0	23	23	139	542
0	0	0	1	0	0	0	0	0	0	0	420
10	4	0	21	106	3	8	0	23	23	139	962
30	1	0	6	104	1	2	0	6	6	113	233
0	0	0	19	0	1	0	0	0	0	1	156
3	1	0	25	104	3	2	0	6	6	115	389
100	1	0	4	75	14	15	0	1	1	105	112
0	0	0	0	0	0	0	0	0	0	0	54
1	1	0	4	75	13	15	0	1	1	104	165
100	0	0	3	17	17	17	0	2	2	54	72
0	0	0	1	0	0	0	0	0	0	0	24
1	0	0	4	17	17	17	0	2	2	54	96
100	0	0	1	14	14	11	0	4	4	43	45
0	0	0	1	0	0	0	0	0	0	0	3
1	0	0	2	14	14	11	0	4	4	43	48

## Aktif Yatırım Bankası A.Ş.

### Off Balance-Sheet Commitments

(USD Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative Financial Instruments			
		Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Trading Transactions		
												Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2010	TC	213	0	0	0	7	220	190	678	868	0	0	0	0
	FC	523	4	117	0	13	657	15	1,633	1,648	0	49	45	0
	Total	736	4	117	0	20	878	205	2,311	2,516	0	49	45	0
2009	TC	93	0	0	0	8	100	49	0	49	0	2	2	0
	FC	161	15	35	0	23	235	21	0	21	0	3	4	0
	Total	254	15	35	0	31	335	70	0	70	0	5	6	0
2008	TC	70	0	0	0	0	70	8	0	8	0	1	0	0
	FC	104	9	48	0	0	161	0	0	0	0	1	0	0
	Total	175	9	48	0	0	231	8	0	8	0	2	0	0
2007	TC	85	0	0	0	0	85	0	0	0	0	0	3	0
	FC	31	3	15	0	0	49	0	0	0	0	0	3	0
	Total	116	3	15	0	0	134	0	0	0	0	0	6	0
2006	TC	35	0	0	0	0	35	0	0	0	0	0	0	0
	FC	24	3	14	0	0	41	0	0	0	0	0	0	0
	Total	59	3	14	0	0	75	0	0	0	0	0	0	0

### Income-Expenditure

(USD Million)

Year	Operating Income													
	Interest Income from					Interest Expenses on				Net Interest Income/Expenses	Net Fees and Commissions			Dividend Income
	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total		Fees and Commiss. Received From	Fees and Commiss. Paid	Net	
2010	34	1	10	1	46	0	7	14	21	25	20	1	18	0
2009	22	0	5	0	27	0	3	2	5	22	4	0	4	3
2008	10	0	1	1	12	0	2	0	2	10	2	0	2	2
2007	7	2	0	0	10	0	0	0	0	10	2	0	2	0
2006	5	1	0	1	7	0	0	0	0	7	2	0	2	0



					Custody and Pledged Securities				Total Off Balance-Sheet Commitments
FX	Interest Rate				Items Held in	Pledged	Accepted Indepen. Guaran. and Warran.		
Futures	Futures	Others	Total	Total	Custody	Securities		Total	
0	0	0	0	0	3,384	351	0	3,735	4,824
0	0	0	94	94	4	367	0	371	2,771
<b>0</b>	<b>0</b>	<b>0</b>	<b>94</b>	<b>94</b>	<b>3,388</b>	<b>718</b>	<b>0</b>	<b>4,106</b>	<b>7,594</b>
0	0	0	4	4	11	48	0	60	214
0	0	0	7	7	5	61	0	66	329
<b>0</b>	<b>0</b>	<b>0</b>	<b>11</b>	<b>11</b>	<b>17</b>	<b>109</b>	<b>0</b>	<b>126</b>	<b>542</b>
0	0	0	1	1	12	17	0	28	107
0	0	0	1	1	8	11	0	20	181
<b>0</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>2</b>	<b>20</b>	<b>28</b>	<b>0</b>	<b>48</b>	<b>288</b>
0	0	0	3	3	21	50	0	71	160
0	0	0	3	3	1	24	0	25	77
<b>0</b>	<b>0</b>	<b>0</b>	<b>6</b>	<b>6</b>	<b>22</b>	<b>74</b>	<b>0</b>	<b>96</b>	<b>237</b>
0	0	0	0	0	13	20	0	34	68
0	0	0	0	0	1	12	0	13	54
<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>15</b>	<b>32</b>	<b>0</b>	<b>47</b>	<b>122</b>

Trading Profit/Loss (Net)	Other Operating Income	Total Oper. Profit/Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Profit/Loss From Equity Method Applied Subsidar.	Net Monetary Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov. for Income Taxes from Continuing Oper. (+/-)	Net Profit/Loss from Contin. Oper.	Net Profit/Loss from Termin. Oper.	Net Profit (Loss)
4	22	70	9	36	25	0	0	0	25	-3	23	0	23
4	0	32	3	21	8	0	0	0	8	-2	6	0	6
0	0	15	1	14	1	0	0	0	1	0	1	0	1
0	0	12	0	8	3	0	0	0	3	-1	2	0	2
0	1	10	0	6	4	0	0	0	5	-1	4	0	4

**Ratios**

(%)

	2010	2009	2008	2007	2006
<b>Capital Ratios</b>					
Shareholders' Equity / (Amount subject to credit + market + operational risk)	12.6	21.3	35.6	42.2	61.4
Shareholders' Equity / Total Assets	14.5	29.5	63.0	56.3	91.0
(Shareholders' Equity - Permanent Assets) / Total Assets	13.3	23.2	55.9	47.9	76.1
Net On Balance Sheet Position / Total Shareholders' Equity	-3.0	4.7	0.8	5.3	4.7
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-0.9	4.6	-0.1	-0.3	4.7
<b>Balance-Sheet Ratios</b>					
TC Assets / Total Assets	71.2	73.1	74.5	74.0	91.4
TC Liabilities / Total Liabilities	56.4	59.9	67.5	74.6	94.1
FC Assets / FC Liabilities	66.1	67.1	78.5	102.5	145.7
TC Deposits / Total Deposits	-	-	-	-	-
TC Loans and Receivables / Total Loans and Receivables	88.2	80.5	79.7	79.9	93.7
Total Deposits / Total Assets	0.0	0.0	0.0	0.0	0.0
Funds Borrowed / Total Assets	23.1	16.6	29.2	31.3	4.6
<b>Assets Quality</b>					
Financial Assets (net) / Total Assets	27.4	21.7	20.3	0.5	1.1
Total Loans and Receivables / Total Assets	48.8	51.5	46.8	66.9	61.4
Total Loans and Receivables / Total Deposits	-	-	-	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	0.8	0.6	0.3	0.4	0.8
Loans Under Follow-up (net) / Total Loans and Receivables	0.0	0.0	0.0	0.0	0.0
Specific Provisions / Loans Under Follow-up	100.0	100.0	87.8	100.0	100.0
Permanent Assets / Total Assets	1.2	6.3	7.1	8.4	14.8
Consumer Loans / Total Loans and Receivables	13.5	0.2	0.0	0.0	0.0
<b>Liquidity</b>					
Liquid Assets / Total Assets	49.3	40.1	42.6	21.6	16.6
Liquid Assets / Short-term Liabilities	87.7	102.6	332.5	62.8	443.5
TC Liquid Assets / Total Assets	26.6	24.9	27.6	9.0	13.0
<b>Profitability</b>					
Net Profit/Losses / Total Assets	2.4	1.6	0.6	2.4	7.8
Net Profit/Losses / Total Shareholders' Equity	16.4	5.5	1.0	4.2	8.6
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.6	2.0	0.5	3.3	9.9
<b>Income-Expenditure Structure</b>					
Net Interest Income After Specific Provisions / Total Assets	2.3	5.4	6.0	9.9	14.9
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	31.9	66.3	66.3	82.8	70.1
Non-interest Income (net) / Total Assets	4.7	2.5	3.0	2.1	6.4
Other Operating Expenses / Total Assets	3.7	5.4	8.2	8.3	12.0
Personnel Expenses / Other Operating Expenses	49.1	58.7	68.4	61.0	42.0
Non-interest Income (net) / Other Operating Expenses	126.8	46.2	37.1	24.8	53.2

## BankPozitif Kredi ve Kalkınma Bankası A.Ş.

### Assets

(USD Million)

Year	Period	Liquid Assets								Loans and Receivables			
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total				
2010	TC	5	22	14	11	69	0	0	79	121	409	41	20
	FC	63	2	0	10	5	0	0	15	80	303	0	0
	Total	68	24	14	21	74	0	0	94	201	712	41	20
2009	TC	3	0	14	13	40	21	0	75	92	497	44	11
	FC	54	7	0	1	0	6	0	7	68	280	0	0
	Total	57	7	14	14	40	28	0	82	160	777	44	11
2008	TC	1	0	97	9	36	20	0	65	163	536	12	6
	FC	65	44	0	0	0	4	0	4	113	163	0	0
	Total	66	44	97	9	36	24	0	69	276	699	12	6
2007	TC	0	11	2	1	92	0	0	93	106	497	5	2
	FC	63	32	0	2	5	0	0	6	102	126	0	0
	Total	64	43	2	2	97	0	0	99	208	623	5	2
2006	TC	1	49	1	1	25	0	0	26	77	134	2	1
	FC	16	32	0	0	0	0	0	0	48	40	0	0
	Total	17	81	1	1	25	0	0	26	125	174	2	1

### Liabilities

(USD Million)

Year	Period	Deposits	Non-Deposit Funds					Other Liabilities					
			Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop. & Equip. Held for Sale Purposes and	Subordinated Loans	Miscellaneous Payables	Other External Resources
										Terminated Operations			
2010	TC	0	0	24	100	14	139	2	0	0	0	2	1
	FC	0	525	0	0	36	560	12	0	0	0	1	17
	Total	0	525	24	100	50	700	14	0	0	0	3	18
2009	TC	0	3	30	35	14	82	9	0	0	0	1	2
	FC	0	629	0	0	30	659	1	0	0	0	2	1
	Total	0	632	30	35	44	741	10	0	0	0	3	3
2008	TC	0	0	14	0	19	33	3	0	0	0	1	2
	FC	0	689	0	0	32	722	4	0	0	0	5	2
	Total	0	690	14	0	51	754	7	0	0	0	6	4
2007	TC	0	10	1	0	21	32	5	0	0	0	1	0
	FC	0	561	0	0	31	592	0	0	0	0	0	9
	Total	0	571	1	0	52	624	5	0	0	0	1	10
2006	TC	0	10	15	0	0	24	0	0	0	0	4	0
	FC	0	102	0	0	0	102	0	0	0	0	36	1
	Total	0	111	15	0	0	126	0	0	0	0	40	1

	Permanent Assets										Un-classified Assets	Total Assets
Total	Investments and Associates (net)			Subsidiaries (net)		Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)	Total		
	Accounted with Equity Method	Non-consolidated		Non-consolidated Financials	Non-consolidated Financials							
		Financials	Non-Financials									
429	0	0	0	0	3	0	3	2	2	9	4	563
303	0	0	0	77	0	0	0	0	0	77	33	494
733	0	0	0	77	3	0	3	2	2	87	36	1,057
529	0	0	0	1	3	0	5	3	1	13	2	636
280	0	0	0	71	0	0	0	0	0	71	17	437
809	0	0	0	73	3	0	5	3	1	84	19	1,073
543	0	0	0	3	3	0	7	3	1	16	4	725
163	0	0	0	70	0	0	0	0	0	70	21	367
706	0	0	0	73	3	0	7	3	1	86	24	1,092
500	0	0	0	3	2	0	5	8	0	17	3	627
126	0	0	0	71	0	0	0	0	0	71	33	332
626	0	0	0	74	2	0	5	8	0	89	36	958
135	0	0	0	3	1	0	3	3	0	10	3	224
40	0	0	0	0	0	0	0	0	0	0	28	116
175	0	0	0	3	1	0	3	3	0	10	30	340

Shareholders' Equity												Total Liabilities
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Total Income (Loss)		Total	Total		
							Previous Years	Current Year				
11	6	0	22	219	28	42	0	16	16	305	466	
0	0	0	31	0	0	0	0	0	0	0	591	
11	6	0	53	219	27	42	0	16	16	305	1,057	
15	2	0	28	227	28	28	0	18	18	300	411	
0	0	0	4	0	-1	0	0	0	0	-1	662	
15	2	0	32	227	27	28	0	18	18	299	1,073	
9	5	0	20	222	27	38	0	22	22	308	361	
0	0	1	11	0	-1	0	0	0	0	-1	731	
9	5	1	31	222	25	38	0	22	22	307	1,092	
6	3	0	16	240	18	27	0	23	23	308	356	
0	0	2	12	0	-1	0	0	0	0	-1	602	
6	3	2	28	240	17	27	0	23	23	307	958	
2	3	0	9	80	65	16	0	6	6	166	200	
0	0	1	38	0	0	0	0	0	0	0	140	
2	3	1	47	80	65	16	0	6	6	166	340	

## BankPozitif Kredi ve Kalkınma Bankası A.Ş.

### Off Balance-Sheet Commitments

(USD Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative Financial Instruments			
		Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Trading Transactions		
												Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2010	TC	72	0	0	0	0	72	0	22	22	0	3	178	0
	FC	222	0	33	0	0	255	4	515	519	0	4	551	173
	Total	294	0	33	0	0	327	4	537	541	0	7	729	173
2009	TC	45	0	0	0	0	45	6	0	6	0	0	144	0
	FC	234	0	44	0	10	287	3	0	3	0	1	761	174
	Total	279	0	44	0	10	333	9	0	9	0	1	905	174
2008	TC	59	0	0	0	0	59	1	0	1	0	0	32	0
	FC	224	9	70	0	0	303	98	0	98	0	4	114	159
	Total	283	9	70	0	0	362	100	0	100	0	5	147	159
2007	TC	88	0	0	0	0	88	2	0	2	0	2	53	0
	FC	164	7	66	0	0	237	67	0	67	0	28	142	133
	Total	252	7	66	0	0	325	69	0	69	0	30	196	133
2006	TC	36	0	0	0	0	36	0	0	0	0	2	27	0
	FC	118	1	29	0	3	150	1	0	1	0	4	36	3
	Total	154	1	29	0	3	187	1	0	1	0	6	63	3

### Income-Expenditure

(USD Million)

Year	Operating Income													
	Interest Income from					Interest Expenses on				Net Interest Income/ Expenses	Net Fees and Commissions			Dividend Income
	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total		Fees and Commiss. Received From	Fees and Commiss. Paid	Net	
2010	72	0	8	2	82	0	36	8	44	38	11	1	10	0
2009	85	0	9	5	100	0	38	4	42	58	10	2	8	0
2008	83	2	13	6	104	0	39	3	42	61	10	1	8	0
2007	62	4	12	4	81	0	25	7	32	50	10	1	8	0
2006	15	3	3	4	25	0	6	3	8	17	5	1	4	0

					Custody and Pledged Securities				Total Off Balance-Sheet Commitments
FX	Interest Rate				Items Held in	Pledged	Accepted Indepen. Guaran. and Warran.		
Futures	Futures	Others	Total	Total	Custody	Securities		Total	
0	0	0	182	182	24	927	0	951	1,226
9	0	0	737	737	52	1,871	0	1,923	3,433
<b>9</b>	<b>0</b>	<b>0</b>	<b>918</b>	<b>918</b>	<b>77</b>	<b>2,797</b>	<b>0</b>	<b>2,874</b>	<b>4,660</b>
0	0	0	144	144	15	738	0	753	948
11	0	0	946	946	77	2,019	0	2,096	3,333
<b>11</b>	<b>0</b>	<b>0</b>	<b>1,090</b>	<b>1,090</b>	<b>92</b>	<b>2,757</b>	<b>0</b>	<b>2,849</b>	<b>4,281</b>
0	0	0	33	33	25	612	0	637	730
82	0	0	360	360	36	1,643	0	1,679	2,439
<b>82</b>	<b>0</b>	<b>0</b>	<b>392</b>	<b>392</b>	<b>61</b>	<b>2,255</b>	<b>0</b>	<b>2,316</b>	<b>3,170</b>
0	0	0	55	55	122	549	0	671	816
214	0	0	517	517	25	1,017	0	1,042	1,862
<b>214</b>	<b>0</b>	<b>0</b>	<b>572</b>	<b>572</b>	<b>147</b>	<b>1,566</b>	<b>0</b>	<b>1,713</b>	<b>2,679</b>
0	0	0	29	29	124	91	0	215	280
39	0	0	82	82	16	276	0	292	525
<b>39</b>	<b>0</b>	<b>0</b>	<b>111</b>	<b>111</b>	<b>140</b>	<b>367</b>	<b>0</b>	<b>506</b>	<b>805</b>

Trading Profit/Loss (Net)	Other Operating Income	Total Oper. Profit/Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Profit/Loss From Equity Method Applied Subsidiar.	Net Monetary Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov. for Income Taxes from Continuing Oper. (+/-)	Net Profit/Loss from Contin. Oper.	Net Profit/Loss from Termin. Oper.	Net Profit (Loss)
12	6	65	11	34	20	0	0	0	20	-4	16	0	16
8	1	74	17	34	23	0	0	0	23	-5	18	0	18
-2	1	68	8	32	28	0	0	0	28	-6	22	0	22
7	1	66	5	31	30	0	0	0	30	-7	23	0	23
1	3	25	1	16	8	0	0	0	8	-2	6	0	6

**Ratios**

(%)

