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

2006 - 2010

Report Code : YU08

January 2012

Banks and Groups, as of December 31, 2010

Sector Total	**45**		
I. Deposit Banks	**32**	**II. Development and Investment Banks**	**13**
- State-owned Banks	**3**	Aktif Yatırım Bankası A.Ş.	
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.		BankPozitif Kredi ve Kalkınma Bankası A.Ş.	
Türkiye Halk Bankası A.Ş.		Credit Agricole Yatırım Bankası Türk A.Ş.	
Türkiye Vakıflar Bankası T.A.O.		Diler Yatırım Bankası A.Ş.	
		GSD Yatırım Bankası A.Ş.	
- Privately-owned Banks	**11**	İller Bankası	
Adabank A.Ş.		İMKB Takas ve Saklama Bankası A.Ş.	
Akbank T.A.Ş.		Merrill Lynch Yatırım Bank A.Ş.	
Alternatif Bank A.Ş.		Nurol Yatırım Bankası A.Ş.	
Anadolubank A.Ş.		Taib Yatırım Bank A.Ş.	
Şekerbank T.A.Ş.		Türk Eximbank	
Tekstil Bankası A.Ş.		Türkiye Kalkınma Bankası A.Ş.	
Turkish Bank A.Ş.		Türkiye Sınai Kalkınma Bankası A.Ş.	
Türk Ekonomi Bankası A.Ş.			
Türkiye Garanti Bankası A.Ş.			
Türkiye İş Bankası A.Ş.			
Yapı ve Kredi Bankası A.Ş.			
- Banks Under the Deposit Insurance Fund	**1**		
Birleşik Fon Bankası A.Ş.			
- Foreing Banks	**17**		
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			
Sociéte Générale (SA)			
The Royal Bank of Scotland N.V.			
Turkland Bank A.Ş.			
WestLB AG			

The Banking System in Turkey

Assets

(EUR Million)

		Liquid Assets									Loans and Receivables		
					Financial Assets (net)								
Year	Period	Cash and Central Bank	Banks	Money Market Securities	Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total	Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
2010	**TC**	14,374	5,540	6,041	4,647	83,180	38,806	127	126,761	152,715	175,665	9,045	7,643
	FC	14,656	10,331	0	1,231	13,533	8,822	7	23,593	48,581	70,527	140	125
	Total	**29,030**	**15,871**	**6,041**	**5,878**	**96,713**	**47,628**	**135**	**150,354**	**201,296**	**246,192**	**9,185**	**7,768**
2009	**TC**	13,702	3,316	5,612	4,136	58,222	44,386	153	106,898	129,528	126,847	9,499	8,046
	FC	9,439	15,327	472	696	12,137	11,370	9	24,212	49,450	49,475	148	104
	Total	**23,141**	**18,643**	**6,085**	**4,833**	**70,360**	**55,756**	**162**	**131,110**	**178,978**	**176,322**	**9,647**	**8,150**
2008	**TC**	15,685	2,124	4,587	2,560	25,008	45,327	357	73,252	95,647	120,024	6,123	4,971
	FC	10,487	14,274	137	910	12,301	10,906	47	24,164	49,062	50,817	72	70
	Total	**26,171**	**16,398**	**4,724**	**3,471**	**37,309**	**56,232**	**404**	**97,416**	**144,709**	**170,841**	**6,195**	**5,041**
2007	**TC**	12,449	3,409	3,616	3,730	52,649	20,403	1	76,783	96,255	122,410	5,711	5,047
	FC	11,746	12,645	0	3,810	17,970	4,497	22	26,299	50,690	41,315	49	46
	Total	**24,194**	**16,054**	**3,616**	**7,540**	**70,619**	**24,900**	**23**	**103,081**	**146,945**	**163,725**	**5,760**	**5,093**
2006	**TC**	9,600	3,411	1,098	3,543	38,030	20,735	10	62,318	76,427	85,218	4,386	3,978
	FC	10,527	15,340	79	4,919	17,044	6,599	5	28,568	54,514	32,151	33	33
	Total	**20,127**	**18,751**	**1,177**	**8,463**	**55,074**	**27,334**	**14**	**90,885**	**130,941**	**117,369**	**4,419**	**4,011**

Liabilities

(EUR Million)

			Non-Deposit Funds					Other Liabilities					
Year	Period	Deposits	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**	208,080	7,422	22,348	776	3,351	33,898	1,056	674	0	90	7,987	3,096
	FC	91,020	37,994	5,732	757	342	44,825	687	69	2	2,780	1,408	1,429
	Total	**299,100**	**45,416**	**28,080**	**1,533**	**3,693**	**78,722**	**1,743**	**743**	**2**	**2,870**	**9,395**	**4,525**
2009	**TC**	155,454	5,565	24,508	48	2,844	32,966	730	614	0	86	6,001	2,405
	FC	81,284	27,084	4,095	0	112	31,290	408	27	1	2,862	697	828
	Total	**236,738**	**32,649**	**28,602**	**48**	**2,956**	**64,255**	**1,138**	**640**	**1**	**2,949**	**6,698**	**3,233**
2008	**TC**	136,627	6,040	16,666	0	2,630	25,336	844	484	0	42	5,064	2,366
	FC	75,957	30,624	2,687	0	56	33,367	527	97	1	2,810	710	1,396
	Total	**212,584**	**36,664**	**19,353**	**0**	**2,686**	**58,703**	**1,370**	**581**	**1**	**2,852**	**5,774**	**3,762**
2007	**TC**	136,276	6,612	13,140	0	2,432	22,184	1,617	38	0	12	6,315	3,823
	FC	72,975	28,067	3,398	0	53	31,517	433	10	2	2,168	474	1,172
	Total	**209,252**	**34,678**	**16,538**	**0**	**2,485**	**53,701**	**2,049**	**48**	**2**	**2,180**	**6,788**	**4,995**
2006	**TC**	104,124	4,149	10,851	0	2,272	17,273	399	7	0	175	4,465	1,044
	FC	64,837	26,554	3,274	0	3	29,832	136	3	1	1,464	636	961
	Total	**168,962**	**30,704**	**14,125**	**0**	**2,276**	**47,104**	**536**	**10**	**1**	**1,640**	**5,101**	**2,005**

	Permanent Assets											
	Investments and Associates (net)			**Subsidiaries (net)**								
	Accounted with Equity Method	**Non-consolidated**				Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)			
Total		Financials	Non-Financials	Non-consolidated Financials	Non-consolidated Non-Financials					Total	Unclassified Assets	**Total Assets**
177,067	0	278	338	3,432	1,425	15	4,842	918	215	11,463	4,436	345,681
70,543	0	58	0	1,734	4	21	6	1	0	1,823	1,416	122,362
247,609	**0**	**336**	**338**	**5,166**	**1,429**	**36**	**4,847**	**919**	**215**	**13,286**	**5,852**	**468,043**
128,301	35	213	327	2,741	1,006	1	4,673	835	166	9,997	3,530	271,356
49,518	89	21	0	1,357	4	12	6	1	0	1,489	863	101,320
177,819	**124**	**234**	**327**	**4,098**	**1,009**	**13**	**4,679**	**836**	**166**	**11,486**	**4,392**	**372,676**
121,176	35	141	327	2,016	693	0	4,497	865	189	8,762	2,896	228,482
50,819	103	21	0	1,381	4	12	5	1	0	1,526	1,009	102,416
171,996	**138**	**162**	**327**	**3,396**	**697**	**12**	**4,502**	**866**	**189**	**10,288**	**3,905**	**330,898**
123,074	0	147	440	3,009	1,309	0	5,006	1,165	204	11,281	3,529	234,139
41,318	146	25	5	1,157	4	8	5	1	29	1,380	1,413	94,801
164,392	**146**	**173**	**445**	**4,166**	**1,313**	**8**	**5,012**	**1,165**	**233**	**12,661**	**4,942**	**328,940**
85,626	5	120	422	2,076	1,222	0	4,388	921	248	9,401	1,887	173,341
32,151	34	22	5	995	17	7	6	1	0	1,087	780	88,532
117,777	**39**	**141**	**426**	**3,071**	**1,239**	**7**	**4,394**	**922**	**248**	**10,487**	**2,667**	**261,873**

				Shareholders' Equity							
							Total Income (Loss)				
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Previous Years	Current Year	Total	Total	**Total Liabilities**
6,338	1,334	48	20,624	21,823	9,713	28,795	-8,374	10,394	2,019	62,350	324,952
392	5	12	6,783	0	455	8	0	0	0	463	143,091
6,730	**1,338**	**60**	**27,408**	**21,823**	**10,168**	**28,803**	**-8,374**	**10,394**	**2,019**	**62,813**	**468,043**
5,763	1,146	20	16,765	18,576	8,261	21,591	-8,167	9,090	923	49,351	254,534
375	8	25	5,230	0	332	6	0	0	0	338	118,141
6,137	**1,154**	**45**	**21,994**	**18,576**	**8,593**	**21,597**	**-8,167**	**9,090**	**923**	**49,688**	**372,676**
4,929	1,111	20	14,860	17,315	6,234	17,505	-8,255	5,988	-2,266	38,788	215,612
359	2	82	5,984	0	-26	4	0	0	0	-22	115,286
5,288	**1,113**	**102**	**20,844**	**17,315**	**6,208**	**17,509**	**-8,255**	**5,988**	**-2,266**	**38,766**	**330,898**
4,916	1,380	37	18,137	17,879	8,973	18,114	-10,569	8,401	-2,168	42,797	219,394
342	2	173	4,776	0	276	1	0	0	0	277	109,546
5,259	**1,382**	**210**	**22,912**	**17,879**	**9,249**	**18,116**	**-10,569**	**8,401**	**-2,168**	**43,075**	**328,940**
3,692	1,092	19	10,893	13,657	7,143	14,245	-9,806	5,931	-3,875	31,169	163,459
250	18	131	3,600	0	160	-15	0	0	0	145	98,414
3,942	**1,109**	**150**	**14,493**	**13,657**	**7,303**	**14,230**	**-9,806**	**5,931**	**-3,875**	**31,314**	**261,873**

Off Balance-Sheet Commitments

(EUR Million)

		Guarantees and Warranties						Commitments			Derivative Financial Instruments			
												Trading Transactions		
Year	Period	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	Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2010	**TC**	27,489	12	761	0	1,786	30,047	75,608	53,905	129,513	8,791	4,949	31,292	14,486
	FC	22,123	1,715	12,783	30	2,433	39,083	15,457	30,938	46,395	7,602	16,089	74,309	23,228
	Total	**49,611**	**1,727**	**13,543**	**30**	**4,219**	**69,131**	**91,065**	**84,843**	**175,908**	**16,393**	**21,037**	**105,601**	**37,714**
2009	**TC**	20,262	2	7	0	1,041	21,313	62,232	4,849	67,081	5,823	4,580	21,664	7,734
	FC	19,385	1,376	9,456	10	1,842	32,069	17,481	2,851	20,332	2,397	9,162	45,756	15,440
	Total	**39,647**	**1,378**	**9,463**	**10**	**2,883**	**53,382**	**79,713**	**7,700**	**87,413**	**8,220**	**13,741**	**67,420**	**23,173**
2008	**TC**	17,443	1	1	0	763	18,208	46,545	11,650	58,195	7,076	4,509	17,039	4,280
	FC	18,297	1,501	10,154	9	1,511	31,472	9,325	2,679	12,004	4,699	9,433	33,150	7,979
	Total	**35,740**	**1,502**	**10,155**	**9**	**2,274**	**49,680**	**55,870**	**14,329**	**70,199**	**11,775**	**13,942**	**50,189**	**12,259**
2007	**TC**	19,033	8	1	0	783	19,825	49,865	14,050	63,915	169	6,504	18,968	11,030
	FC	16,221	1,463	9,763	4	1,937	29,388	7,936	1,808	9,744	662	11,888	25,305	13,641
	Total	**35,254**	**1,471**	**9,764**	**4**	**2,721**	**49,214**	**57,802**	**15,858**	**73,660**	**830**	**18,392**	**44,273**	**24,671**
2006	**TC**	14,024	3	1	0	784	14,811	32,449	8,070	40,518	151	3,658	11,861	2,992
	FC	15,537	1,370	8,237	4	1,640	26,788	2,569	927	3,497	540	9,339	20,103	7,028
	Total	**29,561**	**1,373**	**8,237**	**4**	**2,424**	**41,599**	**35,018**	**8,997**	**44,015**	**691**	**12,997**	**31,963**	**10,020**

Income-Expenditure

(EUR Million)

	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
Year	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	23,192	545	12,682	523	36,943	14,934	1,465	1,691	18,090	18,853	5,675	846	4,829	410
2009	24,418	614	13,133	855	39,021	15,934	1,731	1,839	19,504	19,517	5,187	855	4,332	360
2008	24,336	1,165	12,772	1,165	39,438	20,366	2,195	2,414	24,975	14,463	4,873	912	3,961	417
2007	23,059	1,326	14,367	1,825	40,577	20,660	2,602	2,223	25,485	15,093	5,193	983	4,210	469
2006	15,331	754	11,683	1,609	29,377	15,115	1,913	1,234	18,262	11,115	4,162	791	3,372	262

					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	
11	0	562	51,299	60,090	4,507,995	541,252	28,873	5,078,119	5,297,770
489	3,832	1,466	119,414	127,016	19,972	229,005	13,602	262,579	475,073
500	**3,832**	**2,028**	**170,713**	**187,106**	**4,527,967**	**770,258**	**42,474**	**5,340,699**	**5,772,843**
16	0	255	34,248	40,071	3,253,926	376,341	21,012	3,651,279	3,779,743
422	817	836	72,432	74,828	17,483	166,857	4,990	189,329	316,559
438	**817**	**1,091**	**106,680**	**114,899**	**3,271,408**	**543,198**	**26,002**	**3,840,608**	**4,096,302**
23	0	253	26,104	33,181	2,569,371	260,318	15,775	2,845,464	2,955,048
428	271	1,136	52,396	57,095	15,732	127,024	4,730	147,486	248,057
450	**271**	**1,389**	**78,500**	**90,275**	**2,585,103**	**387,342**	**20,505**	**2,992,951**	**3,203,105**
102	0	674	37,277	37,446	2,413,175	222,566	12,500	2,648,241	2,769,427
550	772	2,301	54,458	55,119	15,465	82,475	3,812	101,752	196,004
652	**772**	**2,975**	**91,735**	**92,565**	**2,428,640**	**305,042**	**16,312**	**2,749,993**	**2,965,431**
66	0	78	18,654	18,805	2,128,888	155,533	5,139	2,289,560	2,363,694
209	154	1,141	37,974	38,513	15,338	96,976	2,675	114,989	183,787
274	**154**	**1,220**	**56,628**	**57,319**	**2,144,226**	**252,509**	**7,814**	**2,404,549**	**2,547,481**

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	Proft/Loss From Equity Method Applied Subsidiar.	Net Monetory 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)
82	3,826	28,000	3,282	11,960	12,758	0	0	0	12,758	-2,408	10,350	44	10,394
776	1,890	26,875	5,641	10,002	11,232	0	0	0	11,232	-2,208	9,024	66	9,090
-96	1,959	20,704	3,555	9,731	7,417	0	0	0	7,417	-1,426	5,992	-3	5,988
454	3,114	23,338	2,928	10,110	10,300	0	0	0	10,300	-1,891	8,409	-8	8,401
8	2,741	17,498	2,040	7,873	7,584	0	6	0	7,590	-1,659	5,931	0	5,931

The Banking System in Turkey

2006-2010

Ratios

(%)

	2010	2009	2008	2007	2006
Capital Ratios					
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
Balance-Sheet Ratios					
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
Assets Quality					
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
Liquidity					
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
Profitability					
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
Income-Expenditure Structure					
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

(EUR Million)

		Liquid Assets									Loans and Receivables		
					Financial Assets (net)								
Year	Period	Cash and Central Bank	Banks	Money Market Securities	Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total	Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
2010	**TC**	14,312	3,394	5,623	4,406	82,073	38,214	127	124,821	148,150	170,234	8,887	7,517
	FC	14,517	10,003	0	1,217	13,272	8,795	7	23,291	47,811	66,771	133	118
	Total	**28,830**	**13,397**	**5,623**	**5,623**	**95,345**	**47,009**	**135**	**148,112**	**195,961**	**237,005**	**9,020**	**7,635**
2009	**TC**	13,641	2,293	4,429	3,963	57,355	44,047	153	105,518	125,881	122,024	9,348	7,933
	FC	9,383	14,910	472	688	11,895	11,340	9	23,932	48,698	46,648	145	102
	Total	**23,024**	**17,203**	**4,902**	**4,651**	**69,250**	**55,387**	**162**	**129,450**	**174,578**	**168,672**	**9,494**	**8,035**
2008	**TC**	15,653	1,250	3,763	2,446	24,333	45,166	357	72,302	92,968	115,180	6,031	4,887
	FC	10,428	14,084	133	898	12,091	10,876	47	23,912	48,558	48,650	69	66
	Total	**26,081**	**15,334**	**3,896**	**3,344**	**36,424**	**56,042**	**404**	**96,214**	**141,526**	**163,830**	**6,100**	**4,953**
2007	**TC**	12,436	2,280	2,852	3,328	51,786	20,300	1	75,414	92,983	117,648	5,618	4,960
	FC	11,692	12,466	0	3,791	17,778	4,462	22	26,054	50,212	39,387	47	44
	Total	**24,129**	**14,746**	**2,852**	**7,119**	**69,564**	**24,762**	**23**	**101,468**	**143,195**	**157,035**	**5,665**	**5,004**
2006	**TC**	9,587	2,713	778	3,372	37,506	20,646	10	61,534	74,612	81,694	4,288	3,885
	FC	10,504	15,027	79	4,900	16,858	6,560	5	28,323	53,933	30,339	31	31
	Total	**20,091**	**17,739**	**857**	**8,272**	**54,365**	**27,206**	**14**	**89,857**	**128,545**	**112,033**	**4,319**	**3,916**

Liabilities

(EUR Million)

			Non-Deposit Funds					Other Liabilities					
Year	Period	Deposits	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**	208,080	7,203	21,818	470	2,381	31,873	1,043	674	0	90	7,502	2,816
	FC	91,020	33,565	5,663	757	0	39,985	672	69	2	2,648	1,375	1,252
	Total	**299,100**	**40,769**	**27,481**	**1,227**	**2,381**	**71,858**	**1,715**	**743**	**2**	**2,738**	**8,877**	**4,068**
2009	**TC**	155,454	5,506	23,859	0	2,177	31,542	720	614	0	86	5,471	2,130
	FC	81,284	23,279	4,073	0	0	27,352	403	27	1	2,728	656	679
	Total	**236,738**	**28,785**	**27,932**	**0**	**2,177**	**58,894**	**1,123**	**640**	**1**	**2,815**	**6,127**	**2,808**
2008	**TC**	136,627	5,920	16,293	0	1,996	24,209	827	484	0	42	4,563	2,068
	FC	75,957	27,370	2,661	0	0	30,031	517	97	1	2,662	693	1,261
	Total	**212,584**	**33,290**	**18,954**	**0**	**1,996**	**54,240**	**1,344**	**581**	**1**	**2,704**	**5,257**	**3,329**
2007	**TC**	136,276	6,435	12,610	0	2,328	21,373	1,561	38	0	12	5,099	3,567
	FC	72,975	25,171	3,359	0	1	28,531	423	10	1	2,011	450	1,055
	Total	**209,252**	**31,607**	**15,968**	**0**	**2,329**	**49,904**	**1,984**	**48**	**1**	**2,023**	**5,549**	**4,622**
2006	**TC**	104,124	4,097	10,593	0	2,212	16,902	385	7	0	175	3,819	790
	FC	64,837	24,180	3,232	0	3	27,416	133	3	1	1,274	591	855
	Total	**168,962**	**28,277**	**13,826**	**0**	**2,215**	**44,318**	**517**	**10**	**1**	**1,450**	**4,410**	**1,644**

	Permanent Assets											
	Investments and Associates (net)			Subsidiaries (net)								
	Accounted with Equity Method	Non-consolidated				Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)			
Total		Financials	Non-Financials	Non-consolidated Financials	Non-consolidated Non-Financials					Total	Unclassified Assets	Total Assets
171,603	0	211	335	3,353	1,419	15	4,743	909	213	11,198	4,373	335,324
66,787	0	57	0	1,676	0	21	6	1	0	1,761	1,310	117,670
238,390	**0**	**269**	**335**	**5,029**	**1,419**	**36**	**4,748**	**910**	**213**	**12,959**	**5,683**	**452,994**
123,439	35	162	321	2,659	995	1	4,570	828	165	9,735	3,440	262,495
46,692	89	20	0	1,307	0	12	6	1	0	1,436	745	97,570
170,131	**124**	**183**	**321**	**3,966**	**995**	**13**	**4,575**	**829**	**165**	**11,171**	**4,185**	**360,065**
116,324	35	118	321	1,932	689	0	4,400	861	186	8,542	2,819	220,653
48,653	103	20	0	1,331	0	12	5	1	0	1,472	811	99,494
164,977	**138**	**138**	**321**	**3,263**	**689**	**12**	**4,405**	**862**	**187**	**10,014**	**3,630**	**320,147**
118,305	0	84	432	2,928	1,308	0	4,894	1,158	198	11,001	3,445	225,734
39,391	146	25	0	1,108	0	8	5	1	29	1,323	1,214	92,140
157,696	**146**	**110**	**432**	**4,036**	**1,308**	**8**	**4,899**	**1,158**	**226**	**12,324**	**4,659**	**317,874**
82,096	0	65	406	2,039	1,215	0	4,271	917	248	9,162	1,799	167,669
30,339	34	22	0	995	13	7	6	1	0	1,078	567	85,918
112,436	**34**	**87**	**406**	**3,034**	**1,228**	**7**	**4,278**	**918**	**248**	**10,240**	**2,366**	**253,587**

				Shareholders' Equity							
							Total Income (Loss)				
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Previous Years	Current Year	Total	Total	Total Liabilities
6,197	1,290	48	19,661	17,152	8,760	27,967	-8,362	9,984	1,622	55,501	315,115
392	5	12	6,427	0	439	8	0	0	0	447	137,878
6,589	**1,295**	**60**	**26,087**	**17,152**	**9,199**	**27,975**	**-8,362**	**9,984**	**1,622**	**55,948**	**452,994**
5,634	1,067	20	15,741	14,715	7,323	20,904	-8,111	8,629	518	43,461	246,198
375	8	25	4,900	0	325	6	0	0	0	331	113,868
6,009	**1,075**	**45**	**20,642**	**14,715**	**7,648**	**20,910**	**-8,111**	**8,629**	**518**	**43,792**	**360,065**
4,831	1,033	20	13,869	14,237	5,239	16,955	-8,200	5,556	-2,644	33,787	208,492
359	2	82	5,674	0	-11	4	0	0	0	-7	111,654
5,190	**1,035**	**102**	**19,542**	**14,237**	**5,228**	**16,959**	**-8,200**	**5,556**	**-2,644**	**33,781**	**320,147**
4,831	1,282	36	16,425	14,919	7,647	17,547	-10,459	7,894	-2,565	37,550	211,625
342	2	171	4,466	0	276	1	0	0	0	278	106,249
5,173	**1,283**	**208**	**20,891**	**14,919**	**7,924**	**17,549**	**-10,459**	**7,894**	**-2,565**	**37,827**	**317,874**
3,617	1,016	18	9,827	11,547	5,864	13,862	-9,724	5,532	-4,191	27,082	157,935
250	18	130	3,255	0	159	-15	0	0	0	144	95,652
3,867	**1,034**	**149**	**13,082**	**11,547**	**6,023**	**13,848**	**-9,724**	**5,532**	**-4,191**	**27,226**	**253,587**

Deposit Banks

Off Balance-Sheet Commitments

(EUR Million)

		Guarantees and Warranties						Commitments			Derivative Financial Instruments			
												Trading Transactions		
Year	Period	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	Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2010	**TC**	26,428	12	761	0	448	27,649	75,211	52,339	127,550	8,791	4,858	30,770	14,359
	FC	21,156	1,712	12,393	30	1,826	37,118	15,158	28,248	43,406	7,602	15,884	73,141	22,838
	Total	**47,584**	**1,724**	**13,154**	**30**	**2,275**	**64,767**	**90,368**	**80,588**	**170,956**	**16,393**	**20,743**	**103,912**	**37,197**
2009	**TC**	19,258	2	7	0	227	19,494	61,904	4,750	66,654	5,823	4,538	21,241	7,672
	FC	18,927	1,365	9,260	10	1,304	30,867	17,233	2,409	19,642	2,397	9,119	44,779	15,177
	Total	**38,185**	**1,367**	**9,268**	**10**	**1,531**	**50,361**	**79,137**	**7,159**	**86,296**	**8,220**	**13,657**	**66,019**	**22,849**
2008	**TC**	16,794	1	1	0	199	16,995	46,526	11,458	57,984	7,076	4,499	16,754	4,238
	FC	17,858	1,488	9,858	9	1,269	30,482	9,003	2,415	11,418	4,699	9,349	32,600	7,787
	Total	**34,651**	**1,489**	**9,859**	**9**	**1,468**	**47,477**	**55,530**	**13,873**	**69,402**	**11,775**	**13,848**	**49,354**	**12,024**
2007	**TC**	18,680	8	1	0	255	18,945	49,857	13,939	63,796	169	6,356	18,348	9,358
	FC	15,879	1,456	9,508	4	1,651	28,499	7,548	1,680	9,228	662	11,697	24,462	12,057
	Total	**34,560**	**1,464**	**9,510**	**4**	**1,906**	**47,443**	**57,405**	**15,619**	**73,024**	**830**	**18,053**	**42,810**	**21,414**
2006	**TC**	13,859	3	1	0	525	14,387	32,447	7,952	40,398	151	3,549	11,358	2,943
	FC	15,189	1,364	8,109	4	1,458	26,124	2,295	793	3,088	540	9,223	18,745	6,980
	Total	**29,048**	**1,366**	**8,109**	**4**	**1,983**	**40,511**	**34,741**	**8,745**	**43,486**	**691**	**12,771**	**30,103**	**9,922**

Income-Expenditure

(EUR Million)

	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
Year	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	22,719	475	12,511	465	36,170	14,934	1,381	1,628	17,942	18,227	5,603	836	4,767	390
2009	23,817	559	12,964	795	38,134	15,934	1,594	1,783	19,311	18,823	5,131	847	4,284	346
2008	23,786	1,085	12,594	1,081	38,545	20,366	2,069	2,353	24,789	13,756	4,846	907	3,939	401
2007	22,478	1,264	14,187	1,712	39,642	20,660	2,435	2,138	25,233	14,409	5,160	979	4,182	457
2006	14,905	707	11,546	1,534	28,691	15,115	1,780	1,207	18,102	10,588	4,135	784	3,351	253

					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	
11	0	545	50,544	59,335	206,223	536,230	27,979	770,432	984,966
482	3,067	1,421	116,833	124,435	19,814	212,431	5,285	237,530	442,489
493	**3,067**	**1,966**	**167,377**	**183,770**	**226,037**	**748,661**	**33,264**	**1,007,962**	**1,427,455**
16	0	234	33,699	39,522	184,805	372,616	20,599	578,020	703,690
414	50	820	70,359	72,755	17,307	157,781	4,829	179,918	303,182
430	**50**	**1,054**	**104,058**	**112,277**	**202,113**	**530,397**	**25,428**	**757,938**	**1,006,873**
23	0	244	25,757	32,833	157,692	257,082	15,389	430,163	537,975
369	30	1,074	51,209	55,908	15,583	119,799	4,567	139,949	237,757
392	**30**	**1,318**	**76,965**	**88,741**	**173,276**	**376,881**	**19,956**	**570,113**	**775,732**
97	0	434	34,593	34,762	170,696	218,965	12,301	401,961	519,464
400	540	1,221	50,377	51,038	15,310	77,588	3,716	96,615	185,380
497	**540**	**1,655**	**84,970**	**85,800**	**186,006**	**296,553**	**16,017**	**498,576**	**704,843**
42	0	67	17,958	18,109	140,781	153,074	5,139	298,993	371,888
155	154	1,114	36,371	36,911	15,150	93,756	2,675	111,581	177,703
197	**154**	**1,182**	**54,329**	**55,020**	**155,930**	**246,830**	**7,814**	**410,574**	**549,591**

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	Proft/Loss From Equity Method Applied Subsidiar.	Net Monetory 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)
65	3,728	27,178	3,240	11,676	12,262	0	0	0	12,262	-2,323	9,939	45	9,984
744	1,814	26,011	5,570	9,761	10,680	0	0	0	10,680	-2,116	8,563	66	8,629
-94	1,894	19,896	3,488	9,504	6,904	0	0	0	6,904	-1,345	5,559	-3	5,556
436	2,995	22,479	2,902	9,868	9,708	0	0	0	9,708	-1,815	7,893	1	7,894
39	2,520	16,751	1,984	7,653	7,114	0	6	0	7,120	-1,587	5,532	0	5,532

Deposit Banks

2006-2010

Ratios

(%)

	2010	2009	2008	2007	2006
Capital Ratios					
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
Balance-Sheet Ratios					
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
Assets Quality					
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
Liquidity					
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
Profitability					
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
Income-Expenditure Structure					
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

(EUR Million)

		Liquid Assets									Loans and Receivables		
					Financial Assets (net)								
Year	Period	Cash and Central Bank	Banks	Money Market Securities	Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total	Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
2010	**TC**	6,347	96	1,081	126	25,806	22,408	0	48,340	55,864	56,045	2,369	2,077
	FC	3,171	3,263	0	46	3,822	3,583	0	7,450	13,885	14,998	5	5
	Total	**9,519**	**3,359**	**1,081**	**172**	**29,627**	**25,991**	**0**	**55,790**	**69,749**	**71,043**	**2,374**	**2,082**
2009	**TC**	5,200	157	1,587	221	17,301	26,190	0	43,711	50,656	37,985	2,162	1,875
	FC	2,099	4,185	0	54	3,876	4,098	0	8,029	14,313	10,151	4	4
	Total	**7,299**	**4,342**	**1,587**	**275**	**21,177**	**30,288**	**0**	**51,740**	**64,969**	**48,135**	**2,166**	**1,879**
2008	**TC**	4,834	30	1,501	316	5,602	27,938	0	33,855	40,220	31,871	1,548	1,355
	FC	1,958	3,902	0	71	3,499	3,994	0	7,564	13,424	8,802	4	4
	Total	**6,792**	**3,932**	**1,501**	**387**	**9,100**	**31,932**	**0**	**41,419**	**53,644**	**40,672**	**1,552**	**1,359**
2007	**TC**	4,848	828	1,979	597	22,230	12,721	0	35,547	43,201	31,197	1,500	1,445
	FC	1,953	3,172	0	337	6,813	392	0	7,541	12,667	5,791	4	4
	Total	**6,801**	**3,999**	**1,979**	**933**	**29,043**	**13,112**	**0**	**43,088**	**55,868**	**36,988**	**1,504**	**1,449**
2006	**TC**	3,809	966	471	1,317	15,909	14,729	5	31,961	37,206	21,064	1,295	1,254
	FC	1,858	3,428	0	713	5,868	600	0	7,181	12,467	4,312	5	5
	Total	**5,666**	**4,394**	**471**	**2,030**	**21,777**	**15,330**	**5**	**39,142**	**49,673**	**25,376**	**1,300**	**1,259**

Liabilities

(EUR Million)

			Non-Deposit Funds					Other Liabilities					
Year	Period	Deposits	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**	86,766	137	6,646	0	2,376	9,159	13	0	0	0	1,290	561
	FC	24,314	4,851	1,279	0	0	6,130	59	0	0	0	98	394
	Total	**111,080**	**4,988**	**7,925**	**0**	**2,376**	**15,288**	**72**	**0**	**0**	**0**	**1,388**	**954**
2009	**TC**	65,654	122	8,867	0	2,168	11,156	5	0	0	0	798	341
	FC	21,681	2,874	957	0	0	3,831	56	0	0	0	99	207
	Total	**87,334**	**2,996**	**9,824**	**0**	**2,168**	**14,987**	**60**	**0**	**0**	**0**	**897**	**548**
2008	**TC**	56,147	141	4,683	0	1,982	6,806	3	0	0	0	603	301
	FC	19,455	3,291	636	0	0	3,926	22	0	0	0	109	252
	Total	**75,602**	**3,432**	**5,318**	**0**	**1,982**	**10,733**	**25**	**0**	**0**	**0**	**712**	**553**
2007	**TC**	58,967	261	1,334	0	2,305	3,900	31	0	0	0	574	575
	FC	16,035	3,044	996	0	1	4,040	39	0	0	0	111	143
	Total	**75,002**	**3,305**	**2,330**	**0**	**2,306**	**7,940**	**70**	**0**	**0**	**0**	**685**	**717**
2006	**TC**	45,577	248	886	0	2,185	3,318	5	0	0	0	436	92
	FC	14,743	2,931	740	0	3	3,673	16	2	0	0	81	134
	Total	**60,320**	**3,178**	**1,625**	**0**	**2,188**	**6,992**	**21**	**2**	**0**	**0**	**518**	**226**

	Permanent Assets											
	Investments and Associates (net)			Subsidiaries (net)								
	Accounted with Equity	Non-consolidated				Joint Ventures (business partners)	Property and Equipment	Intangible Assets	Property and Equipment Held for Sale Purposes and Terminated			
Total	Method	Financials	Non-Financials	Non-consolidated Financials	Non-consolidated Non-Financials	(net)	(net)	(net)	Operat.(net)	Total	Unclassified Assets	Total Assets
56,337	0	153	7	537	71	0	1,401	51	55	2,274	1,192	115,667
14,998	0	36	0	327	0	21	3	1	0	388	98	29,369
71,335	**0**	**189**	**7**	**863**	**71**	**21**	**1,404**	**52**	**55**	**2,662**	**1,290**	**145,036**
38,272	35	105	6	229	70	0	1,415	33	43	1,936	845	91,708
10,151	89	0	0	259	0	12	2	1	0	364	129	24,956
48,423	**124**	**105**	**6**	**488**	**70**	**12**	**1,418**	**34**	**43**	**2,299**	**973**	**116,664**
32,064	35	63	6	168	71	0	1,260	37	63	1,702	572	74,558
8,802	103	0	0	258	0	12	1	1	0	375	207	22,809
40,866	**138**	**63**	**6**	**425**	**71**	**12**	**1,262**	**38**	**63**	**2,077**	**779**	**97,366**
31,252	0	40	8	260	76	0	1,285	24	54	1,748	692	76,893
5,791	146	0	0	189	0	8	2	1	0	346	192	18,995
37,043	**146**	**40**	**8**	**450**	**76**	**8**	**1,287**	**25**	**54**	**2,094**	**884**	**95,888**
21,106	0	30	4	175	67	0	1,190	32	32	1,529	452	60,293
4,312	34	4	0	171	0	7	2	1	0	219	140	17,138
25,417	**34**	**34**	**4**	**346**	**67**	**7**	**1,192**	**33**	**32**	**1,748**	**592**	**77,430**

				Shareholders' Equity							
							Total Income (Loss)				
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Previous Years	Current Year	Total	Total	Total Liabilities
1,475	419	0	3,758	3,041	1,929	5,761	78	3,348	3,426	14,157	113,839
21	2	0	574	0	179	0	0	0	0	179	31,197
1,496	**421**	**0**	**4,332**	**3,041**	**2,108**	**5,761**	**78**	**3,348**	**3,426**	**14,336**	**145,036**
1,494	357	0	2,995	2,917	1,627	3,257	75	2,984	3,058	10,859	90,663
19	2	0	383	0	106	0	0	0	0	106	26,001
1,513	**359**	**0**	**3,378**	**2,917**	**1,733**	**3,257**	**75**	**2,984**	**3,058**	**10,965**	**116,664**
1,255	340	1	2,504	2,930	1,294	1,995	83	1,831	1,914	8,133	73,590
16	1	8	408	0	-13	0	0	0	0	-13	23,777
1,271	**342**	**9**	**2,912**	**2,930**	**1,281**	**1,995**	**83**	**1,831**	**1,914**	**8,120**	**97,366**
1,178	392	0	2,749	3,664	1,758	1,512	140	2,645	2,786	9,719	75,335
19	1	20	333	0	144	0	0	0	0	144	20,553
1,196	**393**	**20**	**3,082**	**3,664**	**1,902**	**1,512**	**140**	**2,645**	**2,786**	**9,864**	**95,888**
874	415	0	1,822	3,225	1,432	1,066	233	2,016	2,249	7,972	58,690
15	18	12	277	0	60	-14	0	0	0	46	18,740
889	**433**	**12**	**2,100**	**3,225**	**1,492**	**1,052**	**233**	**2,016**	**2,249**	**8,019**	**77,430**

State-owned Banks

Off Balance-Sheet Commitments

(EUR Million)

		Guarantees and Warranties						Commitments			Derivative Financial Instruments			
												Trading Transactions		
Year	Period	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	Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2010	**TC**	6,906	5	742	0	42	7,695	12,030	5,637	17,667	0	45	2,916	104
	FC	4,611	182	2,797	3	83	7,677	820	1,845	2,665	0	66	3,881	113
	Total	**11,518**	**188**	**3,539**	**3**	**125**	**15,373**	**12,850**	**7,482**	**20,332**	**0**	**112**	**6,797**	**218**
2009	**TC**	4,589	0	2	0	21	4,612	8,190	4,392	12,581	0	58	943	92
	FC	3,668	284	2,537	9	56	6,553	728	1,954	2,682	0	353	3,175	99
	Total	**8,256**	**284**	**2,539**	**9**	**77**	**11,165**	**8,918**	**6,346**	**15,264**	**0**	**411**	**4,118**	**191**
2008	**TC**	3,410	0	0	0	10	3,420	6,291	2,411	8,702	0	43	537	0
	FC	3,122	285	2,090	6	3	5,507	526	1,768	2,294	0	95	1,657	0
	Total	**6,532**	**285**	**2,090**	**6**	**13**	**8,926**	**6,817**	**4,180**	**10,997**	**0**	**138**	**2,194**	**0**
2007	**TC**	3,055	0	0	0	8	3,063	6,299	3,032	9,331	0	146	910	0
	FC	2,384	287	1,322	2	1	3,995	371	1,482	1,853	0	141	1,244	0
	Total	**5,439**	**287**	**1,322**	**2**	**8**	**7,058**	**6,670**	**4,514**	**11,184**	**0**	**287**	**2,153**	**0**
2006	**TC**	1,956	0	0	0	2	1,958	3,505	406	3,911	45	3	502	0
	FC	2,328	211	1,019	2	4	3,564	127	787	914	158	8	536	0
	Total	**4,284**	**211**	**1,019**	**2**	**6**	**5,521**	**3,632**	**1,193**	**4,825**	**203**	**11**	**1,038**	**0**

Income-Expenditure

(EUR Million)

	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
Year	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	6,894	124	4,873	92	11,982	5,817	76	602	6,495	5,487	873	153	720	61
2009	6,695	211	5,770	122	12,798	6,269	104	705	7,079	5,719	778	142	636	29
2008	5,924	384	5,936	214	12,458	7,944	144	524	8,612	3,845	811	151	660	43
2007	5,257	349	6,761	662	13,028	8,399	194	293	8,886	4,142	970	159	811	47
2006	3,290	174	5,902	576	9,943	6,222	140	147	6,510	3,433	738	119	619	26

					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	96	3,162	3,162	47,659	239,504	0	287,163	315,687
0	0	577	4,638	4,638	3,862	86,492	16	90,371	105,351
0	**0**	**674**	**7,800**	**7,800**	**51,521**	**325,997**	**16**	**377,534**	**421,039**
0	0	92	1,185	1,185	37,400	165,219	0	202,619	220,997
0	0	250	3,877	3,877	3,019	58,618	12	61,649	74,762
0	**0**	**342**	**5,062**	**5,062**	**40,419**	**223,838**	**12**	**264,268**	**295,759**
0	0	0	580	580	29,438	103,396	0	132,834	145,536
0	0	29	1,780	1,780	2,167	36,214	2	38,383	47,964
0	**0**	**29**	**2,360**	**2,360**	**31,604**	**139,610**	**2**	**171,217**	**193,500**
0	0	0	1,056	1,056	32,238	83,955	0	116,193	129,643
0	0	0	1,385	1,385	1,788	20,163	11	21,961	29,194
0	**0**	**0**	**2,440**	**2,440**	**34,026**	**104,118**	**11**	**138,154**	**158,837**
0	0	0	505	550	34,390	56,393	0	90,783	97,201
0	0	0	545	702	1,579	16,120	0	17,699	22,879
0	**0**	**0**	**1,050**	**1,252**	**35,969**	**72,513**	**0**	**108,482**	**120,080**

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	Proft/Loss From Equity Method Applied Subsidiar.	Net Monetory 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)
203	1,048	7,519	767	2,645	4,108	0	0	0	4,108	-760	3,348	0	3,348
119	430	6,934	1,055	2,157	3,722	0	0	0	3,722	-739	2,984	0	2,984
-74	475	4,950	753	1,897	2,300	0	0	0	2,300	-469	1,831	0	1,831
172	577	5,749	495	1,956	3,299	0	0	0	3,299	-654	2,645	0	2,645
-33	660	4,705	420	1,660	2,625	0	0	0	2,625	-609	2,016	0	2,016

State-owned Banks

2006-2010

Ratios

(%)

	2010	2009	2008	2007	2006
Capital Ratios					
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
Balance-Sheet Ratios					
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
Assets Quality					
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
Liquidity					
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
Profitability					
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
Income-Expenditure Structure					
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
(EUR Million)

		Liquid Assets									Loans and Receivables		
					Financial Assets (net)								
Year	Period	Cash and Central Bank	Banks	Money Market Securities	Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total	Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
2010	**TC**	3,723	22	0	103	17,490	15,732	0	33,325	37,070	25,157	411	274
	FC	1,272	2,237	0	14	1,840	1,974	0	3,828	7,336	2,657	5	5
	Total	**4,995**	**2,259**	**0**	**117**	**19,330**	**17,706**	**0**	**37,153**	**44,406**	**27,814**	**416**	**279**
2009	**TC**	3,439	3	0	208	9,747	18,724	0	28,679	32,121	16,099	395	314
	FC	843	2,531	0	23	2,224	2,204	0	4,451	7,825	960	4	4
	Total	**4,282**	**2,534**	**0**	**231**	**11,971**	**20,929**	**0**	**33,130**	**39,946**	**17,059**	**399**	**319**
2008	**TC**	3,653	4	0	300	1,861	20,627	0	22,788	26,446	13,818	279	226
	FC	742	1,735	0	11	2,391	2,244	0	4,645	7,123	584	4	4
	Total	**4,395**	**1,739**	**0**	**311**	**4,252**	**22,870**	**0**	**27,434**	**33,568**	**14,402**	**283**	**230**
2007	**TC**	2,403	334	1,531	387	14,509	7,804	0	22,700	26,967	12,312	225	178
	FC	904	1,375	0	60	4,225	318	0	4,602	6,881	305	4	4
	Total	**3,306**	**1,709**	**1,531**	**447**	**18,734**	**8,122**	**0**	**27,302**	**33,848**	**12,617**	**229**	**182**
2006	**TC**	2,000	570	0	1,028	9,696	8,794	0	19,518	22,087	9,076	168	135
	FC	786	1,586	0	341	3,426	420	0	4,187	6,559	273	5	5
	Total	**2,786**	**2,156**	**0**	**1,369**	**13,122**	**9,214**	**0**	**23,705**	**28,647**	**9,349**	**173**	**140**

Liabilities
(EUR Million)

			Non-Deposit Funds					Other Liabilities					
Year	Period	Deposits	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**	50,300	14	2,435	0	1,715	4,164	3	0	0	0	280	305
	FC	10,912	34	0	0	0	34	0	0	0	0	68	145
	Total	**61,212**	**48**	**2,435**	**0**	**1,715**	**4,198**	**3**	**0**	**0**	**0**	**347**	**450**
2009	**TC**	37,115	7	4,268	0	1,515	5,789	0	0	0	0	178	194
	FC	8,869	3	0	0	0	3	0	0	0	0	68	93
	Total	**45,984**	**10**	**4,268**	**0**	**1,515**	**5,792**	**0**	**0**	**0**	**0**	**246**	**287**
2008	**TC**	31,557	11	3,407	0	1,366	4,784	0	0	0	0	157	180
	FC	7,766	2	0	0	0	2	1	0	0	0	68	116
	Total	**39,323**	**13**	**3,407**	**0**	**1,366**	**4,786**	**2**	**0**	**0**	**0**	**225**	**295**
2007	**TC**	32,793	3	115	0	1,623	1,741	0	0	0	0	159	337
	FC	7,213	1	0	0	0	1	0	0	0	0	69	54
	Total	**40,006**	**4**	**115**	**0**	**1,623**	**1,743**	**0**	**0**	**0**	**0**	**227**	**391**
2006	**TC**	25,369	6	523	0	1,571	2,100	0	0	0	0	125	47
	FC	6,849	2	0	0	0	2	0	0	0	0	74	40
	Total	**32,219**	**8**	**523**	**0**	**1,571**	**2,101**	**0**	**0**	**0**	**0**	**199**	**87**

	Permanent Assets											
	Investments and Associates (net)			Subsidiaries (net)								
	Accounted with Equity Method	Non-consolidated				Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)			
Total		Financials	Non-Financials	Non-consolidated Financials	Non-consolidated Non-Financials					Total	Unclassified Assets	Total Assets
25,295	0	23	2	53	3	0	400	16	7	504	387	63,256
2,657	0	0	0	254	0	21	2	1	0	278	26	10,297
27,952	**0**	**23**	**2**	**307**	**3**	**21**	**402**	**17**	**7**	**782**	**413**	**73,553**
16,179	35	20	2	50	2	0	379	7	4	499	295	49,095
960	0	0	0	212	0	12	2	1	0	228	11	9,023
17,139	**35**	**20**	**2**	**263**	**2**	**12**	**381**	**8**	**4**	**727**	**306**	**58,118**
13,871	35	20	2	28	2	0	381	4	2	474	213	41,004
584	0	0	0	211	0	12	1	1	0	225	11	7,943
14,455	**35**	**20**	**2**	**239**	**2**	**12**	**382**	**5**	**2**	**699**	**224**	**48,946**
12,359	0	8	2	34	3	0	379	7	1	432	310	40,068
305	0	0	0	165	0	8	2	1	0	175	16	7,378
12,664	**0**	**8**	**2**	**199**	**3**	**8**	**380**	**7**	**1**	**607**	**327**	**47,446**
9,109	0	7	2	25	0	0	367	6	3	411	219	31,826
273	0	4	0	153	0	7	2	1	0	167	10	7,009
9,382	**0**	**11**	**2**	**178**	**0**	**7**	**369**	**7**	**3**	**577**	**229**	**38,835**

				Shareholders' Equity							
							Total Income (Loss)				
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Previous Years	Current Year	Total	Total	Total Liabilities
595	197	0	1,380	1,216	634	2,723	78	1,807	1,884	6,458	62,301
2	0	0	215	0	91	0	0	0	0	91	11,252
598	**197**	**0**	**1,595**	**1,216**	**725**	**2,723**	**78**	**1,807**	**1,884**	**6,549**	**73,553**
793	181	0	1,346	1,167	476	1,464	75	1,639	1,713	4,819	49,070
2	0	0	163	0	13	0	0	0	0	13	9,048
795	**181**	**0**	**1,509**	**1,167**	**489**	**1,464**	**75**	**1,639**	**1,713**	**4,832**	**58,118**
669	193	1	1,201	1,172	314	907	75	1,000	1,075	3,468	41,011
0	0	0	186	0	-18	0	0	0	0	-18	7,936
670	**193**	**1**	**1,386**	**1,172**	**297**	**907**	**75**	**1,000**	**1,075**	**3,451**	**48,946**
645	199	0	1,340	1,465	421	859	94	1,378	1,472	4,218	40,092
1	0	2	126	0	13	0	0	0	0	13	7,354
646	**199**	**2**	**1,466**	**1,465**	**434**	**859**	**94**	**1,378**	**1,472**	**4,231**	**47,446**
480	191	0	844	1,200	309	797	86	1,134	1,221	3,527	31,840
1	0	3	118	0	26	0	0	0	0	26	6,995
481	**191**	**3**	**962**	**1,200**	**336**	**797**	**86**	**1,134**	**1,221**	**3,554**	**38,835**

Türkiye Cumhuriyeti Ziraat Bankası A.Ş.

Off Balance-Sheet Commitments

(EUR Million)

		Guarantees and Warranties						Commitments			Derivative Financial Instruments			
												Trading Transactions		
Year	Period	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	Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2010	**TC**	1,264	1	0	0	0	1,266	2,766	5,635	8,401	0	5	994	0
	FC	1,897	18	479	0	0	2,395	239	1,845	2,084	0	5	1,040	0
	Total	**3,162**	**19**	**479**	**0**	**0**	**3,660**	**3,005**	**7,480**	**10,485**	**0**	**10**	**2,035**	**0**
2009	**TC**	870	0	0	0	0	870	2,215	4,387	6,601	0	17	0	0
	FC	1,375	16	313	0	0	1,703	230	1,954	2,185	0	17	62	0
	Total	**2,245**	**16**	**313**	**0**	**0**	**2,573**	**2,445**	**6,341**	**8,786**	**0**	**34**	**62**	**0**
2008	**TC**	610	0	0	0	0	610	1,839	2,406	4,246	0	34	0	0
	FC	1,063	8	332	0	0	1,402	144	1,768	1,912	0	34	54	0
	Total	**1,673**	**8**	**332**	**0**	**0**	**2,012**	**1,983**	**4,175**	**6,158**	**0**	**68**	**54**	**0**
2007	**TC**	437	0	0	0	0	437	1,139	3,025	4,164	0	0	37	0
	FC	720	1	270	0	0	991	180	1,482	1,662	0	1	91	0
	Total	**1,157**	**1**	**270**	**0**	**0**	**1,428**	**1,319**	**4,507**	**5,826**	**0**	**1**	**128**	**0**
2006	**TC**	352	0	0	0	0	352	789	400	1,189	0	0	0	0
	FC	696	3	168	0	0	867	90	759	848	0	0	54	0
	Total	**1,048**	**3**	**168**	**0**	**0**	**1,219**	**879**	**1,158**	**2,037**	**0**	**0**	**54**	**0**

Income-Expenditure

(EUR Million)

	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
Year	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	2,811	86	3,123	10	6,030	3,189	1	233	3,424	2,606	296	48	248	16
2009	2,632	148	3,841	8	6,628	3,421	1	374	3,796	2,832	247	43	204	13
2008	2,117	245	3,840	64	6,267	4,081	1	262	4,344	1,923	307	39	268	12
2007	1,795	119	4,195	436	6,545	4,333	1	78	4,413	2,132	464	38	427	15
2006	1,130	81	3,600	286	5,096	3,185	1	74	3,259	1,837	363	25	338	9

					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	999	999	5,877	64,318	0	70,195	80,860
0	0	0	1,046	1,046	314	3,234	16	3,565	9,089
0	**0**	**0**	**2,044**	**2,044**	**6,191**	**67,552**	**16**	**73,760**	**89,949**
0	0	0	17	17	3,784	40,765	0	44,549	52,037
0	0	0	79	79	302	644	12	958	4,925
0	**0**	**0**	**96**	**96**	**4,086**	**41,410**	**12**	**45,507**	**56,962**
0	0	0	34	34	3,718	32,146	0	35,864	40,753
0	0	0	88	88	409	488	2	898	4,301
0	**0**	**0**	**122**	**122**	**4,127**	**32,633**	**2**	**36,762**	**45,053**
0	0	0	37	37	4,568	29,131	0	33,698	38,337
0	0	0	91	91	314	418	11	742	3,486
0	**0**	**0**	**128**	**128**	**4,882**	**29,548**	**11**	**34,440**	**41,823**
0	0	0	0	0	4,939	19,389	0	24,328	25,869
0	0	0	54	54	334	363	0	697	2,466
0	**0**	**0**	**54**	**54**	**5,273**	**19,751**	**0**	**25,025**	**28,335**

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	Proft/Loss From Equity Method Applied Subsidiar.	Net Monetory 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	475	3,340	70	1,095	2,175	0	0	0	2,175	-368	1,807	0	1,807
29	163	3,241	295	884	2,061	0	0	0	2,061	-423	1,639	0	1,639
-25	159	2,337	256	808	1,273	0	0	0	1,273	-272	1,000	0	1,000
83	104	2,761	148	876	1,737	0	0	0	1,737	-359	1,378	0	1,378
57	128	2,370	136	764	1,469	0	0	0	1,469	-335	1,134	0	1,134

Türkiye Cumhuriyeti Ziraat Bankası A.Ş.

2006-2010

Ratios

(%)

	2010	2009	2008	2007	2006
Capital Ratios					
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
Balance-Sheet Ratios					
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
Assets Quality					
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
Liquidity					
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
Profitability					
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
Income-Expenditure Structure					
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
(EUR Million)

		Liquid Assets									Loans and Receivables		
					Financial Assets (net)								
Year	Period	Cash and Central Bank	Banks	Money Market Securities	Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total	Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
2010	**TC**	1,354	39	58	22	2,838	5,259	0	8,120	9,571	15,539	855	713
	FC	908	442	0	21	762	930	0	1,713	3,064	5,873	0	0
	Total	**2,262**	**481**	**58**	**43**	**3,600**	**6,189**	**0**	**9,832**	**12,635**	**21,412**	**855**	**713**
2009	**TC**	988	40	0	13	1,602	6,497	0	8,111	9,139	10,859	778	634
	FC	606	491	0	14	620	1,230	0	1,863	2,960	4,145	0	0
	Total	**1,594**	**530**	**0**	**26**	**2,222**	**7,727**	**0**	**9,975**	**12,099**	**15,004**	**778**	**634**
2008	**TC**	794	24	0	12	741	6,413	0	7,166	7,985	8,946	587	487
	FC	616	969	0	42	365	1,021	0	1,428	3,014	3,066	0	0
	Total	**1,411**	**993**	**0**	**54**	**1,106**	**7,434**	**0**	**8,594**	**10,999**	**12,011**	**587**	**487**
2007	**TC**	1,492	19	29	197	3,913	4,125	0	8,235	9,775	8,865	605	597
	FC	542	662	0	85	1,027	0	0	1,111	2,316	1,749	0	0
	Total	**2,035**	**681**	**29**	**281**	**4,940**	**4,125**	**0**	**9,346**	**12,091**	**10,614**	**605**	**597**
2006	**TC**	916	119	0	285	2,712	5,935	0	8,932	9,967	5,309	586	578
	FC	461	464	0	122	589	154	0	865	1,791	973	0	0
	Total	**1,378**	**583**	**0**	**407**	**3,300**	**6,090**	**0**	**9,797**	**11,757**	**6,282**	**586**	**578**

Liabilities
(EUR Million)

			Non-Deposit Funds					Other Liabilities					
Year	Period	Deposits	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**	19,306	98	1,236	0	630	1,965	0	0	0	0	352	191
	FC	7,351	1,763	299	0	0	2,062	19	0	0	0	9	68
	Total	**26,657**	**1,861**	**1,535**	**0**	**630**	**4,026**	**19**	**0**	**0**	**0**	**361**	**260**
2009	**TC**	13,735	94	2,433	0	614	3,141	0	0	0	0	242	76
	FC	6,777	854	256	0	0	1,110	42	0	0	0	8	45
	Total	**20,511**	**948**	**2,689**	**0**	**614**	**4,251**	**42**	**0**	**0**	**0**	**250**	**121**
2008	**TC**	12,673	95	796	0	570	1,461	0	0	0	0	200	67
	FC	6,205	619	325	0	0	943	10	0	0	0	8	26
	Total	**18,878**	**713**	**1,121**	**0**	**570**	**2,404**	**10**	**0**	**0**	**0**	**207**	**93**
2007	**TC**	13,043	227	754	0	610	1,591	19	0	0	0	203	154
	FC	5,035	322	244	0	1	567	38	0	0	0	3	7
	Total	**18,078**	**549**	**998**	**0**	**611**	**2,158**	**57**	**0**	**0**	**0**	**207**	**161**
2006	**TC**	10,722	208	363	0	538	1,109	5	0	0	0	143	17
	FC	3,962	264	0	0	3	267	16	0	0	0	3	11
	Total	**14,684**	**472**	**363**	**0**	**542**	**1,376**	**21**	**0**	**0**	**0**	**147**	**28**

	Permanent Assets											
	Investments and Associates (net)			Subsidiaries (net)								
	Accounted with Equity	Non-consolidated		Non-consolidated	Non-consolidated	Joint Ventures (business partners)	Property and Equipment	Intangible Assets	Property and Equipment Held for Sale Purposes and Terminated			
Total	Method	Financials	Non-Financials	Financials	Non-Financials	(net)	(net)	(net)	Operat.(net)	Total	Unclassified Assets	Total Assets
15,681	0	33	1	290	0	0	460	9	48	840	411	26,503
5,873	0	36	0	0	0	0	0	0	0	36	17	8,990
21,554	**0**	**69**	**1**	**290**	**0**	**0**	**460**	**9**	**48**	**876**	**428**	**35,493**
11,003	0	22	0	38	0	0	532	5	39	637	302	21,081
4,145	89	0	0	0	0	0	0	0	0	89	30	7,225
15,148	**89**	**22**	**0**	**38**	**0**	**0**	**532**	**5**	**39**	**726**	**333**	**28,305**
9,046	0	19	0	29	0	0	418	18	61	546	144	17,721
3,066	103	0	0	0	0	0	0	0	0	103	49	6,232
12,112	**103**	**19**	**0**	**29**	**0**	**0**	**418**	**18**	**61**	**649**	**193**	**23,953**
8,873	0	22	1	34	0	0	376	10	53	496	193	19,337
1,749	146	0	0	0	0	0	0	0	0	146	36	4,247
10,622	**146**	**22**	**1**	**34**	**0**	**0**	**376**	**10**	**53**	**642**	**229**	**23,584**
5,317	0	13	1	25	0	0	357	8	29	432	75	15,791
973	34	0	0	0	0	0	0	0	0	34	4	2,802
6,290	**34**	**13**	**1**	**25**	**0**	**0**	**357**	**8**	**29**	**467**	**79**	**18,593**

				Shareholders' Equity							
							Total Income (Loss)				
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Previous Years	Current Year	Total	Total	Total Liabilities
409	131	0	1,084	608	681	1,384	0	978	978	3,652	26,006
8	0	0	104	0	-29	0	0	0	0	-29	9,487
417	**131**	**0**	**1,188**	**608**	**652**	**1,384**	**0**	**978**	**978**	**3,623**	**35,493**
334	101	0	754	583	590	732	0	761	761	2,667	20,296
7	0	0	101	0	21	0	0	0	0	21	8,009
341	**101**	**0**	**855**	**583**	**611**	**732**	**0**	**761**	**761**	**2,688**	**28,305**
279	64	0	610	586	553	376	8	477	485	2,000	16,743
6	0	0	50	0	11	0	0	0	0	11	7,210
285	**64**	**0**	**660**	**586**	**564**	**376**	**8**	**477**	**485**	**2,011**	**23,953**
246	94	0	717	733	738	287	42	663	705	2,462	17,813
11	0	3	62	0	107	0	0	0	0	107	5,772
257	**94**	**3**	**779**	**733**	**844**	**287**	**42**	**663**	**705**	**2,569**	**23,584**
193	90	0	448	675	659	126	125	466	592	2,052	14,331
11	0	2	43	0	4	-14	0	0	0	-10	4,262
204	**90**	**2**	**491**	**675**	**663**	**112**	**125**	**466**	**592**	**2,042**	**18,593**

Türkiye Halk Bankası A.Ş.

Off Balance-Sheet Commitments

(EUR Million)

		Guarantees and Warranties						Commitments			Derivative Financial Instruments			
												Trading Transactions		
Year	Period	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	Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2010	**TC**	2,501	0	740	0	42	3,283	4,474	2	4,476	0	21	396	43
	FC	1,850	73	903	0	83	2,909	336	0	336	0	30	1,151	51
	Total	**4,352**	**73**	**1,643**	**0**	**125**	**6,193**	**4,810**	**2**	**4,811**	**0**	**51**	**1,547**	**94**
2009	**TC**	1,718	0	0	0	20	1,738	2,327	2	2,328	0	11	511	0
	FC	1,444	65	1,047	0	54	2,610	387	0	387	0	244	2,482	0
	Total	**3,162**	**65**	**1,047**	**0**	**74**	**4,347**	**2,714**	**2**	**2,715**	**0**	**255**	**2,994**	**0**
2008	**TC**	1,183	0	0	0	10	1,193	1,614	2	1,616	0	3	468	0
	FC	1,092	37	834	0	3	1,966	280	0	280	0	55	535	0
	Total	**2,275**	**37**	**834**	**0**	**13**	**3,159**	**1,894**	**2**	**1,895**	**0**	**58**	**1,003**	**0**
2007	**TC**	993	0	0	0	8	1,001	1,639	2	1,640	0	1	749	0
	FC	791	19	397	0	0	1,206	183	0	183	0	2	703	0
	Total	**1,783**	**19**	**397**	**0**	**8**	**2,207**	**1,822**	**2**	**1,824**	**0**	**2**	**1,452**	**0**
2006	**TC**	600	0	0	0	2	602	1,134	2	1,136	0	3	502	0
	FC	863	17	188	0	0	1,069	31	0	31	0	3	482	0
	Total	**1,464**	**17**	**188**	**0**	**2**	**1,670**	**1,166**	**2**	**1,167**	**0**	**6**	**984**	**0**

Income-Expenditure

(EUR Million)

	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
Year	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	2,071	35	980	4	3,090	1,349	32	156	1,537	1,553	303	47	256	27
2009	1,972	59	1,140	10	3,181	1,499	35	197	1,731	1,451	254	39	215	5
2008	1,769	99	1,301	15	3,184	2,032	34	122	2,188	997	207	34	174	18
2007	1,553	127	1,648	17	3,346	2,167	43	109	2,319	1,027	204	30	174	11
2006	817	29	1,539	81	2,465	1,655	29	41	1,725	740	151	26	125	8

					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	96	556	556	31,812	142,019	0	173,831	182,146
0	0	577	1,809	1,809	3,211	70,736	0	73,947	79,001
0	**0**	**674**	**2,365**	**2,365**	**35,023**	**212,755**	**0**	**247,778**	**261,147**
0	0	92	614	614	26,390	98,085	0	124,475	129,156
0	0	243	2,969	2,969	2,526	47,868	0	50,394	56,360
0	**0**	**335**	**3,583**	**3,583**	**28,917**	**145,953**	**0**	**174,870**	**185,515**
0	0	0	471	471	18,497	50,404	0	68,901	72,180
0	0	0	590	590	1,584	26,601	0	28,186	31,021
0	**0**	**0**	**1,061**	**1,061**	**20,081**	**77,005**	**0**	**97,087**	**103,202**
0	0	0	749	749	20,138	38,688	0	58,826	62,217
0	0	0	705	705	1,233	15,992	0	17,224	19,318
0	**0**	**0**	**1,454**	**1,454**	**21,370**	**54,680**	**0**	**76,050**	**81,535**
0	0	0	505	505	23,113	25,345	0	48,459	50,702
0	0	0	485	485	983	12,114	0	13,097	14,682
0	**0**	**0**	**990**	**990**	**24,096**	**37,460**	**0**	**61,556**	**65,384**

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	Proft/Loss From Equity Method Applied Subsidiar.	Net Monetory 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)
56	280	2,172	223	728	1,221	0	0	0	1,221	-243	978	0	978
7	122	1,800	302	557	941	0	0	0	941	-180	761	0	761
-91	170	1,268	205	470	594	0	0	0	594	-116	477	0	477
-25	265	1,452	131	497	824	0	0	0	824	-162	663	0	663
-116	346	1,103	109	391	603	0	0	0	603	-137	466	0	466

Türkiye Halk Bankası A.Ş.

