



**The Quarterly Balance-Sheet of the Deposit Banks  
in Istanbul Stock Exchange  
December 2002 - September 2011**

Report Code : DU12

March 2012

## Deposit Banks in ISE

### Assets

(EUR Million)

Year	Period	Liquid Assets								Loans and Receivables			
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total				
2011	TC	10,315	1,198	1,950	2,159	49,037	17,360	634	69,190	82,652	142,169	5,879	4,886
Dec.	FC	19,689	9,718	212	1,632	9,815	6,319	83	17,848	47,466	69,810	185	71
	Total	30,003	10,915	2,162	3,790	58,852	23,679	717	87,038	130,118	211,978	6,065	4,957
2011	TC	19,642	1,068	291	2,877	48,166	16,361	401	67,806	88,806	134,378	5,689	4,801
Sept.	FC	16,242	9,102	0	2,326	9,239	6,175	85	17,825	43,170	67,271	84	43
	Total	35,885	10,170	291	5,203	57,405	22,536	486	85,630	131,976	201,648	5,773	4,844
2011	TC	21,527	1,178	48	2,799	50,303	17,358	80	70,541	93,294	136,643	6,128	5,313
June	FC	15,505	6,511	0	1,697	8,628	5,968	29	16,323	38,339	63,741	44	40
	Total	37,032	7,690	48	4,497	58,932	23,326	109	86,863	131,634	200,384	6,172	5,352
2011	TC	15,293	1,877	303	2,706	54,116	18,761	72	75,655	93,129	133,078	6,694	5,818
March	FC	11,356	6,972	0	1,213	8,770	6,148	9	16,141	34,468	62,539	48	42
	Total	26,649	8,849	303	3,920	62,886	24,909	82	91,796	127,597	195,618	6,742	5,860
2010	TC	9,895	1,901	2,281	2,725	61,303	21,831	127	85,987	100,063	132,358	7,544	6,557
Dec.	FC	12,114	7,124	0	961	11,119	6,520	7	18,607	37,845	60,864	71	56
	Total	22,009	9,025	2,281	3,685	72,422	28,351	135	104,594	137,909	193,222	7,615	6,613
2010	TC	8,244	1,577	1,530	3,556	57,816	23,138	83	84,594	95,944	128,534	8,325	7,156
Sept.	FC	10,407	9,892	0	951	11,023	5,936	3	17,912	38,211	55,527	32	29
	Total	18,650	11,469	1,530	4,507	68,839	29,074	87	102,506	134,155	184,060	8,356	7,185
2010	TC	10,131	1,759	1,238	3,112	55,283	25,642	159	84,197	97,324	123,991	8,379	7,242
June	FC	9,712	11,097	150	929	12,689	8,296	7	21,921	42,880	56,641	34	29
	Total	19,843	12,856	1,387	4,041	67,972	33,939	167	106,118	140,204	180,632	8,412	7,271
2010	TC	7,592	1,881	2,945	2,607	52,839	23,799	168	79,413	91,831	105,815	8,135	6,953
March	FC	8,010	11,282	62	784	11,516	7,843	10	20,153	39,506	49,716	30	28
	Total	15,602	13,163	3,007	3,391	64,355	31,642	178	99,566	131,337	155,530	8,166	6,980
2009	TC	9,510	1,653	3,394	2,462	45,002	24,641	153	72,258	86,814	95,116	7,958	6,889
Dec.	FC	7,776	11,278	74	565	9,516	8,912	8	19,001	38,130	43,609	57	54
	Total	17,286	12,931	3,467	3,027	54,519	33,552	161	91,259	124,944	138,725	8,015	6,943
2009	TC	11,437	1,328	2,781	2,732	35,400	24,021	187	62,340	77,886	91,196	7,681	6,455
Sept.	FC	7,762	11,422	33	691	9,443	7,890	8	18,031	37,249	41,595	55	53
	Total	19,199	12,750	2,814	3,423	44,843	31,911	195	80,372	115,135	132,791	7,736	6,508
2009	TC	9,919	1,710	1,244	2,647	28,631	23,875	203	55,356	68,229	89,169	6,784	5,654
June	FC	7,908	14,091	80	596	9,430	8,119	14	18,160	40,239	42,173	49	47
	Total	17,827	15,801	1,324	3,243	38,061	31,994	217	73,515	108,468	131,342	6,833	5,701
2009	TC	9,665	1,205	2,758	2,514	23,155	21,742	332	47,743	61,371	83,672	6,018	4,853
March	FC	8,746	11,879	246	693	10,470	8,788	16	19,967	40,838	45,357	61	58
	Total	18,411	13,085	3,003	3,207	33,625	30,530	348	67,710	102,209	129,029	6,079	4,910
2008	TC	11,110	862	2,392	1,309	20,273	23,874	147	45,603	59,968	90,367	5,132	4,249
Dec.	FC	8,600	10,915	62	598	9,500	8,414	44	18,555	38,132	45,660	58	56
	Total	19,709	11,778	2,455	1,907	29,773	32,288	190	64,158	98,100	136,027	5,190	4,305
2008	TC	8,193	1,323	4,346	1,118	35,433	13,800	53	50,403	64,265	111,131	5,011	4,228
Sept.	FC	10,300	9,749	0	1,909	12,412	3,709	4	18,034	38,084	46,053	34	31
	Total	18,494	11,072	4,346	3,027	47,845	17,509	56	68,437	102,348	157,184	5,046	4,259

	Permanent Assets											
Total	Investments and Associates (net)			Subsidiaries (net)		Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)	Total	Un-classified Assets	Total Assets
	Accounted with Equity Method	Non-consolidated		Non-consolidated Financials	Non-consolidated Financials							
		Financials	Non-Financials									
143,162	0	139	283	2,470	1,403	10	3,428	914	162	8,810	3,173	237,796
69,924	0	48	0	1,616	0	0	3	0	0	1,667	1,145	120,204
213,086	0	188	283	4,086	1,403	10	3,431	915	162	10,477	4,318	358,000
135,266	0	122	275	2,425	1,602	12	3,242	854	151	8,682	4,031	236,784
67,311	0	47	0	1,478	0	0	3	0	0	1,529	1,957	113,967
202,577	0	169	275	3,903	1,602	12	3,245	854	151	10,211	5,988	350,751
137,458	0	147	292	2,816	1,719	13	3,435	906	174	9,502	3,926	244,181
63,745	0	50	0	1,461	0	0	3	0	0	1,514	1,085	104,684
201,204	0	197	292	4,276	1,719	13	3,438	906	174	11,016	5,011	348,864
133,955	0	177	314	2,936	1,605	14	3,751	958	184	9,939	3,447	240,469
62,545	0	54	0	1,405	0	0	3	0	0	1,463	996	99,472
196,500	0	231	314	4,341	1,605	14	3,754	958	184	11,401	4,443	339,940
133,345	0	188	333	3,157	1,416	15	4,037	793	176	10,114	3,441	246,963
60,879	0	57	0	1,392	0	0	3	0	0	1,453	1,132	101,310
194,224	0	246	333	4,549	1,416	15	4,040	793	176	11,567	4,572	348,273
129,703	0	182	347	2,966	1,410	3	4,226	796	171	10,101	4,189	239,937
55,529	97	22	0	1,299	0	0	3	0	0	1,422	1,244	96,406
185,232	97	204	347	4,265	1,410	3	4,229	796	171	11,522	5,433	336,342
125,128	0	165	355	2,851	1,082	1	4,270	801	200	9,725	3,987	236,163
56,645	99	22	0	1,252	0	0	4	0	0	1,378	1,080	101,982
181,773	99	188	355	4,103	1,082	1	4,273	801	200	11,102	5,066	338,145
106,997	0	161	335	2,701	1,060	1	4,035	746	185	9,223	3,151	211,203
49,718	94	21	0	1,052	0	0	3	0	0	1,171	934	91,329
156,716	94	182	335	3,753	1,060	1	4,038	747	185	10,394	4,085	302,532
96,185	0	142	319	2,479	993	1	3,878	698	155	8,665	2,725	194,389
43,612	89	20	0	1,066	0	0	3	0	0	1,179	647	83,569
139,797	89	162	319	3,546	993	1	3,882	698	155	9,845	3,372	277,958
92,422	0	129	315	2,305	931	0	3,749	666	172	8,267	2,868	181,442
41,597	102	20	0	992	0	0	3	0	0	1,118	764	80,727
134,019	102	150	315	3,297	931	0	3,752	666	172	9,384	3,631	262,169
90,299	0	105	316	2,015	799	0	3,730	664	191	7,821	2,600	168,949
42,175	102	20	0	996	0	0	3	0	0	1,122	547	84,084
132,475	102	125	316	3,011	799	0	3,734	664	191	8,943	3,148	253,033
84,838	0	93	307	1,724	667	0	3,601	641	176	7,208	2,337	155,754
45,360	100	20	0	987	0	0	3	0	0	1,110	574	87,881
130,198	100	113	307	2,711	667	0	3,605	641	176	8,318	2,911	243,636
91,250	0	98	319	1,782	687	0	3,747	671	177	7,481	2,292	160,992
45,661	103	20	0	1,093	0	0	4	0	0	1,221	735	85,750
136,912	103	118	319	2,876	687	0	3,751	671	177	8,702	3,027	246,741
111,914	0	108	371	2,331	986	0	4,283	785	200	9,064	2,089	187,331
46,057	139	24	0	1,118	0	0	4	0	7	1,291	999	86,431
157,971	139	132	371	3,449	986	0	4,287	785	206	10,355	3,088	273,762

## Deposit Banks in ISE

### Assets

(EUR Million)

Year	Period	Liquid Assets									Loans and Receivables		
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total				
2008	TC	9,353	1,880	39	1,912	32,781	11,598	48	46,340	57,612	98,680	4,466	3,852
June	FC	9,469	9,551	0	1,784	11,600	3,244	3	16,632	35,653	40,744	19	19
	Total	18,823	11,431	39	3,697	44,382	14,842	51	62,972	93,265	139,424	4,485	3,871
2008	TC	5,926	1,933	509	1,607	30,425	10,057	34	42,123	50,491	83,221	3,896	3,433
March	FC	9,496	7,913	0	3,275	12,376	3,319	1	18,971	36,380	38,059	16	15
	Total	15,422	9,846	509	4,881	42,801	13,376	34	61,093	86,871	121,280	3,911	3,448
2007	TC	9,161	1,253	562	1,755	34,975	11,798	1	48,529	59,505	93,507	4,962	4,487
Dec.	FC	9,631	9,580	0	3,541	13,387	3,980	19	20,927	40,138	36,644	30	30
	Total	18,792	10,832	562	5,297	48,362	15,778	20	69,457	99,643	130,151	4,992	4,517
2007	TC	6,398	627	1,778	1,299	31,557	12,460	0	45,315	54,118	84,698	4,721	4,289
Sept.	FC	9,175	9,293	0	3,568	14,992	4,127	8	22,695	41,163	33,549	26	25
	Total	15,573	9,920	1,778	4,867	46,549	16,587	8	68,011	95,282	118,247	4,747	4,314
2007	TC	7,378	1,262	211	1,441	31,201	12,051	0	44,693	53,544	77,096	4,413	4,012
June	FC	8,713	10,177	0	3,814	15,017	4,401	2	23,235	42,125	31,926	19	19
	Total	16,092	11,439	211	5,255	46,219	16,451	2	67,927	95,669	109,022	4,433	4,031
2007	TC	6,419	1,449	964	1,209	28,406	11,804	0	41,420	50,252	67,936	4,008	3,655
March	FC	8,340	8,741	0	4,317	15,191	4,673	2	24,183	41,265	29,587	19	19
	Total	14,759	10,190	964	5,526	43,597	16,477	3	65,603	91,517	97,523	4,027	3,675
2006	TC	7,106	870	471	1,083	25,776	11,629	6	38,494	46,940	64,244	3,837	3,534
Dec.	FC	8,809	11,043	0	4,390	13,329	5,895	3	23,617	43,469	27,554	18	17
	Total	15,915	11,913	471	5,473	39,105	17,524	9	62,111	90,410	91,797	3,854	3,552
2006	TC	2,235	912	720	1,048	22,034	10,070	0	33,153	37,019	54,519	3,328	3,110
Sept.	FC	3,269	8,012	0	4,357	12,874	2,649	0	19,881	31,162	25,425	16	16
	Total	5,504	8,924	720	5,405	34,908	12,720	0	53,033	68,181	79,944	3,344	3,126
2006	TC	2,594	290	1,360	1,231	20,372	9,731	0	31,335	35,579	49,127	3,107	2,891
June	FC	2,721	6,744	7	4,519	12,370	2,921	0	19,810	29,281	25,400	13	12
	Total	5,314	7,034	1,366	5,751	32,742	12,652	0	51,145	64,860	74,527	3,119	2,904
2006	TC	2,705	737	5,269	2,371	24,206	9,775	0	36,352	45,063	52,045	3,828	3,498
March	FC	2,146	5,923	0	5,059	12,767	3,467	0	21,293	29,362	24,695	67	60
	Total	4,852	6,659	5,269	7,430	36,973	13,242	0	57,645	74,425	76,740	3,895	3,558
2005	TC	3,813	1,093	3,712	2,536	24,614	10,069	0	37,219	45,837	47,455	3,790	3,468
Dec.	FC	3,397	8,382	16	5,454	12,838	3,590	0	21,882	33,676	22,145	105	91
	Total	7,209	9,476	3,728	7,991	37,451	13,659	0	59,101	79,514	69,599	3,894	3,559
2005	TC	2,309	1,207	1,405	2,684	22,738	10,249	0	35,671	40,592	40,147	3,576	3,283
Sept.	FC	2,599	6,663	362	5,403	12,863	3,553	0	21,819	31,443	20,142	112	97
	Total	4,907	7,871	1,767	8,087	35,601	13,802	0	57,490	72,036	60,289	3,688	3,380
2005	TC	1,435	768	2,243	2,793	18,364	10,173	0	31,330	35,776	35,633	3,393	3,086
June	FC	2,092	5,540	343	4,982	12,571	3,183	0	20,737	28,712	19,770	104	60
	Total	3,527	6,308	2,586	7,776	30,935	13,356	0	52,067	64,488	55,403	3,497	3,146
2005	TC	1,019	451	976	2,596	15,040	9,819	0	27,455	29,900	27,779	2,975	2,739
March	FC	1,659	3,167	156	3,348	12,164	3,214	0	18,726	23,709	17,263	79	43
	Total	2,678	3,618	1,132	5,944	27,204	13,033	0	46,181	53,609	45,042	3,054	2,781