	2010	2009	2008	2007	2006
<b>Capital Ratios</b>					
Shareholders' Equity / (Amount subject to credit + market + operational risk)	30.1	29.0	32.4	39.6	71.4
Shareholders' Equity / Total Assets	28.8	27.9	28.1	32.0	48.9
(Shareholders' Equity - Permanent Assets) / Total Assets	18.7	17.1	19.6	22.5	45.9
Net On Balance Sheet Position / Total Shareholders' Equity	29.1	10.2	-14.4	-17.9	15.3
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-2.0	-3.9	-2.3	-1.4	-0.2
<b>Balance-Sheet Ratios</b>					
TC Assets / Total Assets	53.3	59.3	66.4	65.4	65.9
TC Liabilities / Total Liabilities	44.1	38.3	33.0	37.1	58.8
FC Assets / FC Liabilities	83.6	66.0	50.2	55.0	82.7
TC Deposits / Total Deposits	-	-	-	-	-
TC Loans and Receivables / Total Loans and Receivables	58.6	65.4	76.9	79.9	76.9
Total Deposits / Total Assets	0.0	0.0	0.0	0.0	0.0
Funds Borrowed / Total Assets	49.7	58.9	63.1	59.6	32.8
<b>Assets Quality</b>					
Financial Assets (net) / Total Assets	8.9	7.6	6.3	10.3	7.7
Total Loans and Receivables / Total Assets	69.3	75.5	64.6	65.3	51.5
Total Loans and Receivables / Total Deposits	-	-	-	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	5.6	5.4	1.8	0.8	0.9
Loans Under Follow-up (net) / Total Loans and Receivables	2.8	4.0	0.9	0.5	0.5
Specific Provisions / Loans Under Follow-up	49.8	25.5	48.1	33.7	41.9
Permanent Assets / Total Assets	10.2	10.9	8.5	9.6	3.1
Consumer Loans / Total Loans and Receivables	22.0	20.3	22.9	25.1	16.5
<b>Liquidity</b>					
Liquid Assets / Total Assets	19.0	12.3	23.1	21.7	36.7
Liquid Assets / Short-term Liabilities	231.4	124.0	163.4	195.7	240.8
TC Liquid Assets / Total Assets	11.4	6.6	13.1	11.1	22.7
<b>Profitability</b>					
Net Profit/Losses / Total Assets	1.5	1.7	2.0	2.4	1.7
Net Profit/Losses / Total Shareholders' Equity	5.3	6.0	7.2	7.6	3.5
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.9	2.1	2.6	3.1	2.3
<b>Income-Expenditure Structure</b>					
Net Interest Income After Specific Provisions / Total Assets	2.5	4.9	5.1	5.1	4.9
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	41.2	70.9	83.0	73.9	66.7
Non-interest Income (net) / Total Assets	2.6	1.5	0.6	1.7	2.4
Other Operating Expenses / Total Assets	3.2	3.2	2.9	3.2	4.8
Personnel Expenses / Other Operating Expenses	44.3	39.9	43.8	44.4	42.2
Non-interest Income (net) / Other Operating Expenses	81.8	48.0	21.2	52.0	50.3

## Credit Agricole Yatırım Bankası Türk A.Ş.

### Assets

(USD Million)

Year	Period	Liquid Assets								Loans and Receivables			
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total				
2010	TC	0	29	7	0	0	0	0	0	35	0	3	3
	FC	0	2	0	0	0	0	0	0	2	0	0	0
	Total	0	31	7	0	0	0	0	0	37	0	3	3
2009	TC	0	22	10	0	0	0	0	0	32	0	3	3
	FC	0	3	0	0	0	0	0	0	3	0	0	0
	Total	0	25	10	0	0	0	0	0	35	0	3	3
2008	TC	0	23	0	6	0	0	0	6	28	3	3	3
	FC	2	2	0	0	0	0	0	0	4	0	0	0
	Total	2	25	0	6	0	0	0	6	33	3	3	3
2007	TC	2	17	14	135	0	0	0	135	168	46	4	4
	FC	0	6	0	1	0	0	0	1	7	2	0	0
	Total	3	24	14	136	0	0	0	136	175	48	4	4
2006	TC	0	20	0	66	2	0	0	68	89	23	4	4
	FC	7	53	0	0	0	0	0	0	59	9	0	0
	Total	7	73	0	66	2	0	0	68	148	32	4	4

### Liabilities

(USD Million)

Year	Period	Deposits	Non-Deposit Funds						Other Liabilities				
			Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop. & Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2010	TC	0	0	0	0	0	0	0	0	0	0	0	0
	FC	0	0	0	0	0	0	0	0	0	0	0	2
	Total	0	0	0	0	0	0	0	0	0	0	0	2
2009	TC	0	0	0	0	0	0	0	0	0	0	0	0
	FC	0	0	0	0	0	0	0	0	0	0	3	3
	Total	0	0	0	0	0	0	0	0	0	0	3	3
2008	TC	0	5	0	0	0	5	7	0	0	0	1	0
	FC	0	0	0	0	0	0	0	0	0	2	0	2
	Total	0	5	0	0	0	5	8	0	0	2	1	2
2007	TC	0	60	0	0	0	60	49	0	0	0	0	0
	FC	0	93	0	0	0	93	1	0	0	2	0	1
	Total	0	152	0	0	0	152	50	0	0	2	0	1
2006	TC	0	31	29	0	0	60	12	0	0	0	0	0
	FC	0	99	0	0	0	99	0	0	0	2	0	0
	Total	0	130	29	0	0	159	12	0	0	2	0	0



	Permanent Assets										Un-classified Assets	Total Assets
Total	Investments and Associates (net)			Subsidiaries (net)		Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)	Total		
	Accounted with Equity Method	Non-consolidated		Non-consolidated Financials	Non-consolidated Financials							
		Financials	Non-Financials									
0	0	0	0	0	0	0	2	0	0	2	2	39
0	0	0	0	0	0	0	0	0	0	0	2	4
0	0	0	0	0	0	0	2	0	0	2	3	43
0	0	0	0	0	0	0	3	0	0	3	2	37
0	0	0	0	0	0	0	0	0	0	0	3	6
0	0	0	0	0	0	0	3	0	0	3	5	43
3	0	0	0	0	0	0	5	0	0	5	5	41
0	0	0	0	0	0	0	0	0	0	0	1	5
3	0	0	0	0	0	0	5	0	0	5	6	46
46	0	0	0	0	0	0	6	0	0	6	5	226
2	0	0	0	0	0	0	0	0	0	0	2	11
48	0	0	0	0	0	0	6	0	0	6	7	237
23	0	0	0	0	0	0	5	0	0	5	6	122
9	0	0	0	0	0	0	0	0	0	0	1	70
32	0	0	0	0	0	0	5	0	0	5	7	192

Shareholders' Equity											Total Liabilities
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Total Income (Loss)		Total		
							Previous Years	Current Year		Total	
202	0	0	3	26	4	17	-13	4	-9	38	41
0	0	0	2	0	0	0	0	0	0	0	2
2	0	0	5	26	4	17	-13	4	-9	38	43
202	0	0	2	27	62	11	-71	6	-65	36	38
0	0	0	5	0	0	0	0	0	0	0	5
2	0	0	8	27	62	11	-71	6	-65	36	43
202	0	0	11	25	61	11	-69	0	-69	27	42
0	0	0	4	0	0	0	0	0	0	0	4
2	0	0	14	25	61	11	-69	0	-69	27	46
303	1	0	52	25	79	14	-91	1	-90	28	140
0	0	0	4	0	0	0	0	0	0	0	96
3	1	0	56	25	79	14	-91	1	-90	28	237
202	0	0	15	14	66	11	-72	-3	-75	16	91
0	0	0	2	0	0	0	0	0	0	0	101
2	0	0	17	14	66	11	-72	-3	-75	16	192

## Credit Agricole Yatırım Bankası Türk A.Ş.

### Off Balance-Sheet Commitments

(USD Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative Financial Instruments			
		Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Trading Transactions		
												Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2010	TC	1	0	0	0	0	1	2	0	2	0	0	0	0
	FC	110	0	193	0	95	398	2	0	2	0	0	0	0
	Total	111	0	193	0	95	398	3	0	3	0	0	0	0
2009	TC	0	0	0	0	0	0	1	0	1	0	0	0	0
	FC	116	0	70	0	108	294	1	0	1	0	0	0	0
	Total	116	0	70	0	108	294	3	0	3	0	0	0	0
2008	TC	1	0	0	0	0	1	0	0	0	0	0	184	0
	FC	92	0	119	0	97	308	0	0	0	0	0	188	0
	Total	92	0	119	0	97	308	0	0	0	0	1	371	0
2007	TC	0	0	0	0	0	0	0	0	0	0	137	710	0
	FC	73	0	120	0	113	306	0	0	0	0	108	609	0
	Total	74	0	120	0	113	307	0	0	0	0	245	1,320	0
2006	TC	1	0	0	0	0	1	0	0	0	0	84	434	0
	FC	23	0	49	0	0	72	0	0	0	0	75	738	0
	Total	24	0	49	0	0	73	0	0	0	0	159	1,172	0

### Income-Expenditure

(USD Million)

Year	Operating Income													
	Interest Income from					Interest Expenses on				Net Interest Income/ Expenses	Net Fees and Commissions			Dividend Income
	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total		Fees and Commiss. Received From	Fees and Commiss. Paid	Net	
2010	0	2	0	0	2	0	0	0	0	2	10	0	10	0
2009	0	3	0	0	3	0	0	0	0	2	12	0	12	0
2008	7	8	8	0	23	0	10	1	11	11	5	0	5	0
2007	6	12	11	2	31	0	21	2	23	8	7	0	7	0
2006	5	9	23	7	45	0	20	2	22	23	5	0	4	0

				Custody and Pledged Securities					Total Off Balance-Sheet Commitments
FX	Interest Rate				Items Held in	Pledged	Accepted Indepen. Guaran. and Warran.		
Futures	Futures	Others	Total	Total	Custody	Securities		Total	
0	0	0	0	0	0	0	0	0	2
0	0	7	7	7	0	0	0	0	406
0	0	7	7	7	0	0	0	0	408
0	0	0	0	0	0	0	0	0	2
0	0	7	7	7	0	0	0	0	303
0	0	7	7	7	0	0	0	0	305
0	0	0	184	184	0	0	0	0	185
0	0	43	231	231	2	0	0	2	541
0	0	43	415	415	2	0	0	2	725
0	0	0	847	847	0	0	0	0	848
0	0	1,525	2,242	2,242	6	0	0	6	2,554
0	0	1,525	3,089	3,089	6	0	0	6	3,402
0	0	0	518	518	0	0	0	0	519
0	0	0	813	813	9	0	0	9	894
0	0	0	1,331	1,331	9	0	0	9	1,414

Trading Profit/Loss (Net)	Other Operating Income	Total Oper. Profit/Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Profit/Loss From Equity Method Applied Subsidiar.	Net Monetary Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov. for Income Taxes from Continuing Oper. (+/-)	Net Profit/Loss from Contin. Oper.	Net Profit/Loss from Termin. Oper.	Net Profit (Loss)
0	0	12	0	7	5	0	0	0	5	0	5	-1	4
0	1	16	0	8	8	0	0	0	8	-1	6	0	6
-7	1	10	0	10	0	0	0	0	0	0	0	0	0
-3	0	13	0	12	1	0	0	0	1	0	1	0	1
-22	1	6	0	9	-3	0	0	0	-3	0	-3	0	-3

## Ratios

(%)

	2010	2009	2008	2007	2006
<b>Capital Ratios</b>					
Shareholders' Equity / (Amount subject to credit + market + operational risk)	16.6	19.8	13.9	10.4	18.3
Shareholders' Equity / Total Assets	88.9	82.2	58.0	11.9	8.5
(Shareholders' Equity - Permanent Assets) / Total Assets	84.3	74.6	46.6	9.3	5.9
Net On Balance Sheet Position / Total Shareholders' Equity	4.2	2.9	4.0	-303.7	-192.7
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.1	-0.1	5.5	15.3	10.0
<b>Balance-Sheet Ratios</b>					
TC Assets / Total Assets	91.7	85.5	88.6	95.3	63.7
TC Liabilities / Total Liabilities	95.4	87.9	90.9	59.3	47.3
FC Assets / FC Liabilities	181.8	119.6	125.5	11.5	69.0
TC Deposits / Total Deposits	-	-	-	-	-
TC Loans and Receivables / Total Loans and Receivables	100.0	100.0	100.0	96.2	71.6
Total Deposits / Total Assets	0.0	0.0	0.0	0.0	0.0
Funds Borrowed / Total Assets	0.0	0.0	10.7	64.4	67.7
<b>Assets Quality</b>					
Financial Assets (net) / Total Assets	0.0	0.0	12.7	57.3	35.6
Total Loans and Receivables / Total Assets	0.2	0.1	5.7	20.4	16.7
Total Loans and Receivables / Total Deposits	-	-	-	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	5,080.2	11,661.4	127.0	9.2	11.4
Loans Under Follow-up (net) / Total Loans and Receivables	0.0	0.0	0.0	0.0	0.0
Specific Provisions / Loans Under Follow-up	100.0	100.0	100.0	100.0	100.0
Permanent Assets / Total Assets	4.6	7.7	11.4	2.6	2.5
Consumer Loans / Total Loans and Receivables	100.0	0.0	1.8	0.0	0.0
<b>Liquidity</b>					
Liquid Assets / Total Assets	87.2	80.1	70.7	74.2	77.2
Liquid Assets / Short-term Liabilities	5,199.1	1,187.2	661.9	138.3	113.8
TC Liquid Assets / Total Assets	82.6	73.6	61.2	71.2	46.2
<b>Profitability</b>					
Net Profit/Losses / Total Assets	8.6	14.8	-0.7	0.4	-1.3
Net Profit/Losses / Total Shareholders' Equity	9.6	18.0	-1.1	3.1	-15.6
Profit/Losses Before Taxes after Continuing Operations / Total Assets	11.2	17.9	-0.4	0.4	-1.3
<b>Income-Expenditure Structure</b>					
Net Interest Income After Specific Provisions / Total Assets	5.5	5.6	24.4	3.5	12.0
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	19.0	15.2	112.3	64.6	368.2
Non-interest Income (net) / Total Assets	23.5	31.3	-2.7	1.9	-8.7
Other Operating Expenses / Total Assets	16.7	19.0	22.0	5.0	4.6
Personnel Expenses / Other Operating Expenses	49.1	39.9	50.9	42.2	47.5
Non-interest Income (net) / Other Operating Expenses	140.7	164.8	-12.2	38.3	-190.5

## Diler Yatırım Bankası A.Ş.

### Assets

(USD Million)

Year	Period	Liquid Assets								Loans and Receivables			
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total				
2010	TC	0	0	0	0	0	0	0	0	0	51	0	0
	FC	0	7	0	0	0	1	0	1	9	6	0	0
	Total	0	7	0	1	0	1	0	1	9	57	0	0
2009	TC	0	0	0	0	0	1	0	1	1	52	0	0
	FC	0	0	0	0	0	1	0	1	2	6	0	0
	Total	1	0	0	0	0	2	0	2	3	57	0	0
2008	TC	0	10	15	3	0	1	0	3	29	25	0	0
	FC	2	26	0	0	0	1	0	1	30	3	0	0
	Total	3	36	15	3	0	2	0	4	58	28	0	0
2007	TC	0	24	0	12	0	1	0	13	37	1	0	0
	FC	2	24	0	0	0	0	0	0	26	0	0	0
	Total	2	48	0	12	0	1	0	13	63	1	0	0
2006	TC	0	11	4	8	15	1	0	23	38	0	0	0
	FC	1	22	0	0	0	0	0	0	23	0	0	0
	Total	1	33	4	8	15	1	0	23	62	0	0	0

### Liabilities

(USD Million)

Year	Period	Deposits	Non-Deposit Funds						Other Liabilities				
			Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop. & Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2010	TC	0	0	0	0	0	0	1	0	0	0	0	0
	FC	0	0	0	0	10	10	0	0	0	0	0	0
	Total	0	0	0	0	10	10	1	0	0	0	0	0
2009	TC	0	1	1	0	0	1	0	0	0	0	0	0
	FC	0	3	0	0	3	5	0	0	0	0	0	0
	Total	0	3	1	0	3	7	0	0	0	0	0	0
2008	TC	0	3	2	0	0	5	0	0	0	0	0	0
	FC	0	20	0	0	14	34	0	0	0	0	0	0
	Total	0	23	2	0	14	40	0	0	0	0	0	0
2007	TC	0	0	8	0	0	8	0	0	0	0	0	0
	FC	0	2	0	0	17	19	0	0	0	0	0	0
	Total	0	2	8	0	17	28	0	0	0	0	0	0
2006	TC	0	0	7	0	0	7	0	0	0	0	0	0
	FC	0	17	0	0	0	17	0	0	0	0	12	0
	Total	0	17	7	0	0	25	0	0	0	0	12	0

	Permanent Assets										Un-classified Assets	Total Assets
	Investments and Associates (net)			Subsidiaries (net)		Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)	Total		
	Accounted with Equity Method	Non-consolidated		Non-consolidated Financials	Non-consolidated Financials							
Total		Financials	Non-Financials									
51	0	0	0	0	0	0	0	0	0	0	1	52
6	0	0	0	0	0	0	0	0	0	0	0	15
57	0	0	0	0	0	0	0	0	0	0	1	67
52	0	0	0	0	0	0	0	0	0	0	1	54
6	0	0	0	0	0	0	0	0	0	0	2	9
57	0	0	0	0	0	0	0	0	0	0	3	63
25	0	0	0	0	0	0	0	0	0	0	1	54
3	0	0	0	0	0	0	0	0	0	0	3	36
28	0	0	0	0	0	0	0	0	0	0	4	90
1	0	0	0	0	0	0	0	0	0	0	0	39
0	0	0	0	0	0	0	0	0	0	0	5	31
1	0	0	0	0	0	0	0	0	0	0	5	69
0	0	0	0	0	0	0	0	0	0	0	0	39
0	0	0	0	0	0	0	0	0	0	0	6	29
0	0	0	0	0	0	0	0	0	0	0	6	68