2006-2010

Ratios

(%)

	2010	2009	2008	2007	2006
Capital Ratios					
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
Balance-Sheet Ratios					
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
Assets Quality					
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
Liquidity					
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
Profitability					
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
Income-Expenditure Structure					
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
(EUR Million)

		Liquid Assets									Loans and Receivables		
					Financial Assets (net)								
Year	Period	Cash and Central Bank	Banks	Money Market Securities	Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total	Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
2010	**TC**	1,270	36	1,023	1	5,478	1,416	0	6,895	9,223	15,349	1,102	1,091
	FC	991	583	0	11	1,220	679	0	1,910	3,485	6,468	0	0
	Total	**2,261**	**619**	**1,023**	**12**	**6,698**	**2,096**	**0**	**8,805**	**12,708**	**21,817**	**1,102**	**1,091**
2009	**TC**	773	115	1,587	0	5,952	969	0	6,921	9,396	11,027	989	926
	FC	650	1,163	0	18	1,033	664	0	1,714	3,528	5,045	0	0
	Total	**1,423**	**1,278**	**1,587**	**18**	**6,985**	**1,633**	**0**	**8,635**	**12,924**	**16,073**	**989**	**926**
2008	**TC**	387	1	1,501	3	2,999	898	0	3,900	5,790	9,107	682	643
	FC	600	1,198	0	19	743	729	0	1,491	3,288	5,152	0	0
	Total	**987**	**1,199**	**1,501**	**22**	**3,742**	**1,627**	**0**	**5,391**	**9,077**	**14,259**	**682**	**643**
2007	**TC**	953	475	419	13	3,807	792	0	4,612	6,459	10,021	670	670
	FC	507	1,135	0	192	1,562	74	0	1,828	3,470	3,737	0	0
	Total	**1,460**	**1,610**	**419**	**205**	**5,369**	**865**	**0**	**6,440**	**9,929**	**13,757**	**670**	**670**
2006	**TC**	892	277	471	5	3,502	0	5	3,512	5,152	6,679	541	541
	FC	611	1,378	0	250	1,853	26	0	2,128	4,117	3,066	0	0
	Total	**1,503**	**1,655**	**471**	**254**	**5,354**	**26**	**5**	**5,640**	**9,269**	**9,745**	**541**	**541**

Liabilities
(EUR Million)

			Non-Deposit Funds					Other Liabilities					
Year	Period	Deposits	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**	17,160	25	2,975	0	30	3,030	10	0	0	0	658	64
	FC	6,051	3,054	980	0	0	4,034	40	0	0	0	22	180
	Total	**23,211**	**3,079**	**3,955**	**0**	**30**	**7,064**	**50**	**0**	**0**	**0**	**680**	**245**
2009	**TC**	14,804	20	2,166	0	39	2,225	4	0	0	0	378	71
	FC	6,035	2,017	701	0	0	2,719	14	0	0	0	24	69
	Total	**20,839**	**2,038**	**2,867**	**0**	**39**	**4,944**	**19**	**0**	**0**	**0**	**401**	**140**
2008	**TC**	11,917	35	480	0	46	561	3	0	0	0	246	55
	FC	5,484	2,670	311	0	0	2,981	10	0	0	0	33	110
	Total	**17,401**	**2,705**	**791**	**0**	**46**	**3,542**	**13**	**0**	**0**	**0**	**280**	**165**
2007	**TC**	13,131	31	465	0	71	568	12	0	0	0	212	84
	FC	3,787	2,720	752	0	0	3,471	1	0	0	0	39	82
	Total	**16,918**	**2,751**	**1,217**	**0**	**71**	**4,039**	**13**	**0**	**0**	**0**	**252**	**165**
2006	**TC**	9,486	33	0	0	76	110	0	0	0	0	168	28
	FC	3,932	2,665	740	0	0	3,405	0	2	0	0	4	83
	Total	**13,417**	**2,699**	**740**	**0**	**76**	**3,515**	**0**	**2**	**0**	**0**	**172**	**111**

	Permanent Assets											
	Investments and Associates (net)			Subsidiaries (net)								
	Accounted with Equity Method	Non-consolidated				Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)			
Total		Financials	Non-Financials	Non-consolidated Financials	Non-consolidated Non-Financials					Total	Unclassified Assets	Total Assets
15,361	0	97	4	194	68	0	541	26	0	929	394	25,908
6,468	0	0	0	73	0	0	1	0	0	74	55	10,081
21,829	**0**	**97**	**4**	**267**	**68**	**0**	**542**	**26**	**0**	**1,003**	**449**	**35,989**
11,090	0	63	4	141	68	0	505	20	0	800	248	21,533
5,045	0	0	0	47	0	0	0	0	0	47	87	8,708
16,135	**0**	**63**	**4**	**187**	**68**	**0**	**505**	**20**	**0**	**847**	**335**	**30,241**
9,147	0	23	4	110	69	0	461	14	0	682	215	15,833
5,152	0	0	0	47	0	0	0	0	0	47	147	8,634
14,299	**0**	**23**	**4**	**157**	**69**	**0**	**462**	**14**	**0**	**729**	**362**	**24,467**
10,021	0	10	5	193	74	0	531	8	0	820	188	17,488
3,737	0	0	0	24	0	0	0	0	0	24	140	7,371
13,757	**0**	**10**	**5**	**217**	**74**	**0**	**531**	**8**	**0**	**844**	**328**	**24,858**
6,679	0	9	1	126	67	0	466	18	0	686	159	12,675
3,066	0	0	0	18	0	0	0	0	0	18	126	7,327
9,745	**0**	**9**	**1**	**144**	**67**	**0**	**466**	**18**	**0**	**704**	**284**	**20,002**

				Shareholders' Equity							
							Total Income (Loss)				
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Previous Years	Current Year	Total	Total	Total Liabilities
470	91	0	1,295	1,216	614	1,654	0	563	563	4,047	25,531
11	2	0	255	0	117	0	0	0	0	117	10,458
482	**93**	**0**	**1,550**	**1,216**	**731**	**1,654**	**0**	**563**	**563**	**4,165**	**35,989**
367	75	0	895	1,167	561	1,061	0	584	584	3,373	21,297
10	2	0	118	0	72	0	0	0	0	72	8,944
377	**77**	**0**	**1,014**	**1,167**	**633**	**1,061**	**0**	**584**	**584**	**3,445**	**30,241**
307	83	0	693	1,172	426	713	0	353	353	2,664	15,836
10	1	8	172	0	-6	0	0	0	0	-6	8,631
316	**85**	**8**	**865**	**1,172**	**421**	**713**	**0**	**353**	**353**	**2,658**	**24,467**
286	99	0	693	1,465	599	366	5	604	609	3,039	17,431
7	1	14	145	0	25	0	0	0	0	25	7,428
293	**100**	**14**	**837**	**1,465**	**623**	**366**	**5**	**604**	**609**	**3,063**	**24,858**
201	134	0	530	1,350	463	143	21	416	437	2,394	12,519
2	18	7	116	0	30	0	0	0	0	30	7,483
204	**152**	**7**	**647**	**1,350**	**494**	**143**	**21**	**416**	**437**	**2,424**	**20,002**

Türkiye Vakıflar Bankası T.A.O.

Off Balance-Sheet Commitments

(EUR Million)

		Guarantees and Warranties						Commitments			Derivative Financial Instruments			
												Trading Transactions		
Year	Period	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	Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2010	**TC**	3,140	4	2	0	0	3,146	4,790	0	4,790	0	19	1,526	62
	FC	864	91	1,415	3	0	2,374	245	0	245	0	32	1,689	63
	Total	**4,004**	**96**	**1,417**	**3**	**0**	**5,520**	**5,035**	**0**	**5,035**	**0**	**51**	**3,215**	**124**
2009	**TC**	2,001	0	2	0	1	2,004	3,649	4	3,652	0	31	431	92
	FC	849	204	1,177	9	2	2,240	111	0	111	0	92	631	99
	Total	**2,849**	**204**	**1,179**	**9**	**3**	**4,244**	**3,759**	**4**	**3,763**	**0**	**123**	**1,062**	**191**
2008	**TC**	1,617	0	0	0	0	1,617	2,837	4	2,841	0	6	69	0
	FC	967	241	924	6	1	2,138	103	0	103	0	6	1,068	0
	Total	**2,584**	**241**	**924**	**6**	**1**	**3,755**	**2,940**	**4**	**2,944**	**0**	**12**	**1,137**	**0**
2007	**TC**	1,626	0	0	0	0	1,626	3,521	5	3,526	0	146	124	0
	FC	873	268	655	2	0	1,798	8	0	8	0	139	450	0
	Total	**2,498**	**268**	**655**	**2**	**0**	**3,424**	**3,529**	**5**	**3,534**	**0**	**284**	**574**	**0**
2006	**TC**	1,003	0	0	0	0	1,003	1,581	4	1,585	45	0	0	0
	FC	769	192	662	2	4	1,628	6	28	35	158	5	0	0
	Total	**1,772**	**192**	**662**	**2**	**4**	**2,631**	**1,587**	**33**	**1,620**	**203**	**5**	**0**	**0**

Income-Expenditure

(EUR Million)

	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
Year	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	2,012	3	769	79	2,863	1,279	43	212	1,534	1,328	274	58	216	17
2009	2,090	5	789	104	2,988	1,349	68	134	1,552	1,436	277	60	217	11
2008	2,037	40	795	134	3,007	1,831	109	141	2,081	926	297	79	219	12
2007	1,908	103	918	208	3,137	1,900	150	106	2,155	982	302	91	211	20
2006	1,343	64	764	210	2,381	1,383	110	33	1,525	856	223	68	156	9

					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	1,607	1,607	9,970	33,168	0	43,138	52,681
0	0	0	1,784	1,784	337	12,522	0	12,859	17,262
0	**0**	**0**	**3,390**	**3,390**	**10,307**	**45,690**	**0**	**55,997**	**69,943**
0	0	0	554	554	7,225	26,369	0	33,594	39,805
0	0	7	829	829	191	10,106	0	10,297	13,477
0	**0**	**7**	**1,383**	**1,383**	**7,416**	**36,475**	**0**	**43,891**	**53,281**
0	0	0	75	75	7,223	20,847	0	28,070	32,603
0	0	29	1,102	1,102	174	9,125	0	9,299	12,642
0	**0**	**29**	**1,177**	**1,177**	**7,397**	**29,972**	**0**	**37,368**	**45,245**
0	0	0	269	269	7,533	16,136	0	23,669	29,090
0	0	0	589	589	242	3,753	0	3,995	6,389
0	**0**	**0**	**858**	**858**	**7,774**	**19,889**	**0**	**27,663**	**35,479**
0	0	0	0	45	6,338	11,659	0	17,997	20,630
0	0	0	5	163	262	3,643	0	3,905	5,731
0	**0**	**0**	**5**	**208**	**6,600**	**15,301**	**0**	**21,902**	**26,361**

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	Proft/Loss From Equity Method Applied Subsidiar.	Net Monetory 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)
154	292	2,008	474	822	712	0	0	0	712	-149	563	0	563
83	145	1,893	458	715	720	0	0	0	720	-136	584	0	584
42	147	1,345	293	618	434	0	0	0	434	-81	353	0	353
113	209	1,536	216	583	737	0	0	0	737	-133	604	0	604
26	185	1,232	175	505	552	0	0	0	552	-137	416	0	416

Türkiye Vakıflar Bankası T.A.O.

2006-2010

Ratios

(%)

	2010	2009	2008	2007	2006
Capital Ratios					
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
Balance-Sheet Ratios					
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
Assets Quality					
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
Liquidity					
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
Profitability					
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
Income-Expenditure Structure					
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

(EUR Million)

		Liquid Assets									Loans and Receivables		
					Financial Assets (net)								
Year	Period	Cash and Central Bank	Banks	Money Market Securities	Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total	Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
2010	**TC**	6,548	1,736	462	1,799	47,985	14,882	22	64,688	73,434	82,151	4,143	3,590
	FC	8,810	5,976	0	503	8,546	5,031	2	14,081	28,867	44,713	73	58
	Total	**15,358**	**7,712**	**462**	**2,302**	**56,531**	**19,913**	**24**	**78,770**	**102,301**	**126,864**	**4,216**	**3,647**
2009	**TC**	6,904	1,625	1,480	1,411	33,537	16,949	74	51,970	61,980	59,659	4,886	4,304
	FC	5,683	8,976	40	319	7,321	7,069	1	14,710	29,409	31,465	59	56
	Total	**12,587**	**10,602**	**1,519**	**1,730**	**40,858**	**24,018**	**75**	**66,680**	**91,388**	**91,124**	**4,946**	**4,360**
2008	**TC**	8,977	840	784	739	14,635	15,134	47	30,554	41,155	59,312	3,213	2,571
	FC	6,444	8,241	115	358	7,905	6,711	33	15,007	29,808	33,803	59	58
	Total	**15,422**	**9,080**	**899**	**1,096**	**22,540**	**21,845**	**80**	**45,561**	**70,963**	**93,115**	**3,272**	**2,629**
2007	**TC**	6,373	831	207	902	23,976	6,900	1	31,779	39,190	61,797	3,204	2,777
	FC	7,694	7,234	0	3,021	10,298	3,913	19	17,251	32,179	27,484	30	30
	Total	**14,068**	**8,064**	**207**	**3,923**	**34,274**	**10,813**	**20**	**49,030**	**71,369**	**89,281**	**3,234**	**2,807**
2006	**TC**	5,088	335	57	570	18,892	5,789	0	25,251	30,731	47,167	2,459	2,153
	FC	7,069	7,670	79	3,895	10,486	5,783	3	20,167	34,986	21,499	17	17
	Total	**12,157**	**8,005**	**136**	**4,466**	**29,378**	**11,572**	**3**	**45,418**	**65,716**	**68,666**	**2,476**	**2,171**

Liabilities

(EUR Million)

			Non-Deposit Funds					Other Liabilities					
Year	Period	Deposits	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**	95,677	4,208	14,199	470	6	18,883	665	349	0	0	5,100	1,533
	FC	54,207	19,497	4,211	757	0	24,465	411	51	2	1,781	549	653
	Total	**149,884**	**23,705**	**18,410**	**1,227**	**6**	**43,348**	**1,076**	**400**	**2**	**1,781**	**5,649**	**2,186**
2009	**TC**	71,153	3,498	14,468	0	9	17,975	493	383	0	0	3,886	1,242
	FC	47,730	14,801	3,114	0	0	17,916	223	2	1	1,687	273	414
	Total	**118,883**	**18,300**	**17,582**	**0**	**9**	**35,891**	**716**	**385**	**1**	**1,687**	**4,159**	**1,656**
2008	**TC**	63,992	3,831	10,856	0	14	14,701	494	64	0	0	3,256	1,148
	FC	44,737	16,933	1,787	0	0	18,720	226	67	1	1,654	224	953
	Total	**108,729**	**20,764**	**12,643**	**0**	**14**	**33,421**	**720**	**132**	**1**	**1,654**	**3,479**	**2,101**
2007	**TC**	61,167	3,224	10,359	0	23	13,606	623	16	0	0	3,769	2,083
	FC	42,894	17,535	2,318	0	0	19,853	189	0	1	1,616	216	837
	Total	**104,061**	**20,759**	**12,677**	**0**	**23**	**33,459**	**812**	**16**	**1**	**1,616**	**3,984**	**2,919**
2006	**TC**	48,505	2,416	8,980	0	27	11,423	201	0	0	0	2,814	484
	FC	39,898	17,718	2,372	0	0	20,090	75	0	1	1,004	379	669
	Total	**88,403**	**20,133**	**11,352**	**0**	**27**	**31,513**	**276**	**0**	**1**	**1,004**	**3,193**	**1,152**

	Permanent Assets											
	Investments and Associates (net)			Subsidiaries (net)								
	Accounted with Equity	Non-consolidated		Non-consolidated	Non-consolidated	Joint Ventures (business partners)	Property and Equipment	Intangible Assets	Property and Equipment Held for Sale Purposes and Terminated			
Total	Method	Financials	Non-Financials	Financials	Non-Financials	(net)	(net)	(net)	Operat.(net)	Total	Unclassified Assets	Total Assets
82,705	0	58	323	2,370	1,337	12	2,673	691	133	7,597	2,207	165,943
44,728	0	21	0	1,270	0	0	2	0	0	1,294	772	75,661
127,433	**0**	**80**	**323**	**3,640**	**1,337**	**12**	**2,675**	**691**	**133**	**8,891**	**2,979**	**241,604**
60,241	0	57	310	2,062	915	0	2,501	627	111	6,583	1,773	130,576
31,468	0	20	0	929	0	0	3	0	0	952	455	62,284
91,709	**0**	**77**	**310**	**2,991**	**915**	**0**	**2,504**	**627**	**111**	**7,535**	**2,227**	**192,860**
59,954	0	55	311	1,444	612	0	2,535	606	112	5,675	1,605	108,390
33,804	0	20	0	866	0	0	3	0	0	889	371	64,872
93,759	**0**	**76**	**311**	**2,310**	**612**	**0**	**2,539**	**606**	**112**	**6,564**	**1,976**	**173,262**
62,224	0	44	422	2,258	1,227	0	2,950	865	126	7,892	1,868	111,173
27,484	0	25	0	691	0	0	4	0	29	749	472	60,884
89,708	**0**	**70**	**422**	**2,949**	**1,227**	**0**	**2,954**	**865**	**154**	**8,641**	**2,340**	**172,057**
47,472	0	36	400	1,626	1,145	0	2,693	735	190	6,825	942	85,970
21,499	0	17	0	686	13	0	4	0	0	721	284	57,489
68,971	**0**	**53**	**400**	**2,312**	**1,158**	**0**	**2,698**	**736**	**190**	**7,546**	**1,225**	**143,459**

				Shareholders' Equity							
							Total Income (Loss)				
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Previous Years	Current Year	Total	Total	Total Liabilities
3,851	704	37	12,239	9,915	6,088	10,431	-9	5,685	5,676	32,110	158,908
316	3	10	3,776	0	240	8	0	0	0	248	82,696
4,168	**707**	**47**	**16,015**	**9,915**	**6,328**	**10,438**	**-9**	**5,685**	**5,676**	**32,358**	**241,604**
3,451	564	6	10,025	8,175	5,062	7,087	-12	4,655	4,644	24,968	124,122
287	6	15	2,908	0	179	6	0	0	0	185	68,738
3,738	**570**	**21**	**12,933**	**8,175**	**5,241**	**7,093**	**-12**	**4,655**	**4,644**	**25,153**	**192,860**
2,942	560	11	8,474	8,013	3,419	4,696	-15	3,038	3,023	19,151	106,318
293	1	46	3,465	0	19	4	0	0	0	23	66,944
3,235	**561**	**57**	**11,939**	**8,013**	**3,437**	**4,700**	**-15**	**3,038**	**3,023**	**19,173**	**173,262**
3,039	686	28	10,244	7,818	5,115	3,963	-172	4,194	4,022	20,918	105,936
277	0	117	3,252	0	121	1	0	0	0	123	66,122
3,316	**686**	**145**	**13,496**	**7,818**	**5,236**	**3,965**	**-172**	**4,194**	**4,022**	**21,041**	**172,057**
2,243	477	14	6,232	6,583	3,606	2,360	-271	2,515	2,245	14,794	80,955
188	0	95	2,411	0	106	-1	0	0	0	105	62,504
2,431	**477**	**109**	**8,644**	**6,583**	**3,712**	**2,359**	**-271**	**2,515**	**2,245**	**14,899**	**143,459**

Privately-owned Banks

Off Balance-Sheet Commitments

(EUR Million)

		Guarantees and Warranties						Commitments			Derivative Financial Instruments			
												Trading Transactions		
Year	Period	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	Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2010	**TC**	14,585	6	16	0	379	14,985	43,942	25,462	69,404	4,321	3,329	15,651	8,414
	FC	11,997	443	7,182	2	830	20,455	9,012	15	9,027	4,726	8,078	45,763	14,016
	Total	**26,582**	**449**	**7,199**	**2**	**1,209**	**35,440**	**52,954**	**25,476**	**78,430**	**9,047**	**11,408**	**61,414**	**22,430**
2009	**TC**	11,081	2	5	0	196	11,284	37,750	3	37,753	3,508	2,694	9,178	4,316
	FC	11,333	322	4,931	2	547	17,134	10,920	0	10,920	1,076	4,792	23,706	10,562
	Total	**22,414**	**324**	**4,937**	**2**	**742**	**28,418**	**48,670**	**3**	**48,674**	**4,584**	**7,486**	**32,884**	**14,878**
2008	**TC**	10,176	0	1	0	180	10,357	28,843	3	28,846	2,659	3,237	8,816	2,472
	FC	10,581	305	5,664	3	507	17,059	6,612	0	6,612	1,897	5,767	15,360	4,982
	Total	**20,757**	**306**	**5,664**	**3**	**687**	**27,416**	**35,455**	**4**	**35,459**	**4,556**	**9,005**	**24,176**	**7,454**
2007	**TC**	11,812	6	1	0	152	11,971	30,962	1,075	32,038	70	4,400	7,234	5,914
	FC	9,731	349	5,317	3	638	16,037	6,967	5	6,972	94	5,078	10,805	6,261
	Total	**21,542**	**355**	**5,318**	**3**	**790**	**28,008**	**37,929**	**1,081**	**39,010**	**164**	**9,478**	**18,039**	**12,175**
2006	**TC**	9,835	1	0	0	440	10,277	20,461	7,540	28,000	0	1,676	4,651	1,478
	FC	9,244	456	5,113	2	784	15,600	2,011	7	2,017	4	3,022	9,116	2,594
	Total	**19,079**	**457**	**5,114**	**2**	**1,225**	**25,877**	**22,471**	**7,546**	**30,018**	**4**	**4,698**	**13,767**	**4,072**

Income-Expenditure

(EUR Million)

	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
Year	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	11,067	252	6,649	198	18,167	7,277	938	855	9,070	9,097	3,723	514	3,208	292
2009	12,112	238	6,181	442	18,973	7,645	1,006	896	9,547	9,426	3,377	548	2,829	282
2008	12,837	452	5,510	613	19,412	9,741	1,333	1,475	12,550	6,862	3,114	590	2,524	308
2007	12,581	572	6,254	784	20,191	9,675	1,600	1,507	12,781	7,410	3,257	632	2,626	377
2006	9,099	303	4,999	673	15,074	7,568	1,133	929	9,631	5,443	2,774	545	2,229	167

					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	
7	0	385	27,787	32,108	100,285	208,475	2,073	310,833	427,330
257	44	810	68,969	73,695	13,698	101,201	484	115,383	218,559
265	**44**	**1,194**	**96,755**	**105,802**	**113,984**	**309,676**	**2,557**	**426,216**	**645,889**
16	0	85	16,289	19,797	118,038	154,360	1,440	273,838	342,672
241	15	543	39,860	40,935	12,026	81,556	332	93,914	162,904
257	**15**	**628**	**56,149**	**60,732**	**130,064**	**235,916**	**1,772**	**367,753**	**505,576**
21	0	235	14,782	17,441	101,375	123,748	1,487	226,610	283,254
256	1	1,012	27,379	29,275	11,517	68,010	350	79,876	132,823
277	**1**	**1,248**	**42,161**	**46,716**	**112,891**	**191,758**	**1,836**	**306,486**	**416,077**
83	0	14	17,645	17,715	104,956	111,925	1,890	218,772	280,495
288	0	1,109	23,541	23,635	11,357	48,743	505	60,605	107,249
371	**0**	**1,123**	**41,186**	**41,350**	**116,313**	**160,669**	**2,395**	**279,377**	**387,745**
42	0	40	7,887	7,887	80,915	89,391	5,132	175,438	221,601
88	0	1,063	15,883	15,887	11,474	72,970	2,626	87,070	120,574
130	**0**	**1,103**	**23,769**	**23,773**	**92,389**	**162,361**	**7,758**	**262,508**	**342,175**

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	Proft/Loss From Equity Method Applied Subsidiar.	Net Monetory 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)
228	2,242	15,067	1,815	6,288	6,963	0	0	0	6,963	-1,314	5,649	36	5,685
816	1,074	14,428	3,363	5,262	5,804	0	0	0	5,804	-1,127	4,677	-22	4,655
276	1,143	11,114	2,025	5,368	3,721	0	0	0	3,721	-683	3,038	0	3,038
262	2,018	12,692	2,005	5,575	5,112	0	0	0	5,112	-918	4,194	0	4,194
-12	1,160	8,987	1,240	4,435	3,312	0	1	0	3,313	-798	2,515	0	2,515

Privately-owned Banks

2006-2010

Ratios

(%)

	2010	2009	2008	2007	2006
Capital Ratios					
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
Balance-Sheet Ratios					
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
Assets Quality					
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
Liquidity					
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
Profitability					
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
Income-Expenditure Structure					
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
(EUR Million)

		Liquid Assets									Loans and Receivables		
					Financial Assets (net)								
Year	Period	Cash and Central Bank	Banks	Money Market Securities	Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total	Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
2010	**TC**	0	22	0	0	0	0	0	0	23	0	3	3
	FC	0	0	0	0	0	0	0	0	0	0	0	0
	Total	**0**	**23**	**0**	**0**	**0**	**0**	**0**	**0**	**23**	**0**	**3**	**3**
2009	**TC**	0	0	3	19	0	0	0	19	22	0	4	4
	FC	0	0	0	0	0	0	0	0	0	0	0	0
	Total	**0**	**0**	**3**	**19**	**0**	**0**	**0**	**19**	**22**	**0**	**4**	**4**
2008	**TC**	0	0	3	18	0	0	0	18	21	0	10	10
	FC	0	0	0	0	0	0	0	0	0	0	0	0
	Total	**0**	**0**	**3**	**18**	**0**	**0**	**0**	**18**	**22**	**0**	**10**	**10**
2007	**TC**	0	0	25	0	0	0	0	0	25	0	21	21
	FC	0	0	0	0	0	0	0	0	0	0	0	0
	Total	**0**	**0**	**25**	**0**	**0**	**0**	**0**	**0**	**25**	**0**	**21**	**21**
2006	**TC**	0	0	20	2	0	0	0	2	22	0	19	19
	FC	0	0	0	0	0	0	0	0	0	0	0	0
	Total	**0**	**0**	**20**	**2**	**0**	**0**	**0**	**2**	**22**	**0**	**19**	**19**

Liabilities
(EUR Million)

			Non-Deposit Funds					Other Liabilities					
Year	Period	Deposits	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	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	**3**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
2009	**TC**	3	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	**3**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
2008	**TC**	3	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	**3**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
2007	**TC**	4	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	**4**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
2006	**TC**	3	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	**4**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**

	Permanent Assets											
	Investments and Associates (net)			Subsidiaries (net)								
	Accounted with Equity Method	Non-consolidated				Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)			
Total		Financials	Non-Financials	Non-consolidated Financials	Non-consolidated Non-Financials					Total	Unclassified Assets	Total Assets
0	0	0	0	0	0	0	1	0	0	2	0	25
0	0	0	0	0	0	0	0	0	0	0	0	0
0	**0**	**0**	**0**	**0**	**0**	**0**	**1**	**0**	**0**	**2**	**0**	**25**
0	0	0	0	0	0	0	1	0	0	2	0	23
0	0	0	0	0	0	0	0	0	0	0	0	0
0	**0**	**0**	**0**	**0**	**0**	**0**	**1**	**0**	**0**	**2**	**0**	**24**
0	0	0	0	0	0	0	2	0	0	2	0	23
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**	**23**
0	0	0	0	0	0	0	2	0	0	2	0	27
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**	**27**
0	0	0	0	1	0	0	2	0	0	3	0	25
0	0	0	0	0	0	0	0	0	0	0	0	0
0	**0**	**0**	**0**	**1**	**0**	**0**	**2**	**0**	**0**	**3**	**0**	**25**

				Shareholders' Equity							
							Total Income (Loss)				
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Previous Years	Current Year	Total	Total	Total Liabilities
0	0	0	1	39	0	0	-18	0	-18	21	25
0	0	0	0	0	0	0	0	0	0	0	0
0	**0**	**0**	**1**	**39**	**0**	**0**	**-18**	**0**	**-18**	**21**	**25**
0	0	0	0	37	0	0	-18	0	-17	20	24
0	0	0	0	0	0	0	0	0	0	0	0
0	**0**	**0**	**0**	**37**	**0**	**0**	**-18**	**0**	**-17**	**20**	**24**
0	0	0	0	38	0	0	-19	1	-18	20	23
0	0	0	0	0	0	0	0	0	0	0	0
0	**0**	**0**	**0**	**38**	**0**	**0**	**-19**	**1**	**-18**	**20**	**23**
0	0	0	0	47	25	0	-49	1	-49	23	27
0	0	0	0	0	0	0	0	0	0	0	0
0	**0**	**0**	**0**	**47**	**25**	**0**	**-49**	**1**	**-49**	**23**	**27**
0	0	0	0	43	23	0	-46	1	-45	21	25
0	0	0	0	0	0	0	0	0	0	0	0
0	**0**	**0**	**0**	**43**	**23**	**0**	**-46**	**1**	**-45**	**21**	**25**

Adabank A.Ş.

Off Balance-Sheet Commitments

(EUR Million)

		Guarantees and Warranties						Commitments			Derivative Financial Instruments			
												Trading Transactions		
Year	Period	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	Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2010	**TC**	2	0	0	0	0	2	0	0	0	0	0	0	0
	FC	4	0	0	0	0	4	0	0	0	0	0	0	0
	Total	**6**	**0**	**0**	**0**	**0**	**6**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
2009	**TC**	3	0	0	0	0	3	1	0	1	0	0	0	0
	FC	5	0	0	0	0	5	0	0	0	0	0	0	0
	Total	**8**	**0**	**0**	**0**	**0**	**8**	**1**	**0**	**1**	**0**	**0**	**0**	**0**
2008	**TC**	3	0	0	0	0	3	0	0	0	0	0	0	0
	FC	6	0	0	0	0	6	0	0	0	0	0	0	0
	Total	**8**	**0**	**0**	**0**	**0**	**8**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
2007	**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**
2006	**TC**	8	0	0	0	0	8	0	0	0	0	0	0	0
	FC	6	0	0	0	0	6	0	0	0	0	0	0	0
	Total	**14**	**0**	**0**	**0**	**0**	**14**	**0**	**0**	**0**	**0**	**0**	**0**	**0**

Income-Expenditure

(EUR Million)

	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
Year	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	0	1	1	0	2	0	0	0	0	2	0	0	0	0
2009	0	0	2	0	3	0	0	0	0	2	0	0	0	0
2008	0	0	2	1	3	0	0	0	0	3	0	0	0	0
2007	0	0	0	4	4	0	0	0	0	4	0	0	0	0
2006	0	0	1	3	3	0	0	0	0	3	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	2
0	0	0	0	0	0	0	0	0	4
0	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**6**
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	3
0	0	0	0	0	0	0	0	0	6
0	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**8**
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	3	0	0	3	11
0	0	0	0	0	0	0	0	0	6
0	**0**	**0**	**0**	**0**	**3**	**0**	**0**	**3**	**17**

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	Proft/Loss From Equity Method Applied Subsidiar.	Net Monetory 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	2	0	0	0	0	0	0	0	0	0
0	0	3	0	2	0	0	0	0	0	0	0	0	0
0	0	3	0	2	1	0	0	0	1	0	1	0	1
0	0	4	1	2	1	0	0	0	1	0	1	0	1
0	0	3	0	2	1	0	0	0	1	0	1	0	1

Adabank A.Ş. 2006-2010

Ratios

(%)

	2010	2009	2008	2007	2006
Capital Ratios					
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
Balance-Sheet Ratios					
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
Assets Quality					
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	-	-	-	-	-
Liquidity					
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
Profitability					
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
Income-Expenditure Structure					
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
(EUR Million)

		Liquid Assets									Loans and Receivables		
					Financial Assets (net)								
Year	Period	Cash and Central Bank	Banks	Money Market Securities	Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total	Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
2010	**TC**	1,097	5	0	381	18,629	2,607	0	21,617	22,719	15,573	623	623
	FC	1,869	863	0	122	1,916	617	0	2,654	5,386	10,166	0	0
	Total	**2,966**	**868**	**0**	**502**	**20,545**	**3,224**	**0**	**24,271**	**28,105**	**25,739**	**623**	**623**
2009	**TC**	1,169	1	0	70	12,961	4,608	0	17,639	18,808	11,215	806	806
	FC	1,043	1,381	0	76	652	2,784	0	3,513	5,937	7,322	27	27
	Total	**2,212**	**1,381**	**0**	**146**	**13,613**	**7,392**	**0**	**21,152**	**24,746**	**18,537**	**833**	**833**
2008	**TC**	2,297	1	0	61	2,529	6,540	0	9,130	11,428	12,245	517	517
	FC	1,305	1,922	0	42	417	3,098	0	3,558	6,785	8,556	17	17
	Total	**3,602**	**1,924**	**0**	**103**	**2,947**	**9,638**	**0**	**12,688**	**18,214**	**20,802**	**534**	**534**
2007	**TC**	236	16	0	43	9,827	0	0	9,869	10,121	15,121	564	564
	FC	1,383	766	0	2,796	2,032	0	0	4,828	6,978	6,577	27	27
	Total	**1,619**	**782**	**0**	**2,839**	**11,859**	**0**	**0**	**14,698**	**17,099**	**21,697**	**591**	**591**
2006	**TC**	807	1	0	29	5,961	0	0	5,990	6,798	10,644	305	305
	FC	1,646	1,175	0	3,541	1,469	0	0	5,010	7,832	4,661	16	16
	Total	**2,454**	**1,176**	**0**	**3,570**	**7,430**	**0**	**0**	**11,000**	**14,630**	**15,305**	**321**	**321**

Liabilities
(EUR Million)

			Non-Deposit Funds					Other Liabilities					
Year	Period	Deposits	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**	20,456	127	5,155	470	0	5,753	88	151	0	0	734	323
	FC	12,227	4,921	300	757	0	5,978	102	0	0	0	33	67
	Total	**32,683**	**5,049**	**5,455**	**1,227**	**0**	**11,731**	**190**	**151**	**0**	**0**	**767**	**390**
2009	**TC**	16,127	64	5,862	0	0	5,926	87	182	0	0	559	285
	FC	9,939	3,741	407	0	0	4,147	55	0	0	0	5	50
	Total	**26,066**	**3,805**	**6,268**	**0**	**0**	**10,073**	**142**	**182**	**0**	**0**	**564**	**335**
2008	**TC**	13,573	107	3,785	0	0	3,893	8	33	0	0	427	270
	FC	10,889	5,189	14	0	0	5,204	23	65	0	0	6	66
	Total	**24,462**	**5,297**	**3,799**	**0**	**0**	**9,096**	**31**	**98**	**0**	**0**	**433**	**337**
2007	**TC**	14,871	90	2,588	0	0	2,678	33	0	0	0	537	803
	FC	9,188	5,100	0	0	0	5,100	18	0	0	0	6	51
	Total	**24,059**	**5,190**	**2,588**	**0**	**0**	**7,778**	**51**	**0**	**0**	**0**	**543**	**854**
2006	**TC**	10,363	66	2,658	0	0	2,724	9	0	0	0	412	159
	FC	8,109	4,908	0	0	0	4,908	16	0	0	0	9	88
	Total	**18,472**	**4,974**	**2,658**	**0**	**0**	**7,632**	**25**	**0**	**0**	**0**	**421**	**247**

	Permanent Assets											
	Investments and Associates (net)			Subsidiaries (net)								
	Accounted with Equity	Non-consolidated				Joint Ventures (business partners)	Property and Equipment	Intangible Assets	Property and Equipment Held for Sale Purposes and Terminated			
Total	Method	Financials	Non-Financials	Non-consolidated Financials	Non-consolidated Non-Financials	(net)	(net)	(net)	Operat.(net)	Total	Unclassified Assets	Total Assets
15,573	0	0	2	103	0	0	431	45	2	582	304	39,178
10,166	0	0	0	332	0	0	1	0	0	333	12	15,896
25,739	**0**	**0**	**2**	**434**	**0**	**0**	**432**	**45**	**2**	**915**	**315**	**55,074**
11,215	0	0	1	97	0	0	368	30	2	499	359	30,880
7,322	0	0	0	332	0	0	1	0	0	333	8	13,601
18,537	**0**	**0**	**1**	**429**	**0**	**0**	**370**	**30**	**2**	**831**	**367**	**44,481**
12,245	0	0	1	100	0	0	374	17	2	494	296	24,464
8,556	0	0	0	331	0	0	1	0	0	332	15	15,689
20,802	**0**	**0**	**1**	**431**	**0**	**0**	**375**	**17**	**2**	**827**	**311**	**40,153**
15,121	0	0	0	132	0	0	408	28	2	570	283	26,095
6,577	0	0	0	319	0	0	2	0	0	320	9	13,884
21,697	**0**	**0**	**0**	**451**	**0**	**0**	**410**	**28**	**2**	**891**	**293**	**39,979**
10,644	0	0	0	119	0	0	374	19	1	513	49	18,004
4,661	0	0	0	381	0	0	2	0	0	383	54	12,929
15,305	**0**	**0**	**0**	**500**	**0**	**0**	**375**	**19**	**1**	**896**	**103**	**30,933**

				Shareholders' Equity							
							Total Income (Loss)				
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Previous Years	Current Year	Total	Total	Total Liabilities
299	179	34	1,807	1,946	2,225	2,971	0	1,390	1,390	8,532	36,548
101	3	0	305	0	16	0	0	0	0	16	18,526
400	**182**	**34**	**2,113**	**1,946**	**2,240**	**2,971**	**0**	**1,390**	**1,390**	**8,547**	**55,074**
264	144	4	1,526	1,400	1,912	2,056	0	1,272	1,272	6,641	30,219
76	6	1	193	0	-18	0	0	0	0	-18	14,262
341	**150**	**6**	**1,719**	**1,400**	**1,895**	**2,056**	**0**	**1,272**	**1,272**	**6,623**	**44,481**
214	127	6	1,085	1,406	1,684	1,439	0	799	799	5,329	23,879
92	1	4	256	0	-75	0	0	0	0	-75	16,274
306	**128**	**10**	**1,341**	**1,406**	**1,609**	**1,439**	**0**	**799**	**799**	**5,254**	**40,153**
238	165	19	1,795	1,758	2,235	1,058	0	1,169	1,169	6,221	25,564
52	0	6	134	0	-7	0	0	0	0	-7	14,415
291	**165**	**26**	**1,929**	**1,758**	**2,228**	**1,058**	**0**	**1,169**	**1,169**	**6,214**	**39,979**
192	107	8	886	1,188	1,110	645	0	864	864	3,807	17,781
4	0	10	127	0	9	0	0	0	0	9	13,152
195	**107**	**18**	**1,013**	**1,188**	**1,119**	**645**	**0**	**864**	**864**	**3,816**	**30,933**

Akbank T.A.Ş.

Off Balance-Sheet Commitments

(EUR Million)

		Guarantees and Warranties						Commitments			Derivative Financial Instruments			
												Trading Transactions		
Year	Period	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	Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2010	**TC**	1,972	1	6	0	257	2,237	10,949	0	10,949	2,477	301	2,178	1,317
	FC	1,224	33	1,338	0	211	2,807	2,150	0	2,150	0	1,101	9,483	3,276
	Total	**3,196**	**34**	**1,344**	**0**	**469**	**5,044**	**13,099**	**0**	**13,099**	**2,477**	**1,401**	**11,661**	**4,593**
2009	**TC**	1,314	0	0	0	115	1,430	7,906	0	7,906	2,376	204	328	690
	FC	1,258	27	774	0	130	2,189	2,037	0	2,037	0	294	5,044	2,541
	Total	**2,572**	**28**	**774**	**0**	**245**	**3,620**	**9,943**	**0**	**9,943**	**2,376**	**498**	**5,372**	**3,231**
2008	**TC**	1,291	0	0	0	87	1,378	5,913	0	5,913	2,386	142	82	203
	FC	902	29	810	0	24	1,764	2,839	0	2,839	1,648	185	1,779	286
	Total	**2,192**	**29**	**810**	**0**	**111**	**3,142**	**8,752**	**0**	**8,752**	**4,034**	**328**	**1,861**	**488**
2007	**TC**	1,479	0	0	0	91	1,570	6,221	0	6,221	0	93	2,344	228
	FC	739	27	690	0	13	1,469	2,756	0	2,756	0	207	2,558	263
	Total	**2,218**	**27**	**690**	**0**	**104**	**3,039**	**8,978**	**0**	**8,978**	**0**	**300**	**4,903**	**491**
2006	**TC**	1,119	0	0	0	23	1,143	3,719	0	3,719	0	163	1,135	73
	FC	497	33	418	0	26	974	392	0	392	0	254	2,634	102
	Total	**1,617**	**33**	**418**	**0**	**50**	**2,117**	**4,110**	**0**	**4,110**	**0**	**417**	**3,769**	**176**

Income-Expenditure

(EUR Million)

	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
Year	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	1,992	42	2,167	2	4,202	1,717	93	310	2,121	2,081	744	107	637	13
2009	2,268	64	1,938	3	4,273	1,651	126	352	2,129	2,144	696	99	597	20
2008	2,828	133	1,571	15	4,547	2,264	236	412	2,912	1,635	622	110	512	14
2007	3,052	148	1,752	21	4,972	2,309	305	458	3,071	1,900	684	129	555	19
2006	2,123	40	1,313	82	3,558	1,716	236	234	2,186	1,372	560	124	436	41

					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	67	3,864	6,341	10,976	17,144	1,623	29,743	49,270
0	0	12	13,872	13,872	1,358	8,184	63	9,605	28,433
1	**0**	**79**	**17,736**	**20,213**	**12,334**	**25,328**	**1,686**	**39,348**	**77,703**
4	0	83	1,310	3,686	7,338	15,917	1,030	24,286	37,308
4	0	0	7,883	7,883	863	5,409	30	6,302	18,412
8	**0**	**83**	**9,194**	**11,569**	**8,202**	**21,326**	**1,060**	**30,588**	**55,720**
8	0	0	436	2,822	6,444	15,825	1,006	23,275	33,388
8	0	0	2,258	3,906	1,062	5,053	32	6,147	14,656
17	**0**	**0**	**2,694**	**6,728**	**7,506**	**20,877**	**1,038**	**29,422**	**48,044**
16	0	11	2,693	2,693	7,243	18,764	1,301	27,308	37,792
15	0	3	3,047	3,047	957	3,630	32	4,619	11,891
31	**0**	**15**	**5,740**	**5,740**	**8,199**	**22,394**	**1,333**	**31,927**	**49,683**
20	0	35	1,427	1,427	7,052	9,871	0	16,922	23,210
19	0	137	3,146	3,146	1,144	2,902	0	4,047	8,559
40	**0**	**171**	**4,573**	**4,573**	**8,196**	**12,773**	**0**	**20,969**	**31,770**

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	Proft/Loss From Equity Method Applied Subsidiar.	Net Monetory 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)
16	420	3,168	252	1,176	1,739	0	0	0	1,739	-349	1,390	0	1,390
72	245	3,079	521	1,019	1,538	0	0	0	1,538	-266	1,272	0	1,272
21	347	2,529	538	1,025	966	0	0	0	966	-167	799	0	799
88	297	2,859	422	994	1,443	0	0	0	1,443	-274	1,169	0	1,169
31	251	2,131	233	852	1,046	0	0	0	1,046	-182	864	0	864

Ratios

(%)

	2010	2009	2008	2007	2006
Capital Ratios					
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
Balance-Sheet Ratios					
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
Assets Quality					
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
Liquidity					
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
Profitability					
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
Income-Expenditure Structure					
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
(EUR Million)

		Liquid Assets									Loans and Receivables		
					Financial Assets (net)								
Year	Period	Cash and Central Bank	Banks	Money Market Securities	Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total	Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
2010	**TC**	31	1	0	86	0	190	0	276	308	1,248	73	29
	FC	81	23	0	2	0	0	0	2	106	287	0	0
	Total	**112**	**24**	**0**	**88**	**0**	**190**	**0**	**278**	**414**	**1,536**	**73**	**29**
2009	**TC**	42	3	0	4	15	222	0	240	286	1,030	90	56
	FC	57	23	0	1	0	0	0	1	81	208	0	0
	Total	**100**	**26**	**0**	**5**	**15**	**222**	**0**	**241**	**367**	**1,239**	**90**	**56**
2008	**TC**	23	0	164	15	21	89	0	124	311	871	60	31
	FC	76	170	18	6	15	0	0	21	285	211	0	0
	Total	**99**	**170**	**182**	**21**	**35**	**89**	**0**	**145**	**596**	**1,082**	**60**	**31**
2007	**TC**	25	65	0	21	20	15	0	56	146	886	39	30
	FC	93	94	0	3	14	0	0	17	204	198	0	0
	Total	**118**	**159**	**0**	**23**	**34**	**15**	**0**	**73**	**350**	**1,084**	**39**	**30**
2006	**TC**	29	11	0	4	43	14	0	61	100	576	21	16
	FC	51	154	0	1	0	0	0	1	205	146	0	0
	Total	**79**	**164**	**0**	**5**	**43**	**14**	**0**	**62**	**306**	**721**	**21**	**16**

Liabilities
(EUR Million)

			Non-Deposit Funds					Other Liabilities					
Year	Period	Deposits	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**	754	13	143	0	0	155	6	0	0	0	29	29
	FC	434	300	0	0	0	300	2	0	2	79	26	2
	Total	**1,188**	**313**	**143**	**0**	**0**	**456**	**7**	**0**	**2**	**79**	**55**	**30**
2009	**TC**	702	18	41	0	0	59	3	0	0	0	17	17
	FC	487	167	0	0	0	167	1	0	1	0	9	0
	Total	**1,189**	**185**	**41**	**0**	**0**	**227**	**4**	**0**	**1**	**0**	**26**	**17**
2008	**TC**	687	22	5	0	0	27	5	0	0	0	16	17
	FC	557	228	0	0	0	228	8	0	1	0	10	0
	Total	**1,244**	**250**	**5**	**0**	**0**	**255**	**13**	**0**	**1**	**0**	**25**	**17**
2007	**TC**	429	22	5	0	0	27	19	0	0	0	69	39
	FC	570	181	0	0	0	181	2	0	1	0	16	0
	Total	**999**	**203**	**5**	**0**	**0**	**209**	**22**	**0**	**1**	**0**	**85**	**39**
2006	**TC**	323	15	5	0	0	20	5	0	0	0	9	6
	FC	287	285	0	0	0	285	1	0	1	0	14	0
	Total	**609**	**300**	**5**	**0**	**0**	**305**	**7**	**0**	**1**	**0**	**23**	**6**

	Permanent Assets											
	Investments and Associates (net)			Subsidiaries (net)								
	Accounted with Equity Method	Non-consolidated		Non-consolidated Financials	Non-consolidated Non-Financials	Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)			
Total		Financials	Non-Financials							Total	Unclassified Assets	Total Assets
1,292	0	0	0	12	0	0	9	1	14	37	36	1,673
287	0	0	0	0	0	0	0	0	0	0	6	399
1,579	**0**	**0**	**0**	**12**	**0**	**0**	**9**	**1**	**14**	**37**	**42**	**2,072**
1,064	0	0	0	12	0	0	8	1	14	34	18	1,403
208	0	0	0	0	0	0	0	0	0	0	1	291
1,272	**0**	**0**	**0**	**12**	**0**	**0**	**8**	**1**	**14**	**34**	**20**	**1,694**
900	0	0	0	11	0	0	10	1	6	28	19	1,259
211	0	0	0	0	0	0	0	0	0	0	1	497
1,111	**0**	**0**	**0**	**11**	**0**	**0**	**10**	**1**	**6**	**28**	**20**	**1,756**
894	0	0	0	15	0	0	9	1	2	27	42	1,109
198	0	0	0	0	0	0	0	0	0	0	11	413
1,092	**0**	**0**	**0**	**15**	**0**	**0**	**9**	**1**	**2**	**27**	**53**	**1,522**
580	0	0	0	14	0	0	2	0	2	18	13	711
146	0	0	0	0	0	0	0	0	0	0	3	354
726	**0**	**0**	**0**	**14**	**0**	**0**	**2**	**0**	**2**	**18**	**16**	**1,065**

				Shareholders' Equity							
							Total Income (Loss)				
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Previous Years	Current Year	Total	Total	Total Liabilities
25	4	0	93	146	0	63	3	13	16	225	1,227
0	0	0	111	0	0	0	0	0	0	0	846
26	**4**	**0**	**204**	**146**	**0**	**63**	**3**	**13**	**16**	**225**	**2,072**
22	4	0	63	140	0	34	1	29	29	203	1,027
0	0	1	12	0	0	0	0	0	0	0	667
22	**4**	**1**	**75**	**140**	**0**	**34**	**1**	**29**	**29**	**203**	**1,694**
16	6	0	60	141	1	6	4	25	28	176	950
0	0	2	21	0	0	0	0	0	0	0	806
16	**6**	**2**	**81**	**141**	**1**	**6**	**4**	**25**	**28**	**176**	**1,756**
17	6	0	150	131	0	0	-25	37	12	143	749
0	0	3	21	0	0	0	0	0	0	0	773
17	**6**	**3**	**172**	**131**	**0**	**0**	**-25**	**37**	**12**	**143**	**1,522**
11	4	0	36	121	0	0	-39	16	-23	98	477
0	0	1	17	0	0	0	0	0	0	0	588
11	**4**	**1**	**52**	**121**	**0**	**0**	**-39**	**16**	**-23**	**98**	**1,065**

Alternatif Bank A.Ş.

Off Balance-Sheet Commitments

(EUR Million)

		Guarantees and Warranties						Commitments			Derivative Financial Instruments			
												Trading Transactions		
Year	Period	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	Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2010	**TC**	472	2	0	0	0	474	267	0	267	0	33	246	94
	FC	186	94	171	0	11	461	59	0	59	0	56	288	112
	Total	**658**	**96**	**171**	**0**	**11**	**936**	**326**	**0**	**326**	**0**	**89**	**534**	**206**
2009	**TC**	366	0	4	0	0	370	398	0	398	0	9	77	85
	FC	192	55	111	0	6	364	62	0	62	0	11	180	87
	Total	**559**	**55**	**115**	**0**	**6**	**734**	**459**	**0**	**459**	**0**	**20**	**257**	**172**
2008	**TC**	295	0	0	0	0	295	213	0	213	0	78	148	79
	FC	170	8	100	0	10	288	15	0	15	0	117	170	89
	Total	**465**	**8**	**100**	**0**	**10**	**583**	**227**	**0**	**227**	**0**	**196**	**318**	**168**
2007	**TC**	351	0	0	0	0	351	260	0	260	0	23	121	155
	FC	169	13	107	0	3	292	61	0	61	0	42	174	146
	Total	**520**	**13**	**107**	**0**	**3**	**642**	**321**	**0**	**321**	**0**	**65**	**295**	**301**
2006	**TC**	236	0	0	0	0	236	162	0	162	0	34	92	83
	FC	172	10	86	0	5	274	46	0	46	0	42	624	93
	Total	**408**	**10**	**86**	**0**	**5**	**510**	**207**	**0**	**207**	**0**	**76**	**716**	**175**

Income-Expenditure

(EUR Million)

	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
Year	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	140	2	21	2	164	69	8	5	83	82	14	1	12	0
2009	176	1	37	6	220	92	10	6	108	112	16	4	13	0
2008	186	4	11	10	210	101	15	1	118	92	14	4	9	1
2007	168	5	12	6	190	78	20	2	100	90	15	5	10	1
2006	103	3	21	4	131	53	14	5	72	59	13	4	10	1

					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	373	373	71	2,029	1	2,100	3,214
0	0	0	456	456	73	317	0	391	1,367
0	**0**	**0**	**829**	**829**	**144**	**2,346**	**1**	**2,491**	**4,581**
0	0	0	170	170	56	1,775	1	1,832	2,770
0	0	0	277	277	14	328	0	341	1,045
0	**0**	**0**	**448**	**448**	**69**	**2,103**	**1**	**2,173**	**3,815**
0	0	0	306	306	56	1,442	0	1,499	2,312
135	1	0	512	512	16	408	0	425	1,240
135	**1**	**0**	**818**	**818**	**73**	**1,850**	**0**	**1,923**	**3,552**
0	0	0	299	299	87	1,431	0	1,517	2,427
139	0	0	502	502	17	324	0	341	1,196
139	**0**	**0**	**801**	**801**	**104**	**1,754**	**0**	**1,858**	**3,622**
0	0	0	208	208	66	856	0	922	1,528
20	0	0	779	779	22	260	0	282	1,381
20	**0**	**0**	**987**	**987**	**88**	**1,116**	**0**	**1,204**	**2,908**

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	Proft/Loss From Equity Method Applied Subsidiar.	Net Monetory 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	62	142	28	98	17	0	0	0	17	-3	13	0	13
-9	22	138	52	50	36	0	0	0	36	-7	29	0	29
-6	25	121	32	58	31	0	0	0	31	-7	25	0	25
-9	14	107	25	42	41	0	0	0	41	-4	37	0	37
-38	42	74	15	36	23	0	0	0	23	-7	16	0	16

Alternatif Bank A.Ş. 2006-2010

Ratios

(%)

	2010	2009	2008	2007	2006
Capital Ratios					
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
Balance-Sheet Ratios					
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
Assets Quality					
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
Liquidity					
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
Profitability					
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
Income-Expenditure Structure					
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
(EUR Million)

		Liquid Assets									Loans and Receivables		
					Financial Assets (net)								
Year	Period	Cash and Central Bank	Banks	Money Market Securities	Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total	Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
2010	**TC**	84	0	0	12	0	107	0	120	203	1,379	42	36
	FC	88	51	0	48	0	219	0	267	407	87	0	0
	Total	**172**	**51**	**0**	**60**	**0**	**326**	**0**	**387**	**610**	**1,466**	**42**	**36**
2009	**TC**	55	0	0	77	0	146	0	223	279	1,043	38	31
	FC	62	79	0	16	0	138	0	154	295	85	0	0
	Total	**117**	**79**	**0**	**93**	**0**	**284**	**0**	**377**	**573**	**1,127**	**38**	**31**
2008	**TC**	8	0	8	6	0	179	0	185	201	803	21	19
	FC	152	19	71	19	0	140	0	159	401	114	0	0
	Total	**160**	**19**	**79**	**25**	**0**	**319**	**0**	**344**	**602**	**917**	**21**	**19**
2007	**TC**	49	2	65	4	0	125	0	129	245	924	17	17
	FC	204	97	0	3	0	107	0	111	411	110	0	0
	Total	**253**	**98**	**65**	**8**	**0**	**232**	**0**	**240**	**656**	**1,034**	**17**	**17**
2006	**TC**	41	81	0	10	0	193	0	203	324	632	10	10
	FC	87	79	79	0	0	158	0	158	404	112	0	0
	Total	**128**	**160**	**79**	**11**	**0**	**351**	**0**	**361**	**728**	**744**	**10**	**10**

Liabilities
(EUR Million)

			Non-Deposit Funds					Other Liabilities					
Year	Period	Deposits	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**	807	5	15	0	0	20	37	0	0	0	23	51
	FC	476	128	238	0	0	366	0	0	0	0	1	8
	Total	**1,283**	**133**	**253**	**0**	**0**	**386**	**38**	**0**	**0**	**0**	**24**	**59**
2009	**TC**	652	2	49	0	0	51	28	0	0	0	13	34
	FC	498	105	85	0	0	190	0	0	0	0	0	4
	Total	**1,150**	**107**	**134**	**0**	**0**	**241**	**29**	**0**	**0**	**0**	**14**	**38**
2008	**TC**	589	6	2	0	0	8	2	0	0	0	8	26
	FC	389	201	99	0	0	300	1	0	0	0	1	3
	Total	**978**	**207**	**101**	**0**	**0**	**308**	**3**	**0**	**0**	**0**	**9**	**28**
2007	**TC**	579	46	5	0	0	50	27	0	0	0	6	57
	FC	509	228	73	0	0	302	1	0	0	0	0	7
	Total	**1,088**	**274**	**78**	**0**	**0**	**352**	**28**	**0**	**0**	**0**	**7**	**64**
2006	**TC**	433	43	48	0	0	91	4	0	0	0	2	11
	FC	475	281	20	0	0	301	5	0	0	0	0	1
	Total	**908**	**324**	**68**	**0**	**0**	**392**	**9**	**0**	**0**	**0**	**3**	**11**

	Permanent Assets											
	Investments and Associates (net)			Subsidiaries (net)								
	Accounted with Equity	Non-consolidated				Joint Ventures (business partners)	Property and Equipment	Intangible Assets	Property and Equipment Held for Sale Purposes and Terminated			
Total	Method	Financials	Non-Financials	Non-consolidated Financials	Non-consolidated Non-Financials	(net)	(net)	(net)	Operat.(net)	Total	Unclassified Assets	Total Assets
1,386	0	0	0	15	0	0	9	1	5	30	37	1,656
87	0	0	0	30	0	0	0	0	0	30	5	529
1,473	**0**	**0**	**0**	**45**	**0**	**0**	**9**	**1**	**5**	**60**	**42**	**2,184**
1,050	0	0	0	8	0	0	8	1	3	20	30	1,378
85	0	0	0	29	0	0	0	0	0	29	2	409
1,134	**0**	**0**	**0**	**37**	**0**	**0**	**8**	**1**	**3**	**48**	**31**	**1,787**
804	0	0	0	8	0	0	8	1	0	17	19	1,042
114	0	0	0	26	0	0	0	0	0	26	4	544
918	**0**	**0**	**0**	**34**	**0**	**0**	**8**	**1**	**0**	**43**	**23**	**1,586**
924	0	0	0	4	0	0	12	1	0	18	43	1,230
110	0	0	0	17	0	0	0	0	0	17	8	546
1,034	**0**	**0**	**0**	**21**	**0**	**0**	**12**	**1**	**0**	**34**	**51**	**1,776**
632	0	0	0	4	0	0	9	1	0	14	3	974
112	0	0	0	1	0	0	0	0	0	1	4	520
744	**0**	**0**	**0**	**5**	**0**	**0**	**9**	**1**	**0**	**15**	**6**	**1,494**

				Shareholders' Equity							
							Total Income (Loss)				
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Previous Years	Current Year	Total	Total	Total Liabilities
19	8	0	139	292	0	17	0	60	60	369	1,334
0	0	0	9	0	-1	0	0	0	0	-1	850
19	**8**	**0**	**147**	**292**	**-1**	**17**	**0**	**60**	**60**	**368**	**2,184**
16	5	0	97	191	0	49	0	56	56	296	1,095
0	0	0	5	0	-1	0	0	0	0	-1	692
16	**5**	**0**	**101**	**191**	**-2**	**49**	**0**	**56**	**56**	**295**	**1,787**
13	8	0	57	192	-1	9	0	41	41	240	894
0	0	0	4	0	-1	0	0	0	0	-1	692
13	**8**	**0**	**61**	**192**	**-3**	**9**	**0**	**41**	**41**	**239**	**1,586**
13	8	0	112	132	-3	45	0	43	43	217	959
0	0	0	9	0	-1	0	0	0	0	-1	817
13	**8**	**0**	**121**	**132**	**-4**	**45**	**0**	**43**	**43**	**215**	**1,776**
9	4	0	30	122	-3	15	0	26	26	160	714
0	0	0	6	0	-2	0	0	0	0	-2	781
9	**4**	**0**	**36**	**122**	**-5**	**15**	**0**	**26**	**26**	**158**	**1,494**

Anadolubank A.Ş.

Off Balance-Sheet Commitments

(EUR Million)

		Guarantees and Warranties						Commitments			Derivative Financial Instruments			
												Trading Transactions		
Year	Period	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	Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2010	**TC**	368	0	0	0	0	369	204	8,625	8,829	0	3	149	47
	FC	71	4	71	0	46	192	4	0	4	0	161	1,320	53
	Total	**439**	**4**	**71**	**0**	**47**	**561**	**208**	**8,625**	**8,833**	**0**	**165**	**1,469**	**100**
2009	**TC**	233	0	0	0	0	233	184	3	187	0	5	140	66
	FC	69	1	74	0	29	172	1	0	1	0	119	685	82
	Total	**302**	**1**	**74**	**0**	**29**	**406**	**185**	**3**	**188**	**0**	**123**	**825**	**148**
2008	**TC**	248	0	0	0	0	248	165	3	168	0	14	82	1
	FC	85	10	49	0	89	232	0	0	0	0	185	474	60
	Total	**333**	**10**	**49**	**0**	**89**	**480**	**165**	**3**	**168**	**0**	**199**	**556**	**60**
2007	**TC**	321	0	0	0	0	321	264	3	267	0	17	155	11
	FC	92	8	132	0	69	301	0	0	0	0	516	509	11
	Total	**413**	**8**	**132**	**0**	**69**	**622**	**264**	**3**	**267**	**0**	**533**	**664**	**23**
2006	**TC**	279	0	0	0	0	279	205	1	206	0	10	162	0
	FC	115	9	143	0	111	379	0	0	0	0	437	210	0
	Total	**394**	**9**	**143**	**0**	**111**	**658**	**205**	**1**	**206**	**0**	**447**	**372**	**0**

Income-Expenditure

(EUR Million)

	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
Year	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	168	0	37	2	208	68	3	12	83	125	34	4	30	7
2009	170	0	43	4	217	73	6	13	93	124	31	3	28	0
2008	186	3	26	7	222	103	11	7	121	101	27	3	24	0
2007	182	11	40	13	246	103	22	12	137	109	29	4	24	0
2006	98	8	46	7	159	77	15	10	102	56	28	4	24	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	200	200	1,935	1,197	0	3,132	12,529
0	0	23	1,557	1,557	93	293	0	386	2,139
0	**0**	**23**	**1,757**	**1,757**	**2,028**	**1,490**	**0**	**3,518**	**14,668**
0	0	0	211	211	1,409	745	0	2,155	2,786
0	0	3	888	888	76	284	0	359	1,421
0	**0**	**3**	**1,100**	**1,100**	**1,485**	**1,029**	**0**	**2,514**	**4,207**
0	0	0	97	97	1,085	398	0	1,484	1,997
0	0	13	732	732	62	358	0	420	1,384
0	**0**	**13**	**829**	**829**	**1,147**	**756**	**0**	**1,903**	**3,380**
0	0	0	183	183	1,547	332	0	1,879	2,650
0	0	10	1,047	1,047	35	100	0	135	1,482
0	**0**	**10**	**1,230**	**1,230**	**1,582**	**432**	**0**	**2,014**	**4,133**
0	0	0	172	172	887	178	0	1,065	1,723
0	0	0	647	647	35	47	0	82	1,108
0	**0**	**0**	**819**	**819**	**921**	**226**	**0**	**1,147**	**2,830**

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	Proft/Loss From Equity Method Applied Subsidiar.	Net Monetory 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)
-7	8	162	8	82	73	0	0	0	73	-13	60	0	60
-1	7	158	19	68	71	0	0	0	71	-14	56	0	56
-5	4	124	10	63	51	0	0	0	51	-10	41	0	41
-7	5	131	9	68	54	0	0	0	54	-11	43	0	43
13	3	96	5	55	36	0	0	0	36	-10	26	0	26

Anadolubank A.Ş. 2006-2010

Ratios

(%)

	2010	2009	2008	2007	2006
Capital Ratios					
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
Balance-Sheet Ratios					
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
Assets Quality					
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
Liquidity					
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
Profitability					
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
Income-Expenditure Structure					
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
(EUR Million)

		Liquid Assets									Loans and Receivables		
					Financial Assets (net)								
Year	Period	Cash and Central Bank	Banks	Money Market Securities	Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total	Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
2010	**TC**	173	0	0	252	732	476	0	1,460	1,632	2,743	225	167
	FC	165	42	0	38	4	5	0	47	254	608	0	0
	Total	**337**	**42**	**0**	**290**	**736**	**481**	**0**	**1,507**	**1,887**	**3,351**	**225**	**167**
2009	**TC**	109	0	0	297	460	638	0	1,396	1,506	1,948	188	139
	FC	110	26	0	30	20	0	0	51	187	293	0	0
	Total	**219**	**27**	**0**	**328**	**480**	**639**	**0**	**1,447**	**1,693**	**2,241**	**188**	**139**
2008	**TC**	109	0	1	7	345	656	0	1,007	1,116	1,929	111	71
	FC	116	33	0	38	39	0	0	78	227	281	0	0
	Total	**225**	**33**	**1**	**45**	**384**	**656**	**0**	**1,085**	**1,343**	**2,210**	**111**	**71**
2007	**TC**	123	1	2	43	562	45	0	650	776	1,887	86	86
	FC	128	117	0	4	121	4	0	129	374	232	0	0
	Total	**251**	**119**	**2**	**47**	**683**	**48**	**0**	**778**	**1,150**	**2,119**	**86**	**86**
2006	**TC**	85	0	0	66	288	43	0	397	482	974	133	133
	FC	81	153	0	60	156	21	0	236	470	104	0	0
	Total	**166**	**153**	**0**	**126**	**444**	**63**	**0**	**633**	**952**	**1,078**	**133**	**133**

Liabilities
(EUR Million)

			Non-Deposit Funds					Other Liabilities					
Year	Period	Deposits	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**	2,707	19	566	0	6	591	49	0	0	0	44	26
	FC	1,040	246	0	0	0	246	6	0	0	15	1	1
	Total	**3,746**	**265**	**566**	**0**	**6**	**837**	**55**	**0**	**0**	**15**	**45**	**28**
2009	**TC**	2,062	16	137	0	9	162	54	0	0	0	26	24
	FC	1,036	119	0	0	0	119	3	0	0	15	3	0
	Total	**3,099**	**135**	**137**	**0**	**9**	**281**	**57**	**0**	**0**	**15**	**29**	**24**
2008	**TC**	1,907	17	21	0	14	52	41	0	0	0	12	36
	FC	874	253	7	0	0	260	9	0	0	15	4	0
	Total	**2,781**	**270**	**28**	**0**	**14**	**312**	**51**	**0**	**0**	**15**	**16**	**36**
2007	**TC**	1,517	19	98	0	23	140	25	0	0	0	7	82
	FC	919	249	0	0	0	249	31	0	0	0	0	0
	Total	**2,436**	**268**	**98**	**0**	**23**	**388**	**56**	**0**	**0**	**0**	**7**	**82**
2006	**TC**	992	15	146	0	27	188	0	0	0	0	4	7
	FC	654	16	0	0	0	16	2	0	0	0	0	1
	Total	**1,646**	**31**	**146**	**0**	**27**	**204**	**2**	**0**	**0**	**0**	**5**	**7**

	Permanent Assets											
	Investments and Associates (net)			Subsidiaries (net)								
	Accounted with Equity	Non-consolidated				Joint Ventures (business partners)	Property and Equipment	Intangible Assets	Property and Equipment Held for Sale Purposes and Terminated			
Total	Method	Financials	Non-Financials	Non-consolidated Financials	Non-consolidated Non-Financials	(net)	(net)	(net)	Operat.(net)	Total	Unclassified Assets	Total Assets
2,801	0	0	2	43	0	0	113	9	0	167	33	4,633
608	0	0	0	2	0	0	0	0	0	2	34	899
3,409	**0**	**0**	**2**	**45**	**0**	**0**	**113**	**9**	**0**	**169**	**67**	**5,532**
1,997	0	0	2	25	0	0	96	10	2	136	24	3,662
293	0	0	0	2	0	0	0	0	0	2	35	517
2,290	**0**	**0**	**2**	**28**	**0**	**0**	**96**	**10**	**2**	**138**	**59**	**4,179**
1,969	0	0	2	19	1	0	99	7	0	128	23	3,237
281	0	0	0	2	0	0	0	0	0	2	23	533
2,250	**0**	**0**	**2**	**21**	**1**	**0**	**99**	**7**	**0**	**131**	**46**	**3,770**
1,887	0	7	2	29	1	0	104	12	0	155	56	2,873
232	0	0	0	3	0	0	0	0	0	3	87	696
2,119	**0**	**7**	**2**	**32**	**1**	**0**	**104**	**12**	**0**	**157**	**143**	**3,569**
974	0	6	2	21	1	0	68	2	0	99	14	1,570
104	0	0	0	3	0	0	0	0	0	3	18	594
1,078	**0**	**6**	**2**	**23**	**1**	**0**	**68**	**2**	**0**	**102**	**32**	**2,164**

				Shareholders' Equity							
							Total Income (Loss)				
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Previous Years	Current Year	Total	Total	Total Liabilities
106	16	3	243	365	32	201	0	83	83	681	4,222
0	0	0	24	0	0	0	0	0	0	0	1,310
106	**16**	**3**	**267**	**365**	**32**	**201**	**0**	**83**	**83**	**681**	**5,532**
82	8	1	195	233	68	210	0	71	71	583	3,002
0	0	0	22	0	0	0	0	0	0	0	1,177
82	**8**	**1**	**216**	**233**	**68**	**210**	**0**	**71**	**71**	**583**	**4,179**
85	14	4	191	188	54	149	0	68	68	457	2,607
0	0	1	29	0	0	0	0	0	0	0	1,163
85	**14**	**4**	**220**	**188**	**53**	**149**	**0**	**68**	**68**	**457**	**3,770**
75	10	7	205	234	73	128	-2	72	70	506	2,368
0	0	1	33	0	1	0	0	0	0	1	1,201
75	**10**	**8**	**238**	**234**	**74**	**128**	**-2**	**72**	**70**	**507**	**3,569**
45	14	5	76	68	52	76	14	28	42	238	1,493
0	0	0	3	0	0	-2	0	0	0	-2	671
45	**14**	**5**	**79**	**68**	**52**	**74**	**14**	**28**	**42**	**236**	**2,164**

Şekerbank T.A.Ş.

