



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

**2007 - 2011**

Report Code : YE08

June 2012



## Banks and Groups, as of December 31, 2011

<b>Sector Total</b>	<b>44</b>		
<b>I. Deposit Banks</b>	<b>31</b>	<b>II. Development and Investment Banks</b>	<b>13</b>
<b>- State-owned Banks</b>	<b>3</b>	<b>Aktif Yatırım Bankası A.Ş.</b>	
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.	
<b>- Privately-owned Banks</b>	<b>11</b>	<b>İller Bankası A.Ş.</b>	
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.			
<b>- Banks Under the Deposit Insurance Fund</b>	<b>1</b>		
Birleşik Fon Bankası A.Ş.			
<b>- Foreign Banks</b>	<b>16</b>		
Arap Türk Bankası A.Ş.			
Bank Mellat			
Citibank A.Ş.			
Denizbank A.Ş.			
Deutsche Bank A.Ş.			
Eurobank Tekfen A.Ş.			
Fibabanka A.Ş.			
Finans Bank A.Ş.			
Habib Bank Limited			
HSBC Bank A.Ş.			
ING Bank A.Ş.			
JPMorgan Chase Bank N.A.			
Société Générale (SA)			
The Royal Bank of Scotland N.V.			
Turkland Bank A.Ş.			
WestLB AG			

## The Banking System in Turkey

### Assets

(USD Million)

Year	Period	Liquid Assets								Loans and Receivables			
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total				
2011	TC	17,873	5,400	6,858	6,259	86,437	37,631	980	131,307	161,438	244,111	9,107	7,418
	FC	32,370	16,335	498	2,402	15,601	11,190	107	29,299	78,502	105,729	274	121
	Total	50,243	21,735	7,356	8,660	102,038	48,821	1,087	160,606	239,940	349,840	9,381	7,539
2010	TC	19,211	7,405	8,074	6,211	111,176	51,867	170	169,424	204,114	234,787	12,089	10,216
	FC	19,589	13,808	0	1,645	18,088	11,791	10	31,534	64,931	94,264	188	167
	Total	38,800	21,213	8,074	7,857	129,264	63,657	180	200,958	269,045	329,051	12,277	10,382
2009	TC	19,741	4,777	8,085	5,959	83,879	63,945	221	154,004	186,607	182,744	13,685	11,592
	FC	13,598	22,081	681	1,003	17,486	16,380	13	34,882	71,241	71,277	213	150
	Total	33,338	26,858	8,766	6,962	101,364	80,325	234	188,886	257,848	254,021	13,898	11,742
2008	TC	21,986	2,978	6,429	3,589	35,055	63,537	500	102,681	134,075	168,245	8,583	6,968
	FC	14,700	20,009	192	1,276	17,243	15,287	66	33,872	68,773	71,233	101	98
	Total	36,686	22,987	6,621	4,865	52,298	78,824	566	136,553	202,847	239,478	8,684	7,066
2007	TC	18,319	5,016	5,321	5,489	77,477	30,025	1	112,991	141,647	180,136	8,404	7,427
	FC	17,285	18,608	0	5,607	26,444	6,617	33	38,701	74,594	60,798	72	67
	Total	35,604	23,624	5,321	11,095	103,921	36,642	34	151,692	216,241	240,934	8,476	7,495

### Liabilities

(USD Million)