				Shareholders' Equity							Total Liabilities
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Total Income (Loss)			Total	
							Previous Years	Current Year			
1	1	0	2	39	2	12	0	2	2	55	57
0	0	0	0	0	0	0	0	0	0	0	10
1	1	0	2	39	2	12	0	2	2	55	67
1	1	0	2	40	2	8	0	5	5	54	58
0	0	0	0	0	0	0	0	0	0	0	5
1	1	0	2	40	2	8	0	5	5	54	63
1	1	0	2	39	2	3	0	5	5	49	56
0	0	0	0	0	0	0	0	0	0	0	34
1	1	0	2	39	2	3	0	5	5	49	90
0	0	0	1	17	19	0	0	4	4	41	50
0	0	0	0	0	0	0	0	0	0	0	19
0	0	0	1	17	19	0	0	4	4	41	69
0	0	0	1	14	16	0	0	0	0	30	39
0	0	0	12	0	0	0	0	0	0	0	30
0	0	0	13	14	16	0	0	0	0	30	68

## Diler Yatırım Bankası A.Ş.

### Off Balance-Sheet Commitments

(USD Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative Financial Instruments			
		Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Trading Transactions		
												Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2010	TC	32	0	0	0	0	32	0	0	0	0	0	14	0
	FC	1	0	0	0	0	1	0	0	0	0	98	15	0
	Total	33	0	0	0	0	33	0	0	0	0	98	29	0
2009	TC	34	0	0	0	0	34	4	0	4	0	7	0	2
	FC	2	0	0	0	0	2	4	0	4	0	7	0	36
	Total	35	0	0	0	0	35	9	0	9	0	14	0	38
2008	TC	42	0	0	0	0	42	2	0	2	0	0	0	0
	FC	14	0	0	0	0	14	18	0	18	0	0	0	0
	Total	56	0	0	0	0	56	20	0	20	0	0	0	0
2007	TC	66	0	0	0	0	66	0	0	0	0	0	5	8
	FC	21	0	0	0	0	21	0	0	0	0	0	12	20
	Total	88	0	0	0	0	88	0	0	0	0	0	17	28
2006	TC	23	0	0	0	0	23	0	0	0	0	0	0	0
	FC	28	1	0	0	0	29	0	0	0	0	0	0	0
	Total	51	1	0	0	0	52	0	0	0	0	0	0	0

### Income-Expenditure

(USD Million)

Year	Operating Income													
	Interest Income from					Interest Expenses on				Net Interest Income/ Expenses	Net Fees and Commissions			Dividend Income
	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total		Fees and Commiss. Received From	Fees and Commiss. Paid	Net	
2010	5	0	0	0	5	0	0	0	0	5	0	0	0	0
2009	6	0	0	1	7	0	0	0	0	7	0	0	0	0
2008	2	2	1	1	6	0	0	0	0	6	0	0	0	0
2007	0	3	0	1	4	0	1	0	1	3	0	0	0	0
2006	0	1	0	1	3	0	1	0	1	2	0	0	0	0





**Ratios**

(%)

	2010	2009	2008	2007	2006
<b>Capital Ratios</b>					
Shareholders' Equity / (Amount subject to credit + market + operational risk)	62.5	55.4	64.8	75.0	90.6
Shareholders' Equity / Total Assets	81.7	86.2	53.9	58.5	44.6
(Shareholders' Equity - Permanent Assets) / Total Assets	81.5	85.9	53.9	58.3	44.4
Net On Balance Sheet Position / Total Shareholders' Equity	9.9	7.5	3.4	26.9	-0.5
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.7	-2.7	3.4	-5.3	-0.5
<b>Balance-Sheet Ratios</b>					
TC Assets / Total Assets	77.1	85.0	60.0	55.9	56.8
TC Liabilities / Total Liabilities	85.2	91.5	61.8	72.0	56.6
FC Assets / FC Liabilities	154.3	176.2	104.8	157.2	99.5
TC Deposits / Total Deposits	-	-	-	-	-
TC Loans and Receivables / Total Loans and Receivables	89.1	90.2	88.2	100.0	-
Total Deposits / Total Assets	0.0	0.0	0.0	0.0	0.0
Funds Borrowed / Total Assets	0.0	4.9	26.0	3.0	25.6
<b>Assets Quality</b>					
Financial Assets (net) / Total Assets	2.2	2.8	4.9	18.6	34.2
Total Loans and Receivables / Total Assets	85.1	90.5	31.0	1.7	0.0
Total Loans and Receivables / Total Deposits	-	-	-	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	0.1	0.1	0.2	5.2	-
Loans Under Follow-up (net) / Total Loans and Receivables	0.0	0.0	0.0	0.0	-
Specific Provisions / Loans Under Follow-up	100.0	100.0	100.0	100.0	100.0
Permanent Assets / Total Assets	0.2	0.3	0.1	0.2	0.2
Consumer Loans / Total Loans and Receivables	0.0	0.0	0.0	0.0	-
<b>Liquidity</b>					
Liquid Assets / Total Assets	12.5	1.8	62.9	89.6	89.6
Liquid Assets / Short-term Liabilities	12.5	1.8	290.0	240.0	245.8
TC Liquid Assets / Total Assets	0.3	0.3	30.9	52.3	55.3
<b>Profitability</b>					
Net Profit/Losses / Total Assets	3.2	7.4	5.2	5.3	0.4
Net Profit/Losses / Total Shareholders' Equity	3.9	8.5	9.6	9.1	0.8
Profit/Losses Before Taxes after Continuing Operations / Total Assets	4.1	9.2	6.4	6.2	0.2
<b>Income-Expenditure Structure</b>					
Net Interest Income After Specific Provisions / Total Assets	7.3	10.7	6.4	5.0	3.1
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	96.8	84.5	72.7	52.4	91.7
Non-interest Income (net) / Total Assets	0.2	2.0	2.4	4.5	0.2
Other Operating Expenses / Total Assets	3.4	3.1	2.1	3.2	3.0
Personnel Expenses / Other Operating Expenses	46.2	50.6	48.9	51.9	58.8
Non-interest Income (net) / Other Operating Expenses	7.0	62.9	112.8	138.8	6.8

## GSD Yatırım Bankası A.Ş.

### Assets

(USD Million)

Year	Period	Liquid Assets								Loans and Receivables			
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total				
2010	TC	0	0	0	2	0	0	0	2	2	56	8	6
	FC	1	0	0	0	0	0	0	0	1	2	0	0
	Total	1	0	0	2	0	0	0	2	3	57	8	6
2009	TC	1	0	0	3	5	0	0	8	9	50	8	6
	FC	0	0	0	0	0	0	0	0	0	1	0	0
	Total	1	0	0	3	5	0	0	8	9	51	8	6
2008	TC	0	11	0	2	2	0	0	4	15	22	4	2
	FC	1	1	0	0	0	0	0	0	2	1	0	0
	Total	1	12	0	2	2	0	0	4	17	23	4	2
2007	TC	7	0	0	0	9	0	0	9	16	96	2	1
	FC	3	2	0	0	0	0	0	0	6	12	0	0
	Total	10	2	0	0	9	0	0	9	21	109	2	1
2006	TC	0	0	0	5	6	0	0	11	11	37	5	2
	FC	1	0	0	0	0	0	0	0	2	5	0	0
	Total	1	0	0	5	6	0	0	11	13	42	5	2

### Liabilities

(USD Million)

Year	Period	Deposits	Non-Deposit Funds					Other Liabilities					
			Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop.& Equip. Held for Sale Purposes and	Subordinated Loans	Miscellaneous Payables	Other External Resources
										Terminated Operations			
2010	TC	0	6	2	0	5	12	0	0	0	0	0	1
	FC	0	2	0	0	5	8	0	0	0	0	0	0
	Total	0	8	2	0	10	20	0	0	0	0	0	1
2009	TC	0	4	2	0	10	16	0	0	0	0	0	1
	FC	0	7	0	0	0	7	0	0	0	0	0	0
	Total	0	10	2	0	10	23	0	0	0	0	0	1
2008	TC	0	0	0	0	0	1	1	0	0	0	0	0
	FC	0	8	0	0	0	9	0	0	0	0	0	0
	Total	0	8	0	0	1	9	1	0	0	0	0	0
2007	TC	0	19	0	0	28	47	0	0	0	0	0	0
	FC	0	31	0	0	8	39	0	0	0	0	0	0
	Total	0	50	0	0	36	86	0	0	0	0	0	0
2006	TC	0	4	4	0	0	9	0	0	0	0	0	0
	FC	0	21	0	0	0	21	0	0	0	0	1	0
	Total	0	25	4	0	0	29	0	0	0	0	1	0

	Permanent Assets											Total Assets	
Total	Investments and Associates (net)			Subsidiaries (net)		Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)	Total			Un-classified Assets
	Accounted with Equity Method	Non-consolidated		Non-consolidated Financials	Non-consolidated Financials								
		Financials	Non-Financials										
57	0	0	0	0	0	0	0	0	0	0	1	61	
2	0	0	0	0	0	5	0	0	0	0	5	8	
59	0	0	0	0	0	5	0	0	0	0	1	68	
52	0	0	0	0	0	0	0	0	0	1	1	63	
1	0	0	0	0	0	5	0	0	0	0	5	6	
53	0	0	0	0	0	5	0	0	0	1	6	69	
24	0	0	0	0	0	0	0	0	0	2	2	42	
1	0	0	0	0	0	5	0	0	0	0	5	8	
25	0	0	0	0	0	5	0	0	0	2	7	50	
97	0	0	0	0	0	0	0	0	0	0	0	114	
12	0	0	0	0	0	6	0	0	0	0	6	25	
110	0	0	0	0	0	6	0	0	0	0	6	139	
41	0	0	0	0	0	0	0	0	0	0	0	52	
5	0	0	0	0	0	5	0	0	0	0	5	14	
45	0	0	0	0	0	5	0	0	0	0	5	66	

Shareholders' Equity											Total Liabilities
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Total Income (Loss)		Total		
							Previous Years	Current Year		Total	
1	0	0	2	33	2	9	0	3	3	46	
0	0	0	0	0	0	0	0	0	0	0	
1	0	0	2	33	2	9	0	3	3	46	
1	0	0	1	34	2	7	0	2	2	45	
0	0	0	0	0	0	0	0	0	0	0	
1	0	0	1	34	2	7	0	2	2	45	
0	0	0	2	16	7	9	0	6	6	39	
0	0	0	0	0	0	0	0	0	0	0	
0	0	0	2	16	7	9	0	6	6	39	
1	1	0	3	22	17	5	0	7	7	50	
0	0	0	0	0	0	0	0	0	0	0	
1	1	0	3	22	17	5	0	7	7	50	
1	0	0	1	18	13	1	0	3	3	34	
0	0	0	1	0	0	0	0	0	0	0	
1	0	0	2	18	13	1	0	3	3	34	

## GSD Yatırım Bankası A.Ş.

### Off Balance-Sheet Commitments

(USD Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative Financial Instruments			
		Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Trading Transactions		
												Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2010	TC	61	0	0	0	0	61	0	122	122	0	1	0	0
	FC	1	0	0	0	0	1	0	20	20	0	1	0	0
	Total	62	0	0	0	0	62	0	142	142	0	1	0	0
2009	TC	41	0	0	0	0	41	0	0	0	0	11	0	0
	FC	1	0	0	0	0	1	0	0	0	0	11	0	0
	Total	42	0	0	0	0	42	0	0	0	0	22	0	0
2008	TC	38	0	0	0	0	38	0	0	0	0	8	0	0
	FC	9	0	2	0	0	11	0	0	0	0	11	6	0
	Total	47	0	2	0	0	49	0	0	0	0	19	6	0
2007	TC	20	0	0	0	0	20	0	0	0	0	14	2	0
	FC	24	0	15	0	0	39	0	0	0	0	13	2	0
	Total	43	0	15	0	0	59	0	0	0	0	28	4	0
2006	TC	19	0	0	0	0	19	0	0	0	0	12	0	0
	FC	26	3	3	0	0	32	0	0	0	0	24	0	0
	Total	45	3	3	0	0	51	0	0	0	0	36	0	0

### Income-Expenditure

(USD Million)

Year	Operating Income													
	Interest Income from					Interest Expenses on				Net Interest Income/ Expenses	Net Fees and Commissions			Dividend Income
	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total		Fees and Commiss. Received From	Fees and Commiss. Paid	Net	
2010	6	0	0	0	6	0	1	0	1	5	1	0	1	0
2009	9	0	0	0	9	0	1	0	1	8	1	0	1	0
2008	17	0	0	0	18	0	3	3	6	11	1	0	1	1
2007	16	0	0	0	16	0	3	3	6	11	1	0	1	0
2006	6	0	1	0	7	0	1	1	2	6	1	0	1	0

				Custody and Pledged Securities					Total Off Balance-Sheet Commitments
FX	Interest Rate				Items Held in	Pledged	Accepted Indepen. Guaran. and Warran.		
Futures	Futures	Others	Total	Total	Custody	Securities		Total	
0	0	0	1	1	0	160	714	874	1,057
0	0	0	1	1	0	62	228	290	312
0	0	0	1	1	0	221	942	1,163	1,369
0	0	0	11	11	3	132	594	729	781
0	0	0	11	11	0	66	232	297	309
0	0	0	22	22	3	198	826	1,026	1,090
0	0	0	8	8	2	124	541	667	714
0	0	0	17	17	0	72	228	300	327
0	0	0	25	25	2	196	769	967	1,041
0	0	0	16	16	6	94	293	392	428
0	0	0	15	15	0	52	140	192	247
0	0	0	32	32	6	146	433	585	675
0	0	0	12	12	0	0	0	0	31
0	0	0	24	24	0	0	0	0	56
0	0	0	36	36	0	0	0	0	87

Trading Profit/Loss (Net)	Other Operating Income	Total Oper. Profit/Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Profit/Loss From Equity Method Applied Subsidar.	Net Monetary Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov. for Income Taxes from Continuing Oper. (+/-)	Net Profit/Loss from Contin. Oper.	Net Profit/Loss from Termin. Oper.	Net Profit (Loss)
0	2	8	0	4	3	0	0	0	3	0	3	0	3
0	2	11	5	4	2	0	0	0	2	0	2	0	2
0	1	15	2	5	7	0	0	0	7	-1	6	0	6
0	3	14	1	5	9	0	0	0	9	-2	7	0	7
-1	1	7	0	3	4	0	0	0	4	-1	3	0	3

**Ratios**

(%)

	2010	2009	2008	2007	2006
<b>Capital Ratios</b>					
Shareholders' Equity / (Amount subject to credit + market + operational risk)	41.5	42.8	49.2	30.6	41.5
Shareholders' Equity / Total Assets	67.1	64.7	77.8	36.3	52.3
(Shareholders' Equity - Permanent Assets) / Total Assets	57.2	53.2	58.9	31.2	39.5
Net On Balance Sheet Position / Total Shareholders' Equity	1.0	-1.2	1.9	-11.4	0.1
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.0	0.2	1.2	0.0	0.1
<b>Balance-Sheet Ratios</b>					
TC Assets / Total Assets	88.7	90.6	83.1	81.9	79.2
TC Liabilities / Total Liabilities	88.5	89.9	82.1	71.7	67.4
FC Assets / FC Liabilities	97.8	92.6	94.4	63.9	63.8
TC Deposits / Total Deposits	-	-	-	-	-
TC Loans and Receivables / Total Loans and Receivables	96.9	98.3	95.4	88.8	89.9
Total Deposits / Total Assets	0.0	0.0	0.0	0.0	0.0
Funds Borrowed / Total Assets	12.3	15.1	16.7	35.9	38.0
<b>Assets Quality</b>					
Financial Assets (net) / Total Assets	3.3	12.1	7.9	6.6	16.8
Total Loans and Receivables / Total Assets	86.0	76.3	50.8	78.8	68.7
Total Loans and Receivables / Total Deposits	-	-	-	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	13.2	15.3	15.9	1.8	11.1
Loans Under Follow-up (net) / Total Loans and Receivables	2.6	3.9	8.8	0.7	7.3
Specific Provisions / Loans Under Follow-up	80.2	74.7	44.5	58.2	34.4
Permanent Assets / Total Assets	10.0	11.5	18.8	5.1	12.8
Consumer Loans / Total Loans and Receivables	0.2	0.3	0.1	0.0	0.1
<b>Liquidity</b>					
Liquid Assets / Total Assets	4.4	13.5	33.1	15.4	19.2
Liquid Assets / Short-term Liabilities	25.4	59.1	359.4	49.2	63.2
TC Liquid Assets / Total Assets	3.3	13.0	29.6	11.4	16.8
<b>Profitability</b>					
Net Profit/Losses / Total Assets	4.4	2.6	12.3	5.1	4.8
Net Profit/Losses / Total Shareholders' Equity	6.6	4.0	15.8	14.0	9.1
Profit/Losses Before Taxes after Continuing Operations / Total Assets	5.1	2.9	14.5	6.4	5.9
<b>Income-Expenditure Structure</b>					
Net Interest Income After Specific Provisions / Total Assets	7.2	5.2	20.7	7.6	8.4
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	64.3	33.8	71.1	72.7	82.3
Non-interest Income (net) / Total Assets	3.4	3.8	6.3	2.7	1.8
Other Operating Expenses / Total Assets	5.5	5.7	10.6	3.4	4.0
Personnel Expenses / Other Operating Expenses	54.8	53.0	57.9	59.1	53.4
Non-interest Income (net) / Other Operating Expenses	61.3	67.6	59.3	78.2	43.8

## İller Bankası A.Ş.

### Assets

(USD Million)