Off Balance-Sheet Commitments

(EUR Million)

		Guarantees and Warranties						Commitments			Derivative Financial Instruments			
												Trading Transactions		
Year	Period	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	Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2010	**TC**	1,326	1	0	0	6	1,332	435	13,891	14,326	0	2	385	8
	FC	349	23	161	0	29	562	9	0	9	0	2	838	9
	Total	**1,675**	**23**	**161**	**0**	**34**	**1,894**	**444**	**13,891**	**14,335**	**0**	**4**	**1,223**	**17**
2009	**TC**	967	0	0	0	0	967	565	0	565	0	0	413	6
	FC	298	22	84	0	16	420	43	0	43	0	0	754	6
	Total	**1,265**	**22**	**84**	**0**	**16**	**1,388**	**608**	**0**	**608**	**0**	**0**	**1,167**	**11**
2008	**TC**	909	0	0	0	0	909	403	0	403	0	3	419	2
	FC	260	11	73	1	10	355	0	0	0	0	16	697	2
	Total	**1,168**	**11**	**73**	**1**	**10**	**1,264**	**403**	**0**	**403**	**0**	**19**	**1,116**	**4**
2007	**TC**	1,072	0	0	0	0	1,072	483	0	483	0	10	330	0
	FC	199	13	70	0	14	296	0	0	0	0	25	393	0
	Total	**1,271**	**13**	**70**	**0**	**14**	**1,369**	**483**	**0**	**483**	**0**	**36**	**723**	**0**
2006	**TC**	825	0	0	0	0	825	412	0	412	0	10	25	0
	FC	210	13	58	0	8	288	0	0	0	0	18	66	0
	Total	**1,034**	**13**	**58**	**0**	**8**	**1,113**	**412**	**0**	**412**	**0**	**28**	**92**	**0**

Income-Expenditure

(EUR Million)

	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
Year	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	404	0	116	5	525	202	6	43	252	274	61	8	54	6
2009	423	0	156	9	588	216	10	28	254	334	58	9	48	1
2008	448	2	158	12	620	260	13	53	326	294	53	9	44	4
2007	402	4	111	20	536	245	9	24	279	257	62	9	53	1
2006	174	2	82	12	272	129	2	14	145	126	62	7	55	2

					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	395	395	694	31,719	6	32,418	48,472
0	0	0	848	848	223	6,500	129	6,853	8,271
0	**0**	**0**	**1,243**	**1,243**	**917**	**38,219**	**135**	**39,271**	**56,743**
0	0	0	419	419	446	24,024	3	24,474	26,425
0	0	0	760	760	113	5,004	18	5,134	6,357
0	**0**	**0**	**1,179**	**1,179**	**558**	**29,029**	**21**	**29,608**	**32,782**
0	0	0	424	424	222	16,901	1	17,125	18,861
0	0	0	714	714	130	3,929	0	4,059	5,128
0	**0**	**0**	**1,139**	**1,139**	**352**	**20,830**	**1**	**21,183**	**23,989**
0	0	0	341	341	272	8,173	0	8,445	10,341
0	0	0	418	418	129	907	0	1,036	1,750
0	**0**	**0**	**759**	**759**	**400**	**9,080**	**0**	**9,481**	**12,091**
0	0	0	35	35	231	4,249	0	4,480	5,752
0	0	0	85	85	125	523	0	648	1,021
0	**0**	**0**	**120**	**120**	**356**	**4,772**	**0**	**5,128**	**6,773**

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	Proft/Loss From Equity Method Applied Subsidiar.	Net Monetory 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)
23	58	414	71	239	104	0	0	0	104	-21	83	0	83
-38	55	400	109	198	93	0	0	0	93	0	93	-22	71
-78	100	365	79	200	85	0	0	0	85	-18	68	0	68
-3	74	383	106	189	87	0	0	0	87	-15	72	0	72
-5	84	263	82	140	41	0	0	0	41	-13	28	0	28

Şekerbank T.A.Ş.

2006-2010

Ratios

(%)

	2010	2009	2008	2007	2006
Capital Ratios					
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
Balance-Sheet Ratios					
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
Assets Quality					
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
Liquidity					
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
Profitability					
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
Income-Expenditure Structure					
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
(EUR Million)

		Liquid Assets									Loans and Receivables		
					Financial Assets (net)								
Year	Period	Cash and Central Bank	Banks	Money Market Securities	Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total	Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
2010	**TC**	42	0	0	2	144	0	0	146	188	707	46	29
	FC	43	37	0	0	10	0	0	10	90	186	0	0
	Total	**85**	**37**	**0**	**2**	**154**	**0**	**0**	**156**	**278**	**893**	**46**	**29**
2009	**TC**	27	0	0	0	96	0	0	96	123	615	46	26
	FC	38	28	0	1	10	0	0	11	77	101	0	0
	Total	**66**	**28**	**0**	**2**	**105**	**0**	**0**	**107**	**201**	**716**	**46**	**26**
2008	**TC**	19	28	173	2	0	171	0	173	394	603	25	11
	FC	54	84	0	2	10	0	0	12	149	136	0	0
	Total	**73**	**112**	**173**	**4**	**10**	**171**	**0**	**184**	**543**	**739**	**25**	**11**
2007	**TC**	22	9	0	56	93	0	0	150	181	951	17	10
	FC	92	95	0	14	10	0	0	25	212	263	0	0
	Total	**115**	**104**	**0**	**71**	**104**	**0**	**0**	**174**	**393**	**1,214**	**17**	**10**
2006	**TC**	31	8	0	81	66	0	0	147	186	727	8	5
	FC	90	217	0	18	16	0	0	34	341	185	0	0
	Total	**120**	**225**	**0**	**99**	**82**	**0**	**0**	**181**	**527**	**912**	**8**	**5**

Liabilities
(EUR Million)

			Non-Deposit Funds					Other Liabilities					
Year	Period	Deposits	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**	521	8	70	0	0	78	2	0	0	0	3	13
	FC	350	25	0	0	0	25	1	0	0	0	0	4
	Total	**871**	**33**	**70**	**0**	**0**	**102**	**3**	**0**	**0**	**0**	**3**	**16**
2009	**TC**	339	4	3	0	0	6	1	0	0	0	4	11
	FC	338	65	0	0	0	65	1	0	0	0	0	3
	Total	**677**	**68**	**3**	**0**	**0**	**71**	**2**	**0**	**0**	**0**	**4**	**13**
2008	**TC**	416	46	97	0	0	143	2	0	0	0	5	12
	FC	256	319	0	0	0	319	4	0	0	0	1	3
	Total	**672**	**365**	**97**	**0**	**0**	**462**	**6**	**0**	**0**	**0**	**6**	**15**
2007	**TC**	411	51	107	0	0	158	9	0	0	0	4	14
	FC	477	366	0	0	0	366	3	0	0	0	1	9
	Total	**888**	**418**	**107**	**0**	**0**	**524**	**13**	**0**	**0**	**0**	**5**	**23**
2006	**TC**	288	55	149	0	0	205	5	0	0	0	2	4
	FC	373	423	0	0	0	423	0	0	0	0	0	10
	Total	**662**	**478**	**149**	**0**	**0**	**628**	**5**	**0**	**0**	**0**	**2**	**15**

	Permanent Assets											
	Investments and Associates (net)			Subsidiaries (net)								
	Accounted with Equity Method	Non-consolidated				Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)			
Total		Financials	Non-Financials	Non-consolidated Financials	Non-consolidated Non-Financials					Total	Unclassified Assets	Total Assets
724	0	0	0	6	0	0	37	1	0	45	17	974
186	0	0	0	0	0	0	0	0	0	0	2	278
910	**0**	**0**	**0**	**6**	**0**	**0**	**37**	**1**	**0**	**45**	**19**	**1,252**
635	0	0	0	4	0	0	33	1	0	38	19	815
101	0	0	0	1	0	0	0	0	0	1	1	180
736	**0**	**0**	**0**	**5**	**0**	**0**	**33**	**1**	**0**	**39**	**20**	**996**
617	0	0	0	3	0	0	36	1	16	56	12	1,078
136	0	0	0	2	0	0	0	0	0	2	19	306
753	**0**	**0**	**0**	**5**	**0**	**0**	**36**	**1**	**16**	**58**	**31**	**1,384**
958	0	0	0	3	0	0	45	3	17	67	14	1,220
263	0	0	0	3	0	0	0	0	0	3	3	481
1,221	**0**	**0**	**0**	**6**	**0**	**0**	**45**	**3**	**17**	**70**	**17**	**1,701**
730	0	0	0	1	0	0	37	1	13	53	4	973
185	0	0	0	1	0	0	0	0	0	1	4	531
914	**0**	**0**	**0**	**3**	**0**	**0**	**37**	**1**	**13**	**54**	**9**	**1,504**

				Shareholders' Equity							
							Total Income (Loss)				
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Previous Years	Current Year	Total	Total	Total Liabilities
11	3	0	32	204	10	19	0	7	7	241	872
0	0	0	5	0	0	0	0	0	0	0	380
11	**3**	**0**	**37**	**204**	**11**	**19**	**0**	**7**	**7**	**241**	**1,252**
8	2	0	25	196	4	13	0	6	6	218	589
0	0	0	4	0	0	0	0	0	0	0	407
8	**2**	**0**	**29**	**196**	**4**	**13**	**0**	**6**	**6**	**218**	**996**
7	4	0	30	197	2	7	0	6	6	211	800
0	0	1	9	0	0	0	0	0	0	0	584
7	**4**	**1**	**39**	**197**	**1**	**7**	**0**	**6**	**6**	**211**	**1,384**
12	12	0	53	176	9	13	0	25	25	223	845
0	0	1	14	0	0	0	0	0	0	0	857
12	**12**	**1**	**66**	**176**	**9**	**13**	**0**	**25**	**25**	**223**	**1,701**
10	4	0	24	162	5	4	0	8	8	179	697
0	0	0	11	0	0	0	0	0	0	0	807
10	**4**	**0**	**35**	**162**	**5**	**4**	**0**	**8**	**8**	**179**	**1,504**

Tekstil Bankası A.Ş.

Off Balance-Sheet Commitments

(EUR Million)

		Guarantees and Warranties						Commitments			Derivative Financial Instruments			
												Trading Transactions		
Year	Period	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	Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2010	**TC**	198	0	0	0	0	198	161	2,734	2,896	0	37	40	168
	FC	151	2	72	1	8	234	27	0	27	0	106	122	192
	Total	**349**	**2**	**72**	**1**	**8**	**432**	**188**	**2,734**	**2,923**	**0**	**143**	**162**	**360**
2009	**TC**	174	0	0	0	0	174	144	0	144	0	36	100	94
	FC	132	0	33	1	12	177	0	0	0	0	216	293	103
	Total	**306**	**0**	**33**	**1**	**12**	**351**	**144**	**0**	**144**	**0**	**252**	**392**	**197**
2008	**TC**	212	0	0	0	0	212	142	0	142	0	75	93	7
	FC	173	5	63	1	17	258	0	0	0	0	178	147	8
	Total	**385**	**5**	**63**	**1**	**17**	**470**	**142**	**0**	**142**	**0**	**253**	**240**	**15**
2007	**TC**	369	0	0	0	0	369	181	0	181	0	113	133	43
	FC	261	8	138	2	25	434	0	0	0	0	131	407	43
	Total	**630**	**8**	**138**	**2**	**25**	**802**	**181**	**0**	**181**	**0**	**245**	**540**	**86**
2006	**TC**	306	0	0	0	0	306	123	0	123	0	79	0	0
	FC	276	9	148	1	35	469	2	0	2	0	112	132	0
	Total	**583**	**9**	**148**	**1**	**35**	**776**	**126**	**0**	**126**	**0**	**191**	**132**	**0**

Income-Expenditure

(EUR Million)

	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
Year	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	76	1	13	1	91	39	2	3	44	47	10	1	9	0
2009	96	3	15	3	117	49	7	1	57	60	11	2	9	0
2008	162	8	28	1	198	86	25	12	123	75	14	2	12	1
2007	176	8	31	4	219	77	30	25	132	86	18	2	16	0
2006	109	5	20	3	137	50	25	12	87	50	15	3	12	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	245	245	44	750	0	794	4,134
0	0	0	420	420	9	372	0	382	1,063
0	**0**	**0**	**665**	**665**	**54**	**1,122**	**0**	**1,176**	**5,197**
0	0	0	230	230	49	631	0	680	1,227
0	0	0	611	611	12	327	0	338	1,127
0	**0**	**0**	**841**	**841**	**61**	**957**	**0**	**1,018**	**2,354**
0	0	0	175	175	146	516	0	662	1,191
0	0	57	389	389	21	220	0	241	888
0	**0**	**57**	**565**	**565**	**167**	**736**	**0**	**902**	**2,079**
0	0	0	289	289	363	517	0	879	1,718
0	0	0	582	582	36	203	0	240	1,255
0	**0**	**0**	**871**	**871**	**399**	**720**	**0**	**1,119**	**2,974**
0	0	0	79	79	279	261	0	541	1,049
0	0	0	243	243	29	164	0	194	909
0	**0**	**0**	**322**	**322**	**308**	**426**	**0**	**734**	**1,958**

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	Proft/Loss From Equity Method Applied Subsidiar.	Net Monetory 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	7	66	11	46	9	0	0	0	9	-2	7	0	7
6	6	81	26	47	8	0	0	0	8	-1	6	0	6
-8	7	87	20	60	7	0	0	0	7	-1	6	0	6
-6	5	102	6	65	31	0	0	0	31	-6	25	0	25
3	5	70	12	46	13	0	0	0	13	-4	8	0	8

Ratios

(%)

	2010	2009	2008	2007	2006
Capital Ratios					
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
Balance-Sheet Ratios					
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
Assets Quality					
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
Liquidity					
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
Profitability					
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
Income-Expenditure Structure					
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
(EUR Million)

		Liquid Assets									Loans and Receivables		
					Financial Assets (net)								
Year	Period	Cash and Central Bank	Banks	Money Market Securities	Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total	Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
2010	**TC**	12	167	0	0	33	0	0	33	213	140	7	2
	FC	12	41	0	1	8	0	0	9	62	56	2	2
	Total	**25**	**208**	**0**	**1**	**41**	**0**	**0**	**43**	**275**	**197**	**9**	**4**
2009	**TC**	7	134	11	0	29	0	0	29	181	61	4	2
	FC	13	143	0	0	13	0	0	14	170	45	3	2
	Total	**19**	**277**	**11**	**0**	**43**	**0**	**0**	**43**	**350**	**106**	**7**	**4**
2008	**TC**	7	14	68	0	41	0	0	41	131	75	3	1
	FC	11	121	0	1	8	0	0	8	141	18	1	1
	Total	**18**	**135**	**68**	**1**	**49**	**0**	**0**	**49**	**271**	**93**	**4**	**3**
2007	**TC**	5	155	4	0	41	0	0	41	206	39	1	1
	FC	13	110	0	0	11	0	0	11	134	37	0	0
	Total	**18**	**265**	**4**	**0**	**51**	**0**	**0**	**51**	**339**	**76**	**1**	**1**
2006	**TC**	6	91	12	0	24	0	0	24	133	47	0	0
	FC	9	110	0	0	16	0	0	16	135	21	0	0
	Total	**15**	**201**	**12**	**0**	**41**	**0**	**0**	**41**	**269**	**69**	**0**	**0**

Liabilities
(EUR Million)

			Non-Deposit Funds					Other Liabilities					
Year	Period	Deposits	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**	193	44	26	0	0	71	0	0	0	0	0	5
	FC	120	33	0	0	0	33	0	0	0	0	0	0
	Total	**313**	**78**	**26**	**0**	**0**	**104**	**0**	**0**	**0**	**0**	**1**	**5**
2009	**TC**	103	66	24	0	0	90	0	0	0	0	0	1
	FC	144	68	0	0	0	68	0	0	0	0	0	0
	Total	**247**	**134**	**24**	**0**	**0**	**158**	**0**	**0**	**0**	**0**	**0**	**1**
2008	**TC**	96	20	35	0	0	55	0	0	0	0	0	1
	FC	98	64	0	0	0	64	1	0	0	0	0	0
	Total	**194**	**85**	**35**	**0**	**0**	**120**	**1**	**0**	**0**	**0**	**0**	**1**
2007	**TC**	120	51	36	0	0	87	0	0	0	0	0	1
	FC	94	77	0	0	0	77	0	0	0	0	0	0
	Total	**214**	**127**	**36**	**0**	**0**	**163**	**0**	**0**	**0**	**0**	**0**	**1**
2006	**TC**	85	30	24	0	0	54	0	0	0	0	0	0
	FC	77	79	0	0	0	79	0	0	0	0	0	0
	Total	**162**	**109**	**24**	**0**	**0**	**133**	**0**	**0**	**0**	**0**	**0**	**0**

	Permanent Assets											
	Investments and Associates (net)			Subsidiaries (net)								
	Accounted with Equity Method	Non-consolidated		Non-consolidated Financials	Non-consolidated Non-Financials	Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)	Total	Unclassified Assets	Total Assets
Total		Financials	Non-Financials									
145	0	0	0	13	0	0	5	0	0	18	6	382
56	0	0	0	0	0	0	0	0	0	0	0	119
202	**0**	**0**	**0**	**13**	**0**	**0**	**5**	**0**	**0**	**18**	**6**	**501**
63	0	0	0	12	0	0	6	0	0	18	1	263
46	0	0	0	0	0	0	0	0	0	0	0	216
109	**0**	**0**	**0**	**12**	**0**	**0**	**6**	**0**	**0**	**18**	**2**	**479**
76	0	0	0	12	0	0	6	0	0	19	1	226
18	0	0	0	0	0	0	0	0	0	0	1	159
95	**0**	**0**	**0**	**12**	**0**	**0**	**6**	**0**	**0**	**19**	**1**	**386**
39	0	0	0	15	0	0	7	0	0	23	1	268
37	0	0	0	0	0	0	0	0	0	0	0	170
76	**0**	**0**	**0**	**15**	**0**	**0**	**7**	**0**	**0**	**23**	**1**	**438**
47	0	0	0	6	0	0	6	0	0	12	1	194
21	0	0	0	0	0	0	0	0	0	0	0	157
69	**0**	**0**	**0**	**6**	**0**	**0**	**6**	**0**	**0**	**12**	**1**	**350**

				Shareholders' Equity							
							Total Income (Loss)				
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Previous Years	Current Year	Total	Total	Total Liabilities
1	1	0	7	39	28	1	6	2	8	76	347
0	0	0	0	0	0	0	0	0	0	0	154
1	**1**	**0**	**8**	**39**	**28**	**1**	**6**	**2**	**8**	**76**	**501**
1	0	0	2	37	27	1	5	1	6	71	267
0	0	0	0	0	0	0	0	0	0	0	212
1	**0**	**0**	**3**	**37**	**27**	**1**	**5**	**1**	**6**	**71**	**479**
1	1	0	3	38	26	1	1	5	6	70	225
0	0	0	1	0	-2	0	0	0	0	-2	161
1	**1**	**0**	**4**	**38**	**24**	**1**	**1**	**5**	**6**	**68**	**386**
1	1	0	3	41	11	1	4	1	5	58	268
0	0	0	0	0	-1	0	0	0	0	-1	170
1	**1**	**0**	**3**	**41**	**10**	**1**	**4**	**1**	**5**	**57**	**438**
1	1	0	3	38	10	1	1	3	4	53	195
0	0	0	0	0	0	0	0	0	0	0	156
1	**1**	**0**	**3**	**38**	**10**	**1**	**1**	**3**	**4**	**53**	**350**

Turkish Bank A.Ş.

Off Balance-Sheet Commitments

(EUR Million)

		Guarantees and Warranties						Commitments			Derivative Financial Instruments			
												Trading Transactions		
Year	Period	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	Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2010	**TC**	16	0	0	0	0	16	14	0	14	0	0	38	0
	FC	15	0	1	0	13	30	7	0	7	0	0	189	0
	Total	**32**	**0**	**1**	**0**	**13**	**46**	**21**	**0**	**21**	**0**	**0**	**227**	**0**
2009	**TC**	18	0	0	0	0	18	12	0	12	0	0	5	0
	FC	16	0	1	0	54	71	27	0	27	0	0	107	0
	Total	**34**	**0**	**1**	**0**	**54**	**89**	**39**	**0**	**39**	**0**	**0**	**112**	**0**
2008	**TC**	15	0	0	0	0	15	10	0	10	0	0	5	0
	FC	21	0	1	0	54	75	11	0	11	0	0	118	0
	Total	**35**	**0**	**1**	**0**	**54**	**90**	**21**	**0**	**21**	**0**	**0**	**122**	**0**
2007	**TC**	12	0	0	0	0	12	9	0	9	0	0	0	0
	FC	26	0	2	0	6	34	9	0	9	0	0	54	0
	Total	**38**	**0**	**2**	**0**	**6**	**46**	**18**	**0**	**18**	**0**	**0**	**54**	**0**
2006	**TC**	9	0	0	0	0	9	7	0	7	0	0	0	0
	FC	25	0	3	0	0	28	3	0	3	0	0	32	0
	Total	**34**	**0**	**3**	**0**	**0**	**37**	**10**	**0**	**10**	**0**	**0**	**32**	**0**

Income-Expenditure

(EUR Million)

	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
Year	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	12	8	3	0	24	9	1	1	11	13	1	0	1	1
2009	11	5	6	3	25	11	1	2	14	11	2	0	1	1
2008	15	7	7	4	33	16	1	2	19	14	1	0	1	1
2007	13	8	9	7	37	21	3	1	25	12	1	0	1	0
2006	10	14	4	3	32	14	8	1	23	9	2	0	1	1

					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	38	38	42	164	0	206	274
0	0	0	189	189	24	263	0	287	513
0	**0**	**0**	**227**	**227**	**66**	**427**	**0**	**493**	**786**
0	0	0	5	5	55	141	0	196	231
0	0	0	107	107	22	219	0	242	447
0	**0**	**0**	**112**	**112**	**77**	**360**	**0**	**438**	**678**
0	0	0	5	5	45	93	0	137	167
0	0	0	118	118	4	153	0	158	361
0	**0**	**0**	**122**	**122**	**49**	**246**	**0**	**295**	**528**
0	0	0	0	0	94	57	0	151	173
0	0	0	54	54	9	61	0	70	166
0	**0**	**0**	**54**	**54**	**103**	**118**	**0**	**221**	**339**
0	0	0	0	0	45	46	0	91	107
0	0	0	32	32	22	54	0	75	139
0	**0**	**0**	**32**	**32**	**67**	**99**	**0**	**166**	**246**

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	Proft/Loss From Equity Method Applied Subsidiar.	Net Monetory 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	16	1	13	2	0	0	0	2	0	2	0	2
1	1	15	2	13	1	0	0	0	1	0	1	0	1
0	4	20	3	12	5	0	0	0	5	-1	5	0	5
0	0	14	0	12	1	0	0	0	1	0	1	0	1
1	1	13	0	9	4	0	0	0	4	-1	3	0	3

Turkish Bank A.Ş. 2006-2010

Ratios

(%)

	2010	2009	2008	2007	2006
Capital Ratios					
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
Balance-Sheet Ratios					
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
Assets Quality					
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
Liquidity					
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
Profitability					
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
Income-Expenditure Structure					
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
(EUR Million)

		Liquid Assets									Loans and Receivables		
					Financial Assets (net)								
Year	Period	Cash and Central Bank	Banks	Money Market Securities	Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total	Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
2010	**TC**	383	201	0	84	1,458	106	5	1,653	2,236	4,425	175	115
	FC	604	141	0	11	202	0	0	214	959	1,234	0	0
	Total	**986**	**342**	**0**	**95**	**1,660**	**106**	**5**	**1,867**	**3,195**	**5,659**	**175**	**115**
2009	**TC**	161	27	285	77	746	411	14	1,248	1,721	3,181	200	112
	FC	545	161	40	11	29	0	0	40	786	928	0	0
	Total	**706**	**188**	**324**	**88**	**775**	**411**	**15**	**1,288**	**2,506**	**4,108**	**200**	**112**
2008	**TC**	251	12	328	23	500	374	47	944	1,535	2,921	94	50
	FC	733	229	26	19	60	0	1	81	1,069	1,021	0	0
	Total	**984**	**240**	**355**	**42**	**560**	**374**	**48**	**1,025**	**2,604**	**3,942**	**94**	**50**
2007	**TC**	337	7	111	120	824	0	0	944	1,400	3,020	71	43
	FC	801	189	0	15	110	0	0	125	1,115	975	0	0
	Total	**1,138**	**196**	**111**	**135**	**934**	**0**	**0**	**1,069**	**2,515**	**3,995**	**71**	**43**
2006	**TC**	136	2	0	53	684	0	0	736	875	1,845	24	16
	FC	385	234	0	3	143	0	0	146	766	822	0	0
	Total	**521**	**236**	**0**	**56**	**827**	**0**	**0**	**883**	**1,641**	**2,666**	**24**	**16**

Liabilities
(EUR Million)

			Non-Deposit Funds					Other Liabilities					
Year	Period	Deposits	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**	4,091	979	36	0	0	1,015	31	28	0	0	154	148
	FC	1,747	775	0	0	0	775	15	0	0	230	10	1
	Total	**5,839**	**1,754**	**36**	**0**	**0**	**1,790**	**46**	**28**	**0**	**230**	**164**	**149**
2009	**TC**	2,738	368	500	0	0	868	14	34	0	0	114	111
	FC	1,659	402	0	0	0	402	10	0	0	226	6	0
	Total	**4,397**	**770**	**500**	**0**	**0**	**1,270**	**24**	**34**	**0**	**226**	**120**	**111**
2008	**TC**	2,612	794	95	0	0	888	46	32	0	0	112	105
	FC	1,734	352	0	0	0	352	37	0	0	232	2	2
	Total	**4,346**	**1,146**	**95**	**0**	**0**	**1,241**	**83**	**32**	**0**	**232**	**114**	**107**
2007	**TC**	2,120	298	530	0	0	828	147	0	0	0	97	199
	FC	2,032	641	0	0	0	641	2	0	0	227	4	0
	Total	**4,152**	**939**	**530**	**0**	**0**	**1,469**	**149**	**0**	**0**	**227**	**101**	**200**
2006	**TC**	1,280	144	416	0	0	560	36	0	0	0	37	19
	FC	1,650	353	0	0	0	353	1	0	0	162	19	1
	Total	**2,931**	**496**	**416**	**0**	**0**	**913**	**37**	**0**	**0**	**162**	**55**	**20**

	Permanent Assets											
	Investments and Associates (net)			Subsidiaries (net)								
	Accounted with Equity Method	Non-consolidated				Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)			
Total		Financials	Non-Financials	Non-consolidated Financials	Non-consolidated Non-Financials					Total	Unclassified Assets	Total Assets
4,485	0	0	0	28	0	0	53	5	0	87	197	7,005
1,234	0	0	0	30	0	0	0	0	0	30	32	2,255
5,719	**0**	**0**	**0**	**58**	**0**	**0**	**53**	**5**	**0**	**116**	**230**	**9,260**
3,268	0	1	0	43	0	0	72	5	0	122	163	5,273
928	0	0	0	29	0	0	0	0	0	29	15	1,757
4,196	**0**	**1**	**0**	**72**	**0**	**0**	**72**	**5**	**0**	**150**	**178**	**7,030**
2,966	0	0	0	43	0	0	78	5	0	126	137	4,764
1,021	0	0	0	29	0	0	0	0	0	29	25	2,144
3,987	**0**	**0**	**0**	**72**	**0**	**0**	**78**	**5**	**0**	**155**	**162**	**6,908**
3,049	0	0	0	53	0	0	61	39	0	154	184	4,787
975	0	0	0	36	0	0	0	0	0	36	5	2,131
4,024	**0**	**0**	**0**	**89**	**0**	**0**	**61**	**39**	**0**	**189**	**189**	**6,917**
1,853	0	0	0	49	0	0	30	21	0	100	23	2,851
822	0	0	0	30	0	0	0	0	0	30	5	1,622
2,674	**0**	**0**	**0**	**79**	**0**	**0**	**30**	**21**	**0**	**130**	**28**	**4,473**

				Shareholders' Equity							
							Total Income (Loss)				
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Previous Years	Current Year	Total	Total	Total Liabilities
83	40	0	485	535	46	155	0	146	146	882	6,473
10	0	0	265	0	0	0	0	0	0	0	2,787
93	**40**	**0**	**750**	**535**	**46**	**155**	**0**	**146**	**146**	**882**	**9,260**
56	16	0	346	513	9	147	0	98	98	768	4,719
6	0	0	248	0	2	0	0	0	0	2	2,311
62	**16**	**0**	**593**	**513**	**11**	**147**	**0**	**98**	**98**	**770**	**7,030**
55	22	0	372	516	5	71	0	77	77	668	4,541
8	0	0	281	0	-1	0	0	0	0	-1	2,367
64	**22**	**0**	**654**	**516**	**4**	**71**	**0**	**77**	**77**	**667**	**6,908**
35	24	0	502	443	3	12	0	76	76	533	3,984
8	0	19	260	0	0	0	0	0	0	0	2,934
43	**24**	**19**	**762**	**443**	**3**	**12**	**0**	**76**	**76**	**534**	**6,917**
18	27	0	137	41	131	68	0	57	57	297	2,274
7	0	5	194	0	1	0	0	0	0	1	2,198
25	**27**	**5**	**332**	**41**	**132**	**68**	**0**	**57**	**57**	**298**	**4,473**

Türk Ekonomi Bankası A.Ş.

Off Balance-Sheet Commitments

(EUR Million)

		Guarantees and Warranties						Commitments			Derivative Financial Instruments			
												Trading Transactions		
Year	Period	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	Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2010	**TC**	854	0	0	0	112	966	1,606	0	1,606	167	226	637	1,024
	FC	616	27	329	0	41	1,014	203	0	203	72	762	1,064	1,272
	Total	**1,470**	**27**	**329**	**0**	**153**	**1,980**	**1,809**	**0**	**1,809**	**239**	**988**	**1,701**	**2,295**
2009	**TC**	660	0	0	0	55	715	1,436	0	1,436	219	252	402	449
	FC	590	18	235	0	42	885	297	0	297	136	489	592	638
	Total	**1,250**	**18**	**235**	**0**	**97**	**1,600**	**1,733**	**0**	**1,733**	**355**	**741**	**994**	**1,087**
2008	**TC**	592	0	0	0	40	632	1,021	0	1,021	273	228	488	160
	FC	588	24	249	0	62	923	87	0	87	197	1,055	702	163
	Total	**1,180**	**24**	**249**	**0**	**102**	**1,555**	**1,108**	**0**	**1,108**	**470**	**1,282**	**1,190**	**323**
2007	**TC**	706	0	0	0	47	753	936	1,072	2,009	0	493	583	250
	FC	546	38	382	0	70	1,035	278	5	283	0	631	623	225
	Total	**1,252**	**38**	**382**	**0**	**117**	**1,788**	**1,214**	**1,077**	**2,292**	**0**	**1,125**	**1,206**	**476**
2006	**TC**	471	0	0	0	25	497	384	0	384	0	151	396	112
	FC	461	27	352	0	84	924	84	6	90	0	195	482	281
	Total	**932**	**27**	**352**	**0**	**109**	**1,420**	**468**	**6**	**474**	**0**	**347**	**878**	**393**

Income-Expenditure

(EUR Million)

	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
Year	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	586	3	130	9	728	241	79	34	355	374	268	65	203	7
2009	592	6	135	30	763	277	81	31	389	374	168	56	112	6
2008	692	19	141	69	922	413	115	64	591	330	141	51	90	9
2007	622	26	157	47	852	367	98	59	524	328	94	31	63	9
2006	303	21	88	26	437	185	42	46	272	165	54	12	42	10

					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	1,887	2,054	3,700	11,125	20	14,845	19,470
243	0	0	3,340	3,412	277	3,408	4	3,689	8,318
243	**0**	**0**	**5,227**	**5,466**	**3,976**	**14,534**	**24**	**18,534**	**27,788**
0	0	0	1,103	1,322	55,493	8,302	12	63,807	67,281
225	0	0	1,945	2,081	225	3,247	2	3,474	6,736
225	**0**	**0**	**3,047**	**3,403**	**55,718**	**11,549**	**14**	**67,281**	**74,017**
0	0	0	876	1,149	33,694	6,834	10	40,538	43,340
98	0	279	2,296	2,493	273	3,308	0	3,582	7,085
98	**0**	**279**	**3,172**	**3,642**	**33,967**	**10,142**	**10**	**44,120**	**50,425**
0	0	0	1,327	1,327	17,519	6,053	1	23,573	27,661
85	0	128	1,693	1,693	322	2,971	0	3,294	6,304
85	**0**	**128**	**3,019**	**3,019**	**17,841**	**9,024**	**1**	**26,867**	**33,965**
0	0	0	660	660	12,276	1,673	0	13,949	15,489
29	0	107	1,094	1,094	320	711	0	1,031	3,138
29	**0**	**107**	**1,753**	**1,753**	**12,595**	**2,384**	**0**	**14,980**	**18,628**

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	Proft/Loss From Equity Method Applied Subsidiar.	Net Monetory 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	23	605	81	383	141	0	0	0	141	-31	110	36	146
23	15	529	82	327	120	0	0	0	120	-22	98	0	98
14	39	482	60	329	92	0	0	0	92	-16	77	0	77
-13	21	407	40	270	97	0	0	0	97	-21	76	0	76
-8	44	253	19	161	73	0	0	0	73	-16	57	0	57

Ratios

(%)

	2010	2009	2008	2007	2006
Capital Ratios					
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
Balance-Sheet Ratios					
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
Assets Quality					
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
Liquidity					
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
Profitability					
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
Income-Expenditure Structure					
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
(EUR Million)

		Liquid Assets									Loans and Receivables		
					Financial Assets (net)								
Year	Period	Cash and Central Bank	Banks	Money Market Securities	Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total	Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
2010	**TC**	1,539	1,217	0	372	14,525	2,229	0	17,126	19,882	17,978	944	772
	FC	2,115	2,832	0	105	1,209	639	0	1,953	6,901	13,396	0	0
	Total	**3,654**	**4,049**	**0**	**477**	**15,735**	**2,868**	**0**	**19,079**	**26,783**	**31,374**	**944**	**772**
2009	**TC**	1,796	1,175	467	366	11,770	2,782	0	14,917	18,356	13,141	1,044	846
	FC	1,408	2,714	0	61	1,342	647	0	2,050	6,172	9,871	0	0
	Total	**3,204**	**3,890**	**467**	**427**	**13,112**	**3,428**	**0**	**16,967**	**24,528**	**23,012**	**1,044**	**846**
2008	**TC**	1,207	668	19	239	6,979	2,838	0	10,056	11,950	12,929	581	370
	FC	1,386	1,582	0	73	1,152	733	32	1,991	4,959	10,255	0	0
	Total	**2,593**	**2,251**	**19**	**312**	**8,131**	**3,571**	**32**	**12,047**	**16,910**	**23,185**	**581**	**370**
2007	**TC**	1,868	472	0	42	5,731	1,931	0	7,704	10,044	13,004	496	316
	FC	2,369	1,365	0	43	1,949	380	19	2,392	6,125	8,632	0	0
	Total	**4,237**	**1,836**	**0**	**85**	**7,680**	**2,312**	**19**	**10,096**	**16,169**	**21,636**	**496**	**316**
2006	**TC**	1,018	34	0	37	3,035	2,054	0	5,125	6,177	8,174	344	244
	FC	1,832	450	0	44	2,165	441	3	2,652	4,934	6,498	0	0
	Total	**2,850**	**484**	**0**	**80**	**5,200**	**2,495**	**3**	**7,777**	**11,112**	**14,672**	**344**	**244**

Liabilities
(EUR Million)

			Non-Deposit Funds					Other Liabilities					
Year	Period	Deposits	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**	21,411	2,488	5,046	0	0	7,535	119	0	0	0	1,418	373
	FC	13,945	5,605	430	0	0	6,035	106	1	0	431	13	123
	Total	**35,355**	**8,094**	**5,476**	**0**	**0**	**13,570**	**225**	**1**	**0**	**431**	**1,432**	**496**
2009	**TC**	16,845	1,489	4,843	0	0	6,332	52	0	0	0	1,092	330
	FC	12,468	4,582	73	0	0	4,655	55	2	0	408	10	105
	Total	**29,313**	**6,071**	**4,917**	**0**	**0**	**10,987**	**107**	**2**	**0**	**408**	**1,102**	**434**
2008	**TC**	13,598	974	4,900	0	0	5,874	139	0	0	0	906	294
	FC	11,114	4,110	117	0	0	4,227	56	2	0	366	8	106
	Total	**24,712**	**5,083**	**5,017**	**0**	**0**	**10,101**	**195**	**2**	**0**	**366**	**914**	**400**
2007	**TC**	11,731	752	4,366	0	0	5,118	251	0	0	0	1,067	506
	FC	11,187	4,265	427	0	0	4,692	13	0	0	350	7	172
	Total	**22,918**	**5,017**	**4,793**	**0**	**0**	**9,810**	**265**	**0**	**0**	**350**	**1,074**	**678**
2006	**TC**	7,692	275	2,299	0	0	2,575	119	0	0	0	708	57
	FC	8,586	3,986	301	0	0	4,287	2	0	0	0	8	245
	Total	**16,278**	**4,262**	**2,600**	**0**	**0**	**6,862**	**120**	**0**	**0**	**0**	**717**	**302**

	Permanent Assets											
	Investments and Associates (net)			Subsidiaries (net)								
	Accounted with Equity	Non-consolidated				Joint Ventures (business partners)	Property and Equipment	Intangible Assets	Property and Equipment Held for Sale Purposes and Terminated			
Total	Method	Financials	Non-Financials	Non-consolidated Financials	Non-consolidated Non-Financials	(net)	(net)	(net)	Operat.(net)	Total	Unclassified Assets	Total Assets
18,149	0	14	1	134	8	0	584	15	48	804	503	39,337
13,396	0	0	0	663	0	0	0	0	0	663	22	20,983
31,545	**0**	**14**	**1**	**797**	**8**	**0**	**585**	**15**	**48**	**1,467**	**526**	**60,320**
13,340	0	13	1	126	7	0	533	10	38	727	399	32,821
9,871	0	0	0	335	0	0	1	0	0	336	19	16,398
23,210	**0**	**13**	**1**	**462**	**7**	**0**	**533**	**10**	**38**	**1,063**	**418**	**49,219**
13,140	0	12	1	103	5	0	508	7	38	674	412	26,176
10,255	0	0	0	273	0	0	1	0	0	274	29	15,517
23,396	**0**	**12**	**1**	**376**	**5**	**0**	**508**	**7**	**38**	**948**	**441**	**41,694**
13,184	0	7	0	141	5	0	551	57	66	826	557	24,612
8,632	0	0	0	192	0	0	0	0	0	193	51	15,001
21,816	**0**	**7**	**0**	**334**	**5**	**0**	**551**	**57**	**66**	**1,019**	**608**	**39,612**
8,275	0	0	1	165	4	0	478	36	62	746	314	15,512
6,498	0	0	0	157	0	0	1	0	0	158	59	11,648
14,772	**0**	**0**	**1**	**322**	**4**	**0**	**478**	**37**	**62**	**904**	**372**	**27,160**

				Shareholders' Equity							
							Total Income (Loss)				
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Previous Years	Current Year	Total	Total	Total Liabilities
621	158	0	2,689	2,044	1,400	2,832	0	1,530	1,530	7,806	39,440
15	0	0	690	0	203	8	0	0	0	211	20,880
636	**158**	**0**	**3,378**	**2,044**	**1,603**	**2,839**	**0**	**1,530**	**1,530**	**8,016**	**60,320**
471	164	0	2,110	1,960	1,230	1,498	0	1,382	1,382	6,071	31,357
15	0	2	595	0	138	6	0	0	0	144	17,862
487	**164**	**2**	**2,705**	**1,960**	**1,368**	**1,504**	**0**	**1,382**	**1,382**	**6,214**	**49,219**
366	177	0	1,883	1,969	750	816	0	821	821	4,355	25,710
11	0	11	560	0	79	4	0	0	0	83	15,984
377	**177**	**11**	**2,442**	**1,969**	**830**	**820**	**0**	**821**	**821**	**4,439**	**41,694**
317	123	2	2,266	1,231	524	837	0	1,357	1,357	3,949	23,063
12	0	30	584	0	84	1	0	0	0	86	16,549
329	**123**	**32**	**2,850**	**1,231**	**608**	**838**	**0**	**1,357**	**1,357**	**4,035**	**39,612**
223	104	0	1,212	1,134	454	319	0	574	574	2,481	13,960
8	0	24	286	0	40	1	0	0	0	41	13,201
231	**104**	**24**	**1,498**	**1,134**	**494**	**320**	**0**	**574**	**574**	**2,522**	**27,160**

Türkiye Garanti Bankası A.Ş.

Off Balance-Sheet Commitments

(EUR Million)

		Guarantees and Warranties						Commitments			Derivative Financial Instruments			
												Trading Transactions		
Year	Period	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	Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2010	**TC**	2,409	0	3	0	0	2,413	9,784	0	9,784	0	948	4,011	2,356
	FC	3,482	80	1,632	0	28	5,222	2,669	0	2,669	81	1,862	12,119	4,661
	Total	**5,891**	**80**	**1,636**	**0**	**28**	**7,635**	**12,452**	**0**	**12,453**	**81**	**2,810**	**16,130**	**7,017**
2009	**TC**	2,106	0	0	0	0	2,107	7,210	0	7,210	0	899	2,696	1,619
	FC	3,478	58	1,210	0	0	4,746	1,986	0	1,986	1	1,397	4,101	4,137
	Total	**5,584**	**59**	**1,210**	**0**	**0**	**6,853**	**9,196**	**0**	**9,197**	**1**	**2,296**	**6,797**	**5,756**
2008	**TC**	1,932	0	0	0	52	1,983	6,716	0	6,716	0	864	4,351	789
	FC	3,183	58	1,463	0	0	4,704	1,677	0	1,677	52	1,177	6,764	3,058
	Total	**5,115**	**58**	**1,463**	**0**	**52**	**6,688**	**8,392**	**0**	**8,393**	**52**	**2,041**	**11,115**	**3,847**
2007	**TC**	2,301	0	0	0	0	2,301	7,716	0	7,716	0	342	2,537	595
	FC	3,370	68	1,503	0	0	4,941	2,045	0	2,045	34	504	3,993	1,118
	Total	**5,671**	**68**	**1,503**	**0**	**0**	**7,243**	**9,761**	**0**	**9,761**	**34**	**846**	**6,530**	**1,713**
2006	**TC**	1,452	0	0	0	0	1,452	5,297	0	5,297	0	192	1,826	167
	FC	2,471	77	1,144	0	0	3,693	386	0	386	4	269	3,098	327
	Total	**3,923**	**78**	**1,144**	**0**	**0**	**5,145**	**5,683**	**0**	**5,683**	**4**	**461**	**4,924**	**494**

Income-Expenditure

(EUR Million)

	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
Year	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	2,583	109	1,821	109	4,623	1,751	355	203	2,309	2,314	1,030	147	883	3
2009	2,802	103	1,829	140	4,873	1,837	312	353	2,502	2,371	975	208	767	37
2008	2,699	123	1,385	189	4,396	2,024	334	548	2,907	1,490	898	222	676	48
2007	2,494	155	1,298	283	4,230	1,802	363	422	2,586	1,644	945	243	702	29
2006	1,544	62	914	215	2,735	1,251	211	245	1,707	1,027	729	181	548	25

					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	
7	0	50	7,371	7,371	38,630	90,316	0	128,947	148,515
14	44	603	19,305	19,386	7,297	66,086	0	73,383	100,660
21	**44**	**653**	**26,676**	**26,757**	**45,927**	**156,402**	**0**	**202,330**	**249,174**
12	0	1	5,228	5,228	21,087	65,314	0	86,401	100,946
12	15	288	9,948	9,949	7,172	54,209	0	61,381	78,062
23	**15**	**289**	**15,176**	**15,177**	**28,259**	**119,523**	**0**	**147,782**	**179,008**
13	0	4	6,020	6,020	18,202	52,034	0	70,237	84,956
16	0	394	11,408	11,460	7,307	43,425	0	50,732	68,574
28	**0**	**398**	**17,429**	**17,480**	**25,510**	**95,459**	**0**	**120,969**	**153,530**
67	0	2	3,543	3,543	27,503	48,664	0	76,167	89,728
48	0	324	5,987	6,021	7,536	31,833	0	39,369	52,377
116	**0**	**326**	**9,531**	**9,565**	**35,039**	**80,497**	**0**	**115,536**	**142,105**
20	0	0	2,206	2,206	15,365	46,767	0	62,132	71,087
19	0	53	3,766	3,769	6,903	61,200	0	68,103	75,951
39	**0**	**53**	**5,971**	**5,975**	**22,269**	**107,967**	**0**	**130,235**	**147,038**

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	Proft/Loss From Equity Method Applied Subsidiar.	Net Monetory 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)
177	310	3,687	284	1,480	1,923	0	0	0	1,923	-393	1,530	0	1,530
411	130	3,716	753	1,199	1,763	0	0	0	1,763	-381	1,382	0	1,382
118	140	2,471	266	1,192	1,013	0	0	0	1,013	-193	821	0	821
-80	597	2,892	198	1,069	1,625	0	0	0	1,625	-268	1,357	0	1,357
-30	115	1,685	176	791	718	0	0	0	718	-144	574	0	574

Türkiye Garanti Bankası A.Ş.

2006-2010

Ratios

(%)

	2010	2009	2008	2007	2006
Capital Ratios					
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
Balance-Sheet Ratios					
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
Assets Quality					
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
Liquidity					
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
Profitability					
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
Income-Expenditure Structure					
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
(EUR Million)

		Liquid Assets									Loans and Receivables		
					Financial Assets (net)								
Year	Period	Cash and Central Bank	Banks	Money Market Securities	Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total	Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
2010	**TC**	1,942	90	0	232	10,476	6,614	0	17,322	19,353	21,326	1,146	1,146
	FC	2,205	1,460	0	125	4,784	6	0	4,914	8,580	9,929	25	25
	Total	**4,147**	**1,550**	**0**	**357**	**15,260**	**6,620**	**0**	**22,236**	**27,933**	**31,255**	**1,171**	**1,171**
2009	**TC**	2,704	94	0	190	7,195	5,415	0	12,800	15,598	16,071	1,267	1,267
	FC	1,384	3,841	0	43	4,930	619	0	5,592	10,818	6,487	25	25
	Total	**4,088**	**3,935**	**0**	**233**	**12,125**	**6,034**	**0**	**18,392**	**26,416**	**22,558**	**1,292**	**1,292**
2008	**TC**	4,187	102	0	154	4,034	1,618	0	5,806	10,095	15,372	1,005	1,005
	FC	1,362	3,080	0	58	5,927	5	0	5,990	10,432	6,947	25	25
	Total	**5,549**	**3,182**	**0**	**212**	**9,962**	**1,623**	**0**	**11,796**	**20,527**	**22,319**	**1,029**	**1,029**
2007	**TC**	2,745	76	0	551	6,756	1,146	0	8,454	11,275	14,694	874	874
	FC	1,411	4,000	0	30	6,008	0	0	6,038	11,449	5,224	2	2
	Total	**4,156**	**4,076**	**0**	**581**	**12,764**	**1,146**	**0**	**14,491**	**22,724**	**19,918**	**876**	**876**
2006	**TC**	1,650	37	0	158	7,643	0	0	7,802	9,488	12,073	627	627
	FC	1,372	3,449	0	25	6,410	0	0	6,435	11,256	4,032	2	2
	Total	**3,022**	**3,486**	**0**	**183**	**14,053**	**0**	**0**	**14,236**	**20,744**	**16,105**	**629**	**629**

Liabilities
(EUR Million)

			Non-Deposit Funds					Other Liabilities					
Year	Period	Deposits	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**	28,997	54	3,119	0	0	3,173	191	0	0	0	1,106	224
	FC	13,950	3,859	1,825	0	0	5,684	158	0	0	0	135	295
	Total	**42,947**	**3,913**	**4,943**	**0**	**0**	**8,857**	**349**	**0**	**0**	**0**	**1,241**	**519**
2009	**TC**	20,848	1,118	2,979	0	0	4,097	152	0	0	0	829	196
	FC	12,837	3,430	2,147	0	0	5,576	75	0	0	0	75	78
	Total	**33,685**	**4,547**	**5,126**	**0**	**0**	**9,674**	**227**	**0**	**0**	**0**	**904**	**274**
2008	**TC**	18,934	1,301	1,846	0	0	3,146	168	0	0	0	675	164
	FC	10,851	3,871	1,439	0	0	5,310	75	0	0	0	79	300
	Total	**29,786**	**5,172**	**3,285**	**0**	**0**	**8,457**	**243**	**0**	**0**	**0**	**754**	**464**
2007	**TC**	18,328	1,791	1,704	0	0	3,495	1	0	0	0	774	123
	FC	10,121	4,049	1,697	0	0	5,747	115	0	0	0	94	306
	Total	**28,449**	**5,840**	**3,401**	**0**	**0**	**9,241**	**117**	**0**	**0**	**0**	**869**	**429**
2006	**TC**	15,279	1,594	1,061	0	0	2,656	0	0	0	0	558	25
	FC	9,782	4,093	1,836	0	0	5,929	24	0	0	0	67	53
	Total	**25,060**	**5,687**	**2,897**	**0**	**0**	**8,585**	**24**	**0**	**0**	**0**	**625**	**78**

	Permanent Assets											
	Investments and Associates (net)			Subsidiaries (net)								
	Accounted with Equity	Non-consolidated		Non-consolidated	Non-consolidated	Joint Ventures (business partners)	Property and Equipment	Intangible Assets	Property and Equipment Held for Sale Purposes and Terminated			
Total	Method	Financials	Non-Financials	Financials	Financials	(net)	(net)	(net)	Operat.(net)	Total	Unclassified Assets	Total Assets
21,326	0	43	319	1,339	1,328	0	890	16	26	3,960	703	45,342
9,929	0	0	0	20	0	0	1	0	0	21	259	18,789
31,255	**0**	**43**	**319**	**1,359**	**1,328**	**0**	**891**	**16**	**26**	**3,982**	**962**	**64,131**
16,071	0	41	306	1,074	907	0	868	15	13	3,224	461	35,354
6,487	0	0	0	19	0	0	1	0	0	21	162	17,487
22,558	**0**	**41**	**306**	**1,094**	**907**	**0**	**869**	**15**	**13**	**3,245**	**622**	**52,841**
15,372	0	41	307	478	605	0	879	27	8	2,346	395	28,209
6,947	0	0	0	20	0	0	1	0	0	21	122	17,522
22,319	**0**	**41**	**307**	**498**	**605**	**0**	**881**	**27**	**8**	**2,367**	**518**	**45,730**
14,694	0	29	421	1,130	1,220	0	1,125	29	4	3,956	283	30,208
5,224	0	0	0	24	0	0	2	0	0	26	92	16,791
19,918	**0**	**29**	**421**	**1,154**	**1,220**	**0**	**1,127**	**29**	**4**	**3,983**	**375**	**46,999**
12,073	0	26	398	991	1,096	0	952	8	8	3,480	236	25,277
4,032	0	0	0	25	0	0	2	0	0	27	27	15,342
16,105	**0**	**26**	**398**	**1,016**	**1,096**	**0**	**954**	**8**	**8**	**3,506**	**263**	**40,618**

				Shareholders' Equity							
							Total Income (Loss)				
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Previous Years	Current Year	Total	Total	Total Liabilities
1,759	171	0	3,452	2,190	1,998	2,613	0	1,451	1,451	8,252	43,873
8	0	2	597	0	27	0	0	0	0	27	20,258
1,767	**171**	**2**	**4,049**	**2,190**	**2,025**	**2,613**	**0**	**1,451**	**1,451**	**8,279**	**64,131**
1,623	141	0	2,941	1,437	1,527	2,209	0	1,107	1,107	6,281	34,167
7	0	8	244	0	17	0	0	0	0	17	18,674
1,631	**141**	**8**	**3,185**	**1,437**	**1,544**	**2,209**	**0**	**1,107**	**1,107**	**6,297**	**52,841**
1,405	120	0	2,531	1,292	629	1,793	0	708	708	4,421	29,033
48	0	25	527	0	8	0	0	0	0	8	16,697
1,453	**120**	**25**	**3,058**	**1,292**	**637**	**1,793**	**0**	**708**	**708**	**4,430**	**45,730**
1,454	132	0	2,486	1,616	1,915	1,668	0	998	998	6,197	30,505
51	0	42	608	0	19	0	0	0	0	19	16,495
1,506	**132**	**42**	**3,094**	**1,616**	**1,934**	**1,668**	**0**	**998**	**998**	**6,216**	**46,999**
938	129	0	1,649	1,489	1,774	980	206	599	805	5,048	24,632
58	0	39	242	0	34	0	0	0	0	34	15,986
995	**129**	**39**	**1,891**	**1,489**	**1,808**	**980**	**206**	**599**	**805**	**5,082**	**40,618**

Türkiye İş Bankası A.Ş.

Off Balance-Sheet Commitments

(EUR Million)

		Guarantees and Warranties						Commitments			Derivative Financial Instruments			
												Trading Transactions		
Year	Period	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	Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2010	**TC**	3,180	2	0	0	1	3,183	11,096	0	11,096	0	644	4,112	1,010
	FC	2,476	101	1,511	0	164	4,253	2,547	14	2,561	0	2,244	10,460	1,580
	Total	**5,657**	**103**	**1,511**	**0**	**165**	**7,436**	**13,643**	**14**	**13,657**	**0**	**2,888**	**14,572**	**2,591**
2009	**TC**	2,336	1	0	0	24	2,361	12,234	0	12,234	0	333	2,492	624
	FC	2,128	69	1,202	0	74	3,473	5,070	0	5,070	0	916	3,947	1,004
	Total	**4,464**	**71**	**1,202**	**0**	**98**	**5,834**	**17,304**	**0**	**17,304**	**0**	**1,249**	**6,439**	**1,629**
2008	**TC**	1,850	0	0	0	0	1,851	7,364	0	7,364	0	1,243	1,179	1,028
	FC	1,922	61	1,621	0	36	3,640	1,489	0	1,489	0	1,529	780	1,015
	Total	**3,772**	**61**	**1,621**	**0**	**36**	**5,490**	**8,853**	**0**	**8,853**	**0**	**2,772**	**1,959**	**2,043**
2007	**TC**	1,814	6	0	0	0	1,820	7,078	0	7,078	0	2,749	403	4,114
	FC	1,356	66	1,115	0	32	2,569	1,318	0	1,318	0	2,297	379	3,795
	Total	**3,170**	**71**	**1,115**	**0**	**32**	**4,388**	**8,396**	**0**	**8,396**	**0**	**5,045**	**783**	**7,909**
2006	**TC**	1,383	0	0	0	0	1,383	3,991	5	3,996	0	596	171	482
	FC	1,483	85	953	0	38	2,559	696	0	696	0	541	508	1,220
	Total	**2,866**	**85**	**953**	**0**	**38**	**3,943**	**4,687**	**5**	**4,692**	**0**	**1,136**	**680**	**1,702**

Income-Expenditure

(EUR Million)

	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
Year	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	2,894	72	1,784	17	4,768	2,072	249	217	2,538	2,230	658	56	602	180
2009	3,157	44	1,408	151	4,761	2,132	274	84	2,489	2,272	632	48	585	152
2008	3,181	122	1,489	176	4,967	2,579	360	332	3,271	1,696	616	52	565	134
2007	3,087	156	1,888	223	5,354	2,737	520	362	3,619	1,735	688	58	630	295
2006	2,223	80	1,600	189	4,091	2,157	375	197	2,730	1,361	623	59	564	63

					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	5,766	5,766	15,586	34,419	0	50,005	70,051
0	0	0	14,284	14,284	2,549	7,992	0	10,540	31,639
0	**0**	**0**	**20,051**	**20,051**	**18,135**	**42,410**	**0**	**60,546**	**101,690**
0	0	0	3,449	3,449	11,961	25,095	0	37,056	55,100
0	0	8	5,875	5,875	1,938	6,253	0	8,191	22,610
0	**0**	**8**	**9,324**	**9,324**	**13,899**	**31,348**	**0**	**45,247**	**77,709**
0	0	232	3,682	3,682	17,667	19,179	0	36,846	49,743
0	0	267	3,590	3,590	1,951	5,359	0	7,311	16,030
0	**0**	**499**	**7,272**	**7,272**	**19,619**	**24,539**	**0**	**44,157**	**65,773**
0	0	0	7,266	7,266	19,021	17,977	0	36,999	53,161
0	0	642	7,113	7,113	1,730	4,368	0	6,098	17,098
0	**0**	**642**	**14,379**	**14,379**	**20,751**	**22,346**	**0**	**43,097**	**70,260**
0	0	0	1,249	1,249	18,073	12,709	0	30,783	37,411
0	0	767	3,035	3,035	1,822	4,256	0	6,079	12,369
0	**0**	**767**	**4,284**	**4,284**	**19,896**	**16,965**	**0**	**36,861**	**49,780**

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	Proft/Loss From Equity Method Applied Subsidiar.	Net Monetory 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)
66	764	3,840	553	1,559	1,729	0	0	0	1,729	-278	1,451	0	1,451
191	501	3,699	1,067	1,258	1,375	0	0	0	1,375	-268	1,107	0	1,107
222	305	2,921	757	1,322	843	0	0	0	843	-135	708	0	708
250	534	3,444	948	1,263	1,233	0	0	0	1,233	-235	998	0	998
34	352	2,375	491	1,003	881	0	0	0	881	-282	599	0	599

Ratios

(%)

	2010	2009	2008	2007	2006
Capital Ratios					
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
Balance-Sheet Ratios					
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
Assets Quality					
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
Liquidity					
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
Profitability					
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
Income-Expenditure Structure					
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
(EUR Million)

		Liquid Assets									Loans and Receivables		
					Financial Assets (net)								
Year	Period	Cash and Central Bank	Banks	Money Market Securities	Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total	Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
2010	**TC**	1,245	34	462	378	1,988	2,552	17	4,936	6,677	16,632	859	667
	FC	1,628	484	0	51	412	3,545	2	4,010	6,122	8,763	46	31
	Total	**2,873**	**518**	**462**	**429**	**2,400**	**6,097**	**19**	**8,946**	**12,798**	**25,395**	**905**	**698**
2009	**TC**	833	191	714	310	266	2,726	60	3,362	5,100	11,354	1,199	1,014
	FC	1,022	579	0	79	324	2,881	0	3,284	4,885	6,126	5	2
	Total	**1,855**	**770**	**714**	**389**	**590**	**5,607**	**60**	**6,647**	**9,986**	**17,480**	**1,205**	**1,017**
2008	**TC**	869	13	19	215	186	2,669	0	3,070	3,972	11,563	787	486
	FC	1,249	1,001	0	98	277	2,735	0	3,110	5,360	6,264	16	15
	Total	**2,118**	**1,015**	**19**	**313**	**463**	**5,405**	**0**	**6,180**	**9,332**	**17,827**	**803**	**501**
2007	**TC**	962	28	0	23	122	3,637	1	3,783	4,772	11,271	1,018	815
	FC	1,201	400	0	111	42	3,422	0	3,576	5,177	5,236	1	1
	Total	**2,162**	**428**	**0**	**134**	**164**	**7,059**	**1**	**7,358**	**9,949**	**16,508**	**1,019**	**816**
2006	**TC**	1,003	4	0	46	43	3,466	0	3,554	4,561	8,121	926	757
	FC	1,201	1,056	0	188	42	5,111	0	5,341	7,598	3,865	0	0
	Total	**2,204**	**1,060**	**0**	**234**	**84**	**8,577**	**0**	**8,895**	**12,160**	**11,986**	**926**	**757**

Liabilities
(EUR Million)

			Non-Deposit Funds					Other Liabilities					
Year	Period	Deposits	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**	15,739	471	22	0	0	492	141	171	0	0	1,587	340
	FC	9,916	3,604	1,419	0	0	5,022	21	49	0	1,027	329	153
	Total	**25,655**	**4,074**	**1,440**	**0**	**0**	**5,515**	**162**	**221**	**0**	**1,027**	**1,917**	**493**
2009	**TC**	10,733	354	30	0	0	384	104	167	0	0	1,231	234
	FC	8,324	2,124	402	0	0	2,526	21	0	0	1,038	165	175
	Total	**19,057**	**2,477**	**432**	**0**	**0**	**2,910**	**125**	**167**	**0**	**1,038**	**1,396**	**409**
2008	**TC**	11,577	545	70	0	0	616	83	0	0	0	1,095	222
	FC	7,974	2,344	111	0	0	2,455	12	0	0	1,041	113	475
	Total	**19,551**	**2,889**	**181**	**0**	**0**	**3,071**	**95**	**0**	**0**	**1,041**	**1,208**	**697**
2007	**TC**	11,058	105	921	0	0	1,026	108	16	0	0	1,207	258
	FC	7,798	2,378	120	0	0	2,498	4	0	0	1,039	88	292
	Total	**18,855**	**2,483**	**1,041**	**0**	**0**	**3,524**	**112**	**16**	**0**	**1,039**	**1,295**	**550**
2006	**TC**	8,732	104	1,597	0	0	1,701	11	0	0	0	996	170
	FC	8,080	2,380	216	0	0	2,596	1	0	0	842	252	260
	Total	**16,812**	**2,484**	**1,813**	**0**	**0**	**4,297**	**13**	**0**	**0**	**842**	**1,249**	**431**

	Permanent Assets											
	Investments and Associates (net)			Subsidiaries (net)								
	Accounted with Equity	Non-consolidated				Joint Ventures (business partners)	Property and Equipment	Intangible Assets	Property and Equipment Held for Sale Purposes and Terminated			
Total	Method	Financials	Non-Financials	Non-consolidated Financials	Non-consolidated Non-Financials	(net)	(net)	(net)	Operat.(net)	Total	Unclassified Assets	Total Assets
16,824	0	2	0	677	1	12	538	598	39	1,866	371	25,738
8,778	0	21	0	193	0	0	0	0	0	214	400	15,514
25,602	**0**	**23**	**0**	**870**	**1**	**12**	**538**	**598**	**39**	**2,080**	**771**	**41,252**
11,539	0	2	0	660	1	0	507	554	41	1,764	299	18,703
6,129	0	20	0	182	0	0	0	0	0	202	211	11,427
17,668	**0**	**22**	**0**	**842**	**1**	**0**	**507**	**554**	**41**	**1,966**	**510**	**30,130**
11,863	0	2	0	666	1	0	536	540	41	1,785	292	17,912
6,266	0	20	0	182	0	0	0	0	0	203	132	11,960
18,129	**0**	**22**	**0**	**848**	**1**	**0**	**536**	**540**	**41**	**1,988**	**423**	**29,872**
11,475	0	2	0	735	1	0	626	696	35	2,094	404	18,745
5,236	0	25	0	97	0	0	0	0	29	151	205	10,770
16,711	**0**	**27**	**0**	**832**	**1**	**0**	**626**	**696**	**64**	**2,246**	**609**	**29,515**
8,290	0	2	0	244	43	0	626	622	97	1,636	241	14,729
3,865	0	17	0	88	13	0	0	0	0	119	94	11,676
12,155	**0**	**20**	**0**	**332**	**57**	**0**	**626**	**622**	**97**	**1,755**	**335**	**26,404**

				Shareholders' Equity							
							Total Income (Loss)				
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Previous Years	Current Year	Total	Total	Total Liabilities
927	124	0	3,291	2,115	348	1,558	0	1,003	1,003	5,025	24,547
183	0	8	1,770	0	-4	0	0	0	0	-4	16,705
1,109	**124**	**8**	**5,061**	**2,115**	**344**	**1,558**	**0**	**1,003**	**1,003**	**5,021**	**41,252**
906	79	0	2,721	2,029	286	871	0	632	632	3,818	17,655
183	0	3	1,585	0	41	0	0	0	0	41	12,475
1,089	**79**	**3**	**4,305**	**2,029**	**327**	**871**	**0**	**632**	**632**	**3,858**	**30,130**
779	80	1	2,261	2,038	269	406	0	489	489	3,202	17,655
134	0	3	1,777	0	11	0	0	0	0	11	12,217
913	**80**	**4**	**4,038**	**2,038**	**280**	**406**	**0**	**489**	**489**	**3,213**	**29,872**
877	205	0	2,672	2,009	323	201	-100	416	316	2,849	17,605
153	0	14	1,590	0	25	0	0	0	0	25	11,911
1,030	**205**	**14**	**4,261**	**2,009**	**349**	**201**	**-100**	**416**	**316**	**2,874**	**29,515**
754	78	0	2,010	1,697	26	185	-403	277	-126	1,783	14,226
113	0	10	1,479	0	23	0	0	0	0	23	12,178
867	**78**	**10**	**3,489**	**1,697**	**49**	**185**	**-403**	**277**	**-126**	**1,806**	**26,404**

Yapı ve Kredi Bankası A.Ş.