Year	Period	Deposits	Non-Deposit Funds						Other Liabilities				
			Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop. & Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2011	TC	239,250	6,828	37,152	6,124	4,161	54,266	1,539	234	1	0	10,958	3,816
	FC	130,765	59,877	15,223	3,829	236	79,166	1,393	360	3	4,305	1,554	2,986
	Total	370,014	66,705	52,376	9,954	4,398	133,432	2,932	594	4	4,305	12,513	6,802
2010	TC	278,112	9,920	29,869	1,038	4,479	45,306	1,412	902	0	120	10,675	4,138
	FC	121,654	50,782	7,661	1,012	457	59,911	918	92	2	3,715	1,882	1,910
	Total	399,766	60,702	37,530	2,049	4,936	105,218	2,330	994	2	3,835	12,557	6,049
2009	TC	223,956	8,018	35,308	70	4,097	47,492	1,051	884	0	124	8,645	3,465
	FC	117,104	39,018	5,899	0	161	45,078	587	38	1	4,124	1,005	1,192
	Total	341,060	47,036	41,207	70	4,258	92,570	1,639	922	1	4,248	9,650	4,658
2008	TC	191,519	8,467	23,362	0	3,687	35,515	1,182	679	0	60	7,098	3,317
	FC	106,474	42,928	3,767	0	78	46,773	739	136	2	3,938	996	1,957
	Total	297,992	51,394	27,129	0	3,764	82,288	1,921	814	2	3,998	8,094	5,273
2007	TC	200,541	9,729	19,336	0	3,579	32,645	2,379	56	0	17	9,292	5,625
	FC	107,389	41,302	5,001	0	78	46,380	637	15	3	3,191	697	1,725
	Total	307,930	51,031	24,337	0	3,657	79,025	3,015	71	3	3,208	9,990	7,350

	Permanent Assets											Total Assets
Total	Investments and Associates (net)			Subsidiaries (net)		Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)	Total	Un-classified Assets	
	Accounted with Equity Method	Non-consolidated		Non-consolidated Financials	Non-consolidated Financials							
		Financials	Non-Financials									
245,799	0	277	373	3,506	1,825	13	5,356	1,327	274	12,951	5,442	425,630
105,881	0	64	0	2,574	0	27	9	6	0	2,680	1,798	188,861
351,681	0	340	373	6,080	1,825	40	5,365	1,333	274	15,630	7,240	614,491
236,661	0	372	452	4,587	1,905	20	6,471	1,228	287	15,321	5,929	462,024
94,285	0	77	0	2,317	5	28	7	1	0	2,437	1,892	163,545
330,946	0	449	452	6,904	1,910	48	6,479	1,229	287	17,757	7,821	625,570
184,838	50	307	472	3,949	1,449	1	6,733	1,203	239	14,403	5,085	390,932
71,339	128	30	0	1,955	5	17	8	2	0	2,145	1,243	145,969
256,177	178	337	472	5,904	1,454	19	6,741	1,205	239	16,548	6,328	536,901
169,860	49	198	458	2,825	971	0	6,304	1,212	264	12,283	4,059	320,277
71,236	145	29	0	1,935	5	16	6	2	0	2,139	1,414	143,562
241,097	194	227	458	4,761	976	16	6,310	1,214	265	14,422	5,474	463,839
181,113	0	217	647	4,429	1,926	0	7,367	1,714	300	16,600	5,193	344,554
60,803	215	37	8	1,702	6	11	8	1	42	2,031	2,079	139,507
241,916	215	254	655	6,131	1,932	11	7,375	1,715	342	18,631	7,272	484,061

				Shareholders' Equity							Total Liabilities
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Total Income (Loss)		Total		
							Previous Years	Current Year			
8,696	1,287	59	26,590	25,043	7,411	39,908	-9,058	10,081	1,023	73,384	393,489
533	2	21	11,157	0	-110	24	0	0	0	-86	221,002
9,228	1,288	80	37,746	25,043	7,301	39,932	-9,058	10,081	1,023	73,298	614,491
8,471	1,782	65	27,566	29,167	12,982	38,486	-11,193	13,892	2,699	83,335	434,319
524	7	16	9,067	0	608	10	0	0	0	618	191,250
8,996	1,789	81	36,632	29,167	13,590	38,497	-11,193	13,892	2,699	83,954	625,570
8,302	1,651	29	24,152	26,762	11,901	31,105	-11,766	13,096	1,330	71,098	366,699
540	11	35	7,534	0	478	9	0	0	0	486	170,202
8,842	1,662	64	31,686	26,762	12,379	31,114	-11,766	13,096	1,330	71,584	536,901
6,910	1,557	28	20,831	24,271	8,739	24,538	-11,571	8,394	-3,177	54,371	302,236
503	3	115	8,388	0	-36	6	0	0	0	-31	161,604
7,413	1,560	143	29,218	24,271	8,703	24,544	-11,571	8,394	-3,177	54,341	463,839
7,235	2,031	54	26,689	26,310	13,204	26,656	-15,553	12,362	-3,191	62,980	322,856
503	2	255	7,028	0	406	2	0	0	0	408	161,205
7,738	2,033	309	33,717	26,310	13,610	26,658	-15,553	12,362	-3,191	63,388	484,061