Year	Period	Liquid Assets								Loans and Receivables			
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total				
2010	TC	0	1,842	0	0	0	0	0	0	1,842	4,119	0	0
	FC	0	5	0	0	0	0	0	0	5	218	0	0
	Total	0	1,846	0	0	0	0	0	0	1,847	4,338	0	0
2009	TC	0	1,078	3	0	1	0	0	1	1,082	4,012	0	0
	FC	0	4	0	0	0	0	0	0	4	139	0	0
	Total	0	1,082	3	0	1	0	0	1	1,086	4,152	0	0
2008	TC	0	888	12	0	1	0	0	1	901	3,461	0	0
	FC	0	6	0	0	0	0	0	0	6	55	0	0
	Total	0	894	12	0	1	0	0	1	907	3,516	0	0
2007	TC	0	1,108	0	0	2	0	0	2	1,111	3,580	0	0
	FC	0	1	0	0	0	0	0	0	1	10	0	0
	Total	0	1,109	0	0	2	0	0	2	1,111	3,590	0	0
2006	TC	0	570	15	0	2	0	0	2	587	2,448	0	0
	FC	0	0	0	0	0	0	0	0	0	2	0	0
	Total	0	570	15	0	2	0	0	2	587	2,450	0	0

### Liabilities

(USD Million)

Year	Period	Deposits	Non-Deposit Funds					Other Liabilities					
			Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for	Subordinated Loans	Miscellaneous Payables	Other Resources
										Prop. & Equip. Held for Sale Purposes and Terminated Operations			
2010	TC	0	0	0	0	1,153	1,153	0	0	0	0	50	14
	FC	0	224	0	0	0	224	0	0	0	0	3	0
	Total	0	224	0	0	1,153	1,377	0	0	0	0	53	14
2009	TC	0	0	0	0	831	831	0	0	0	0	94	24
	FC	0	144	0	0	0	144	0	0	0	0	1	0
	Total	0	144	0	0	831	975	0	0	0	0	95	24
2008	TC	0	0	0	0	776	776	0	0	0	0	130	17
	FC	0	62	0	0	0	62	0	0	0	0	0	0
	Total	0	62	0	0	776	838	0	0	0	0	130	17
2007	TC	0	0	0	0	0	0	0	0	0	0	1,060	13
	FC	0	10	0	0	0	10	0	0	0	0	0	0
	Total	0	10	0	0	0	10	0	0	0	0	1,060	13
2006	TC	0	0	0	0	0	0	0	0	0	0	658	9
	FC	0	2	0	0	0	2	0	0	0	0	0	0
	Total	0	2	0	0	0	2	0	0	0	0	658	9

	Permanent Assets										Un-classified Assets	Total Assets
Total	Investments and Associates (net)			Subsidiaries (net)		Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)	Total		
	Accounted with Equity Method	Non-consolidated		Non-consolidated Financials	Non-consolidated Financials							
		Financials	Non-Financials									
4,119	0	0	0	0	0	0	73	1	0	74	32	6,068
218	0	0	0	0	0	0	0	0	0	0	3	226
4,338	0	0	0	0	0	0	73	1	0	74	35	6,294
4,012	0	0	0	0	0	0	79	0	0	79	67	5,240
139	0	0	0	0	0	0	0	0	0	0	1	145
4,152	0	0	0	0	0	0	79	0	0	79	67	5,385
3,461	0	0	0	0	0	0	65	0	0	65	53	4,480
55	0	0	0	0	0	0	0	0	0	0	0	61
3,516	0	0	0	0	0	0	65	0	0	65	53	4,541
3,580	0	0	0	0	0	0	84	1	0	85	55	4,831
10	0	0	0	0	0	0	0	0	0	0	0	10
3,590	0	0	0	0	0	0	84	1	0	85	55	4,841
2,448	0	0	6	0	7	0	72	2	0	86	39	3,160
2	0	0	0	0	0	0	0	0	0	0	0	2
2,450	0	0	6	0	7	0	72	2	0	86	39	3,162

Shareholders' Equity											Total Liabilities	
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Total Income (Loss)		Total	Total		
							Previous Years	Current Year				Total
220	300	00	1163	3,8400	5740	2260	10	1560	1580	4,7970	6,067227	
22	30	0	119	3,840	574	226	1	156	158	4,797	6,294	
150	900	00	2241	3,1520	5920	2080	00	2320	2320	4,1850	5,239145	
15	90	0	224	3,152	592	208	0	232	232	4,185	5,385	
100	760	00	2320	2,5130	5780	1820	00	1980	1990	3,4710	4,47962	
10	76	0	232	2,513	578	182	0	198	199	3,471	4,541	
110	680	00	1,1520	2,5380	7580	2100	20	1710	1730	3,6790	4,83110	
11	68	0	1,152	2,538	758	210	2	171	173	3,679	4,841	
80	470	00	7220	1,5480	6240	1550	-20	1140	1120	2,4380	3,1602	
8	47	0	722	1,548	624	155	-2	114	112	2,438	3,162	



## İller Bankası A.Ş.

### Off Balance-Sheet Commitments

(USD Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative Financial Instruments			
		Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Trading Transactions		
												Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2010	TC	774	0	0	0	0	774	293	0	293	0	0	0	0
	FC	0	0	0	0	0	0	306	0	306	0	0	0	0
	Total	774	0	0	0	0	774	599	0	599	0	0	0	0
2009	TC	1,004	0	0	0	0	1,004	303	0	303	0	0	0	0
	FC	0	0	0	0	0	0	196	0	196	0	0	0	0
	Total	1,004	0	0	0	0	1,004	499	0	499	0	0	0	0
2008	TC	538	0	0	0	0	538	0	0	0	0	0	0	0
	FC	4	0	0	0	0	4	277	0	277	0	0	0	0
	Total	543	0	0	0	0	543	277	0	277	0	0	0	0
2007	TC	177	0	0	0	0	177	0	0	0	0	0	0	0
	FC	0	0	0	0	0	0	339	0	339	0	0	0	0
	Total	177	0	0	0	0	177	339	0	339	0	0	0	0
2006	TC	68	0	0	0	0	68	0	0	0	0	0	0	0
	FC	0	0	0	0	0	0	280	0	280	0	0	0	0
	Total	68	0	0	0	0	68	280	0	280	0	0	0	0

### Income-Expenditure

(USD Million)

Year	Operating Income													
	Interest Income from					Interest Expenses on				Net Interest Income/ Expenses	Net Fees and Commissions			Dividend Income
	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total		Fees and Commiss. Received From	Fees and Commiss. Paid	Net	
2010	235	50	0	19	303	0	0	0	0	303	20	0	20	0
2009	338	36	0	16	390	0	0	0	0	390	20	0	20	0
2008	259	50	0	46	355	0	0	0	0	355	6	0	5	0
2007	277	11	0	65	353	0	0	0	0	352	1	0	1	0
2006	194	17	0	31	242	0	0	0	0	242	1	0	0	0

				Custody and Pledged Securities					Total Off Balance-Sheet Commitments
FX	Interest Rate				Items Held in	Pledged	Accepted Indepen. Guaran. and Warran.		
Futures	Futures	Others	Total	Total	Custody	Securities		Total	
0	0	0	0	0	569	61	0	630	1,697
0	0	0	0	0	28	14	0	42	348
<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>597</b>	<b>75</b>	<b>0</b>	<b>672</b>	<b>2,045</b>
0	0	0	0	0	937	0	0	937	2,244
0	0	0	0	0	92	0	0	92	289
<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1,030</b>	<b>0</b>	<b>0</b>	<b>1,030</b>	<b>2,532</b>
0	0	0	0	0	1,168	0	0	1,168	1,707
0	0	0	0	0	100	0	0	100	381
<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1,268</b>	<b>0</b>	<b>0</b>	<b>1,268</b>	<b>2,087</b>
0	0	0	0	0	1,537	0	0	1,537	1,714
0	0	0	0	0	95	0	0	95	434
<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1,633</b>	<b>0</b>	<b>0</b>	<b>1,633</b>	<b>2,148</b>
0	0	0	0	0	1,311	0	0	1,311	1,379
0	0	0	0	0	69	0	0	69	349
<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1,380</b>	<b>0</b>	<b>0</b>	<b>1,380</b>	<b>1,728</b>

Trading Profit/Loss (Net)	Other Operating Income	Total Oper. Profit/Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Profit/Loss From Equity Method Applied Subsidar.	Net Monetary Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov. for Income Taxes from Continuing Oper. (+/-)	Net Profit/Loss from Contin. Oper.	Net Profit/Loss from Termin. Oper.	Net Profit (Loss)
0	23	346	0	131	215	0	0	0	215	-59	156	0	156
0	33	444	0	124	319	0	0	0	319	-87	232	0	232
0	19	379	1	107	271	0	0	0	271	-73	198	0	198
0	26	379	0	129	251	0	0	0	251	-66	185	-14	171
0	24	266	8	103	155	0	0	0	155	-41	114	0	114

**Ratios**

(%)

	2010	2009	2008	2007	2006
<b>Capital Ratios</b>					
Shareholders' Equity / (Amount subject to credit + market + operational risk)	73.1	66.4	70.8	79.2	89.2
Shareholders' Equity / Total Assets	76.2	77.7	76.4	76.0	77.1
(Shareholders' Equity - Permanent Assets) / Total Assets	75.0	76.3	75.0	74.2	74.4
Net On Balance Sheet Position / Total Shareholders' Equity	0.0	0.0	0.0	0.0	0.0
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.0	0.0	0.0	0.0	0.0
<b>Balance-Sheet Ratios</b>					
TC Assets / Total Assets	96.4	97.3	98.7	99.8	99.9
TC Liabilities / Total Liabilities	96.4	97.3	98.6	99.8	99.9
FC Assets / FC Liabilities	99.8	99.6	99.3	97.9	99.3
TC Deposits / Total Deposits	-	-	-	-	-
TC Loans and Receivables / Total Loans and Receivables	95.0	96.6	98.4	99.7	99.9
Total Deposits / Total Assets	0.0	0.0	0.0	0.0	0.0
Funds Borrowed / Total Assets	3.6	2.7	1.4	0.2	0.1
<b>Assets Quality</b>					
Financial Assets (net) / Total Assets	0.0	0.0	0.0	0.0	0.1
Total Loans and Receivables / Total Assets	68.9	77.1	77.4	74.2	77.5
Total Loans and Receivables / Total Deposits	-	-	-	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	0.0	0.0	0.0	0.0	0.0
Loans Under Follow-up (net) / Total Loans and Receivables	0.0	0.0	0.0	0.0	0.0
Specific Provisions / Loans Under Follow-up	100.0	100.0	100.0	-	-
Permanent Assets / Total Assets	1.2	1.5	1.4	1.8	2.7
Consumer Loans / Total Loans and Receivables	0.2	0.2	0.3	0.3	0.3
<b>Liquidity</b>					
Liquid Assets / Total Assets	29.3	20.2	20.0	23.0	18.6
Liquid Assets / Short-term Liabilities	193.5	158.0	130.7	125.8	107.4
TC Liquid Assets / Total Assets	29.3	20.1	19.8	22.9	18.6
<b>Profitability</b>					
Net Profit/Losses / Total Assets	2.5	4.3	4.4	3.5	3.6
Net Profit/Losses / Total Shareholders' Equity	3.3	5.5	5.7	4.6	4.7
Profit/Losses Before Taxes after Continuing Operations / Total Assets	3.4	5.9	6.0	5.2	4.9
<b>Income-Expenditure Structure</b>					
Net Interest Income After Specific Provisions / Total Assets	4.8	7.2	7.8	7.3	7.7
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	87.6	88.0	93.6	92.9	90.9
Non-interest Income (net) / Total Assets	0.7	1.0	0.5	0.6	0.8
Other Operating Expenses / Total Assets	2.1	2.3	2.3	2.7	3.3
Personnel Expenses / Other Operating Expenses	56.2	58.2	65.1	66.5	63.5
Non-interest Income (net) / Other Operating Expenses	32.7	42.8	22.6	20.8	23.7

**İMKB Takas ve Saklama Bankası A.Ş.**

## Assets

**(USD Million)**

Year	Period	Liquid Assets								Loans and Receivables			
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total				
2010	TC	44	348	524	3	0	12	0	16	933	12	1	0
	FC	2	19	0	0	0	0	0	0	20	0	0	0
	Total	46	367	524	3	0	12	0	16	953	12	1	0
2009	TC	3	194	714	4	0	49	0	53	964	4	1	0
	FC	1	19	0	0	0	0	0	0	20	0	0	0
	Total	4	213	714	4	0	49	0	53	984	4	1	0
2008	TC	27	193	614	2	0	63	0	66	900	4	0	0
	FC	1	9	0	0	0	0	0	0	10	0	0	0
	Total	28	202	614	2	0	63	0	66	910	4	0	0
2007	TC	5	143	793	2	0	80	0	83	1,025	21	0	0
	FC	2	20	0	0	0	0	0	0	22	0	0	0
	Total	7	163	793	2	0	80	0	83	1,047	21	0	0
2006	TC	14	72	238	2	0	63	0	65	389	14	0	0
	FC	0	4	0	0	0	0	0	0	5	0	0	0
	Total	15	76	238	2	0	63	0	65	394	14	0	0

## Liabilities

(USD Million)

			Non-Deposit Funds					Other Liabilities					
			Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop.& Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other Resources
<b>2010</b>	<b>TC</b>	0	114	0	0	0	114	0	0	0	0	551	92
	<b>FC</b>	0	0	0	0	0	0	0	0	0	0	19	0
	<b>Total</b>	<b>0</b>	<b>114</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>114</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>570</b>	<b>92</b>
<b>2009</b>	<b>TC</b>	0	61	0	0	0	61	0	0	0	0	619	109
	<b>FC</b>	0	0	0	0	0	0	0	0	0	0	19	0
	<b>Total</b>	<b>0</b>	<b>61</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>61</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>639</b>	<b>109</b>
<b>2008</b>	<b>TC</b>	0	108	0	0	0	108	0	0	0	0	539	82
	<b>FC</b>	0	0	0	0	0	0	0	0	0	0	9	0
	<b>Total</b>	<b>0</b>	<b>108</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>108</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>548</b>	<b>82</b>
<b>2007</b>	<b>TC</b>	0	35	0	0	0	35	0	0	0	0	701	101
	<b>FC</b>	0	0	0	0	0	0	0	0	0	0	21	0
	<b>Total</b>	<b>0</b>	<b>35</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>35</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>722</b>	<b>101</b>
<b>2006</b>	<b>TC</b>	0	0	0	0	0	0	0	0	0	0	176	67
	<b>FC</b>	0	0	0	0	0	0	0	0	0	0	4	0
	<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>180</b>	<b>67</b>

	Permanent Assets										Un-classified Assets	Total Assets
Total	Investments and Associates (net)			Subsidiaries (net)		Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)	Total		
	Accounted with Equity Method	Non-consolidated		Non-consolidated Financials	Non-consolidated Financials							
		Financials	Non-Financials									
13	0	0	0	3	0	0	7	0	0	10	2	958
0	0	0	0	0	0	0	0	0	0	0	0	20
13	0	0	0	3	0	0	7	0	0	10	2	979
5	0	0	0	3	0	0	7	0	0	11	2	982
0	0	0	0	0	0	0	0	0	0	0	0	20
5	0	0	0	3	0	0	7	0	0	11	2	1,003
4	0	0	0	3	0	0	7	0	0	10	2	916
0	0	0	0	0	0	0	0	0	0	0	0	10
4	0	0	0	3	0	0	7	0	0	10	2	925
21	0	0	0	4	0	0	9	0	0	14	2	1,062
0	0	0	0	0	0	0	0	0	0	0	0	22
21	0	0	0	4	0	0	9	0	0	14	2	1,084
14	0	0	0	3	0	0	6	0	0	10	5	419
0	0	0	0	0	0	0	0	0	0	0	0	5
14	0	0	0	3	0	0	6	0	0	10	5	423

				Shareholders' Equity							Total Liabilities
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Total Income (Loss)		Total		
							Previous Years	Current Year		Total	
606	202	000	65119	390	630	720	100	180	190	1940	95919
6	2	0	671	39	63	72	1	18	19	194	979
505	202	000	73419	400	650	570	100	250	260	1880	98319
5	2	0	754	40	65	57	1	25	26	188	1,003
303	400	000	6299	390	640	460	100	300	300	1790	9169
3	4	0	638	39	64	46	1	30	30	179	925
303	400	000	80921	520	830	500	000	340	340	2190	1,06321
3	4	0	830	52	83	50	0	34	34	219	1,084
202	600	000	2514	430	690	340	-100	230	220	1680	4194
2	6	0	255	43	69	34	-1	23	22	168	423

## İMKB Takas ve Saklama Bankası A.Ş.

### Off Balance-Sheet Commitments

(USD Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative Financial Instruments			
		Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Trading Transactions		
												Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2010	TC	0	0	0	0	1,761	1,761	0	0	0	0	0	0	0
	FC	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total	0	0	0	0	1,761	1,761	0	0	0	0	0	0	0
2009	TC	0	0	0	0	1,114	1,114	0	0	0	0	0	0	0
	FC	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total	0	0	0	0	1,114	1,114	0	0	0	0	0	0	0
2008	TC	0	0	0	0	790	790	0	0	0	0	0	0	0
	FC	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total	0	0	0	0	790	790	0	0	0	0	0	0	0
2007	TC	0	0	0	0	777	777	0	0	0	0	0	0	0
	FC	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total	0	0	0	0	777	777	0	0	0	0	0	0	0
2006	TC	0	0	0	0	341	341	0	0	0	0	0	0	0
	FC	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total	0	0	0	0	341	341	0	0	0	0	0	0	0

### Income-Expenditure

(USD Million)

Year	Operating Income													
	Interest Income from					Interest Expenses on				Net Interest Income/ Expenses	Net Fees and Commissions			Dividend Income
	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total		Fees and Commiss. Received From	Fees and Commiss. Paid	Net	
2010	1	19	5	1	26	0	6	0	6	19	15	1	14	3
2009	0	24	9	2	35	0	10	0	10	25	13	1	12	4
2008	2	25	12	4	43	0	13	0	13	30	1	1	0	3
2007	4	20	12	3	39	0	2	0	2	36	1	1	0	1
2006	3	10	13	1	27	0	1	0	1	27	1	1	0	0