	Permanent Assets												
Total	Investments and Associates (net)			Subsidiaries (net)		Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)	Total	Un-classified Assets	Total Assets	
	Accounted with Equity Method	Non-consolidated		Non-consolidated Financials	Non-consolidated Financials								
		Financials	Non-Financials										
99,295	0	106	381	2,169	831	0	3,813	742	173	8,215	2,995	168,116	
40,744	130	23	0	1,018	0	0	3	0	0	1,174	982	78,554	
140,039	130	128	381	3,187	831	0	3,816	742	173	9,389	3,977	246,670	
83,684	0	63	355	1,963	843	0	3,533	668	188	7,614	2,636	144,424	
38,059	121	21	0	898	0	0	4	0	0	1,043	935	76,417	
121,743	121	84	355	2,861	843	0	3,537	668	188	8,657	3,571	220,841	
93,981	0	76	430	2,760	1,305	0	4,177	954	190	9,893	2,596	165,975	
36,644	146	25	0	926	0	0	4	0	29	1,130	1,150	79,063	
130,625	146	102	430	3,686	1,305	0	4,181	955	218	11,023	3,747	245,038	
85,131	0	71	426	2,388	1,452	0	3,909	889	224	9,358	2,092	150,699	
33,549	34	25	0	963	14	0	4	0	0	1,041	939	76,692	
118,679	34	96	426	3,351	1,466	0	3,914	889	224	10,399	3,030	227,390	
77,497	0	67	414	2,204	1,312	0	3,827	847	221	8,891	1,745	141,677	
31,926	34	25	0	1,015	14	0	5	0	0	1,092	773	75,916	
109,423	34	92	414	3,219	1,326	0	3,831	847	221	9,983	2,517	217,593	
68,288	0	57	406	2,130	1,245	0	3,658	791	223	8,511	1,487	128,539	
29,587	34	17	0	894	13	0	5	0	0	963	767	72,581	
97,876	34	75	406	3,024	1,258	0	3,663	791	223	9,474	2,253	201,120	
64,546	0	58	404	1,960	1,214	0	3,617	799	238	8,291	1,321	121,098	
27,554	34	17	0	841	13	0	4	0	0	911	427	72,360	
92,100	34	75	404	2,801	1,228	0	3,622	800	238	9,201	1,748	193,459	
54,737	0	61	397	1,884	1,214	0	3,669	146	0	7,370	6,744	105,870	
25,426	0	58	0	877	0	0	2	2	0	940	5,999	63,526	
80,163	0	119	397	2,761	1,214	0	3,671	148	0	8,310	12,743	169,396	
49,342	0	53	420	1,573	996	0	3,516	111	0	6,669	6,466	98,057	
25,400	0	23	0	811	0	33	3	2	0	872	5,795	61,349	
74,743	0	76	420	2,384	997	33	3,519	114	0	7,541	12,261	159,405	
52,375	0	75	545	2,288	1,573	0	4,547	107	0	9,135	9,238	115,811	
24,702	0	25	0	814	0	34	5	1	0	878	5,730	60,673	
77,078	0	99	545	3,102	1,573	34	4,552	108	0	10,013	14,968	176,484	
47,776	0	79	594	2,204	1,475	0	4,754	82	0	9,188	9,154	111,956	
22,159	0	30	0	824	0	34	5	1	0	893	5,392	62,120	
69,935	0	109	594	3,028	1,475	34	4,760	82	0	10,081	14,546	174,076	
40,440	0	72	797	1,940	1,864	0	4,753	80	0	9,506	7,195	97,733	
20,157	0	24	0	791	0	34	7	1	0	856	5,172	57,628	
60,598	0	96	797	2,730	1,864	34	4,760	80	0	10,362	12,366	155,361	
35,941	0	63	1,934	1,641	1,968	321	5,134	105	0	11,167	7,538	90,422	
19,814	0	28	0	795	0	34	8	1	0	865	4,712	54,103	
55,755	0	91	1,934	2,436	1,968	355	5,143	105	0	12,032	12,250	144,525	
28,015	0	56	1,822	1,498	1,782	297	4,912	100	0	10,466	7,500	75,881	
17,300	0	84	0	685	0	34	7	0	0	810	4,348	46,167	
45,315	0	140	1,822	2,182	1,782	331	4,919	100	0	11,276	11,848	122,048	

## Deposit Banks in ISE

### Assets

(EUR Million)

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		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total				
2004	TC	922	606	716	3,221	11,509	9,491	0	24,222	26,466	24,475	2,659	2,416
Dec.	FC	2,238	4,831	283	3,469	11,032	3,071	0	17,573	24,925	15,537	92	64
	Total	3,160	5,437	999	6,691	22,542	12,562	0	41,795	51,391	40,012	2,751	2,480
2004	TC	1,018	664	926	3,539	10,042	6,578	0	20,159	22,766	21,100	2,459	2,248
Sept.	FC	1,906	4,124	372	4,447	10,038	3,640	0	18,125	24,527	15,986	42	34
	Total	2,923	4,788	1,298	7,986	20,080	10,218	0	38,283	47,293	37,086	2,501	2,282
2004	TC	790	228	1,036	3,900	8,826	7,515	0	20,240	22,294	19,814	2,407	2,181
June	FC	1,917	3,729	320	5,108	7,872	3,858	0	16,839	22,805	15,637	73	46
	Total	2,707	3,958	1,355	9,008	16,698	11,373	0	37,079	45,099	35,451	2,481	2,227
2004	TC	904	375	1,601	5,198	9,982	8,624	0	23,804	26,685	17,454	2,880	2,603
March	FC	1,153	2,957	337	5,057	7,884	3,918	0	16,859	21,305	14,885	92	72
	Total	2,057	3,332	1,938	10,255	17,866	12,542	0	40,663	47,990	32,339	2,972	2,674
2003	TC	715	388	1,426	5,620	6,539	8,473	0	20,631	23,159	13,591	2,542	2,284
Dec.	FC	1,302	3,554	482	5,844	7,373	4,109	0	17,327	22,665	13,663	93	70
	Total	2,016	3,941	1,908	11,464	13,912	12,582	0	37,958	45,824	27,254	2,635	2,354
2003	TC	766	309	2,296	6,117	4,380	9,199	0	19,696	23,067	11,529	2,890	2,087
Sept.	FC	1,075	2,633	564	5,820	5,877	4,984	0	16,681	20,953	13,648	128	93
	Total	1,841	2,942	2,860	11,937	10,257	14,183	0	36,377	44,020	25,176	3,018	2,181
2003	TC	669	162	1,241	5,325	4,235	9,456	0	19,016	21,089	9,787	2,865	1,917
June	FC	1,073	2,408	560	5,291	5,214	5,525	0	16,030	20,071	13,187	211	95
	Total	1,742	2,571	1,801	10,616	9,449	14,981	0	35,046	41,160	22,974	3,076	2,012
2003	TC	626	248	1,900	2,864	3,622	8,581	0	15,066	17,840	7,079	2,572	1,684
March	FC	1,122	1,772	676	5,281	5,243	5,330	0	15,854	19,425	13,182	180	53
	Total	1,748	2,021	2,576	8,144	8,865	13,911	0	30,920	37,264	20,261	2,752	1,736
2002	TC	786	275	1,562	4,141	2,728	8,776	0	15,646	18,269	6,864	2,748	1,798
Dec.	FC	1,223	3,004	752	5,345	5,314	5,771	0	16,430	21,409	13,343	172	43
	Total	2,009	3,279	2,314	9,486	8,042	14,548	0	32,076	39,678	20,207	2,920	1,841

Permanent Assets												Un-classified Assets	Total Assets
Total	Investments and Associates (net)			Subsidiaries (net)		Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)	Total			
	Accounted with Equity Method	Non-consolidated		Non-consolidated Financials	Non-consolidated Financials								
		Financials	Non-Financials										
24,718	0	96	1,786	1,341	1,768	284	4,789	113	0	10,176	5,892	67,253	
15,565	0	82	0	660	0	34	7	0	0	784	4,410	45,684	
40,283	0	178	1,786	2,001	1,768	318	4,796	113	0	10,961	10,302	112,938	
21,311	0	85	1,676	1,243	1,689	269	4,574	107	0	9,642	5,373	59,092	
15,994	0	83	0	645	0	34	8	0	0	770	4,229	45,520	
37,305	0	168	1,676	1,888	1,689	303	4,581	107	0	10,412	9,602	104,612	
20,040	0	84	1,594	1,107	1,568	274	4,903	111	0	9,640	4,806	56,780	
15,664	0	84	0	647	0	34	8	1	0	774	3,960	43,203	
35,704	0	168	1,594	1,754	1,568	308	4,910	111	0	10,414	8,766	99,983	
17,731	0	90	1,918	1,279	1,771	302	5,514	128	0	11,002	6,459	61,877	
14,905	0	83	0	645	0	34	8	1	0	771	4,000	40,980	
32,636	0	173	1,918	1,924	1,771	336	5,521	129	0	11,772	10,459	102,858	
13,850	0	79	1,118	1,024	1,546	259	4,804	114	0	8,944	5,933	51,886	
13,685	0	80	0	631	0	34	7	1	0	753	4,217	41,320	
27,535	0	159	1,118	1,656	1,546	293	4,811	114	0	9,697	10,150	93,207	
12,331	0	88	1,038	973	1,575	274	5,103	111	0	9,161	6,584	51,143	
13,683	0	114	0	623	0	0	21	1	0	759	4,136	39,530	
26,014	0	202	1,038	1,595	1,575	274	5,125	111	0	9,920	10,720	90,674	
10,736	0	114	1,013	917	1,586	276	5,250	115	0	9,271	5,555	46,650	
13,302	0	116	0	639	0	0	23	1	0	779	4,021	38,173	
24,038	0	230	1,013	1,556	1,586	276	5,272	116	0	10,049	9,575	84,823	
7,968	0	100	845	757	1,310	242	4,678	108	0	8,038	5,136	38,983	
13,309	0	114	0	620	0	0	21	1	0	755	4,154	37,643	
21,277	0	214	845	1,376	1,310	242	4,698	108	0	8,794	9,290	76,626	
7,814	0	97	1,050	790	1,289	256	4,510	82	0	8,075	4,912	39,070	
13,472	0	119	0	602	0	0	20	0	0	742	4,310	39,933	
21,286	0	217	1,050	1,392	1,289	256	4,531	82	0	8,817	9,222	79,003	

## Deposit Banks in ISE

### Liabilities

(EUR Million)