Off Balance-Sheet Commitments

(EUR Million)

		Guarantees and Warranties						Commitments			Derivative Financial Instruments			
												Trading Transactions		
Year	Period	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	Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2010	**TC**	3,786	0	6	0	3	3,794	9,426	212	9,637	1,677	1,135	3,855	2,389
	FC	3,421	81	1,895	1	278	5,676	1,339	0	1,339	4,573	1,785	9,880	2,861
	Total	**7,207**	**81**	**1,901**	**1**	**281**	**9,471**	**10,764**	**212**	**10,976**	**6,250**	**2,920**	**13,735**	**5,250**
2009	**TC**	2,903	0	1	0	2	2,905	7,659	0	7,659	913	956	2,525	683
	FC	3,166	71	1,209	1	184	4,630	1,398	0	1,398	939	1,351	8,004	1,965
	Total	**6,069**	**71**	**1,209**	**1**	**185**	**7,535**	**9,058**	**0**	**9,058**	**1,852**	**2,307**	**10,529**	**2,647**
2008	**TC**	2,830	0	0	0	1	2,832	6,896	0	6,896	0	589	1,968	204
	FC	3,272	99	1,235	1	206	4,814	495	0	495	0	1,326	3,731	301
	Total	**6,102**	**99**	**1,236**	**1**	**207**	**7,646**	**7,391**	**0**	**7,391**	**0**	**1,915**	**5,699**	**505**
2007	**TC**	3,384	0	0	0	14	3,398	7,814	0	7,814	70	560	627	518
	FC	2,968	108	1,178	1	407	4,662	500	0	500	60	724	1,713	659
	Total	**6,351**	**108**	**1,179**	**1**	**421**	**8,060**	**8,314**	**0**	**8,314**	**130**	**1,284**	**2,340**	**1,177**
2006	**TC**	3,009	0	0	0	392	3,401	5,139	0	5,139	0	289	313	295
	FC	2,989	117	1,369	1	408	4,885	317	0	317	0	791	778	328
	Total	**5,999**	**117**	**1,370**	**1**	**800**	**8,286**	**5,455**	**0**	**5,455**	**0**	**1,080**	**1,090**	**623**

Income-Expenditure

(EUR Million)

	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
Year	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	2,213	13	556	51	2,833	1,108	142	26	1,276	1,557	901	124	777	76
2009	2,417	12	611	94	3,134	1,305	178	27	1,511	1,623	790	119	670	67
2008	2,441	31	692	129	3,293	1,894	222	45	2,160	1,132	728	136	592	97
2007	2,386	50	957	159	3,552	1,937	229	142	2,307	1,244	721	150	571	23
2006	1,848	49	700	97	2,693	1,457	151	135	1,743	950	598	138	460	23

					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	268	7,647	9,324	28,608	19,612	423	48,643	71,399
0	0	172	14,697	19,270	1,794	7,785	289	9,868	36,153
0	**0**	**440**	**22,344**	**28,594**	**30,402**	**27,397**	**712**	**58,511**	**107,552**
0	0	0	4,164	5,077	20,144	12,416	394	32,954	48,596
0	0	245	11,564	12,503	1,592	6,275	283	8,151	26,682
0	**0**	**245**	**15,728**	**17,580**	**21,736**	**18,692**	**677**	**41,104**	**75,278**
0	0	0	2,761	2,761	23,813	10,526	469	34,808	47,297
0	0	2	5,361	5,361	689	5,797	317	6,803	17,472
0	**0**	**2**	**8,121**	**8,121**	**24,502**	**16,323**	**786**	**41,611**	**64,769**
0	0	0	1,704	1,774	31,308	9,957	588	41,853	54,840
0	0	1	3,098	3,158	586	4,346	473	5,404	13,724
0	**0**	**1**	**4,802**	**4,932**	**31,894**	**14,302**	**1,061**	**47,257**	**68,564**
0	0	0	897	897	25,545	7,151	0	32,696	42,133
0	0	0	1,896	1,896	810	555	0	1,365	8,463
0	**0**	**0**	**2,793**	**2,793**	**26,355**	**7,706**	**0**	**34,061**	**50,596**

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	Proft/Loss From Equity Method Applied Subsidiar.	Net Monetory 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)
-32	587	2,964	527	1,211	1,226	0	0	0	1,226	-224	1,003	0	1,003
159	91	2,610	730	1,080	800	0	0	0	800	-168	632	0	632
-2	172	1,990	259	1,106	626	0	0	0	626	-137	489	0	489
43	471	2,351	250	1,602	500	0	0	0	500	-84	416	0	416
27	186	1,646	184	1,079	383	0	0	0	383	-107	277	0	277

Ratios

(%)

	2010	2009	2008	2007	2006
Capital Ratios					
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
Balance-Sheet Ratios					
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
Assets Quality					
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
Liquidity					
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
Profitability					
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
Income-Expenditure Structure					
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

(EUR Million)

		Liquid Assets									Loans and Receivables		
					Financial Assets (net)								
Year	Period	Cash and Central Bank	Banks	Money Market Securities	Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total	Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
2010	**TC**	0	183	0	101	0	0	0	101	284	0	21	20
	FC	0	44	0	0	0	0	0	0	44	0	4	4
	Total	**0**	**227**	**0**	**101**	**0**	**0**	**0**	**101**	**328**	**0**	**25**	**24**
2009	**TC**	0	100	3	172	0	0	0	172	275	0	24	19
	FC	0	47	0	0	0	0	0	0	47	0	4	4
	Total	**0**	**147**	**3**	**172**	**0**	**0**	**0**	**172**	**322**	**0**	**29**	**23**
2008	**TC**	0	231	2	53	0	0	0	53	286	2	32	27
	FC	0	47	0	0	0	0	0	0	47	1	3	3
	Total	**0**	**278**	**2**	**53**	**0**	**0**	**0**	**53**	**333**	**2**	**35**	**30**
2007	**TC**	0	320	1	6	0	0	0	6	327	1	42	35
	FC	0	44	0	0	0	0	0	0	44	2	3	3
	Total	**0**	**364**	**1**	**6**	**0**	**0**	**0**	**6**	**371**	**3**	**45**	**38**
2006	**TC**	0	303	0	194	0	0	0	194	498	2	48	41
	FC	0	37	0	0	0	0	0	0	37	2	3	3
	Total	**0**	**340**	**0**	**194**	**0**	**0**	**0**	**194**	**535**	**4**	**51**	**44**

Liabilities

(EUR Million)

			Non-Deposit Funds					Other Liabilities					
Year	Period	Deposits	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	0	1	0	0	1	0	0	0	0	4	2
	FC	7	0	0	0	0	0	0	0	0	0	20	0
	Total	**12**	**0**	**1**	**0**	**0**	**1**	**0**	**0**	**0**	**0**	**24**	**2**
2009	**TC**	5	0	2	0	0	2	0	0	0	0	5	2
	FC	8	0	0	0	0	0	0	0	0	0	20	0
	Total	**13**	**0**	**2**	**0**	**0**	**2**	**0**	**0**	**0**	**0**	**25**	**2**
2008	**TC**	6	0	1	0	0	1	0	0	0	0	4	2
	FC	10	0	0	0	0	0	0	0	0	0	19	0
	Total	**17**	**0**	**1**	**0**	**0**	**1**	**0**	**0**	**0**	**0**	**23**	**2**
2007	**TC**	9	0	2	0	0	2	0	0	0	12	8	2
	FC	12	0	0	0	0	0	0	0	0	0	19	0
	Total	**21**	**0**	**2**	**0**	**0**	**2**	**0**	**0**	**0**	**12**	**27**	**2**
2006	**TC**	9	0	23	0	0	23	0	0	0	11	62	3
	FC	18	0	0	0	0	0	0	0	0	0	21	0
	Total	**27**	**0**	**23**	**0**	**0**	**23**	**0**	**0**	**0**	**11**	**83**	**3**

	Permanent Assets											
	Investments and Associates (net)			Subsidiaries (net)								
	Accounted with Equity Method	Non-consolidated		Non-consolidated Financials	Non-consolidated Non-Financials	Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)			
Total		Financials	Non-Financials							Total	Unclassified Assets	Total Assets
1	0	0	0	0	0	0	26	0	0	26	27	338
0	0	0	0	0	0	0	0	0	0	0	3	47
1	**0**	**0**	**0**	**0**	**0**	**0**	**26**	**0**	**0**	**26**	**29**	**385**
5	0	0	0	0	0	0	26	0	0	26	21	327
0	0	0	0	0	0	0	0	0	0	0	3	50
5	**0**	**0**	**0**	**0**	**0**	**0**	**26**	**0**	**0**	**26**	**23**	**377**
7	0	0	0	0	0	0	28	0	0	28	18	339
1	0	0	0	0	0	0	0	0	0	0	5	52
7	**0**	**0**	**0**	**0**	**0**	**0**	**28**	**0**	**0**	**28**	**23**	**391**
8	0	0	0	0	0	0	36	0	0	36	71	442
2	0	0	0	0	0	0	0	0	0	0	5	52
10	**0**	**0**	**0**	**0**	**0**	**0**	**36**	**0**	**0**	**36**	**76**	**494**
9	0	0	0	0	0	0	35	0	0	35	66	607
2	0	0	0	0	0	0	0	0	0	0	10	49
11	**0**	**0**	**0**	**0**	**0**	**0**	**35**	**0**	**0**	**35**	**76**	**656**

				Shareholders' Equity							
							Total Income (Loss)				
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Previous Years	Current Year	Total	Total	Total Liabilities
41	2	0	49	224	0	8,604	-8,547	1	-8,546	282	337
20	0	0	40	0	0	0	0	0	0	0	48
61	**2**	**0**	**89**	**224**	**0**	**8,604**	**-8,547**	**1**	**-8,546**	**282**	**385**
16	1	0	24	215	0	8,278	-8,223	25	-8,198	295	327
23	0	0	42	0	0	0	0	0	0	0	50
38	**1**	**0**	**66**	**215**	**0**	**8,278**	**-8,223**	**25**	**-8,198**	**295**	**377**
12	4	0	23	216	0	8,353	-8,297	38	-8,260	309	339
23	0	0	42	0	0	0	0	0	0	0	52
35	**4**	**0**	**64**	**216**	**0**	**8,353**	**-8,297**	**38**	**-8,260**	**309**	**391**
15	3	0	39	258	0	10,507	-10,436	61	-10,375	390	439
23	0	0	42	0	0	0	0	0	0	0	55
38	**3**	**0**	**81**	**258**	**0**	**10,507**	**-10,436**	**61**	**-10,375**	**390**	**494**
17	1	0	93	238	1	9,844	-9,829	211	-9,617	466	591
26	0	0	47	0	0	0	0	0	0	0	66
43	**1**	**0**	**140**	**238**	**1**	**9,844**	**-9,829**	**211**	**-9,617**	**466**	**656**

Banks Under the Deposit Insurance Fund

Off Balance-Sheet Commitments

(EUR Million)

		Guarantees and Warranties						Commitments			Derivative Financial Instruments			
												Trading Transactions		
Year	Period	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	Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2010	**TC**	32	0	0	0	0	32	1,194	0	1,194	0	0	0	0
	FC	46	0	0	0	0	46	0	0	0	0	0	0	0
	Total	**78**	**0**	**0**	**0**	**0**	**78**	**1,194**	**0**	**1,194**	**0**	**0**	**0**	**0**
2009	**TC**	35	0	0	0	0	35	1,449	0	1,449	0	0	0	0
	FC	50	0	0	0	0	50	0	0	0	0	0	0	0
	Total	**85**	**0**	**0**	**0**	**0**	**85**	**1,449**	**0**	**1,449**	**0**	**0**	**0**	**0**
2008	**TC**	39	0	0	0	0	39	0	0	0	0	0	0	0
	FC	53	0	0	0	0	53	0	0	0	0	0	0	0
	Total	**91**	**0**	**0**	**0**	**0**	**91**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
2007	**TC**	53	0	0	0	0	53	0	0	0	0	0	0	0
	FC	62	0	0	0	0	62	0	0	0	0	0	0	0
	Total	**115**	**0**	**0**	**0**	**0**	**115**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
2006	**TC**	56	0	0	0	0	56	0	0	0	0	0	0	0
	FC	87	0	0	0	0	87	0	0	0	0	0	0	0
	Total	**143**	**0**	**0**	**0**	**0**	**144**	**0**	**0**	**0**	**0**	**0**	**0**	**0**

Income-Expenditure

(EUR Million)

	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
Year	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	5	13	0	1	19	0	0	0	0	19	2	0	2	0
2009	1	16	0	1	18	0	0	0	0	18	1	0	1	0
2008	6	48	1	1	56	0	0	0	0	56	2	0	1	0
2007	5	55	18	1	79	0	0	1	1	78	3	0	3	10
2006	3	35	37	36	112	0	0	0	1	111	3	0	3	4

					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	6	426	0	432	1,659
0	0	0	0	0	1	65	0	66	113
0	**0**	**0**	**0**	**0**	**8**	**491**	**0**	**499**	**1,772**
0	0	0	0	0	6	412	0	418	1,901
0	0	0	0	0	1	64	0	65	115
0	**0**	**0**	**0**	**0**	**7**	**476**	**0**	**483**	**2,016**
0	0	0	0	0	5	438	0	443	482
0	0	0	0	0	1	68	0	70	122
0	**0**	**0**	**0**	**0**	**6**	**506**	**0**	**513**	**604**
0	0	0	0	0	25	545	0	570	624
0	0	0	0	0	1	83	0	84	146
0	**0**	**0**	**0**	**0**	**26**	**629**	**0**	**655**	**770**
0	0	0	0	0	23	503	0	526	582
0	0	0	0	0	1	87	0	88	175
0	**0**	**0**	**0**	**0**	**24**	**589**	**0**	**614**	**757**

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	Proft/Loss From Equity Method Applied Subsidiar.	Net Monetory 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	21	56	40	15	1	0	0	0	1	0	1	0	1
31	7	57	9	15	33	0	0	0	33	-8	25	0	25
9	5	71	7	16	48	0	0	0	48	-11	38	0	38
-2	18	106	8	23	75	0	0	0	75	-14	61	0	61
58	58	234	5	18	211	0	0	0	211	0	211	0	211

Banks Under the Deposit Insurance Fund 2006-2010

Ratios

(%)

	2010	2009	2008	2007	2006
Capital Ratios					
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
Balance-Sheet Ratios					
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
Assets Quality					
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
Liquidity					
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
Profitability					
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
Income-Expenditure Structure					
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
(EUR Million)

		Liquid Assets									Loans and Receivables		
					Financial Assets (net)								
Year	Period	Cash and Central Bank	Banks	Money Market Securities	Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total	Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
2010	**TC**	0	183	0	101	0	0	0	101	284	0	21	20
	FC	0	44	0	0	0	0	0	0	44	0	4	4
	Total	**0**	**227**	**0**	**101**	**0**	**0**	**0**	**101**	**328**	**0**	**25**	**24**
2009	**TC**	0	100	3	172	0	0	0	172	275	0	24	19
	FC	0	47	0	0	0	0	0	0	47	0	4	4
	Total	**0**	**147**	**3**	**172**	**0**	**0**	**0**	**172**	**322**	**0**	**29**	**23**
2008	**TC**	0	231	2	53	0	0	0	53	286	2	32	27
	FC	0	47	0	0	0	0	0	0	47	1	3	3
	Total	**0**	**278**	**2**	**53**	**0**	**0**	**0**	**53**	**333**	**2**	**35**	**30**
2007	**TC**	0	320	1	6	0	0	0	6	327	1	42	35
	FC	0	44	0	0	0	0	0	0	44	2	3	3
	Total	**0**	**364**	**1**	**6**	**0**	**0**	**0**	**6**	**371**	**3**	**45**	**38**
2006	**TC**	0	303	0	194	0	0	0	194	498	2	48	41
	FC	0	37	0	0	0	0	0	0	37	2	3	3
	Total	**0**	**340**	**0**	**194**	**0**	**0**	**0**	**194**	**535**	**4**	**51**	**44**

Liabilities
(EUR Million)

			Non-Deposit Funds					Other Liabilities					
Year	Period	Deposits	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	0	1	0	0	1	0	0	0	0	4	2
	FC	7	0	0	0	0	0	0	0	0	0	20	0
	Total	**12**	**0**	**1**	**0**	**0**	**1**	**0**	**0**	**0**	**0**	**24**	**2**
2009	**TC**	5	0	2	0	0	2	0	0	0	0	5	2
	FC	8	0	0	0	0	0	0	0	0	0	20	0
	Total	**13**	**0**	**2**	**0**	**0**	**2**	**0**	**0**	**0**	**0**	**25**	**2**
2008	**TC**	6	0	1	0	0	1	0	0	0	0	4	2
	FC	10	0	0	0	0	0	0	0	0	0	19	0
	Total	**17**	**0**	**1**	**0**	**0**	**1**	**0**	**0**	**0**	**0**	**23**	**2**
2007	**TC**	9	0	2	0	0	2	0	0	0	12	8	2
	FC	12	0	0	0	0	0	0	0	0	0	19	0
	Total	**21**	**0**	**2**	**0**	**0**	**2**	**0**	**0**	**0**	**12**	**27**	**2**
2006	**TC**	9	0	23	0	0	23	0	0	0	11	62	3
	FC	18	0	0	0	0	0	0	0	0	0	21	0
	Total	**27**	**0**	**23**	**0**	**0**	**23**	**0**	**0**	**0**	**11**	**83**	**3**

	Permanent Assets											
	Investments and Associates (net)			Subsidiaries (net)								
	Accounted with Equity Method	Non-consolidated		Non-consolidated Financials	Non-consolidated Non-Financials	Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)			
Total		Financials	Non-Financials							Total	Unclassified Assets	Total Assets
1	0	0	0	0	0	0	26	0	0	26	27	338
0	0	0	0	0	0	0	0	0	0	0	3	47
1	**0**	**0**	**0**	**0**	**0**	**0**	**26**	**0**	**0**	**26**	**29**	**385**
5	0	0	0	0	0	0	26	0	0	26	21	327
0	0	0	0	0	0	0	0	0	0	0	3	50
5	**0**	**0**	**0**	**0**	**0**	**0**	**26**	**0**	**0**	**26**	**23**	**377**
7	0	0	0	0	0	0	28	0	0	28	18	339
1	0	0	0	0	0	0	0	0	0	0	5	52
7	**0**	**0**	**0**	**0**	**0**	**0**	**28**	**0**	**0**	**28**	**23**	**391**
8	0	0	0	0	0	0	36	0	0	36	71	442
2	0	0	0	0	0	0	0	0	0	0	5	52
10	**0**	**0**	**0**	**0**	**0**	**0**	**36**	**0**	**0**	**36**	**76**	**494**
9	0	0	0	0	0	0	35	0	0	35	66	607
2	0	0	0	0	0	0	0	0	0	0	10	49
11	**0**	**0**	**0**	**0**	**0**	**0**	**35**	**0**	**0**	**35**	**76**	**656**

				Shareholders' Equity							
							Total Income (Loss)				
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Previous Years	Current Year	Total	Total	Total Liabilities
41	2	0	49	224	0	8,604	-8,547	1	-8,546	282	337
20	0	0	40	0	0	0	0	0	0	0	48
61	**2**	**0**	**89**	**224**	**0**	**8,604**	**-8,547**	**1**	**-8,546**	**282**	**385**
16	1	0	24	215	0	8,278	-8,223	25	-8,198	295	327
23	0	0	42	0	0	0	0	0	0	0	50
38	**1**	**0**	**66**	**215**	**0**	**8,278**	**-8,223**	**25**	**-8,198**	**295**	**377**
12	4	0	23	216	0	8,353	-8,297	38	-8,260	309	339
23	0	0	42	0	0	0	0	0	0	0	52
35	**4**	**0**	**64**	**216**	**0**	**8,353**	**-8,297**	**38**	**-8,260**	**309**	**391**
15	3	0	39	258	0	10,507	-10,436	61	-10,375	390	439
23	0	0	42	0	0	0	0	0	0	0	55
38	**3**	**0**	**81**	**258**	**0**	**10,507**	**-10,436**	**61**	**-10,375**	**390**	**494**
17	1	0	93	238	1	9,844	-9,829	211	-9,617	466	591
26	0	0	47	0	0	0	0	0	0	0	66
43	**1**	**0**	**140**	**238**	**1**	**9,844**	**-9,829**	**211**	**-9,617**	**466**	**656**

Birleşik Fon Bankası A.Ş.

Off Balance-Sheet Commitments

(EUR Million)

		Guarantees and Warranties						Commitments			Derivative Financial Instruments			
												Trading Transactions		
Year	Period	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	Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2010	**TC**	32	0	0	0	0	32	1,194	0	1,194	0	0	0	0
	FC	46	0	0	0	0	46	0	0	0	0	0	0	0
	Total	**78**	**0**	**0**	**0**	**0**	**78**	**1,194**	**0**	**1,194**	**0**	**0**	**0**	**0**
2009	**TC**	35	0	0	0	0	35	1,449	0	1,449	0	0	0	0
	FC	50	0	0	0	0	50	0	0	0	0	0	0	0
	Total	**85**	**0**	**0**	**0**	**0**	**85**	**1,449**	**0**	**1,449**	**0**	**0**	**0**	**0**
2008	**TC**	39	0	0	0	0	39	0	0	0	0	0	0	0
	FC	53	0	0	0	0	53	0	0	0	0	0	0	0
	Total	**91**	**0**	**0**	**0**	**0**	**91**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
2007	**TC**	53	0	0	0	0	53	0	0	0	0	0	0	0
	FC	62	0	0	0	0	62	0	0	0	0	0	0	0
	Total	**115**	**0**	**0**	**0**	**0**	**115**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
2006	**TC**	56	0	0	0	0	56	0	0	0	0	0	0	0
	FC	87	0	0	0	0	87	0	0	0	0	0	0	0
	Total	**143**	**0**	**0**	**0**	**0**	**144**	**0**	**0**	**0**	**0**	**0**	**0**	**0**

Income-Expenditure

(EUR Million)

	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
Year	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	5	13	0	1	19	0	0	0	0	19	2	0	2	0
2009	1	16	0	1	18	0	0	0	0	18	1	0	1	0
2008	6	48	1	1	56	0	0	0	0	56	2	0	1	0
2007	5	55	18	1	79	0	0	1	1	78	3	0	3	10
2006	3	35	37	36	112	0	0	0	1	111	3	0	3	4

					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	6	426	0	432	1,659
0	0	0	0	0	1	65	0	66	113
0	**0**	**0**	**0**	**0**	**8**	**491**	**0**	**499**	**1,772**
0	0	0	0	0	6	412	0	418	1,901
0	0	0	0	0	1	64	0	65	115
0	**0**	**0**	**0**	**0**	**7**	**476**	**0**	**483**	**2,016**
0	0	0	0	0	5	438	0	443	482
0	0	0	0	0	1	68	0	70	122
0	**0**	**0**	**0**	**0**	**6**	**506**	**0**	**513**	**604**
0	0	0	0	0	25	545	0	570	624
0	0	0	0	0	1	83	0	84	146
0	**0**	**0**	**0**	**0**	**26**	**629**	**0**	**655**	**770**
0	0	0	0	0	23	503	0	526	582
0	0	0	0	0	1	87	0	88	175
0	**0**	**0**	**0**	**0**	**24**	**589**	**0**	**614**	**757**

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	Proft/Loss From Equity Method Applied Subsidiar.	Net Monetory 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	21	56	40	15	1	0	0	0	1	0	1	0	1
31	7	57	9	15	33	0	0	0	33	-8	25	0	25
9	5	71	7	16	48	0	0	0	48	-11	38	0	38
-2	18	106	8	23	75	0	0	0	75	-14	61	0	61
58	58	234	5	18	211	0	0	0	211	0	211	0	211

Birleşik Fon Bankası A.Ş.

2006-2010

Ratios

(%)

	2010	2009	2008	2007	2006
Capital Ratios					
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
Balance-Sheet Ratios					
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
Assets Quality					
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
Liquidity					
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
Profitability					
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
Income-Expenditure Structure					
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

(EUR Million)

		Liquid Assets									Loans and Receivables		
					Financial Assets (net)								
Year	Period	Cash and Central Bank	Banks	Money Market Securities	Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total	Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
2010	**TC**	1,417	1,378	4,080	2,380	8,282	925	105	11,692	18,568	32,037	2,354	1,831
	FC	2,536	720	0	668	905	181	5	1,759	5,016	7,061	51	51
	Total	**3,953**	**2,098**	**4,080**	**3,048**	**9,187**	**1,105**	**111**	**13,451**	**23,583**	**39,097**	**2,405**	**1,882**
2009	**TC**	1,537	411	1,359	2,160	6,517	908	79	9,664	12,970	24,380	2,276	1,736
	FC	1,601	1,702	433	315	698	173	8	1,194	4,929	5,033	77	37
	Total	**3,137**	**2,112**	**1,792**	**2,474**	**7,215**	**1,081**	**88**	**10,858**	**17,899**	**29,413**	**2,353**	**1,773**
2008	**TC**	1,841	149	1,476	1,339	4,096	2,094	310	7,840	11,306	23,996	1,238	934
	FC	2,025	1,895	18	469	687	171	13	1,341	5,280	6,045	2	1
	Total	**3,867**	**2,045**	**1,495**	**1,808**	**4,783**	**2,266**	**323**	**9,180**	**16,586**	**30,041**	**1,240**	**936**
2007	**TC**	1,216	302	665	1,823	5,580	679	0	8,082	10,265	24,652	872	703
	FC	2,045	2,017	0	434	667	157	3	1,261	5,323	6,111	10	7
	Total	**3,260**	**2,318**	**665**	**2,257**	**6,246**	**837**	**3**	**9,344**	**15,587**	**30,763**	**882**	**710**
2006	**TC**	690	1,109	251	1,290	2,705	128	4	4,128	6,177	13,460	486	437
	FC	1,577	3,891	0	292	504	177	2	975	6,444	4,526	6	6
	Total	**2,268**	**5,000**	**251**	**1,582**	**3,210**	**304**	**7**	**5,103**	**12,622**	**17,986**	**493**	**442**

Liabilities

(EUR Million)

			Non-Deposit Funds					Other Liabilities					
Year	Period	Deposits	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**	25,632	2,858	972	0	0	3,831	365	325	0	90	1,108	720
	FC	12,492	9,218	172	0	0	9,390	202	18	0	866	708	205
	Total	**38,124**	**12,076**	**1,145**	**0**	**0**	**13,221**	**567**	**343**	**0**	**956**	**1,816**	**925**
2009	**TC**	18,642	1,886	523	0	0	2,409	222	230	0	86	782	544
	FC	11,866	5,604	1	0	0	5,605	124	25	0	1,042	264	58
	Total	**30,508**	**7,490**	**524**	**0**	**0**	**8,014**	**346**	**255**	**0**	**1,128**	**1,046**	**602**
2008	**TC**	16,482	1,947	753	0	0	2,700	330	420	0	42	700	617
	FC	11,754	7,146	238	0	0	7,384	269	30	0	1,007	342	56
	Total	**28,236**	**9,094**	**991**	**0**	**0**	**10,085**	**599**	**450**	**0**	**1,050**	**1,042**	**673**
2007	**TC**	16,134	2,951	915	0	0	3,865	907	22	0	0	748	908
	FC	14,034	4,593	45	0	0	4,638	195	10	0	395	105	76
	Total	**30,168**	**7,543**	**959**	**0**	**0**	**8,503**	**1,102**	**32**	**0**	**395**	**853**	**983**
2006	**TC**	10,033	1,433	704	0	0	2,137	178	7	0	164	506	212
	FC	10,178	3,532	120	0	0	3,652	42	1	0	270	110	52
	Total	**20,211**	**4,965**	**824**	**0**	**0**	**5,790**	**221**	**8**	**0**	**435**	**616**	**264**

	Permanent Assets											
	Investments and Associates (net)			Subsidiaries (net)								
	Accounted with Equity Method	Non-consolidated				Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)			
Total		Financials	Non-Financials	Non-consolidated Financials	Non-consolidated Non-Financials					Total	Unclassified Assets	Total Assets
32,560	0	0	5	447	10	3	643	168	25	1,301	947	53,376
7,061	0	0	0	79	0	0	0	0	0	79	437	12,593
39,621	**0**	**0**	**5**	**526**	**10**	**3**	**643**	**168**	**25**	**1,381**	**1,384**	**65,969**
24,920	0	0	5	368	10	1	628	169	11	1,191	802	39,884
5,073	0	0	0	120	0	0	0	0	0	120	159	10,281
29,993	**0**	**0**	**5**	**488**	**10**	**1**	**628**	**169**	**11**	**1,311**	**961**	**50,165**
24,299	0	0	3	321	6	0	577	219	12	1,137	624	37,366
6,046	0	0	0	207	0	0	0	0	0	207	228	11,761
30,345	**0**	**0**	**3**	**528**	**6**	**0**	**577**	**219**	**12**	**1,344**	**852**	**49,127**
24,821	0	0	2	409	5	0	622	268	19	1,326	814	37,226
6,113	0	0	0	227	0	0	0	0	0	227	545	12,209
30,935	**0**	**0**	**2**	**637**	**5**	**0**	**622**	**268**	**19**	**1,553**	**1,359**	**49,435**
13,510	0	0	2	238	3	0	353	150	26	772	340	20,799
4,527	0	0	0	138	0	0	0	0	0	138	133	11,242
18,036	**0**	**0**	**2**	**376**	**3**	**0**	**353**	**150**	**26**	**910**	**473**	**32,041**

				Shareholders' Equity							
							Total Income (Loss)				
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Previous Years	Current Year	Total	Total	Total Liabilities
830	166	11	3,616	3,972	743	3,171	116	950	1,066	8,952	42,031
35	0	2	2,036	0	20	0	0	0	0	20	23,938
865	**166**	**13**	**5,652**	**3,972**	**763**	**3,171**	**116**	**950**	**1,066**	**8,972**	**65,969**
673	144	14	2,697	3,409	634	2,282	49	965	1,014	7,339	31,086
45	0	9	1,568	0	40	0	0	0	0	40	19,078
719	**144**	**23**	**4,264**	**3,409**	**674**	**2,282**	**49**	**965**	**1,014**	**7,378**	**50,165**
621	129	9	2,868	3,078	527	1,911	30	649	679	6,195	28,246
27	0	27	1,759	0	-17	0	0	0	0	-17	20,881
648	**129**	**36**	**4,627**	**3,078**	**510**	**1,911**	**30**	**649**	**679**	**6,179**	**49,127**
599	201	8	3,393	3,179	775	1,565	8	994	1,002	6,522	29,914
23	0	35	838	0	11	0	0	0	0	11	19,520
622	**201**	**43**	**4,231**	**3,179**	**786**	**1,565**	**8**	**994**	**1,002**	**6,533**	**49,435**
483	124	4	1,679	1,501	824	593	143	789	932	3,849	17,699
21	0	23	519	0	-7	0	0	0	0	-7	14,342
504	**124**	**27**	**2,198**	**1,501**	**817**	**593**	**143**	**789**	**932**	**3,842**	**32,041**

Foreign Banks

Off Balance-Sheet Commitments

(EUR Million)

		Guarantees and Warranties						Commitments			Derivative Financial Instruments			
												Trading Transactions		
Year	Period	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	Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2010	**TC**	4,904	1	2	0	28	4,936	18,044	21,241	39,285	4,470	1,484	12,203	5,840
	FC	4,502	1,086	2,414	25	913	8,940	5,326	26,389	31,715	2,876	7,740	23,497	8,709
	Total	**9,406**	**1,088**	**2,416**	**25**	**940**	**13,875**	**23,370**	**47,630**	**71,000**	**7,346**	**9,224**	**35,701**	**14,549**
2009	**TC**	3,554	0	0	0	10	3,564	14,515	355	14,870	2,315	1,786	11,120	3,264
	FC	3,877	760	1,792	0	701	7,130	5,585	455	6,040	1,321	3,974	17,897	4,516
	Total	**7,430**	**760**	**1,792**	**0**	**711**	**10,694**	**20,100**	**810**	**20,910**	**3,636**	**5,759**	**29,017**	**7,780**
2008	**TC**	3,170	0	0	0	9	3,179	11,393	9,043	20,436	4,417	1,219	7,401	1,766
	FC	4,102	898	2,104	0	759	7,864	1,865	646	2,511	2,802	3,487	15,584	2,805
	Total	**7,272**	**899**	**2,104**	**0**	**768**	**11,043**	**13,258**	**9,689**	**22,947**	**7,220**	**4,706**	**22,984**	**4,571**
2007	**TC**	3,760	2	0	0	96	3,858	12,595	9,831	22,427	98	1,810	10,205	3,444
	FC	3,703	820	2,870	0	1,012	8,404	210	193	403	568	6,478	12,413	5,795
	Total	**7,463**	**821**	**2,870**	**0**	**1,108**	**12,261**	**12,806**	**10,024**	**22,830**	**666**	**8,288**	**22,618**	**9,239**
2006	**TC**	2,012	2	0	0	83	2,097	8,481	6	8,488	106	1,870	6,204	1,465
	FC	3,530	696	1,976	0	670	6,873	156	0	156	378	6,192	9,093	4,386
	Total	**5,541**	**698**	**1,976**	**0**	**753**	**8,969**	**8,638**	**6**	**8,644**	**484**	**8,063**	**15,297**	**5,851**

Income-Expenditure

(EUR Million)

	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
Year	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	4,753	86	990	174	6,002	1,840	367	170	2,377	3,625	1,005	168	837	38
2009	5,009	93	1,013	230	6,346	2,020	484	182	2,686	3,660	975	157	818	35
2008	5,019	201	1,147	253	6,619	2,681	592	354	3,627	2,993	919	166	753	50
2007	4,635	289	1,154	265	6,343	2,585	642	336	3,564	2,780	929	188	742	24
2006	2,513	194	607	249	3,562	1,324	507	130	1,961	1,601	620	120	500	56

					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	
3	0	64	19,595	24,065	58,273	87,825	25,906	172,004	240,289
225	3,022	34	43,226	46,102	2,252	24,673	4,784	31,709	118,466
228	**3,022**	**98**	**62,822**	**70,168**	**60,525**	**112,498**	**30,690**	**203,713**	**358,755**
0	0	56	16,226	18,540	29,362	52,624	19,159	101,145	138,120
173	34	28	26,621	27,943	2,261	17,544	4,485	24,290	65,402
173	**34**	**84**	**42,847**	**46,483**	**31,623**	**70,168**	**23,644**	**125,434**	**203,521**
1	0	8	10,395	14,812	26,875	29,499	13,902	70,277	108,704
113	28	33	22,050	24,852	1,898	15,507	4,216	21,621	56,848
114	**28**	**42**	**32,445**	**39,664**	**28,773**	**45,006**	**18,118**	**91,898**	**165,552**
14	0	420	15,893	15,991	33,476	22,539	10,410	66,426	108,701
112	540	111	25,451	26,019	2,164	8,599	3,201	13,964	48,790
126	**540**	**532**	**41,343**	**42,010**	**35,640**	**31,138**	**13,612**	**80,390**	**157,491**
0	0	27	9,567	9,673	25,452	6,787	7	32,246	52,503
67	154	51	19,943	20,322	2,095	4,580	49	6,724	34,075
67	**154**	**78**	**29,510**	**29,994**	**27,548**	**11,367**	**56**	**38,970**	**86,578**

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	Proft/Loss From Equity Method Applied Subsidiar.	Net Monetory 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)
-382	417	4,535	617	2,728	1,191	0	0	0	1,191	-250	941	9	950
-222	303	4,593	1,145	2,328	1,121	0	0	0	1,121	-243	877	87	965
-305	270	3,761	703	2,224	834	0	0	0	834	-181	653	-3	649
4	382	3,932	395	2,314	1,223	0	0	0	1,223	-230	993	1	994
26	642	2,824	319	1,541	965	0	5	0	970	-181	789	0	789

Foreign Banks

2006-2010

Ratios

(%)

	2010	2009	2008	2007	2006
Capital Ratios					
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
Balance-Sheet Ratios					
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
Assets Quality					
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
Liquidity					
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
Profitability					
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
Income-Expenditure Structure					
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
(EUR Million)

		Liquid Assets									Loans and Receivables		
					Financial Assets (net)								
Year	Period	Cash and Central Bank	Banks	Money Market Securities	Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total	Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
2010	**TC**	0	1	0	67	0	53	0	120	121	105	3	3
	FC	35	53	0	14	0	56	0	71	159	136	0	0
	Total	**35**	**54**	**0**	**82**	**1**	**109**	**0**	**191**	**280**	**241**	**3**	**3**
2009	**TC**	1	0	0	69	0	54	0	122	123	95	3	3
	FC	21	23	0	29	0	63	0	92	136	69	0	0
	Total	**22**	**23**	**0**	**97**	**0**	**116**	**0**	**214**	**259**	**163**	**3**	**3**
2008	**TC**	0	9	0	52	0	17	0	69	79	66	3	3
	FC	19	5	0	29	0	55	0	84	109	87	0	0
	Total	**20**	**15**	**0**	**81**	**0**	**72**	**0**	**154**	**188**	**153**	**3**	**3**
2007	**TC**	0	0	0	6	0	10	0	16	16	44	4	4
	FC	16	2	0	45	0	24	0	70	88	31	0	0
	Total	**16**	**2**	**0**	**51**	**0**	**35**	**0**	**86**	**104**	**75**	**4**	**4**
2006	**TC**	0	3	0	12	0	10	0	22	25	42	3	3
	FC	13	4	0	39	0	34	0	74	92	16	0	0
	Total	**14**	**8**	**0**	**51**	**0**	**44**	**0**	**96**	**117**	**57**	**3**	**3**

Liabilities
(EUR Million)

			Non-Deposit Funds					Other Liabilities					
Year	Period	Deposits	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**	40	0	23	0	0	23	0	0	0	0	0	3
	FC	115	212	0	0	0	212	0	0	0	0	1	4
	Total	**155**	**212**	**23**	**0**	**0**	**235**	**0**	**0**	**0**	**0**	**1**	**8**
2009	**TC**	6	0	49	0	0	49	0	0	0	0	0	0
	FC	78	178	0	0	0	178	0	0	0	0	1	2
	Total	**84**	**178**	**49**	**0**	**0**	**227**	**0**	**0**	**0**	**0**	**1**	**2**
2008	**TC**	2	1	25	0	0	25	0	0	0	0	0	1
	FC	44	165	0	0	0	165	9	0	0	0	1	2
	Total	**46**	**166**	**25**	**0**	**0**	**191**	**9**	**0**	**0**	**0**	**2**	**3**
2007	**TC**	7	1	2	0	0	3	0	0	0	0	0	0
	FC	43	89	0	0	0	89	0	0	0	8	2	1
	Total	**50**	**90**	**2**	**0**	**0**	**92**	**0**	**0**	**0**	**8**	**2**	**1**
2006	**TC**	7	1	22	0	0	23	0	0	0	0	0	0
	FC	43	67	0	0	0	67	0	0	0	9	1	1
	Total	**50**	**68**	**22**	**0**	**0**	**90**	**0**	**0**	**0**	**9**	**1**	**1**

	Permanent Assets											
	Investments and Associates (net)			Subsidiaries (net)								
	Accounted with Equity Method	Non-consolidated				Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)			
Total		Financials	Non-Financials	Non-consolidated Financials	Non-consolidated Non-Financials					Total	Unclassified Assets	Total Assets
105	0	0	0	17	0	0	11	1	0	29	4	260
136	0	0	0	0	0	0	0	0	0	0	1	295
241	**0**	**0**	**0**	**17**	**0**	**0**	**11**	**1**	**0**	**29**	**5**	**555**
95	0	0	0	15	0	0	10	1	0	27	1	246
69	0	0	0	0	0	0	0	0	0	0	0	205
163	**0**	**0**	**0**	**15**	**0**	**0**	**10**	**1**	**0**	**27**	**1**	**451**
66	0	0	0	13	0	0	9	0	0	23	11	179
87	0	0	0	0	0	0	0	0	0	0	0	196
153	**0**	**0**	**0**	**13**	**0**	**0**	**9**	**0**	**0**	**23**	**11**	**375**
44	0	0	0	16	0	0	11	0	1	28	2	90
31	0	0	0	0	0	0	0	0	0	0	0	119
75	**0**	**0**	**0**	**16**	**0**	**0**	**11**	**0**	**1**	**28**	**2**	**209**
42	0	0	0	13	0	0	11	0	1	25	2	94
16	0	0	0	0	0	0	0	0	0	0	0	107
57	**0**	**0**	**0**	**13**	**0**	**0**	**11**	**0**	**1**	**25**	**2**	**201**

				Shareholders' Equity							
							Total Income (Loss)				
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Previous Years	Current Year	Total	Total	Total Liabilities
6	1	0	10	117	4	1	15	12	26	149	222
0	0	0	6	0	0	0	0	0	0	0	333
7	**1**	**0**	**16**	**117**	**4**	**1**	**15**	**12**	**26**	**149**	**555**
5	1	0	6	112	4	1	3	12	15	132	192
0	0	0	3	0	0	0	0	0	0	0	258
5	**1**	**0**	**9**	**112**	**4**	**1**	**3**	**12**	**15**	**132**	**451**
4	1	0	5	113	4	1	2	1	3	121	153
0	0	0	12	0	0	0	0	0	0	0	222
4	**1**	**0**	**17**	**113**	**4**	**1**	**2**	**1**	**3**	**121**	**375**
3	0	0	4	24	19	1	7	2	8	52	66
0	0	0	11	0	0	0	0	0	0	0	143
3	**0**	**0**	**14**	**24**	**19**	**1**	**7**	**2**	**8**	**52**	**209**
2	1	0	3	22	18	1	4	3	6	47	80
0	0	0	11	0	0	0	0	0	0	0	121
2	**1**	**0**	**15**	**22**	**18**	**1**	**4**	**3**	**6**	**47**	**201**

Arap Türk Bankası A.Ş.

Off Balance-Sheet Commitments

(EUR Million)

		Guarantees and Warranties						Commitments			Derivative Financial Instruments			
												Trading Transactions		
Year	Period	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	Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2010	**TC**	3	0	0	0	0	3	3	0	3	0	0	22	0
	FC	606	7	145	0	0	758	0	0	0	0	0	22	0
	Total	**609**	**7**	**145**	**0**	**0**	**761**	**3**	**0**	**3**	**0**	**0**	**44**	**0**
2009	**TC**	1	0	0	0	0	1	3	0	3	0	0	36	0
	FC	404	8	134	0	0	545	65	0	65	0	0	36	0
	Total	**404**	**8**	**134**	**0**	**0**	**546**	**68**	**0**	**68**	**0**	**0**	**72**	**0**
2008	**TC**	1	0	0	0	0	1	2	0	2	0	10	0	130
	FC	251	0	81	0	6	338	15	0	15	0	11	49	132
	Total	**251**	**0**	**81**	**0**	**6**	**339**	**17**	**0**	**17**	**0**	**21**	**49**	**262**
2007	**TC**	1	0	0	0	0	1	3	0	3	0	0	0	0
	FC	105	0	64	0	0	169	0	0	0	0	0	0	0
	Total	**106**	**0**	**64**	**0**	**0**	**170**	**3**	**0**	**3**	**0**	**0**	**0**	**0**
2006	**TC**	1	0	0	0	0	1	1	0	1	0	0	0	0
	FC	70	0	58	0	21	149	0	0	0	0	0	45	0
	Total	**71**	**0**	**58**	**0**	**21**	**150**	**1**	**0**	**1**	**0**	**0**	**45**	**0**

Income-Expenditure

(EUR Million)

	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
Year	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	12	0	11	0	23	1	1	1	3	21	14	0	13	2
2009	12	0	17	0	29	1	2	3	6	24	11	0	11	0
2008	11	1	14	0	27	1	4	2	8	20	4	0	4	3
2007	6	0	9	0	16	2	5	2	8	8	4	0	4	1
2006	5	1	11	0	17	2	5	3	10	8	4	0	3	2

					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	22	22	73	8	0	81	109
0	0	0	22	22	25	152	0	177	957
0	**0**	**0**	**44**	**44**	**98**	**159**	**0**	**258**	**1,066**
0	0	5	41	41	57	6	0	64	108
0	0	5	41	41	14	132	0	145	796
0	**0**	**10**	**82**	**82**	**71**	**138**	**0**	**209**	**904**
0	0	0	140	140	5	1	0	6	149
0	0	0	192	192	0	100	0	100	646
0	**0**	**0**	**332**	**332**	**5**	**101**	**0**	**106**	**795**
0	0	0	0	0	5	1	0	7	10
0	0	0	0	0	0	96	0	96	265
0	**0**	**0**	**0**	**0**	**6**	**97**	**0**	**103**	**275**
0	0	0	0	0	7	1	0	8	10
0	0	0	45	45	0	50	0	50	244
0	**0**	**0**	**45**	**45**	**8**	**51**	**0**	**59**	**255**

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	Proft/Loss From Equity Method Applied Subsidiar.	Net Monetory 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	35	2	19	14	0	0	0	14	-3	12	0	12
-5	0	30	2	13	15	0	0	0	15	-3	12	0	12
-21	9	15	3	12	-1	0	0	0	-1	2	1	0	1
1	1	14	0	12	2	0	0	0	2	0	2	0	2
0	3	16	1	12	3	0	0	0	3	-1	3	0	3

Arap Türk Bankası A.Ş.

2006-2010

Ratios

(%)

	2010	2009	2008	2007	2006
Capital Ratios					
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
Balance-Sheet Ratios					
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
Assets Quality					
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
Liquidity					
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
Profitability					
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
Income-Expenditure Structure					
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

(EUR Million)

		Liquid Assets									Loans and Receivables		
					Financial Assets (net)								
Year	Period	Cash and Central Bank	Banks	Money Market Securities	Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total	Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
2010	**TC**	5	0	0	74	65	0	0	140	145	4	0	0
	FC	74	0	0	115	10	0	0	125	199	541	0	0
	Total	**79**	**0**	**0**	**189**	**75**	**0**	**0**	**265**	**343**	**545**	**0**	**0**
2009	**TC**	0	12	0	0	14	0	0	14	26	0	0	0
	FC	14	34	0	0	0	0	0	0	48	106	0	0
	Total	**14**	**45**	**0**	**0**	**14**	**0**	**0**	**14**	**74**	**106**	**0**	**0**
2008	**TC**	0	7	0	0	11	0	0	11	19	0	0	0
	FC	10	34	0	0	0	0	0	0	44	85	0	0
	Total	**10**	**42**	**0**	**0**	**11**	**0**	**0**	**11**	**63**	**85**	**0**	**0**
2007	**TC**	0	4	0	0	11	0	0	11	15	0	0	0
	FC	11	34	0	0	0	0	0	0	44	61	0	0
	Total	**11**	**38**	**0**	**0**	**11**	**0**	**0**	**11**	**60**	**62**	**0**	**0**
2006	**TC**	0	6	0	0	6	0	0	6	12	1	1	0
	FC	11	27	0	0	0	0	0	0	38	65	0	0
	Total	**11**	**33**	**0**	**0**	**6**	**0**	**0**	**6**	**50**	**66**	**1**	**0**

Liabilities

(EUR Million)

			Non-Deposit Funds					Other Liabilities					
Year	Period	Deposits	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**	92	0	0	0	0	0	0	0	0	0	17	0
	FC	133	20	0	0	0	20	0	0	0	0	571	8
	Total	**225**	**20**	**0**	**0**	**0**	**20**	**0**	**0**	**0**	**0**	**588**	**8**
2009	**TC**	0	0	0	0	0	0	0	0	0	0	0	0
	FC	58	10	0	0	0	10	0	0	0	0	77	2
	Total	**58**	**10**	**0**	**0**	**0**	**10**	**0**	**0**	**0**	**0**	**77**	**2**
2008	**TC**	0	0	0	0	0	0	0	0	0	0	0	0
	FC	33	12	0	0	0	12	0	0	0	0	72	7
	Total	**34**	**12**	**0**	**0**	**0**	**12**	**0**	**0**	**0**	**0**	**72**	**8**
2007	**TC**	0	0	0	0	0	0	0	0	0	0	0	0
	FC	25	21	0	0	0	21	0	0	0	0	48	6
	Total	**25**	**21**	**0**	**0**	**0**	**21**	**0**	**0**	**0**	**0**	**48**	**6**
2006	**TC**	0	0	0	0	0	0	0	0	0	0	0	0
	FC	19	37	0	0	0	37	0	0	0	0	40	3
	Total	**20**	**37**	**0**	**0**	**0**	**37**	**0**	**0**	**0**	**0**	**40**	**4**

	Permanent Assets											
	Investments and Associates (net)			Subsidiaries (net)								
	Accounted with Equity Method	Non-consolidated				Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)			
Total		Financials	Non-Financials	Non-consolidated Financials	Non-consolidated Non-Financials					Total	Unclassified Assets	Total Assets
4	0	0	0	0	0	0	4	0	0	4	0	154
541	0	0	0	0	0	0	0	0	0	0	0	739
545	**0**	**0**	**0**	**0**	**0**	**0**	**4**	**0**	**0**	**4**	**0**	**893**
0	0	0	0	0	0	0	4	0	0	4	0	30
106	0	0	0	0	0	0	0	0	0	0	0	154
106	**0**	**0**	**0**	**0**	**0**	**0**	**4**	**0**	**0**	**4**	**0**	**184**
1	0	0	0	0	0	0	4	0	0	4	1	25
85	0	0	0	0	0	0	0	0	0	0	0	129
85	**0**	**0**	**0**	**0**	**0**	**0**	**4**	**0**	**0**	**4**	**1**	**154**
0	0	0	0	0	0	0	5	0	0	5	1	22
61	0	0	0	0	0	0	0	0	0	0	0	106
62	**0**	**0**	**0**	**0**	**0**	**0**	**5**	**0**	**0**	**5**	**1**	**128**
1	0	0	0	0	0	0	5	0	0	5	1	19
65	0	0	0	0	0	0	0	0	0	0	0	103
66	**0**	**0**	**0**	**0**	**0**	**0**	**5**	**0**	**0**	**5**	**1**	**122**

				Shareholders' Equity							
							Total Income (Loss)				
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Previous Years	Current Year	Total	Total	Total Liabilities
1	2	0	20	26	0	1	9	13	22	49	161
1	0	0	579	0	0	0	0	0	0	0	732
1	**2**	**0**	**599**	**26**	**0**	**1**	**9**	**13**	**22**	**49**	**893**
0	1	0	2	25	0	1	0	9	9	34	36
0	0	0	80	0	0	0	0	0	0	0	148
1	**1**	**0**	**82**	**25**	**0**	**1**	**0**	**9**	**9**	**34**	**184**
1	2	0	3	15	0	1	4	7	11	26	29
0	0	0	79	0	0	0	0	0	0	0	125
1	**2**	**0**	**82**	**15**	**0**	**1**	**4**	**7**	**11**	**26**	**154**
1	1	0	2	18	0	1	0	5	5	24	26
0	0	0	55	0	0	0	0	0	0	0	101
1	**1**	**0**	**57**	**18**	**0**	**1**	**0**	**5**	**5**	**24**	**128**
1	1	0	2	17	1	0	0	2	2	20	22
0	0	0	43	0	0	0	0	0	0	0	99
1	**1**	**0**	**45**	**17**	**1**	**0**	**0**	**2**	**2**	**20**	**122**

Bank Mellat

Off Balance-Sheet Commitments

(EUR Million)

		Guarantees and Warranties						Commitments			Derivative Financial Instruments			
												Trading Transactions		
Year	Period	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	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	38	0	13	0	0	51	0	0	0	0	0	0	0
	Total	**38**	**0**	**14**	**0**	**0**	**51**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
2009	**TC**	0	0	0	0	0	0	0	0	0	0	0	0	0
	FC	9	0	8	0	0	16	17	0	17	0	0	0	0
	Total	**9**	**0**	**8**	**0**	**0**	**17**	**18**	**0**	**18**	**0**	**0**	**0**	**0**
2008	**TC**	0	0	0	0	1	1	0	0	0	0	0	0	0
	FC	2	0	12	0	0	14	0	0	0	0	0	0	0
	Total	**2**	**0**	**12**	**0**	**1**	**15**	**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	22	0	0	25	0	0	0	0	0	0	0
	Total	**3**	**0**	**22**	**0**	**0**	**25**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
2006	**TC**	0	0	0	0	0	0	0	0	0	0	0	0	0
	FC	2	0	7	0	0	10	0	0	0	0	0	0	0
	Total	**3**	**0**	**7**	**0**	**0**	**10**	**0**	**0**	**0**	**0**	**0**	**0**	**0**

Income-Expenditure

(EUR Million)

	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
Year	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	3	3	0	20	2	8	0	9	11	7	0	7	0
2009	9	1	2	0	12	1	4	0	5	7	5	0	5	0
2008	6	2	2	0	9	1	4	0	5	5	4	0	4	0
2007	5	2	2	0	9	0	4	0	4	5	3	0	3	0
2006	5	2	1	0	7	0	4	0	4	3	2	0	2	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	1
0	0	0	0	0	1	0	0	1	52
0	**0**	**0**	**0**	**0**	**1**	**0**	**0**	**1**	**53**
0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	34
0	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**34**
0	0	0	0	0	0	0	0	0	1
0	0	0	0	0	0	0	0	0	14
0	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**15**
0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	25
0	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**25**
0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	10
0	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**10**

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	Proft/Loss From Equity Method Applied Subsidiar.	Net Monetory 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	0	20	0	4	16	0	0	0	16	-3	13	0	13
1	0	13	0	3	11	0	0	0	11	-2	9	0	9
2	0	11	0	2	8	0	0	0	8	0	8	-2	7
0	1	9	0	3	6	0	0	0	6	-1	5	0	5
0	0	6	0	3	3	0	0	0	3	-1	2	0	2

Bank Mellat

2006-2010

Ratios

(%)

	2010	2009	2008	2007	2006
Capital Ratios					
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
Balance-Sheet Ratios					
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
Assets Quality					
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
Liquidity					
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
Profitability					
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
Income-Expenditure Structure					
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
(EUR Million)

		Liquid Assets									Loans and Receivables		
					Financial Assets (net)								
Year	Period	Cash and Central Bank	Banks	Money Market Securities	Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total	Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
2010	**TC**	11	601	551	307	240	0	0	547	1,710	863	158	147
	FC	87	36	0	4	0	0	0	4	127	247	0	0
	Total	**98**	**637**	**551**	**311**	**240**	**0**	**0**	**551**	**1,837**	**1,109**	**158**	**147**
2009	**TC**	84	140	303	144	431	0	0	575	1,102	744	188	173
	FC	58	52	0	7	15	0	0	22	131	216	0	0
	Total	**141**	**192**	**303**	**151**	**446**	**0**	**0**	**597**	**1,233**	**959**	**188**	**173**
2008	**TC**	59	19	657	68	353	0	0	421	1,155	899	122	97
	FC	86	1	0	64	15	0	0	79	166	255	0	0
	Total	**145**	**20**	**657**	**132**	**368**	**0**	**0**	**500**	**1,321**	**1,153**	**122**	**97**
2007	**TC**	143	51	235	33	237	0	0	270	699	896	68	57
	FC	111	417	0	13	18	0	0	30	559	236	0	0
	Total	**255**	**469**	**235**	**46**	**255**	**0**	**0**	**300**	**1,258**	**1,133**	**68**	**57**
2006	**TC**	5	471	216	50	573	0	0	623	1,315	637	48	31
	FC	12	809	0	8	13	0	0	21	842	299	0	0
	Total	**17**	**1,279**	**216**	**58**	**586**	**0**	**0**	**645**	**2,157**	**937**	**48**	**31**

Liabilities
(EUR Million)

			Non-Deposit Funds					Other Liabilities					
Year	Period	Deposits	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**	1,325	101	0	0	0	101	7	0	0	0	43	26
	FC	786	275	0	0	0	275	3	0	0	0	0	3
	Total	**2,111**	**376**	**0**	**0**	**0**	**376**	**9**	**0**	**0**	**0**	**43**	**29**
2009	**TC**	1,184	91	0	0	0	91	12	0	0	0	23	31
	FC	503	1	0	0	0	1	6	0	0	0	0	2
	Total	**1,687**	**92**	**0**	**0**	**0**	**92**	**19**	**0**	**0**	**0**	**24**	**34**
2008	**TC**	1,184	21	0	0	0	21	41	0	0	0	14	22
	FC	798	1	0	0	0	1	64	0	0	0	0	1
	Total	**1,982**	**21**	**0**	**0**	**0**	**21**	**105**	**0**	**0**	**0**	**14**	**24**
2007	**TC**	1,062	9	0	0	0	9	42	0	0	0	14	35
	FC	844	2	0	0	0	2	10	0	0	0	0	3
	Total	**1,906**	**11**	**0**	**0**	**0**	**11**	**51**	**0**	**0**	**0**	**14**	**38**
2006	**TC**	2,006	25	0	0	0	25	28	0	0	0	4	21
	FC	892	1	0	0	0	1	9	0	0	0	0	2
	Total	**2,898**	**26**	**0**	**0**	**0**	**26**	**37**	**0**	**0**	**0**	**4**	**23**

	Permanent Assets											
	Investments and Associates (net)			Subsidiaries (net)								
	Accounted with Equity Method	Non-consolidated				Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)			
Total		Financials	Non-Financials	Non-consolidated Financials	Non-consolidated Non-Financials					Total	Unclassified Assets	Total Assets
874	0	0	0	0	0	0	5	4	0	9	29	2,621
247	0	0	0	0	0	0	0	0	0	0	63	437
1,120	**0**	**0**	**0**	**0**	**0**	**0**	**5**	**4**	**0**	**9**	**92**	**3,058**
758	0	0	0	0	0	0	11	4	0	15	51	1,926
216	0	0	0	0	0	0	0	0	0	0	4	351
974	**0**	**0**	**0**	**0**	**0**	**0**	**11**	**4**	**0**	**15**	**55**	**2,277**
923	0	0	0	0	0	0	17	4	0	21	33	2,132
255	0	0	0	0	0	0	0	0	0	0	3	423
1,178	**0**	**0**	**0**	**0**	**0**	**0**	**17**	**4**	**0**	**21**	**36**	**2,555**
908	0	0	0	0	0	0	10	17	0	27	25	1,658
236	0	0	0	0	0	0	0	0	0	0	4	800
1,144	**0**	**0**	**0**	**0**	**0**	**0**	**10**	**17**	**0**	**27**	**29**	**2,458**
655	0	0	0	0	0	0	11	17	0	28	68	2,065
299	0	0	0	0	0	0	0	0	0	0	91	1,232
954	**0**	**0**	**0**	**0**	**0**	**0**	**11**	**17**	**0**	**28**	**158**	**3,297**

				Shareholders' Equity							
							Total Income (Loss)				
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Previous Years	Current Year	Total	Total	Total Liabilities
32	2	0	109	16	121	275	0	42	42	455	1,990
0	0	0	6	0	0	0	0	0	0	0	1,067
32	**2**	**0**	**115**	**16**	**121**	**275**	**0**	**42**	**42**	**455**	**3,058**
22	2	0	91	16	117	229	0	35	35	397	1,763
0	0	0	9	0	1	0	0	0	0	1	514
22	**2**	**0**	**100**	**16**	**118**	**229**	**0**	**35**	**35**	**398**	**2,277**
32	5	0	113	16	128	191	0	38	38	373	1,690
0	0	0	66	0	0	0	0	0	0	0	865
32	**5**	**0**	**179**	**16**	**128**	**191**	**0**	**38**	**38**	**373**	**2,555**
31	6	0	129	20	140	142	0	97	97	400	1,600
0	0	0	13	0	0	0	0	0	0	0	858
31	**6**	**0**	**141**	**20**	**141**	**142**	**0**	**97**	**97**	**400**	**2,458**
35	3	0	90	18	121	75	23	32	56	271	2,392
0	0	1	13	0	0	0	0	0	0	0	906
35	**3**	**1**	**103**	**18**	**121**	**75**	**23**	**32**	**56**	**271**	**3,297**

Citibank A.Ş.

Off Balance-Sheet Commitments

(EUR Million)

		Guarantees and Warranties						Commitments			Derivative Financial Instruments			
												Trading Transactions		
Year	Period	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	Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2010	**TC**	183	0	0	0	0	183	969	0	969	0	138	527	82
	FC	144	119	41	25	24	353	346	0	346	0	315	765	93
	Total	**327**	**119**	**41**	**25**	**24**	**536**	**1,315**	**0**	**1,315**	**0**	**453**	**1,292**	**175**
2009	**TC**	146	0	0	0	0	146	614	0	614	0	382	1,117	138
	FC	148	69	30	0	0	247	1	0	1	0	649	1,346	141
	Total	**294**	**69**	**30**	**0**	**0**	**393**	**615**	**0**	**615**	**0**	**1,031**	**2,463**	**280**
2008	**TC**	130	0	0	0	0	130	580	0	580	0	206	1,521	211
	FC	195	39	20	0	5	259	1	0	1	0	443	2,223	259
	Total	**325**	**39**	**20**	**0**	**5**	**389**	**581**	**0**	**581**	**0**	**649**	**3,744**	**470**
2007	**TC**	167	0	0	0	0	167	599	0	599	0	429	1,054	278
	FC	381	52	56	0	5	494	7	0	7	0	636	1,304	348
	Total	**548**	**52**	**56**	**0**	**5**	**661**	**606**	**0**	**606**	**0**	**1,065**	**2,358**	**626**
2006	**TC**	34	0	0	0	0	34	410	0	410	0	385	1,246	234
	FC	397	40	49	0	6	492	5	0	5	0	611	1,492	259
	Total	**431**	**40**	**49**	**0**	**6**	**526**	**414**	**0**	**414**	**0**	**995**	**2,737**	**493**

Income-Expenditure

(EUR Million)

	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
Year	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	153	14	64	18	249	81	4	0	86	164	2	10	-8	0
2009	214	15	32	38	299	128	3	0	131	168	3	7	-4	0
2008	249	31	35	41	355	151	7	0	158	197	2	7	-5	0
2007	252	53	63	37	404	185	13	0	198	207	3	8	-5	0
2006	148	23	61	21	253	93	16	0	109	144	7	6	1	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	748	748	14,635	87	0	14,722	16,622
0	0	0	1,172	1,172	196	538	0	734	2,605
0	**0**	**0**	**1,920**	**1,920**	**14,831**	**625**	**0**	**15,456**	**19,227**
0	0	0	1,637	1,637	10,134	104	0	10,238	12,636
0	0	0	2,137	2,137	158	484	0	642	3,026
0	**0**	**0**	**3,774**	**3,774**	**10,292**	**588**	**0**	**10,880**	**15,661**
0	0	0	1,938	1,938	12,184	185	0	12,370	15,017
0	0	0	2,925	2,925	275	4,007	0	4,282	7,467
0	**0**	**0**	**4,863**	**4,863**	**12,460**	**4,192**	**0**	**16,652**	**22,485**
0	0	0	1,762	1,762	16,036	97	0	16,133	18,662
0	0	0	2,287	2,287	433	221	0	654	3,442
0	**0**	**0**	**4,049**	**4,049**	**16,469**	**319**	**0**	**16,787**	**22,104**
0	0	0	1,864	1,864	15,445	76	0	15,521	17,829
0	0	0	2,361	2,361	528	218	0	746	3,604
0	**0**	**0**	**4,226**	**4,226**	**15,974**	**294**	**0**	**16,268**	**21,433**

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	Proft/Loss From Equity Method Applied Subsidiar.	Net Monetory 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)
11	71	237	26	157	55	0	0	0	55	-13	42	0	42
58	61	282	83	155	45	0	0	0	45	-9	35	0	35
24	60	275	64	164	48	0	0	0	48	-10	38	0	38
48	94	343	37	186	120	0	0	0	120	-23	97	0	97
12	67	223	37	139	47	0	0	0	47	-14	32	0	32

Citibank A.Ş.