## The Banking System in Turkey

### Off Balance-Sheet Commitments

(USD Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative Financial Instruments			
		Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Trading Transactions		
												Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2011	TC	38,580	45	539	0	2,826	41,990	103,624	258,681	362,305	13,526	13,675	41,195	16,823
	FC	32,784	3,350	19,386	9	4,327	59,855	26,263	56,437	82,701	24,773	29,960	117,779	35,582
	Total	71,364	3,395	19,925	9	7,153	101,846	129,887	315,118	445,005	38,298	43,635	158,974	52,404
2010	TC	36,740	16	1,017	0	2,387	40,160	101,055	72,047	173,102	11,750	6,614	41,824	19,361
	FC	29,568	2,293	17,085	40	3,252	52,237	20,659	41,351	62,009	10,160	21,504	99,319	31,046
	Total	66,309	2,309	18,101	40	5,639	92,397	121,714	113,398	235,112	21,910	28,118	141,143	50,407
2009	TC	29,191	3	11	0	1,500	30,705	89,655	6,986	96,641	8,389	6,598	31,211	11,142
	FC	27,928	1,982	13,623	15	2,654	46,201	25,184	4,108	29,292	3,453	13,199	65,919	22,243
	Total	57,119	1,985	13,634	15	4,154	76,906	114,839	11,094	125,933	11,842	19,797	97,129	33,385
2008	TC	24,451	1	1	0	1,069	25,523	65,245	16,331	81,576	9,919	6,321	23,885	6,000
	FC	25,648	2,104	14,234	12	2,118	44,116	13,072	3,755	16,827	6,587	13,223	46,468	11,184
	Total	50,099	2,105	14,235	12	3,187	69,639	78,317	20,086	98,403	16,506	19,543	70,353	17,184
2007	TC	28,008	11	2	0	1,153	29,174	73,381	20,676	94,056	248	9,571	27,913	16,231
	FC	23,870	2,153	14,367	6	2,851	43,247	11,679	2,661	14,339	974	17,494	37,239	20,074
	Total	51,878	2,164	14,369	6	4,004	72,422	85,060	23,336	108,396	1,222	27,065	65,151	36,305

### Income-Expenditure

(USD Million)

Year	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Borrowed	Other Interest Expense	Total	Net Interest Income/ Expenses	Fees and Commiss. Received From	Fees and Commiss. Paid	Net	Dividend Income
2011	31,024	508	13,684	471	45,687	19,511	1,900	3,440	24,851	20,836	7,431	1,219	6,212	521
2010	30,998	728	16,951	700	49,376	19,960	1,958	2,261	24,178	25,198	7,585	1,131	6,454	547
2009	35,179	885	18,920	1,232	56,216	22,956	2,494	2,649	28,099	28,117	7,473	1,232	6,241	518
2008	34,113	1,633	17,904	1,633	55,283	28,549	3,077	3,384	35,009	20,274	6,830	1,278	5,552	584
2007	33,933	1,952	21,143	2,686	59,713	30,402	3,829	3,272	37,503	22,210	7,642	1,447	6,195	691