Year	Period	Deposits	Non-Deposit Funds					Other Liabilities			
			Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop. & Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans
2011	TC	136,944	3,760	16,564	4,354	570	25,248	1,091	149	0	0
	Dec. FC	83,118	34,896	10,392	2,562	0	47,849	900	278	3	2,991
	Total	220,062	38,656	26,955	6,916	570	73,097	1,991	427	3	2,991
2011	TC	129,530	3,916	24,819	3,801	532	33,068	1,332	279	1	0
	Sept. FC	77,337	34,098	10,161	2,485	0	46,745	1,272	269	2	2,637
	Total	206,867	38,014	34,980	6,286	532	79,812	2,604	548	3	2,637
2011	TC	133,833	4,592	27,807	3,415	565	36,379	771	173	1	0
	June FC	72,043	31,211	9,324	2,268	0	42,804	651	99	2	2,555
	Total	205,876	35,803	37,131	5,683	565	79,182	1,422	272	3	2,555
2011	TC	138,426	4,687	19,954	1,745	610	26,996	927	319	1	0
	March FC	72,821	29,510	6,188	1,369	0	37,066	617	51	2	2,575
	Total	211,247	34,197	26,141	3,114	610	64,062	1,545	370	2	2,575
2010	TC	147,227	4,814	18,820	470	666	24,770	880	588	0	0
	Dec. FC	73,548	29,571	5,424	757	0	35,752	613	59	2	2,648
	Total	220,775	34,386	24,244	1,227	666	60,523	1,493	647	2	2,648
2010	TC	139,092	5,501	17,275	0	701	23,476	1,171	732	0	0
	Sept. FC	75,604	25,073	4,773	732	0	30,579	837	144	2	2,551
	Total	214,697	30,574	22,049	732	701	54,056	2,009	876	2	2,551
2010	TC	143,113	5,210	15,484	0	738	21,431	928	469	0	0
	June FC	75,077	26,474	7,516	0	0	33,990	521	95	1	2,951
	Total	218,191	31,684	23,000	0	738	55,422	1,450	564	1	2,951
2010	TC	124,028	4,635	16,682	0	643	21,960	733	492	0	0
	March FC	70,031	23,362	4,848	0	0	28,210	373	22	1	2,814
	Total	194,060	27,997	21,530	0	643	50,170	1,106	513	1	2,814
2009	TC	109,832	3,962	19,148	0	662	23,772	655	464	0	0
	Dec. FC	66,602	21,385	3,986	0	0	25,371	353	7	1	2,728
	Total	176,434	25,347	23,134	0	662	49,143	1,007	472	1	2,728
2009	TC	100,402	3,730	17,479	0	684	21,893	728	507	0	0
	Sept. FC	65,037	21,781	2,199	0	0	23,980	408	9	1	2,612
	Total	165,439	25,511	19,679	0	684	45,874	1,136	516	1	2,612
2009	TC	97,356	4,216	13,709	0	715	18,641	541	319	0	0
	June FC	63,436	23,216	2,673	0	0	25,889	273	6	1	2,659
	Total	160,791	27,432	16,382	0	715	44,529	813	325	1	2,659
2009	TC	92,883	4,123	13,202	0	677	18,002	543	227	0	0
	March FC	62,497	24,309	2,479	0	0	26,788	328	40	1	2,768
	Total	155,381	28,433	15,681	0	677	44,790	871	267	1	2,768
2008	TC	96,847	4,591	12,448	0	630	17,669	698	196	0	0
	Dec. FC	61,705	24,981	2,561	0	0	27,542	359	71	1	2,626
	Total	158,552	29,572	15,009	0	630	45,210	1,057	267	1	2,626
2008	TC	109,271	5,127	14,974	0	678	20,779	794	101	1	0
	Sept. FC	64,896	27,459	3,610	0	0	31,069	325	9	103	2,268
	Total	174,167	32,587	18,584	0	678	51,849	1,119	111	104	2,268



						Shareholders' Equity							Total Liabilities
Miscellaneous Payables	Other External Resources	Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Total Income (Loss)			Total	
									Previous Years	Current Year	Total		
7,158	2,103	5,394	770	45	16,711	11,407	4,623	18,274	12	6,285	6,297	40,601	219,504
969	2,087	370	1	14	7,614	0	-103	19	0	0	0	-85	138,496
8,127	4,190	5,764	772	59	24,325	11,407	4,519	18,292	12	6,285	6,297	40,516	358,000
6,944	3,520	5,008	667	33	17,782	11,100	5,385	17,856	12	4,548	4,560	38,901	219,281
632	2,338	350	2	13	7,517	0	-146	18	0	0	0	-128	131,470
7,576	5,858	5,357	669	47	25,299	11,100	5,239	17,875	12	4,548	4,560	38,773	350,751
7,082	3,329	5,047	679	34	17,116	11,864	6,226	19,054	13	3,520	3,533	40,676	228,004
536	1,645	335	5	12	5,839	0	156	19	0	0	0	175	120,860
7,618	4,974	5,382	683	46	22,955	11,864	6,382	19,073	13	3,520	3,533	40,851	348,864
7,209	2,262	5,165	675	39	16,598	12,553	6,791	19,510	1,354	1,963	3,317	42,171	224,191
422	1,609	353	5	12	5,646	0	197	19	0	0	0	216	115,749
7,631	3,872	5,518	680	51	22,244	12,553	6,988	19,529	1,354	1,963	3,317	42,387	339,940
6,862	2,182	5,278	1,034	48	16,872	13,303	7,720	15,440	18	7,843	7,862	44,324	233,193
694	1,039	353	5	11	5,424	0	348	8	0	0	0	356	115,079
7,555	3,222	5,631	1,039	59	22,296	13,303	8,068	15,447	18	7,843	7,862	44,679	348,273
6,599	3,549	5,228	921	35	18,236	13,602	7,355	16,216	19	6,277	6,296	43,469	224,274
576	963	339	2	13	5,428	0	450	8	0	0	0	457	112,069
7,175	4,513	5,567	924	47	23,664	13,602	7,805	16,224	19	6,277	6,296	43,926	336,342
6,557	3,024	5,326	907	29	17,241	13,885	6,387	16,561	19	4,716	4,735	41,567	223,353
590	860	384	10	13	5,425	0	291	8	0	0	0	299	114,792
7,148	3,884	5,710	916	42	22,666	13,885	6,678	16,569	19	4,716	4,735	41,866	338,145
5,863	1,792	4,941	1,273	21	15,114	12,476	6,934	13,545	2,848	2,343	5,191	38,147	199,250
457	645	366	8	16	4,702	0	333	6	0	0	0	339	103,282
6,320	2,437	5,307	1,281	38	19,816	12,476	7,267	13,551	2,848	2,343	5,191	38,486	302,532
5,031	1,670	4,609	812	20	13,261	11,218	6,463	10,174	15	6,547	6,562	34,418	181,283
408	530	327	8	22	4,384	0	311	6	0	0	0	317	96,674
5,439	2,199	4,936	820	42	17,645	11,218	6,775	10,180	15	6,547	6,562	34,736	277,958
4,820	2,145	4,276	1,279	13	13,769	11,123	6,298	10,081	15	4,994	5,009	32,511	168,575
354	667	301	4	32	4,389	0	182	6	0	0	0	188	93,594
5,174	2,812	4,577	1,283	45	18,158	11,123	6,480	10,087	15	4,994	5,009	32,699	262,169
4,809	1,994	4,141	1,023	17	12,843	11,134	5,187	10,282	15	3,543	3,559	30,161	159,001
474	818	340	4	45	4,618	0	84	6	0	0	0	89	94,032
5,283	2,811	4,481	1,027	62	17,462	11,134	5,270	10,288	15	3,543	3,559	30,251	253,033
4,076	1,461	3,914	846	20	11,088	10,621	4,492	7,763	2,554	1,631	4,185	27,061	149,035
630	1,143	338	3	65	5,316	0	-5	4	0	0	0	-1	94,600
4,706	2,605	4,252	849	85	16,404	10,621	4,487	7,767	2,554	1,631	4,185	27,061	243,636
4,135	1,557	3,919	746	19	11,272	11,035	4,567	6,806	26	4,190	4,216	26,624	152,412
507	1,095	321	2	78	5,060	0	18	4	0	0	0	22	94,329
4,643	2,652	4,241	748	97	16,332	11,035	4,585	6,810	26	4,190	4,216	26,646	246,741
5,072	1,134	4,452	1,087	29	12,672	12,582	5,629	8,080	31	4,270	4,301	30,593	173,315
225	1,059	300	2	93	4,384	0	94	4	0	0	0	98	100,448
5,297	2,194	4,752	1,089	123	17,056	12,582	5,723	8,084	31	4,270	4,301	30,690	273,762

## Deposit Banks in ISE

### Liabilities

(EUR Million)

Year	Period	Deposits	Non-Deposit Funds					Other Liabilities			
			Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop. & Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans
2008	TC	95,158	4,146	12,943	0	624	17,713	988	37	0	81
	June	60,509	25,085	3,441	0	0	28,526	262	8	1	2,186
	Total	155,667	29,232	16,383	0	624	46,239	1,250	46	1	2,266
2008	TC	84,743	3,833	9,755	0	575	14,163	863	15	0	75
	March	54,359	23,921	3,380	0	0	27,301	277	5	1	2,014
	Total	139,101	27,754	13,135	0	576	41,464	1,140	19	1	2,089
2007	TC	95,435	4,052	12,017	0	705	16,774	1,338	16	0	0
	Dec.	58,624	23,530	3,273	0	1	26,803	251	0	1	1,968
	Total	154,059	27,582	15,289	0	706	43,577	1,589	16	1	1,968
2007	TC	87,170	4,194	10,523	0	683	15,400	1,132	25	0	53
	Sept.	55,432	22,950	3,113	0	1	26,063	216	0	0	2,008
	Total	142,602	27,144	13,635	0	683	41,463	1,348	25	0	2,061
2007	TC	82,828	3,600	10,499	0	667	14,766	732	12	0	0
	June	55,249	22,939	2,839	0	3	25,781	96	3	0	1,864
	Total	138,077	26,539	13,338	0	671	40,547	828	15	0	1,864
2007	TC	74,741	3,266	9,733	0	642	13,641	382	3	0	0
	March	53,319	21,280	2,799	0	3	24,082	68	0	0	1,632
	Total	128,060	24,546	12,533	0	645	37,723	451	3	0	1,632
2006	TC	71,427	2,996	9,178	0	641	12,815	295	0	0	164
	Dec.	51,775	22,220	3,212	0	3	25,435	77	2	1	1,250
	Total	123,202	25,216	12,390	0	644	38,250	372	2	1	1,414
2006	TC	63,371	2,149	6,513	0	600	9,262	0	0	0	161
	Sept.	43,983	22,139	2,547	0	4	24,689	0	0	0	786
	Total	107,354	24,288	9,060	0	603	33,951	0	0	0	947
2006	TC	59,953	1,755	6,281	0	558	8,594	0	0	0	0
	June	39,742	22,845	3,040	0	4	25,889	0	0	0	792
	Total	99,695	24,600	9,322	0	561	34,483	0	0	0	792
2006	TC	70,130	2,198	4,876	0	702	7,777	0	0	0	1
	March	43,070	20,888	1,932	0	4	22,823	0	0	0	701
	Total	113,200	23,086	6,808	0	706	30,600	0	0	0	702
2005	TC	66,283	1,717	7,856	0	770	10,343	0	0	0	1
	Dec.	44,292	20,641	1,930	0	4	22,575	0	0	0	223
	Total	110,575	22,357	9,787	0	774	32,917	0	0	0	223
2005	TC	57,843	1,232	6,568	0	735	8,535	0	0	0	135
	Sept.	42,964	17,844	2,213	0	4	20,061	0	0	0	222
	Total	100,806	19,076	8,780	0	739	28,596	0	0	0	358
2005	TC	50,909	850	6,432	0	706	7,988	0	0	0	133
	June	39,709	15,453	2,402	0	4	17,859	0	0	0	218
	Total	90,618	16,303	8,834	0	710	25,847	0	0	0	351
2005	TC	40,981	534	4,947	0	597	6,079	0	0	0	123
	March	35,956	11,707	2,197	0	4	13,909	0	0	0	165
	Total	76,937	12,242	7,145	0	601	19,988	0	0	0	288