2006-2010

Ratios

(%)

	2010	2009	2008	2007	2006
Capital Ratios					
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
Balance-Sheet Ratios					
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
Assets Quality					
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
Liquidity					
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
Profitability					
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
Income-Expenditure Structure					
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
(EUR Million)

		Liquid Assets									Loans and Receivables		
					Financial Assets (net)								
Year	Period	Cash and Central Bank	Banks	Money Market Securities	Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total	Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
2010	**TC**	182	38	594	161	1,423	351	91	2,026	2,840	6,785	449	325
	FC	648	106	0	126	122	42	5	295	1,049	2,073	0	0
	Total	**830**	**143**	**594**	**288**	**1,544**	**392**	**97**	**2,321**	**3,889**	**8,858**	**449**	**325**
2009	**TC**	297	0	327	67	856	305	79	1,307	1,930	4,767	411	274
	FC	338	303	0	38	157	20	7	221	862	1,710	0	0
	Total	**635**	**303**	**327**	**105**	**1,013**	**325**	**85**	**1,528**	**2,792**	**6,477**	**411**	**274**
2008	**TC**	487	0	0	41	782	288	95	1,206	1,693	4,279	191	132
	FC	452	308	0	39	103	22	10	174	934	1,643	0	0
	Total	**938**	**308**	**0**	**81**	**885**	**310**	**105**	**1,380**	**2,626**	**5,922**	**191**	**132**
2007	**TC**	69	1	0	199	1,070	0	0	1,270	1,340	4,190	145	118
	FC	334	344	0	17	107	23	0	147	826	1,882	0	0
	Total	**403**	**346**	**0**	**217**	**1,178**	**23**	**0**	**1,417**	**2,166**	**6,072**	**145**	**118**
2006	**TC**	80	34	0	98	312	0	0	410	524	2,676	89	85
	FC	386	1,144	0	22	160	24	0	206	1,736	1,007	0	0
	Total	**466**	**1,178**	**0**	**120**	**472**	**24**	**0**	**617**	**2,260**	**3,683**	**89**	**85**

Liabilities
(EUR Million)

			Non-Deposit Funds					Other Liabilities					
Year	Period	Deposits	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**	5,179	206	13	0	0	219	28	83	0	0	181	183
	FC	2,506	2,634	0	0	0	2,634	57	5	0	375	87	139
	Total	**7,685**	**2,840**	**13**	**0**	**0**	**2,853**	**85**	**88**	**0**	**375**	**268**	**322**
2009	**TC**	3,288	89	140	0	0	229	23	81	0	0	122	127
	FC	2,142	2,003	0	0	0	2,003	43	4	0	354	20	3
	Total	**5,431**	**2,092**	**140**	**0**	**0**	**2,232**	**66**	**85**	**0**	**354**	**142**	**130**
2008	**TC**	2,715	66	295	0	0	361	35	60	0	0	129	101
	FC	1,972	2,078	0	0	0	2,078	24	4	0	362	57	5
	Total	**4,687**	**2,144**	**295**	**0**	**0**	**2,439**	**59**	**64**	**0**	**362**	**185**	**106**
2007	**TC**	3,189	68	450	0	0	518	95	0	0	0	135	126
	FC	2,213	1,241	0	0	0	1,241	18	0	0	212	5	14
	Total	**5,403**	**1,308**	**450**	**0**	**0**	**1,758**	**114**	**0**	**0**	**212**	**140**	**140**
2006	**TC**	1,739	163	106	0	0	269	12	0	0	0	117	50
	FC	2,161	996	0	0	0	996	10	0	0	90	7	11
	Total	**3,899**	**1,159**	**106**	**0**	**0**	**1,265**	**22**	**0**	**0**	**90**	**124**	**61**

	Permanent Assets											
	Investments and Associates (net)			Subsidiaries (net)								
	Accounted with Equity Method	Non-consolidated				Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)			
Total		Financials	Non-Financials	Non-consolidated Financials	Non-consolidated Non-Financials					Total	Unclassified Assets	Total Assets
6,909	0	0	2	133	3	1	136	17	0	293	162	10,204
2,073	0	0	0	79	0	0	0	0	0	79	55	3,255
8,982	**0**	**0**	**2**	**212**	**3**	**1**	**136**	**17**	**0**	**372**	**217**	**13,459**
4,904	0	0	2	128	3	0	108	13	0	255	148	7,237
1,710	0	0	0	58	0	0	0	0	0	58	30	2,660
6,613	**0**	**0**	**2**	**186**	**3**	**0**	**108**	**13**	**0**	**313**	**178**	**9,896**
4,338	0	0	2	129	3	0	88	8	0	229	105	6,364
1,643	0	0	0	57	0	0	0	0	0	58	13	2,648
5,981	**0**	**0**	**2**	**186**	**3**	**0**	**88**	**8**	**0**	**286**	**118**	**9,012**
4,217	0	0	2	155	3	0	90	7	9	266	69	5,893
1,882	0	0	0	48	0	0	0	0	0	48	92	2,848
6,099	**0**	**0**	**2**	**203**	**3**	**0**	**90**	**7**	**9**	**315**	**162**	**8,741**
2,679	0	0	2	59	3	0	50	23	8	145	72	3,420
1,007	0	0	0	39	0	0	0	0	0	39	5	2,787
3,686	**0**	**0**	**2**	**98**	**3**	**0**	**50**	**23**	**8**	**184**	**77**	**6,208**

				Shareholders' Equity							
							Total Income (Loss)				
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Previous Years	Current Year	Total	Total	Total Liabilities
216	25	11	727	348	143	797	7	223	230	1,517	7,642
3	0	1	666	0	11	0	0	0	0	11	5,817
219	**25**	**12**	**1,393**	**348**	**154**	**797**	**7**	**223**	**230**	**1,528**	**13,459**
175	31	14	572	334	116	516	7	248	255	1,220	5,310
4	0	5	434	0	7	0	0	0	0	7	4,586
179	**31**	**19**	**1,006**	**334**	**123**	**516**	**7**	**248**	**255**	**1,228**	**9,896**
110	22	5	464	336	98	388	7	130	137	959	4,499
6	0	13	469	0	-5	0	0	0	0	-5	4,513
116	**22**	**18**	**932**	**336**	**92**	**388**	**7**	**130**	**137**	**954**	**9,012**
65	32	2	455	185	176	356	8	124	132	849	5,011
4	0	18	272	0	4	0	0	0	0	4	3,730
70	**32**	**20**	**727**	**185**	**180**	**356**	**8**	**124**	**132**	**853**	**8,741**
36	23	0	237	171	160	173	10	149	159	663	2,908
5	0	15	138	0	4	0	0	0	0	4	3,299
40	**23**	**15**	**376**	**171**	**164**	**173**	**10**	**149**	**159**	**668**	**6,208**

Denizbank A.Ş.

Off Balance-Sheet Commitments

(EUR Million)

		Guarantees and Warranties						Commitments			Derivative Financial Instruments			
												Trading Transactions		
Year	Period	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	Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2010	**TC**	1,432	0	2	0	0	1,433	2,677	10,281	12,958	415	177	1,709	1,235
	FC	1,202	86	783	0	134	2,204	3,274	8,957	12,231	778	1,955	4,415	1,902
	Total	**2,633**	**86**	**784**	**0**	**134**	**3,637**	**5,951**	**19,239**	**25,189**	**1,193**	**2,133**	**6,125**	**3,136**
2009	**TC**	928	0	0	0	0	928	2,441	0	2,442	413	67	1,079	683
	FC	807	56	422	0	141	1,425	2,189	0	2,189	745	937	3,226	874
	Total	**1,735**	**56**	**422**	**0**	**141**	**2,353**	**4,630**	**0**	**4,631**	**1,158**	**1,003**	**4,305**	**1,557**
2008	**TC**	710	0	0	0	0	710	1,862	0	1,862	435	87	590	91
	FC	804	42	571	0	88	1,505	1,578	0	1,578	609	309	1,619	328
	Total	**1,515**	**42**	**571**	**0**	**88**	**2,215**	**3,440**	**0**	**3,440**	**1,044**	**395**	**2,209**	**419**
2007	**TC**	891	0	0	0	0	891	1,788	0	1,789	0	54	925	865
	FC	838	47	858	0	105	1,848	0	0	0	0	1,822	842	787
	Total	**1,729**	**47**	**858**	**0**	**105**	**2,739**	**1,788**	**0**	**1,789**	**0**	**1,876**	**1,766**	**1,652**
2006	**TC**	692	0	0	0	0	692	1,473	0	1,474	0	189	212	235
	FC	818	77	572	0	42	1,509	53	0	53	0	1,923	166	374
	Total	**1,510**	**77**	**572**	**0**	**42**	**2,201**	**1,526**	**0**	**1,527**	**0**	**2,112**	**378**	**609**

Income-Expenditure

(EUR Million)

	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
Year	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	958	2	212	28	1,199	355	59	14	427	772	187	50	138	0
2009	962	6	191	34	1,192	330	83	10	423	769	163	42	121	1
2008	857	11	209	31	1,108	415	103	76	594	514	142	51	92	20
2007	791	37	148	35	1,011	426	80	68	574	437	110	50	60	5
2006	490	36	87	45	659	246	93	13	353	306	116	33	83	27

					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	42	3,163	3,578	3,729	24,224	75	28,028	45,997
16	0	19	8,307	9,085	317	7,832	49	8,198	31,719
16	**0**	**60**	**11,470**	**12,663**	**4,045**	**32,056**	**125**	**36,226**	**77,715**
0	0	29	1,858	2,271	1,903	16,375	71	18,349	23,989
25	16	9	5,086	5,831	256	5,863	61	6,179	15,625
25	**16**	**38**	**6,944**	**8,102**	**2,158**	**22,237**	**132**	**24,528**	**39,613**
0	0	8	776	1,211	1,041	9,645	82	10,768	14,552
8	0	19	2,283	2,892	280	4,697	58	5,035	11,010
8	**0**	**27**	**3,059**	**4,103**	**1,321**	**14,343**	**139**	**15,803**	**25,562**
0	0	388	2,231	2,231	1,718	6,211	142	8,071	12,982
10	9	82	3,553	3,553	383	2,735	64	3,182	8,583
10	**9**	**470**	**5,785**	**5,785**	**2,101**	**8,946**	**206**	**11,253**	**21,565**
0	0	0	636	636	1,276	3,079	0	4,355	7,156
8	3	9	2,484	2,484	385	1,878	37	2,300	6,346
8	**3**	**9**	**3,120**	**3,120**	**1,661**	**4,957**	**37**	**6,654**	**13,502**

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	Proft/Loss From Equity Method Applied Subsidiar.	Net Monetory 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)
-85	155	980	229	467	284	0	0	0	284	-61	223	0	223
-44	98	944	252	381	310	0	0	0	310	-62	248	0	248
-94	68	600	124	322	154	0	0	0	154	-23	130	0	130
-3	64	562	68	336	158	0	0	0	158	-35	124	0	124
-51	108	472	49	254	170	0	0	0	170	-20	149	0	149

Denizbank A.Ş. 2006-2010

Ratios

(%)

	2010	2009	2008	2007	2006
Capital Ratios					
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
Balance-Sheet Ratios					
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
Assets Quality					
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
Liquidity					
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
Profitability					
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
Income-Expenditure Structure					
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
(EUR Million)

		Liquid Assets									Loans and Receivables		
					Financial Assets (net)								
Year	Period	Cash and Central Bank	Banks	Money Market Securities	Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total	Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
2010	**TC**	8	26	1,141	170	0	0	0	170	1,344	40	0	0
	FC	5	1	0	5	0	0	0	5	11	42	0	0
	Total	**13**	**27**	**1,141**	**175**	**0**	**0**	**0**	**175**	**1,356**	**82**	**0**	**0**
2009	**TC**	6	19	219	515	0	0	0	515	759	22	0	0
	FC	7	13	0	2	0	0	0	2	22	10	0	0
	Total	**13**	**32**	**219**	**517**	**0**	**0**	**0**	**517**	**781**	**32**	**0**	**0**
2008	**TC**	7	0	23	115	0	0	0	115	146	59	0	0
	FC	9	26	0	3	0	0	0	3	37	5	0	0
	Total	**16**	**26**	**23**	**118**	**0**	**0**	**0**	**118**	**183**	**64**	**0**	**0**
2007	**TC**	1	11	0	213	0	0	0	213	224	83	0	0
	FC	9	3	0	1	0	0	0	1	12	18	0	0
	Total	**9**	**13**	**0**	**214**	**0**	**0**	**0**	**214**	**237**	**101**	**0**	**0**
2006	**TC**	23	0	27	367	0	0	0	367	417	39	0	0
	FC	0	5	0	0	0	0	0	0	5	5	0	0
	Total	**23**	**5**	**27**	**368**	**0**	**0**	**0**	**368**	**422**	**44**	**0**	**0**

Liabilities
(EUR Million)

			Non-Deposit Funds					Other Liabilities					
Year	Period	Deposits	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**	401	389	10	0	0	399	0	0	0	0	3	0
	FC	470	2	0	0	0	2	6	0	0	0	0	0
	Total	**871**	**391**	**10**	**0**	**0**	**401**	**6**	**0**	**0**	**0**	**4**	**0**
2009	**TC**	63	404	10	0	0	414	0	0	0	0	1	0
	FC	203	0	0	0	0	0	1	0	0	0	0	0
	Total	**266**	**404**	**10**	**0**	**0**	**414**	**1**	**0**	**0**	**0**	**1**	**0**
2008	**TC**	37	0	16	0	0	16	0	0	0	0	1	0
	FC	93	0	0	0	0	0	3	0	0	0	0	0
	Total	**130**	**0**	**16**	**0**	**0**	**16**	**3**	**0**	**0**	**0**	**1**	**0**
2007	**TC**	38	59	26	0	0	84	0	0	0	0	1	1
	FC	94	0	0	0	0	0	1	0	0	0	0	0
	Total	**132**	**59**	**26**	**0**	**0**	**84**	**1**	**0**	**0**	**0**	**1**	**1**
2006	**TC**	39	0	73	0	0	73	0	0	0	0	0	1
	FC	247	0	0	0	0	0	2	0	0	0	0	0
	Total	**285**	**0**	**73**	**0**	**0**	**73**	**2**	**0**	**0**	**0**	**0**	**1**

	Permanent Assets											
	Investments and Associates (net)			Subsidiaries (net)								
	Accounted with Equity Method	Non-consolidated				Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)			
Total		Financials	Non-Financials	Non-consolidated Financials	Non-consolidated Non-Financials					Total	Unclassified Assets	Total Assets
40	0	0	0	0	0	0	2	22	0	24	3	1,411
42	0	0	0	0	0	0	0	0	0	0	20	74
82	**0**	**0**	**0**	**0**	**0**	**0**	**2**	**22**	**0**	**24**	**23**	**1,485**
22	0	0	0	0	0	0	2	53	0	55	5	841
10	0	0	0	0	0	0	0	0	0	0	18	50
32	**0**	**0**	**0**	**0**	**0**	**0**	**2**	**53**	**0**	**55**	**22**	**892**
59	0	0	0	0	0	0	4	60	0	64	3	271
5	0	0	0	0	0	0	0	0	0	0	7	49
64	**0**	**0**	**0**	**0**	**0**	**0**	**4**	**60**	**0**	**64**	**10**	**320**
83	0	0	0	0	0	0	5	84	0	89	6	402
18	0	0	0	0	0	0	0	0	0	0	4	34
101	**0**	**0**	**0**	**0**	**0**	**0**	**5**	**84**	**0**	**89**	**9**	**436**
39	0	0	0	0	0	0	2	0	0	2	4	463
5	0	0	0	0	0	0	0	0	0	0	3	13
44	**0**	**0**	**0**	**0**	**0**	**0**	**2**	**0**	**0**	**2**	**8**	**476**

				Shareholders' Equity							
							Total Income (Loss)				
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Previous Years	Current Year	Total	Total	Total Liabilities
6	3	0	12	66	16	109	0	-3	-3	187	1,000
6	0	0	13	0	0	0	0	0	0	0	485
12	**3**	**0**	**25**	**66**	**16**	**109**	**0**	**-3**	**-3**	**187**	**1,485**
6	7	0	14	63	15	65	0	49	49	192	684
3	0	0	5	0	0	0	0	0	0	0	208
10	**7**	**0**	**19**	**63**	**15**	**65**	**0**	**49**	**49**	**192**	**892**
3	6	0	10	63	15	64	0	16	16	158	220
3	0	1	7	0	0	0	0	0	0	0	101
6	**6**	**1**	**17**	**63**	**15**	**64**	**0**	**16**	**16**	**158**	**320**
6	5	0	12	79	19	77	0	24	24	198	333
7	0	1	9	0	0	0	0	0	0	0	103
14	**5**	**1**	**22**	**79**	**19**	**77**	**0**	**24**	**24**	**198**	**436**
4	5	0	10	16	17	46	0	24	24	104	226
2	0	0	4	0	0	0	0	0	0	0	250
6	**5**	**0**	**14**	**16**	**17**	**46**	**0**	**24**	**24**	**104**	**476**

Deutsche Bank A.Ş.

Off Balance-Sheet Commitments

(EUR Million)

		Guarantees and Warranties						Commitments			Derivative Financial Instruments			
												Trading Transactions		
Year	Period	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	Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2010	**TC**	21	0	0	0	0	21	494	0	494	0	59	596	0
	FC	75	0	33	0	0	107	724	0	724	0	289	859	0
	Total	**96**	**0**	**33**	**0**	**0**	**128**	**1,218**	**0**	**1,218**	**0**	**348**	**1,455**	**0**
2009	**TC**	10	0	0	0	0	10	277	0	277	0	315	189	0
	FC	79	0	27	0	0	106	278	0	278	0	316	273	0
	Total	**89**	**0**	**27**	**0**	**0**	**116**	**555**	**0**	**555**	**0**	**631**	**461**	**0**
2008	**TC**	3	0	0	0	0	3	0	235	235	0	134	24	0
	FC	61	0	30	0	17	108	0	0	0	0	147	111	0
	Total	**64**	**0**	**30**	**0**	**17**	**111**	**0**	**235**	**235**	**0**	**281**	**135**	**0**
2007	**TC**	2	0	0	0	0	2	60	0	60	0	154	47	0
	FC	48	0	41	0	11	100	0	0	0	0	198	61	0
	Total	**50**	**0**	**41**	**0**	**11**	**102**	**60**	**0**	**60**	**0**	**352**	**108**	**0**
2006	**TC**	1	0	0	0	0	1	0	0	0	0	114	197	0
	FC	69	0	16	0	22	107	0	0	0	0	236	239	0
	Total	**70**	**0**	**16**	**0**	**22**	**108**	**0**	**0**	**0**	**0**	**350**	**436**	**0**

Income-Expenditure

(EUR Million)

	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
Year	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	2	31	14	50	6	4	4	15	35	16	6	11	0
2009	4	1	14	7	26	6	6	6	18	8	23	4	19	0
2008	10	5	25	7	46	13	14	11	37	9	13	3	10	0
2007	9	6	40	5	60	18	24	36	78	-18	11	3	8	0
2006	7	1	10	6	23	12	25	27	63	-41	4	1	2	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	655	655	9,757	0	0	9,757	10,927
22	0	0	1,170	1,170	8	0	0	8	2,009
22	**0**	**0**	**1,825**	**1,825**	**9,765**	**0**	**0**	**9,765**	**12,937**
0	0	0	504	504	7,565	0	0	7,565	8,355
16	0	0	604	604	7	0	0	7	995
16	**0**	**0**	**1,108**	**1,108**	**7,572**	**0**	**0**	**7,572**	**9,350**
0	0	0	158	158	6,390	0	0	6,390	6,786
0	0	0	258	258	0	0	0	0	366
0	**0**	**0**	**416**	**416**	**6,390**	**0**	**0**	**6,390**	**7,152**
0	0	0	201	201	3,912	0	0	3,912	4,174
0	0	0	259	259	27	0	0	27	386
0	**0**	**0**	**460**	**460**	**3,939**	**0**	**0**	**3,939**	**4,560**
0	0	0	311	311	889	0	0	889	1,201
0	0	0	475	475	0	0	0	0	582
0	**0**	**0**	**786**	**786**	**889**	**0**	**0**	**889**	**1,783**

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	Proft/Loss From Equity Method Applied Subsidiar.	Net Monetory 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)
11	3	60	0	62	-3	0	0	0	-3	0	-3	0	-3
70	3	100	1	36	63	0	0	0	63	-13	49	0	49
28	2	49	0	29	20	0	0	0	20	-4	16	0	16
86	2	79	1	48	30	0	0	0	30	-6	24	0	24
75	15	52	0	22	29	0	0	0	29	-5	24	0	24

Deutsche Bank A.Ş. 2006-2010

Ratios

(%)

	2010	2009	2008	2007	2006
Capital Ratios					
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
Balance-Sheet Ratios					
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
Assets Quality					
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
Liquidity					
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
Profitability					
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
Income-Expenditure Structure					
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
(EUR Million)

		Liquid Assets									Loans and Receivables		
					Financial Assets (net)								
Year	Period	Cash and Central Bank	Banks	Money Market Securities	Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total	Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
2010	**TC**	49	238	0	80	112	467	0	658	945	510	57	32
	FC	53	12	0	5	55	0	0	60	125	254	0	0
	Total	**102**	**250**	**0**	**85**	**167**	**467**	**0**	**718**	**1,070**	**764**	**57**	**32**
2009	**TC**	38	158	12	54	150	463	0	667	875	393	73	39
	FC	38	94	0	0	60	0	0	61	193	162	0	0
	Total	**77**	**252**	**12**	**54**	**210**	**463**	**0**	**728**	**1,068**	**555**	**73**	**39**
2008	**TC**	54	66	33	89	214	455	0	758	912	343	36	18
	FC	30	11	0	0	75	0	1	76	117	151	0	0
	Total	**84**	**77**	**33**	**89**	**289**	**455**	**1**	**834**	**1,028**	**494**	**36**	**18**
2007	**TC**	24	0	0	49	192	563	0	804	828	356	20	12
	FC	35	64	0	0	62	1	1	64	162	152	0	0
	Total	**59**	**64**	**0**	**49**	**253**	**564**	**1**	**867**	**990**	**508**	**20**	**12**
2006	**TC**	12	61	25	3	49	20	0	71	170	229	8	7
	FC	32	62	0	0	6	1	0	7	101	81	0	0
	Total	**44**	**123**	**25**	**3**	**55**	**21**	**0**	**79**	**271**	**310**	**8**	**7**

Liabilities
(EUR Million)

			Non-Deposit Funds					Other Liabilities					
Year	Period	Deposits	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**	562	355	280	0	0	634	4	0	0	90	7	16
	FC	357	87	0	0	0	87	5	10	0	0	1	3
	Total	**919**	**442**	**280**	**0**	**0**	**721**	**9**	**10**	**0**	**90**	**8**	**19**
2009	**TC**	504	334	190	0	0	524	1	0	0	86	3	10
	FC	361	70	0	0	0	70	0	10	0	0	1	0
	Total	**864**	**404**	**190**	**0**	**0**	**594**	**1**	**10**	**0**	**86**	**4**	**11**
2008	**TC**	558	428	119	0	0	548	1	0	0	42	4	4
	FC	283	23	0	0	0	23	0	14	0	0	3	0
	Total	**842**	**452**	**119**	**0**	**0**	**571**	**2**	**14**	**0**	**42**	**7**	**5**
2007	**TC**	364	591	91	0	0	682	0	0	0	0	4	9
	FC	311	29	13	0	0	42	0	8	0	0	8	1
	Total	**675**	**620**	**104**	**0**	**0**	**724**	**0**	**8**	**0**	**0**	**12**	**10**
2006	**TC**	224	22	39	0	0	60	2	0	0	0	3	3
	FC	187	50	0	0	0	50	0	0	0	0	1	1
	Total	**411**	**71**	**39**	**0**	**0**	**110**	**2**	**0**	**0**	**0**	**3**	**4**

	Permanent Assets											
	Investments and Associates (net)			Subsidiaries (net)								
	Accounted with Equity Method	Non-consolidated				Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)			
Total		Financials	Non-Financials	Non-consolidated Financials	Non-consolidated Non-Financials					Total	Unclassified Assets	Total Assets
535	0	0	0	65	0	0	15	9	4	94	61	1,635
254	0	0	0	0	0	0	0	0	0	0	6	385
789	**0**	**0**	**0**	**65**	**0**	**0**	**15**	**9**	**4**	**94**	**67**	**2,020**
427	0	0	0	63	0	0	18	2	1	84	55	1,441
162	0	0	0	0	0	0	0	0	0	0	4	359
590	**0**	**0**	**0**	**63**	**0**	**0**	**18**	**2**	**1**	**84**	**58**	**1,800**
361	0	0	0	57	0	0	18	2	0	77	10	1,359
151	0	0	0	0	0	0	0	0	0	0	5	272
512	**0**	**0**	**0**	**57**	**0**	**0**	**18**	**2**	**0**	**77**	**15**	**1,632**
365	0	0	0	71	0	0	14	1	1	87	18	1,297
152	0	0	0	0	0	0	0	0	0	0	0	314
517	**0**	**0**	**0**	**71**	**0**	**0**	**14**	**1**	**1**	**87**	**18**	**1,611**
231	0	0	0	5	0	0	14	1	0	19	1	421
81	0	0	0	0	0	0	0	0	0	0	0	182
312	**0**	**0**	**0**	**5**	**0**	**0**	**14**	**1**	**0**	**19**	**1**	**603**

				Shareholders' Equity							
							Total Income (Loss)				
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Previous Years	Current Year	Total	Total	Total Liabilities
15	3	0	136	185	3	22	0	7	7	217	1,549
7	0	1	26	0	1	0	0	0	0	1	471
23	**3**	**1**	**162**	**185**	**4**	**22**	**0**	**7**	**7**	**218**	**2,020**
15	3	0	118	177	7	11	0	10	10	205	1,350
6	0	1	18	0	1	0	0	0	0	1	450
21	**3**	**1**	**136**	**177**	**8**	**11**	**0**	**10**	**10**	**206**	**1,800**
9	5	0	66	108	4	17	0	6	6	135	1,307
6	0	1	25	0	-7	0	0	0	0	-7	325
15	**5**	**1**	**91**	**108**	**-3**	**17**	**0**	**6**	**6**	**128**	**1,632**
13	8	0	33	135	3	10	0	11	11	159	1,238
2	0	1	20	0	0	0	0	0	0	0	373
14	**8**	**1**	**53**	**135**	**3**	**10**	**0**	**11**	**11**	**159**	**1,611**
6	2	0	15	27	22	5	2	7	9	63	363
0	0	2	4	0	0	0	0	0	0	0	240
6	**2**	**2**	**19**	**27**	**22**	**5**	**2**	**7**	**9**	**63**	**603**

Eurobank Tekfen A.Ş.

Off Balance-Sheet Commitments

(EUR Million)

		Guarantees and Warranties						Commitments			Derivative Financial Instruments			
												Trading Transactions		
Year	Period	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	Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2010	**TC**	118	0	0	0	0	118	78	0	78	0	80	69	182
	FC	46	15	81	0	373	515	52	0	52	90	216	472	523
	Total	**163**	**15**	**81**	**0**	**374**	**633**	**131**	**0**	**131**	**90**	**296**	**542**	**704**
2009	**TC**	81	0	0	0	1	81	53	0	53	0	6	10	50
	FC	47	9	46	0	337	439	17	0	17	83	13	59	111
	Total	**127**	**9**	**46**	**0**	**338**	**521**	**71**	**0**	**71**	**83**	**19**	**69**	**161**
2008	**TC**	88	0	0	0	0	88	103	0	103	0	7	32	3
	FC	38	9	54	0	364	464	13	0	13	86	32	39	21
	Total	**125**	**9**	**54**	**0**	**364**	**552**	**116**	**0**	**116**	**86**	**39**	**71**	**24**
2007	**TC**	124	0	0	0	0	124	40	0	40	0	3	0	0
	FC	51	3	62	0	144	261	0	0	0	82	46	15	13
	Total	**175**	**3**	**62**	**0**	**144**	**385**	**40**	**0**	**40**	**82**	**49**	**15**	**13**
2006	**TC**	102	0	0	0	0	102	33	0	33	0	0	58	0
	FC	58	5	51	0	43	156	0	0	0	0	4	55	0
	Total	**160**	**5**	**51**	**0**	**43**	**259**	**33**	**0**	**33**	**0**	**5**	**113**	**0**

Income-Expenditure

(EUR Million)

	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
Year	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	73	21	93	10	197	56	65	27	148	48	15	1	14	0
2009	81	12	101	8	202	70	65	19	153	49	16	1	15	0
2008	84	6	109	15	215	82	70	25	178	37	10	1	10	0
2007	69	9	77	6	161	50	56	14	121	40	8	1	7	0
2006	37	6	8	8	59	34	4	3	41	18	6	1	6	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	331	331	1,095	1,900	5	3,001	3,529
0	0	0	1,211	1,301	151	2,886	4	3,042	4,909
0	**0**	**0**	**1,542**	**1,632**	**1,246**	**4,786**	**10**	**6,043**	**8,438**
0	0	0	66	66	528	1,272	0	1,800	2,001
0	0	0	183	266	119	2,317	0	2,436	3,158
0	**0**	**0**	**249**	**332**	**646**	**3,589**	**0**	**4,235**	**5,159**
0	0	0	42	42	316	1,059	0	1,375	1,608
0	0	0	92	177	116	2,148	0	2,264	2,919
0	**0**	**0**	**134**	**220**	**433**	**3,207**	**0**	**3,640**	**4,527**
0	0	0	3	3	85	998	0	1,083	1,251
0	0	0	73	154	59	1,346	0	1,405	1,820
0	**0**	**0**	**76**	**158**	**145**	**2,343**	**0**	**2,488**	**3,071**
0	0	6	64	64	73	343	0	417	616
0	0	0	60	60	54	491	0	544	760
0	**0**	**6**	**123**	**123**	**127**	**834**	**0**	**961**	**1,376**

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	Proft/Loss From Equity Method Applied Subsidiar.	Net Monetory 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)
13	4	79	9	60	9	0	0	0	9	-2	7	0	7
18	2	83	26	44	13	0	0	0	13	-3	10	0	10
4	4	54	10	37	7	0	0	0	7	-1	6	0	6
3	5	55	9	32	13	0	0	0	13	-2	11	0	11
-1	13	36	4	24	8	0	0	0	8	-2	7	0	7

Eurobank Tekfen A.Ş. 2006-2010

Ratios
(%)

	2010	2009	2008	2007	2006
Capital Ratios					
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
Balance-Sheet Ratios					
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
Assets Quality					
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
Liquidity					
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
Profitability					
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
Income-Expenditure Structure					
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
(EUR Million)

		Liquid Assets									Loans and Receivables		
					Financial Assets (net)								
Year	Period	Cash and Central Bank	Banks	Money Market Securities	Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total	Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
2010	**TC**	558	4	0	634	3,186	0	14	3,835	4,396	10,795	855	742
	FC	607	90	0	75	422	0	0	497	1,194	1,188	0	0
	Total	**1,165**	**93**	**0**	**709**	**3,608**	**0**	**14**	**4,332**	**5,590**	**11,983**	**855**	**742**
2009	**TC**	473	5	0	948	2,312	0	0	3,259	3,737	7,186	679	629
	FC	364	535	0	25	277	0	1	303	1,202	953	0	0
	Total	**837**	**540**	**0**	**973**	**2,588**	**0**	**1**	**3,562**	**4,938**	**8,139**	**679**	**629**
2008	**TC**	334	3	0	356	616	1,251	5	2,229	2,566	6,925	310	310
	FC	404	178	0	56	188	0	0	244	826	1,455	0	0
	Total	**738**	**181**	**0**	**412**	**804**	**1,251**	**5**	**2,473**	**3,392**	**8,381**	**310**	**310**
2007	**TC**	161	64	0	150	1,529	0	0	1,679	1,905	7,092	234	234
	FC	550	335	0	0	154	0	0	154	1,039	1,216	0	0
	Total	**711**	**399**	**0**	**151**	**1,682**	**0**	**0**	**1,833**	**2,943**	**8,309**	**234**	**234**
2006	**TC**	360	312	0	50	977	0	0	1,027	1,699	4,590	139	139
	FC	500	873	0	0	159	0	0	159	1,532	1,445	0	0
	Total	**860**	**1,185**	**0**	**50**	**1,136**	**0**	**0**	**1,186**	**3,231**	**6,035**	**139**	**139**

Liabilities
(EUR Million)

			Non-Deposit Funds					Other Liabilities					
Year	Period	Deposits	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**	8,898	180	396	0	0	577	162	156	0	0	413	227
	FC	2,989	1,518	151	0	0	1,669	68	3	0	492	18	5
	Total	**11,888**	**1,699**	**547**	**0**	**0**	**2,246**	**231**	**159**	**0**	**492**	**431**	**233**
2009	**TC**	6,071	163	9	0	0	172	107	0	0	0	264	146
	FC	3,388	793	0	0	0	793	17	1	0	688	75	2
	Total	**9,459**	**956**	**9**	**0**	**0**	**965**	**124**	**1**	**0**	**688**	**339**	**148**
2008	**TC**	4,734	283	50	0	0	332	88	60	0	0	175	158
	FC	2,738	1,709	111	0	0	1,819	30	0	0	611	167	2
	Total	**7,472**	**1,991**	**160**	**0**	**0**	**2,152**	**118**	**60**	**0**	**611**	**342**	**160**
2007	**TC**	3,995	218	9	0	0	227	487	0	0	0	253	281
	FC	3,601	1,456	12	0	0	1,468	1	0	0	139	17	1
	Total	**7,595**	**1,674**	**20**	**0**	**0**	**1,695**	**489**	**0**	**0**	**139**	**270**	**282**
2006	**TC**	3,260	216	5	0	0	221	56	0	0	0	159	67
	FC	2,931	1,364	23	0	0	1,387	2	0	0	156	48	4
	Total	**6,191**	**1,581**	**28**	**0**	**0**	**1,609**	**58**	**0**	**0**	**156**	**207**	**71**

	Permanent Assets											
	Investments and Associates (net)			Subsidiaries (net)								
	Accounted with Equity Method	Non-consolidated				Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)			
Total		Financials	Non-Financials	Non-consolidated Financials	Non-consolidated Non-Financials					Total	Unclassified Assets	Total Assets
10,908	0	0	3	176	7	1	176	48	0	412	209	15,924
1,188	0	0	0	0	0	0	0	0	0	0	226	2,609
12,096	**0**	**0**	**3**	**176**	**7**	**1**	**176**	**48**	**0**	**412**	**435**	**18,533**
7,236	0	0	3	104	7	0	174	29	0	317	196	11,486
953	0	0	0	0	0	0	0	0	0	0	42	2,196
8,189	**0**	**0**	**3**	**104**	**7**	**0**	**174**	**29**	**0**	**317**	**238**	**13,683**
6,925	0	0	2	69	3	0	172	20	0	267	174	9,932
1,455	0	0	0	95	0	0	0	0	0	95	149	2,525
8,381	**0**	**0**	**2**	**164**	**3**	**0**	**172**	**20**	**0**	**361**	**323**	**12,457**
7,092	0	0	0	115	1	0	147	59	0	323	209	9,528
1,216	0	0	0	118	0	0	0	0	0	118	339	2,712
8,309	**0**	**0**	**0**	**234**	**1**	**0**	**147**	**59**	**0**	**441**	**548**	**12,241**
4,590	0	0	0	112	0	0	105	34	15	267	51	6,607
1,445	0	0	0	60	0	0	0	0	0	60	21	3,059
6,035	**0**	**0**	**0**	**172**	**0**	**0**	**106**	**34**	**15**	**327**	**72**	**9,665**

				Shareholders' Equity							
							Total Income (Loss)				
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Previous Years	Current Year	Total	Total	Total Liabilities
236	69	0	1,263	1,073	114	897	0	445	445	2,529	13,268
15	0	0	602	0	5	0	0	0	0	5	5,265
252	**69**	**0**	**1,865**	**1,073**	**119**	**897**	**0**	**445**	**445**	**2,534**	**18,533**
210	39	0	765	735	39	596	0	303	303	1,674	8,682
15	0	2	800	0	19	0	0	0	0	19	5,000
225	**39**	**2**	**1,566**	**735**	**58**	**596**	**0**	**303**	**303**	**1,693**	**13,683**
187	13	0	682	703	-11	476	0	170	170	1,338	7,086
0	0	11	820	0	-7	0	0	0	0	-7	5,371
187	**13**	**11**	**1,502**	**703**	**-18**	**476**	**0**	**170**	**170**	**1,331**	**12,457**
207	13	0	1,241	821	39	356	0	324	324	1,539	7,002
0	0	11	170	0	0	0	0	0	0	0	5,238
207	**13**	**11**	**1,411**	**821**	**39**	**356**	**0**	**324**	**324**	**1,539**	**12,241**
175	29	0	486	675	43	43	0	400	400	1,162	5,130
0	0	6	216	0	2	0	0	0	0	2	4,536
175	**29**	**6**	**702**	**675**	**45**	**43**	**0**	**400**	**400**	**1,164**	**9,665**

Finans Bank A.Ş.

Off Balance-Sheet Commitments

(EUR Million)

		Guarantees and Warranties						Commitments			Derivative Financial Instruments			
												Trading Transactions		
Year	Period	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	Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2010	**TC**	1,444	1	0	0	0	1,445	7,074	0	7,074	2,987	337	5,087	2,836
	FC	772	350	352	0	18	1,492	248	0	248	2,008	554	7,799	3,722
	Total	**2,216**	**351**	**352**	**0**	**18**	**2,937**	**7,323**	**0**	**7,323**	**4,995**	**892**	**12,886**	**6,558**
2009	**TC**	1,045	0	0	0	0	1,045	4,961	38	5,000	0	154	5,019	1,276
	FC	796	310	252	0	19	1,378	514	0	514	67	234	5,201	1,785
	Total	**1,841**	**310**	**252**	**0**	**19**	**2,423**	**5,475**	**38**	**5,513**	**67**	**388**	**10,221**	**3,062**
2008	**TC**	1,023	0	0	0	0	1,024	3,374	40	3,415	1,776	134	2,623	485
	FC	870	481	162	0	30	1,543	8	0	8	1,535	369	3,584	556
	Total	**1,893**	**481**	**162**	**0**	**30**	**2,567**	**3,382**	**40**	**3,423**	**3,311**	**503**	**6,207**	**1,040**
2007	**TC**	1,202	0	0	0	0	1,202	3,974	8	3,982	0	330	3,999	1,362
	FC	918	456	361	0	74	1,810	14	0	14	0	1,688	3,823	3,252
	Total	**2,120**	**456**	**361**	**0**	**74**	**3,012**	**3,989**	**8**	**3,997**	**0**	**2,018**	**7,822**	**4,614**
2006	**TC**	889	0	0	0	0	889	1,991	0	1,991	0	298	2,184	577
	FC	1,004	402	451	0	120	1,977	21	0	21	0	1,857	3,122	3,223
	Total	**1,893**	**402**	**451**	**0**	**120**	**2,866**	**2,012**	**0**	**2,012**	**0**	**2,155**	**5,306**	**3,800**

Income-Expenditure

(EUR Million)

	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
Year	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	1,623	18	200	5	1,845	657	66	25	748	1,097	322	33	289	20
2009	1,513	25	266	3	1,807	625	99	39	763	1,044	300	31	269	3
2008	1,403	54	274	7	1,739	755	106	77	938	800	298	29	270	10
2007	1,294	58	227	41	1,621	637	131	46	814	807	331	38	293	1
2006	833	47	185	47	1,112	415	150	26	591	521	238	31	207	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	
3	0	0	8,264	11,251	997	33,575	0	34,572	54,343
179	12	0	12,267	14,275	505	8,029	0	8,535	24,550
183	**12**	**0**	**20,531**	**25,526**	**1,503**	**41,604**	**0**	**43,107**	**78,893**
0	0	0	6,450	6,450	1,349	12,752	0	14,101	26,596
128	16	0	7,365	7,432	506	4,292	0	4,798	14,121
128	**16**	**0**	**13,815**	**13,882**	**1,855**	**17,044**	**0**	**18,899**	**40,717**
1	0	0	3,243	5,019	1,330	2,104	0	3,435	12,891
96	0	0	4,605	6,140	349	389	0	738	8,429
97	**0**	**0**	**7,848**	**11,158**	**1,679**	**2,494**	**0**	**4,173**	**21,321**
14	0	0	5,704	5,704	1,344	2,649	0	3,993	14,882
102	0	0	8,865	8,865	400	331	0	731	11,420
116	**0**	**0**	**14,569**	**14,569**	**1,744**	**2,980**	**0**	**4,724**	**26,302**
0	0	0	3,059	3,059	1,366	1,697	0	3,063	9,002
59	3	0	8,265	8,265	261	301	0	562	10,824
59	**3**	**0**	**11,324**	**11,324**	**1,627**	**1,997**	**0**	**3,625**	**19,827**

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	Proft/Loss From Equity Method Applied Subsidiar.	Net Monetory 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)
-129	71	1,348	127	669	552	0	0	0	552	-107	445	0	445
-176	50	1,190	372	543	276	0	0	0	276	-60	216	87	303
-135	50	995	241	519	235	0	0	0	235	-65	170	0	170
-171	125	1,055	160	521	374	0	0	0	374	-50	324	0	324
-56	383	1,055	174	407	475	0	5	0	479	-79	400	0	400

Ratios

(%)

	2010	2009	2008	2007	2006
Capital Ratios					
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
Balance-Sheet Ratios					
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
Assets Quality					
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
Liquidity					
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
Profitability					
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
Income-Expenditure Structure					
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
(EUR Million)

		Liquid Assets									Loans and Receivables		
					Financial Assets (net)								
Year	Period	Cash and Central Bank	Banks	Money Market Securities	Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total	Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
2010	**TC**	79	239	144	120	426	31	0	576	1,038	3,259	192	139
	FC	250	19	0	274	56	58	0	388	657	693	0	0
	Total	**329**	**257**	**144**	**393**	**482**	**88**	**0**	**964**	**1,694**	**3,951**	**192**	**139**
2009	**TC**	137	2	14	119	774	67	0	961	1,114	2,721	261	158
	FC	210	32	34	168	122	67	0	357	633	420	0	0
	Total	**347**	**35**	**48**	**287**	**896**	**134**	**0**	**1,318**	**1,747**	**3,142**	**261**	**158**
2008	**TC**	146	9	188	181	540	69	0	791	1,133	2,675	182	137
	FC	246	162	18	105	203	70	0	378	805	672	0	0
	Total	**392**	**171**	**206**	**286**	**744**	**140**	**0**	**1,170**	**1,938**	**3,348**	**182**	**137**
2007	**TC**	168	20	0	298	720	106	0	1,124	1,311	2,505	142	130
	FC	220	77	0	230	251	77	0	558	854	723	0	0
	Total	**388**	**97**	**0**	**527**	**970**	**184**	**0**	**1,681**	**2,166**	**3,228**	**142**	**130**
2006	**TC**	98	33	0	170	511	118	1	800	930	1,856	95	88
	FC	194	295	0	117	167	119	0	403	892	752	0	0
	Total	**291**	**328**	**0**	**288**	**678**	**236**	**1**	**1,203**	**1,822**	**2,607**	**95**	**88**

Liabilities
(EUR Million)

			Non-Deposit Funds					Other Liabilities					
Year	Period	Deposits	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**	2,009	145	42	0	0	188	51	0	0	0	182	41
	FC	1,040	1,267	22	0	0	1,289	19	0	0	0	10	0
	Total	**3,049**	**1,413**	**64**	**0**	**0**	**1,477**	**70**	**0**	**0**	**0**	**192**	**41**
2009	**TC**	1,539	165	5	0	0	170	55	0	0	0	153	42
	FC	1,172	1,089	0	0	0	1,089	14	0	0	0	9	1
	Total	**2,711**	**1,253**	**5**	**0**	**0**	**1,259**	**70**	**0**	**0**	**0**	**163**	**43**
2008	**TC**	1,505	307	9	0	0	316	80	11	0	0	138	56
	FC	1,055	1,238	126	0	0	1,364	61	0	0	0	20	1
	Total	**2,560**	**1,546**	**135**	**0**	**0**	**1,680**	**141**	**11**	**0**	**0**	**158**	**57**
2007	**TC**	1,614	381	20	0	0	401	129	0	0	0	100	92
	FC	1,696	561	20	0	0	581	3	0	0	0	13	6
	Total	**3,310**	**941**	**41**	**0**	**0**	**982**	**133**	**0**	**0**	**0**	**112**	**98**
2006	**TC**	1,271	105	372	0	0	477	36	0	0	164	102	23
	FC	1,269	488	97	0	0	585	2	0	0	0	10	1
	Total	**2,540**	**593**	**469**	**0**	**0**	**1,062**	**38**	**0**	**0**	**164**	**113**	**24**

	Permanent Assets											
	Investments and Associates (net)			Subsidiaries (net)								
	Accounted with Equity Method	Non-consolidated				Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)			
Total		Financials	Non-Financials	Non-consolidated Financials	Non-consolidated Non-Financials					Total	Unclassified Assets	Total Assets
3,312	0	0	0	22	0	0	67	4	0	92	101	4,543
693	0	0	0	0	0	0	0	0	0	0	12	1,361
4,004	**0**	**0**	**0**	**22**	**0**	**0**	**67**	**4**	**0**	**92**	**112**	**5,904**
2,824	0	0	0	27	0	0	74	5	7	113	89	4,140
420	0	0	0	62	0	0	0	0	0	62	6	1,121
3,245	**0**	**0**	**0**	**88**	**0**	**0**	**74**	**5**	**7**	**175**	**94**	**5,262**
2,721	0	0	0	21	0	0	88	6	5	120	69	4,043
672	0	0	0	55	0	0	0	0	0	55	10	1,542
3,393	**0**	**0**	**0**	**76**	**0**	**0**	**88**	**6**	**5**	**175**	**79**	**5,585**
2,517	0	0	0	25	0	0	104	7	2	139	113	4,080
723	0	0	0	61	0	0	0	0	0	61	80	1,718
3,240	**0**	**0**	**0**	**85**	**0**	**0**	**104**	**7**	**2**	**199**	**192**	**5,798**
1,863	0	0	0	35	0	0	72	7	2	116	70	2,979
752	0	0	0	39	0	0	0	0	0	39	7	1,689
2,614	**0**	**0**	**0**	**74**	**0**	**0**	**72**	**7**	**2**	**155**	**77**	**4,669**

				Shareholders' Equity							
							Total Income (Loss)				
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Previous Years	Current Year	Total	Total	Total Liabilities
115	23	0	412	511	109	296	8	11	19	935	3,543
0	0	0	30	0	2	0	0	0	0	2	2,361
115	**23**	**0**	**441**	**511**	**110**	**296**	**8**	**11**	**19**	**937**	**5,904**
89	9	0	349	490	121	233	8	52	60	904	2,961
4	0	0	28	0	12	0	0	0	0	12	2,300
93	**9**	**0**	**377**	**490**	**132**	**233**	**8**	**52**	**60**	**915**	**5,262**
108	13	3	409	492	107	167	8	68	76	842	3,073
7	0	0	90	0	4	0	0	0	0	4	2,513
115	**13**	**3**	**499**	**492**	**111**	**167**	**8**	**68**	**76**	**846**	**5,585**
127	63	6	518	586	124	156	10	88	98	964	3,496
0	0	0	22	0	3	0	0	0	0	3	2,301
127	**63**	**6**	**539**	**586**	**126**	**156**	**10**	**88**	**98**	**967**	**5,798**
113	7	4	450	208	248	104	18	41	58	618	2,816
0	0	0	14	0	-16	0	0	0	0	-16	1,852
113	**7**	**4**	**464**	**208**	**232**	**104**	**18**	**41**	**58**	**602**	**4,669**

Fortis Bank A.Ş.

Off Balance-Sheet Commitments

(EUR Million)

		Guarantees and Warranties						Commitments			Derivative Financial Instruments			
												Trading Transactions		
Year	Period	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	Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2010	**TC**	377	0	0	0	27	404	1,488	0	1,488	0	178	417	1,066
	FC	447	137	148	0	3	736	147	0	147	0	634	1,735	1,761
	Total	**825**	**137**	**148**	**0**	**30**	**1,140**	**1,635**	**0**	**1,635**	**0**	**812**	**2,152**	**2,827**
2009	**TC**	321	0	0	0	9	330	1,447	0	1,447	0	51	778	422
	FC	495	71	306	0	44	917	337	0	337	0	152	2,748	833
	Total	**816**	**71**	**306**	**0**	**53**	**1,247**	**1,785**	**0**	**1,785**	**0**	**203**	**3,526**	**1,255**
2008	**TC**	292	0	0	0	8	301	1,510	0	1,510	225	91	545	382
	FC	553	108	382	0	105	1,147	108	0	108	0	172	4,050	948
	Total	**845**	**108**	**382**	**0**	**113**	**1,448**	**1,618**	**0**	**1,618**	**225**	**263**	**4,594**	**1,330**
2007	**TC**	358	0	0	0	32	390	1,697	0	1,697	0	216	844	352
	FC	478	38	458	0	496	1,470	104	0	104	0	291	1,637	597
	Total	**836**	**38**	**458**	**0**	**528**	**1,860**	**1,801**	**0**	**1,801**	**0**	**507**	**2,481**	**949**
2006	**TC**	323	0	0	0	53	376	1,765	0	1,765	15	209	636	183
	FC	782	20	543	0	390	1,735	1	0	1	14	477	901	201
	Total	**1,105**	**20**	**543**	**0**	**443**	**2,111**	**1,766**	**0**	**1,766**	**28**	**686**	**1,537**	**384**

Income-Expenditure

(EUR Million)

	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
Year	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	454	1	105	13	573	153	51	66	269	304	94	21	73	2
2009	533	2	123	32	690	201	66	83	349	341	104	24	80	19
2008	563	4	161	35	763	246	87	100	433	330	111	31	80	3
2007	555	10	184	33	782	263	68	97	428	354	133	45	88	2
2006	362	9	141	27	538	207	47	46	299	239	106	33	73	10

					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	1,661	1,661	1,323	2,684	0	4,007	7,561
7	0	15	4,152	4,152	91	835	0	926	5,961
7	**0**	**15**	**5,813**	**5,813**	**1,414**	**3,519**	**0**	**4,933**	**13,521**
0	0	0	1,251	1,251	1,782	2,113	0	3,895	6,923
5	0	14	3,751	3,751	68	860	0	928	5,933
5	**0**	**14**	**5,002**	**5,002**	**1,849**	**2,973**	**0**	**4,823**	**12,856**
0	0	0	1,018	1,243	1,596	1,943	0	3,540	6,593
9	0	14	5,193	5,193	80	1,050	0	1,130	7,578
9	**0**	**14**	**6,211**	**6,436**	**1,676**	**2,993**	**0**	**4,670**	**14,172**
0	0	29	1,440	1,440	2,713	2,046	0	4,759	8,286
0	0	29	2,554	2,554	71	1,418	0	1,489	5,618
0	**0**	**59**	**3,995**	**3,995**	**2,784**	**3,464**	**0**	**6,248**	**13,903**
0	0	27	1,055	1,070	1,946	1,634	0	3,580	6,791
0	0	42	1,621	1,635	106	1,714	0	1,820	5,191
0	**0**	**69**	**2,676**	**2,705**	**2,053**	**3,347**	**0**	**5,400**	**11,982**

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	Proft/Loss From Equity Method Applied Subsidiar.	Net Monetory 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	19	400	57	335	8	0	0	0	8	-7	2	9	11
-4	10	445	75	307	63	0	0	0	63	-11	52	0	52
14	19	445	54	300	91	0	0	0	91	-21	69	-2	68
18	8	470	27	331	112	0	0	0	112	-25	87	1	88
14	14	350	14	272	64	0	0	0	64	-24	41	0	41

Fortis Bank A.Ş. 2006-2010

Ratios
(%)

	2010	2009	2008	2007	2006
Capital Ratios					
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
Balance-Sheet Ratios					
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
Assets Quality					
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
Liquidity					
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
Profitability					
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
Income-Expenditure Structure					
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

(EUR Million)

		Liquid Assets									Loans and Receivables		
					Financial Assets (net)								
Year	Period	Cash and Central Bank	Banks	Money Market Securities	Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total	Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
2010	**TC**	0	11	0	1	2	0	0	3	14	7	1	1
	FC	1	11	0	0	0	0	0	0	12	2	1	1
	Total	**1**	**22**	**0**	**1**	**2**	**0**	**0**	**3**	**26**	**10**	**2**	**2**
2009	**TC**	0	9	0	0	4	0	0	4	13	5	0	0
	FC	1	13	0	0	1	0	0	1	14	1	2	1
	Total	**1**	**22**	**0**	**0**	**5**	**0**	**0**	**5**	**27**	**5**	**2**	**1**
2008	**TC**	0	6	0	0	6	0	0	6	12	7	0	0
	FC	1	14	0	0	1	0	0	1	15	3	1	1
	Total	**1**	**20**	**0**	**0**	**6**	**0**	**0**	**6**	**27**	**10**	**1**	**1**
2007	**TC**	0	7	0	0	6	0	0	6	13	6	0	0
	FC	4	2	0	0	1	0	0	1	7	1	1	1
	Total	**4**	**9**	**0**	**0**	**6**	**0**	**0**	**6**	**20**	**7**	**2**	**2**
2006	**TC**	0	2	0	0	1	0	0	1	4	1	0	0
	FC	5	12	0	0	1	0	0	1	17	0	1	1
	Total	**5**	**14**	**0**	**0**	**2**	**0**	**0**	**2**	**21**	**1**	**1**	**1**

Liabilities

(EUR Million)

			Non-Deposit Funds					Other Liabilities					
Year	Period	Deposits	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	0	0	0	0	0	0	0	0	0	0	0
	FC	7	5	0	0	0	5	0	0	0	0	1	0
	Total	**10**	**5**	**0**	**0**	**0**	**5**	**0**	**0**	**0**	**0**	**1**	**0**
2009	**TC**	1	1	0	0	0	1	0	0	0	0	0	0
	FC	4	8	1	0	0	9	0	0	0	0	0	0
	Total	**5**	**9**	**1**	**0**	**0**	**10**	**0**	**0**	**0**	**0**	**1**	**0**
2008	**TC**	1	1	0	0	0	1	0	0	0	0	0	0
	FC	3	14	1	0	0	15	0	0	0	0	0	0
	Total	**4**	**15**	**1**	**0**	**0**	**16**	**0**	**0**	**0**	**0**	**0**	**0**
2007	**TC**	0	0	0	0	0	0	0	0	0	0	0	1
	FC	2	6	0	0	0	6	0	0	0	0	0	0
	Total	**2**	**6**	**0**	**0**	**0**	**6**	**0**	**0**	**0**	**0**	**0**	**1**
2006	**TC**	0	0	0	0	0	0	0	0	0	0	0	0
	FC	1	16	0	0	0	16	0	0	0	0	0	0
	Total	**1**	**17**	**0**	**0**	**0**	**17**	**0**	**0**	**0**	**0**	**1**	**0**

	Permanent Assets											
	Investments and Associates (net)			Subsidiaries (net)								
	Accounted with Equity Method	Non-consolidated				Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)			
Total		Financials	Non-Financials	Non-consolidated Financials	Non-consolidated Non-Financials					Total	Unclassified Assets	Total Assets
8	0	0	0	0	0	0	0	0	0	0	0	22
2	0	0	0	0	0	0	0	0	0	0	0	14
10	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**36**
5	0	0	0	0	0	0	0	0	0	0	0	19
1	0	0	0	0	0	0	0	0	0	0	0	15
6	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**34**
7	0	0	0	0	0	0	1	0	0	1	0	20
3	0	0	0	0	0	0	0	0	0	0	0	18
10	**0**	**0**	**0**	**0**	**0**	**0**	**1**	**0**	**0**	**1**	**0**	**38**
6	0	0	0	0	0	0	1	0	0	1	1	20
1	0	0	0	0	0	0	0	0	0	0	0	9
7	**0**	**0**	**0**	**0**	**0**	**0**	**1**	**0**	**0**	**1**	**1**	**28**
1	0	0	0	0	0	0	1	0	0	1	0	6
0	0	0	0	0	0	0	0	0	0	0	0	18
1	**0**	**0**	**0**	**0**	**0**	**0**	**1**	**0**	**0**	**1**	**0**	**23**

				Shareholders' Equity							
							Total Income (Loss)				
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Previous Years	Current Year	Total	Total	Total Liabilities
0	0	0	1	15	0	0	5	1	5	20	23
0	0	0	1	0	0	0	0	0	0	0	13
0	**0**	**0**	**1**	**15**	**0**	**0**	**5**	**1**	**5**	**20**	**36**
0	0	0	0	14	0	0	3	2	4	18	21
0	0	0	0	0	0	0	0	0	0	0	13
0	**0**	**0**	**1**	**14**	**0**	**0**	**3**	**2**	**4**	**19**	**34**
0	0	0	1	14	0	0	1	2	3	17	19
0	0	0	0	0	0	0	0	0	0	0	18
0	**0**	**0**	**1**	**14**	**0**	**0**	**1**	**2**	**3**	**17**	**38**
0	0	0	1	18	0	0	0	1	1	19	20
0	0	0	0	0	0	0	0	0	0	0	8
0	**0**	**0**	**1**	**18**	**0**	**0**	**0**	**1**	**1**	**19**	**28**
0	0	0	0	2	3	0	1	0	1	5	5
0	0	0	0	0	0	0	0	0	0	0	18
0	**0**	**0**	**1**	**2**	**3**	**0**	**1**	**0**	**1**	**5**	**23**

Habib Bank Limited

Off Balance-Sheet Commitments

(EUR Million)

		Guarantees and Warranties						Commitments			Derivative Financial Instruments			
												Trading Transactions		
Year	Period	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	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	3	0	5	0	0	8	0	0	0	0	0	0	0
	Total	**3**	**0**	**5**	**0**	**0**	**8**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
2009	**TC**	0	0	0	0	0	0	0	0	0	0	0	0	0
	FC	2	0	5	0	0	7	0	0	0	0	0	0	0
	Total	**2**	**0**	**5**	**0**	**0**	**8**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
2008	**TC**	0	0	0	0	0	0	0	0	0	0	0	0	0
	FC	3	0	3	0	0	6	0	0	0	0	0	0	0
	Total	**3**	**0**	**3**	**0**	**0**	**6**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
2007	**TC**	0	0	0	0	0	0	0	0	0	0	0	0	0
	FC	2	0	4	0	0	7	0	0	0	0	0	0	0
	Total	**2**	**0**	**4**	**0**	**0**	**7**	**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	2	0	0	5	0	0	0	0	0	0	0
	Total	**3**	**0**	**2**	**0**	**0**	**5**	**0**	**0**	**0**	**0**	**0**	**0**	**0**

Income-Expenditure

(EUR Million)

	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
Year	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	1	1	0	0	2	0	0	0	0	2	0	0	0	0
2009	1	1	1	0	3	0	0	0	0	3	0	0	0	0
2008	1	2	1	0	4	0	1	0	1	3	0	0	0	0
2007	1	2	1	0	3	0	0	0	0	3	0	0	0	0
2006	0	1	0	0	1	0	0	0	1	1	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	11	0	0	11	11
0	0	0	0	0	13	0	0	13	22
0	**0**	**0**	**0**	**0**	**25**	**0**	**0**	**25**	**33**
0	0	0	0	0	11	0	0	11	11
0	0	0	0	0	12	0	0	12	20
0	**0**	**0**	**0**	**0**	**23**	**0**	**0**	**23**	**31**
0	0	0	0	0	13	0	0	13	13
0	0	0	0	0	21	0	0	21	27
0	**0**	**0**	**0**	**0**	**34**	**0**	**0**	**34**	**40**
0	0	0	0	0	14	0	0	14	14
0	0	0	0	0	19	0	0	19	25
0	**0**	**0**	**0**	**0**	**32**	**0**	**0**	**32**	**39**
0	0	0	0	0	4	0	0	4	4
0	0	0	0	0	12	0	0	12	17
0	**0**	**0**	**0**	**0**	**16**	**0**	**0**	**16**	**21**

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	Proft/Loss From Equity Method Applied Subsidiar.	Net Monetory 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	2	1	1	1	0	0	0	1	0	1	0	1
0	0	3	0	1	2	0	0	0	2	0	2	0	2
0	0	4	0	1	3	0	0	0	3	-1	2	0	2
0	0	3	0	1	2	0	0	0	2	0	1	0	1
0	0	1	1	1	0	0	0	0	0	0	0	0	0

Habib Bank Limited

2006-2010

Ratios

(%)

	2010	2009	2008	2007	2006
Capital Ratios					
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
Balance-Sheet Ratios					
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
Assets Quality					
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
Liquidity					
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
Profitability					
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
Income-Expenditure Structure					
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
(EUR Million)

		Liquid Assets									Loans and Receivables		
					Financial Assets (net)								
Year	Period	Cash and Central Bank	Banks	Money Market Securities	Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total	Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
2010	**TC**	154	75	1,186	176	1,320	0	0	1,496	2,912	3,929	398	295
	FC	292	65	0	16	220	0	0	236	594	674	50	50
	Total	**447**	**140**	**1,186**	**192**	**1,540**	**0**	**0**	**1,732**	**3,506**	**4,603**	**449**	**345**
2009	**TC**	203	18	0	39	772	0	0	812	1,033	3,541	415	320
	FC	235	328	349	31	66	0	0	97	1,009	409	75	36
	Total	**438**	**345**	**349**	**70**	**838**	**0**	**0**	**908**	**2,041**	**3,950**	**490**	**356**
2008	**TC**	422	25	0	149	280	0	0	429	875	3,867	242	177
	FC	373	687	0	24	72	0	0	97	1,156	626	1	0
	Total	**795**	**711**	**0**	**173**	**352**	**0**	**0**	**525**	**2,031**	**4,492**	**243**	**177**
2007	**TC**	501	49	85	158	224	0	0	382	1,018	4,565	171	103
	FC	377	486	0	44	70	0	0	114	977	842	8	6
	Total	**878**	**535**	**85**	**202**	**294**	**0**	**0**	**496**	**1,994**	**5,407**	**179**	**109**
2006	**TC**	119	57	0	92	158	0	0	251	427	3,206	96	76
	FC	381	391	0	81	3	0	0	85	857	838	5	5
	Total	**500**	**448**	**0**	**174**	**162**	**0**	**0**	**335**	**1,283**	**4,044**	**101**	**81**

Liabilities
(EUR Million)

			Non-Deposit Funds					Other Liabilities					
Year	Period	Deposits	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**	3,012	633	0	0	0	633	37	0	0	0	179	96
	FC	2,197	1,028	0	0	0	1,028	10	0	0	0	2	28
	Total	**5,208**	**1,662**	**0**	**0**	**0**	**1,662**	**47**	**0**	**0**	**0**	**181**	**124**
2009	**TC**	2,068	496	0	0	0	496	13	0	0	0	145	75
	FC	2,095	201	0	0	0	201	27	0	0	0	67	28
	Total	**4,163**	**697**	**0**	**0**	**0**	**697**	**40**	**0**	**0**	**0**	**213**	**103**
2008	**TC**	2,160	661	0	0	0	661	28	0	0	0	145	91
	FC	2,145	451	0	0	0	451	16	0	0	0	2	24
	Total	**4,305**	**1,111**	**0**	**0**	**0**	**1,111**	**44**	**0**	**0**	**0**	**147**	**115**
2007	**TC**	2,086	1,389	0	0	0	1,389	64	0	0	0	163	143
	FC	2,406	276	0	0	0	276	12	0	0	0	2	33
	Total	**4,492**	**1,665**	**0**	**0**	**0**	**1,665**	**76**	**0**	**0**	**0**	**165**	**176**
2006	**TC**	1,221	835	104	0	0	939	34	0	0	0	119	46
	FC	1,970	334	0	0	0	334	3	0	0	0	2	25
	Total	**3,191**	**1,169**	**104**	**0**	**0**	**1,274**	**37**	**0**	**0**	**0**	**121**	**71**

	Permanent Assets											
	Investments and Associates (net)			Subsidiaries (net)								
	Accounted with Equity Method	Non-consolidated				Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)			
Total		Financials	Non-Financials	Non-consolidated Financials	Non-consolidated Non-Financials					Total	Unclassified Assets	Total Assets
4,032	0	0	0	17	0	0	82	46	4	149	226	7,318
674	0	0	0	0	0	0	0	0	0	0	44	1,312
4,706	**0**	**0**	**0**	**17**	**0**	**0**	**82**	**46**	**4**	**149**	**271**	**8,631**
3,636	0	0	0	16	0	0	99	48	2	165	129	4,963
448	0	0	0	0	0	0	0	0	0	0	44	1,501
4,084	**0**	**0**	**0**	**16**	**0**	**0**	**99**	**48**	**2**	**165**	**173**	**6,464**
3,932	0	0	0	16	0	0	60	107	1	184	104	5,094
627	0	0	0	0	0	0	0	0	0	0	12	1,795
4,558	**0**	**0**	**0**	**16**	**0**	**0**	**60**	**107**	**1**	**184**	**116**	**6,889**
4,633	0	0	0	20	0	0	107	65	0	193	205	6,048
845	0	0	0	0	0	0	0	0	0	0	3	1,825
5,478	**0**	**0**	**0**	**20**	**0**	**0**	**107**	**65**	**0**	**193**	**209**	**7,874**
3,225	0	0	0	19	0	0	69	61	0	149	51	3,852
838	0	0	0	0	0	0	0	0	0	0	1	1,696
4,064	**0**	**0**	**0**	**19**	**0**	**0**	**69**	**61**	**0**	**149**	**52**	**5,548**

				Shareholders' Equity							
							Total Income (Loss)				
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Previous Years	Current Year	Total	Total	Total Liabilities
79	16	0	406	317	166	711	0	118	118	1,313	5,364
1	0	0	41	0	1	0	0	0	0	1	3,267
80	**16**	**0**	**447**	**317**	**167**	**711**	**0**	**118**	**118**	**1,314**	**8,631**
54	20	0	307	304	160	584	0	115	115	1,163	4,035
10	0	0	133	0	0	0	0	0	0	0	2,429
64	**20**	**0**	**440**	**304**	**160**	**584**	**0**	**115**	**115**	**1,164**	**6,464**
74	27	0	365	306	132	509	0	117	117	1,063	4,250
2	0	0	44	0	0	0	0	0	0	0	2,639
76	**27**	**0**	**409**	**306**	**132**	**509**	**0**	**117**	**117**	**1,064**	**6,889**
75	35	0	480	382	161	422	0	213	213	1,180	5,134
6	0	0	54	0	4	0	0	0	0	4	2,739
81	**35**	**0**	**534**	**382**	**165**	**422**	**0**	**213**	**213**	**1,183**	**7,874**
103	50	0	353	150	148	150	86	152	238	686	3,199
13	0	0	42	0	3	0	0	0	0	3	2,349
116	**50**	**0**	**395**	**150**	**151**	**150**	**86**	**152**	**238**	**689**	**5,548**

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Off Balance-Sheet Commitments

(EUR Million)

		Guarantees and Warranties						Commitments			Derivative Financial Instruments			
												Trading Transactions		
Year	Period	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	Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2010	**TC**	97	0	0	0	0	97	3,112	111	3,223	0	398	2,215	350
	FC	251	296	297	0	83	927	9	17,190	17,199	0	1,240	4,326	594
	Total	**347**	**296**	**297**	**0**	**83**	**1,024**	**3,121**	**17,301**	**20,422**	**0**	**1,638**	**6,541**	**945**
2009	**TC**	69	0	0	0	0	69	3,254	0	3,254	0	580	1,609	673
	FC	210	177	146	0	52	584	870	0	870	0	746	2,899	724
	Total	**279**	**177**	**146**	**0**	**52**	**653**	**4,124**	**0**	**4,124**	**0**	**1,327**	**4,509**	**1,397**
2008	**TC**	70	0	0	0	0	70	2,918	0	2,918	0	408	605	364
	FC	238	137	207	0	100	683	2	0	2	0	981	1,043	470
	Total	**308**	**137**	**207**	**0**	**100**	**753**	**2,921**	**0**	**2,921**	**0**	**1,390**	**1,648**	**835**
2007	**TC**	95	2	0	0	63	160	3,282	0	3,282	0	338	541	584
	FC	151	151	438	0	148	888	16	0	16	0	850	1,213	696
	Total	**246**	**153**	**438**	**0**	**211**	**1,048**	**3,298**	**0**	**3,298**	**0**	**1,188**	**1,754**	**1,280**
2006	**TC**	58	2	0	0	30	90	2,659	0	2,659	0	301	689	236
	FC	183	140	246	0	52	622	43	0	43	0	477	1,983	319
	Total	**241**	**142**	**246**	**0**	**82**	**711**	**2,702**	**0**	**2,702**	**0**	**778**	**2,673**	**556**