				Custody and Pledged Securities					Total Off Balance-Sheet Commitments
FX	Interest Rate				Items Held in	Pledged	Accepted Indepen. Guaran. and Warran.		
Futures	Futures	Others	Total	Total	Custody	Securities		Total	
0	0	0	0	0	5,744,694	2,395	0	5,747,089	5,748,849
0	0	0	0	0	0	407	0	407	407
<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>5,744,694</b>	<b>2,802</b>	<b>0</b>	<b>5,747,496</b>	<b>5,749,256</b>
0	0	0	0	0	4,419,424	1,782	0	4,421,206	4,422,320
0	0	0	0	0	0	244	0	244	244
<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>4,419,424</b>	<b>2,026</b>	<b>0</b>	<b>4,421,450</b>	<b>4,422,564</b>
0	0	0	0	0	3,378,213	1,647	0	3,379,860	3,380,650
0	0	0	0	0	0	134	0	134	134
<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>3,378,213</b>	<b>1,781</b>	<b>0</b>	<b>3,379,994</b>	<b>3,380,784</b>
0	0	0	0	0	3,296,705	2,201	0	3,298,906	3,299,683
0	0	0	0	0	0	116	0	116	116
<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>3,296,705</b>	<b>2,316</b>	<b>0</b>	<b>3,299,022</b>	<b>3,299,799</b>
0	0	0	0	0	2,616,374	1,522	0	2,617,895	2,618,237
0	0	0	0	0	0	122	0	122	122
<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2,616,374</b>	<b>1,644</b>	<b>0</b>	<b>2,618,017</b>	<b>2,618,359</b>

Trading Profit/Loss (Net)	Other Operating Income	Total Oper. Profit/Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Profit/Loss From Equity Method Applied Subsidiar.	Net Monetary Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov. for Income Taxes from Continuing Oper. (+/-)	Net Profit/Loss from Contin. Oper.	Net Profit/Loss from Termin. Oper.	Net Profit (Loss)
0	7	43	1	19	22	0	0	0	22	-4	18	0	18
0	8	49	1	18	31	0	0	0	31	-5	25	0	25
0	18	52	1	15	36	0	0	0	36	-7	30	0	30
0	22	59	1	17	41	0	0	0	41	-8	34	0	34
0	15	42	0	13	29	0	0	0	29	-6	23	0	23

**Ratios**

(%)

	2010	2009	2008	2007	2006
<b>Capital Ratios</b>					
Shareholders' Equity / (Amount subject to credit + market + operational risk)	36.9	51.8	60.1	64.4	194.1
Shareholders' Equity / Total Assets	19.8	18.8	19.4	20.2	39.7
(Shareholders' Equity - Permanent Assets) / Total Assets	18.7	17.6	18.2	18.9	37.4
Net On Balance Sheet Position / Total Shareholders' Equity	0.6	0.5	0.4	0.4	0.2
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.6	0.5	0.4	0.4	0.2
<b>Balance-Sheet Ratios</b>					
TC Assets / Total Assets	97.9	98.0	99.0	98.0	98.9
TC Liabilities / Total Liabilities	98.0	98.1	99.0	98.0	99.0
FC Assets / FC Liabilities	105.7	105.2	107.6	104.2	108.6
TC Deposits / Total Deposits	-	-	-	-	-
TC Loans and Receivables / Total Loans and Receivables	100.0	100.0	100.0	100.0	100.0
Total Deposits / Total Assets	0.0	0.0	0.0	0.0	0.0
Funds Borrowed / Total Assets	11.7	6.0	11.7	3.2	0.0
<b>Assets Quality</b>					
Financial Assets (net) / Total Assets	1.7	5.3	7.1	7.7	15.4
Total Loans and Receivables / Total Assets	1.4	0.5	0.4	1.9	3.4
Total Loans and Receivables / Total Deposits	-	-	-	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	8.1	21.9	0.0	0.0	0.0
Loans Under Follow-up (net) / Total Loans and Receivables	6.2	19.2	0.0	0.0	0.0
Specific Provisions / Loans Under Follow-up	23.0	12.2	-	-	-
Permanent Assets / Total Assets	1.1	1.2	1.1	1.3	2.3
Consumer Loans / Total Loans and Receivables	0.0	0.0	0.0	0.0	0.0
<b>Liquidity</b>					
Liquid Assets / Total Assets	96.1	93.3	91.5	89.2	78.2
Liquid Assets / Short-term Liabilities	125.7	120.9	114.9	113.8	142.3
TC Liquid Assets / Total Assets	94.0	91.2	90.4	87.1	77.0
<b>Profitability</b>					
Net Profit/Losses / Total Assets	1.9	2.5	3.2	3.1	5.5
Net Profit/Losses / Total Shareholders' Equity	9.4	13.4	16.6	15.4	13.8
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.3	3.1	3.9	3.8	6.8
<b>Income-Expenditure Structure</b>					
Net Interest Income After Specific Provisions / Total Assets	2.0	2.5	3.3	3.3	6.3
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	44.1	50.5	58.4	61.3	63.1
Non-interest Income (net) / Total Assets	2.5	2.4	2.3	2.1	3.7
Other Operating Expenses / Total Assets	2.0	1.8	1.6	1.6	3.1
Personnel Expenses / Other Operating Expenses	73.2	75.3	75.5	76.3	71.7
Non-interest Income (net) / Other Operating Expenses	123.5	138.2	145.4	135.4	117.9



**Merrill Lynch Yatırım Bank A.Ş.**

## Assets

(USD Million)

Year	Period	Liquid Assets									Loans and Receivables		
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total				
2010	TC	0	116	13	36	0	0	0	36	165	0	0	0
	FC	9	0	0	0	0	0	0	0	10	0	0	0
	Total	10	116	13	36	0	0	0	36	175	0	0	0
2009	TC	72	14	0	14	0	0	0	14	100	0	0	0
	FC	7	0	0	0	0	0	0	0	7	0	0	0
	Total	79	14	0	14	0	0	0	14	107	0	0	0
2008	TC	12	7	0	21	0	0	0	21	40	0	0	0
	FC	1	4	0	0	0	0	0	0	6	0	0	0
	Total	13	12	0	21	0	0	0	21	45	0	0	0
2007	TC	2	0	0	210	0	0	0	210	212	0	0	0
	FC	0	0	0	0	0	0	0	0	1	0	0	0
	Total	3	0	0	210	0	0	0	210	213	0	0	0
2006	TC	0	13	0	0	0	0	0	0	13	0	0	0
	FC	0	0	0	0	0	0	0	0	0	0	0	0
	Total	0	13	0	0	0	0	0	0	13	0	0	0

## Liabilities

(USD Million)

[illegible]

	Permanent Assets										Un-classified Assets	Total Assets
Total	Investments and Associates (net)			Subsidiaries (net)		Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)	Total		
	Accounted with Equity Method	Non-consolidated		Non-consolidated Financials	Non-consolidated Financials							
		Financials	Non-Financials									
0	0	0	0	2	0	0	1	0	0	3	4	172
0	0	0	0	0	0	0	0	0	0	0	39	48
0	0	0	0	2	0	0	1	0	0	3	43	220
0	0	0	0	2	0	0	1	0	0	4	6	110
0	0	0	0	0	0	0	0	0	0	0	22	29
0	0	0	0	2	0	0	1	0	0	4	28	139
0	0	0	0	2	0	0	2	0	0	4	7	51
0	0	0	0	0	0	0	0	0	0	0	0	6
0	0	0	0	2	0	0	2	0	0	4	7	57
0	0	0	0	3	0	0	4	0	0	7	2	221
0	0	0	0	0	0	0	0	0	0	0	0	1
0	0	0	0	3	0	0	4	0	0	7	2	222
0	0	0	0	1	0	0	3	0	0	4	1	18
0	0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	1	0	0	3	0	0	4	1	19

Shareholders' Equity											Total Liabilities
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Total Income (Loss)			Total	
							Previous Years	Current Year	Total		
707	101	000	909	3300	000	000	-200	100	800	400	490
606	101	000	1600	3400	000	000	-700	500	-200	3200	550
707	101	000	909	3300	000	000	-200	100	800	400	2200
606	101	000	1600	3400	000	000	-700	500	-200	3200	1390
202	202	000	1300	3300	000	000	-600	-100	-700	2600	390
000	000	000	000	000	000	000	000	000	000	000	180
202	202	000	1300	3300	000	000	-600	-100	-700	2600	570
505	000	000	909	4300	000	000	-600	-100	-800	3600	2210
000	000	000	000	000	000	000	000	000	000	000	100
505	000	000	909	4300	000	000	-600	-100	-800	3600	2220
909	101	000	1000	1400	000	000	000	-500	-500	900	190
000	000	000	000	000	000	000	000	000	000	000	000
909	101	000	1000	1400	000	000	000	-500	-500	900	190

**Merrill Lynch Yatırım Bank A.Ş.**

## Off Balance-Sheet Commitments

(USD Million)

[illegible]

## Income-Expenditure

(USD Million)

[illegible]

				Custody and Pledged Securities					Total Off Balance-Sheet Commitments
FX Futures	Interest Rate Futures	Others	Total	Total	Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.	Total	
0	0	0	123	123	26	0	0	26	149
0	0	0	123	123	0	0	0	0	123
<b>0</b>	<b>0</b>	<b>0</b>	<b>245</b>	<b>245</b>	<b>26</b>	<b>0</b>	<b>0</b>	<b>26</b>	<b>272</b>
0	0	0	55	55	25	0	0	25	85
0	0	0	55	55	0	0	0	0	55
<b>0</b>	<b>0</b>	<b>0</b>	<b>109</b>	<b>109</b>	<b>25</b>	<b>0</b>	<b>0</b>	<b>25</b>	<b>140</b>
0	0	0	14	14	35	0	0	35	49
0	0	0	95	95	0	0	0	0	95
<b>0</b>	<b>0</b>	<b>0</b>	<b>109</b>	<b>109</b>	<b>35</b>	<b>0</b>	<b>0</b>	<b>35</b>	<b>145</b>
0	0	0	30	30	0	0	0	0	30
0	0	0	30	30	0	0	0	0	30
<b>0</b>	<b>0</b>	<b>0</b>	<b>60</b>	<b>60</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>60</b>
0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0
<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

Trading Profit/Loss (Net)	Other Operating Income	Total Oper. Profit/Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Profit/Loss From Equity Method Applied Subsidiar.	Net Monetary Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov. for Income Taxes from Continuing Oper. (+/-)	Net Profit/Loss from Contin. Oper.	Net Profit/Loss from Termin. Oper.	Net Profit (Loss)
-5	14	30	0	19	11	0	0	0	11	-1	10	0	10
0	14	23	0	16	7	0	0	0	7	-1	5	0	5
6	8	23	9	15	-1	0	0	0	-1	0	-1	0	-1
5	1	18	7	13	-2	0	0	0	-2	0	-1	0	-1
0	0	1	3	4	-7	0	0	0	-7	1	-5	0	-5

**Ratios**

(%)

	2010	2009	2008	2007	2006
<b>Capital Ratios</b>					
Shareholders' Equity / (Amount subject to credit + market + operational risk)	55.9	72.1	108.9	82.0	121.5
Shareholders' Equity / Total Assets	18.4	23.0	46.1	16.0	47.7
(Shareholders' Equity - Permanent Assets) / Total Assets	17.0	20.3	38.2	13.0	24.3
Net On Balance Sheet Position / Total Shareholders' Equity	-302.8	-171.3	-47.6	0.2	2.8
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.0	-0.8	316.0	85.1	2.8
<b>Balance-Sheet Ratios</b>					
TC Assets / Total Assets	78.0	79.0	90.3	99.7	98.5
TC Liabilities / Total Liabilities	22.4	39.7	68.1	99.7	99.8
FC Assets / FC Liabilities	28.4	34.8	30.4	113.2	975.0
TC Deposits / Total Deposits	-	-	-	-	-
TC Loans and Receivables / Total Loans and Receivables	-	-	-	-	-
Total Deposits / Total Assets	0.0	0.0	0.0	0.0	0.0
Funds Borrowed / Total Assets	77.5	60.2	31.4	31.3	0.0
<b>Assets Quality</b>					
Financial Assets (net) / Total Assets	16.4	10.0	36.4	94.6	0.0
Total Loans and Receivables / Total Assets	0.0	0.0	0.0	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	1.4	2.7	7.9	3.0	23.4
Consumer Loans / Total Loans and Receivables	-	-	-	-	-
<b>Liquidity</b>					
Liquid Assets / Total Assets	79.3	76.9	79.6	96.0	69.3
Liquid Assets / Short-term Liabilities	129.6	134.7	225.6	119.8	1,701.4
TC Liquid Assets / Total Assets	74.9	71.8	70.0	95.7	67.9
<b>Profitability</b>					
Net Profit/Losses / Total Assets	4.3	3.7	-1.5	-0.5	-28.4
Net Profit/Losses / Total Shareholders' Equity	23.5	16.1	-3.2	-3.3	-59.5
Profit/Losses Before Taxes after Continuing Operations / Total Assets	4.9	4.8	-1.5	-0.7	-35.6
<b>Income-Expenditure Structure</b>					
Net Interest Income After Specific Provisions / Total Assets	5.9	5.9	16.3	0.6	2.6
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	43.8	35.5	39.5	7.4	89.9
Non-interest Income (net) / Total Assets	7.6	10.6	25.0	7.7	0.3
Other Operating Expenses / Total Assets	8.4	11.6	26.2	5.8	20.2
Personnel Expenses / Other Operating Expenses	68.8	64.8	67.1	45.3	61.6
Non-interest Income (net) / Other Operating Expenses	90.2	92.0	95.1	132.7	1.5

## Nurol Yatırım Bankası A.Ş.

### Assets

(USD Million)

Year	Period	Liquid Assets								Loans and Receivables			
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total				
2010	TC	0	10	0	1	7	0	0	8	18	33	18	16
	FC	7	23	0	0	6	0	0	6	36	43	0	0
	Total	7	33	0	1	13	0	0	14	54	76	18	16
2009	TC	6	0	0	3	7	0	0	10	16	22	16	15
	FC	7	14	0	0	6	0	0	6	27	41	0	0
	Total	12	14	0	3	14	0	0	16	42	63	16	15
2008	TC	1	3	0	2	4	0	0	6	10	20	17	14
	FC	3	10	0	0	6	0	0	6	19	27	0	0
	Total	4	13	0	2	10	0	0	12	29	47	17	14
2007	TC	1	14	1	1	0	2	0	3	19	18	21	18
	FC	3	11	0	0	0	0	0	0	14	38	0	0
	Total	3	25	1	1	0	2	0	3	32	56	21	18
2006	TC	1	10	0	3	15	0	0	17	28	16	16	13
	FC	3	6	0	0	0	0	0	0	9	51	0	0
	Total	4	16	0	3	15	0	0	17	38	67	16	13

### Liabilities

(USD Million)

Year	Period	Deposits	Non-Deposit Funds					Other Liabilities					
			Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for	Subordinated Loans	Miscellaneous Payables	Other External Resources
										Prop.& Equip. Held for Sale Purposes and Terminated Operations			
2010	TC	0	13	2	0	11	26	0	0	0	0	1	0
	FC	0	18	0	0	57	76	0	0	0	0	1	0
	Total	0	31	2	0	68	102	0	0	0	0	2	0
2009	TC	0	0	5	0	5	10	0	0	0	0	0	0
	FC	0	11	0	0	57	68	0	0	0	0	2	0
	Total	0	11	5	0	62	78	0	0	0	0	2	0
2008	TC	0	0	1	0	4	5	0	0	0	0	0	0
	FC	0	24	0	0	25	49	0	0	0	0	1	1
	Total	0	24	1	0	29	53	0	0	0	0	1	1
2007	TC	0	3	2	0	2	7	0	0	0	0	0	0
	FC	0	45	0	0	13	58	0	0	0	0	6	2
	Total	0	48	2	0	15	65	0	0	0	0	6	2
2006	TC	0	13	5	0	0	18	0	0	0	0	0	0
	FC	0	69	0	0	0	69	0	0	0	0	0	1
	Total	0	82	5	0	0	87	0	0	0	0	0	1

	Permanent Assets										Un- classified Assets	Total Assets
Total	Investments and Associates (net)			Subsidiaries (net)		Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)	Total		
	Accounted with Equity Method	Non-consolidated		Non- consolidated Financials	Non- consolidated Financials							
		Financials	Non- Financials									
35	0	0	0	0	0	0	0	0	0	1	8	62
43	0	0	0	0	0	0	0	0	0	0	0	79
78	0	0	0	0	0	0	0	0	0	1	9	141
22	0	0	0	0	0	0	0	0	0	0	9	47
41	0	0	0	0	0	0	0	0	0	0	2	70
64	0	0	0	0	0	0	0	0	0	0	11	117
23	0	0	0	0	0	0	0	0	0	0	5	37
27	0	0	0	0	0	0	0	0	0	0	4	50
50	0	0	0	0	0	0	0	0	0	0	9	88
21	0	0	0	5	0	0	0	0	0	5	3	48
38	0	0	8	0	0	0	0	0	0	8	7	65
59	0	0	8	5	0	0	0	0	0	13	10	113
18	0	0	0	4	0	0	0	0	0	4	1	52
51	0	0	6	0	0	0	0	0	0	6	1	67
69	0	0	6	4	0	0	0	0	0	10	2	119