						Shareholders' Equity								
Miscellaneous Payables	Other External Resources	Provisions	Liabilities for Tax	Un- classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Total Income (Loss)			Total	Total Liabilities	
									Previous Years	Current Year	Total			
4,978	3,265	3,971	646	28	13,994	10,133	5,760	7,624	55	3,066	3,121	26,638	153,503	
300	1,031	267	1	102	4,158	0	-30	3	0	0	0	-26	93,167	
5,278	4,296	4,238	648	130	18,152	10,133	5,730	7,627	55	3,066	3,121	26,612	246,670	
4,513	2,479	3,485	698	31	12,158	9,449	4,550	6,478	2,122	1,424	3,546	24,022	135,086	
236	1,069	248	1	126	3,978	0	117	1	0	0	0	119	85,756	
4,749	3,548	3,733	699	156	16,135	9,449	4,667	6,479	2,122	1,424	3,546	24,141	220,841	
4,665	2,761	3,956	978	36	13,752	11,389	6,756	5,438	-61	5,953	5,892	29,474	155,435	
292	939	299	1	163	3,914	0	261	1	0	0	0	263	89,603	
4,958	3,700	4,255	979	199	17,665	11,389	7,017	5,440	-61	5,953	5,892	29,737	245,038	
4,466	1,194	3,388	990	30	11,278	10,825	6,972	5,542	-62	4,805	4,744	28,084	141,932	
210	1,045	267	1	121	3,867	0	95	2	0	0	0	96	85,458	
4,676	2,239	3,655	991	150	15,145	10,825	7,067	5,544	-62	4,805	4,744	28,180	227,390	
4,128	793	3,123	851	23	9,662	10,362	6,650	5,224	-60	3,211	3,151	25,387	132,644	
290	1,216	253	1	127	3,849	0	69	1	0	0	0	70	84,949	
4,419	2,009	3,376	852	149	13,511	10,362	6,719	5,225	-60	3,211	3,151	25,457	217,593	
3,918	1,052	2,905	773	20	9,053	9,491	6,208	4,352	1,525	1,233	2,758	22,809	120,243	
507	855	209	1	126	3,399	0	77	-1	0	0	0	76	80,877	
4,425	1,907	3,115	774	146	12,452	9,491	6,284	4,351	1,525	1,233	2,758	22,885	201,120	
3,416	632	2,909	748	18	8,182	8,980	5,127	2,866	-48	3,896	3,848	20,822	113,245	
444	769	207	18	120	2,887	0	131	-15	0	0	0	116	80,214	
3,860	1,400	3,116	766	138	11,068	8,980	5,258	2,851	-48	3,896	3,848	20,938	193,459	
2,735	322	2,478	7	1,384	7,087	7,467	5,573	2,777	-156	2,893	2,737	18,554	98,274	
264	600	95	1	571	2,317	0	129	3	0	0	0	132	71,122	
2,999	922	2,573	8	1,955	9,405	7,467	5,702	2,781	-156	2,893	2,737	18,687	169,396	
2,621	1,132	1,929	27	1,228	6,937	6,698	4,917	2,756	-151	1,663	1,512	15,884	91,368	
288	620	96	6	572	2,373	0	28	4	0	0	0	32	68,037	
2,909	1,752	2,025	33	1,800	9,311	6,698	4,946	2,760	-151	1,663	1,512	15,916	159,405	
3,039	839	3,330	20	1,437	8,667	7,628	8,422	2,837	1,189	1,143	2,332	21,219	107,792	
272	879	103	0	540	2,494	0	293	4	0	7	7	304	68,692	
3,311	1,718	3,433	20	1,978	11,161	7,628	8,715	2,841	1,189	1,150	2,339	21,523	176,484	
2,274	486	3,114	36	1,413	7,325	7,089	10,736	1,880	-24	1,215	1,191	20,897	104,847	
157	938	199	0	504	2,021	0	323	3	0	14	14	340	69,229	
2,432	1,425	3,314	36	1,917	9,346	7,089	11,059	1,883	-24	1,229	1,206	21,237	174,076	
2,232	975	2,792	13	1,377	7,525	6,670	9,420	1,985	10	794	805	18,880	92,783	
160	940	187	0	501	2,010	0	268	6	0	0	0	274	65,309	
2,392	1,915	2,979	13	1,878	9,535	6,670	9,688	1,991	10	794	805	19,154	158,092	
1,968	962	2,191	29	1,176	6,460	6,352	9,082	2,007	10	1,421	1,431	18,872	84,229	
190	966	121	0	540	2,035	0	205	4	0	0	0	209	59,813	
2,158	1,928	2,312	29	1,717	8,495	6,352	9,287	2,012	10	1,421	1,431	19,081	144,042	
1,755	595	2,057	0	1,000	5,529	4,850	8,252	2,978	897	749	1,646	17,727	70,316	
246	821	98	0	387	1,717	0	142	8	0	0	0	150	51,732	
2,001	1,415	2,155	0	1,387	7,246	4,850	8,394	2,986	897	749	1,646	17,877	122,048	

## Deposit Banks in ISE

### Liabilities

(EUR Million)

Year	Period	Deposits	Non-Deposit Funds					Other Liabilities			
			Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop. & Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans
2004	TC	36,105	380	3,933	0	591	4,904	0	0	0	118
	Dec. FC	36,211	11,234	1,625	0	4	12,863	0	0	0	157
	Total	72,316	11,614	5,558	0	595	17,766	0	0	0	275
2004	TC	31,912	445	4,065	0	577	5,087	0	0	0	116
	Sept. FC	34,390	10,381	2,290	0	4	12,676	0	0	0	15
	Total	66,302	10,826	6,355	0	581	17,763	0	0	0	131
2004	TC	31,901	542	3,208	0	557	4,307	0	0	0	119
	June FC	32,302	9,765	2,770	0	4	12,538	0	0	0	15
	Total	64,203	10,306	5,978	0	561	16,846	0	0	0	134
2004	TC	32,745	553	3,468	0	608	4,629	0	0	0	134
	March FC	33,036	8,639	2,289	0	4	10,932	0	0	0	15
	Total	65,781	9,192	5,757	0	613	15,562	0	0	0	149
2003	TC	28,011	361	2,813	0	498	3,672	0	0	0	122
	Dec. FC	33,436	8,061	2,470	0	4	10,535	0	0	0	14
	Total	61,447	8,422	5,283	0	502	14,207	0	0	0	137
2003	TC	27,749	444	1,720	0	479	2,642	0	0	0	133
	Sept. FC	33,252	7,263	2,141	0	4	9,408	0	0	0	15
	Total	61,001	7,707	3,861	0	483	12,051	0	0	0	148
2003	TC	24,404	333	2,238	0	469	3,040	0	0	0	133
	June FC	32,936	6,049	2,049	0	4	8,102	0	0	0	16
	Total	57,340	6,382	4,287	0	473	11,142	0	0	0	149
2003	TC	19,703	337	2,321	0	394	3,052	0	0	0	116
	March FC	31,589	6,688	2,048	148	4	8,888	0	0	0	16
	Total	51,292	7,025	4,369	148	399	11,940	0	0	0	132
2002	TC	20,188	440	2,044	0	424	2,907	0	0	0	125
	Dec. FC	34,523	6,252	1,770	149	4	8,175	0	0	0	17
	Total	54,711	6,692	3,813	149	428	11,082	0	0	0	142

						Shareholders' Equity							Total Liabilities
Miscellaneous Payables	Other External Resources	Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Total Income (Loss)			Total	
									Previous Years	Current Year	Total		
1,536	544	1,584	0	872	4,654	4,639	8,514	1,473	-92	2,055	1,963	16,589	62,252
148	737	99	0	308	1,449	0	161	3	0	0	0	164	50,686
1,683	1,282	1,683	0	1,180	6,102	4,639	8,675	1,476	-92	2,055	1,963	16,753	112,938
905	684	1,272	0	879	3,856	4,539	7,571	1,391	-88	1,566	1,478	14,980	55,835
141	1,019	110	0	277	1,561	0	149	1	0	0	0	150	48,777
1,046	1,703	1,381	0	1,156	5,417	4,539	7,720	1,392	-88	1,566	1,478	15,130	104,612
850	674	974	0	948	3,566	4,094	7,032	1,784	-7	888	881	13,790	53,565
129	996	111	0	241	1,493	0	80	5	0	0	0	85	46,419
980	1,671	1,086	0	1,189	5,060	4,094	7,112	1,789	-7	888	881	13,875	99,983
970	527	1,312	0	1,082	4,025	4,404	8,437	1,795	638	501	1,139	15,775	57,173
116	864	114	0	352	1,461	0	256	0	0	0	0	255	45,684
1,086	1,390	1,426	0	1,434	5,485	4,404	8,693	1,794	638	501	1,139	16,030	102,858
694	401	998	0	887	3,103	4,008	7,037	955	-960	1,979	1,019	13,019	47,805
118	649	116	0	321	1,219	0	212	0	0	0	0	212	45,402
812	1,051	1,114	0	1,208	4,321	4,008	7,249	955	-960	1,979	1,019	13,231	93,207
687	540	974	0	1,056	3,390	3,936	7,220	1,111	-1,016	1,608	591	12,858	46,639
135	663	132	0	334	1,278	0	95	0	0	0	0	95	44,034
822	1,203	1,106	0	1,390	4,669	3,936	7,315	1,111	-1,016	1,608	591	12,953	90,674
627	590	817	0	985	3,152	3,890	7,123	1,120	-969	847	-122	12,011	42,607
121	622	90	0	336	1,184	0	-7	0	0	0	0	-7	42,216
747	1,212	907	0	1,321	4,337	3,890	7,116	1,120	-969	847	-122	12,004	84,823
403	388	785	0	833	2,525	3,159	6,117	1,191	-903	165	-738	9,729	35,008
103	621	102	0	380	1,223	0	-82	0	0	0	0	-82	41,617
506	1,009	887	0	1,213	3,748	3,159	6,035	1,191	-903	165	-738	9,646	76,626
399	270	793	0	793	2,380	3,377	7,507	817	-4,123	2,027	-2,095	9,605	35,080
117	644	125	0	329	1,232	0	-6	0	0	0	0	-6	43,923
516	914	919	0	1,121	3,611	3,377	7,500	817	-4,123	2,027	-2,095	9,598	79,003

## Deposit Banks in ISE

### Off Balance-Sheet Commitments

(EUR Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative
		Letters of Guarantee	Bank Acceptances	Letters of Credit	Prefinancing given as Guarantee	Others	Total	Irrevocable	Revocable	Total	Derivative Financial Instruments Held for Hedging
2011	TC	25,411	33	417	0	848	26,708	65,250	133,816	199,067	9,338
	Dec. FC	19,835	1,779	12,916	4	1,827	36,361	17,016	37,946	54,962	18,237
	Total	45,246	1,811	13,333	4	2,675	63,069	82,266	171,763	254,029	27,575
2011	TC	23,462	23	507	0	813	24,806	62,833	11,622	74,455	9,147
	Sept. FC	17,845	1,575	12,171	4	1,476	33,071	16,250	187	16,437	16,910
	Total	41,307	1,599	12,678	4	2,289	57,877	79,083	11,809	90,892	26,057
2011	TC	24,075	10	706	0	775	25,566	64,087	12,550	76,637	5,879
	June FC	16,600	1,322	11,886	4	1,245	31,057	16,350	24	16,374	11,164
	Total	40,674	1,333	12,592	4	2,020	56,623	80,437	12,574	93,011	17,044
2011	TC	23,479	10	679	0	496	24,663	65,427	27,332	92,759	5,822
	March FC	16,857	1,292	11,310	4	1,104	30,568	17,331	9,844	27,174	6,004
	Total	40,336	1,301	11,989	4	1,601	55,231	82,758	37,176	119,934	11,826
2010	TC	23,093	11	760	0	447	24,311	64,228	27,120	91,348	7,723
	Dec. FC	17,042	1,177	10,710	5	1,009	29,943	13,251	8,972	22,222	7,512
	Total	40,134	1,188	11,470	5	1,456	54,254	77,479	36,092	113,570	15,235
2010	TC	23,803	7	673	0	370	24,854	62,839	14,386	77,224	7,476
	Sept. FC	16,739	1,118	9,665	6	886	28,414	20,399	17	20,416	8,027
	Total	40,542	1,125	10,338	6	1,256	53,268	83,237	14,403	97,640	15,504
2010	TC	21,791	6	20	0	361	22,178	59,926	14,056	73,982	7,013
	June FC	17,302	1,166	11,142	8	866	30,484	14,736	0	14,736	6,941
	Total	39,093	1,172	11,163	8	1,227	52,662	74,662	14,057	88,718	13,954
2010	TC	19,084	0	25	0	275	19,385	56,873	17	56,890	4,106
	March FC	16,591	1,013	9,477	6	732	27,818	13,675	0	13,675	4,125
	Total	35,676	1,013	9,501	6	1,007	47,203	70,548	17	70,565	8,231
2009	TC	16,840	2	7	0	226	17,075	52,378	44	52,422	3,921
	Dec. FC	15,633	1,026	8,061	10	724	25,455	14,430	0	14,430	1,888
	Total	32,473	1,028	8,068	10	950	42,530	66,808	44	66,853	5,809
2009	TC	15,818	1	3	0	198	16,020	69,343	44	69,387	4,807
	Sept. FC	15,334	1,035	7,771	9	646	24,795	24,571	0	24,571	2,614
	Total	31,152	1,036	7,774	9	844	40,815	93,914	44	93,958	7,420
2009	TC	15,388	2	5	0	235	15,630	43,298	43	43,341	4,154
	June FC	15,569	1,032	7,742	14	687	25,043	9,913	0	9,913	2,063
	Total	30,958	1,034	7,746	14	921	40,673	53,211	43	53,254	6,217
2009	TC	14,352	0	2	0	202	14,556	40,456	43	40,499	4,334
	March FC	15,431	1,149	8,214	15	698	25,508	8,989	0	8,989	2,685
	Total	29,783	1,150	8,216	15	899	40,064	49,445	43	49,488	7,020
2008	TC	14,737	1	1	0	198	14,936	39,865	46	39,911	5,095
	Dec. FC	14,756	1,203	8,488	9	591	25,046	8,678	0	8,678	4,040
	Total	29,493	1,204	8,488	9	789	39,983	48,543	46	48,589	9,135
2008	TC	17,530	1	0	0	326	17,858	47,357	55	47,412	884
	Sept. FC	14,872	1,315	10,665	9	1,089	27,950	10,249	0	10,249	861
	Total	32,402	1,316	10,665	9	1,415	45,808	57,606	56	57,662	1,746