Income-Expenditure

(EUR Million)

	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
Year	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	636	4	107	50	797	187	77	4	268	530	203	31	172	10
2009	755	6	70	57	888	227	100	2	329	560	198	32	166	8
2008	912	26	32	78	1,048	377	116	4	496	551	190	27	163	12
2007	820	45	31	62	959	341	153	6	500	459	183	23	160	14
2006	622	25	10	91	748	264	115	3	382	366	113	13	100	16

					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	2,963	2,963	24,503	8	0	24,511	30,794
0	3,010	0	9,171	9,171	743	54	0	797	28,093
0	**3,010**	**0**	**12,134**	**12,134**	**25,246**	**62**	**0**	**25,307**	**58,887**
0	0	0	2,863	2,863	4,158	5	0	4,162	10,349
0	0	0	4,369	4,369	920	51	0	971	6,794
0	**0**	**0**	**7,232**	**7,232**	**5,078**	**55**	**0**	**5,133**	**17,143**
0	0	0	1,378	1,378	3,085	4	0	3,089	7,455
0	28	0	2,523	2,523	510	68	0	578	3,786
0	**28**	**0**	**3,900**	**3,900**	**3,596**	**72**	**0**	**3,668**	**11,241**
0	0	3	1,466	1,466	2,889	5	0	2,894	7,802
0	531	0	3,289	3,289	558	66	0	624	4,818
0	**531**	**3**	**4,755**	**4,755**	**3,447**	**71**	**0**	**3,518**	**12,619**
0	0	0	1,227	1,227	2,516	17	0	2,533	6,509
0	147	0	2,927	2,927	724	81	0	805	4,397
0	**147**	**0**	**4,154**	**4,154**	**3,240**	**98**	**0**	**3,338**	**10,906**

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	Proft/Loss From Equity Method Applied Subsidiar.	Net Monetory 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)
-30	28	710	96	465	149	0	0	0	149	-31	118	0	118
15	32	781	222	419	141	0	0	0	141	-26	115	0	115
-41	21	707	131	432	144	0	0	0	144	-26	117	0	117
81	35	748	52	429	267	0	0	0	267	-53	213	0	213
58	27	567	39	338	190	0	0	0	190	-38	152	0	152

Ratios

(%)

	2010	2009	2008	2007	2006
Capital Ratios					
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
Balance-Sheet Ratios					
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
Assets Quality					
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
Liquidity					
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
Profitability					
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
Income-Expenditure Structure					
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

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Assets
(EUR Million)

		Liquid Assets									Loans and Receivables		
					Financial Assets (net)								
Year	Period	Cash and Central Bank	Banks	Money Market Securities	Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total	Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
2010	**TC**	305	42	0	18	1,324	0	0	1,342	1,689	4,843	190	118
	FC	348	140	0	7	0	25	0	32	520	1,013	0	0
	Total	**653**	**182**	**0**	**25**	**1,324**	**25**	**0**	**1,374**	**2,209**	**5,857**	**190**	**118**
2009	**TC**	218	3	0	5	1,091	0	0	1,096	1,316	4,232	204	108
	FC	225	120	49	8	0	24	0	32	426	809	0	0
	Total	**443**	**123**	**49**	**13**	**1,091**	**24**	**0**	**1,128**	**1,743**	**5,041**	**204**	**108**
2008	**TC**	242	3	0	6	1,108	0	203	1,318	1,563	4,151	126	43
	FC	314	296	0	125	29	24	0	178	788	944	0	0
	Total	**557**	**299**	**0**	**131**	**1,137**	**24**	**203**	**1,496**	**2,351**	**5,095**	**126**	**43**
2007	**TC**	124	5	0	55	1,395	0	0	1,450	1,579	4,120	65	27
	FC	280	176	0	29	5	32	0	66	522	831	0	0
	Total	**404**	**181**	**0**	**84**	**1,400**	**32**	**0**	**1,516**	**2,101**	**4,951**	**65**	**27**
2006	**TC**	261	1	0	28	1,057	0	0	1,085	1,347	2,997	31	11
	FC	282	504	0	16	61	52	0	129	914	936	0	0
	Total	**543**	**504**	**0**	**44**	**1,118**	**52**	**0**	**1,213**	**2,261**	**3,933**	**31**	**11**

Liabilities
(EUR Million)

			Non-Deposit Funds					Other Liabilities					
Year	Period	Deposits	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**	3,552	211	209	0	0	420	65	87	0	0	78	109
	FC	988	1,980	0	0	0	1,980	8	0	0	0	15	2
	Total	**4,540**	**2,191**	**209**	**0**	**0**	**2,400**	**73**	**87**	**0**	**0**	**93**	**111**
2009	**TC**	3,394	119	120	0	0	239	7	144	0	0	66	100
	FC	1,065	1,068	0	0	0	1,068	9	0	0	0	12	3
	Total	**4,458**	**1,187**	**120**	**0**	**0**	**1,307**	**17**	**144**	**0**	**0**	**77**	**103**
2008	**TC**	3,211	95	240	0	0	335	46	281	0	0	50	172
	FC	1,476	1,260	0	0	0	1,260	37	0	0	0	12	4
	Total	**4,687**	**1,355**	**240**	**0**	**0**	**1,595**	**83**	**281**	**0**	**0**	**62**	**177**
2007	**TC**	3,444	54	298	0	0	352	69	0	0	0	71	178
	FC	1,775	507	0	0	0	507	111	0	0	0	9	7
	Total	**5,219**	**561**	**298**	**0**	**0**	**859**	**180**	**0**	**0**	**0**	**80**	**185**
2006	**TC**	2,705	49	526	0	0	576	10	0	0	0	81	22
	FC	1,562	820	0	0	0	820	23	0	0	0	7	9
	Total	**4,267**	**869**	**526**	**0**	**0**	**1,396**	**33**	**0**	**0**	**0**	**88**	**31**

	Permanent Assets											
	Investments and Associates (net)			Subsidiaries (net)								
	Accounted with Equity Method	Non-consolidated				Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)			
Total		Financials	Non-Financials	Non-consolidated Financials	Non-consolidated Non-Financials					Total	Unclassified Assets	Total Assets
4,915	0	0	0	16	0	0	131	11	1	158	120	6,883
1,013	0	0	0	0	0	0	0	0	0	0	1	1,535
5,928	**0**	**0**	**0**	**16**	**0**	**0**	**131**	**11**	**1**	**159**	**121**	**8,418**
4,327	0	0	0	15	0	0	102	10	0	127	99	5,870
809	0	0	0	0	0	0	0	0	0	0	5	1,240
5,136	**0**	**0**	**0**	**15**	**0**	**0**	**103**	**10**	**0**	**127**	**103**	**7,109**
4,234	0	0	0	15	0	0	89	9	5	118	87	6,002
944	0	0	0	0	0	0	0	0	0	0	2	1,734
5,177	**0**	**0**	**0**	**15**	**0**	**0**	**89**	**9**	**5**	**118**	**89**	**7,736**
4,158	0	0	0	7	0	0	100	21	6	133	127	5,997
831	0	0	0	0	0	0	0	0	0	0	2	1,355
4,989	**0**	**0**	**0**	**7**	**0**	**0**	**100**	**21**	**6**	**133**	**129**	**7,351**
3,017	0	0	0	7	0	0	92	23	0	122	41	4,526
936	0	0	0	0	0	0	0	0	0	0	5	1,855
3,953	**0**	**0**	**0**	**7**	**0**	**0**	**92**	**23**	**0**	**122**	**46**	**6,381**

				Shareholders' Equity							
							Total Income (Loss)				
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Previous Years	Current Year	Total	Total	Total Liabilities
85	15	0	438	924	-20	55	0	54	54	1,014	5,423
0	0	0	26	0	0	0	0	0	0	0	2,994
85	**15**	**0**	**464**	**924**	**-20**	**55**	**0**	**54**	**54**	**1,014**	**8,418**
69	24	0	410	810	-29	42	0	87	87	910	4,953
0	0	0	24	0	0	0	0	0	0	0	2,156
69	**24**	**0**	**434**	**810**	**-29**	**42**	**0**	**87**	**87**	**910**	**7,109**
72	23	0	646	621	-23	93	0	66	66	756	4,948
0	0	0	54	0	-1	0	0	0	0	-1	2,788
72	**23**	**0**	**699**	**621**	**-24**	**93**	**0**	**66**	**66**	**755**	**7,736**
50	28	0	397	630	2	37	0	79	79	747	4,941
0	0	2	129	0	0	0	0	0	0	0	2,411
50	**28**	**2**	**526**	**630**	**2**	**37**	**0**	**79**	**79**	**747**	**7,351**
33	3	0	149	434	-12	55	-6	56	51	528	3,956
0	0	4	43	0	0	0	0	0	0	0	2,425
33	**3**	**4**	**192**	**434**	**-12**	**55**	**-6**	**56**	**51**	**527**	**6,381**

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Off Balance-Sheet Commitments

(EUR Million)

		Guarantees and Warranties						Commitments			Derivative Financial Instruments			
												Trading Transactions		
Year	Period	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	Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2010	**TC**	869	0	0	0	0	869	1,928	8,001	9,930	1,068	39	1,007	74
	FC	636	41	390	0	223	1,289	166	0	166	0	70	1,537	91
	Total	**1,505**	**41**	**390**	**0**	**223**	**2,159**	**2,094**	**8,001**	**10,095**	**1,068**	**109**	**2,543**	**165**
2009	**TC**	709	0	0	0	0	709	1,061	0	1,061	1,853	9	569	21
	FC	645	43	337	0	82	1,107	82	0	82	0	23	1,032	27
	Total	**1,354**	**43**	**337**	**0**	**82**	**1,815**	**1,143**	**0**	**1,143**	**1,853**	**31**	**1,600**	**47**
2008	**TC**	659	0	0	0	0	659	972	8,440	9,411	1,911	14	485	99
	FC	783	57	466	0	28	1,334	90	0	90	0	134	1,183	90
	Total	**1,442**	**57**	**466**	**0**	**28**	**1,993**	**1,062**	**8,440**	**9,501**	**1,911**	**148**	**1,668**	**190**
2007	**TC**	791	0	0	0	0	791	1,070	9,753	10,823	0	76	867	2
	FC	479	48	431	0	14	972	31	0	31	0	257	970	57
	Total	**1,269**	**48**	**431**	**0**	**14**	**1,763**	**1,101**	**9,753**	**10,854**	**0**	**333**	**1,837**	**59**
2006	**TC**	532	0	0	0	0	532	979	7,534	8,512	0	150	473	265
	FC	427	63	353	0	6	849	86	0	86	0	357	486	244
	Total	**959**	**63**	**353**	**0**	**6**	**1,382**	**1,064**	**7,534**	**8,598**	**0**	**507**	**959**	**509**

Income-Expenditure

(EUR Million)

	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
Year	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	715	8	114	0	838	282	23	28	333	505	94	13	81	4
2009	823	16	151	1	990	371	43	19	433	557	103	14	89	3
2008	805	31	196	4	1,035	557	47	51	655	381	96	16	80	2
2007	739	20	237	30	1,026	553	51	62	667	359	102	17	86	1
2006	504	12	197	23	736	423	48	26	497	239	81	13	68	1

					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	23	1,142	2,210	1,929	20,452	25,826	48,207	61,215
0	0	0	1,698	1,698	146	2,041	4,728	6,914	10,067
0	**0**	**23**	**2,839**	**3,907**	**2,075**	**22,493**	**30,553**	**55,121**	**71,282**
0	0	22	620	2,474	1,531	17,086	19,077	37,694	41,937
0	0	0	1,081	1,081	140	2,238	4,384	6,761	9,031
0	**0**	**22**	**1,701**	**3,555**	**1,670**	**19,325**	**23,460**	**44,455**	**50,968**
0	0	0	598	2,509	387	12,464	13,817	26,668	39,247
0	0	0	1,407	1,407	182	2,069	4,127	6,378	9,209
0	**0**	**0**	**2,006**	**3,916**	**569**	**14,533**	**17,944**	**33,046**	**48,456**
0	0	0	946	946	2,744	9,790	10,262	22,796	35,355
0	0	0	1,284	1,284	134	1,711	3,119	4,963	7,251
1	**0**	**0**	**2,230**	**2,230**	**2,878**	**11,501**	**13,381**	**27,759**	**42,606**
1	0	0	890	890	929	5,276	5,132	11,337	21,271
1	0	0	1,089	1,089	180	1,801	2,626	4,606	6,630
3	**0**	**0**	**1,978**	**1,978**	**1,109**	**7,077**	**7,757**	**15,943**	**27,901**

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	Proft/Loss From Equity Method Applied Subsidiar.	Net Monetory 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)
-163	43	468	47	351	71	0	0	0	71	-16	54	0	54
-165	37	522	92	303	127	0	0	0	127	-40	87	0	87
-57	24	429	63	279	87	0	0	0	87	-21	66	0	66
-60	32	418	31	285	101	0	0	0	101	-22	79	0	79
-37	55	326	15	222	89	0	0	0	89	-33	56	0	56

Ratios

(%)

	2010	2009	2008	2007	2006
Capital Ratios					
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
Balance-Sheet Ratios					
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
Assets Quality					
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
Liquidity					
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
Profitability					
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
Income-Expenditure Structure					
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

(EUR Million)

		Liquid Assets									Loans and Receivables		
					Financial Assets (net)								
Year	Period	Cash and Central Bank	Banks	Money Market Securities	Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total	Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
2010	**TC**	2	0	0	309	0	0	0	309	311	0	0	0
	FC	28	0	0	1	0	0	0	1	30	0	0	0
	Total	**30**	**0**	**0**	**310**	**0**	**0**	**0**	**310**	**340**	**0**	**0**	**0**
2009	**TC**	0	0	0	37	0	0	0	37	37	0	0	0
	FC	0	50	0	1	0	0	0	1	51	0	0	0
	Total	**0**	**50**	**0**	**38**	**0**	**0**	**0**	**38**	**88**	**0**	**0**	**0**
2008	**TC**	1	1	16	90	0	0	0	90	109	0	0	0
	FC	2	0	0	0	0	0	0	0	2	0	0	0
	Total	**3**	**1**	**16**	**90**	**0**	**0**	**0**	**90**	**111**	**0**	**0**	**0**
2007	**TC**	4	1	0	93	0	0	0	93	97	0	0	0
	FC	0	0	0	0	0	0	0	0	0	0	0	0
	Total	**4**	**1**	**0**	**93**	**0**	**0**	**0**	**93**	**97**	**0**	**0**	**0**
2006	**TC**	1	80	0	21	0	0	0	21	102	0	0	0
	FC	1	14	0	0	0	0	0	0	15	0	0	0
	Total	**1**	**95**	**0**	**21**	**0**	**0**	**0**	**21**	**117**	**0**	**0**	**0**

Liabilities

(EUR Million)

			Non-Deposit Funds					Other Liabilities					
Year	Period	Deposits	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	0	0	0	0	0	0	0	0	0	0	0
	FC	243	0	0	0	0	0	1	0	0	0	0	0
	Total	**244**	**0**	**0**	**0**	**0**	**0**	**1**	**0**	**0**	**0**	**0**	**0**
2009	**TC**	3	0	0	0	0	0	0	0	0	0	0	0
	FC	1	0	0	0	0	0	2	0	0	0	0	0
	Total	**4**	**0**	**0**	**0**	**0**	**0**	**2**	**0**	**0**	**0**	**0**	**0**
2008	**TC**	9	0	0	0	0	0	0	0	0	0	0	0
	FC	30	0	0	0	0	0	0	0	0	0	0	0
	Total	**39**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
2007	**TC**	12	0	0	0	0	0	0	0	0	0	0	0
	FC	10	0	0	0	0	0	0	0	0	0	0	0
	Total	**22**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
2006	**TC**	2	0	0	0	0	0	0	0	0	0	0	0
	FC	57	0	0	0	0	0	0	0	0	0	0	0
	Total	**58**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**

	Permanent Assets											
	Investments and Associates (net)			Subsidiaries (net)								
	Accounted with Equity Method	Non-consolidated		Non-consolidated Financials	Non-consolidated Non-Financials	Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)	Total	Unclassified Assets	Total Assets
Total		Financials	Non-Financials									
0	0	0	0	0	0	0	1	0	0	1	0	312
0	0	0	0	0	0	0	0	0	0	0	0	30
0	**0**	**0**	**0**	**0**	**0**	**0**	**1**	**0**	**0**	**1**	**0**	**341**
0	0	0	0	0	0	0	1	0	0	1	3	42
0	0	0	0	0	0	0	0	0	0	0	0	51
0	**0**	**0**	**0**	**0**	**0**	**0**	**1**	**0**	**0**	**1**	**3**	**93**
0	0	0	0	0	0	0	2	0	0	2	1	112
0	0	0	0	0	0	0	0	0	0	0	0	2
0	**0**	**0**	**0**	**0**	**0**	**0**	**2**	**0**	**0**	**2**	**1**	**114**
0	0	0	0	0	0	0	1	1	0	2	1	101
0	0	0	0	0	0	0	0	0	0	0	2	2
0	**0**	**0**	**0**	**0**	**0**	**0**	**1**	**1**	**0**	**2**	**3**	**103**
0	0	0	0	0	0	0	0	0	0	1	1	104
0	0	0	0	0	0	0	0	0	0	0	0	15
0	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**1**	**1**	**119**

				Shareholders' Equity							
							Total Income (Loss)				
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Previous Years	Current Year	Total	Total	Total Liabilities
3	0	0	3	49	0	0	35	10	45	94	97
0	0	0	1	0	0	0	0	0	0	0	244
3	**0**	**0**	**3**	**49**	**0**	**0**	**35**	**10**	**45**	**94**	**341**
4	3	0	8	47	0	0	23	11	33	80	90
0	0	0	2	0	0	0	0	0	0	0	3
4	**3**	**0**	**9**	**47**	**0**	**0**	**23**	**11**	**33**	**80**	**93**
2	3	0	5	47	0	0	13	10	23	70	83
0	0	0	0	0	0	0	0	0	0	0	31
2	**3**	**0**	**5**	**47**	**0**	**0**	**13**	**10**	**23**	**70**	**114**
2	3	0	6	59	0	0	3	13	16	75	93
0	0	0	0	0	0	0	0	0	0	0	10
2	**3**	**0**	**6**	**59**	**0**	**0**	**3**	**13**	**16**	**75**	**103**
2	1	0	4	54	0	0	0	3	3	57	63
0	0	0	0	0	0	0	0	0	0	0	57
2	**1**	**0**	**4**	**54**	**0**	**0**	**0**	**3**	**3**	**57**	**119**

JPMorgan Chase Bank N.A.

Off Balance-Sheet Commitments

(EUR Million)

		Guarantees and Warranties						Commitments			Derivative Financial Instruments			
												Trading Transactions		
Year	Period	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	Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2010	**TC**	0	0	0	0	0	0	79	0	79	0	49	276	0
	FC	5	0	0	0	0	5	0	0	0	0	88	278	0
	Total	**5**	**0**	**0**	**0**	**0**	**5**	**79**	**0**	**79**	**0**	**137**	**554**	**0**
2009	**TC**	0	0	0	0	0	0	22	0	22	0	147	139	0
	FC	4	0	0	0	0	4	0	0	0	0	148	140	0
	Total	**4**	**0**	**0**	**0**	**0**	**4**	**22**	**0**	**22**	**0**	**294**	**279**	**0**
2008	**TC**	0	0	0	0	0	0	10	0	10	0	0	34	0
	FC	4	0	0	0	0	4	0	0	0	0	0	33	0
	Total	**4**	**0**	**0**	**0**	**0**	**4**	**10**	**0**	**10**	**0**	**0**	**67**	**0**
2007	**TC**	0	0	0	0	0	0	24	0	24	0	0	11	0
	FC	4	0	0	0	0	4	0	0	0	0	0	11	0
	Total	**4**	**0**	**0**	**0**	**0**	**4**	**24**	**0**	**24**	**0**	**0**	**22**	**0**
2006	**TC**	0	0	0	0	0	0	11	0	11	0	0	42	0
	FC	5	0	0	0	0	5	0	0	0	0	0	42	0
	Total	**5**	**0**	**0**	**0**	**0**	**5**	**11**	**0**	**11**	**0**	**0**	**83**	**0**

Income-Expenditure

(EUR Million)

	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
Year	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	0	3	16	6	25	1	0	0	1	24	3	0	2	0
2009	0	1	6	8	14	0	0	1	1	13	1	0	1	0
2008	0	3	17	5	25	3	0	0	3	22	5	0	5	0
2007	0	7	14	2	23	4	0	0	4	19	10	0	10	0
2006	0	5	20	2	28	16	0	0	16	12	4	0	4	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	325	325	1	0	0	1	405
0	0	0	366	366	0	0	0	0	370
0	**0**	**0**	**691**	**691**	**1**	**0**	**0**	**1**	**775**
0	0	0	286	286	89	0	0	89	396
0	0	0	288	288	0	0	0	0	292
0	**0**	**0**	**574**	**574**	**89**	**0**	**0**	**89**	**689**
0	0	0	34	34	121	0	0	121	165
0	0	0	33	33	0	0	0	0	37
0	**0**	**0**	**67**	**67**	**121**	**0**	**0**	**121**	**202**
0	0	0	11	11	373	0	0	373	408
0	0	0	11	11	0	0	0	0	15
0	**0**	**0**	**22**	**22**	**373**	**0**	**0**	**373**	**423**
0	0	0	42	42	641	0	0	641	694
0	0	0	42	42	0	0	0	0	46
0	**0**	**0**	**83**	**83**	**641**	**0**	**0**	**641**	**740**

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	Proft/Loss From Equity Method Applied Subsidiar.	Net Monetory 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	25	0	13	13	0	0	0	13	-2	10	0	10
14	0	29	1	14	13	0	0	0	13	-3	11	0	11
-2	0	25	0	13	12	0	0	0	12	-3	10	0	10
1	0	30	0	14	16	0	0	0	16	-3	13	0	13
0	0	16	0	12	4	0	0	0	4	-1	3	0	3

JPMorgan Chase Bank N.A. 2006-2010

Ratios

(%)

	2010	2009	2008	2007	2006
Capital Ratios					
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
Balance-Sheet Ratios					
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
Assets Quality					
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	-	-	-	-	-
Liquidity					
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
Profitability					
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
Income-Expenditure Structure					
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
(EUR Million)

		Liquid Assets									Loans and Receivables		
					Financial Assets (net)								
Year	Period	Cash and Central Bank	Banks	Money Market Securities	Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total	Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
2010	**TC**	3	10	0	45	0	0	0	45	58	295	10	4
	FC	24	26	0	2	0	0	0	2	52	9	0	0
	Total	**27**	**36**	**0**	**47**	**0**	**0**	**0**	**47**	**110**	**305**	**10**	**4**
2009	**TC**	48	16	0	16	0	0	0	16	80	319	10	3
	FC	29	33	0	2	0	0	0	2	64	14	0	0
	Total	**77**	**49**	**0**	**18**	**0**	**0**	**1**	**19**	**144**	**333**	**10**	**3**
2008	**TC**	39	0	19	7	0	0	7	14	72	400	5	1
	FC	35	27	0	2	0	0	3	4	66	10	0	0
	Total	**74**	**27**	**19**	**9**	**0**	**0**	**9**	**18**	**138**	**410**	**5**	**1**
2007	**TC**	2	0	0	122	0	0	0	122	124	423	1	0
	FC	55	36	0	8	0	0	3	11	101	9	0	0
	Total	**57**	**36**	**0**	**130**	**0**	**0**	**3**	**133**	**225**	**431**	**1**	**0**
2006	**TC**	2	9	0	78	0	0	4	82	93	325	0	0
	FC	48	32	0	7	0	0	2	9	89	17	0	0
	Total	**50**	**41**	**0**	**85**	**0**	**0**	**6**	**91**	**182**	**343**	**0**	**0**

Liabilities
(EUR Million)

			Non-Deposit Funds					Other Liabilities					
Year	Period	Deposits	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**	130	0	0	0	0	0	9	0	0	0	0	3
	FC	235	1	0	0	0	1	2	0	0	0	0	0
	Total	**365**	**1**	**0**	**0**	**0**	**1**	**11**	**0**	**0**	**0**	**0**	**3**
2009	**TC**	129	0	0	0	0	0	0	6	0	0	0	4
	FC	286	0	0	0	0	0	0	9	0	0	1	0
	Total	**415**	**0**	**0**	**0**	**0**	**0**	**1**	**15**	**0**	**0**	**1**	**4**
2008	**TC**	104	0	0	0	0	0	5	6	0	0	0	2
	FC	358	0	0	0	0	0	0	12	0	0	0	1
	Total	**462**	**0**	**0**	**0**	**0**	**0**	**6**	**19**	**0**	**0**	**0**	**3**
2007	**TC**	66	0	5	0	0	5	19	22	0	0	0	3
	FC	493	0	0	0	0	0	0	2	0	0	1	0
	Total	**560**	**0**	**5**	**0**	**0**	**5**	**19**	**23**	**0**	**0**	**1**	**3**
2006	**TC**	65	0	0	0	0	0	6	7	0	0	1	1
	FC	404	0	0	0	0	0	0	1	0	0	0	1
	Total	**469**	**0**	**0**	**0**	**0**	**0**	**6**	**8**	**0**	**0**	**1**	**3**

	Permanent Assets											
	Investments and Associates (net)			Subsidiaries (net)								
	Accounted with Equity Method	Non-consolidated				Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)			
Total		Financials	Non-Financials	Non-consolidated Financials	Non-consolidated Non-Financials					Total	Unclassified Assets	Total Assets
302	0	0	0	0	0	0	3	1	1	5	13	378
9	0	0	0	0	0	0	0	0	0	0	0	61
311	**0**	**0**	**0**	**0**	**0**	**0**	**3**	**1**	**1**	**5**	**13**	**439**
326	0	0	0	0	0	0	4	1	0	5	11	422
14	0	0	0	0	0	0	0	0	0	0	0	78
339	**0**	**0**	**0**	**0**	**0**	**0**	**4**	**1**	**0**	**5**	**11**	**500**
404	0	0	0	0	0	0	4	0	0	4	9	489
10	0	0	0	0	0	0	0	0	0	0	0	77
414	**0**	**0**	**0**	**0**	**0**	**0**	**4**	**0**	**0**	**4**	**9**	**566**
423	0	0	0	0	0	0	8	5	0	13	10	569
9	0	0	0	0	0	0	0	0	0	0	0	110
432	**0**	**0**	**0**	**0**	**0**	**0**	**8**	**5**	**0**	**13**	**11**	**680**
325	0	0	0	0	0	0	8	7	0	15	9	442
17	0	0	0	0	0	0	0	0	0	0	0	107
343	**0**	**0**	**0**	**0**	**0**	**0**	**8**	**7**	**0**	**15**	**9**	**549**

				Shareholders' Equity							
							Total Income (Loss)				
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Previous Years	Current Year	Total	Total	Total Liabilities
5	1	0	18	99	13	0	-52	-7	-59	52	201
0	0	0	2	0	0	0	0	0	0	0	238
5	**1**	**0**	**20**	**99**	**13**	**0**	**-52**	**-7**	**-59**	**52**	**439**
5	1	0	17	95	13	0	-42	-8	-50	57	202
0	0	0	11	0	0	0	0	0	0	0	297
5	**1**	**0**	**28**	**95**	**13**	**0**	**-42**	**-8**	**-50**	**57**	**500**
5	2	0	20	95	8	0	-35	1	-34	69	194
0	0	0	14	0	0	0	0	0	0	0	372
5	**2**	**0**	**34**	**95**	**8**	**0**	**-35**	**1**	**-34**	**69**	**566**
5	2	0	50	96	10	0	-42	-2	-44	62	183
0	0	0	3	0	0	0	0	0	0	0	496
5	**2**	**0**	**53**	**96**	**10**	**0**	**-42**	**-2**	**-44**	**62**	**680**
3	1	0	19	88	9	0	-24	-15	-39	59	143
0	0	0	2	0	0	0	0	0	0	0	406
3	**1**	**0**	**22**	**88**	**9**	**0**	**-24**	**-15**	**-39**	**59**	**549**

Millennium Bank A.Ş.

Off Balance-Sheet Commitments

(EUR Million)

		Guarantees and Warranties						Commitments			Derivative Financial Instruments			
												Trading Transactions		
Year	Period	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	Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2010	**TC**	32	0	0	0	0	32	48	464	512	0	5	78	16
	FC	5	0	0	0	0	6	4	0	4	0	6	646	23
	Total	**37**	**0**	**0**	**0**	**0**	**38**	**53**	**464**	**516**	**0**	**11**	**724**	**39**
2009	**TC**	9	0	0	0	0	9	303	210	514	49	0	63	0
	FC	3	0	1	0	0	3	1,084	0	1,084	425	5	340	21
	Total	**12**	**0**	**1**	**0**	**0**	**13**	**1,387**	**210**	**1,597**	**474**	**5**	**403**	**21**
2008	**TC**	3	0	0	0	0	3	34	147	181	71	0	131	0
	FC	7	0	2	0	0	9	35	0	35	573	6	499	0
	Total	**10**	**0**	**2**	**0**	**0**	**13**	**69**	**147**	**215**	**644**	**7**	**630**	**0**
2007	**TC**	2	0	0	0	0	2	15	2	17	98	0	148	0
	FC	2	0	0	0	0	2	4	0	4	486	20	442	45
	Total	**4**	**0**	**0**	**0**	**0**	**4**	**19**	**2**	**20**	**585**	**20**	**590**	**45**
2006	**TC**	1	0	0	0	0	1	154	6	160	91	6	227	0
	FC	2	0	1	0	0	3	0	0	0	364	5	377	9
	Total	**3**	**0**	**1**	**0**	**0**	**3**	**154**	**6**	**160**	**456**	**11**	**604**	**9**

Income-Expenditure

(EUR Million)

	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
Year	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	31	2	1	1	35	19	0	0	19	16	3	0	2	0
2009	34	2	2	3	41	25	0	0	25	16	2	0	2	0
2008	38	4	9	3	53	30	0	1	31	23	2	1	2	0
2007	41	5	24	2	72	33	0	1	34	39	2	1	1	0
2006	28	2	15	1	46	32	0	3	35	11	5	1	4	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	99	99	13	1,374	0	1,387	2,030
0	0	0	675	675	15	1,862	0	1,878	2,563
0	**0**	**0**	**773**	**773**	**29**	**3,236**	**0**	**3,265**	**4,592**
0	0	0	63	112	32	589	11	632	1,267
0	2	0	368	794	28	894	40	963	2,844
0	**2**	**0**	**432**	**905**	**60**	**1,484**	**51**	**1,595**	**4,111**
0	0	0	131	202	83	318	4	404	791
0	0	0	506	1,078	48	582	29	659	1,781
0	**0**	**0**	**637**	**1,281**	**130**	**900**	**33**	**1,063**	**2,572**
0	0	0	148	247	209	307	7	523	789
0	0	0	507	993	52	414	19	485	1,483
0	**0**	**0**	**655**	**1,240**	**261**	**721**	**26**	**1,008**	**2,272**
0	0	0	233	324	209	283	7	498	983
0	0	0	391	755	69	336	12	417	1,175
0	**0**	**0**	**624**	**1,080**	**277**	**619**	**19**	**915**	**2,158**

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	Proft/Loss From Equity Method Applied Subsidiar.	Net Monetory 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	2	16	1	22	-8	0	0	0	-8	0	-7	0	-7
-4	2	15	2	23	-10	0	0	0	-10	2	-8	0	-8
-5	7	26	2	24	1	0	0	0	1	1	1	0	1
-13	1	28	2	29	-2	0	0	0	-2	0	-2	0	-2
-13	15	17	1	30	-15	0	0	0	-15	0	-15	0	-15

Millennium Bank A.Ş. 2006-2010

Ratios

(%)

	2010	2009	2008	2007	2006
Capital Ratios					
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
Balance-Sheet Ratios					
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
Assets Quality					
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
Liquidity					
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
Profitability					
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
Income-Expenditure Structure					
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

(EUR Million)

		Liquid Assets									Loans and Receivables		
					Financial Assets (net)								
Year	Period	Cash and Central Bank	Banks	Money Market Securities	Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total	Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
2010	**TC**	23	0	49	42	0	0	0	42	114	156	7	5
	FC	31	0	0	0	0	0	0	0	31	12	0	0
	Total	**54**	**0**	**49**	**42**	**0**	**0**	**0**	**42**	**145**	**168**	**7**	**5**
2009	**TC**	17	0	0	51	0	0	0	51	69	58	4	2
	FC	12	8	0	0	0	0	0	0	20	14	0	0
	Total	**29**	**8**	**0**	**51**	**0**	**0**	**0**	**51**	**88**	**72**	**4**	**2**
2008	**TC**	4	0	77	78	0	0	0	78	159	46	1	0
	FC	7	0	0	0	0	0	0	0	8	3	0	0
	Total	**11**	**0**	**77**	**78**	**0**	**0**	**0**	**78**	**167**	**49**	**1**	**0**
2007	**TC**	1	64	0	189	0	0	0	189	254	38	0	0
	FC	13	14	0	7	0	0	0	7	33	4	0	0
	Total	**14**	**78**	**0**	**196**	**0**	**0**	**0**	**196**	**288**	**42**	**0**	**0**
2006	**TC**	0	71	0	124	0	0	0	124	196	51	0	0
	FC	13	84	0	1	0	0	0	1	99	2	0	0
	Total	**13**	**156**	**0**	**125**	**0**	**0**	**0**	**125**	**294**	**53**	**0**	**0**

Liabilities

(EUR Million)

			Non-Deposit Funds					Other Liabilities					
Year	Period	Deposits	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	134	0	0	0	134	0	0	0	0	1	6
	FC	32	104	0	0	0	104	0	0	0	0	0	0
	Total	**32**	**239**	**0**	**0**	**0**	**239**	**0**	**0**	**0**	**0**	**1**	**6**
2009	**TC**	32	1	0	0	0	1	0	0	0	0	0	1
	FC	22	97	0	0	0	97	0	0	0	0	0	0
	Total	**54**	**98**	**0**	**0**	**0**	**98**	**0**	**0**	**0**	**0**	**0**	**1**
2008	**TC**	25	4	0	0	0	4	1	0	0	0	0	0
	FC	93	79	0	0	0	79	0	0	0	0	0	0
	Total	**118**	**83**	**0**	**0**	**0**	**83**	**1**	**0**	**0**	**0**	**0**	**0**
2007	**TC**	1	84	0	0	0	84	0	0	0	0	1	21
	FC	0	212	0	0	0	212	4	0	0	0	0	0
	Total	**1**	**295**	**0**	**0**	**0**	**295**	**4**	**0**	**0**	**0**	**1**	**21**
2006	**TC**	56	47	14	0	0	61	6	0	0	0	0	0
	FC	0	206	0	0	0	206	2	0	0	0	0	0
	Total	**57**	**254**	**14**	**0**	**0**	**267**	**8**	**0**	**0**	**0**	**0**	**0**

	Permanent Assets											
	Investments and Associates (net)			Subsidiaries (net)								
	Accounted with Equity Method	Non-consolidated				Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)			
Total		Financials	Non-Financials	Non-consolidated Financials	Non-consolidated Non-Financials					Total	Unclassified Assets	Total Assets
159	0	0	0	0	0	0	2	4	0	6	6	284
12	0	0	0	0	0	0	0	0	0	0	0	44
171	**0**	**0**	**0**	**0**	**0**	**0**	**2**	**4**	**0**	**6**	**6**	**328**
59	0	0	0	0	0	0	2	2	0	4	1	133
14	0	0	0	0	0	0	0	0	0	0	2	35
73	**0**	**0**	**0**	**0**	**0**	**0**	**2**	**2**	**0**	**4**	**3**	**168**
47	0	0	0	0	0	0	2	1	0	3	1	210
3	0	0	0	0	0	0	0	0	0	0	2	13
50	**0**	**0**	**0**	**0**	**0**	**0**	**2**	**1**	**0**	**3**	**3**	**223**
38	0	0	0	0	0	0	3	0	0	3	3	298
4	0	0	0	0	0	0	0	0	0	0	2	40
42	**0**	**0**	**0**	**0**	**0**	**0**	**3**	**0**	**0**	**3**	**5**	**338**
51	0	0	0	0	0	0	2	0	0	3	3	252
2	0	0	0	0	0	0	0	0	0	0	2	103
53	**0**	**0**	**0**	**0**	**0**	**0**	**2**	**0**	**0**	**3**	**5**	**355**

				Shareholders' Equity							
							Total Income (Loss)				
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Previous Years	Current Year	Total	Total	Total Liabilities
5	1	0	12	65	9	0	-31	2	-29	45	191
1	0	0	1	0	0	0	0	0	0	0	137
6	**1**	**0**	**12**	**65**	**9**	**0**	**-31**	**2**	**-29**	**45**	**328**
2	1	0	4	32	9	0	-22	-8	-30	11	48
2	0	0	2	0	0	0	0	0	0	0	120
3	**1**	**0**	**5**	**32**	**9**	**0**	**-22**	**-8**	**-30**	**11**	**168**
1	1	0	3	32	9	0	-14	-9	-23	18	50
1	0	0	1	0	0	0	0	0	0	0	173
2	**1**	**0**	**4**	**32**	**9**	**0**	**-14**	**-9**	**-23**	**18**	**223**
1	0	0	23	19	11	0	-8	-9	-17	13	121
1	0	0	5	0	0	0	0	0	0	0	217
2	**0**	**0**	**28**	**19**	**11**	**0**	**-8**	**-9**	**-17**	**13**	**338**
1	0	0	7	18	10	0	1	-9	-8	20	145
1	0	0	3	0	0	0	0	0	0	0	210
2	**0**	**0**	**10**	**18**	**10**	**0**	**1**	**-9**	**-8**	**20**	**355**

Société Générale (SA)

Off Balance-Sheet Commitments

(EUR Million)

		Guarantees and Warranties						Commitments			Derivative Financial Instruments			
												Trading Transactions		
Year	Period	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	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	93	0
	FC	67	0	11	0	10	88	8	0	8	0	0	112	0
	Total	**68**	**0**	**11**	**0**	**10**	**89**	**8**	**0**	**8**	**0**	**0**	**205**	**0**
2009	**TC**	1	0	0	0	0	1	9	0	9	0	1	84	0
	FC	72	0	6	0	15	93	39	0	39	0	2	84	0
	Total	**73**	**0**	**6**	**0**	**15**	**94**	**48**	**0**	**48**	**0**	**3**	**168**	**0**
2008	**TC**	2	0	0	0	0	2	0	0	0	0	1	162	0
	FC	76	0	7	0	4	87	0	0	0	0	7	229	0
	Total	**77**	**0**	**7**	**0**	**4**	**88**	**0**	**0**	**0**	**0**	**8**	**391**	**0**
2007	**TC**	0	0	0	0	0	0	2	0	2	0	17	172	0
	FC	55	0	8	0	9	72	0	0	0	0	79	650	0
	Total	**55**	**0**	**8**	**0**	**9**	**72**	**2**	**0**	**2**	**0**	**96**	**822**	**0**
2006	**TC**	4	0	0	0	0	4	0	0	0	0	32	119	0
	FC	57	0	8	0	16	80	0	0	0	0	170	223	0
	Total	**60**	**0**	**8**	**0**	**16**	**84**	**0**	**0**	**0**	**0**	**202**	**341**	**0**

Income-Expenditure

(EUR Million)

	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
Year	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	21	4	4	9	39	3	2	0	6	33	4	1	3	0
2009	10	3	2	8	23	5	1	0	7	16	2	0	2	0
2008	6	11	8	4	29	7	7	4	18	11	3	0	2	0
2007	7	17	10	1	35	7	30	1	38	-3	3	0	3	0
2006	8	18	5	1	31	9	13	7	28	3	3	0	2	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	93	93	0	43	0	43	137
0	0	0	112	112	0	0	0	0	208
0	**0**	**0**	**205**	**205**	**0**	**43**	**0**	**43**	**345**
0	0	0	84	84	0	7	0	7	102
0	0	0	87	87	0	0	0	0	219
0	**0**	**0**	**171**	**171**	**0**	**7**	**0**	**7**	**321**
0	0	0	163	163	0	0	0	0	165
0	0	0	236	236	0	0	0	0	322
0	**0**	**0**	**399**	**399**	**0**	**0**	**0**	**0**	**487**
0	0	0	189	189	0	0	0	0	191
0	0	0	728	728	0	0	0	0	800
0	**0**	**0**	**918**	**918**	**0**	**0**	**0**	**0**	**991**
0	0	0	150	150	0	0	0	0	155
0	0	0	392	392	0	0	0	0	473
0	**0**	**0**	**543**	**543**	**0**	**0**	**0**	**0**	**627**

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	Proft/Loss From Equity Method Applied Subsidiar.	Net Monetory 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	2	23	4	19	0	0	0	0	0	2	2	0	2
-8	1	11	3	16	-7	0	0	0	-7	0	-8	0	-8
-6	0	8	1	14	-7	0	0	0	-7	-1	-9	0	-9
4	0	4	1	12	-8	0	0	0	-8	-1	-9	0	-9
-7	0	-1	2	8	-11	0	0	0	-11	2	-9	0	-9

Société Générale (SA) 2006-2010

Ratios

(%)

	2010	2009	2008	2007	2006
Capital Ratios					
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
Balance-Sheet Ratios					
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
Assets Quality					
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
Liquidity					
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
Profitability					
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
Income-Expenditure Structure					
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

(EUR Million)

		Liquid Assets									Loans and Receivables		
					Financial Assets (net)								
Year	Period	Cash and Central Bank	Banks	Money Market Securities	Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total	Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
2010	**TC**	6	94	63	11	95	0	0	106	269	60	14	13
	FC	11	105	0	24	0	0	0	24	140	61	0	0
	Total	**17**	**199**	**63**	**35**	**95**	**0**	**0**	**130**	**409**	**121**	**14**	**13**
2009	**TC**	6	10	350	14	48	0	0	62	428	43	13	12
	FC	18	2	0	4	0	0	0	4	24	45	0	0
	Total	**24**	**12**	**350**	**18**	**48**	**0**	**0**	**66**	**452**	**88**	**13**	**12**
2008	**TC**	34	0	258	3	153	0	0	156	448	68	13	11
	FC	20	1	0	21	0	0	0	21	42	22	0	0
	Total	**54**	**1**	**258**	**24**	**153**	**0**	**0**	**177**	**490**	**90**	**13**	**11**
2007	**TC**	10	1	44	25	196	0	0	222	276	112	17	14
	FC	18	4	0	38	0	0	0	38	61	56	0	0
	Total	**28**	**5**	**44**	**63**	**196**	**0**	**0**	**260**	**337**	**168**	**17**	**14**
2006	**TC**	3	22	0	62	164	0	0	226	251	28	14	12
	FC	11	5	0	15	0	0	0	15	32	58	0	0
	Total	**14**	**27**	**0**	**77**	**164**	**0**	**0**	**241**	**283**	**85**	**14**	**12**

Liabilities

(EUR Million)

			Non-Deposit Funds					Other Liabilities					
Year	Period	Deposits	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**	88	74	0	0	0	74	1	0	0	0	1	0
	FC	148	3	0	0	0	3	24	0	0	0	1	11
	Total	**236**	**77**	**0**	**0**	**0**	**77**	**24**	**0**	**0**	**0**	**2**	**11**
2009	**TC**	87	17	0	0	0	17	2	0	0	0	2	1
	FC	255	0	0	0	0	0	3	0	0	0	1	14
	Total	**342**	**17**	**0**	**0**	**0**	**17**	**5**	**0**	**0**	**0**	**2**	**15**
2008	**TC**	75	73	0	0	0	73	0	0	0	0	42	1
	FC	232	0	0	0	0	0	25	0	0	35	7	7
	Total	**307**	**74**	**0**	**0**	**0**	**74**	**25**	**0**	**0**	**35**	**49**	**8**
2007	**TC**	63	95	0	0	0	95	0	0	0	0	5	1
	FC	187	0	0	0	0	0	33	0	0	35	0	3
	Total	**250**	**95**	**0**	**0**	**0**	**95**	**33**	**0**	**0**	**35**	**5**	**4**
2006	**TC**	65	41	8	0	0	49	0	0	0	0	4	1
	FC	160	0	0	0	0	0	11	0	0	15	0	3
	Total	**225**	**41**	**8**	**0**	**0**	**49**	**11**	**0**	**0**	**15**	**4**	**4**

	Permanent Assets											
	Investments and Associates (net)			Subsidiaries (net)								
	Accounted with Equity Method	Non-consolidated				Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)			
Total		Financials	Non-Financials	Non-consolidated Financials	Non-consolidated Non-Financials					Total	Unclassified Assets	Total Assets
61	0	0	0	0	0	0	1	0	16	17	6	353
61	0	0	0	0	0	0	0	0	0	0	0	201
122	**0**	**0**	**0**	**0**	**0**	**0**	**1**	**0**	**16**	**17**	**6**	**553**
44	0	0	0	0	0	0	11	0	0	11	7	491
45	0	0	0	0	0	0	0	0	0	0	0	68
89	**0**	**0**	**0**	**0**	**0**	**0**	**11**	**0**	**0**	**11**	**7**	**559**
70	0	0	0	0	0	0	11	0	0	12	9	539
22	0	0	0	0	0	0	0	0	0	0	0	64
93	**0**	**0**	**0**	**0**	**0**	**0**	**11**	**0**	**0**	**12**	**9**	**603**
115	0	0	0	0	0	0	13	0	0	13	13	417
56	0	0	0	0	0	0	0	0	0	0	0	117
171	**0**	**0**	**0**	**0**	**0**	**0**	**13**	**0**	**0**	**13**	**13**	**534**
29	0	0	0	0	0	0	14	0	0	14	4	297
58	0	0	0	0	0	0	0	0	0	0	0	90
87	**0**	**0**	**0**	**0**	**0**	**0**	**14**	**0**	**0**	**14**	**4**	**387**

				Shareholders' Equity							
							Total Income (Loss)				
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Previous Years	Current Year	Total	Total	Total Liabilities
16	2	0	20	53	34	0	87	11	98	185	367
0	0	0	35	0	0	0	0	0	0	0	187
16	**2**	**0**	**56**	**53**	**34**	**0**	**87**	**11**	**98**	**185**	**553**
8	2	0	15	50	34	0	50	33	83	168	286
0	0	0	18	0	0	0	0	0	0	0	273
8	**2**	**0**	**33**	**50**	**34**	**0**	**50**	**33**	**83**	**168**	**559**
8	4	0	55	14	30	0	35	16	50	94	297
0	0	0	74	0	0	0	0	0	0	0	307
8	**4**	**0**	**129**	**14**	**30**	**0**	**35**	**16**	**50**	**94**	**603**
9	2	0	17	18	39	0	27	16	43	100	275
0	0	1	72	0	0	0	0	0	0	0	259
9	**2**	**1**	**89**	**18**	**39**	**0**	**27**	**16**	**43**	**100**	**534**
6	1	0	12	16	29	0	20	6	25	71	197
0	0	0	30	0	0	0	0	0	0	0	190
6	**1**	**0**	**42**	**16**	**29**	**0**	**20**	**6**	**25**	**71**	**387**

The Royal Bank of Scotland N.V.

Off Balance-Sheet Commitments

(EUR Million)

		Guarantees and Warranties						Commitments			Derivative Financial Instruments			
												Trading Transactions		
Year	Period	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	Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2010	**TC**	30	0	0	0	0	30	50	119	170	0	23	107	0
	FC	129	28	63	0	0	220	294	242	537	0	2,372	531	0
	Total	**159**	**28**	**63**	**0**	**0**	**250**	**345**	**362**	**706**	**0**	**2,395**	**638**	**0**
2009	**TC**	14	0	0	0	0	14	19	106	125	0	74	307	0
	FC	89	12	40	0	0	141	54	455	508	0	750	436	0
	Total	**103**	**12**	**40**	**0**	**0**	**155**	**73**	**561**	**634**	**0**	**824**	**743**	**0**
2008	**TC**	27	0	0	0	0	27	1	181	183	0	125	349	0
	FC	134	19	58	0	1	213	0	646	646	0	876	519	0
	Total	**162**	**19**	**58**	**0**	**1**	**240**	**1**	**828**	**829**	**0**	**1,001**	**868**	**0**
2007	**TC**	11	0	0	0	0	11	1	69	70	0	193	1,056	0
	FC	132	17	23	0	0	172	0	193	193	0	593	1,056	0
	Total	**143**	**17**	**23**	**0**	**0**	**183**	**1**	**261**	**262**	**0**	**786**	**2,112**	**0**
2006	**TC**	7	0	0	0	0	7	15	0	15	0	336	314	0
	FC	102	17	22	0	1	142	33	0	33	0	436	313	0
	Total	**109**	**17**	**22**	**0**	**1**	**149**	**48**	**0**	**48**	**0**	**772**	**626**	**0**

Income-Expenditure

(EUR Million)

	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
Year	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	12	1	11	12	37	7	1	0	8	30	24	0	24	0
2009	11	2	18	25	56	5	6	0	11	44	31	1	30	0
2008	25	7	30	11	73	12	18	1	32	42	27	1	26	0
2007	13	10	43	4	69	21	20	0	41	28	22	1	20	0
2006	4	11	29	3	47	14	16	2	32	15	18	1	17	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	130	130	59	1,289	0	1,349	1,678
0	0	0	2,903	2,903	21	0	0	21	3,681
0	**0**	**0**	**3,033**	**3,033**	**81**	**1,289**	**0**	**1,370**	**5,359**
0	0	0	382	382	118	919	0	1,038	1,558
0	0	0	1,186	1,186	22	0	0	22	1,858
0	**0**	**0**	**1,568**	**1,568**	**140**	**919**	**0**	**1,059**	**3,416**
0	0	0	475	475	194	923	0	1,117	1,802
0	0	0	1,395	1,395	26	0	0	26	2,280
0	**0**	**0**	**1,869**	**1,869**	**220**	**923**	**0**	**1,144**	**4,082**
0	0	0	1,250	1,250	1,335	1	0	1,335	2,666
0	0	0	1,648	1,648	15	0	0	15	2,028
0	**0**	**0**	**2,898**	**2,898**	**1,350**	**1**	**0**	**1,350**	**4,693**
0	0	0	649	649	1,145	1	0	1,146	1,817
0	0	0	748	748	6	0	0	6	930
0	**0**	**0**	**1,398**	**1,398**	**1,151**	**1**	**0**	**1,152**	**2,747**

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	Proft/Loss From Equity Method Applied Subsidiar.	Net Monetory 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	2	54	9	31	15	0	0	0	15	-4	11	0	11
-2	4	76	3	32	41	0	0	0	41	-8	33	0	33
-7	4	65	6	39	20	0	0	0	20	-4	16	0	16
12	5	66	3	41	22	0	0	0	22	-6	16	0	16
-4	5	34	0	29	5	0	0	0	5	0	6	0	6

The Royal Bank of Scotland N.V. 2006-2010

Ratios

(%)

	2010	2009	2008	2007	2006
Capital Ratios					
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
Balance-Sheet Ratios					
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
Assets Quality					
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
Liquidity					
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
Profitability					
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
Income-Expenditure Structure					
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
(EUR Million)

		Liquid Assets									Loans and Receivables		
					Financial Assets (net)								
Year	Period	Cash and Central Bank	Banks	Money Market Securities	Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total	Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
2010	**TC**	23	0	7	0	88	23	0	112	142	378	20	8
	FC	32	39	0	0	19	0	0	19	90	99	0	0
	Total	**55**	**39**	**7**	**0**	**107**	**23**	**0**	**131**	**232**	**477**	**20**	**8**
2009	**TC**	8	0	36	0	65	18	0	83	128	254	16	13
	FC	25	31	0	0	0	0	0	0	56	80	0	0
	Total	**33**	**31**	**36**	**0**	**65**	**18**	**0**	**83**	**184**	**334**	**16**	**13**
2008	**TC**	11	0	58	0	33	14	0	48	116	206	7	6
	FC	4	45	0	0	0	0	0	0	49	71	0	0
	Total	**15**	**45**	**58**	**0**	**33**	**14**	**0**	**48**	**165**	**277**	**7**	**6**
2007	**TC**	7	0	0	72	0	0	0	72	79	198	5	5
	FC	3	12	0	2	0	0	0	2	17	47	0	0
	Total	**10**	**12**	**0**	**75**	**0**	**0**	**0**	**75**	**96**	**245**	**5**	**5**
2006	**TC**	8	5	0	53	0	0	0	53	67	127	3	3
	FC	2	26	0	0	1	0	0	1	29	38	0	0
	Total	**10**	**32**	**0**	**53**	**1**	**0**	**0**	**54**	**96**	**165**	**3**	**3**

Liabilities
(EUR Million)

			Non-Deposit Funds					Other Liabilities					
Year	Period	Deposits	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**	321	8	0	0	0	8	0	0	0	0	4	11
	FC	235	37	0	0	0	37	0	0	0	0	0	0
	Total	**556**	**45**	**0**	**0**	**0**	**45**	**0**	**0**	**0**	**0**	**5**	**11**
2009	**TC**	227	5	0	0	0	5	0	0	0	0	2	6
	FC	166	18	0	0	0	18	0	0	0	0	0	0
	Total	**393**	**23**	**0**	**0**	**0**	**23**	**0**	**0**	**0**	**0**	**2**	**6**
2008	**TC**	156	4	0	0	0	4	0	0	0	0	1	6
	FC	115	92	0	0	0	92	0	0	0	0	1	0
	Total	**271**	**96**	**0**	**0**	**0**	**96**	**0**	**0**	**0**	**0**	**2**	**6**
2007	**TC**	127	2	13	0	0	15	0	0	0	0	1	10
	FC	68	84	0	0	0	84	0	0	0	0	0	1
	Total	**194**	**86**	**13**	**0**	**0**	**98**	**0**	**0**	**0**	**0**	**2**	**11**
2006	**TC**	107	2	11	0	0	14	0	0	0	0	1	1
	FC	76	45	0	0	0	45	0	0	0	0	0	0
	Total	**182**	**47**	**11**	**0**	**0**	**59**	**0**	**0**	**0**	**0**	**1**	**1**

	Permanent Assets											
	Investments and Associates (net)			Subsidiaries (net)								
	Accounted with Equity Method	Non-consolidated				Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)			
Total		Financials	Non-Financials	Non-consolidated Financials	Non-consolidated Non-Financials					Total	Unclassified Assets	Total Assets
389	0	0	0	0	0	0	7	0	0	7	8	546
99	0	0	0	0	0	0	0	0	0	0	0	189
488	**0**	**0**	**0**	**0**	**0**	**0**	**7**	**0**	**0**	**7**	**8**	**735**
257	0	0	0	0	0	0	6	1	0	7	6	398
80	0	0	0	0	0	0	0	0	0	0	0	136
337	**0**	**0**	**0**	**0**	**0**	**0**	**6**	**1**	**0**	**7**	**6**	**534**
208	0	0	0	0	0	0	8	1	0	9	6	339
71	0	0	0	0	0	0	0	0	0	0	20	140
279	**0**	**0**	**0**	**0**	**0**	**0**	**8**	**1**	**0**	**9**	**26**	**478**
198	0	0	0	0	0	0	3	1	0	4	11	292
47	0	0	0	0	0	0	0	0	0	0	17	81
246	**0**	**0**	**0**	**0**	**0**	**0**	**3**	**1**	**0**	**4**	**27**	**373**
128	0	0	0	0	0	0	4	0	6	10	2	205
38	0	0	0	0	0	0	0	0	0	0	12	79
165	**0**	**0**	**0**	**0**	**0**	**0**	**4**	**0**	**6**	**10**	**13**	**284**

				Shareholders' Equity							
							Total Income (Loss)				
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Previous Years	Current Year	Total	Total	Total Liabilities
8	2	0	26	83	16	7	0	1	1	107	461
0	0	0	1	0	0	0	0	0	0	0	274
9	**2**	**0**	**27**	**83**	**16**	**7**	**0**	**1**	**1**	**107**	**735**
8	1	0	17	79	15	5	0	1	1	100	349
0	0	0	1	0	0	0	0	0	0	0	185
8	**1**	**0**	**18**	**79**	**15**	**5**	**0**	**1**	**1**	**100**	**534**
4	2	0	13	80	12	5	0	0	0	97	270
0	0	1	2	0	0	0	0	0	0	0	209
4	**2**	**1**	**15**	**80**	**12**	**5**	**0**	**0**	**0**	**97**	**478**
3	1	0	16	41	15	7	-2	0	-1	62	219
0	0	1	2	0	0	0	0	0	0	0	154
3	**1**	**1**	**18**	**41**	**15**	**7**	**-2**	**0**	**-1**	**62**	**373**
2	1	0	5	19	14	7	0	-1	-1	38	163
0	0	0	0	0	0	0	0	0	0	0	121
2	**1**	**0**	**5**	**19**	**14**	**7**	**0**	**-1**	**-1**	**38**	**284**

Turkland Bank A.Ş.