Shareholders' Equity											Total Liabilities
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Total Income (Loss)		Total		
							Previous Years	Current Year		Total	
1	0	0	2	29	4	0	3	0	3	36	65
0	0	0	1	0	0	0	0	0	0	0	76
1	0	0	3	29	4	0	3	0	3	36	141
1	0	0	2	30	3	0	1	2	3	36	47
0	0	0	2	0	0	0	0	0	0	0	70
1	0	0	4	30	3	0	1	2	3	36	117
1	0	0	1	30	0	0	0	1	1	32	38
0	0	0	1	0	0	0	0	0	0	0	50
1	0	0	3	30	0	0	0	1	1	32	88
1	0	0	2	39	56	1	-62	6	-56	39	48
0	0	0	7	0	0	0	0	0	0	0	65
1	0	0	9	39	56	1	-62	6	-56	39	113
3	0	0	4	32	46	0	-33	-18	-51	27	49
0	0	0	1	0	0	0	0	0	0	0	70
3	0	0	5	32	46	0	-33	-18	-51	27	119

## Nurol Yatırım Bankası A.Ş.

### Off Balance-Sheet Commitments

(USD Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative Financial Instruments			
		Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Trading Transactions		
												Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2010	TC	57	0	0	0	0	57	0	916	917	0	0	0	0
	FC	122	0	3	0	0	125	0	0	0	0	0	0	0
	Total	178	0	3	0	0	182	0	916	917	0	0	0	0
2009	TC	50	0	0	0	0	50	0	0	0	0	0	0	0
	FC	87	0	4	0	0	91	0	0	0	0	0	0	0
	Total	137	0	4	0	0	141	0	0	0	0	0	0	0
2008	TC	17	0	0	0	0	17	0	0	0	0	0	0	0
	FC	116	0	4	0	0	120	0	0	0	0	0	0	0
	Total	134	0	4	0	0	137	1	0	1	0	0	0	0
2007	TC	22	0	0	0	0	22	0	0	0	0	0	0	0
	FC	61	0	5	0	0	67	1	0	1	0	0	0	0
	Total	83	0	5	0	0	89	1	0	1	0	0	0	0
2006	TC	15	0	0	0	0	15	0	0	0	0	5	0	0
	FC	56	1	2	0	0	59	1	0	1	0	9	26	0
	Total	71	1	2	0	0	74	2	0	2	0	14	26	0

### Income-Expenditure

(USD Million)

USD million)

Year	Operating Income													
	Interest Income from					Interest Expenses on				Net Interest Income/ Expenses	Net Fees and Commissions			Dividend Income
	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total		Fees and Commiss. Received From	Fees and Commiss. Paid	Net	
2010	6	0	1	0	7	0	3	0	4	3	2	0	2	0
2009	7	1	1	1	9	0	3	0	4	6	2	0	1	0
2008	6	1	1	0	9	0	3	0	3	6	1	0	1	0
2007	7	3	0	1	11	0	5	0	5	6	1	0	1	0
2006	5	1	0	0	6	0	3	0	3	3	2	0	2	0



				Custody and Pledged Securities					Total Off Balance-Sheet Commitments
FX	Interest Rate				Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.		
Futures	Futures	Others	Total	Total				Total	
0	0	0	0	0	13	26	0	39	1,012
0	0	0	0	0	8	44	0	51	177
0	0	0	0	0	21	70	0	90	1,189
0	0	0	0	0	1	21	0	21	72
0	0	0	0	0	7	29	0	36	127
0	0	0	0	0	7	50	0	57	198
0	0	0	0	0	1	17	0	18	36
0	0	0	0	0	8	25	0	32	153
0	0	0	0	0	9	42	0	51	188
0	0	0	0	0	2	26	0	28	50
0	0	0	0	0	1	28	0	29	97
0	0	0	0	0	4	54	0	58	147
0	0	0	0	5	5	2	9	11	31
0	0	0	0	35	35	2	52	53	149
0	0	0	0	40	40	4	60	64	180

Trading Profit/Loss (Net)	Other Operating Income	Total Oper. Profit/Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Profit/Loss From Equity Method Applied Subsidar.	Net Monetary Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov. for Income Taxes from Continuing Oper. (+/-)	Net Profit/Loss from Contin. Oper.	Net Profit/Loss from Termin. Oper.	Net Profit (Loss)
1	1	7	1	6	0	0	0	0	0	0	0	0	0
1	0	8	1	5	2	0	0	0	2	0	2	0	2
-1	0	6	0	4	1	0	0	0	1	0	1	0	1
1	1	9	0	5	4	0	0	0	4	2	6	0	6
-2	1	3	17	4	-18	0	0	0	-18	0	-18	0	-18

**Ratios**

(%)

	2010	2009	2008	2007	2006
<b>Capital Ratios</b>					
Shareholders' Equity / (Amount subject to credit + market + operational risk)	18.6	24.7	22.2	32.9	20.2
Shareholders' Equity / Total Assets	25.6	30.6	35.9	34.6	22.8
(Shareholders' Equity - Permanent Assets) / Total Assets	23.6	29.6	33.0	20.8	12.2
Net On Balance Sheet Position / Total Shareholders' Equity	7.2	0.9	0.7	0.4	-7.7
Net On and Off Balance Sheet Position / Total Shareholders' Equity	7.2	0.9	0.7	0.4	-4.1
<b>Balance-Sheet Ratios</b>					
TC Assets / Total Assets	44.1	40.2	42.6	42.3	43.5
TC Liabilities / Total Liabilities	45.9	40.4	42.8	42.3	41.3
FC Assets / FC Liabilities	103.3	100.4	100.3	99.9	96.3
TC Deposits / Total Deposits	-	-	-	-	-
TC Loans and Receivables / Total Loans and Receivables	44.8	35.3	45.6	35.7	26.3
Total Deposits / Total Assets	0.0	0.0	0.0	0.0	0.0
Funds Borrowed / Total Assets	22.2	9.0	27.0	42.5	68.7
<b>Assets Quality</b>					
Financial Assets (net) / Total Assets	10.0	14.0	13.7	2.8	14.4
Total Loans and Receivables / Total Assets	54.9	54.1	56.6	51.7	57.7
Total Loans and Receivables / Total Deposits	-	-	-	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	22.6	25.3	33.5	36.4	22.8
Loans Under Follow-up (net) / Total Loans and Receivables	2.6	1.4	4.7	4.8	3.4
Specific Provisions / Loans Under Follow-up	88.7	94.5	85.9	86.8	85.1
Permanent Assets / Total Assets	2.0	1.0	2.8	13.8	10.7
Consumer Loans / Total Loans and Receivables	0.3	0.3	0.6	0.6	0.5
<b>Liquidity</b>					
Liquid Assets / Total Assets	38.5	36.1	33.1	26.9	31.6
Liquid Assets / Short-term Liabilities	71.6	130.6	127.8	123.1	95.0
TC Liquid Assets / Total Assets	12.9	13.4	11.0	14.9	23.6
<b>Profitability</b>					
Net Profit/Losses / Total Assets	0.2	1.3	1.2	5.2	-15.2
Net Profit/Losses / Total Shareholders' Equity	0.6	4.4	3.3	15.1	-66.6
Profit/Losses Before Taxes after Continuing Operations / Total Assets	-0.1	1.7	1.6	3.7	-15.2
<b>Income-Expenditure Structure</b>					
Net Interest Income After Specific Provisions / Total Assets	1.7	4.3	6.1	4.9	-2.6
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	36.0	63.1	87.2	59.1	-94.7
Non-interest Income (net) / Total Assets	2.3	2.1	0.6	3.3	0.0
Other Operating Expenses / Total Assets	4.0	4.5	5.0	4.5	3.6
Personnel Expenses / Other Operating Expenses	44.9	47.9	49.0	45.6	41.5
Non-interest Income (net) / Other Operating Expenses	56.8	46.7	11.7	74.9	1.0

**Taib Yatırım Bank A.Ş.**

## Assets

**(USD Million)**

Year	Period	Liquid Assets									Loans and Receivables			
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)	
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total					
2010	TC	0	0	0	0	0	0	0	0	0	0	0	0	
	FC	0	0	0	0	0	0	0	0	0	0	0	0	
	Total	0	0	0	0	0	0	0	0	0	1	0	0	
2009	TC	0	0	0	0	0	0	0	0	1	0	0	0	
	FC	0	0	0	0	0	0	0	0	0	0	0	0	
	Total	0	0	0	0	0	0	0	0	1	0	0	0	
2008	TC	0	0	1	1	0	0	0	1	2	1	0	0	
	FC	0	2	0	0	0	0	0	0	2	0	0	0	
	Total	0	2	1	1	0	0	0	1	4	1	0	0	
2007	TC	0	0	9	2	0	0	0	2	11	0	0	0	
	FC	1	0	0	0	0	0	0	0	1	0	0	0	
	Total	1	0	9	2	0	0	0	2	11	0	0	0	
2006	TC	0	4	1	4	0	0	0	4	9	0	0	0	
	FC	1	1	0	0	0	0	0	0	2	0	0	0	
	Total	1	5	1	4	0	0	0	4	11	0	0	0	

## Liabilities

**(USD Million)**

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	Permanent Assets										Un-classified Assets	Total Assets
Total	Investments and Associates (net)			Subsidiaries (net)		Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)	Total		
	Accounted with Equity Method	Non-consolidated		Non-consolidated Financials	Non-consolidated Financials							
		Financials	Non-Financials									
0	0	0	0	3	5	0	0	0	0	8	0	9
0	0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	3	5	0	0	0	0	8	0	9
0	0	0	0	10	5	0	0	0	0	16	0	17
0	0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	10	5	0	0	0	0	16	0	17
1	0	0	0	10	0	0	0	0	0	10	0	12
0	0	0	0	0	0	0	0	0	0	0	0	2
1	0	0	0	10	0	0	0	0	0	10	0	14
0	0	0	0	2	0	0	0	0	0	2	0	13
0	0	0	0	0	0	0	0	0	0	0	0	1
0	0	0	0	2	0	0	0	0	0	2	0	14
0	0	0	0	2	0	0	0	0	0	2	0	11
0	0	0	0	0	0	0	0	0	0	0	0	2
0	0	0	0	2	0	0	0	0	0	2	0	13

Shareholders' Equity											Total Liabilities
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Total Income (Loss)		Total		
							Previous Years	Current Year		Total	
0	0	0	0	18	0	0	-7	-2	-10	8	
0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	18	0	0	-7	-2	-10	8	9
0	0	0	6	18	0	0	-5	-2	-8	11	17
0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	6	18	0	0	-5	-2	-8	11	17
0	0	0	0	18	0	0	-3	-2	-5	13	14
0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	18	0	0	-3	-2	-5	13	14
0	0	0	0	17	0	0	-4	0	-4	13	13
0	0	0	0	0	0	0	0	0	0	0	1
0	0	0	0	17	0	0	-4	0	-4	13	14
0	0	0	0	14	0	0	-3	0	-3	11	11
0	0	0	2	0	0	0	0	0	0	0	2
0	0	0	2	14	0	0	-3	0	-3	11	13

## Taib Yatırım Bank A.Ş.

### Off Balance-Sheet Commitments

(USD Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative Financial Instruments			
		Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Trading Transactions		
												Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2010	TC	0	0	0	0	0	0	0	0	0	0	0	0	0
	FC	0	0	0	0	0	0	0	0	0	0	5	0	0
	Total	0	0	0	0	0	0	0	0	0	0	5	0	0
2009	TC	0	0	0	0	0	0	0	0	0	0	0	0	0
	FC	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total	0	0	0	0	0	0	0	0	0	0	0	0	0
2008	TC	0	0	0	0	0	0	0	0	0	0	0	0	0
	FC	0	0	0	0	0	0	0	0	0	0	13	0	0
	Total	0	0	0	0	0	0	0	0	0	0	13	0	0
2007	TC	0	0	0	0	0	0	0	0	0	0	0	0	0
	FC	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total	0	0	0	0	0	0	0	0	0	0	0	0	0
2006	TC	0	0	0	0	0	0	0	0	0	0	0	0	0
	FC	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total	0	0	0	0	0	0	0	0	0	0	0	0	0

### Income-Expenditure

(USD Million)

Year	Operating Income													
	Interest Income from					Interest Expenses on				Net Interest Income/ Expenses	Net Fees and Commissions			
	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total		Fees and Commiss. Received From	Fees and Commiss. Paid	Net	Dividend Income
2010	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2009	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2008	0	0	0	0	1	0	0	0	0	0	0	0	0	0
2007	0	1	0	1	1	0	0	0	0	1	0	0	0	0
2006	0	0	0	1	1	0	0	0	0	1	0	0	0	0

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## Ratios

(%)

	2010	2009	2008	2007	2006
<b>Capital Ratios</b>					
Shareholders' Equity / (Amount subject to credit + market + operational risk)	76.5	60.2	78.5	436.1	663.2
Shareholders' Equity / Total Assets	91.3	64.6	90.0	92.8	83.7
(Shareholders' Equity - Permanent Assets) / Total Assets	-2.2	-26.9	20.1	76.4	68.9
Net On Balance Sheet Position / Total Shareholders' Equity	-1.6	0.7	13.8	0.3	-1.9
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-1.6	0.7	13.8	0.3	-1.9
<b>Balance-Sheet Ratios</b>					
TC Assets / Total Assets	97.8	97.9	86.7	93.9	86.3
TC Liabilities / Total Liabilities	96.4	98.0	99.1	94.1	84.7
FC Assets / FC Liabilities	61.3	105.6	1,452.5	104.8	89.7
TC Deposits / Total Deposits	-	-	-	-	-
TC Loans and Receivables / Total Loans and Receivables	-	100.0	100.0	100.0	-
Total Deposits / Total Assets	0.0	0.0	0.0	0.0	0.0
Funds Borrowed / Total Assets	3.4	1.2	2.0	5.7	0.0
<b>Assets Quality</b>					
Financial Assets (net) / Total Assets	3.4	1.1	6.6	12.7	32.2
Total Loans and Receivables / Total Assets	0.0	0.6	4.2	1.9	0.0
Total Loans and Receivables / Total Deposits	-	-	-	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	-	41.1	6.7	0.0	-
Loans Under Follow-up (net) / Total Loans and Receivables	-	0.0	0.0	0.0	-
Specific Provisions / Loans Under Follow-up	100.0	100.0	100.0	-	-
Permanent Assets / Total Assets	93.5	91.4	69.9	16.5	14.8
Consumer Loans / Total Loans and Receivables	-	0.0	0.0	0.0	-
<b>Liquidity</b>					
Liquid Assets / Total Assets	5.6	7.3	24.9	80.9	84.3
Liquid Assets / Short-term Liabilities	131.0	317.1	299.3	1,429.2	8,269.7
TC Liquid Assets / Total Assets	3.6	5.4	11.8	74.8	70.6
<b>Profitability</b>					
Net Profit/Losses / Total Assets	-25.9	-12.3	-14.3	-0.9	-3.7
Net Profit/Losses / Total Shareholders' Equity	-28.3	-19.1	-15.9	-1.0	-4.5
Profit/Losses Before Taxes after Continuing Operations / Total Assets	-25.9	-12.3	-14.3	-0.9	-3.7
<b>Income-Expenditure Structure</b>					
Net Interest Income After Specific Provisions / Total Assets	-1.7	0.0	2.8	9.1	6.8
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	-35.2	0.8	47.5	60.8	55.0
Non-interest Income (net) / Total Assets	6.4	4.9	3.1	5.9	5.5
Other Operating Expenses / Total Assets	31.4	16.3	19.6	15.9	16.0
Personnel Expenses / Other Operating Expenses	45.8	46.1	50.5	43.1	19.1
Non-interest Income (net) / Other Operating Expenses	20.5	29.9	16.0	37.0	34.5

## Türk Eximbank

### Assets

(USD Million)

Year	Period	Liquid Assets								Loans and Receivables			
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total				
2010	TC	0	321	0	199	10	547	0	756	1,077	911	79	79
	FC	0	255	0	2	0	33	0	36	291	1,794	0	0
	Total	0	576	0	202	10	580	0	792	1,368	2,705	79	79
2009	TC	0	75	871	104	9	174	0	288	1,234	898	70	70
	FC	0	438	0	8	0	33	0	41	480	1,730	0	0
	Total	0	513	871	112	9	208	0	329	1,714	2,628	70	70
2008	TC	0	70	304	26	2	124	0	153	526	1,423	37	37
	FC	0	24	0	15	0	35	0	50	74	1,209	0	0
	Total	0	94	304	42	2	159	0	203	601	2,632	37	37
2007	TC	0	214	230	73	0	66	0	139	583	1,693	39	39
	FC	0	133	0	13	0	51	0	64	197	1,096	0	0
	Total	0	347	230	86	0	117	0	203	780	2,788	39	39
2006	TC	0	61	31	66	0	53	0	119	211	1,322	36	36
	FC	0	217	0	20	0	52	0	72	289	1,103	0	0
	Total	0	278	31	86	0	105	0	190	500	2,425	36	36

### Liabilities

(USD Million)

Year	Period	Deposits	Non-Deposit Funds						Other Liabilities				
			Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop. & Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2010	TC	0	0	0	0	4	4	14	0	0	0	5	258
	FC	0	1,044	0	0	0	1,044	3	0	0	126	4	218
	Total	0	1,044	0	0	4	1,049	16	0	0	126	10	476
2009	TC	0	0	0	0	5	5	0	0	0	0	7	258
	FC	0	1,220	0	0	0	1,220	3	0	0	142	4	209
	Total	0	1,220	0	0	5	1,224	4	0	0	142	11	467
2008	TC	0	0	0	0	4	4	0	0	0	0	7	312
	FC	0	586	10	0	0	596	4	0	0	159	1	182
	Total	0	586	10	0	4	601	4	0	0	159	8	494
2007	TC	0	0	0	0	6	6	0	0	0	0	9	257
	FC	0	677	0	0	0	677	2	0	0	178	3	159
	Total	0	677	0	0	6	683	2	0	0	178	12	416
2006	TC	0	0	0	0	5	5	0	0	0	0	6	257
	FC	0	655	0	0	0	655	3	0	0	194	2	137
	Total	0	655	0	0	5	660	3	0	0	194	8	394