Financial Instruments							Custody and Pledged Securities					Total Off Balance- Sheet Commit- ments
Trading Transactions										Accepted Independent Guarantees and Warrantess		
Forward Fx Buy/Sell Transactions	Fx and Interest Rate Swap Transactions	Fx and Interest Rate Options	FX Futures	Interest Rate Futures	Others	Total						
							Total	Items Held in Custody	Pledged Securities		Total	
8,161	26,124	11,757	30	0	1,504	47,575	56,913	175,195	505,153	119,044	799,392	1,082,081
16,975	73,944	24,550	110	62	2,194	117,835	136,073	21,396	263,171	56,054	340,621	568,016
25,136	100,067	36,307	141	62	3,698	165,411	192,986	196,591	768,324	175,098	1,140,013	1,650,097
7,110	27,598	17,285	15	0	1,263	53,271	62,418	170,383	470,066	19,895	660,343	822,022
17,453	65,725	31,528	448	59	3,250	118,463	135,372	19,619	245,256	11,459	276,334	461,215
24,562	93,323	48,813	463	59	4,513	171,734	197,791	190,002	715,322	31,353	936,678	1,283,237
6,615	31,973	17,852	8	0	945	57,393	63,272	185,667	464,440	2,329	652,436	817,912
18,569	60,800	28,156	225	3	1,511	109,264	120,428	18,579	221,882	584	241,044	408,904
25,184	92,772	46,008	233	3	2,456	166,656	183,700	204,247	686,322	2,912	893,481	1,226,815
6,076	32,777	17,629	28	0	585	57,095	62,917	192,224	453,583	2,210	648,017	828,357
14,305	63,023	25,364	384	54	1,889	105,019	111,023	17,708	207,478	568	225,754	394,519
20,381	95,800	42,993	411	54	2,475	162,114	173,940	209,932	661,061	2,778	873,771	1,222,876
4,060	24,599	13,608	11	0	523	42,800	50,523	146,139	442,783	2,148	591,070	757,252
11,122	61,044	21,461	460	57	1,398	95,542	103,054	18,042	200,600	534	219,175	374,395
15,181	85,643	35,070	471	57	1,921	138,342	153,577	164,181	643,383	2,682	810,246	1,131,647
3,811	25,677	17,415	39	0	532	47,474	54,950	135,272	431,922	1,940	569,133	726,161
12,572	56,286	26,399	515	155	1,134	97,061	105,088	17,251	188,007	531	205,789	359,707
16,383	81,964	43,814	554	155	1,665	144,535	160,038	152,522	619,929	2,471	774,922	1,085,868
5,005	22,459	16,669	10	0	212	44,356	51,368	131,204	407,518	1,856	540,578	688,106
16,294	58,928	23,521	543	851	1,135	101,272	108,213	18,268	194,151	541	212,960	366,392
21,299	81,387	40,190	552	851	1,347	145,627	159,581	149,472	601,669	2,397	753,538	1,054,499
3,840	17,745	13,279	30	0	279	35,173	39,279	116,658	356,389	1,628	474,675	590,229
8,722	41,603	21,746	459	614	796	73,941	78,066	16,358	173,475	490	190,323	309,882
12,562	59,349	35,025	489	614	1,075	109,114	117,345	133,016	529,864	2,118	664,998	900,111
3,003	16,852	6,723	16	0	206	26,800	30,721	155,222	309,169	1,511	465,902	566,120
6,332	37,202	14,071	399	47	812	58,864	60,752	15,475	150,041	393	165,909	266,546
9,335	54,054	20,794	415	47	1,019	85,664	91,473	170,697	459,210	1,904	631,811	832,666
3,265	15,022	9,047	33	0	431	27,798	32,605	178,404	266,433	1,492	446,328	564,340
9,733	31,542	15,895	437	12	1,037	58,657	61,271	15,324	127,252	388	142,964	253,601
12,999	46,564	24,942	470	12	1,468	86,455	93,875	193,728	393,685	1,880	589,293	817,941
3,174	16,197	7,013	42	0	437	26,863	31,017	154,610	249,197	1,492	405,299	495,286
8,228	29,457	12,467	435	30	1,954	52,571	54,634	14,378	121,478	391	136,247	225,837
11,402	45,654	19,480	477	30	2,391	79,434	85,651	168,988	370,675	1,883	541,546	721,124
4,226	14,946	6,663	65	0	341	26,241	30,576	141,462	224,224	1,441	367,127	452,758
9,857	33,247	9,661	473	21	2,076	55,335	58,021	14,742	121,090	428	136,260	228,777
14,082	48,194	16,325	538	21	2,416	81,576	88,596	156,204	345,315	1,869	503,387	681,535
3,545	13,024	3,429	23	0	243	20,264	25,358	129,932	208,201	1,569	339,702	419,908
6,493	25,624	6,754	369	1	1,061	40,302	44,343	13,918	109,361	407	123,687	201,754
10,038	38,648	10,183	392	1	1,304	60,566	69,701	143,850	317,562	1,976	463,388	621,661
4,299	18,058	11,192	42	1	205	33,797	34,681	153,069	229,462	1,862	384,392	484,343
6,754	30,331	14,515	416	24	926	52,966	53,827	14,653	101,861	478	116,992	209,019
11,054	48,388	25,706	458	25	1,131	86,762	88,508	167,722	331,322	2,340	501,384	693,362

## Deposit Banks in ISE

### Off Balance-Sheet Commitments

(EUR Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative
		Letters of Guarantee	Bank Acceptances	Letters of Credit	Prefinancing given as Guarantee	Others	Total	Irrevocable	Revocable	Total	Derivative Financial Instruments Held for Hedging
2008	TC	15,570	1	1	0	239	15,811	42,110	42	42,152	529
	June FC	14,279	1,243	10,687	8	1,092	27,309	8,161	0	8,161	514
	Total	29,849	1,243	10,688	8	1,331	43,120	50,271	43	50,313	1,042
2008	TC	13,869	1	1	0	140	14,010	37,594	13	37,606	372
	March FC	13,400	1,156	8,565	8	1,101	24,230	7,871	5	7,876	381
	Total	27,269	1,157	8,566	8	1,240	38,241	45,464	18	45,483	753
2007	TC	16,544	6	1	0	192	16,744	43,309	1,087	44,396	70
	Dec. FC	13,505	1,169	7,911	4	1,239	23,829	7,268	5	7,273	94
	Total	30,050	1,175	7,912	4	1,431	40,573	50,577	1,093	51,669	164
2007	TC	15,508	1	1	0	639	16,148	37,301	1,194	38,495	105
	Sept. FC	13,437	1,199	7,558	4	1,188	23,386	3,889	14	3,903	122
	Total	28,945	1,200	7,559	4	1,827	39,535	41,190	1,208	42,398	228
2007	TC	14,481	0	1	0	596	15,078	34,273	1,129	35,402	88
	June FC	12,536	1,172	7,367	4	1,119	22,197	3,872	19	3,891	94
	Total	27,017	1,172	7,367	4	1,715	37,275	38,144	1,148	39,292	182
2007	TC	12,966	0	1	0	520	13,487	29,379	11	29,390	70
	March FC	12,471	1,113	7,205	4	1,066	21,859	3,158	26	3,184	70
	Total	25,437	1,114	7,206	4	1,586	35,346	32,537	37	32,574	140
2006	TC	12,309	0	1	0	495	12,805	27,171	11	27,182	59
	Dec. FC	12,796	1,080	6,946	4	1,160	21,984	2,035	35	2,070	175
	Total	25,105	1,080	6,946	4	1,655	34,790	29,206	46	29,252	235
2006	TC	10,683	1	106	0	231	11,020	24,349	18	24,366	0
	Sept. FC	11,955	1,153	6,483	3	907	20,500	1,620	47	1,667	0
	Total	22,637	1,153	6,589	3	1,138	31,520	25,968	65	26,033	0
2006	TC	9,620	0	113	0	203	9,935	22,363	10	22,373	0
	June FC	11,690	1,239	6,621	2	927	20,480	952	30	982	0
	Total	21,310	1,239	6,734	2	1,130	30,415	23,314	41	23,355	0
2006	TC	10,989	0	172	0	192	11,353	26,471	12	26,483	0
	March FC	12,077	1,361	6,394	2	658	20,491	1,572	35	1,607	0
	Total	23,066	1,361	6,566	2	851	31,845	28,043	48	28,091	0
2005	TC	11,333	0	170	0	175	11,678	26,062	17	26,079	0
	Dec. FC	12,066	1,407	6,207	4	687	20,372	1,277	33	1,310	0
	Total	23,399	1,407	6,377	4	863	32,050	27,339	49	27,388	0
2005	TC	10,538	0	0	0	167	10,705	24,401	20	24,421	0
	Sept. FC	11,336	1,477	6,054	2	545	19,414	1,376	37	1,413	0
	Total	21,874	1,477	6,054	2	712	30,120	25,776	57	25,833	0
2005	TC	9,927	0	0	0	134	10,061	22,847	38,660	61,507	0
	June FC	10,306	1,409	5,863	6	552	18,137	1,607	43	1,650	0
	Total	20,233	1,409	5,864	6	686	28,198	24,454	38,703	63,156	0
2005	TC	8,615	0	0	0	130	8,745	21,346	23,714	45,060	0
	March FC	9,456	1,345	5,311	3	514	16,629	1,508	32	1,540	0
	Total	18,071	1,345	5,311	3	644	25,374	22,854	23,746	46,600	0