Off Balance-Sheet Commitments

(EUR Million)

		Guarantees and Warranties						Commitments			Derivative Financial Instruments			
												Trading Transactions		
Year	Period	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	Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2010	**TC**	298	0	0	0	0	299	42	2,264	2,306	0	0	0	0
	FC	71	8	52	0	44	176	52	0	52	0	0	0	0
	Total	**370**	**8**	**52**	**0**	**44**	**475**	**94**	**2,264**	**2,357**	**0**	**0**	**0**	**0**
2009	**TC**	220	0	0	0	0	220	32	0	32	0	0	0	0
	FC	62	4	34	0	11	111	6	0	6	0	0	7	0
	Total	**282**	**4**	**34**	**0**	**11**	**331**	**38**	**0**	**38**	**0**	**0**	**7**	**0**
2008	**TC**	161	0	0	0	0	161	15	0	15	0	0	0	0
	FC	78	7	49	0	11	144	0	0	0	0	0	0	0
	Total	**240**	**7**	**49**	**0**	**11**	**306**	**15**	**0**	**15**	**0**	**0**	**0**	**0**
2007	**TC**	115	0	0	0	0	115	13	0	13	0	0	0	0
	FC	52	6	43	0	6	107	6	0	6	0	0	51	0
	Total	**167**	**6**	**43**	**0**	**6**	**222**	**19**	**0**	**19**	**0**	**0**	**51**	**0**
2006	**TC**	104	0	0	0	0	104	11	0	11	0	0	0	0
	FC	53	7	34	0	21	114	0	0	0	0	2	10	0
	Total	**156**	**7**	**34**	**0**	**21**	**218**	**11**	**0**	**11**	**0**	**3**	**10**	**0**

Income-Expenditure

(EUR Million)

	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
Year	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	45	0	10	1	56	27	1	1	30	26	8	0	8	0
2009	46	0	10	3	59	24	4	0	28	30	6	0	6	0
2008	47	1	8	2	58	27	5	2	34	24	5	0	4	0
2007	29	2	13	2	45	24	4	2	30	15	3	0	3	0
2006	23	1	6	1	31	20	2	3	24	7	4	1	4	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	145	2,181	0	2,326	4,930
0	0	0	0	0	19	444	0	463	691
0	**0**	**0**	**0**	**0**	**164**	**2,625**	**0**	**2,789**	**5,621**
0	0	0	0	0	107	1,394	0	1,501	1,753
0	0	0	7	7	12	412	0	425	548
0	**0**	**0**	**7**	**7**	**119**	**1,806**	**0**	**1,926**	**2,301**
0	0	0	0	0	129	851	0	980	1,156
0	0	0	0	0	10	396	0	406	551
0	**0**	**0**	**0**	**0**	**139**	**1,248**	**0**	**1,386**	**1,707**
0	0	0	0	0	99	434	0	533	661
0	0	0	51	51	11	257	0	268	432
0	**0**	**0**	**51**	**51**	**111**	**691**	**0**	**802**	**1,093**
0	0	0	0	0	90	10	0	100	215
0	0	0	12	12	8	5	0	12	139
0	**0**	**0**	**13**	**13**	**97**	**15**	**0**	**112**	**354**

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	Proft/Loss From Equity Method Applied Subsidiar.	Net Monetory 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	14	52	8	42	2	0	0	0	2	-1	1	0	1
5	1	42	11	30	1	0	0	0	1	0	1	0	1
0	3	31	4	28	0	0	0	0	0	0	0	0	0
2	2	22	3	19	0	0	0	0	0	0	0	0	0
-3	9	17	4	15	-3	0	1	0	-2	1	-1	0	-1

Ratios

(%)

	2010	2009	2008	2007	2006
Capital Ratios					
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
Balance-Sheet Ratios					
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
Assets Quality					
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
Liquidity					
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
Profitability					
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
Income-Expenditure Structure					
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
(EUR Million)

		Liquid Assets									Loans and Receivables		
					Financial Assets (net)								
Year	Period	Cash and Central Bank	Banks	Money Market Securities	Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total	Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
2010	**TC**	8	0	346	166	0	0	0	166	520	9	0	0
	FC	9	19	0	0	0	0	0	0	28	16	0	0
	Total	**18**	**19**	**346**	**166**	**0**	**0**	**0**	**166**	**549**	**24**	**0**	**0**
2009	**TC**	1	19	98	83	0	0	0	83	200	1	0	0
	FC	7	30	0	0	0	0	0	0	36	16	0	0
	Total	**8**	**49**	**98**	**83**	**0**	**0**	**0**	**83**	**237**	**17**	**0**	**0**
2008	**TC**	2	0	148	101	0	0	0	101	251	4	0	0
	FC	13	102	0	1	0	0	0	1	116	13	0	0
	Total	**15**	**102**	**148**	**102**	**0**	**0**	**0**	**102**	**367**	**17**	**0**	**0**
2007	**TC**	1	6	301	160	0	0	0	160	469	24	0	0
	FC	9	11	0	0	0	0	0	0	19	0	0	0
	Total	**10**	**17**	**301**	**160**	**0**	**0**	**0**	**160**	**488**	**24**	**0**	**0**
2006	**TC**	0	7	0	164	0	0	0	164	172	0	0	0
	FC	1	196	0	0	0	0	0	0	197	1	0	0
	Total	**2**	**203**	**0**	**164**	**0**	**0**	**0**	**164**	**369**	**1**	**0**	**0**

Liabilities
(EUR Million)

			Non-Deposit Funds					Other Liabilities					
Year	Period	Deposits	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**	20	421	0	0	0	421	0	0	0	0	0	0
	FC	9	43	0	0	0	43	0	0	0	0	0	0
	Total	**28**	**464**	**0**	**0**	**0**	**464**	**0**	**0**	**0**	**0**	**0**	**0**
2009	**TC**	47	1	0	0	0	1	1	0	0	0	0	0
	FC	68	67	0	0	0	67	0	0	0	0	0	0
	Total	**115**	**69**	**0**	**0**	**0**	**69**	**1**	**0**	**0**	**0**	**0**	**0**
2008	**TC**	7	4	0	0	0	4	4	0	0	0	0	3
	FC	284	24	0	0	0	24	0	0	0	0	1	0
	Total	**291**	**28**	**0**	**0**	**0**	**28**	**4**	**0**	**0**	**0**	**1**	**3**
2007	**TC**	65	0	0	0	0	0	1	0	0	0	0	7
	FC	266	110	0	0	0	110	0	0	0	0	0	0
	Total	**331**	**110**	**0**	**0**	**0**	**110**	**1**	**0**	**0**	**0**	**0**	**7**
2006	**TC**	300	0	0	0	0	0	1	0	0	0	0	1
	FC	19	0	0	0	0	0	0	0	0	0	0	0
	Total	**319**	**0**	**0**	**0**	**0**	**0**	**1**	**0**	**0**	**0**	**0**	**1**

	Permanent Assets											
	Investments and Associates (net)			Subsidiaries (net)								
	Accounted with Equity Method	Non-consolidated				Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)			
Total		Financials	Non-Financials	Non-consolidated Financials	Non-consolidated Non-Financials					Total	Unclassified Assets	Total Assets
9	0	0	0	0	0	0	0	0	0	0	0	529
16	0	0	0	0	0	0	0	0	0	0	8	52
24	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**8**	**581**
1	0	0	0	0	0	0	0	0	0	0	0	202
16	0	0	0	0	0	0	0	0	0	0	6	58
17	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**6**	**260**
4	0	0	0	0	0	0	0	0	0	0	0	255
13	0	0	0	0	0	0	0	0	0	0	5	133
17	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**5**	**389**
24	0	0	0	0	0	0	0	0	0	0	2	495
0	0	0	0	0	0	0	0	0	0	0	0	19
24	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**2**	**514**
0	0	0	0	0	0	0	0	0	0	0	3	176
1	0	0	0	0	0	0	0	0	0	0	0	198
1	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**3**	**374**

				Shareholders' Equity							
							Total Income (Loss)				
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Previous Years	Current Year	Total	Total	Total Liabilities
2	2	0	3	26	14	0	35	10	45	85	529
0	0	0	0	0	0	0	0	0	0	0	52
2	**2**	**0**	**3**	**26**	**14**	**0**	**35**	**10**	**45**	**85**	**581**
1	1	0	2	25	13	0	20	14	34	72	123
1	0	0	1	0	0	0	0	0	0	0	137
1	**1**	**0**	**3**	**25**	**13**	**0**	**20**	**14**	**34**	**72**	**260**
1	2	0	9	25	14	0	10	10	20	59	78
1	0	0	2	0	0	0	0	0	0	0	310
2	**2**	**0**	**11**	**25**	**14**	**0**	**10**	**10**	**20**	**59**	**389**
1	0	0	9	32	17	0	5	7	13	61	136
2	0	0	2	0	0	0	0	0	0	0	378
3	**0**	**0**	**11**	**32**	**17**	**0**	**5**	**7**	**13**	**61**	**514**
1	1	0	4	29	16	0	5	0	5	50	353
1	0	0	1	0	0	0	0	0	0	0	21
2	**1**	**0**	**5**	**29**	**16**	**0**	**5**	**0**	**5**	**50**	**374**

WestLB AG

Off Balance-Sheet Commitments

(EUR Million)

		Guarantees and Warranties						Commitments			Derivative Financial Instruments			
												Trading Transactions		
Year	Period	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	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	6	0	0	0	0	6	1	0	1	0	0	0	0
	Total	**6**	**0**	**0**	**0**	**0**	**6**	**2**	**0**	**2**	**0**	**0**	**0**	**0**
2009	**TC**	0	0	0	0	0	0	17	0	17	0	0	121	0
	FC	5	0	0	0	0	5	34	0	34	0	0	70	0
	Total	**5**	**0**	**0**	**0**	**0**	**5**	**51**	**0**	**51**	**0**	**0**	**190**	**0**
2008	**TC**	0	0	0	0	0	0	12	0	12	0	1	300	0
	FC	5	0	0	0	0	5	14	0	14	0	1	403	0
	Total	**5**	**0**	**0**	**0**	**0**	**5**	**26**	**0**	**26**	**0**	**1**	**702**	**0**
2007	**TC**	0	0	0	0	0	0	28	0	28	0	0	540	0
	FC	5	0	0	0	0	5	28	0	28	0	0	342	0
	Total	**5**	**0**	**0**	**0**	**0**	**5**	**56**	**0**	**56**	**0**	**0**	**882**	**0**
2006	**TC**	0	0	0	0	0	0	0	0	0	0	0	339	0
	FC	5	0	1	0	0	6	0	0	0	0	1	191	0
	Total	**6**	**0**	**1**	**0**	**0**	**6**	**0**	**0**	**0**	**0**	**1**	**530**	**0**

Income-Expenditure

(EUR Million)

	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
Year	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	1	1	8	5	16	2	4	0	6	10	9	0	9	0
2009	2	1	9	4	15	3	1	0	4	12	7	0	7	0
2008	3	3	18	9	32	5	3	0	7	25	6	0	6	0
2007	2	4	31	5	42	20	2	0	23	19	0	0	0	0
2006	0	14	32	4	50	15	23	0	38	12	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	1
0	0	0	0	0	0	0	2	2	9
0	**0**	**0**	**0**	**0**	**0**	**0**	**2**	**2**	**11**
0	0	0	121	121	0	0	0	0	138
0	0	0	70	70	0	0	0	0	109
0	**0**	**0**	**190**	**190**	**0**	**0**	**0**	**0**	**247**
0	0	0	300	300	0	0	0	0	312
0	0	0	403	403	0	0	1	1	424
0	**0**	**0**	**704**	**704**	**0**	**0**	**1**	**1**	**736**
0	0	0	540	540	0	0	0	0	568
0	0	0	342	342	2	4	0	6	381
0	**0**	**0**	**882**	**882**	**2**	**4**	**0**	**6**	**949**
0	0	0	339	339	0	0	0	0	339
0	0	0	192	192	1	0	0	1	200
0	**0**	**0**	**532**	**532**	**1**	**0**	**0**	**1**	**540**

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	Proft/Loss From Equity Method Applied Subsidiar.	Net Monetory 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	1	24	0	11	12	0	0	0	12	-2	10	0	10
5	3	27	0	9	17	0	0	0	17	-3	14	0	14
-9	1	23	1	9	12	0	0	0	12	-3	10	0	10
-4	6	21	0	11	9	0	0	0	9	-2	7	0	7
-3	4	12	0	12	0	0	0	0	0	0	0	0	0

Ratios

(%)

	2010	2009	2008	2007	2006
Capital Ratios					
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
Balance-Sheet Ratios					
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
Assets Quality					
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
Liquidity					
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
Profitability					
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
Income-Expenditure Structure					
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

(EUR Million)

		Liquid Assets									Loans and Receivables		
					Financial Assets (net)								
Year	Period	Cash and Central Bank	Banks	Money Market Securities	Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total	Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
2010	**TC**	61	2,146	417	241	1,107	592	0	1,940	4,565	5,431	158	126
	FC	139	328	0	14	261	27	0	302	769	3,756	7	7
	Total	**200**	**2,475**	**417**	**256**	**1,368**	**619**	**0**	**2,242**	**5,335**	**9,187**	**165**	**133**
2009	**TC**	62	1,023	1,183	174	867	339	0	1,380	3,648	4,823	151	113
	FC	56	417	0	8	242	30	0	280	752	2,826	3	3
	Total	**117**	**1,440**	**1,183**	**182**	**1,109**	**369**	**0**	**1,660**	**4,400**	**7,650**	**153**	**115**
2008	**TC**	32	875	824	114	675	160	0	950	2,680	4,845	92	84
	FC	59	189	4	12	210	30	0	252	503	2,166	4	4
	Total	**90**	**1,064**	**827**	**127**	**885**	**190**	**0**	**1,201**	**3,183**	**7,011**	**95**	**87**
2007	**TC**	12	1,129	763	401	864	103	0	1,368	3,272	4,763	93	87
	FC	53	179	0	19	192	35	0	245	477	1,927	2	2
	Total	**66**	**1,307**	**763**	**420**	**1,055**	**138**	**0**	**1,613**	**3,750**	**6,690**	**95**	**89**
2006	**TC**	13	698	320	171	524	89	0	784	1,815	3,524	98	93
	FC	23	314	0	19	186	39	0	244	581	1,812	2	2
	Total	**36**	**1,012**	**320**	**190**	**709**	**128**	**0**	**1,028**	**2,396**	**5,336**	**99**	**95**

Liabilities

(EUR Million)

			Non-Deposit Funds					Other Liabilities					
Year	Period	Deposits	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	219	530	306	970	2,024	13	0	0	0	485	281
	FC	0	4,429	69	0	342	4,840	15	0	0	132	32	177
	Total	**0**	**4,648**	**599**	**306**	**1,312**	**6,864**	**29**	**0**	**0**	**132**	**517**	**458**
2009	**TC**	0	59	649	48	667	1,424	10	0	0	0	530	276
	FC	0	3,805	22	0	112	3,938	5	0	0	134	41	149
	Total	**0**	**3,864**	**670**	**48**	**779**	**5,361**	**15**	**0**	**0**	**134**	**571**	**425**
2008	**TC**	0	120	373	0	634	1,127	17	0	0	0	501	298
	FC	0	3,255	26	0	56	3,337	10	0	0	148	17	135
	Total	**0**	**3,375**	**399**	**0**	**690**	**4,464**	**27**	**0**	**0**	**148**	**518**	**433**
2007	**TC**	0	176	530	0	104	810	55	0	0	0	1,216	256
	FC	0	2,895	40	0	52	2,987	10	0	1	157	24	117
	Total	**0**	**3,071**	**570**	**0**	**156**	**3,797**	**65**	**0**	**1**	**157**	**1,239**	**373**
2006	**TC**	0	53	258	0	60	371	15	0	0	0	646	255
	FC	0	2,374	42	0	0	2,416	3	0	0	190	45	106
	Total	**0**	**2,427**	**299**	**0**	**60**	**2,787**	**18**	**0**	**0**	**190**	**691**	**361**

	Permanent Assets											
	Investments and Associates (net)			Subsidiaries (net)								
	Accounted with Equity Method	Non-consolidated				Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)			
Total		Financials	Non-Financials	Non-consolidated Financials	Non-consolidated Non-Financials					Total	Unclassified Assets	Total Assets
5,463	0	67	3	79	7	0	99	9	1	265	63	10,357
3,756	0	0	0	58	4	0	0	0	0	62	106	4,693
9,219	**0**	**67**	**3**	**136**	**10**	**0**	**99**	**9**	**1**	**327**	**169**	**15,050**
4,862	0	51	6	82	11	0	103	7	1	262	90	8,861
2,826	0	0	0	50	4	0	0	0	0	54	118	3,750
7,688	**0**	**52**	**6**	**132**	**14**	**0**	**103**	**7**	**1**	**316**	**207**	**12,611**
4,853	0	23	6	83	4	0	97	4	2	220	77	7,829
2,166	0	0	0	50	4	0	0	0	0	54	198	2,922
7,019	**0**	**24**	**6**	**133**	**7**	**0**	**97**	**4**	**2**	**274**	**275**	**10,751**
4,769	0	63	8	82	1	0	113	7	6	280	84	8,405
1,927	0	0	5	48	4	0	0	0	0	58	199	2,661
6,696	**0**	**63**	**13**	**130**	**5**	**0**	**113**	**7**	**6**	**337**	**283**	**11,066**
3,529	5	54	15	36	7	0	117	4	0	239	88	5,672
1,812	0	0	5	0	4	0	0	0	0	8	213	2,614
5,341	**5**	**54**	**20**	**36**	**11**	**0**	**117**	**4**	**0**	**247**	**301**	**8,286**

				Shareholders' Equity							
							Total Income (Loss)				
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Previous Years	Current Year	Total	Total	Total Liabilities
142	43	0	964	4,670	954	828	-12	410	397	6,849	9,837
0	0	0	357	0	16	0	0	0	0	16	5,213
142	**43**	**0**	**1,320**	**4,670**	**969**	**828**	**-12**	**410**	**397**	**6,865**	**15,050**
129	79	0	1,023	3,861	938	687	-56	461	405	5,890	8,337
0	0	0	329	0	7	0	0	0	0	7	4,274
129	**79**	**0**	**1,352**	**3,861**	**944**	**687**	**-56**	**461**	**405**	**5,897**	**12,611**
99	78	0	992	3,078	995	550	-55	432	377	5,001	7,119
0	0	0	310	0	-15	0	0	0	0	-15	3,632
99	**78**	**0**	**1,302**	**3,078**	**980**	**550**	**-55**	**432**	**377**	**4,986**	**10,751**
86	98	0	1,711	2,959	1,325	567	-110	506	396	5,248	7,769
0	0	2	310	0	0	0	0	0	0	0	3,297
86	**98**	**2**	**2,021**	**2,959**	**1,325**	**567**	**-110**	**506**	**396**	**5,248**	**11,066**
75	76	0	1,066	2,109	1,279	382	-83	399	316	4,087	5,524
0	0	1	345	0	1	0	0	0	0	1	2,762
75	**76**	**1**	**1,411**	**2,109**	**1,280**	**382**	**-83**	**399**	**316**	**4,088**	**8,286**

Development and Investment Banks

Off Balance-Sheet Commitments

(EUR Million)

		Guarantees and Warranties						Commitments			Derivative Financial Instruments			
												Trading Transactions		
Year	Period	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	Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2010	**TC**	1,061	0	0	0	1,337	2,399	398	1,565	1,963	0	90	522	126
	FC	966	3	389	0	607	1,965	299	2,689	2,988	0	204	1,168	391
	Total	**2,027**	**3**	**389**	**0**	**1,944**	**4,364**	**697**	**4,255**	**4,952**	**0**	**295**	**1,690**	**517**
2009	**TC**	1,004	0	0	0	814	1,819	328	99	427	0	42	423	62
	FC	458	10	196	0	538	1,202	248	442	690	0	43	977	263
	Total	**1,463**	**10**	**196**	**0**	**1,353**	**3,021**	**575**	**541**	**1,117**	**0**	**85**	**1,401**	**325**
2008	**TC**	650	0	0	0	564	1,213	19	192	211	0	10	285	43
	FC	439	13	296	0	241	990	322	264	586	0	84	550	192
	Total	**1,089**	**13**	**296**	**0**	**805**	**2,203**	**341**	**456**	**797**	**0**	**94**	**835**	**235**
2007	**TC**	352	0	0	0	528	880	8	111	120	0	148	619	1,672
	FC	342	7	255	0	287	890	388	128	516	0	191	844	1,585
	Total	**694**	**7**	**255**	**0**	**815**	**1,770**	**397**	**239**	**636**	**0**	**339**	**1,463**	**3,257**
2006	**TC**	165	0	0	0	259	424	2	118	120	0	109	503	49
	FC	348	6	128	0	182	664	275	134	409	0	117	1,358	49
	Total	**513**	**6**	**128**	**0**	**441**	**1,088**	**277**	**252**	**529**	**0**	**226**	**1,861**	**98**

Income-Expenditure

(EUR Million)

	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
Year	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	473	70	171	59	773	0	84	64	147	626	72	10	62	19
2009	602	55	170	60	886	0	138	55	193	694	56	8	48	14
2008	550	80	179	84	893	0	126	61	186	707	27	5	22	16
2007	580	62	180	113	935	0	167	85	252	683	33	5	28	12
2006	427	47	137	75	686	0	133	27	160	526	28	6	21	9

					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	17	755	755	4,301,771	5,023	893	4,307,687	4,312,804
7	765	45	2,580	2,580	159	16,574	8,317	25,050	32,584
7	**765**	**62**	**3,336**	**3,336**	**4,301,930**	**21,597**	**9,210**	**4,332,737**	**4,345,388**
0	0	21	549	549	3,069,120	3,725	413	3,073,259	3,076,053
8	767	16	2,073	2,073	175	9,075	161	9,411	13,377
8	**767**	**37**	**2,622**	**2,622**	**3,069,296**	**12,801**	**574**	**3,082,670**	**3,089,430**
0	0	9	347	347	2,411,678	3,237	386	2,415,301	2,417,073
59	241	62	1,187	1,187	149	7,225	163	7,537	10,300
59	**241**	**71**	**1,535**	**1,535**	**2,411,828**	**10,462**	**549**	**2,422,838**	**2,427,373**
5	0	239	2,684	2,684	2,242,479	3,602	199	2,246,279	2,249,964
150	231	1,080	4,081	4,081	155	4,887	95	5,137	10,624
155	**231**	**1,320**	**6,765**	**6,765**	**2,242,634**	**8,489**	**294**	**2,251,417**	**2,260,588**
24	0	11	696	696	1,988,108	2,459	0	1,990,567	1,991,806
53	0	27	1,603	1,603	188	3,220	0	3,408	6,084
77	**0**	**38**	**2,299**	**2,299**	**1,988,296**	**5,679**	**0**	**1,993,975**	**1,997,890**

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	Proft/Loss From Equity Method Applied Subsidiar.	Net Monetory 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	98	822	42	285	495	0	0	0	495	-85	411	-1	410
32	76	864	70	241	552	0	0	0	552	-91	461	0	461
-3	65	807	67	227	513	0	0	0	513	-81	432	0	432
17	118	860	26	242	591	0	0	0	591	-76	516	-9	506
-31	221	747	57	220	470	0	0	0	471	-72	399	0	399

Development and Investment Banks 2006-2010

Ratios

(%)

	2010	2009	2008	2007	2006
Capital Ratios					
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
Balance-Sheet Ratios					
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
Assets Quality					
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
Liquidity					
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
Profitability					
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
Income-Expenditure Structure					
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
(EUR Million)

		Liquid Assets									Loans and Receivables		
					Financial Assets (net)								
Year	Period	Cash and Central Bank	Banks	Money Market Securities	Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total	Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
2010	**TC**	21	0	0	0	171	0	0	171	192	310	3	3
	FC	49	89	0	0	25	1	0	27	164	41	0	0
	Total	**70**	**89**	**0**	**0**	**196**	**1**	**0**	**197**	**356**	**351**	**3**	**3**
2009	**TC**	2	3	12	0	50	0	0	50	67	112	1	1
	FC	6	27	0	0	7	1	0	9	42	27	0	0
	Total	**8**	**30**	**12**	**0**	**57**	**1**	**0**	**59**	**109**	**139**	**1**	**1**
2008	**TC**	1	12	0	0	19	0	0	19	33	44	0	0
	FC	4	10	0	0	4	1	0	5	19	11	0	0
	Total	**5**	**22**	**0**	**0**	**22**	**1**	**0**	**24**	**51**	**55**	**0**	**0**
2007	**TC**	0	5	1	0	0	0	0	0	6	35	0	0
	FC	1	8	0	0	0	0	0	0	8	9	0	0
	Total	**1**	**12**	**1**	**0**	**0**	**0**	**0**	**0**	**14**	**44**	**0**	**0**
2006	**TC**	0	4	0	0	0	0	0	0	5	21	0	0
	FC	0	1	0	0	0	0	0	0	1	1	0	0
	Total	**1**	**5**	**0**	**0**	**0**	**0**	**0**	**0**	**6**	**22**	**0**	**0**

Liabilities
(EUR Million)

			Non-Deposit Funds					Other Liabilities					
Year	Period	Deposits	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	114	1	135	36	287	0	0	0	0	1	4
	FC	0	52	0	0	261	313	0	0	0	0	1	0
	Total	**0**	**166**	**1**	**135**	**298**	**600**	**0**	**0**	**0**	**0**	**1**	**4**
2009	**TC**	0	0	40	24	15	79	0	0	0	0	0	1
	FC	0	45	0	0	49	94	0	0	0	0	13	1
	Total	**0**	**45**	**40**	**24**	**64**	**173**	**0**	**0**	**0**	**0**	**13**	**1**
2008	**TC**	0	0	1	0	1	2	0	0	0	0	0	1
	FC	0	34	0	0	4	39	0	0	0	0	0	0
	Total	**0**	**34**	**1**	**0**	**5**	**41**	**0**	**0**	**0**	**0**	**0**	**1**
2007	**TC**	0	9	0	0	1	10	0	0	0	0	0	1
	FC	0	11	0	0	5	16	0	0	0	0	0	0
	Total	**0**	**20**	**0**	**0**	**6**	**26**	**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	0	0
	Total	**0**	**2**	**0**	**0**	**0**	**2**	**0**	**0**	**0**	**0**	**1**	**0**

	Permanent Assets											
	Investments and Associates (net)			Subsidiaries (net)								
	Accounted with Equity Method	Non-consolidated				Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)			
Total		Financials	Non-Financials	Non-consolidated Financials	Non-consolidated Non-Financials					Total	Unclassified Assets	Total Assets
310	0	0	0	0	0	0	2	6	0	9	2	512
41	0	0	0	0	0	0	0	0	0	0	2	207
351	**0**	**0**	**0**	**0**	**0**	**0**	**2**	**6**	**0**	**9**	**4**	**720**
112	0	7	0	0	4	0	2	4	0	17	1	197
27	0	0	0	0	0	0	0	0	0	0	3	73
139	**0**	**7**	**0**	**0**	**4**	**0**	**2**	**4**	**0**	**17**	**5**	**270**
44	0	6	0	0	1	0	1	1	0	8	3	88
11	0	0	0	0	0	0	0	0	0	0	0	30
55	**0**	**6**	**0**	**0**	**1**	**0**	**1**	**1**	**0**	**8**	**3**	**118**
35	0	5	0	0	0	0	0	0	0	6	2	48
9	0	0	0	0	0	0	0	0	0	0	0	17
44	**0**	**5**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**6**	**2**	**65**
21	5	0	0	0	0	0	0	0	0	5	2	33
1	0	0	0	0	0	0	0	0	0	0	0	3
22	**5**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**5**	**3**	**36**

				Shareholders' Equity							
							Total Income (Loss)				
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Previous Years	Current Year	Total	Total	Total Liabilities
7	3	0	15	79	2	6	0	17	17	104	406
0	0	0	1	0	0	0	0	0	0	0	314
7	**3**	**0**	**16**	**79**	**2**	**6**	**0**	**17**	**17**	**104**	**720**
2	1	0	4	72	1	1	0	4	4	79	162
0	0	0	13	0	1	0	0	0	0	1	108
2	**1**	**0**	**17**	**72**	**2**	**1**	**0**	**4**	**4**	**80**	**270**
1	0	0	3	53	10	11	0	1	1	75	80
0	0	0	0	0	0	0	0	0	0	0	38
1	**0**	**0**	**3**	**53**	**10**	**11**	**0**	**1**	**1**	**74**	**118**
1	0	0	2	12	12	12	0	2	2	37	49
0	0	0	0	0	0	0	0	0	0	0	17
1	**0**	**0**	**3**	**12**	**12**	**12**	**0**	**2**	**2**	**37**	**65**
0	0	0	1	11	11	8	0	3	3	33	34
0	0	0	0	0	0	0	0	0	0	0	2
0	**0**	**0**	**1**	**11**	**11**	**8**	**0**	**3**	**3**	**33**	**36**

Aktif Yatırım Bankası A.Ş.

Off Balance-Sheet Commitments

(EUR Million)

		Guarantees and Warranties						Commitments			Derivative Financial Instruments			
												Trading Transactions		
Year	Period	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	Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2010	**TC**	160	0	0	0	5	165	142	507	650	0	0	0	0
	FC	391	3	88	0	10	492	11	1,222	1,233	0	36	34	0
	Total	**551**	**3**	**88**	**0**	**15**	**657**	**153**	**1,729**	**1,883**	**0**	**37**	**34**	**0**
2009	**TC**	64	0	0	0	5	70	34	0	34	0	2	1	0
	FC	112	10	24	0	16	163	14	0	14	0	2	3	0
	Total	**176**	**10**	**24**	**0**	**22**	**233**	**49**	**0**	**49**	**0**	**3**	**4**	**0**
2008	**TC**	50	0	0	0	0	50	5	0	5	0	1	0	0
	FC	74	6	34	0	0	115	0	0	0	0	1	0	0
	Total	**125**	**6**	**34**	**0**	**0**	**165**	**5**	**0**	**5**	**0**	**2**	**0**	**0**
2007	**TC**	58	0	0	0	0	58	0	0	0	0	0	2	0
	FC	21	2	10	0	0	33	0	0	0	0	0	2	0
	Total	**79**	**2**	**10**	**0**	**0**	**91**	**0**	**0**	**0**	**0**	**0**	**4**	**0**
2006	**TC**	26	0	0	0	0	26	0	0	0	0	0	0	0
	FC	18	2	10	0	0	31	0	0	0	0	0	0	0
	Total	**45**	**2**	**10**	**0**	**0**	**57**	**0**	**0**	**0**	**0**	**0**	**0**	**0**

Income-Expenditure

(EUR Million)

	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
Year	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	25	1	8	1	34	0	5	11	16	19	15	1	14	0
2009	15	0	3	0	19	0	2	2	4	15	3	0	2	2
2008	7	0	1	0	9	0	1	0	1	7	2	0	2	2
2007	5	1	0	0	7	0	0	0	0	7	1	0	1	0
2006	4	1	0	1	6	0	0	0	0	5	1	0	1	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	2,532	263	0	2,794	3,609
0	0	0	70	70	3	274	0	278	2,073
0	**0**	**0**	**71**	**71**	**2,535**	**537**	**0**	**3,072**	**5,682**
0	0	0	3	3	8	34	0	41	148
0	0	0	5	5	4	42	0	46	228
0	**0**	**0**	**8**	**8**	**12**	**76**	**0**	**88**	**376**
0	0	0	1	1	8	12	0	20	76
0	0	0	1	1	6	8	0	14	129
0	**0**	**0**	**2**	**2**	**14**	**20**	**0**	**34**	**206**
0	0	0	2	2	14	34	0	48	109
0	0	0	2	2	1	16	0	17	52
0	**0**	**0**	**4**	**4**	**15**	**50**	**0**	**66**	**161**
0	0	0	0	0	10	15	0	25	52
0	0	0	0	0	1	9	0	10	41
0	**0**	**0**	**0**	**0**	**11**	**24**	**0**	**36**	**93**

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	Proft/Loss From Equity Method Applied Subsidiar.	Net Monetory 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	17	52	7	27	19	0	0	0	19	-2	17	0	17
2	0	22	2	15	5	0	0	0	5	-1	4	0	4
0	0	11	0	10	1	0	0	0	1	0	1	0	1
0	0	8	0	5	2	0	0	0	2	-1	2	0	2
0	1	8	0	4	3	0	0	0	4	-1	3	0	3

Aktif Yatırım Bankası A.Ş.

2006-2010

Ratios

(%)

	2010	2009	2008	2007	2006
Capital Ratios					
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
Balance-Sheet Ratios					
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
Assets Quality					
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
Liquidity					
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
Profitability					
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
Income-Expenditure Structure					
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
(EUR Million)

		Liquid Assets									Loans and Receivables		
					Financial Assets (net)								
Year	Period	Cash and Central Bank	Banks	Money Market Securities	Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total	Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
2010	**TC**	4	16	11	8	51	0	0	59	90	306	31	15
	FC	47	2	0	8	4	0	0	11	60	227	0	0
	Total	**51**	**18**	**11**	**15**	**55**	**0**	**0**	**70**	**150**	**533**	**31**	**15**
2009	**TC**	2	0	10	9	28	15	0	52	64	345	30	8
	FC	37	5	0	0	0	4	0	5	47	195	0	0
	Total	**40**	**5**	**10**	**10**	**28**	**19**	**0**	**57**	**111**	**539**	**30**	**8**
2008	**TC**	1	0	69	6	26	14	0	46	116	382	9	4
	FC	47	31	0	0	0	3	0	3	81	116	0	0
	Total	**47**	**31**	**69**	**7**	**26**	**17**	**0**	**49**	**197**	**499**	**9**	**4**
2007	**TC**	0	8	1	0	63	0	0	63	72	338	3	1
	FC	43	22	0	1	3	0	0	4	69	85	0	0
	Total	**43**	**30**	**1**	**2**	**66**	**0**	**0**	**67**	**141**	**423**	**3**	**1**
2006	**TC**	1	37	1	1	19	0	0	20	58	101	1	0
	FC	12	24	0	0	0	0	0	0	36	31	0	0
	Total	**13**	**61**	**1**	**1**	**19**	**0**	**0**	**20**	**95**	**132**	**1**	**0**

Liabilities
(EUR Million)

			Non-Deposit Funds					Other Liabilities					
Year	Period	Deposits	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	18	75	11	104	1	0	0	0	2	1
	FC	0	392	0	0	27	419	9	0	0	0	1	13
	Total	**0**	**393**	**18**	**75**	**38**	**523**	**10**	**0**	**0**	**0**	**3**	**14**
2009	**TC**	0	2	21	24	10	57	6	0	0	0	1	1
	FC	0	437	0	0	21	457	0	0	0	0	2	1
	Total	**0**	**439**	**21**	**24**	**31**	**514**	**7**	**0**	**0**	**0**	**2**	**2**
2008	**TC**	0	0	10	0	13	23	2	0	0	0	1	1
	FC	0	492	0	0	23	515	3	0	0	0	4	1
	Total	**0**	**492**	**10**	**0**	**36**	**538**	**5**	**0**	**0**	**0**	**4**	**3**
2007	**TC**	0	7	0	0	14	22	3	0	0	0	1	0
	FC	0	381	0	0	21	402	0	0	0	0	0	6
	Total	**0**	**388**	**0**	**0**	**35**	**424**	**3**	**0**	**0**	**0**	**1**	**7**
2006	**TC**	0	7	11	0	0	19	0	0	0	0	3	0
	FC	0	77	0	0	0	77	0	0	0	0	27	1
	Total	**0**	**85**	**11**	**0**	**0**	**96**	**0**	**0**	**0**	**0**	**31**	**1**

	Permanent Assets											
	Investments and Associates (net)			Subsidiaries (net)								
	Accounted with Equity Method	Non-consolidated		Non-consolidated Financials	Non-consolidated Non-Financials	Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)			
Total		Financials	Non-Financials							Total	Unclassified Assets	Total Assets
321	0	0	0	0	2	0	2	1	1	7	3	421
227	0	0	0	58	0	0	0	0	0	58	25	369
548	**0**	**0**	**0**	**58**	**2**	**0**	**2**	**1**	**1**	**65**	**27**	**791**
367	0	0	0	1	2	0	3	2	1	9	1	441
195	0	0	0	50	0	0	0	0	0	50	12	303
562	**0**	**0**	**0**	**51**	**2**	**0**	**3**	**2**	**1**	**58**	**13**	**744**
387	0	0	0	2	2	0	5	2	1	11	3	517
116	0	0	0	50	0	0	0	0	0	50	15	262
504	**0**	**0**	**0**	**52**	**2**	**0**	**5**	**2**	**1**	**61**	**17**	**779**
340	0	0	0	2	1	0	3	5	0	12	2	426
85	0	0	0	48	0	0	0	0	0	48	22	225
425	**0**	**0**	**0**	**51**	**1**	**0**	**3**	**5**	**0**	**60**	**24**	**651**
102	0	0	0	2	1	0	2	2	0	7	2	170
31	0	0	0	0	0	0	0	0	0	0	21	88
133	**0**	**0**	**0**	**2**	**1**	**0**	**2**	**2**	**0**	**7**	**23**	**258**

				Shareholders' Equity							
							Total Income (Loss)				
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Previous Years	Current Year	Total	Total	Total Liabilities
8	5	0	16	164	21	31	0	12	12	228	349
0	0	0	23	0	0	0	0	0	0	0	442
8	**5**	**0**	**39**	**164**	**20**	**31**	**0**	**12**	**12**	**228**	**791**
10	1	0	20	157	19	19	0	12	12	208	285
0	0	0	3	0	-1	0	0	0	0	-1	459
10	**1**	**0**	**22**	**157**	**19**	**19**	**0**	**12**	**12**	**208**	**744**
6	4	0	14	158	19	27	0	16	16	220	257
0	0	0	8	0	-1	0	0	0	0	-1	522
6	**4**	**0**	**22**	**158**	**18**	**27**	**0**	**16**	**16**	**219**	**779**
4	2	0	11	163	12	18	0	16	16	209	242
0	0	1	8	0	0	0	0	0	0	0	409
4	**2**	**1**	**19**	**163**	**12**	**18**	**0**	**16**	**16**	**209**	**651**
2	2	0	7	60	49	12	0	4	4	126	152
0	0	1	29	0	0	0	0	0	0	0	106
2	**2**	**1**	**36**	**60**	**49**	**12**	**0**	**4**	**4**	**126**	**258**

BankPozitif Kredi ve Kalkınma Bankası A.Ş.

Off Balance-Sheet Commitments

(EUR Million)

		Guarantees and Warranties						Commitments			Derivative Financial Instruments			
												Trading Transactions		
Year	Period	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	Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2010	**TC**	54	0	0	0	0	54	0	16	16	0	2	134	0
	FC	166	0	25	0	0	191	3	386	388	0	3	412	129
	Total	**220**	**0**	**25**	**0**	**0**	**244**	**3**	**402**	**405**	**0**	**5**	**545**	**129**
2009	**TC**	31	0	0	0	0	31	4	0	4	0	0	100	0
	FC	162	0	30	0	7	200	2	0	2	0	0	528	121
	Total	**194**	**0**	**30**	**0**	**7**	**231**	**6**	**0**	**6**	**0**	**0**	**628**	**121**
2008	**TC**	42	0	0	0	0	42	1	0	1	0	0	23	0
	FC	160	6	50	0	0	216	70	0	70	0	3	82	113
	Total	**202**	**6**	**50**	**0**	**0**	**258**	**71**	**0**	**71**	**0**	**3**	**105**	**113**
2007	**TC**	60	0	0	0	0	60	2	0	2	0	1	36	0
	FC	111	5	45	0	0	161	45	0	45	0	19	97	90
	Total	**171**	**5**	**45**	**0**	**0**	**221**	**47**	**0**	**47**	**0**	**20**	**133**	**90**
2006	**TC**	28	0	0	0	0	28	0	0	0	0	2	20	0
	FC	89	0	22	0	2	114	1	0	1	0	3	28	2
	Total	**117**	**0**	**22**	**0**	**2**	**142**	**1**	**0**	**1**	**0**	**5**	**48**	**2**

Income-Expenditure

(EUR Million)

	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
Year	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	54	0	6	1	61	0	27	6	33	28	8	0	8	0
2009	59	0	6	4	69	0	26	3	29	40	7	1	6	0
2008	59	1	9	5	74	0	28	2	30	44	7	1	6	0
2007	42	3	8	3	55	0	17	5	21	34	7	1	6	0
2006	12	2	2	3	19	0	4	2	6	13	4	1	3	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	136	136	18	693	0	712	918
7	0	0	551	551	39	1,400	0	1,439	2,569
7	**0**	**0**	**687**	**687**	**57**	**2,093**	**0**	**2,150**	**3,486**
0	0	0	100	100	11	512	0	523	658
7	0	0	657	657	53	1,401	0	1,455	2,313
7	**0**	**0**	**757**	**757**	**64**	**1,914**	**0**	**1,978**	**2,971**
0	0	0	23	23	18	437	0	455	521
59	0	0	257	257	26	1,172	0	1,198	1,740
59	**0**	**0**	**280**	**280**	**43**	**1,609**	**0**	**1,652**	**2,261**
0	0	0	37	37	83	373	0	456	555
145	0	0	351	351	17	691	0	708	1,265
145	**0**	**0**	**388**	**388**	**100**	**1,064**	**0**	**1,164**	**1,820**
0	0	0	22	22	94	69	0	163	213
30	0	0	62	62	12	209	0	222	398
30	**0**	**0**	**84**	**84**	**106**	**278**	**0**	**384**	**611**

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	Proft/Loss From Equity Method Applied Subsidiar.	Net Monetory 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	4	49	8	25	15	0	0	0	15	-3	12	0	12
5	0	51	12	24	16	0	0	0	16	-3	12	0	12
-1	0	48	6	22	20	0	0	0	20	-5	16	0	16
5	0	45	3	21	20	0	0	0	20	-5	16	0	16
1	2	19	1	12	6	0	0	0	6	-1	4	0	4

BankPozitif Kredi ve Kalkınma Bankası A.Ş. 2006-2010

Ratios

(%)

	2010	2009	2008	2007	2006
Capital Ratios					
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
Balance-Sheet Ratios					
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
Assets Quality					
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
Liquidity					
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
Profitability					
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
Income-Expenditure Structure					
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
(EUR Million)

		Liquid Assets									Loans and Receivables		
					Financial Assets (net)								
Year	Period	Cash and Central Bank	Banks	Money Market Securities	Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total	Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
2010	**TC**	0	22	5	0	0	0	0	0	27	0	2	2
	FC	0	1	0	0	0	0	0	0	1	0	0	0
	Total	**0**	**23**	**5**	**0**	**0**	**0**	**0**	**0**	**28**	**0**	**2**	**2**
2009	**TC**	0	15	7	0	0	0	0	0	22	0	2	2
	FC	0	2	0	0	0	0	0	0	2	0	0	0
	Total	**0**	**17**	**7**	**0**	**0**	**0**	**0**	**0**	**24**	**0**	**2**	**2**
2008	**TC**	0	16	0	4	0	0	0	4	20	2	2	2
	FC	1	1	0	0	0	0	0	0	3	0	0	0
	Total	**2**	**18**	**0**	**4**	**0**	**0**	**0**	**4**	**23**	**2**	**2**	**2**
2007	**TC**	2	12	9	92	0	0	0	92	114	32	3	3
	FC	0	4	0	0	0	0	0	0	5	1	0	0
	Total	**2**	**16**	**9**	**92**	**0**	**0**	**0**	**92**	**119**	**33**	**3**	**3**
2006	**TC**	0	15	0	50	2	0	0	52	67	17	3	3
	FC	5	40	0	0	0	0	0	0	45	7	0	0
	Total	**5**	**55**	**0**	**50**	**2**	**0**	**0**	**52**	**112**	**24**	**3**	**3**

Liabilities
(EUR Million)

			Non-Deposit Funds					Other Liabilities					
Year	Period	Deposits	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	1
	Total	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**1**
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	2	2
	Total	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**2**	**2**
2008	**TC**	0	3	0	0	0	3	5	0	0	0	1	0
	FC	0	0	0	0	0	0	0	0	0	1	0	1
	Total	**0**	**4**	**0**	**0**	**0**	**4**	**5**	**0**	**0**	**1**	**1**	**1**
2007	**TC**	0	41	0	0	0	41	33	0	0	0	0	0
	FC	0	63	0	0	0	63	1	0	0	1	0	1
	Total	**0**	**104**	**0**	**0**	**0**	**104**	**34**	**0**	**0**	**1**	**0**	**1**
2006	**TC**	0	24	22	0	0	46	9	0	0	0	0	0
	FC	0	75	0	0	0	75	0	0	0	1	0	0
	Total	**0**	**99**	**22**	**0**	**0**	**120**	**9**	**0**	**0**	**1**	**0**	**0**

	Permanent Assets											
	Investments and Associates (net)			Subsidiaries (net)								
	Accounted with Equity Method	Non-consolidated				Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)			
Total		Financials	Non-Financials	Non-consolidated Financials	Non-consolidated Non-Financials					Total	Unclassified Assets	Total Assets
0	0	0	0	0	0	0	1	0	0	1	1	29
0	0	0	0	0	0	0	0	0	0	0	1	3
0	**0**	**0**	**0**	**0**	**0**	**0**	**1**	**0**	**0**	**1**	**3**	**32**
0	0	0	0	0	0	0	2	0	0	2	1	26
0	0	0	0	0	0	0	0	0	0	0	2	4
0	**0**	**0**	**0**	**0**	**0**	**0**	**2**	**0**	**0**	**2**	**4**	**30**
2	0	0	0	0	0	0	4	0	0	4	3	29
0	0	0	0	0	0	0	0	0	0	0	1	4
2	**0**	**0**	**0**	**0**	**0**	**0**	**4**	**0**	**0**	**4**	**4**	**33**
32	0	0	0	0	0	0	4	0	0	4	3	153
1	0	0	0	0	0	0	0	0	0	0	1	7
33	**0**	**0**	**0**	**0**	**0**	**0**	**4**	**0**	**0**	**4**	**5**	**161**
17	0	0	0	0	0	0	4	0	0	4	4	93
7	0	0	0	0	0	0	0	0	0	0	1	53
24	**0**	**0**	**0**	**0**	**0**	**0**	**4**	**0**	**0**	**4**	**5**	**146**

				Shareholders' Equity							
							Total Income (Loss)				
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Previous Years	Current Year	Total	Total	Total Liabilities
2	0	0	2	20	3	12	-9	3	-7	29	31
0	0	0	1	0	0	0	0	0	0	0	1
2	**0**	**0**	**4**	**20**	**3**	**12**	**-9**	**3**	**-7**	**29**	**32**
1	0	0	2	19	43	8	-49	4	-45	25	26
0	0	0	4	0	0	0	0	0	0	0	4
1	**0**	**0**	**5**	**19**	**43**	**8**	**-49**	**4**	**-45**	**25**	**30**
1	0	0	8	18	43	8	-49	0	-49	19	30
0	0	0	3	0	0	0	0	0	0	0	3
1	**0**	**0**	**10**	**18**	**43**	**8**	**-49**	**0**	**-49**	**19**	**33**
2	0	0	36	17	54	9	-62	1	-61	19	95
0	0	0	3	0	0	0	0	0	0	0	65
2	**0**	**0**	**38**	**17**	**54**	**9**	**-62**	**1**	**-61**	**19**	**161**
2	0	0	11	11	50	9	-55	-2	-57	12	69
0	0	0	2	0	0	0	0	0	0	0	77
2	**0**	**0**	**13**	**11**	**50**	**9**	**-55**	**-2**	**-57**	**12**	**146**

Credit Agricole Yatırım Bankası Türk A.Ş.

Off Balance-Sheet Commitments

(EUR Million)

		Guarantees and Warranties						Commitments			Derivative Financial Instruments			
												Trading Transactions		
Year	Period	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	Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2010	**TC**	1	0	0	0	0	1	1	0	1	0	0	0	0
	FC	82	0	144	0	71	298	1	0	1	0	0	0	0
	Total	**83**	**0**	**144**	**0**	**71**	**298**	**2**	**0**	**2**	**0**	**0**	**0**	**0**
2009	**TC**	0	0	0	0	0	0	1	0	1	0	0	0	0
	FC	80	0	49	0	75	204	1	0	1	0	0	0	0
	Total	**81**	**0**	**49**	**0**	**75**	**204**	**2**	**0**	**2**	**0**	**0**	**0**	**0**
2008	**TC**	0	0	0	0	0	0	0	0	0	0	0	131	0
	FC	66	0	85	0	69	219	0	0	0	0	0	134	0
	Total	**66**	**0**	**85**	**0**	**69**	**220**	**0**	**0**	**0**	**0**	**1**	**265**	**0**
2007	**TC**	0	0	0	0	0	0	0	0	0	0	93	483	0
	FC	50	0	81	0	77	208	0	0	0	0	73	414	0
	Total	**50**	**0**	**81**	**0**	**77**	**208**	**0**	**0**	**0**	**0**	**166**	**897**	**0**
2006	**TC**	1	0	0	0	0	1	0	0	0	0	64	330	0
	FC	17	0	37	0	0	55	0	0	0	0	57	560	0
	Total	**18**	**0**	**37**	**0**	**0**	**56**	**0**	**0**	**0**	**0**	**121**	**890**	**0**

Income-Expenditure

(EUR Million)

	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
Year	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	0	2	0	0	2	0	0	0	0	2	7	0	7	0
2009	0	2	0	0	2	0	0	0	0	2	8	0	8	0
2008	5	5	6	0	16	0	7	1	8	8	3	0	3	0
2007	4	8	8	1	21	0	14	2	16	6	5	0	5	0
2006	4	7	18	6	34	0	15	1	17	17	3	0	3	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	2
0	0	5	5	5	0	0	0	0	304
0	**0**	**5**	**5**	**5**	**0**	**0**	**0**	**0**	**305**
0	0	0	0	0	0	0	0	0	1
0	0	5	5	5	0	0	0	0	210
0	**0**	**5**	**5**	**5**	**0**	**0**	**0**	**0**	**211**
0	0	0	131	131	0	0	0	0	132
0	0	31	165	165	1	0	0	1	386
0	**0**	**31**	**296**	**296**	**1**	**0**	**0**	**1**	**517**
0	0	0	576	576	0	0	0	0	576
0	0	1,036	1,524	1,524	4	0	0	4	1,736
0	**0**	**1,036**	**2,099**	**2,099**	**4**	**0**	**0**	**4**	**2,312**
0	0	0	394	394	0	0	0	0	394
0	0	0	617	617	7	0	0	7	679
0	**0**	**0**	**1,011**	**1,011**	**7**	**0**	**0**	**7**	**1,073**

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	Proft/Loss From Equity Method Applied Subsidiar.	Net Monetory 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	9	0	5	4	0	0	0	4	0	4	-1	3
0	1	11	0	6	5	0	0	0	5	-1	4	0	4
-5	1	7	0	7	0	0	0	0	0	0	0	0	0
-2	0	9	0	8	1	0	0	0	1	0	1	0	1
-17	1	5	0	7	-2	0	0	0	-2	0	-2	0	-2

Credit Agricole Yatırım Bankası Türk A.Ş. 2006-2010

Ratios

(%)

	2010	2009	2008	2007	2006
Capital Ratios					
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
Balance-Sheet Ratios					
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
Assets Quality					
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
Liquidity					
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
Profitability					
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
Income-Expenditure Structure					
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
(EUR Million)

		Liquid Assets									Loans and Receivables		
					Financial Assets (net)								
Year	Period	Cash and Central Bank	Banks	Money Market Securities	Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total	Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
2010	**TC**	0	0	0	0	0	0	0	0	0	38	0	0
	FC	0	6	0	0	0	1	0	1	7	5	0	0
	Total	**0**	**6**	**0**	**0**	**0**	**1**	**0**	**1**	**7**	**43**	**0**	**0**
2009	**TC**	0	0	0	0	0	1	0	1	1	36	0	0
	FC	0	0	0	0	0	1	0	1	1	4	0	0
	Total	**0**	**0**	**0**	**0**	**0**	**1**	**0**	**1**	**2**	**40**	**0**	**0**
2008	**TC**	0	7	11	2	0	1	0	2	20	18	0	0
	FC	2	19	0	0	0	1	0	1	21	2	0	0
	Total	**2**	**26**	**11**	**2**	**0**	**1**	**0**	**3**	**42**	**20**	**0**	**0**
2007	**TC**	0	16	0	8	0	1	0	9	25	1	0	0
	FC	1	16	0	0	0	0	0	0	18	0	0	0
	Total	**1**	**33**	**0**	**8**	**0**	**1**	**0**	**9**	**43**	**1**	**0**	**0**
2006	**TC**	0	8	3	6	11	1	0	18	29	0	0	0
	FC	1	17	0	0	0	0	0	0	18	0	0	0
	Total	**1**	**25**	**3**	**6**	**11**	**1**	**0**	**18**	**47**	**0**	**0**	**0**

Liabilities
(EUR Million)

			Non-Deposit Funds					Other Liabilities					
Year	Period	Deposits	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	7	7	0	0	0	0	0	0
	Total	**0**	**0**	**0**	**0**	**7**	**7**	**1**	**0**	**0**	**0**	**0**	**0**
2009	**TC**	0	0	0	0	0	1	0	0	0	0	0	0
	FC	0	2	0	0	2	4	0	0	0	0	0	0
	Total	**0**	**2**	**0**	**0**	**2**	**5**	**0**	**0**	**0**	**0**	**0**	**0**
2008	**TC**	0	2	1	0	0	4	0	0	0	0	0	0
	FC	0	14	0	0	10	25	0	0	0	0	0	0
	Total	**0**	**17**	**1**	**0**	**10**	**28**	**0**	**0**	**0**	**0**	**0**	**0**
2007	**TC**	0	0	6	0	0	6	0	0	0	0	0	0
	FC	0	1	0	0	12	13	0	0	0	0	0	0
	Total	**0**	**1**	**6**	**0**	**12**	**19**	**0**	**0**	**0**	**0**	**0**	**0**
2006	**TC**	0	0	6	0	0	6	0	0	0	0	0	0
	FC	0	13	0	0	0	13	0	0	0	0	9	0
	Total	**0**	**13**	**6**	**0**	**0**	**19**	**0**	**0**	**0**	**0**	**9**	**0**

	Permanent Assets											
	Investments and Associates (net)			Subsidiaries (net)								
	Accounted with Equity Method	Non-consolidated				Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)			
Total		Financials	Non-Financials	Non-consolidated Financials	Non-consolidated Non-Financials					Total	Unclassified Assets	Total Assets
38	0	0	0	0	0	0	0	0	0	0	0	39
5	0	0	0	0	0	0	0	0	0	0	0	11
43	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**50**
36	0	0	0	0	0	0	0	0	0	0	1	37
4	0	0	0	0	0	0	0	0	0	0	1	7
40	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**2**	**44**
18	0	0	0	0	0	0	0	0	0	0	1	39
2	0	0	0	0	0	0	0	0	0	0	2	26
20	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**3**	**64**
1	0	0	0	0	0	0	0	0	0	0	0	26
0	0	0	0	0	0	0	0	0	0	0	3	21
1	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**3**	**47**
0	0	0	0	0	0	0	0	0	0	0	0	29
0	0	0	0	0	0	0	0	0	0	0	5	22
0	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**5**	**52**

				Shareholders' Equity							
							Total Income (Loss)				
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Previous Years	Current Year	Total	Total	Total Liabilities
1	1	0	2	29	1	9	0	2	2	41	43
0	0	0	0	0	0	0	0	0	0	0	7
1	**1**	**0**	**2**	**29**	**1**	**9**	**0**	**2**	**2**	**41**	**50**
1	1	0	1	28	1	5	0	3	3	38	40
0	0	0	0	0	0	0	0	0	0	0	4
1	**1**	**0**	**1**	**28**	**1**	**5**	**0**	**3**	**3**	**38**	**44**
0	1	0	1	28	1	2	0	3	3	35	40
0	0	0	0	0	0	0	0	0	0	0	25
0	**1**	**0**	**1**	**28**	**1**	**2**	**0**	**3**	**3**	**35**	**64**
0	0	0	1	12	13	0	0	3	3	28	34
0	0	0	0	0	0	0	0	0	0	0	13
0	**0**	**0**	**1**	**12**	**13**	**0**	**0**	**3**	**3**	**28**	**47**
0	0	0	0	11	12	0	0	0	0	23	29
0	0	0	9	0	0	0	0	0	0	0	22
0	**0**	**0**	**10**	**11**	**12**	**0**	**0**	**0**	**0**	**23**	**52**

Diler Yatırım Bankası A.Ş.

Off Balance-Sheet Commitments

(EUR Million)

		Guarantees and Warranties						Commitments			Derivative Financial Instruments			
												Trading Transactions		
Year	Period	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	Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2010	**TC**	24	0	0	0	0	24	0	0	0	0	0	11	0
	FC	1	0	0	0	0	1	0	0	0	0	73	11	0
	Total	**25**	**0**	**0**	**0**	**0**	**25**	**0**	**0**	**0**	**0**	**73**	**22**	**0**
2009	**TC**	23	0	0	0	0	23	3	0	3	0	5	0	1
	FC	1	0	0	0	0	1	3	0	3	0	5	0	25
	Total	**25**	**0**	**0**	**0**	**0**	**25**	**6**	**0**	**6**	**0**	**10**	**0**	**26**
2008	**TC**	30	0	0	0	0	30	1	0	1	0	0	0	0
	FC	10	0	0	0	0	10	13	0	13	0	0	0	0
	Total	**40**	**0**	**0**	**0**	**0**	**40**	**14**	**0**	**14**	**0**	**0**	**0**	**0**
2007	**TC**	45	0	0	0	0	45	0	0	0	0	0	4	6
	FC	15	0	0	0	0	15	0	0	0	0	0	8	14
	Total	**60**	**0**	**0**	**0**	**0**	**60**	**0**	**0**	**0**	**0**	**0**	**12**	**19**
2006	**TC**	18	0	0	0	0	18	0	0	0	0	0	0	0
	FC	21	1	0	0	0	22	0	0	0	0	0	0	0
	Total	**39**	**1**	**0**	**0**	**0**	**39**	**0**	**0**	**0**	**0**	**0**	**0**	**0**

Income-Expenditure

(EUR Million)

	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
Year	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	0	0	0	4	0	0	0	0	4	0	0	0	0
2009	4	0	0	1	5	0	0	0	0	5	0	0	0	0
2008	1	1	1	1	4	0	0	0	0	4	0	0	0	0
2007	0	2	0	1	3	0	1	0	1	2	0	0	0	0
2006	0	1	0	1	2	0	1	0	1	2	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	11	11	0	1	0	1	36
0	0	0	85	85	0	0	0	0	86
0	**0**	**0**	**95**	**95**	**0**	**1**	**0**	**1**	**121**
0	0	0	6	6	0	0	0	0	33
0	0	0	30	30	0	0	0	0	34
0	**0**	**0**	**37**	**37**	**0**	**0**	**0**	**0**	**67**
0	0	0	0	0	0	0	0	0	31
0	0	0	0	0	0	0	0	0	23
0	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**54**
0	0	0	9	9	0	0	0	0	54
0	0	0	22	22	0	0	0	0	36
0	**0**	**0**	**31**	**31**	**0**	**0**	**0**	**0**	**91**
0	0	0	0	0	0	0	0	0	18
0	0	0	0	0	0	0	0	0	22
0	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**40**

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	Proft/Loss From Equity Method Applied Subsidiar.	Net Monetory 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	4	0	2	2	0	0	0	2	0	2	0	2
1	0	6	0	1	4	0	0	0	4	-1	3	0	3
1	0	6	0	1	4	0	0	0	4	-1	3	0	3
0	2	4	0	2	3	0	0	0	3	0	3	0	3
0	0	2	0	2	0	0	0	0	0	0	0	0	0

Diler Yatırım Bankası A.Ş.

2006-2010

Ratios

(%)

	2010	2009	2008	2007	2006
Capital Ratios					
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
Balance-Sheet Ratios					
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
Assets Quality					
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	-
Liquidity					
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
Profitability					
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
Income-Expenditure Structure					
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
(EUR Million)

		Liquid Assets									Loans and Receivables		
					Financial Assets (net)								
Year	Period	Cash and Central Bank	Banks	Money Market Securities	Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total	Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
2010	**TC**	0	0	0	2	0	0	0	2	2	42	6	5
	FC	0	0	0	0	0	0	0	0	1	1	0	0
	Total	**1**	**0**	**0**	**2**	**0**	**0**	**0**	**2**	**2**	**43**	**6**	**5**
2009	**TC**	0	0	0	2	4	0	0	6	6	35	6	4
	FC	0	0	0	0	0	0	0	0	0	1	0	0
	Total	**1**	**0**	**0**	**2**	**4**	**0**	**0**	**6**	**6**	**35**	**6**	**4**
2008	**TC**	0	8	0	1	1	0	0	3	11	16	3	1
	FC	1	1	0	0	0	0	0	0	1	1	0	0
	Total	**1**	**8**	**0**	**1**	**1**	**0**	**0**	**3**	**12**	**17**	**3**	**1**
2007	**TC**	5	0	0	0	6	0	0	6	11	65	1	1
	FC	2	2	0	0	0	0	0	0	4	8	0	0
	Total	**7**	**2**	**0**	**0**	**6**	**0**	**0**	**6**	**15**	**74**	**1**	**1**
2006	**TC**	0	0	0	4	4	0	0	8	8	28	4	1
	FC	1	0	0	0	0	0	0	0	1	3	0	0
	Total	**1**	**0**	**0**	**4**	**4**	**0**	**0**	**8**	**10**	**32**	**4**	**1**

Liabilities
(EUR Million)

			Non-Deposit Funds					Other Liabilities					
Year	Period	Deposits	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	4	1	0	4	9	0	0	0	0	0	1
	FC	0	2	0	0	4	6	0	0	0	0	0	0
	Total	**0**	**6**	**1**	**0**	**8**	**15**	**0**	**0**	**0**	**0**	**0**	**1**
2009	**TC**	0	3	2	0	7	11	0	0	0	0	0	0
	FC	0	5	0	0	0	5	0	0	0	0	0	0
	Total	**0**	**7**	**2**	**0**	**7**	**16**	**0**	**0**	**0**	**0**	**0**	**0**
2008	**TC**	0	0	0	0	0	0	1	0	0	0	0	0
	FC	0	6	0	0	0	6	0	0	0	0	0	0
	Total	**0**	**6**	**0**	**0**	**1**	**7**	**1**	**0**	**0**	**0**	**0**	**0**
2007	**TC**	0	13	0	0	19	32	0	0	0	0	0	0
	FC	0	21	0	0	5	27	0	0	0	0	0	0
	Total	**0**	**34**	**0**	**0**	**24**	**58**	**0**	**0**	**0**	**0**	**0**	**0**
2006	**TC**	0	3	3	0	0	7	0	0	0	0	0	0
	FC	0	16	0	0	0	16	0	0	0	0	0	0
	Total	**0**	**19**	**3**	**0**	**0**	**22**	**0**	**0**	**0**	**0**	**1**	**0**

	Permanent Assets											
	Investments and Associates (net)			Subsidiaries (net)								
	Accounted with Equity Method	Non-consolidated		Non-consolidated Financials	Non-consolidated Non-Financials	Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)	Total	Unclassified Assets	Total Assets
Total		Financials	Non-Financials									
43	0	0	0	0	0	0	0	0	0	0	1	45
1	0	0	0	0	4	0	0	0	0	4	0	6
44	**0**	**0**	**0**	**0**	**4**	**0**	**0**	**0**	**0**	**4**	**1**	**51**
36	0	0	0	0	0	0	0	0	0	1	1	44
1	0	0	0	0	4	0	0	0	0	4	0	5
37	**0**	**0**	**0**	**0**	**4**	**0**	**0**	**0**	**0**	**4**	**1**	**48**
17	0	0	0	0	0	0	0	0	1	2	0	30
1	0	0	0	0	4	0	0	0	0	4	0	6
18	**0**	**0**	**0**	**0**	**4**	**0**	**0**	**0**	**1**	**5**	**1**	**36**
66	0	0	0	0	0	0	0	0	0	0	0	77
8	0	0	0	0	4	0	0	0	0	4	1	17
74	**0**	**0**	**0**	**0**	**4**	**0**	**0**	**0**	**0**	**4**	**1**	**94**
31	0	0	0	0	0	0	0	0	0	0	0	39
3	0	0	0	0	4	0	0	0	0	4	2	10
34	**0**	**0**	**0**	**0**	**4**	**0**	**0**	**0**	**0**	**4**	**2**	**50**

				Shareholders' Equity							
							Total Income (Loss)				
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Previous Years	Current Year	Total	Total	Total Liabilities
1	0	0	2	24	1	6	0	2	2	34	45
0	0	0	0	0	0	0	0	0	0	0	6
1	**0**	**0**	**2**	**24**	**1**	**6**	**0**	**2**	**2**	**34**	**51**
1	0	0	1	23	2	5	0	1	1	31	43
0	0	0	0	0	0	0	0	0	0	0	5
1	**0**	**0**	**1**	**23**	**2**	**5**	**0**	**1**	**1**	**31**	**48**
0	0	0	1	12	5	6	0	4	4	28	29
0	0	0	0	0	0	0	0	0	0	0	6
0	**0**	**0**	**1**	**12**	**5**	**6**	**0**	**4**	**4**	**28**	**36**
1	1	0	2	15	12	3	0	5	5	34	68
0	0	0	0	0	0	0	0	0	0	0	27
1	**1**	**0**	**2**	**15**	**12**	**3**	**0**	**5**	**5**	**34**	**94**
1	0	0	1	14	10	1	0	2	2	26	34
0	0	0	0	0	0	0	0	0	0	0	16
1	**0**	**0**	**1**	**14**	**10**	**1**	**0**	**2**	**2**	**26**	**50**

GSD Yatırım Bankası A.Ş.

Off Balance-Sheet Commitments

(EUR Million)

		Guarantees and Warranties						Commitments			Derivative Financial Instruments			
												Trading Transactions		
Year	Period	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	Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2010	**TC**	46	0	0	0	0	46	0	91	91	0	1	0	0
	FC	0	0	0	0	0	0	0	15	15	0	1	0	0
	Total	**46**	**0**	**0**	**0**	**0**	**46**	**0**	**106**	**106**	**0**	**1**	**0**	**0**
2009	**TC**	28	0	0	0	0	28	0	0	0	0	8	0	0
	FC	1	0	0	0	0	1	0	0	0	0	7	0	0
	Total	**29**	**0**	**0**	**0**	**0**	**29**	**0**	**0**	**0**	**0**	**15**	**0**	**0**
2008	**TC**	27	0	0	0	0	27	0	0	0	0	6	0	0
	FC	7	0	1	0	0	8	0	0	0	0	8	4	0
	Total	**34**	**0**	**1**	**0**	**0**	**35**	**0**	**0**	**0**	**0**	**14**	**4**	**0**
2007	**TC**	13	0	0	0	0	13	0	0	0	0	10	1	0
	FC	16	0	10	0	0	27	0	0	0	0	9	1	0
	Total	**30**	**0**	**10**	**0**	**0**	**40**	**0**	**0**	**0**	**0**	**19**	**3**	**0**
2006	**TC**	14	0	0	0	0	14	0	0	0	0	9	0	0
	FC	20	2	3	0	0	25	0	0	0	0	18	0	0
	Total	**34**	**2**	**3**	**0**	**0**	**39**	**0**	**0**	**0**	**0**	**27**	**0**	**0**

Income-Expenditure

(EUR Million)

	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
Year	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	5	0	0	0	5	0	1	0	1	4	0	0	0	0
2009	6	0	0	0	6	0	0	0	1	6	0	0	0	0
2008	12	0	0	0	12	0	2	2	4	8	1	0	1	1
2007	11	0	0	0	11	0	2	2	4	7	1	0	1	0
2006	5	0	1	0	6	0	1	0	1	4	1	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	1	1	0	119	534	654	791
0	0	0	1	1	0	46	171	217	233
0	**0**	**0**	**1**	**1**	**0**	**166**	**705**	**870**	**1,024**
0	0	0	8	8	2	92	412	506	542
0	0	0	7	7	0	45	161	206	214
0	**0**	**0**	**15**	**15**	**2**	**137**	**573**	**712**	**756**
0	0	0	6	6	2	88	386	476	509
0	0	0	12	12	0	51	163	214	233
0	**0**	**0**	**18**	**18**	**2**	**140**	**549**	**690**	**743**
0	0	0	11	11	4	64	199	267	291
0	0	0	10	10	0	35	95	131	168
0	**0**	**0**	**21**	**21**	**4**	**99**	**294**	**397**	**459**
0	0	0	9	9	0	0	0	0	24
0	0	0	18	18	0	0	0	0	42
0	**0**	**0**	**27**	**27**	**0**	**0**	**0**	**0**	**66**

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	Proft/Loss From Equity Method Applied Subsidiar.	Net Monetory 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	6	0	3	3	0	0	0	3	0	2	0	2
0	1	7	3	3	1	0	0	0	1	0	1	0	1
0	1	10	1	4	5	0	0	0	5	-1	4	0	4
0	2	10	1	3	6	0	0	0	6	-1	5	0	5
-1	1	5	0	2	3	0	0	0	3	-1	2	0	2

GSD Yatırım Bankası A.Ş.