	Permanent Assets											Total Assets	
Total	Investments and Associates (net)			Subsidiaries (net)		Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)	Total			Un-classified Assets
	Accounted with Equity Method	Non-consolidated		Non-consolidated Financials	Non-consolidated Financials								
		Financials	Non-Financials										
911	0	0	0	0	0	0	5	0	0	5	6	1,999	
1,794	0	0	0	0	0	0	0	0	0	0	6	2,091	
2,705	0	0	0	0	0	0	5	0	0	5	12	4,090	
898	0	0	0	0	0	0	5	0	0	6	8	2,146	
1,730	0	0	0	0	0	0	0	0	0	0	7	2,216	
2,628	0	0	0	0	0	0	5	0	0	6	15	4,362	
1,423	0	0	0	0	0	0	5	0	0	5	3	1,957	
1,209	0	0	0	0	0	0	0	0	0	0	7	1,291	
2,632	0	0	0	0	0	0	5	0	0	5	10	3,248	
1,693	0	6	0	0	0	0	7	0	0	14	3	2,292	
1,096	0	0	0	0	0	0	0	0	0	0	7	1,300	
2,788	0	6	0	0	0	0	7	0	0	14	10	3,592	
1,322	0	5	0	0	0	0	6	0	0	11	3	1,548	
1,103	0	0	0	0	0	0	0	0	0	0	7	1,399	
2,425	0	5	0	0	0	0	6	0	0	11	10	2,946	

				Shareholders' Equity								
Provisions	Liabilities for Tax	Un- classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Total Income (Loss)		Total	Total	Total Liabilities	
							Previous Years	Current Year				
53	1	0	331	1,301	395	497	0	167	167	2,360	2,695	
0	0	0	351	0	0	0	0	0	0	0	1,395	
53	1	0	681	1,301	396	497	0	167	167	2,360	4,090	
55	1	0	321	1,345	408	476	0	230	230	2,458	2,784	
0	0	0	359	0	0	0	0	0	0	0	1,579	
55	1	0	679	1,345	408	476	0	230	230	2,459	4,362	
49	1	0	369	872	508	308	0	244	244	1,931	2,304	
0	0	0	347	0	0	0	0	0	0	0	944	
49	1	0	716	872	508	308	0	244	244	1,931	3,248	
53	25	0	344	863	670	357	0	334	334	2,224	2,574	
0	0	0	341	0	0	0	0	0	0	0	1,019	
53	25	0	684	863	670	357	0	334	334	2,225	3,592	
46	1	0	310	661	552	211	0	216	216	1,639	1,954	
0	0	0	337	0	0	0	0	0	0	0	992	
46	1	0	647	661	553	211	0	216	216	1,639	2,946	

## Türk Eximbank

### Off Balance-Sheet Commitments

(USD Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative Financial Instruments			
		Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Trading Transactions		
												Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2010	TC	0	0	0	0	0	0	1	6	7	0	0	410	0
	FC	0	0	0	0	702	702	0	222	222	0	0	522	0
	Total	0	0	0	0	702	702	1	227	229	0	0	932	0
2009	TC	0	0	0	0	0	0	1	0	1	0	0	377	0
	FC	0	0	0	0	566	566	9	0	9	0	0	530	0
	Total	0	0	0	0	566	566	10	0	10	0	0	907	0
2008	TC	0	0	0	0	0	0	0	0	0	0	0	77	0
	FC	0	0	0	0	236	236	14	0	14	0	0	267	0
	Total	0	0	0	0	236	236	14	0	14	0	0	344	0
2007	TC	0	0	0	0	0	0	0	0	0	0	0	12	0
	FC	1	0	0	0	230	231	12	0	12	0	0	177	0
	Total	1	0	0	0	230	231	12	0	12	0	0	190	0
2006	TC	0	0	0	0	0	0	0	0	0	0	0	97	0
	FC	8	0	0	0	237	245	28	0	28	0	0	820	0
	Total	8	0	0	0	237	245	28	0	28	0	0	918	0

### Income-Expenditure

(USD Million)

USD million)

Year	Operating Income													
	Interest Income from					Interest Expenses on				Net Interest Income/ Expenses	Net Fees and Commissions			Dividend Income
	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total		Fees and Commiss. Received From	Fees and Commiss. Paid	Net	
2010	112	8	39	47	205	0	18	0	18	188	1	6	-6	0
2009	217	7	25	46	294	0	34	0	34	260	2	6	-4	0
2008	234	15	28	30	308	0	31	0	31	277	0	2	-2	0
2007	300	20	30	34	383	0	47	0	47	336	1	2	-1	0
2006	209	11	35	12	268	0	42	0	42	225	2	3	-1	0

					Custody and Pledged Securities				Total Off Balance-Sheet Commitments
FX	Interest Rate				Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.		
Futures	Futures	Others	Total	Total				Total	
0	0	0	410	410	0	20	0	20	438
0	0	0	522	522	0	107	0	107	1,552
<b>0</b>	<b>0</b>	<b>0</b>	<b>932</b>	<b>932</b>	<b>0</b>	<b>127</b>	<b>0</b>	<b>127</b>	<b>1,990</b>
0	0	0	377	377	0	21	0	21	399
0	0	0	530	530	0	114	0	114	1,219
<b>0</b>	<b>0</b>	<b>0</b>	<b>907</b>	<b>907</b>	<b>0</b>	<b>135</b>	<b>0</b>	<b>135</b>	<b>1,618</b>
0	0	0	77	77	0	13	0	13	89
0	0	0	267	267	0	64	0	64	581
<b>0</b>	<b>0</b>	<b>0</b>	<b>344</b>	<b>344</b>	<b>0</b>	<b>76</b>	<b>0</b>	<b>76</b>	<b>671</b>
0	0	0	12	12	0	17	0	17	29
0	0	0	177	177	0	28	0	28	448
<b>0</b>	<b>0</b>	<b>0</b>	<b>190</b>	<b>190</b>	<b>0</b>	<b>44</b>	<b>0</b>	<b>44</b>	<b>477</b>
0	0	0	97	97	0	14	0	14	112
0	0	0	820	820	0	37	0	37	1,130
<b>0</b>	<b>0</b>	<b>0</b>	<b>918</b>	<b>918</b>	<b>0</b>	<b>52</b>	<b>0</b>	<b>52</b>	<b>1,242</b>

Trading Profit/Loss (Net)	Other Operating Income	Total Oper. Profit/Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Profit/Loss From Equity Method Applied Subsidiar.	Net Monetary Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov. for Income Taxes from Continuing Oper. (+/-)	Net Profit/Loss from Contin. Oper.	Net Profit/Loss from Termin. Oper.	Net Profit (Loss)
12	28	222	14	41	167	0	0	0	167	0	167	0	167
27	24	307	37	39	230	0	0	0	230	0	230	0	230
10	21	306	17	46	244	0	0	0	244	0	244	0	244
12	42	390	2	54	334	0	0	0	334	0	334	0	334
13	41	278	15	48	216	0	0	0	216	0	216	0	216

## Ratios

(%)

	2010	2009	2008	2007	2006
<b>Capital Ratios</b>					
Shareholders' Equity / (Amount subject to credit + market + operational risk)	142.8	125.7	104.9	99.7	126.9
Shareholders' Equity / Total Assets	57.7	56.4	59.5	61.9	55.6
(Shareholders' Equity - Permanent Assets) / Total Assets	57.6	56.2	59.3	61.5	55.3
Net On Balance Sheet Position / Total Shareholders' Equity	18.4	15.3	4.5	0.9	8.9
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.6	0.5	1.1	0.5	3.4
<b>Balance-Sheet Ratios</b>					
TC Assets / Total Assets	48.9	49.2	60.3	63.8	52.5
TC Liabilities / Total Liabilities	65.9	63.8	70.9	71.6	66.3
FC Assets / FC Liabilities	149.9	140.4	136.7	127.6	141.0
TC Deposits / Total Deposits	-	-	-	-	-
TC Loans and Receivables / Total Loans and Receivables	33.7	34.2	54.1	60.7	54.5
Total Deposits / Total Assets	0.0	0.0	0.0	0.0	0.0
Funds Borrowed / Total Assets	25.5	28.0	18.1	18.9	22.2
<b>Assets Quality</b>					
Financial Assets (net) / Total Assets	19.4	7.5	6.3	5.7	6.5
Total Loans and Receivables / Total Assets	66.1	60.2	81.0	77.6	82.3
Total Loans and Receivables / Total Deposits	-	-	-	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	2.9	2.6	1.4	1.4	1.5
Loans Under Follow-up (net) / Total Loans and Receivables	0.0	0.0	0.0	0.0	0.0
Specific Provisions / Loans Under Follow-up	100.0	100.0	100.0	100.0	100.0
Permanent Assets / Total Assets	0.1	0.1	0.2	0.4	0.4
Consumer Loans / Total Loans and Receivables	0.1	0.1	0.1	0.1	0.1
<b>Liquidity</b>					
Liquid Assets / Total Assets	19.3	34.5	13.6	18.5	13.4
Liquid Assets / Short-term Liabilities	5,372.4	12,739.0	2,064.8	757.3	5,179.1
TC Liquid Assets / Total Assets	13.0	24.3	12.4	14.4	5.4
<b>Profitability</b>					
Net Profit/Losses / Total Assets	4.1	5.3	7.5	9.3	7.3
Net Profit/Losses / Total Shareholders' Equity	7.1	9.4	12.6	15.0	13.1
Profit/Losses Before Taxes after Continuing Operations / Total Assets	4.1	5.3	7.5	9.3	7.3
<b>Income-Expenditure Structure</b>					
Net Interest Income After Specific Provisions / Total Assets	4.3	5.2	8.3	9.3	7.3
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	78.6	74.2	87.9	86.0	77.4
Non-interest Income (net) / Total Assets	0.8	1.1	0.9	1.5	1.8
Other Operating Expenses / Total Assets	1.0	0.9	1.4	1.5	1.6
Personnel Expenses / Other Operating Expenses	37.8	37.6	39.2	40.7	30.9
Non-interest Income (net) / Other Operating Expenses	82.0	118.6	64.3	98.4	110.9

## Türkiye Kalkınma Bankası A.Ş.

### Assets

(USD Million)

Year	Period	Liquid Assets								Loans and Receivables			
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total				
2010	TC	0	81	0	32	80	33	0	145	227	126	51	33
	FC	0	1	0	0	0	0	0	0	1	622	0	0
	Total	0	82	0	32	80	33	0	145	227	748	51	33
2009	TC	0	4	74	83	3	54	0	140	219	144	63	44
	FC	0	53	0	0	0	0	0	0	53	377	0	0
	Total	0	57	74	83	3	54	0	140	272	521	63	44
2008	TC	0	3	112	72	4	17	0	93	208	166	43	43
	FC	0	28	0	0	0	0	0	0	28	221	0	0
	Total	0	31	112	72	4	17	0	93	236	387	43	43
2007	TC	0	107	74	95	6	3	0	105	286	156	51	48
	FC	0	12	0	0	0	0	0	0	12	185	0	0
	Total	0	120	74	95	6	3	0	105	298	341	51	48
2006	TC	0	88	131	71	5	0	0	75	295	104	45	45
	FC	0	14	0	0	0	0	0	0	14	133	0	0
	Total	0	102	131	71	5	0	0	75	308	237	45	45

### Liabilities

(USD Million)

Year	Period	Deposits	Non-Deposit Funds						Other Liabilities				
			Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop. & Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2010	TC	0	0	0	0	59	60	0	0	0	0	2	3
	FC	0	622	0	0	0	622	0	0	0	0	0	0
	Total	0	622	0	0	59	682	0	0	0	0	2	3
2009	TC	0	1	0	0	75	77	0	0	0	0	2	3
	FC	0	426	0	0	0	426	0	0	0	0	0	1
	Total	0	427	0	0	75	502	0	0	0	0	2	4
2008	TC	0	3	0	0	84	87	0	0	0	0	1	3
	FC	0	240	0	0	0	240	0	0	0	0	0	2
	Total	0	243	0	0	84	327	0	0	0	0	1	5
2007	TC	0	4	0	0	95	99	0	0	0	0	2	3
	FC	0	182	0	0	0	182	0	0	0	0	0	0
	Total	0	186	0	0	95	281	0	0	0	0	2	3
2006	TC	0	3	0	0	75	78	0	0	0	0	4	2
	FC	0	125	0	0	0	125	0	0	0	0	0	0
	Total	0	128	0	0	75	203	0	0	0	0	4	2

	Permanent Assets										Un-classified Assets	Total Assets
Total	Investments and Associates (net)			Subsidiaries (net)		Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)	Total		
	Accounted with Equity Method	Non-consolidated		Non-consolidated Financials	Non-consolidated Financials							
		Financials	Non-Financials									
144	0	0	4	4	0	0	28	0	0	36	8	414
622	0	1	0	0	0	0	0	0	0	1	1	625
766	0	1	4	4	0	0	28	0	0	37	8	1,039
163	0	0	3	6	2	0	29	0	0	41	11	434
377	0	1	0	0	0	0	0	0	0	1	1	432
539	0	1	3	6	2	0	29	0	0	42	12	865
166	0	0	3	6	1	0	26	1	0	37	12	423
221	0	0	0	0	0	0	0	0	0	0	0	250
387	0	0	3	6	1	0	26	1	0	37	12	673
158	0	0	5	8	0	0	34	0	0	47	17	507
185	0	0	0	0	0	0	0	0	0	0	0	198
343	0	0	5	8	0	0	34	0	0	47	17	705
104	0	0	4	6	1	0	27	0	0	38	45	482
133	0	0	0	0	0	0	0	0	0	0	0	147
237	0	0	4	6	1	0	27	0	0	38	45	629

Shareholders' Equity												Total Liabilities
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Total Income (Loss)		Total	Total		
							Previous Years	Current Year				
15015	303	000	23023	1040104	1370137	80080	000	14014	14014	3340334	4170417	
17017	505	000	26026	1080108	1420142	69069	000	17017	17017	3360336	4390439	
13013	707	000	25025	1050105	1390139	50050	000	24024	24024	3180318	4300430	
14014	10010	000	29029	1380138	1840184	36036	000	37037	37037	3950395	5230523	
10010	28028	000	43043	1140114	1510151	13013	-60-6	1110111	1050105	3820382	5040504	
000	000	000	000	000	000	000	000	000	000	000	1250125	
10010	28028	000	43043	1140114	1510151	13013	-60-6	1110111	1050105	3820382	6290629	

## Türkiye Kalkınma Bankası A.Ş.

### Off Balance-Sheet Commitments

(USD Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative Financial Instruments			
		Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Trading Transactions		
												Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2010	TC	0	0	0	0	0	0	1	56	57	0	6	0	0
	FC	0	0	5	0	0	5	12	851	864	0	5	0	0
	Total	0	0	5	0	0	5	13	908	921	0	11	0	0
2009	TC	0	0	0	0	0	0	0	16	16	0	0	0	0
	FC	0	0	7	0	0	7	14	395	409	0	0	0	0
	Total	0	0	7	0	0	7	14	410	424	0	0	0	0
2008	TC	0	0	0	0	0	0	0	33	33	0	0	0	0
	FC	0	0	3	0	0	3	13	129	142	0	0	0	0
	Total	0	0	3	0	0	3	13	162	176	0	0	0	0
2007	TC	0	0	0	0	0	0	0	0	0	0	0	0	0
	FC	0	0	1	0	0	1	15	0	15	0	0	0	0
	Total	0	0	1	0	0	1	15	0	15	0	0	0	0
2006	TC	0	0	0	0	0	0	0	0	0	0	0	0	0
	FC	0	0	1	0	0	1	0	0	0	0	0	0	0
	Total	0	0	1	0	0	2	0	0	0	0	0	0	0

### Income-Expenditure

(USD Million)

Year	Operating Income													
	Interest Income from					Interest Expenses on				Net Interest Income/ Expenses	Net Fees and Commissions			Dividend Income
	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total		Fees and Commiss. Received From	Fees and Commiss. Paid	Net	
2010	35	2	12	3	52	0	7	4	11	41	3	0	3	2
2009	31	0	16	9	56	0	9	5	15	41	10	1	10	0
2008	35	5	14	16	70	0	11	5	16	54	8	0	7	0
2007	30	7	15	36	87	0	10	6	15	72	7	1	7	0
2006	19	2	7	25	54	0	5	4	9	45	5	1	4	2

				Custody and Pledged Securities					Total Off Balance-Sheet Commitments
FX	Interest Rate				Items Held in	Pledged	Accepted Indepen. Guaran. and Warran.		
Futures	Futures	Others	Total	Total	Custody	Securities		Total	
0	0	0	6	6	4	1,616	1	1,622	1,684
0	0	0	5	5	0	3,189	0	3,190	4,064
<b>0</b>	<b>0</b>	<b>0</b>	<b>11</b>	<b>11</b>	<b>5</b>	<b>4,806</b>	<b>1</b>	<b>4,811</b>	<b>5,748</b>
0	0	0	0	0	10	1,974	1	1,984	2,000
0	0	0	0	0	0	2,685	0	2,685	3,101
<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>10</b>	<b>4,659</b>	<b>1</b>	<b>4,669</b>	<b>5,101</b>
0	0	0	0	0	10	1,904	0	1,915	1,948
0	0	0	0	0	0	1,944	0	1,944	2,089
<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>11</b>	<b>3,848</b>	<b>0</b>	<b>3,859</b>	<b>4,037</b>
0	0	0	0	0	13	2,207	0	2,220	2,220
0	0	0	0	0	0	1,721	0	1,721	1,737
<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>14</b>	<b>3,928</b>	<b>0</b>	<b>3,942</b>	<b>3,957</b>
0	0	0	0	0	11	1,428	0	1,439	1,439
0	0	0	0	0	0	1,406	0	1,406	1,408
<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>11</b>	<b>2,833</b>	<b>0</b>	<b>2,845</b>	<b>2,846</b>