Financial Instruments							Custody and Pledged Securities					Total Off Balance- Sheet Commit- ments
Trading Transactions								Items Held in Custody	Pledged Securities	Accepted Independent Guarantees and Warrantess		
Forward Fx Buy/Sell Transactions	Fx and Interest Rate Swap Transactions	Fx and Interest Rate Options	FX Futures	Interest Rate Futures	Others	Total						
5,627	19,225	9,949	74	0	110	34,985	35,514	133,462	193,507	1,728	328,697	422,174
10,096	29,156	13,765	449	4	1,125	54,595	55,109	13,372	86,237	481	100,089	190,669
15,724	48,381	23,714	523	4	1,235	89,581	90,623	146,834	279,744	2,209	428,786	612,842
6,829	11,805	12,660	104	0	241	31,639	32,012	117,468	162,518	1,627	281,613	365,242
10,118	18,485	17,665	516	3	1,349	48,136	48,517	12,756	79,507	490	92,752	173,376
16,947	30,290	30,326	620	3	1,590	79,776	80,529	130,224	242,024	2,117	374,365	538,617
5,129	13,718	8,481	97	0	431	27,857	27,927	136,760	177,266	2,032	316,059	405,126
8,503	17,696	10,887	400	9	1,210	38,705	38,799	13,642	72,812	568	87,022	156,923
13,632	31,414	19,368	497	9	1,642	66,561	66,726	150,402	250,078	2,601	403,081	562,049
5,121	11,323	11,654	123	0	842	29,063	29,168	129,413	160,348	1,832	291,594	375,406
9,634	12,432	11,845	484	0	1,913	36,308	36,431	14,320	68,622	91	83,033	146,753
14,755	23,754	23,499	608	0	2,755	65,371	65,599	143,733	228,970	1,924	374,627	522,159
2,763	10,738	7,032	76	0	183	20,791	20,879	120,689	166,146	1,410	288,246	359,605
6,571	14,879	8,413	339	30	628	30,860	30,955	14,909	106,866	92	121,867	178,909
9,334	25,617	15,444	415	30	811	51,652	51,834	135,598	273,012	1,502	410,113	538,514
1,971	8,464	5,482	84	0	263	16,265	16,335	109,679	139,898	1,235	250,812	310,024
6,192	12,121	10,249	298	22	981	29,863	29,933	14,538	99,017	81	113,636	168,613
8,163	20,585	15,731	382	22	1,244	46,128	46,268	124,216	238,916	1,316	364,448	478,637
2,215	7,492	2,207	40	0	62	12,016	12,076	112,927	126,951	0	239,878	291,941
6,487	12,993	6,149	154	6	1,114	26,903	27,078	13,174	90,222	37	103,432	154,565
8,701	20,485	8,356	194	6	1,176	38,919	39,154	126,101	217,173	37	343,311	446,506
1,274	5,683	1,567	45	0	59	8,629	8,629	87,272	107,320	198	194,790	238,805
4,829	9,651	4,913	188	21	418	20,020	20,020	11,922	86,132	2,413	100,467	142,653
6,103	15,334	6,480	234	21	477	28,649	28,649	99,195	193,451	2,610	295,256	381,458
1,898	2,670	1,173	47	1	54	5,842	5,842	80,260	92,674	0	172,934	211,084
5,865	12,170	2,610	114	19	419	21,197	21,197	11,257	80,544	25	91,827	134,486
7,763	14,840	3,784	161	19	472	27,039	27,039	91,518	173,218	26	264,761	345,570
1,168	2,555	2,501	67	0	29	6,319	6,319	107,969	93,531	0	201,501	245,656
4,262	11,330	5,762	99	19	479	21,951	21,951	10,481	74,067	0	84,548	128,597
5,429	13,885	8,263	166	19	507	28,269	28,269	118,450	167,599	0	286,048	374,253
789	2,285	1,709	82	1	39	4,906	4,906	105,873	174,723	0	280,596	323,259
3,024	11,735	4,464	150	67	284	19,723	19,723	10,378	69,080	0	79,458	120,863
3,813	14,019	6,173	231	68	324	24,629	24,629	116,252	243,803	0	360,054	444,122
722	1,953	1,136	42	4	12	3,870	3,870	125,775	67,980	0	193,754	232,750
3,368	12,587	2,931	128	37	367	19,417	19,417	10,837	57,123	14	67,974	108,218
4,090	14,540	4,067	170	41	378	23,287	23,287	136,611	125,103	14	261,728	340,968
615	1,071	1,255	7	3	28	2,978	2,978	124,543	58,379	0	182,922	257,468
4,830	10,924	2,253	92	129	257	18,485	18,485	10,793	52,704	12	63,509	101,781
5,444	11,995	3,508	99	132	285	21,463	21,463	135,336	111,084	12	246,431	359,249
651	962	933	3	2	29	2,580	2,580	106,101	44,567	0	150,668	207,053
3,445	9,879	1,879	610	210	127	16,150	16,150	10,485	44,628	13	55,127	89,446
4,096	10,840	2,813	613	212	156	18,730	18,730	116,586	89,195	13	205,795	296,499

## Deposit Banks in ISE

### Off Balance-Sheet Commitments

(EUR Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative
		Letters of Guarantee	Bank Acceptances	Letters of Credit	Prefinancing given as Guarantee	Others	Total	Irrevocable	Revocable	Total	Derivative Financial Instruments Held for Hedging
2004	TC	8,103	0	0	0	105	8,208	20,910	13,833	34,743	0
	Dec. FC	9,260	1,456	4,818	2	500	16,036	1,325	33	1,359	0
	Total	17,363	1,456	4,818	2	605	24,245	22,235	13,866	36,102	0
2004	TC	7,482	0	0	0	77	7,559	22,140	11,904	34,043	0
	Sept. FC	8,862	1,542	4,874	4	476	15,757	2,096	46	2,142	0
	Total	16,344	1,542	4,874	4	553	23,316	24,236	11,950	36,185	0
2004	TC	6,939	0	0	0	87	7,026	19,581	10,935	30,516	0
	June FC	8,760	1,467	4,429	4	435	15,095	1,894	73	1,967	0
	Total	15,699	1,467	4,429	4	522	22,122	21,474	11,008	32,483	0
2004	TC	7,182	0	0	0	110	7,292	18,567	9,237	27,803	0
	March FC	8,383	1,229	4,534	5	393	14,544	1,474	76	1,551	0
	Total	15,565	1,229	4,534	5	502	21,836	20,041	9,313	29,354	0
2003	TC	6,127	0	0	0	686	6,814	13,542	6,484	20,026	0
	Dec. FC	8,120	1,134	3,908	17	392	13,570	1,903	38	1,941	0
	Total	14,248	1,134	3,908	17	1,077	20,383	15,445	6,522	21,967	0
2003	TC	6,428	0	0	0	602	7,030	12,157	9,480	21,637	0
	Sept. FC	7,875	1,024	3,897	21	371	13,188	1,393	13	1,405	0
	Total	14,302	1,024	3,897	21	974	20,218	13,549	9,493	23,042	0
2003	TC	5,997	0	0	0	49	6,046	7,431	8,484	15,915	0
	June FC	8,088	969	3,729	21	353	13,159	1,270	16	1,286	0
	Total	14,085	969	3,729	21	402	19,205	8,702	8,499	17,201	0
2003	TC	4,781	0	0	0	41	4,822	5,078	5,820	10,897	0
	March FC	8,323	930	3,648	22	380	13,303	1,391	19	1,411	0
	Total	13,104	930	3,648	22	421	18,125	6,469	5,839	12,308	0
2002	TC	4,896	0	0	0	59	4,955	4,866	5,587	10,453	0
	Dec. FC	8,721	940	3,523	23	406	13,612	1,330	20	1,350	0
	Total	13,617	940	3,523	23	465	18,568	6,196	5,607	11,802	0

Financial Instruments							Custody and Pledged Securities					Total Off Balance-Sheet Commitments
Trading Transactions								Items Held in Custody	Pledged Securities	Accepted Independent Guarantees and Warrantess		
Forward Fx Buy/Sell Transactions	Fx and Interest Rate Swap Transactions	Fx and Interest Rate Options	FX Futures	Interest Rate Futures	Others	Total				Total		
378	909	533	0	0	0	1,821	1,821	51,605	38,146	0	89,751	134,524
2,409	6,537	1,426	263	0	93	10,728	10,728	9,668	42,548	6	52,222	80,345
2,787	7,446	1,959	263	0	93	12,549	12,549	61,273	80,694	6	141,974	214,869
477	335	452	0	0	9	1,273	1,273	44,416	32,507	0	76,923	119,799
2,666	7,820	881	167	0	189	11,723	11,723	9,115	41,876	4	50,996	80,618
3,143	8,155	1,333	167	0	198	12,996	12,996	53,531	74,383	4	127,919	200,417
595	525	338	0	0	9	1,467	1,467	42,758	29,771	0	72,529	111,538
2,522	8,517	1,592	181	0	243	13,056	13,056	8,415	39,007	0	47,422	77,540
3,117	9,042	1,930	181	0	251	14,523	14,523	51,172	68,779	0	119,951	189,078
371	144	197	0	0	106	818	818	41,420	29,185	0	70,605	106,518
2,759	9,322	2,350	225	0	293	14,950	14,950	6,931	32,039	0	38,970	70,015
3,130	9,466	2,547	225	0	399	15,768	15,768	48,352	61,224	0	109,575	176,533
253	114	142	0	0	23	531	531	33,489	22,897	0	56,386	83,757
2,475	8,069	1,024	321	36	133	12,058	12,058	6,460	29,339	0	35,799	63,368
2,727	8,183	1,166	321	36	156	12,590	12,590	39,950	52,235	0	92,185	147,125
531	89	87	0	0	9	716	716	29,192	20,793	0	49,985	79,368
4,628	5,693	1,730	266	0	374	12,690	12,690	9,072	15,857	0	24,929	52,213
5,159	5,781	1,817	266	0	383	13,406	13,406	38,264	36,650	0	74,914	131,581
468	167	161	0	0	1	796	796	23,448	19,326	0	42,774	65,531
3,478	6,415	245	158	0	239	10,534	10,534	9,706	15,576	0	25,281	50,261
3,945	6,582	407	158	0	240	11,331	11,331	33,153	34,902	0	68,055	115,792
616	126	59	0	0	1	802	802	16,419	15,758	0	32,177	48,698
4,026	7,557	65	151	0	117	11,916	11,916	8,772	13,865	0	22,637	49,267
4,641	7,683	124	151	0	118	12,718	12,718	25,191	29,623	0	54,814	97,965
255	12	0	0	0	0	267	267	11,238	16,771	0	28,009	43,684
3,304	4,647	0	165	0	88	8,204	8,204	8,355	16,790	0	25,145	48,311
3,559	4,659	0	165	0	88	8,471	8,471	19,593	33,561	0	53,154	91,995

## Deposit Banks in ISE

### Income-Expenditure

(EUR Million)

Year	Period	Operating Income												
		Interest Income from				Total	Interest Expenses on			Total	Net Interest Income/ Expenses	Net Fees and Commissions		
		Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income		Deposits	Funds Borrowed	Other Interest Expense			Fees and Commiss. Received From	Fees and Commiss. Paid	Net
2011	Dec.	18,531	138	7,425	126	26,220	11,119	1,168	2,024	14,311	11,910	4,849	807	4,041
2011	Sept.	12,917	97	5,087	70	18,172	7,793	827	1,379	9,999	8,173	3,461	560	2,901
2011	June	8,636	64	3,592	56	12,348	5,171	551	882	6,603	5,745	2,404	377	2,027
2011	March	4,420	32	1,931	39	6,422	2,636	277	388	3,301	3,121	1,214	184	1,030
2010	Dec.	18,005	302	8,873	324	27,504	10,992	1,185	1,315	13,493	14,011	4,867	720	4,148
2010	Sept.	13,861	263	6,773	300	21,197	8,505	899	1,016	10,419	10,778	3,702	599	3,103
2010	June	9,315	175	5,019	226	14,735	5,565	597	721	6,882	7,853	2,519	390	2,128
2010	March	4,347	65	2,518	130	7,060	2,499	272	353	3,124	3,936	1,162	173	989
2009	Dec.	19,000	329	8,639	619	28,586	11,564	1,350	1,343	14,257	14,329	4,443	741	3,702
2009	Sept.	14,529	255	6,473	506	21,763	9,202	1,062	985	11,250	10,513	3,274	557	2,717
2009	June	10,032	183	4,298	368	14,881	6,531	769	702	8,002	6,880	2,185	379	1,807
2009	March	5,104	99	2,126	215	7,543	3,532	420	368	4,320	3,224	1,035	188	847
2008	Dec.	19,266	649	8,215	824	28,953	14,900	1,760	1,982	18,643	10,311	4,141	809	3,332
2008	Sept.	16,226	665	7,023	596	24,511	12,261	1,463	1,628	15,352	9,159	3,644	699	2,945
2008	June	9,708	403	4,296	359	14,765	7,216	906	966	9,088	5,677	2,217	412	1,805
2008	March	4,380	192	2,025	174	6,771	3,255	430	428	4,113	2,658	986	180	806
2007	Dec.	18,488	889	9,331	1,095	29,802	14,944	2,046	1,920	18,910	10,892	4,308	882	3,426
2007	Sept.	13,069	542	6,979	977	21,567	11,076	1,481	1,419	13,976	7,591	3,399	693	2,706
2007	June	8,132	346	4,496	649	13,623	7,028	921	905	8,854	4,769	2,132	422	1,711
2007	March	3,746	176	2,143	340	6,405	3,327	437	408	4,172	2,232	960	185	775
2006	Dec.	12,271	446	7,453	1,038	21,209	10,905	1,485	1,047	13,436	7,772	3,489	718	2,770
2006	Sept.	8,164	267	5,027	700	14,158	7,139	1,008	634	8,782	5,377	2,391	484	1,907
2006	June	4,898	146	2,965	411	8,421	4,198	599	287	5,084	3,337	1,488	281	1,207
2006	March	2,798	88	1,800	233	4,919	2,464	323	167	2,954	1,965	871	161	710
2005	Dec.	9,880	236	7,298	718	18,133	8,483	782	1,011	10,276	7,856	3,162	711	2,450
2005	Sept.	7,080	164	5,296	500	13,041	5,942	511	783	7,236	5,805	2,260	520	1,740
2005	June	4,569	103	3,508	313	8,494	3,766	297	566	4,630	3,864	1,478	330	1,148
2005	March	2,052	49	1,617	134	3,852	1,708	122	256	2,086	1,766	643	145	499
2004	Dec.	6,771	150	6,705	614	14,241	6,926	408	903	8,237	6,004	2,275	594	1,680
2004	Sept.	4,644	97	4,941	446	10,128	4,917	275	630	5,823	4,305	1,569	408	1,160
2004	June	2,954	52	3,341	310	6,657	3,301	177	410	3,887	2,769	1,013	256	757
2004	March	1,522	30	1,911	191	3,654	1,885	95	227	2,207	1,447	536	144	392
2003	Dec.	4,528	165	6,907	987	12,587	8,253	397	886	9,535	3,052	1,745	559	1,185
2003	Sept.	3,358	135	5,720	828	10,041	6,767	318	751	7,836	2,205	1,302	441	860
2003	June	2,148	93	3,758	573	6,572	4,610	229	542	5,381	1,191	852	279	573
2003	March	997	47	1,976	287	3,307	2,050	115	225	2,390	917	348	119	229
2002	Dec.	4,544	304	8,477	1,441	14,765	8,921	596	1,108	10,624	4,141	1,445	521	923