2006-2010

Ratios

(%)

	2010	2009	2008	2007	2006
Capital Ratios					
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
Balance-Sheet Ratios					
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
Assets Quality					
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
Liquidity					
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
Profitability					
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
Income-Expenditure Structure					
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

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Assets
(EUR Million)

		Liquid Assets									Loans and Receivables		
					Financial Assets (net)								
Year	Period	Cash and Central Bank	Banks	Money Market Securities	Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total	Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
2010	**TC**	0	1,378	0	0	0	0	0	0	1,378	3,082	0	0
	FC	0	3	0	0	0	0	0	0	3	163	0	0
	Total	**0**	**1,381**	**0**	**0**	**0**	**0**	**0**	**0**	**1,382**	**3,245**	**0**	**0**
2009	**TC**	0	748	2	0	0	0	0	0	751	2,785	0	0
	FC	0	3	0	0	0	0	0	0	3	97	0	0
	Total	**0**	**751**	**2**	**0**	**0**	**0**	**0**	**0**	**754**	**2,882**	**0**	**0**
2008	**TC**	0	634	9	0	0	0	0	0	643	2,469	0	0
	FC	0	4	0	0	0	0	0	0	4	40	0	0
	Total	**0**	**638**	**9**	**0**	**0**	**0**	**0**	**0**	**647**	**2,509**	**0**	**0**
2007	**TC**	0	753	0	0	2	0	0	2	755	2,433	0	0
	FC	0	0	0	0	0	0	0	0	0	7	0	0
	Total	**0**	**753**	**0**	**0**	**2**	**0**	**0**	**2**	**755**	**2,440**	**0**	**0**
2006	**TC**	0	433	11	0	1	0	0	1	446	1,858	0	0
	FC	0	0	0	0	0	0	0	0	0	1	0	0
	Total	**0**	**433**	**11**	**0**	**1**	**0**	**0**	**1**	**446**	**1,860**	**0**	**0**

Liabilities
(EUR Million)

			Non-Deposit Funds					Other Liabilities					
Year	Period	Deposits	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	863	863	0	0	0	0	37	10
	FC	0	167	0	0	0	167	0	0	0	0	2	0
	Total	**0**	**167**	**0**	**0**	**863**	**1,030**	**0**	**0**	**0**	**0**	**39**	**10**
2009	**TC**	0	0	0	0	577	577	0	0	0	0	66	16
	FC	0	100	0	0	0	100	0	0	0	0	1	0
	Total	**0**	**100**	**0**	**0**	**577**	**677**	**0**	**0**	**0**	**0**	**66**	**16**
2008	**TC**	0	0	0	0	554	554	0	0	0	0	93	12
	FC	0	44	0	0	0	44	0	0	0	0	0	0
	Total	**0**	**44**	**0**	**0**	**554**	**598**	**0**	**0**	**0**	**0**	**93**	**12**
2007	**TC**	0	0	0	0	0	0	0	0	0	0	720	9
	FC	0	7	0	0	0	7	0	0	0	0	0	0
	Total	**0**	**7**	**0**	**0**	**0**	**7**	**0**	**0**	**0**	**0**	**720**	**9**
2006	**TC**	0	0	0	0	0	0	0	0	0	0	499	7
	FC	0	1	0	0	0	1	0	0	0	0	0	0
	Total	**0**	**1**	**0**	**0**	**0**	**1**	**0**	**0**	**0**	**0**	**499**	**7**

	Permanent Assets											
	Investments and Associates (net)			Subsidiaries (net)								
	Accounted with Equity Method	Non-consolidated				Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)			
Total		Financials	Non-Financials	Non-consolidated Financials	Non-consolidated Non-Financials					Total	Unclassified Assets	Total Assets
3,082	0	0	0	0	0	0	55	0	0	55	24	4,540
163	0	0	0	0	0	0	0	0	0	0	2	169
3,245	**0**	**0**	**0**	**0**	**0**	**0**	**55**	**0**	**0**	**55**	**26**	**4,709**
2,785	0	0	0	0	0	0	55	0	0	55	46	3,637
97	0	0	0	0	0	0	0	0	0	0	1	100
2,882	**0**	**0**	**0**	**0**	**0**	**0**	**55**	**0**	**0**	**55**	**47**	**3,738**
2,469	0	0	0	0	0	0	46	0	0	46	38	3,196
40	0	0	0	0	0	0	0	0	0	0	0	44
2,509	**0**	**0**	**0**	**0**	**0**	**0**	**46**	**0**	**0**	**46**	**38**	**3,239**
2,433	0	0	0	0	0	0	57	1	0	58	38	3,283
7	0	0	0	0	0	0	0	0	0	0	0	7
2,440	**0**	**0**	**0**	**0**	**0**	**0**	**57**	**1**	**0**	**58**	**38**	**3,290**
1,858	0	0	5	0	5	0	54	1	0	65	30	2,399
1	0	0	0	0	0	0	0	0	0	0	0	1
1,860	**0**	**0**	**5**	**0**	**5**	**0**	**54**	**1**	**0**	**65**	**30**	**2,400**

				Shareholders' Equity							
							Total Income (Loss)				
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Previous Years	Current Year	Total	Total	Total Liabilities
17	22	0	87	2,873	429	169	1	117	118	3,589	4,539
0	0	0	2	0	0	0	0	0	0	0	170
17	**22**	**0**	**89**	**2,873**	**429**	**169**	**1**	**117**	**118**	**3,589**	**4,709**
11	63	0	155	2,188	411	144	0	161	161	2,905	3,637
0	0	0	1	0	0	0	0	0	0	0	101
11	**63**	**0**	**156**	**2,188**	**411**	**144**	**0**	**161**	**161**	**2,905**	**3,738**
7	54	0	166	1,792	412	130	0	142	142	2,476	3,195
0	0	0	0	0	0	0	0	0	0	0	44
7	**54**	**0**	**166**	**1,792**	**412**	**130**	**0**	**142**	**142**	**2,476**	**3,239**
8	46	0	783	1,725	515	143	1	116	117	2,500	3,283
0	0	0	0	0	0	0	0	0	0	0	7
8	**46**	**0**	**783**	**1,725**	**515**	**143**	**1**	**116**	**117**	**2,500**	**3,290**
6	35	0	548	1,175	474	118	-1	86	85	1,851	2,399
0	0	0	0	0	0	0	0	0	0	0	1
6	**35**	**0**	**548**	**1,175**	**474**	**118**	**-1**	**86**	**85**	**1,851**	**2,400**

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Off Balance-Sheet Commitments

(EUR Million)

		Guarantees and Warranties						Commitments			Derivative Financial Instruments			
												Trading Transactions		
Year	Period	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	Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2010	**TC**	579	0	0	0	0	579	220	0	220	0	0	0	0
	FC	0	0	0	0	0	0	229	0	229	0	0	0	0
	Total	**579**	**0**	**0**	**0**	**0**	**579**	**449**	**0**	**449**	**0**	**0**	**0**	**0**
2009	**TC**	697	0	0	0	0	697	210	0	210	0	0	0	0
	FC	0	0	0	0	0	0	136	0	136	0	0	0	0
	Total	**697**	**0**	**0**	**0**	**0**	**697**	**346**	**0**	**346**	**0**	**0**	**0**	**0**
2008	**TC**	384	0	0	0	0	384	0	0	0	0	0	0	0
	FC	3	0	0	0	0	3	197	0	197	0	0	0	0
	Total	**387**	**0**	**0**	**0**	**0**	**387**	**197**	**0**	**197**	**0**	**0**	**0**	**0**
2007	**TC**	120	0	0	0	0	120	0	0	0	0	0	0	0
	FC	0	0	0	0	0	0	231	0	231	0	0	0	0
	Total	**120**	**0**	**0**	**0**	**0**	**120**	**231**	**0**	**231**	**0**	**0**	**0**	**0**
2006	**TC**	52	0	0	0	0	52	0	0	0	0	0	0	0
	FC	0	0	0	0	0	0	213	0	213	0	0	0	0
	Total	**52**	**0**	**0**	**0**	**0**	**52**	**213**	**0**	**213**	**0**	**0**	**0**	**0**

Income-Expenditure

(EUR Million)

	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
Year	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	176	37	0	14	227	0	0	0	0	227	15	0	15	0
2009	235	25	0	11	271	0	0	0	0	271	14	0	14	0
2008	185	36	0	33	253	0	0	0	0	253	4	0	4	0
2007	188	8	0	44	240	0	0	0	0	240	1	0	1	0
2006	147	13	0	24	184	0	0	0	0	184	1	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	426	46	0	471	1,270
0	0	0	0	0	21	10	0	31	260
0	**0**	**0**	**0**	**0**	**447**	**56**	**0**	**503**	**1,530**
0	0	0	0	0	651	0	0	651	1,557
0	0	0	0	0	64	0	0	64	200
0	**0**	**0**	**0**	**0**	**715**	**0**	**0**	**715**	**1,758**
0	0	0	0	0	833	0	0	833	1,217
0	0	0	0	0	71	0	0	71	272
0	**0**	**0**	**0**	**0**	**905**	**0**	**0**	**905**	**1,489**
0	0	0	0	0	1,045	0	0	1,045	1,165
0	0	0	0	0	65	0	0	65	295
0	**0**	**0**	**0**	**0**	**1,109**	**0**	**0**	**1,109**	**1,460**
0	0	0	0	0	995	0	0	995	1,047
0	0	0	0	0	52	0	0	52	265
0	**0**	**0**	**0**	**0**	**1,048**	**0**	**0**	**1,048**	**1,312**

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	Proft/Loss From Equity Method Applied Subsidiar.	Net Monetory 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	17	259	0	98	161	0	0	0	161	-44	117	0	117
0	23	308	0	86	222	0	0	0	222	-60	161	0	161
0	13	270	1	76	193	0	0	0	193	-52	142	0	142
0	17	258	0	87	170	0	0	0	170	-45	126	-9	116
0	18	202	6	78	118	0	0	0	118	-31	86	0	86

Ratios

(%)

	2010	2009	2008	2007	2006
Capital Ratios					
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
Balance-Sheet Ratios					
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
Assets Quality					
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
Liquidity					
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
Profitability					
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
Income-Expenditure Structure					
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
(EUR Million)

		Liquid Assets									Loans and Receivables		
					Financial Assets (net)								
Year	Period	Cash and Central Bank	Banks	Money Market Securities	Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total	Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
2010	**TC**	33	261	392	3	0	9	0	12	698	9	1	0
	FC	1	14	0	0	0	0	0	0	15	0	0	0
	Total	**34**	**275**	**392**	**3**	**0**	**9**	**0**	**12**	**713**	**9**	**1**	**0**
2009	**TC**	2	135	495	2	0	34	0	37	669	3	1	0
	FC	1	13	0	0	0	0	0	0	14	0	0	0
	Total	**3**	**148**	**495**	**2**	**0**	**34**	**0**	**37**	**683**	**3**	**1**	**0**
2008	**TC**	20	137	438	2	0	45	0	47	642	3	0	0
	FC	0	7	0	0	0	0	0	0	7	0	0	0
	Total	**20**	**144**	**438**	**2**	**0**	**45**	**0**	**47**	**649**	**3**	**0**	**0**
2007	**TC**	4	97	539	2	0	55	0	57	696	14	0	0
	FC	1	13	0	0	0	0	0	0	15	0	0	0
	Total	**5**	**111**	**539**	**2**	**0**	**55**	**0**	**57**	**711**	**14**	**0**	**0**
2006	**TC**	11	55	180	1	0	48	0	50	296	11	0	0
	FC	0	3	0	0	0	0	0	0	4	0	0	0
	Total	**11**	**58**	**180**	**1**	**0**	**48**	**0**	**50**	**299**	**11**	**0**	**0**

Liabilities
(EUR Million)

			Non-Deposit Funds					Other Liabilities					
Year	Period	Deposits	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	85	0	0	0	85	0	0	0	0	412	69
	FC	0	0	0	0	0	0	0	0	0	0	14	0
	Total	**0**	**85**	**0**	**0**	**0**	**85**	**0**	**0**	**0**	**0**	**427**	**69**
2009	**TC**	0	42	0	0	0	42	0	0	0	0	430	76
	FC	0	0	0	0	0	0	0	0	0	0	13	0
	Total	**0**	**42**	**0**	**0**	**0**	**42**	**0**	**0**	**0**	**0**	**443**	**76**
2008	**TC**	0	77	0	0	0	77	0	0	0	0	385	59
	FC	0	0	0	0	0	0	0	0	0	0	6	0
	Total	**0**	**77**	**0**	**0**	**0**	**77**	**0**	**0**	**0**	**0**	**391**	**59**
2007	**TC**	0	24	0	0	0	24	0	0	0	0	476	68
	FC	0	0	0	0	0	0	0	0	0	0	14	0
	Total	**0**	**24**	**0**	**0**	**0**	**24**	**0**	**0**	**0**	**0**	**491**	**68**
2006	**TC**	0	0	0	0	0	0	0	0	0	0	133	51
	FC	0	0	0	0	0	0	0	0	0	0	3	0
	Total	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**137**	**51**

	Permanent 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	Unclassified Assets	Total Assets
Total	Accounted with Equity Method	Non-consolidated Financials	Non-consolidated Non-Financials	Non-consolidated Financials	Non-consolidated Non-Financials							
10	0	0	0	2	0	0	5	0	0	8	2	717
0	0	0	0	0	0	0	0	0	0	0	0	15
10	**0**	**0**	**0**	**2**	**0**	**0**	**5**	**0**	**0**	**8**	**2**	**732**
3	0	0	0	2	0	0	5	0	0	8	2	682
0	0	0	0	0	0	0	0	0	0	0	0	14
3	**0**	**0**	**0**	**2**	**0**	**0**	**5**	**0**	**0**	**8**	**2**	**696**
3	0	0	0	2	0	0	5	0	0	7	1	653
0	0	0	0	0	0	0	0	0	0	0	0	7
3	**0**	**0**	**0**	**2**	**0**	**0**	**5**	**0**	**0**	**7**	**1**	**660**
14	0	0	0	3	0	0	6	0	0	9	1	722
0	0	0	0	0	0	0	0	0	0	0	0	15
14	**0**	**0**	**0**	**3**	**0**	**0**	**6**	**0**	**0**	**9**	**1**	**737**
11	0	0	0	3	0	0	5	0	0	8	4	318
0	0	0	0	0	0	0	0	0	0	0	0	4
11	**0**	**0**	**0**	**3**	**0**	**0**	**5**	**0**	**0**	**8**	**4**	**321**

				Shareholders' Equity							
							Total Income (Loss)				
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Previous Years	Current Year	Total	Total	Total Liabilities
5	1	0	487	29	47	54	1	14	15	145	718
0	0	0	14	0	0	0	0	0	0	0	14
5	**1**	**0**	**502**	**29**	**47**	**54**	**1**	**14**	**15**	**145**	**732**
3	1	0	510	28	45	39	1	18	18	131	682
0	0	0	13	0	0	0	0	0	0	0	13
3	**1**	**0**	**523**	**28**	**45**	**39**	**1**	**18**	**18**	**131**	**696**
2	3	0	449	28	45	33	1	21	22	128	654
0	0	0	6	0	0	0	0	0	0	0	6
2	**3**	**0**	**455**	**28**	**45**	**33**	**1**	**21**	**22**	**128**	**660**
2	3	0	550	35	57	34	0	23	23	149	722
0	0	0	14	0	0	0	0	0	0	0	14
2	**3**	**0**	**564**	**35**	**57**	**34**	**0**	**23**	**23**	**149**	**737**
1	5	0	190	32	52	26	-1	18	17	128	318
0	0	0	3	0	0	0	0	0	0	0	3
1	**5**	**0**	**194**	**32**	**52**	**26**	**-1**	**18**	**17**	**128**	**321**

İMKB Takas ve Saklama Bankası A.Ş.

Off Balance-Sheet Commitments

(EUR Million)

		Guarantees and Warranties						Commitments			Derivative Financial Instruments			
												Trading Transactions		
Year	Period	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	Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2010	**TC**	0	0	0	0	1,317	1,317	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**	**1,317**	**1,317**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
2009	**TC**	0	0	0	0	773	773	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**	**773**	**773**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
2008	**TC**	0	0	0	0	564	564	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**	**564**	**564**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
2007	**TC**	0	0	0	0	528	528	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**	**528**	**528**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
2006	**TC**	0	0	0	0	259	259	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**	**259**	**259**	**0**	**0**	**0**	**0**	**0**	**0**	**0**

Income-Expenditure

(EUR Million)

	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
Year	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	1	14	4	1	19	0	5	0	5	14	11	1	10	3
2009	0	17	6	1	25	0	7	0	7	17	9	1	8	3
2008	1	18	8	3	31	0	9	0	9	22	1	1	0	2
2007	3	13	8	2	26	0	2	0	2	25	1	1	0	0
2006	2	8	10	1	21	0	1	0	1	20	1	1	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	4,298,108	1,792	0	4,299,900	4,301,217
0	0	0	0	0	0	305	0	305	305
0	**0**	**0**	**0**	**0**	**4,298,108**	**2,096**	**0**	**4,300,204**	**4,301,521**
0	0	0	0	0	3,067,629	1,237	0	3,068,866	3,069,640
0	0	0	0	0	0	169	0	169	169
0	**0**	**0**	**0**	**0**	**3,067,629**	**1,406**	**0**	**3,069,035**	**3,069,809**
0	0	0	0	0	2,409,978	1,175	0	2,411,152	2,411,716
0	0	0	0	0	0	96	0	96	96
0	**0**	**0**	**0**	**0**	**2,409,978**	**1,271**	**0**	**2,411,248**	**2,411,812**
0	0	0	0	0	2,240,252	1,495	0	2,241,748	2,242,276
0	0	0	0	0	0	79	0	79	79
0	**0**	**0**	**0**	**0**	**2,240,252**	**1,574**	**0**	**2,241,826**	**2,242,355**
0	0	0	0	0	1,986,268	1,155	0	1,987,423	1,987,682
0	0	0	0	0	0	93	0	93	93
0	**0**	**0**	**0**	**0**	**1,986,268**	**1,248**	**0**	**1,987,516**	**1,987,775**

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	Proft/Loss From Equity Method Applied Subsidiar.	Net Monetory 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	5	32	1	15	17	0	0	0	17	-3	14	0	14
0	6	34	1	12	21	0	0	0	21	-4	18	0	18
0	13	37	0	11	26	0	0	0	26	-5	21	0	21
0	15	40	1	11	28	0	0	0	28	-5	23	0	23
0	12	32	0	10	22	0	0	0	22	-4	18	0	18

İMKB Takas ve Saklama Bankası A.Ş.

2006-2010

Ratios

(%)

	2010	2009	2008	2007	2006
Capital Ratios					
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
Balance-Sheet Ratios					
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
Assets Quality					
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
Liquidity					
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
Profitability					
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
Income-Expenditure Structure					
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
(EUR Million)

		Liquid Assets									Loans and Receivables		
					Financial Assets (net)								
Year	Period	Cash and Central Bank	Banks	Money Market Securities	Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total	Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
2010	**TC**	0	87	10	27	0	0	0	27	124	0	0	0
	FC	7	0	0	0	0	0	0	0	7	0	0	0
	Total	**7**	**87**	**10**	**27**	**0**	**0**	**0**	**27**	**131**	**0**	**0**	**0**
2009	**TC**	50	9	0	10	0	0	0	10	69	0	0	0
	FC	5	0	0	0	0	0	0	0	5	0	0	0
	Total	**55**	**10**	**0**	**10**	**0**	**0**	**0**	**10**	**74**	**0**	**0**	**0**
2008	**TC**	9	5	0	15	0	0	0	15	28	0	0	0
	FC	1	3	0	0	0	0	0	0	4	0	0	0
	Total	**9**	**8**	**0**	**15**	**0**	**0**	**0**	**15**	**32**	**0**	**0**	**0**
2007	**TC**	2	0	0	143	0	0	0	143	144	0	0	0
	FC	0	0	0	0	0	0	0	0	0	0	0	0
	Total	**2**	**0**	**0**	**143**	**0**	**0**	**0**	**143**	**145**	**0**	**0**	**0**
2006	**TC**	0	10	0	0	0	0	0	0	10	0	0	0
	FC	0	0	0	0	0	0	0	0	0	0	0	0
	Total	**0**	**10**	**0**	**0**	**0**	**0**	**0**	**0**	**10**	**0**	**0**	**0**

Liabilities
(EUR Million)

			Non-Deposit Funds					Other Liabilities					
Year	Period	Deposits	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	1	0
	FC	0	128	0	0	0	128	0	0	0	0	0	0
	Total	**0**	**128**	**0**	**0**	**0**	**128**	**0**	**0**	**0**	**0**	**1**	**0**
2009	**TC**	0	0	5	0	0	5	0	0	0	0	7	0
	FC	0	58	0	0	0	58	0	0	0	0	0	0
	Total	**0**	**58**	**5**	**0**	**0**	**63**	**0**	**0**	**0**	**0**	**7**	**0**
2008	**TC**	0	0	0	0	0	0	0	0	0	0	6	0
	FC	0	13	0	0	0	13	0	0	0	0	0	0
	Total	**0**	**13**	**0**	**0**	**0**	**13**	**0**	**0**	**0**	**0**	**6**	**0**
2007	**TC**	0	47	73	0	0	120	0	0	0	0	2	0
	FC	0	0	0	0	0	0	0	0	0	0	0	0
	Total	**0**	**47**	**73**	**0**	**0**	**121**	**0**	**0**	**0**	**0**	**2**	**0**
2006	**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**	**0**	**0**	**0**

	Permanent Assets											
	Investments and Associates (net)			Subsidiaries (net)								
	Accounted with Equity Method	Non-consolidated				Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)			
Total		Financials	Non-Financials	Non-consolidated Financials	Non-consolidated Non-Financials					Total	Unclassified Assets	Total Assets
0	0	0	0	2	0	0	1	0	0	2	3	129
0	0	0	0	0	0	0	0	0	0	0	29	36
0	**0**	**0**	**0**	**2**	**0**	**0**	**1**	**0**	**0**	**2**	**32**	**165**
0	0	0	0	1	0	0	1	0	0	3	4	76
0	0	0	0	0	0	0	0	0	0	0	15	20
0	**0**	**0**	**0**	**1**	**0**	**0**	**1**	**0**	**0**	**3**	**20**	**97**
0	0	0	0	1	0	0	2	0	0	3	5	37
0	0	0	0	0	0	0	0	0	0	0	0	4
0	**0**	**0**	**0**	**1**	**0**	**0**	**2**	**0**	**0**	**3**	**5**	**41**
0	0	0	0	2	0	0	2	0	0	5	1	150
0	0	0	0	0	0	0	0	0	0	0	0	0
0	**0**	**0**	**0**	**2**	**0**	**0**	**2**	**0**	**0**	**5**	**1**	**151**
0	0	0	0	1	0	0	2	0	0	3	1	14
0	0	0	0	0	0	0	0	0	0	0	0	0
0	**0**	**0**	**0**	**1**	**0**	**0**	**2**	**0**	**0**	**3**	**1**	**14**

				Shareholders' Equity							
							Total Income (Loss)				
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Previous Years	Current Year	Total	Total	Total Liabilities
5	0	0	7	24	0	0	-1	7	6	30	37
0	0	0	0	0	0	0	0	0	0	0	128
5	**0**	**0**	**7**	**24**	**0**	**0**	**-1**	**7**	**6**	**30**	**165**
4	1	0	11	23	0	0	-5	4	-1	22	38
0	0	0	0	0	0	0	0	0	0	0	58
4	**1**	**0**	**12**	**23**	**0**	**0**	**-5**	**4**	**-1**	**22**	**97**
1	1	0	9	23	0	0	-4	-1	-5	19	28
0	0	0	0	0	0	0	0	0	0	0	13
1	**1**	**0**	**9**	**23**	**0**	**0**	**-4**	**-1**	**-5**	**19**	**41**
3	0	0	6	29	0	0	-4	-1	-5	24	150
0	0	0	0	0	0	0	0	0	0	0	0
4	**0**	**0**	**6**	**29**	**0**	**0**	**-4**	**-1**	**-5**	**24**	**151**
7	1	0	7	11	0	0	0	-4	-4	7	14
0	0	0	0	0	0	0	0	0	0	0	0
7	**1**	**0**	**7**	**11**	**0**	**0**	**0**	**-4**	**-4**	**7**	**14**

Merrill Lynch Yatırım Bank A.Ş.

Off Balance-Sheet Commitments

(EUR Million)

		Guarantees and Warranties						Commitments			Derivative Financial Instruments			
												Trading Transactions		
Year	Period	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	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	74	17	0
	FC	0	0	0	0	0	0	0	0	0	0	74	17	0
	Total	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**149**	**35**	**0**
2009	**TC**	0	0	0	0	0	0	4	0	4	0	28	10	0
	FC	0	0	0	0	0	0	0	0	0	0	28	10	0
	Total	**0**	**0**	**0**	**0**	**0**	**0**	**4**	**0**	**4**	**0**	**56**	**20**	**0**
2008	**TC**	0	0	0	0	0	0	0	0	0	0	3	7	0
	FC	0	0	0	0	0	0	0	0	0	0	61	7	0
	Total	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**64**	**14**	**0**
2007	**TC**	0	0	0	0	0	0	0	0	0	0	20	0	0
	FC	0	0	0	0	0	0	0	0	0	0	20	0	0
	Total	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**41**	**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

(EUR Million)

	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
Year	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	0	5	5	2	13	0	0	3	3	10	2	0	2	4
2009	0	4	3	0	7	0	0	1	1	6	1	0	1	0
2008	0	1	10	0	11	0	2	3	4	7	0	0	0	0
2007	0	1	4	0	5	0	2	3	4	1	7	0	7	0
2006	0	0	0	0	0	0	0	0	0	0	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	92	92	20	0	0	20	111
0	0	0	92	92	0	0	0	0	92
0	**0**	**0**	**183**	**183**	**20**	**0**	**0**	**20**	**203**
0	0	0	38	38	17	0	0	17	59
0	0	0	38	38	0	0	0	0	38
0	**0**	**0**	**76**	**76**	**17**	**0**	**0**	**17**	**97**
0	0	0	10	10	25	0	0	25	35
0	0	0	68	68	0	0	0	0	68
0	**0**	**0**	**78**	**78**	**25**	**0**	**0**	**25**	**103**
0	0	0	20	20	0	0	0	0	21
0	0	0	20	20	0	0	0	0	20
0	**0**	**0**	**41**	**41**	**0**	**0**	**0**	**0**	**41**
0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0
0	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**

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	Proft/Loss From Equity Method Applied Subsidiar.	Net Monetory 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	10	22	0	14	8	0	0	0	8	-1	7	0	7
0	10	16	0	11	5	0	0	0	5	-1	4	0	4
4	6	17	7	11	-1	0	0	0	-1	0	-1	0	-1
3	1	13	5	9	-1	0	0	0	-1	0	-1	0	-1
0	0	0	3	3	-5	0	0	0	-5	1	-4	0	-4

Merrill Lynch Yatırım Bank A.Ş. 2006-2010

Ratios

(%)

	2010	2009	2008	2007	2006
Capital Ratios					
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
Balance-Sheet Ratios					
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
Assets Quality					
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	-	-	-	-	-
Liquidity					
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
Profitability					
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
Income-Expenditure Structure					
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
(EUR Million)

		Liquid Assets									Loans and Receivables		
					Financial Assets (net)								
Year	Period	Cash and Central Bank	Banks	Money Market Securities	Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total	Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
2010	**TC**	0	8	0	1	5	0	0	6	14	25	13	12
	FC	5	17	0	0	5	0	0	5	27	32	0	0
	Total	**5**	**25**	**0**	**1**	**10**	**0**	**0**	**11**	**41**	**57**	**13**	**12**
2009	**TC**	4	0	0	2	5	0	0	7	11	15	11	11
	FC	5	10	0	0	4	0	0	4	19	29	0	0
	Total	**9**	**10**	**0**	**2**	**9**	**0**	**0**	**11**	**29**	**43**	**11**	**11**
2008	**TC**	1	2	0	1	3	0	0	4	7	15	12	10
	FC	2	7	0	0	4	0	0	4	14	19	0	0
	Total	**3**	**9**	**0**	**1**	**7**	**0**	**0**	**9**	**21**	**34**	**12**	**10**
2007	**TC**	0	10	1	1	0	1	0	2	13	12	14	13
	FC	2	7	0	0	0	0	0	0	9	26	0	0
	Total	**2**	**17**	**1**	**1**	**0**	**1**	**0**	**2**	**22**	**38**	**14**	**13**
2006	**TC**	1	8	0	2	11	0	0	13	21	12	12	10
	FC	3	4	0	0	0	0	0	0	7	39	0	0
	Total	**3**	**12**	**0**	**2**	**11**	**0**	**0**	**13**	**29**	**51**	**12**	**10**

Liabilities
(EUR Million)

			Non-Deposit Funds					Other Liabilities					
Year	Period	Deposits	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	10	2	0	8	20	0	0	0	0	1	0
	FC	0	14	0	0	43	57	0	0	0	0	1	0
	Total	**0**	**23**	**2**	**0**	**51**	**76**	**0**	**0**	**0**	**0**	**1**	**0**
2009	**TC**	0	0	3	0	3	7	0	0	0	0	0	0
	FC	0	7	0	0	40	47	0	0	0	0	1	0
	Total	**0**	**7**	**3**	**0**	**43**	**54**	**0**	**0**	**0**	**0**	**2**	**0**
2008	**TC**	0	0	1	0	3	3	0	0	0	0	0	0
	FC	0	17	0	0	18	35	0	0	0	0	1	0
	Total	**0**	**17**	**1**	**0**	**20**	**38**	**0**	**0**	**0**	**0**	**1**	**0**
2007	**TC**	0	2	1	0	2	5	0	0	0	0	0	0
	FC	0	31	0	0	9	39	0	0	0	0	4	1
	Total	**0**	**33**	**1**	**0**	**10**	**44**	**0**	**0**	**0**	**0**	**4**	**1**
2006	**TC**	0	10	4	0	0	14	0	0	0	0	0	0
	FC	0	52	0	0	0	52	0	0	0	0	0	1
	Total	**0**	**62**	**4**	**0**	**0**	**66**	**0**	**0**	**0**	**0**	**0**	**1**

	Permanent Assets											
	Investments and Associates (net)			Subsidiaries (net)								
	Accounted with Equity Method	Non-consolidated				Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)			
Total		Financials	Non-Financials	Non-consolidated Financials	Non-consolidated Non-Financials					Total	Unclassified Assets	Total Assets
26	0	0	0	0	0	0	0	0	0	1	6	47
32	0	0	0	0	0	0	0	0	0	0	0	59
58	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**1**	**6**	**106**
16	0	0	0	0	0	0	0	0	0	0	6	33
29	0	0	0	0	0	0	0	0	0	0	2	49
44	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**8**	**82**
16	0	0	0	0	0	0	0	0	0	0	4	27
19	0	0	0	0	0	0	0	0	0	0	3	36
36	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**6**	**63**
14	0	0	0	3	0	0	0	0	0	4	2	33
26	0	0	5	0	0	0	0	0	0	5	4	44
40	**0**	**0**	**5**	**3**	**0**	**0**	**0**	**0**	**0**	**9**	**7**	**77**
14	0	0	0	3	0	0	0	0	0	3	1	39
39	0	0	5	0	0	0	0	0	0	5	1	51
52	**0**	**0**	**5**	**3**	**0**	**0**	**0**	**0**	**0**	**8**	**2**	**91**

				Shareholders' Equity							
							Total Income (Loss)				
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Previous Years	Current Year	Total	Total	Total Liabilities
1	0	0	2	22	3	0	2	0	2	27	48
0	0	0	1	0	0	0	0	0	0	0	57
1	**0**	**0**	**2**	**22**	**3**	**0**	**2**	**0**	**2**	**27**	**106**
1	0	0	1	21	2	0	1	1	2	25	33
0	0	0	1	0	0	0	0	0	0	0	49
1	**0**	**0**	**3**	**21**	**2**	**0**	**1**	**1**	**2**	**25**	**82**
1	0	0	1	21	0	0	0	1	1	22	27
0	0	0	1	0	0	0	0	0	0	0	36
1	**0**	**0**	**2**	**21**	**0**	**0**	**0**	**1**	**1**	**22**	**63**
1	0	0	1	26	38	0	-42	4	-38	27	33
0	0	0	5	0	0	0	0	0	0	0	44
1	**0**	**0**	**6**	**26**	**38**	**0**	**-42**	**4**	**-38**	**27**	**77**
3	0	0	3	24	35	0	-25	-14	-39	21	37
0	0	0	1	0	0	0	0	0	0	0	53
3	**0**	**0**	**4**	**24**	**35**	**0**	**-25**	**-14**	**-39**	**21**	**91**

Nurol Yatırım Bankası A.Ş.

Off Balance-Sheet Commitments

(EUR Million)

		Guarantees and Warranties						Commitments			Derivative Financial Instruments			
												Trading Transactions		
Year	Period	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	Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2010	**TC**	42	0	0	0	0	42	0	686	686	0	0	0	0
	FC	91	0	3	0	0	94	0	0	0	0	0	0	0
	Total	**133**	**0**	**3**	**0**	**0**	**136**	**0**	**686**	**686**	**0**	**0**	**0**	**0**
2009	**TC**	35	0	0	0	0	35	0	0	0	0	0	0	0
	FC	60	0	3	0	0	63	0	0	0	0	0	0	0
	Total	**95**	**0**	**3**	**0**	**0**	**98**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
2008	**TC**	12	0	0	0	0	12	0	0	0	0	0	0	0
	FC	83	0	3	0	0	86	0	0	0	0	0	0	0
	Total	**95**	**0**	**3**	**0**	**0**	**98**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
2007	**TC**	15	0	0	0	0	15	0	0	0	0	0	0	0
	FC	42	0	4	0	0	45	1	0	1	0	0	0	0
	Total	**56**	**0**	**4**	**0**	**0**	**60**	**1**	**0**	**1**	**0**	**0**	**0**	**0**
2006	**TC**	11	0	0	0	0	11	0	0	0	0	4	0	0
	FC	43	1	1	0	0	45	1	0	1	0	7	19	0
	Total	**54**	**1**	**1**	**0**	**0**	**56**	**1**	**0**	**1**	**0**	**11**	**19**	**0**

Income-Expenditure

(EUR Million)

	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
Year	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	5	0	0	0	5	0	3	0	3	2	1	0	1	0
2009	5	0	1	0	6	0	2	0	3	4	1	0	1	0
2008	4	1	1	0	6	0	2	0	2	4	1	0	1	0
2007	5	2	0	0	8	0	3	0	4	4	1	0	1	0
2006	4	1	0	0	5	0	2	0	2	2	1	0	1	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	10	19	0	29	757
0	0	0	0	0	6	33	0	38	132
0	**0**	**0**	**0**	**0**	**16**	**52**	**0**	**68**	**889**
0	0	0	0	0	1	14	0	15	50
0	0	0	0	0	5	20	0	25	88
0	**0**	**0**	**0**	**0**	**5**	**35**	**0**	**40**	**138**
0	0	0	0	0	1	12	0	13	25
0	0	0	0	0	5	18	0	23	109
0	**0**	**0**	**0**	**0**	**6**	**30**	**0**	**36**	**134**
0	0	0	0	0	2	18	0	19	34
0	0	0	0	0	1	19	0	20	66
0	**0**	**0**	**0**	**0**	**2**	**37**	**0**	**39**	**100**
0	0	0	4	4	1	7	0	8	23
0	0	0	26	26	1	39	0	40	113
0	**0**	**0**	**30**	**30**	**3**	**46**	**0**	**49**	**136**

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	Proft/Loss From Equity Method Applied Subsidiar.	Net Monetory 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	5	1	4	0	0	0	0	0	0	0	0	0
0	0	6	1	4	1	0	0	0	1	0	1	0	1
0	0	4	0	3	1	0	0	0	1	0	1	0	1
1	1	6	0	3	3	0	0	0	3	1	4	0	4
-2	0	2	13	3	-14	0	0	0	-14	0	-14	0	-14

Nurol Yatırım Bankası A.Ş.

2006-2010

Ratios

(%)

	2010	2009	2008	2007	2006
Capital Ratios					
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
Balance-Sheet Ratios					
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
Assets Quality					
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
Liquidity					
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
Profitability					
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
Income-Expenditure Structure					
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
(EUR Million)

		Liquid Assets									Loans and Receivables		
					Financial Assets (net)								
Year	Period	Cash and Central Bank	Banks	Money Market Securities	Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total	Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
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**	**0**	**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	0	1	0	0	0	1	1	0	0	0
	FC	0	1	0	0	0	0	0	0	1	0	0	0
	Total	**0**	**1**	**0**	**1**	**0**	**0**	**0**	**1**	**3**	**0**	**0**	**0**
2007	**TC**	0	0	6	1	0	0	0	1	7	0	0	0
	FC	1	0	0	0	0	0	0	0	1	0	0	0
	Total	**1**	**0**	**6**	**1**	**0**	**0**	**0**	**1**	**8**	**0**	**0**	**0**
2006	**TC**	0	3	1	3	0	0	0	3	7	0	0	0
	FC	0	1	0	0	0	0	0	0	1	0	0	0
	Total	**0**	**4**	**1**	**3**	**0**	**0**	**0**	**3**	**8**	**0**	**0**	**0**

Liabilities
(EUR Million)

			Non-Deposit Funds					Other Liabilities					
Year	Period	Deposits	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	0
	Total	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
2009	**TC**	0	0	0	0	0	0	0	0	0	0	4	0
	FC	0	0	0	0	0	0	0	0	0	0	0	0
	Total	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**4**	**0**
2008	**TC**	0	0	0	0	0	1	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**	**1**	**0**	**0**	**0**	**0**	**0**	**0**
2007	**TC**	0	0	0	0	0	0	0	0	0	0	0	0
	FC	0	1	0	0	0	1	0	0	0	0	0	0
	Total	**0**	**1**	**0**	**0**	**0**	**1**	**0**	**0**	**0**	**0**	**0**	**0**
2006	**TC**	0	0	0	0	0	0	0	0	0	0	0	0
	FC	0	0	0	0	0	0	0	0	0	2	0	0
	Total	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**2**	**0**	**0**

	Permanent Assets											
	Investments and Associates (net)			Subsidiaries (net)								
	Accounted with Equity Method	Non-consolidated				Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)			
Total		Financials	Non-Financials	Non-consolidated Financials	Non-consolidated Non-Financials					Total	Unclassified Assets	Total Assets
0	0	0	0	2	4	0	0	0	0	6	0	7
0	0	0	0	0	0	0	0	0	0	0	0	0
0	**0**	**0**	**0**	**2**	**4**	**0**	**0**	**0**	**0**	**6**	**0**	**7**
0	0	0	0	7	4	0	0	0	0	11	0	12
0	0	0	0	0	0	0	0	0	0	0	0	0
0	**0**	**0**	**0**	**7**	**4**	**0**	**0**	**0**	**0**	**11**	**0**	**12**
0	0	0	0	7	0	0	0	0	0	7	0	9
0	0	0	0	0	0	0	0	0	0	0	0	1
0	**0**	**0**	**0**	**7**	**0**	**0**	**0**	**0**	**0**	**7**	**0**	**10**
0	0	0	0	2	0	0	0	0	0	2	0	9
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**	**10**
0	0	0	0	1	0	0	0	0	0	1	0	9
0	0	0	0	0	0	0	0	0	0	0	0	1
0	**0**	**0**	**0**	**1**	**0**	**0**	**0**	**0**	**0**	**1**	**0**	**10**

				Shareholders' Equity							
							Total Income (Loss)				
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Previous Years	Current Year	Total	Total	Total Liabilities
0	0	0	0	13	0	0	-5	-2	-7	6	7
0	0	0	0	0	0	0	0	0	0	0	0
0	**0**	**0**	**0**	**13**	**0**	**0**	**-5**	**-2**	**-7**	**6**	**7**
0	0	0	4	13	0	0	-4	-1	-5	8	12
0	0	0	0	0	0	0	0	0	0	0	0
0	**0**	**0**	**4**	**13**	**0**	**0**	**-4**	**-1**	**-5**	**8**	**12**
0	0	0	0	13	0	0	-2	-1	-4	9	10
0	0	0	0	0	0	0	0	0	0	0	0
0	**0**	**0**	**0**	**13**	**0**	**0**	**-2**	**-1**	**-4**	**9**	**10**
0	0	0	0	12	0	0	-3	0	-3	9	9
0	0	0	0	0	0	0	0	0	0	0	1
0	**0**	**0**	**0**	**12**	**0**	**0**	**-3**	**0**	**-3**	**9**	**10**
0	0	0	0	11	0	0	-2	0	-3	8	8
0	0	0	2	0	0	0	0	0	0	0	2
0	**0**	**0**	**2**	**11**	**0**	**0**	**-2**	**0**	**-3**	**8**	**10**

Taib Yatırım Bank A.Ş.

Off Balance-Sheet Commitments

(EUR Million)

		Guarantees and Warranties						Commitments			Derivative Financial Instruments			
												Trading Transactions		
Year	Period	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	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	4	0	0
	Total	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**4**	**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	9	0	0
	Total	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**9**	**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

(EUR Million)

	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
Year	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	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	0	0	0	0	0	0	0	0	0	0
2007	0	0	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

					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	0
0	0	0	4	4	0	0	0	0	4
0	**0**	**0**	**4**	**4**	**0**	**0**	**0**	**0**	**4**
0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0
0	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
0	0	0	0	0	1	0	0	1	1
0	0	0	9	9	0	0	0	0	9
0	**0**	**0**	**9**	**9**	**1**	**0**	**0**	**1**	**10**
0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0
0	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0
0	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**

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	Proft/Loss From Equity Method Applied Subsidiar.	Net Monetory 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	0	0	2	-2	0	0	0	-2	0	-2	0	-2
0	0	1	0	2	-1	0	0	0	-1	0	-1	0	-1
0	0	1	0	2	-1	0	0	0	-1	0	-1	0	-1
0	0	1	0	2	0	0	0	0	0	0	0	0	0
0	1	1	0	2	0	0	0	0	0	0	0	0	0

Ratios

(%)

	2010	2009	2008	2007	2006
Capital Ratios					
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
Balance-Sheet Ratios					
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
Assets Quality					
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	-
Liquidity					
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
Profitability					
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
Income-Expenditure Structure					
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
(EUR Million)

		Liquid Assets									Loans and Receivables		
					Financial Assets (net)								
Year	Period	Cash and Central Bank	Banks	Money Market Securities	Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total	Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
2010	**TC**	0	240	0	149	7	409	0	566	806	682	59	59
	FC	0	191	0	2	0	25	0	27	218	1,342	0	0
	Total	**0**	**431**	**0**	**151**	**7**	**434**	**0**	**592**	**1,024**	**2,024**	**59**	**59**
2009	**TC**	0	52	604	72	6	121	0	200	856	623	48	48
	FC	0	304	0	6	0	23	0	29	333	1,201	0	0
	Total	**0**	**356**	**604**	**78**	**6**	**144**	**0**	**228**	**1,189**	**1,824**	**48**	**48**
2008	**TC**	0	50	217	19	1	89	0	109	376	1,015	27	27
	FC	0	17	0	11	0	25	0	36	53	862	0	0
	Total	**0**	**67**	**217**	**30**	**1**	**114**	**0**	**145**	**429**	**1,877**	**27**	**27**
2007	**TC**	0	145	156	50	0	45	0	95	396	1,150	27	27
	FC	0	91	0	9	0	35	0	43	134	745	0	0
	Total	**0**	**236**	**156**	**59**	**0**	**80**	**0**	**138**	**530**	**1,895**	**27**	**27**
2006	**TC**	0	47	24	50	0	40	0	90	160	1,004	27	27
	FC	0	165	0	15	0	39	0	54	219	837	0	0
	Total	**0**	**211**	**24**	**65**	**0**	**80**	**0**	**145**	**379**	**1,841**	**27**	**27**

Liabilities
(EUR Million)

			Non-Deposit Funds					Other Liabilities					
Year	Period	Deposits	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	3	3	10	0	0	0	4	193
	FC	0	781	0	0	0	781	2	0	0	94	3	163
	Total	**0**	**781**	**0**	**0**	**3**	**785**	**12**	**0**	**0**	**94**	**7**	**356**
2009	**TC**	0	0	0	0	3	3	0	0	0	0	5	179
	FC	0	847	0	0	0	847	2	0	0	99	3	145
	Total	**0**	**847**	**0**	**0**	**3**	**850**	**2**	**0**	**0**	**99**	**7**	**324**
2008	**TC**	0	0	0	0	3	3	0	0	0	0	5	223
	FC	0	418	7	0	0	426	3	0	0	114	1	130
	Total	**0**	**418**	**7**	**0**	**3**	**429**	**3**	**0**	**0**	**114**	**6**	**352**
2007	**TC**	0	0	0	0	4	4	0	0	0	0	6	175
	FC	0	460	0	0	0	460	1	0	0	121	2	108
	Total	**0**	**460**	**0**	**0**	**4**	**464**	**1**	**0**	**0**	**121**	**8**	**283**
2006	**TC**	0	0	0	0	4	4	0	0	0	0	5	195
	FC	0	497	0	0	0	497	2	0	0	148	1	104
	Total	**0**	**497**	**0**	**0**	**4**	**501**	**2**	**0**	**0**	**148**	**6**	**299**

	Permanent Assets											
	Investments and Associates (net)			Subsidiaries (net)								
	Accounted with Equity Method	Non-consolidated				Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)			
Total		Financials	Non-Financials	Non-consolidated Financials	Non-consolidated Non-Financials					Total	Unclassified Assets	Total Assets
682	0	0	0	0	0	0	4	0	0	4	4	1,496
1,342	0	0	0	0	0	0	0	0	0	0	5	1,565
2,024	**0**	**0**	**0**	**0**	**0**	**0**	**4**	**0**	**0**	**4**	**9**	**3,060**
623	0	0	0	0	0	0	4	0	0	4	6	1,490
1,201	0	0	0	0	0	0	0	0	0	0	5	1,538
1,824	**0**	**0**	**0**	**0**	**0**	**0**	**4**	**0**	**0**	**4**	**10**	**3,028**
1,015	0	0	0	0	0	0	4	0	0	4	2	1,396
862	0	0	0	0	0	0	0	0	0	0	5	921
1,877	**0**	**0**	**0**	**0**	**0**	**0**	**4**	**0**	**0**	**4**	**7**	**2,317**
1,150	0	4	0	0	0	0	5	0	0	9	2	1,558
745	0	0	0	0	0	0	0	0	0	0	5	884
1,895	**0**	**4**	**0**	**0**	**0**	**0**	**5**	**0**	**0**	**9**	**7**	**2,441**
1,004	0	3	0	0	0	0	5	0	0	8	2	1,175
837	0	0	0	0	0	0	0	0	0	0	5	1,062
1,841	**0**	**3**	**0**	**0**	**0**	**0**	**5**	**0**	**0**	**8**	**8**	**2,237**

				Shareholders' Equity							
							Total Income (Loss)				
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Previous Years	Current Year	Total	Total	Total Liabilities
40	1	0	247	973	296	372	0	125	125	1,766	2,017
0	0	0	262	0	0	0	0	0	0	0	1,044
40	**1**	**0**	**510**	**973**	**296**	**372**	**0**	**125**	**125**	**1,766**	**3,060**
38	1	0	223	933	283	330	0	160	160	1,706	1,932
0	0	0	249	0	0	0	0	0	0	0	1,096
38	**1**	**0**	**471**	**933**	**283**	**330**	**0**	**160**	**160**	**1,707**	**3,028**
35	1	0	263	622	362	220	0	174	174	1,378	1,644
0	0	0	248	0	0	0	0	0	0	0	673
35	**1**	**0**	**511**	**622**	**362**	**220**	**0**	**174**	**174**	**1,378**	**2,317**
36	17	0	234	586	455	243	0	227	227	1,511	1,749
0	0	0	232	0	0	0	0	0	0	0	692
36	**17**	**0**	**465**	**586**	**456**	**243**	**0**	**227**	**227**	**1,512**	**2,441**
35	1	0	236	502	419	160	0	164	164	1,244	1,483
0	0	0	256	0	0	0	0	0	0	0	753
35	**1**	**0**	**491**	**502**	**420**	**160**	**0**	**164**	**164**	**1,245**	**2,237**

Türk Eximbank

Off Balance-Sheet Commitments

(EUR Million)

		Guarantees and Warranties						Commitments			Derivative Financial Instruments			
												Trading Transactions		
Year	Period	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	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	4	5	0	0	307	0
	FC	0	0	0	0	525	525	0	166	166	0	0	391	0
	Total	**0**	**0**	**0**	**0**	**525**	**525**	**1**	**170**	**171**	**0**	**0**	**698**	**0**
2009	**TC**	0	0	0	0	0	0	1	0	1	0	0	262	0
	FC	0	0	0	0	393	393	6	0	6	0	0	368	0
	Total	**0**	**0**	**0**	**0**	**393**	**393**	**7**	**0**	**7**	**0**	**0**	**630**	**0**
2008	**TC**	0	0	0	0	0	0	0	0	0	0	0	55	0
	FC	0	0	0	0	169	169	10	0	10	0	0	190	0
	Total	**0**	**0**	**0**	**0**	**169**	**169**	**10**	**0**	**10**	**0**	**0**	**245**	**0**
2007	**TC**	0	0	0	0	0	0	0	0	0	0	0	8	0
	FC	1	0	0	0	156	157	8	0	8	0	0	120	0
	Total	**1**	**0**	**0**	**0**	**156**	**157**	**8**	**0**	**8**	**0**	**0**	**129**	**0**
2006	**TC**	0	0	0	0	0	0	0	0	0	0	0	74	0
	FC	6	0	0	0	180	186	21	0	21	0	0	623	0
	Total	**6**	**0**	**0**	**0**	**180**	**186**	**21**	**0**	**21**	**0**	**0**	**697**	**0**

Income-Expenditure

(EUR Million)

	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
Year	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	84	6	29	35	154	0	13	0	13	140	0	5	-4	0
2009	151	5	17	32	204	0	24	0	24	181	1	4	-3	0
2008	167	11	20	21	219	0	22	0	22	198	0	1	-1	0
2007	204	13	20	23	261	0	32	0	32	229	1	2	-1	0
2006	159	9	27	9	203	0	32	0	32	171	1	2	-1	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	307	307	0	15	0	15	327
0	0	0	391	391	0	80	0	80	1,161
0	**0**	**0**	**698**	**698**	**0**	**95**	**0**	**95**	**1,489**
0	0	0	262	262	0	14	0	14	277
0	0	0	368	368	0	79	0	79	846
0	**0**	**0**	**630**	**630**	**0**	**94**	**0**	**94**	**1,123**
0	0	0	55	55	0	9	0	9	64
0	0	0	190	190	0	45	0	45	415
0	**0**	**0**	**245**	**245**	**0**	**54**	**0**	**54**	**478**
0	0	0	8	8	0	11	0	11	20
0	0	0	120	120	0	19	0	19	304
0	**0**	**0**	**129**	**129**	**0**	**30**	**0**	**30**	**324**
0	0	0	74	74	0	11	0	11	85
0	0	0	623	623	0	28	0	28	858
0	**0**	**0**	**697**	**697**	**0**	**39**	**0**	**39**	**943**

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	Proft/Loss From Equity Method Applied Subsidiar.	Net Monetory 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	21	166	10	31	125	0	0	0	125	0	125	0	125
19	16	213	26	27	160	0	0	0	160	0	160	0	160
7	15	218	12	33	174	0	0	0	174	0	174	0	174
8	29	265	1	37	227	0	0	0	227	0	227	0	227
10	31	211	11	36	164	0	0	0	164	0	164	0	164

Ratios

(%)

	2010	2009	2008	2007	2006
Capital Ratios					
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
Balance-Sheet Ratios					
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
Assets Quality					
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
Liquidity					
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
Profitability					
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
Income-Expenditure Structure					
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
(EUR Million)

		Liquid Assets									Loans and Receivables		
					Financial Assets (net)								
Year	Period	Cash and Central Bank	Banks	Money Market Securities	Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total	Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
2010	**TC**	0	61	0	24	60	25	0	109	169	94	38	25
	FC	0	1	0	0	0	0	0	0	1	466	0	0
	Total	**0**	**61**	**0**	**24**	**60**	**25**	**0**	**109**	**170**	**560**	**38**	**25**
2009	**TC**	0	3	52	58	2	38	0	97	152	100	44	31
	FC	0	37	0	0	0	0	0	0	37	262	0	0
	Total	**0**	**40**	**52**	**58**	**2**	**38**	**0**	**97**	**189**	**361**	**44**	**31**
2008	**TC**	0	2	80	51	3	12	0	66	149	118	30	30
	FC	0	20	0	0	0	0	0	0	20	158	0	0
	Total	**0**	**22**	**80**	**51**	**3**	**12**	**0**	**66**	**169**	**276**	**30**	**30**
2007	**TC**	0	73	50	65	4	2	0	71	194	106	34	33
	FC	0	8	0	0	0	0	0	0	8	126	0	0
	Total	**0**	**81**	**50**	**65**	**4**	**2**	**0**	**71**	**203**	**232**	**34**	**33**
2006	**TC**	0	67	99	54	4	0	0	57	224	79	34	34
	FC	0	10	0	0	0	0	0	0	10	101	0	0
	Total	**0**	**77**	**99**	**54**	**4**	**0**	**0**	**57**	**234**	**180**	**34**	**34**

Liabilities
(EUR Million)

			Non-Deposit Funds					Other Liabilities					
Year	Period	Deposits	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	44	45	0	0	0	0	2	2
	FC	0	465	0	0	0	465	0	0	0	0	0	0
	Total	**0**	**465**	**0**	**0**	**44**	**510**	**0**	**0**	**0**	**0**	**2**	**2**
2009	**TC**	0	1	0	0	52	53	0	0	0	0	1	2
	FC	0	295	0	0	0	295	0	0	0	0	0	0
	Total	**0**	**296**	**0**	**0**	**52**	**349**	**0**	**0**	**0**	**0**	**1**	**3**
2008	**TC**	0	2	0	0	60	62	0	0	0	0	1	2
	FC	0	171	0	0	0	172	0	0	0	0	0	2
	Total	**0**	**173**	**0**	**0**	**60**	**234**	**0**	**0**	**0**	**0**	**1**	**4**
2007	**TC**	0	3	0	0	65	67	0	0	0	0	1	2
	FC	0	124	0	0	0	124	0	0	0	0	0	0
	Total	**0**	**126**	**0**	**0**	**65**	**191**	**0**	**0**	**0**	**0**	**1**	**2**
2006	**TC**	0	2	0	0	57	59	0	0	0	0	3	2
	FC	0	95	0	0	0	95	0	0	0	0	0	0
	Total	**0**	**97**	**0**	**0**	**57**	**154**	**0**	**0**	**0**	**0**	**3**	**2**

	Permanent Assets											
	Investments and Associates (net)			Subsidiaries (net)								
	Accounted with Equity Method	Non-consolidated				Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)			
Total		Financials	Non-Financials	Non-consolidated Financials	Non-consolidated Non-Financials					Total	Unclassified Assets	Total Assets
108	0	0	3	3	0	0	21	0	0	27	6	310
466	0	0	0	0	0	0	0	0	0	0	1	467
573	**0**	**0**	**3**	**3**	**0**	**0**	**21**	**0**	**0**	**27**	**6**	**777**
113	0	0	2	4	1	0	20	0	0	28	8	301
262	0	0	0	0	0	0	0	0	0	0	0	300
374	**0**	**0**	**2**	**4**	**1**	**0**	**20**	**0**	**0**	**29**	**8**	**601**
118	0	0	2	4	1	0	18	0	0	26	9	302
158	0	0	0	0	0	0	0	0	0	0	0	178
276	**0**	**0**	**2**	**4**	**1**	**0**	**18**	**0**	**0**	**27**	**9**	**480**
107	0	0	3	5	0	0	23	0	0	32	11	345
126	0	0	0	0	0	0	0	0	0	0	0	135
233	**0**	**0**	**3**	**5**	**0**	**0**	**23**	**0**	**0**	**32**	**11**	**479**
79	0	0	3	5	1	0	21	0	0	29	34	366
101	0	0	0	0	0	0	0	0	0	0	0	112
180	**0**	**0**	**3**	**5**	**1**	**0**	**21**	**0**	**0**	**29**	**34**	**477**

				Shareholders' Equity							
							Total Income (Loss)				
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Previous Years	Current Year	Total	Total	Total Liabilities
12	2	0	17	78	102	60	0	10	10	250	312
0	0	0	0	0	0	0	0	0	0	0	466
12	**2**	**0**	**17**	**78**	**102**	**60**	**0**	**10**	**10**	**250**	**777**
12	3	0	18	75	98	48	0	12	12	233	304
0	0	0	1	0	0	0	0	0	0	0	296
12	**3**	**0**	**19**	**75**	**98**	**48**	**0**	**12**	**12**	**233**	**601**
9	5	0	18	75	99	35	0	17	17	227	307
0	0	0	2	0	0	0	0	0	0	0	173
9	**5**	**0**	**19**	**75**	**99**	**35**	**0**	**17**	**17**	**227**	**480**
10	7	0	20	94	125	25	0	25	25	269	356
0	0	0	0	0	0	0	0	0	0	0	124
10	**7**	**0**	**20**	**94**	**125**	**25**	**0**	**25**	**25**	**269**	**479**
8	21	0	33	86	114	10	-4	84	80	290	383
0	0	0	0	0	0	0	0	0	0	0	95
8	**21**	**0**	**33**	**86**	**114**	**10**	**-4**	**84**	**80**	**290**	**477**

Türkiye Kalkınma Bankası A.Ş.

Off Balance-Sheet Commitments

(EUR Million)

		Guarantees and Warranties						Commitments			Derivative Financial Instruments			
												Trading Transactions		
Year	Period	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	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	42	43	0	4	0	0
	FC	0	0	4	0	0	4	9	637	646	0	4	0	0
	Total	**0**	**0**	**4**	**0**	**0**	**4**	**10**	**679**	**689**	**0**	**8**	**0**	**0**
2009	**TC**	0	0	0	0	0	0	0	11	11	0	0	0	0
	FC	0	0	5	0	0	5	9	274	284	0	0	0	0
	Total	**0**	**0**	**5**	**0**	**0**	**5**	**9**	**285**	**294**	**0**	**0**	**0**	**0**
2008	**TC**	0	0	0	0	0	0	0	24	24	0	0	0	0
	FC	0	0	2	0	0	2	10	92	102	0	0	0	0
	Total	**0**	**0**	**2**	**0**	**0**	**2**	**10**	**116**	**125**	**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	10	0	10	0	0	0	0
	Total	**0**	**0**	**1**	**0**	**0**	**1**	**10**	**0**	**10**	**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**	**1**	**0**	**0**	**0**	**0**	**0**	**0**	**0**

Income-Expenditure

(EUR Million)

	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
Year	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	26	1	9	2	39	0	5	3	8	30	2	0	2	2
2009	21	0	11	6	39	0	6	4	10	29	7	0	7	0
2008	25	3	10	11	50	0	8	4	12	38	5	0	5	0
2007	20	4	10	24	59	0	7	4	10	49	5	0	5	0
2006	15	2	6	19	41	0	4	3	7	34	4	1	3	2

					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	4	4	3	1,209	1	1,213	1,260
0	0	0	4	4	0	2,386	0	2,386	3,040
0	**0**	**0**	**8**	**8**	**4**	**3,596**	**1**	**3,600**	**4,301**
0	0	0	0	0	7	1,370	0	1,377	1,388
0	0	0	0	0	0	1,863	0	1,864	2,152
0	**0**	**0**	**0**	**0**	**7**	**3,234**	**0**	**3,241**	**3,541**
0	0	0	0	0	7	1,359	0	1,366	1,390
0	0	0	0	0	0	1,387	0	1,387	1,491
0	**0**	**0**	**0**	**0**	**8**	**2,745**	**0**	**2,753**	**2,880**
0	0	0	0	0	9	1,500	0	1,509	1,509
0	0	0	0	0	0	1,170	0	1,170	1,180
0	**0**	**0**	**0**	**0**	**9**	**2,669**	**0**	**2,678**	**2,689**
0	0	0	0	0	8	1,084	0	1,092	1,092
0	0	0	0	0	0	1,067	0	1,068	1,069
0	**0**	**0**	**0**	**0**	**9**	**2,151**	**0**	**2,160**	**2,161**

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	Proft/Loss From Equity Method Applied Subsidiar.	Net Monetory 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	8	44	2	28	14	0	0	0	14	-4	10	0	10
3	7	45	5	25	15	0	0	0	15	-3	12	0	12
4	11	58	14	23	22	0	0	0	22	-4	17	0	17
-1	15	67	7	28	32	0	0	0	32	-7	25	0	25
7	113	159	18	35	106	0	0	0	106	-22	84	0	84

Türkiye Kalkınma Bankası A.Ş.

2006-2010

Ratios

(%)

	2010	2009	2008	2007	2006
Capital Ratios					
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
Balance-Sheet Ratios					
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
Assets Quality					
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
Liquidity					
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
Profitability					
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
Income-Expenditure Structure					
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
(EUR Million)

		Liquid Assets									Loans and Receivables		
					Financial Assets (net)								
Year	Period	Cash and Central Bank	Banks	Money Market Securities	Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total	Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
2010	**TC**	2	75	0	29	812	148	0	989	1,066	844	5	5
	FC	29	4	0	4	227	0	0	232	264	1,479	7	7
	Total	**31**	**79**	**0**	**33**	**1,040**	**148**	**0**	**1,221**	**1,331**	**2,322**	**12**	**12**
2009	**TC**	0	57	0	18	772	131	0	921	978	770	7	7
	FC	1	16	0	2	230	0	0	232	249	1,013	3	3
	Total	**1**	**72**	**0**	**20**	**1,002**	**131**	**0**	**1,153**	**1,227**	**1,783**	**10**	**10**
2008	**TC**	0	1	0	12	621	0	0	633	634	763	8	8
	FC	1	68	4	1	202	0	0	203	275	956	3	3
	Total	**1**	**69**	**4**	**13**	**823**	**0**	**0**	**835**	**909**	**1,720**	**12**	**12**
2007	**TC**	0	10	0	40	789	0	0	828	838	576	9	9
	FC	2	7	0	8	189	0	0	197	206	921	2	2
	Total	**2**	**17**	**0**	**48**	**978**	**0**	**0**	**1,026**	**1,044**	**1,497**	**11**	**11**
2006	**TC**	0	12	0	1	471	0	0	472	484	392	17	17
	FC	0	48	0	4	186	0	0	189	237	791	2	2
	Total	**1**	**60**	**0**	**4**	**656**	**0**	**0**	**661**	**721**	**1,184**	**18**	**18**

Liabilities
(EUR Million)

			Non-Deposit Funds					Other Liabilities					
Year	Period	Deposits	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	5	508	95	0	608	1	0	0	0	26	0
	FC	0	2,427	69	0	0	2,496	4	0	0	38	10	0
	Total	**0**	**2,432**	**577**	**95**	**0**	**3,104**	**5**	**0**	**0**	**38**	**36**	**0**
2009	**TC**	0	11	578	0	0	589	3	0	0	0	17	0
	FC	0	2,009	22	0	0	2,030	2	0	0	35	7	0
	Total	**0**	**2,020**	**600**	**0**	**0**	**2,620**	**6**	**0**	**0**	**35**	**24**	**0**
2008	**TC**	0	35	359	0	0	394	8	0	0	0	9	0
	FC	0	2,044	19	0	0	2,064	4	0	0	33	5	0
	Total	**0**	**2,079**	**378**	**0**	**0**	**2,458**	**13**	**0**	**0**	**33**	**14**	**0**
2007	**TC**	0	31	449	0	0	480	19	0	0	0	9	0
	FC	0	1,795	40	0	0	1,835	8	0	1	35	3	0
	Total	**0**	**1,826**	**489**	**0**	**0**	**2,315**	**27**	**0**	**1**	**35**	**12**	**0**
2006	**TC**	0	6	211	0	0	218	6	0	0	0	2	0
	FC	0	1,546	42	0	0	1,587	1	0	0	40	2	0
	Total	**0**	**1,552**	**253**	**0**	**0**	**1,805**	**6**	**0**	**0**	**40**	**4**	**0**

	Permanent Assets											
	Investments and Associates (net)			Subsidiaries (net)								
	Accounted with Equity Method	Non-consolidated				Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)			
Total		Financials	Non-Financials	Non-consolidated Financials	Non-consolidated Non-Financials					Total	Unclassified Assets	Total Assets
844	0	67	0	69	0	0	8	0	0	145	11	2,066
1,479	0	0	0	0	0	0	0	0	0	0	41	1,784
2,322	**0**	**67**	**0**	**69**	**0**	**0**	**8**	**0**	**0**	**145**	**52**	**3,850**
770	0	44	4	66	0	0	10	0	0	125	13	1,885
1,013	0	0	0	0	0	0	0	0	0	0	76	1,337
1,783	**0**	**44**	**4**	**66**	**0**	**0**	**10**	**0**	**0**	**125**	**88**	**3,222**
763	0	18	4	67	0	0	12	0	0	101	9	1,507
956	0	0	0	0	0	0	0	0	0	0	172	1,403
1,720	**0**	**18**	**4**	**67**	**0**	**0**	**12**	**0**	**0**	**101**	**181**	**2,911**
576	0	54	5	64	0	0	10	0	6	140	20	1,575
921	0	0	0	0	0	0	0	0	0	0	161	1,288
1,497	**0**	**54**	**5**	**64**	**0**	**0**	**10**	**0**	**6**	**140**	**181**	**2,863**
392	0	51	8	22	0	0	23	0	0	104	8	988
791	0	0	0	0	0	0	0	0	0	0	178	1,206
1,184	**0**	**51**	**8**	**22**	**0**	**0**	**23**	**0**	**0**	**104**	**185**	**2,194**

				Shareholders' Equity							
							Total Income (Loss)				
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Previous Years	Current Year	Total	Total	Total Liabilities
44	8	0	79	341	48	108	0	103	103	600	1,286
0	0	0	52	0	16	0	0	0	0	16	2,563
44	**8**	**0**	**130**	**341**	**64**	**108**	**0**	**103**	**103**	**615**	**3,850**
45	7	0	73	280	32	86	0	82	82	480	1,141
0	0	0	44	0	6	0	0	0	0	6	2,081
45	**7**	**0**	**117**	**280**	**38**	**86**	**0**	**82**	**82**	**486**	**3,222**
34	8	0	59	234	-3	79	0	56	56	366	819
0	0	0	42	0	-14	0	0	0	0	-14	2,092
34	**8**	**0**	**101**	**234**	**-17**	**79**	**0**	**56**	**56**	**352**	**2,911**
18	21	0	67	234	33	79	0	86	86	433	980
0	0	0	48	0	0	0	0	0	0	0	1,882
18	**21**	**0**	**115**	**234**	**33**	**79**	**0**	**86**	**86**	**433**	**2,863**
11	10	0	28	162	54	39	5	57	63	317	563
0	0	0	43	0	1	0	0	0	0	1	1,631
11	**10**	**0**	**71**	**162**	**54**	**39**	**5**	**57**	**63**	**318**	**2,194**

Türkiye Sınai Kalkınma Bankası A.Ş.

Off Balance-Sheet Commitments

(EUR Million)

		Guarantees and Warranties						Commitments			Derivative Financial Instruments			
												Trading Transactions		
Year	Period	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	Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2010	**TC**	156	0	0	0	15	171	33	218	251	0	9	53	126
	FC	234	0	126	0	1	362	46	264	310	0	9	303	261
	Total	**390**	**0**	**126**	**0**	**16**	**532**	**79**	**482**	**561**	**0**	**18**	**356**	**387**
2009	**TC**	125	0	0	0	36	161	70	88	159	0	0	50	60
	FC	42	0	84	0	47	173	75	168	243	0	0	68	117
	Total	**167**	**0**	**84**	**0**	**83**	**334**	**145**	**256**	**402**	**0**	**0**	**119**	**178**
2008	**TC**	104	0	0	0	0	104	11	169	179	0	0	69	43
	FC	37	0	122	0	4	163	22	172	194	0	2	133	79
	Total	**140**	**0**	**122**	**0**	**4**	**266**	**32**	**341**	**373**	**0**	**2**	**202**	**122**
2007	**TC**	41	0	0	0	0	41	6	111	118	0	24	85	1,666
	FC	87	0	103	0	53	243	94	128	221	0	69	201	1,481
	Total	**127**	**0**	**103**	**0**	**53**	**284**	**100**	**239**	**339**	**0**	**93**	**286**	**3,148**
2006	**TC**	15	0	0	0	0	15	2	118	120	0	30	79	49
	FC	133	0	53	0	0	186	40	134	174	0	32	128	46
	Total	**148**	**0**	**53**	**0**	**0**	**201**	**41**	**252**	**293**	**0**	**62**	**207**	**96**

Income-Expenditure

(EUR Million)

	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
Year	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	95	4	110	2	211	0	24	42	66	145	8	2	7	11
2009	106	2	121	4	233	0	69	45	114	119	4	0	3	9
2008	83	3	113	8	207	0	44	49	93	114	2	1	2	11
2007	99	6	121	13	238	0	88	70	158	80	4	1	3	12
2006	76	4	73	11	165	0	74	19	93	72	10	2	8	7

					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	17	205	205	655	865	359	1,878	2,505
0	765	40	1,378	1,378	89	12,041	8,146	20,276	22,325
0	**765**	**57**	**1,583**	**1,583**	**744**	**12,906**	**8,505**	**22,154**	**24,831**
0	0	21	132	132	795	451	0	1,247	1,699
0	767	10	963	963	49	5,455	0	5,504	6,883
0	**767**	**32**	**1,095**	**1,095**	**845**	**5,906**	**0**	**6,751**	**8,582**
0	0	9	121	121	806	145	0	951	1,355
0	241	31	486	486	39	4,448	0	4,488	5,329
0	**241**	**41**	**607**	**607**	**845**	**4,593**	**0**	**5,438**	**6,684**
5	0	239	2,020	2,020	1,070	107	0	1,177	3,355
5	231	44	2,031	2,031	68	2,858	0	2,926	5,422
10	**231**	**284**	**4,051**	**4,051**	**1,137**	**2,965**	**0**	**4,102**	**8,776**
24	0	11	193	193	730	118	0	848	1,176
23	0	27	256	256	114	1,774	0	1,889	2,504
47	**0**	**38**	**450**	**450**	**844**	**1,893**	**0**	**2,736**	**3,680**

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	Proft/Loss From Equity Method Applied Subsidiar.	Net Monetory 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	13	173	12	30	131	0	0	0	131	-28	103	0	103
1	12	144	20	26	98	0	0	0	98	-17	82	0	82
-13	5	119	25	24	69	0	0	0	69	-14	56	0	56
2	37	134	8	25	100	0	0	0	100	-14	86	0	86
-29	41	100	4	26	70	0	0	0	70	-13	57	0	57

Türkiye Sınai Kalkınma Bankası A.Ş.

2006-2010

Ratios

(%)

	2010	2009	2008	2007	2006
Capital Ratios					
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
Balance-Sheet Ratios					
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
Assets Quality					
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
Liquidity					
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
Profitability					
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
Income-Expenditure Structure					
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:** Foreing 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 Transations

2. Formulas Used in the Calculation of Ratios

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

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

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

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

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

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

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

TC: Turkish Currency **FC:** Foreing 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

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

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

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

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

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

3. Exchange Rates (EUR/TRY)

Year	EUR/TRY
2006	1.8515
2007	1.7060
2008	2.1332
2009	2.1427
2010	2.0551

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.