Trading Profit/Loss (Net)	Other Operating Income	Total Oper. Profit/Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Profit/Loss From Equity Method Applied Subsidiar.	Net Monetary Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov. for Income Taxes from Continuing Oper. (+/-)	Net Profit/Loss from Contin. Oper.	Net Profit/Loss from Termin. Oper.	Net Profit (Loss)
2	11	59	3	38	19	0	0	0	19	-5	14	0	14
4	10	65	8	36	21	0	0	0	21	-4	17	0	17
6	15	82	19	33	30	0	0	0	30	-6	24	0	24
-2	22	99	10	42	47	0	0	0	47	-10	37	0	37
9	149	210	24	46	140	0	0	0	140	-28	111	0	111



**Ratios**

(%)

	2010	2009	2008	2007	2006
<b>Capital Ratios</b>					
Shareholders' Equity / (Amount subject to credit + market + operational risk)	75.2	70.0	79.2	91.2	208.2
Shareholders' Equity / Total Assets	32.2	38.8	47.3	56.0	60.8
(Shareholders' Equity - Permanent Assets) / Total Assets	26.9	31.8	41.8	49.0	54.7
Net On Balance Sheet Position / Total Shareholders' Equity	1.0	1.4	2.3	4.1	5.8
Net On and Off Balance Sheet Position / Total Shareholders' Equity	1.0	1.4	2.3	4.1	5.8
<b>Balance-Sheet Ratios</b>					
TC Assets / Total Assets	39.9	50.1	62.8	71.9	76.6
TC Liabilities / Total Liabilities	40.1	50.7	63.9	74.2	80.1
FC Assets / FC Liabilities	100.4	101.1	103.0	108.8	117.7
TC Deposits / Total Deposits	-	-	-	-	-
TC Loans and Receivables / Total Loans and Receivables	18.8	30.1	42.8	46.0	43.9
Total Deposits / Total Assets	0.0	0.0	0.0	0.0	0.0
Funds Borrowed / Total Assets	59.9	49.4	36.1	26.3	20.4
<b>Assets Quality</b>					
Financial Assets (net) / Total Assets	14.0	16.2	13.8	14.8	12.0
Total Loans and Receivables / Total Assets	73.8	62.3	57.5	48.7	37.7
Total Loans and Receivables / Total Deposits	-	-	-	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	6.6	11.7	11.0	14.7	19.2
Loans Under Follow-up (net) / Total Loans and Receivables	2.3	3.5	0.0	0.7	0.0
Specific Provisions / Loans Under Follow-up	64.9	70.3	100.0	95.5	100.0
Permanent Assets / Total Assets	5.3	7.0	5.5	7.0	6.1
Consumer Loans / Total Loans and Receivables	0.4	0.6	0.8	0.9	1.2
<b>Liquidity</b>					
Liquid Assets / Total Assets	18.7	25.2	32.6	41.9	49.0
Liquid Assets / Short-term Liabilities	282.7	2,877.8	3,474.2	7,464.3	72.0
TC Liquid Assets / Total Assets	18.6	19.1	28.5	40.1	46.9
<b>Profitability</b>					
Net Profit/Losses / Total Assets	1.3	2.0	3.6	5.3	17.7
Net Profit/Losses / Total Shareholders' Equity	4.1	5.1	7.6	9.4	29.0
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.8	2.4	4.5	6.6	22.2
<b>Income-Expenditure Structure</b>					
Net Interest Income After Specific Provisions / Total Assets	3.9	4.1	5.5	8.8	3.5
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	68.3	54.4	45.0	63.1	10.5
Non-interest Income (net) / Total Assets	1.8	2.7	4.2	3.8	26.2
Other Operating Expenses / Total Assets	3.6	4.2	4.8	5.9	7.4
Personnel Expenses / Other Operating Expenses	72.6	73.1	75.3	73.1	44.4
Non-interest Income (net) / Other Operating Expenses	48.7	65.7	85.8	64.9	355.4

## Türkiye Sınai Kalkınma Bankası A.Ş.

### Assets

(USD Million)

Year	Period	Liquid Assets								Loans and Receivables			
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total				
2010	TC	3	100	0	38	1,085	198	0	1,322	1,425	1,128	7	7
	FC	39	5	0	6	304	0	0	310	353	1,976	9	9
	Total	42	105	0	44	1,390	198	0	1,632	1,779	3,104	17	17
2009	TC	0	82	0	26	1,112	189	0	1,327	1,409	1,109	11	11
	FC	2	22	0	3	331	0	0	334	358	1,459	4	4
	Total	2	104	0	29	1,444	189	0	1,661	1,767	2,568	15	15
2008	TC	0	2	0	16	870	0	0	887	889	1,070	12	12
	FC	2	95	5	2	283	0	0	284	386	1,341	5	5
	Total	2	97	5	18	1,153	0	0	1,171	1,275	2,411	17	17
2007	TC	0	14	0	58	1,161	0	0	1,219	1,234	848	14	14
	FC	3	10	0	12	278	0	0	290	303	1,355	3	3
	Total	3	25	0	70	1,439	0	0	1,509	1,537	2,203	17	17
2006	TC	0	16	0	1	620	0	0	621	637	517	22	22
	FC	1	63	0	5	244	0	0	249	313	1,042	2	2
	Total	1	79	0	6	865	0	0	870	950	1,559	24	24

### Liabilities

(USD Million)

Year	Period	Deposits	Non-Deposit Funds					Other Liabilities					
			Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop. & Equip. Held for Sale Purposes and	Subordinated Loans	Miscellaneous Payables	Other External Resources
										Terminated Operations			
2010	TC	0	7	679	127	0	813	2	0	0	0	35	0
	FC	0	3,244	93	0	0	3,336	5	0	0	51	13	0
	Total	0	3,250	771	127	0	4,149	7	0	0	51	48	0
2009	TC	0	16	833	0	0	849	5	0	0	0	25	0
	FC	0	2,894	31	0	0	2,925	3	0	0	51	10	0
	Total	0	2,910	864	0	0	3,774	8	0	0	51	35	0
2008	TC	0	49	503	0	0	552	12	0	0	0	13	0
	FC	0	2,866	27	0	0	2,893	6	0	0	46	7	0
	Total	0	2,915	530	0	0	3,445	18	0	0	46	20	0
2007	TC	0	46	661	0	0	707	27	0	0	0	13	0
	FC	0	2,641	58	0	0	2,700	12	0	2	51	5	0
	Total	0	2,687	719	0	0	3,407	39	0	2	51	18	0
2006	TC	0	8	278	0	0	287	7	0	0	0	3	0
	FC	0	2,036	55	0	0	2,091	1	0	0	52	3	0
	Total	0	2,044	333	0	0	2,378	8	0	0	52	6	0

	Permanent Assets											Total Assets	
Total	Investments and Associates (net)			Subsidiaries (net)		Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)	Total			Un-classified Assets
	Accounted with Equity Method	Non-consolidated		Non-consolidated Financials	Non-consolidated Financials								
		Financials	Non-Financials										
1,128	0	89	0	92	0	0	10	0	0	193	14	2,761	
1,976	0	0	0	0	0	0	0	0	0	0	55	2,385	
3,104	0	89	0	92	0	0	10	0	0	193	70	5,146	
1,109	0	63	6	96	0	0	15	0	0	179	18	2,716	
1,459	0	0	0	0	0	0	0	0	0	0	109	1,926	
2,568	0	63	6	96	0	0	15	0	0	179	127	4,642	
1,070	0	25	5	93	0	0	17	0	0	141	12	2,113	
1,341	0	0	0	0	0	0	0	0	0	0	241	1,967	
2,411	0	25	5	93	0	0	17	0	0	141	254	4,080	
848	0	79	7	95	0	0	15	0	9	206	30	2,317	
1,355	0	0	0	0	0	0	0	0	0	0	237	1,895	
2,203	0	79	7	95	0	0	15	0	9	206	267	4,212	
517	0	67	11	28	0	0	30	0	0	137	10	1,301	
1,042	0	0	0	0	0	0	0	0	0	0	234	1,589	
1,559	0	67	11	28	0	0	30	0	0	137	244	2,890	

Shareholders' Equity												Total Liabilities
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Total Income (Loss)		Total	Total		
							Previous Years	Current Year			Total	
59	10	0	105	455	64	144	0	138	138	801	1,719	
0	0	0	69	0	21	0	0	0	0	21	3,426	
59	10	0	174	455	85	144	0	138	138	822	5,146	
65	10	0	105	403	46	124	0	118	118	691	1,644	
0	0	0	64	0	9	0	0	0	0	9	2,998	
65	10	0	169	403	55	124	0	118	118	700	4,642	
47	11	0	83	329	-4	110	0	78	78	513	1,148	
0	0	0	59	0	-20	0	0	0	0	-20	2,932	
47	11	0	142	329	-24	110	0	78	78	493	4,080	
27	31	0	98	345	48	117	0	127	127	637	1,443	
0	0	0	70	0	0	0	0	0	0	0	2,770	
27	31	0	169	345	48	117	0	127	127	637	4,212	
14	13	0	38	213	71	51	7	76	83	418	742	
0	0	0	56	0	1	0	0	0	0	1	2,148	
14	13	1	94	213	72	51	7	76	83	419	2,890	

## Türkiye Sınai Kalkınma Bankası A.Ş.

### Off Balance-Sheet Commitments

(USD Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative Financial Instruments			
		Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Trading Transactions		
												Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2010	TC	208	0	0	0	20	228	44	292	336	0	12	71	169
	FC	313	0	169	0	1	483	61	353	414	0	12	405	349
	Total	521	0	169	0	21	711	105	645	750	0	23	476	518
2009	TC	180	0	0	0	51	232	101	127	228	0	0	73	87
	FC	60	0	121	0	68	250	108	242	350	0	0	98	169
	Total	241	0	121	0	120	482	209	369	578	0	0	171	256
2008	TC	145	0	0	0	0	145	15	236	251	0	0	97	60
	FC	52	0	171	0	5	228	30	241	271	0	2	186	111
	Total	197	0	171	0	5	373	46	477	523	0	2	283	170
2007	TC	60	0	0	0	0	60	9	164	173	0	35	125	2,452
	FC	127	0	152	0	79	358	138	188	326	0	101	295	2,180
	Total	187	0	152	0	79	418	147	352	499	0	136	420	4,632
2006	TC	20	0	0	0	0	20	2	155	157	0	40	104	65
	FC	175	0	70	0	0	245	52	176	229	0	42	168	61
	Total	195	0	70	0	0	265	54	332	386	0	82	273	126

### Income-Expenditure

(USD Million)

Year	Operating Income													
	Interest Income from					Interest Expenses on				Net Interest Income/ Expenses	Net Fees and Commissions			Dividend Income
	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total		Fees and Commiss. Received From	Fees and Commiss. Paid	Net	
2010	127	5	147	3	282	0	32	56	88	194	11	3	9	15
2009	152	3	174	6	336	0	99	65	164	172	5	1	5	13
2008	117	4	159	12	290	0	62	68	130	160	3	1	3	16
2007	145	8	179	19	351	0	130	103	233	118	5	1	4	17
2006	100	6	97	14	217	0	97	25	122	95	14	3	11	9

					Custody and Pledged Securities				Total Off Balance-Sheet Commitments
FX	Interest Rate				Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.		
Futures	Futures	Others	Total	Total				Total	
0	0	22	274	274	875	1,156	479	2,510	3,349
0	1,023	54	1,842	1,842	119	16,093	10,887	27,100	29,839
<b>0</b>	<b>1,023</b>	<b>76</b>	<b>2,116</b>	<b>2,116</b>	<b>994</b>	<b>17,249</b>	<b>11,367</b>	<b>29,610</b>	<b>33,188</b>
0	0	31	190	190	1,146	650	0	1,796	2,447
0	1,105	15	1,387	1,387	71	7,858	0	7,929	9,916
<b>0</b>	<b>1,105</b>	<b>46</b>	<b>1,578</b>	<b>1,578</b>	<b>1,217</b>	<b>8,509</b>	<b>0</b>	<b>9,725</b>	<b>12,363</b>
0	0	13	170	170	1,129	203	0	1,333	1,899
0	338	44	681	681	55	6,235	0	6,290	7,471
<b>0</b>	<b>338</b>	<b>57</b>	<b>851</b>	<b>851</b>	<b>1,185</b>	<b>6,438</b>	<b>0</b>	<b>7,623</b>	<b>9,370</b>
7	0	352	2,972	2,972	1,574	157	0	1,732	4,936
7	341	65	2,989	2,989	99	4,206	0	4,305	7,979
<b>15</b>	<b>341</b>	<b>417</b>	<b>5,961</b>	<b>5,961</b>	<b>1,674</b>	<b>4,363</b>	<b>0</b>	<b>6,037</b>	<b>12,915</b>
31	0	14	254	254	961	156	0	1,117	1,549
31	0	35	338	338	150	2,337	0	2,488	3,299
<b>62</b>	<b>0</b>	<b>50</b>	<b>592</b>	<b>592</b>	<b>1,112</b>	<b>2,493</b>	<b>0</b>	<b>3,604</b>	<b>4,848</b>

Trading Profit/Loss (Net)	Other Operating Income	Total Oper. Profit/Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Profit/Loss From Equity Method Applied Subsidiar.	Net Monetary Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov. for Income Taxes from Continuing Oper. (+/-)	Net Profit/Loss from Contin. Oper.	Net Profit/Loss from Termin. Oper.	Net Profit (Loss)
-2	17	231	16	41	175	0	0	0	175	-37	138	0	138
2	17	207	29	37	142	0	0	0	142	-24	118	0	118
-18	7	167	35	34	97	0	0	0	97	-19	78	0	78
4	54	197	12	37	147	0	0	0	147	-20	127	0	127
-38	54	131	5	34	92	0	0	0	92	-17	76	0	76

**Ratios**

(%)

	2010	2009	2008	2007	2006
<b>Capital Ratios</b>					
Shareholders' Equity / (Amount subject to credit + market + operational risk)	22.7	24.9	21.1	27.6	32.9
Shareholders' Equity / Total Assets	16.0	15.1	12.1	15.1	14.5
(Shareholders' Equity - Permanent Assets) / Total Assets	12.2	11.2	8.6	10.2	9.7
Net On Balance Sheet Position / Total Shareholders' Equity	-4.1	0.3	9.3	-7.4	-14.4
Net On and Off Balance Sheet Position / Total Shareholders' Equity	1.9	1.3	4.6	-3.5	2.0
<b>Balance-Sheet Ratios</b>					
TC Assets / Total Assets	53.7	58.5	51.8	55.0	45.0
TC Liabilities / Total Liabilities	33.4	35.4	28.1	34.2	25.7
FC Assets / FC Liabilities	69.6	64.3	67.1	68.4	74.0
TC Deposits / Total Deposits	-	-	-	-	-
TC Loans and Receivables / Total Loans and Receivables	36.3	43.2	44.4	38.5	33.1
Total Deposits / Total Assets	0.0	0.0	0.0	0.0	0.0
Funds Borrowed / Total Assets	63.2	62.7	71.4	63.8	70.7
<b>Assets Quality</b>					
Financial Assets (net) / Total Assets	31.7	35.8	28.7	35.8	30.1
Total Loans and Receivables / Total Assets	60.3	55.3	59.1	52.3	53.9
Total Loans and Receivables / Total Deposits	-	-	-	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	0.5	0.6	0.7	0.8	1.5
Loans Under Follow-up (net) / Total Loans and Receivables	0.0	0.0	0.0	0.0	0.0
Specific Provisions / Loans Under Follow-up	100.0	100.0	100.0	100.0	100.0
Permanent Assets / Total Assets	3.8	3.9	3.5	4.9	4.7
Consumer Loans / Total Loans and Receivables	0.0	0.0	0.0	0.0	0.0
<b>Liquidity</b>					
Liquid Assets / Total Assets	30.7	34.0	31.2	36.5	32.9
Liquid Assets / Short-term Liabilities	171.1	164.7	181.7	202.6	217.2
TC Liquid Assets / Total Assets	23.8	26.3	21.8	29.3	22.1
<b>Profitability</b>					
Net Profit/Losses / Total Assets	2.7	2.5	1.9	3.0	2.6
Net Profit/Losses / Total Shareholders' Equity	16.7	16.8	15.9	20.0	18.1
Profit/Losses Before Taxes after Continuing Operations / Total Assets	3.4	3.0	2.4	3.5	3.2
<b>Income-Expenditure Structure</b>					
Net Interest Income After Specific Provisions / Total Assets	3.7	3.7	3.7	2.8	3.2
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	81.2	82.4	91.3	59.8	71.0
Non-interest Income (net) / Total Assets	0.7	0.8	0.2	1.9	1.3
Other Operating Expenses / Total Assets	0.8	0.8	0.8	0.9	1.2
Personnel Expenses / Other Operating Expenses	57.6	59.7	59.2	61.2	50.5
Non-interest Income (net) / Other Operating Expenses	92.8	96.8	19.8	211.4	107.6

## Glossary

### 1. Terms used in Financial Statements

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

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

**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

**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 (Net) + Loans Under Follow-up - Specific Provisions

**Unclassified Assets** = Factoring Receivables + Receivables From Leasing Transactions (net) + Real Estates for Investment Purpose (Net) + Assets for Tax + Other Assets

**Non-Deposit Funds** = Money Market Takings + Funds Borrowed + Funds + Marketable Securities Issued (net)

**Unclassified Liabilities** = Factoring Payables + Payables to Leasing Transactions

### 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

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

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

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

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

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

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

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

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

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

### 3. Exchange Rates (USD/TRY)

Year	USD /TRY
2006	1.4056
2007	1.1593
2008	1.5218
2009	1.4873
2010	1.5376

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. Whilst every effort has been made to ensure that the information contained in this report is correct, the Banks Association of Turkey can not accept any responsibility for any errors or omissions or for any consequences resulting therefrom.