				Provisions				Profit/Loss		Profit/Loss	Provisions	Net	Net	
Dividend	Trading	Other	Total	for	Other	Net	Surplus	From	Net	Profit/Loss	Taxes	Net	Net	Net
Income	Profit/	Operating	Operating	Loan	Operating	Operating	Written	Equity	Monetary	Before	for Income	Profit/Loss	Profit/Loss	Profit
	Loss	Income	Profit/	and Other	Expenses	(Loss)	as Gain	Method	Position	Continuing	Taxes from	from	from	Profit
	(Net)		Loss	Receivables			After	Applied	Gain/Loss	Operations	(+/-)	Continuing O	Termina.	(Loss)
359	15	2,448	18,773	2,609	8,372	7,792	0	0	0	7,792	-1,666	6,126	159	6,285
350	-16	1,870	13,278	1,819	5,917	5,541	0	0	0	5,541	-1,148	4,393	155	4,548
373	226	1,424	9,795	1,231	4,170	4,394	0	0	0	4,394	-874	3,520	0	3,520
169	339	731	5,389	755	2,163	2,471	0	0	0	2,471	-508	1,963	0	1,963
350	235	3,050	21,793	2,916	9,212	9,665	0	0	0	9,665	-1,867	7,798	45	7,843
365	319	2,238	16,804	2,229	6,887	7,688	0	0	0	7,688	-1,458	6,230	47	6,277
357	225	1,532	12,095	1,650	4,617	5,828	0	0	0	5,828	-1,123	4,705	11	4,716
159	167	715	5,966	910	2,146	2,911	0	-4	0	2,907	-576	2,331	12	2,343
322	682	1,490	20,524	4,800	7,682	8,043	0	0	0	8,043	-1,562	6,481	66	6,547
318	706	1,022	15,277	3,622	5,553	6,102	0	0	0	6,102	-1,195	4,907	87	4,994
298	697	696	10,378	2,394	3,685	4,299	0	0	0	4,299	-842	3,457	87	3,543
166	304	367	4,907	1,249	1,741	1,917	0	0	0	1,917	-371	1,546	84	1,631
370	17	1,589	15,618	2,927	7,521	5,171	0	0	0	5,171	-979	4,192	-2	4,190
359	6	1,611	14,080	2,179	6,530	5,371	0	0	0	5,371	-1,099	4,272	-2	4,270
328	164	1,228	9,202	1,357	4,005	3,840	0	0	0	3,840	-774	3,066	0	3,066
130	-87	799	4,306	754	1,755	1,796	0	0	0	1,796	-372	1,424	0	1,424
416	202	2,684	17,620	2,596	7,761	7,263	0	0	0	7,263	-1,311	5,952	1	5,953
196	173	2,034	12,700	1,475	5,418	5,807	0	0	0	5,807	-1,002	4,805	0	4,805
186	142	1,426	8,233	1,008	3,387	3,837	0	0	0	3,837	-626	3,211	0	3,211
46	60	417	3,530	499	1,513	1,518	0	0	0	1,518	-285	1,233	0	1,233
219	-168	2,115	12,709	1,732	5,936	5,042	0	5	0	5,047	-1,150	3,896	0	3,896
8	-488	2,038	8,842	1,415	3,880	3,546	0	174	0	3,720	-822	2,898	0	2,893
7	-658	1,542	5,433	1,000	2,399	2,035	0	147	0	2,182	-519	1,662	0	1,663
2	156	543	3,376	530	1,410	1,435	0	61	0	1,496	-347	1,149	0	1,150
17	725	1,214	12,262	2,879	7,006	2,377	0	192	0	2,569	-1,340	1,229	0	1,229
17	560	873	8,995	2,325	5,022	1,648	0	163	0	1,810	-1,030	781	0	781
17	452	624	6,105	1,492	2,581	2,032	0	151	0	2,182	-757	1,425	0	1,425
2	197	254	2,718	607	1,093	1,019	0	59	0	1,078	-329	749	0	749
11	797	784	9,276	1,668	4,186	3,422	0	252	-706	2,969	-914	2,055	0	2,055
9	192	558	6,225	1,080	2,834	2,311	0	171	-404	2,078	-512	1,566	0	1,566
22	11	413	3,971	620	1,875	1,476	0	154	-349	1,281	-393	888	0	888
1	582	244	2,665	410	1,156	1,100	0	80	-353	827	-326	501	0	501
7	2,965	933	8,142	1,264	3,995	2,883	0	163	-352	2,694	-715	1,979	0	1,979
7	2,414	816	6,303	823	3,185	2,295	0	151	-231	2,215	-608	1,608	0	1,608
21	1,558	615	3,958	437	2,156	1,364	0	124	-255	1,234	-387	847	0	847
8	10	313	1,478	298	744	435	0	70	-189	316	-150	165	0	165
74	451	1,574	7,164	1,293	3,343	2,528	0	198	-458	2,268	-217	2,051	0	2,039

## Ratios

(%)

	2011 Dec.	2011 Sept.	2011 June	2011 March	2010 Dec.	2010 Sept.	2010 June	2010 March	2009 Dec.	2009 Sept.	2009 June	2009 March	2008 Dec.
<b>Capital Ratios</b>													
Shareholders' Equity / (Amount subject to credit + market + operational risk)	15.3	15.1	15.8	16.5	17.4	17.7	17.4	17.9	18.7	18.0	17.3	16.3	16.0
Shareholders' Equity / Total Assets	11.3	11.1	11.7	12.5	12.8	13.1	12.4	12.7	12.5	12.5	12.0	11.1	10.8
(Shareholders' Equity - Permanent Assets) / Total Assets	8.1	7.9	8.3	8.9	9.2	9.3	8.8	8.9	8.6	8.4	8.0	7.2	6.9
Net On Balance Sheet Position / Total Shareholders' Equity	-25.0	-24.1	-20.5	-21.1	-14.9	-20.2	-14.0	-15.1	-21.0	-21.5	-11.9	0.7	-4.7
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.7	-0.4	0.6	0.6	0.1	2.8	1.2	-1.1	0.6	0.7	1.5	0.6	0.4
<b>Balance-Sheet Ratios</b>													
TC Assets / Total Assets	66.4	67.5	70.0	70.7	70.9	71.3	69.8	69.8	69.9	69.2	66.8	63.9	65.2
TC Liabilities / Total Liabilities	61.3	62.5	65.4	66.0	67.0	66.7	66.1	65.9	65.2	64.3	62.8	61.2	61.8
FC Assets / FC Liabilities	86.8	86.7	86.6	85.9	88.0	86.0	88.8	88.4	86.4	86.3	89.4	92.9	90.9
TC Deposits / Total Deposits	62.2	62.6	65.0	65.5	66.7	64.8	65.6	63.9	62.3	60.7	60.5	59.8	61.1
TC Loans and Receivables / Total Loans and Receivables	67.2	66.8	68.3	68.2	68.7	70.0	68.8	68.3	68.8	69.0	68.2	65.2	66.6
Total Deposits / Total Assets	61.5	59.0	59.0	62.1	63.4	63.8	64.5	64.1	63.5	63.1	63.5	63.8	64.3
Funds Borrowed / Total Assets	10.8	10.8	10.3	10.1	9.9	9.1	9.4	9.3	9.1	9.7	10.8	11.7	12.0
<b>Assets Quality</b>													
Financial Assets (net) / Total Assets	24.3	24.4	24.9	27.0	30.0	30.5	31.4	32.9	32.8	30.7	29.1	27.8	26.0
Total Loans and Receivables / Total Assets	59.5	57.8	57.7	57.8	55.8	55.1	53.8	51.8	50.3	51.1	52.4	53.4	55.5
Total Loans and Receivables / Total Deposits	96.8	97.9	97.7	93.0	88.0	86.3	83.3	80.8	79.2	81.0	82.4	83.8	86.4
Loans Under Follow-up (gross) / Total Loans and Receivables	2.8	2.8	3.1	3.4	3.9	4.5	4.6	5.2	5.7	5.8	5.2	4.7	3.8
Loans Under Follow-up (net) / Total Loans and Receivables	0.5	0.5	0.4	0.4	0.5	0.6	0.6	0.8	0.8	0.9	0.9	0.9	0.6
Specific Provisions / Loans Under Follow-up	81.7	83.9	86.7	86.9	86.8	86.0	86.4	85.5	86.6	84.1	83.4	80.8	82.9
Permanent Assets / Total Assets	3.2	3.2	3.4	3.6	3.6	3.8	3.6	3.8	3.9	4.0	4.0	3.9	3.9
Consumer Loans / Total Loans and Receivables	33.4	33.0	33.5	33.5	33.6	33.7	32.7	33.0	33.6	33.0	32.5	31.3	31.2
<b>Liquidity</b>													
Liquid Assets / Total Assets	29.5	31.1	31.0	30.2	31.4	31.2	31.4	32.9	32.8	31.7	30.1	29.3	26.6
Liquid Assets / Short-term Liabilities	51.6	53.5	54.3	51.5	53.0	53.0	51.0	53.7	54.5	53.3	48.9	46.9	44.5
TC Liquid Assets / Total Assets	18.1	20.5	21.7	21.9	22.4	21.6	21.2	22.4	22.3	20.5	17.4	16.1	14.6
<b>Profitability</b>													
Net Profit/Losses / Total Assets	1.8	1.3	1.0	0.6	2.3	1.9	1.4	0.8	2.4	1.9	1.4	0.7	1.7
Net Profit/Losses / Total Shareholders' Equity	15.5	11.7	8.6	4.6	17.6	14.3	11.3	6.1	18.8	15.3	11.7	6.0	15.7
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.2	1.6	1.3	0.7	2.8	2.3	1.7	1.0	2.9	2.3	1.7	0.8	2.1
<b>Income-Expenditure Structure</b>													
Net Interest Income After Specific Provisions / Total Assets	3.0	2.1	1.5	0.8	3.4	2.7	2.0	1.1	3.8	2.9	2.0	0.9	3.3
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	56.9	55.7	52.8	51.7	54.6	54.7	55.4	56.6	52.0	50.2	47.8	46.2	52.7
Non-interest Income (net) / Total Assets	1.9	1.5	1.2	0.7	2.2	1.8	1.3	0.7	2.2	1.8	1.4	0.7	2.2
Other Operating Expenses / Total Assets	2.3	1.7	1.2	0.6	2.6	2.0	1.4	0.7	2.8	2.1	1.5	0.7	3.0
Personnel Expenses / Other Operating Expenses	43.9	44.5	44.7	43.8	42.5	44.2	44.4	43.1	43.7	44.5	44.3	44.0	42.5
Non-interest Income (net) / Other Operating Expenses	82.0	86.3	97.1	104.9	84.5	87.5	91.9	94.6	80.7	85.8	94.9	96.7	70.6

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

## Ratios

(%)

	2008 Sept.	2008 June	2008 March	2007 Dec.	2007 Sept.	2007 June	2007 March	2006 Dec.	2006 Sept.	2006 June	2006 March	2005 Dec.	2005 Sept.
<b>Capital Ratios</b>													
Shareholders' Equity / (Amount subject to credit + market + operational risk)	15.6	15.1	15.3	16.6	17.1	16.4	18.9	18.4	17.0	15.3	19.1	19.6	18.4
Shareholders' Equity / Total Assets	11.2	10.8	10.9	12.1	12.4	11.7	11.4	10.8	11.0	10.0	12.2	12.2	12.1
(Shareholders' Equity - Permanent Assets) / Total Assets	7.1	6.7	6.8	7.4	7.6	6.9	6.5	5.9	6.0	5.1	6.3	6.2	5.2
Net On Balance Sheet Position / Total Shareholders' Equity	-18.6	-28.2	-11.5	-14.4	-13.8	-17.7	-17.6	-17.2	-20.4	-18.8	-13.7	-8.1	-8.2
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-1.3	-0.3	1.7	-0.2	-0.5	-2.3	-2.0	-0.1	5.3	-1.0	-3.0	-0.2	-1.9
<b>Balance-Sheet Ratios</b>													
TC Assets / Total Assets	68.4	68.2	65.4	67.7	66.3	65.1	63.9	62.6	62.5	61.5	65.6	64.3	62.9
TC Liabilities / Total Liabilities	63.3	62.2	61.2	63.4	62.4	61.0	59.8	58.5	58.0	57.3	61.1	60.2	58.7
FC Assets / FC Liabilities	86.0	84.3	89.1	88.2	89.7	89.4	89.7	90.2	89.3	90.2	88.3	89.7	89.8
TC Deposits / Total Deposits	62.7	61.1	60.9	61.9	61.1	60.0	58.4	58.0	59.0	60.1	62.0	59.9	57.4
TC Loans and Receivables / Total Loans and Receivables	70.8	70.9	68.7	71.9	71.7	70.8	69.8	70.1	68.3	66.0	68.0	68.3	66.7
Total Deposits / Total Assets	63.6	63.1	63.0	62.9	62.7	63.5	63.7	63.7	63.4	62.5	64.1	63.5	63.8
Funds Borrowed / Total Assets	11.9	11.9	12.6	11.3	11.9	12.2	12.2	13.0	14.3	15.4	13.1	12.8	12.1
<b>Assets Quality</b>													
Financial Assets (net) / Total Assets	25.0	25.5	27.7	28.3	29.9	31.2	32.6	32.1	31.3	32.1	32.7	34.0	37.0
Total Loans and Receivables / Total Assets	57.7	56.8	55.1	53.3	52.2	50.3	48.7	47.6	47.3	46.9	43.7	40.2	39.0
Total Loans and Receivables / Total Deposits	90.7	90.0	87.5	84.8	83.2	79.2	76.4	74.8	74.7	75.0	68.1	63.2	61.2
Loans Under Follow-up (gross) / Total Loans and Receivables	3.2	3.2	3.2	3.8	4.0	4.1	4.1	4.2	4.2	4.2	5.1	5.6	6.1
Loans Under Follow-up (net) / Total Loans and Receivables	0.5	0.4	0.4	0.4	0.4	0.4	0.4	0.3	0.3	0.3	0.4	0.5	0.5
Specific Provisions / Loans Under Follow-up	84.4	86.3	88.2	90.5	90.9	91.0	91.2	92.2	93.5	93.1	91.3	91.4	91.6
Permanent Assets / Total Assets	4.1	4.1	4.1	4.7	4.8	4.8	4.9	4.9	5.0	4.9	5.9	6.0	6.9
Consumer Loans / Total Loans and Receivables	32.2	31.5	31.1	32.6	32.4	31.4	30.4	30.9	31.7	31.2	31.1	30.7	29.8
<b>Liquidity</b>													
Liquid Assets / Total Assets	31.0	31.8	33.3	34.2	34.6	36.4	37.3	37.7	32.7	32.8	34.7	37.8	37.5
Liquid Assets / Short-term Liabilities	50.1	49.9	55.4	57.6	56.9	58.9	59.2	61.5	56.1	56.3	65.8	71.7	72.6
TC Liquid Assets / Total Assets	18.4	18.6	18.3	19.5	18.3	19.1	19.1	18.2	15.9	16.2	20.0	20.5	19.5
<b>Profitability</b>													
Net Profit/Losses / Total Assets	1.6	1.2	0.6	2.4	2.1	1.5	0.6	2.0	1.7	1.0	0.7	0.7	0.5
Net Profit/Losses / Total Shareholders' Equity	13.9	11.5	5.9	20.0	17.1	12.6	5.4	18.6	15.5	10.5	5.3	5.8	4.1
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.0	1.6	0.8	3.0	2.6	1.8	0.8	2.6	2.2	1.4	0.8	1.5	1.2
<b>Income-Expenditure Structure</b>													
Net Interest Income After Specific Provisions / Total Assets	2.8	2.0	1.0	3.8	2.9	1.9	0.9	3.5	2.8	1.8	1.0	3.8	3.1
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	55.0	52.7	52.6	53.4	52.0	49.5	53.9	53.6	53.3	53.4	50.2	53.8	53.6
Non-interest Income (net) / Total Assets	1.8	1.4	0.7	2.7	2.2	1.6	0.6	2.6	2.0	1.3	0.8	2.5	2.1
Other Operating Expenses / Total Assets	2.4	1.6	0.8	3.2	2.4	1.6	0.8	3.1	2.3	1.5	0.8	4.0	3.2
Personnel Expenses / Other Operating Expenses	43.0	42.5	41.9	42.1	44.0	44.4	43.3	40.9	-	-	-	32.6	-
Non-interest Income (net) / Other Operating Expenses	75.3	88.0	93.9	86.7	94.3	102.3	85.8	83.2	89.3	87.4	100.0	62.9	63.5

Quarterly profitability and income-expenditure ratios, except year-€

## Ratios

(%)

	2005 June	2005 March	2004 Dec.	2004 Sept.	2004 June	2004 March	2003 Dec.	2003 Sept.	2003 June	2003 March	2002 Dec.
<b>Capital Ratios</b>											
Shareholders' Equity / (Amount subject to credit + market + operational risk)	20.9	23.1	23.8	23.7	22.5	26.9	25.6	26.6	24.8	22.6	21.8
Shareholders' Equity / Total Assets	13.2	14.6	14.8	14.5	13.9	15.6	14.2	14.3	14.2	12.6	12.1
(Shareholders' Equity - Permanent Assets) / Total Assets	4.7	5.2	4.9	4.3	3.2	3.9	3.5	2.4	1.1	-0.2	-0.4
Net On Balance Sheet Position / Total Shareholders' Equity	-5.7	-7.5	-7.2	-2.8	-4.0	-5.7	-2.8	-4.6	-1.3	-0.2	-4.7
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-2.1	-3.8	-2.4	-0.6	-2.8	-4.3	-2.0	-3.7	-1.1	11.7	-3.5
<b>Balance-Sheet Ratios</b>											
TC Assets / Total Assets	62.6	62.2	59.5	56.5	56.8	60.2	55.7	56.4	55.0	50.9	49.5
TC Liabilities / Total Liabilities	58.5	57.6	55.1	53.4	53.6	55.6	51.3	51.4	50.2	45.7	44.4
FC Assets / FC Liabilities	90.2	89.2	90.1	93.3	93.1	89.7	91.0	89.8	90.4	90.4	90.9
TC Deposits / Total Deposits	56.2	53.3	49.9	48.1	49.7	49.8	45.6	45.5	42.6	38.4	36.9
TC Loans and Receivables / Total Loans and Receivables	64.5	61.8	61.4	57.1	56.1	54.3	50.3	47.4	44.7	37.4	36.7
Total Deposits / Total Assets	62.9	63.0	64.0	63.4	64.2	64.0	65.9	67.3	67.6	66.9	69.3
Funds Borrowed / Total Assets	11.3	10.0	10.3	10.3	10.3	8.9	9.0	8.5	7.5	9.2	8.5
<b>Assets Quality</b>											
Financial Assets (net) / Total Assets	36.0	37.8	37.0	36.6	37.1	39.5	40.7	40.1	41.3	40.4	40.6
Total Loans and Receivables / Total Assets	38.6	37.1	35.7	35.7	35.7	31.7	29.5	28.7	28.3	27.8	26.9
Total Loans and Receivables / Total Deposits	61.3	58.9	55.7	56.3	55.6	49.6	44.8	42.6	41.9	41.5	38.9
Loans Under Follow-up (gross) / Total Loans and Receivables	6.3	6.7	6.8	6.7	6.9	9.1	9.6	11.6	12.8	12.9	13.7
Loans Under Follow-up (net) / Total Loans and Receivables	0.6	0.6	0.7	0.6	0.7	0.9	1.0	3.2	4.4	4.8	5.1
Specific Provisions / Loans Under Follow-up	90.0	91.1	90.1	91.2	89.8	90.0	89.3	72.2	65.4	63.1	63.1
Permanent Assets / Total Assets	8.6	9.5	9.9	10.2	10.7	11.7	10.7	11.9	13.1	12.8	12.5
Consumer Loans / Total Loans and Receivables	28.3	-	-	-	-	-	-	-	-	-	-
<b>Liquidity</b>											
Liquid Assets / Total Assets	35.4	33.2	34.4	35.4	33.7	34.5	35.7	32.9	30.9	30.5	31.8
Liquid Assets / Short-term Liabilities	69.4	65.8	72.1	68.0	61.3	66.2	68.6	61.7	53.9	54.1	72.5
TC Liquid Assets / Total Assets	17.7	16.5	15.0	15.5	14.8	17.6	15.8	15.3	13.7	12.1	12.0
<b>Profitability</b>											
Net Profit/Losses / Total Assets	1.0	0.6	1.8	1.5	0.9	0.5	2.1	1.8	1.0	0.2	2.6
Net Profit/Losses / Total Shareholders' Equity	7.4	4.2	12.3	10.3	6.4	3.1	15.0	12.4	7.1	1.7	21.2
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.5	0.9	2.6	2.0	1.3	0.8	2.9	2.4	1.5	0.4	2.9
<b>Income-Expenditure Structure</b>											
Net Interest Income After Specific Provisions / Total Assets	2.2	1.2	4.7	3.7	2.5	1.2	2.3	1.8	1.0	0.9	4.1
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	52.1	53.6	57.4	62.7	64.1	47.7	26.1	25.5	21.8	47.4	45.0
Non-interest Income (net) / Total Assets	1.6	0.8	2.9	1.8	1.2	1.2	5.5	4.5	3.3	0.7	3.8
Other Operating Expenses / Total Assets	1.8	0.9	3.7	2.7	1.9	1.1	4.3	3.5	2.5	1.0	4.2
Personnel Expenses / Other Operating Expenses	-	-	40.1	-	-	-	35.3	-	-	-	35.9
Non-interest Income (net) / Other Operating Expenses	86.8	87.2	78.2	67.7	64.1	105.4	127.4	128.7	128.3	75.3	90.4

Quarterly profitability and income-expenditure ratios, except year-€



# Glossary

## 1. Terms used in Financial Statements

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

**Liquid Assets** = Cash and Balances with the Central Bank of Turkey + Banks and Other Financial Institutions + Money Market Placements + Financial Assets (Net)

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

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

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

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

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

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

## 2. Formulas Used in the Calculation of Ratios

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

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

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

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

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

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

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

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

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

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

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

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

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

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

## 3. Exchange Rates (EUR/TRY)

Year	Period	EUR/TRY	Year	Period	EUR/TRY
2002	December	1.7189	2008	March	2.0643
2003	March	1.8504	2008	June	1.9248
2003	June	1.6095	2008	September	1.7978
2003	September	1.6152	2008	December	2.1332
2003	December	1.7575	2009	March	2.2163
2004	March	1.6023	2009	June	2.1523
2004	June	1.7969	2009	September	2.1611
2004	September	1.8488	2009	December	2.1427
2004	December	1.8233	2010	March	2.0405
2005	March	1.7439	2010	June	1.9292
2005	June	1.6100	2010	September	1.9693
2005	September	1.6154	2010	December	2.0551
2005	December	1.5875	2011	March	2.1822
2006	March	1.6254	2011	June	2.3397
2006	June	1.9963	2011	September	2.5007
2006	September	1.8964	2011	December	2.4438
2006	December	1.8515			
2007	March	1.8383			
2007	June	1.7585			
2007	September	1.7086			
2007	December	1.7060			

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

5. The application of inflation accounting system is ended by the end of December 2004. Therefore, in this report, the figures before 2005 are corrected according to purchasing power parity of the currency of that period. Inflation accounting system is not applied to the figures starting from the year 2005.

6. Some of the tables are prepared using the data from the "Related Explanation and Footnotes". The differences between some figures of "Financial Tables" and the figures from "Footnotes" are due to the differences in the tables of some banks.

7. 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.