					Custody and Pledged Securities				Total Off Balance-Sheet Commitments
FX Futures	Interest Rate Futures	Others	Total	Total	Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.	Total	
138	0	1,947	73,777	87,302	9,691,622	800,268	191,016	10,682,906	11,174,503
291	989	2,876	187,477	212,250	30,889	387,116	94,603	512,608	867,413
<b>429</b>	<b>989</b>	<b>4,823</b>	<b>261,253</b>	<b>299,552</b>	<b>9,722,510</b>	<b>1,187,384</b>	<b>285,619</b>	<b>11,195,514</b>	<b>12,041,917</b>
14	0	751	68,565	80,314	6,025,221	723,418	38,590	6,787,229	7,080,806
654	5,122	1,959	159,604	169,764	26,694	306,080	18,179	350,954	634,965
<b>668</b>	<b>5,122</b>	<b>2,711</b>	<b>228,169</b>	<b>250,079</b>	<b>6,051,915</b>	<b>1,029,498</b>	<b>56,769</b>	<b>7,138,183</b>	<b>7,715,771</b>
23	0	367	49,340	57,729	4,687,814	542,181	30,271	5,260,267	5,445,341
608	1,176	1,204	104,350	107,803	25,187	240,384	7,189	272,760	456,055
<b>631</b>	<b>1,176</b>	<b>1,571</b>	<b>153,690</b>	<b>165,531</b>	<b>4,713,001</b>	<b>782,566</b>	<b>37,460</b>	<b>5,533,027</b>	<b>5,901,397</b>
32	0	354	36,592	46,511	3,601,644	364,904	22,113	3,988,661	4,142,271
600	379	1,593	73,447	80,033	22,053	178,057	6,630	206,741	347,717
<b>631</b>	<b>379</b>	<b>1,947</b>	<b>110,038</b>	<b>126,545</b>	<b>3,623,697</b>	<b>542,961</b>	<b>28,743</b>	<b>4,195,402</b>	<b>4,489,988</b>
151	0	991	54,856	55,105	3,551,174	327,524	18,394	3,897,092	4,075,427
810	1,136	3,386	80,139	81,113	22,758	121,369	5,609	149,736	288,435
<b>960</b>	<b>1,136</b>	<b>4,377</b>	<b>134,995</b>	<b>136,217</b>	<b>3,573,932</b>	<b>448,893</b>	<b>24,004</b>	<b>4,046,828</b>	<b>4,363,863</b>

Trading Profit/Loss (Net)	Other Operating Income	Total Oper. Profit/Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Profit/Loss From Equity Method Applied Subsidiar.	Net Monetary Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov. for Income Taxes from Continuing Oper. (+/-)	Net Profit/Loss from Contin. Oper.	Net Profit/Loss from Termin. Oper.	Net Profit (Loss)
-225	3,704	31,048	4,177	14,259	12,613	0	0	0	12,613	-2,729	9,884	197	10,081
110	5,114	37,424	4,387	15,986	17,051	0	0	0	17,051	-3,218	13,833	59	13,892
1,118	2,723	38,718	8,126	14,410	16,181	0	0	0	16,181	-3,181	13,001	95	13,096
-135	2,746	29,021	4,983	13,641	10,397	0	0	0	10,397	-1,998	8,399	-5	8,394
<b>668</b>	<b>4,582</b>	<b>34,344</b>	<b>4,309</b>	<b>14,878</b>	<b>15,157</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>15,157</b>	<b>-2,782</b>	<b>12,375</b>	<b>-12</b>	<b>12,362</b>

# Ratios

(%)

	2011	2010	2009	2008	2007
<b>Capital Ratios</b>					
Shareholders' Equity / (Amount subject to credit + market + operational risk)	16.7	19.2	20.9	18.1	19.1
Shareholders' Equity / Total Assets	11.9	13.4	13.3	11.7	13.1
(Shareholders' Equity - Permanent Assets) / Total Assets	9.1	10.3	9.8	8.3	9.0
Net On Balance Sheet Position / Total Shareholders' Equity	-24.5	-17.8	-17.9	-7.4	-14.0
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.5	0.3	0.3	1.0	0.0
<b>Balance-Sheet Ratios</b>					
TC Assets / Total Assets	69.3	73.9	72.8	69.0	71.2
TC Liabilities / Total Liabilities	64.0	69.4	68.3	65.2	66.7
FC Assets / FC Liabilities	85.5	85.5	85.8	88.8	86.5
TC Deposits / Total Deposits	64.7	69.6	65.7	64.3	65.1
TC Loans and Receivables / Total Loans and Receivables	69.9	71.5	72.2	70.5	74.9
Total Deposits / Total Assets	60.2	63.9	63.5	64.2	63.6
Funds Borrowed / Total Assets	10.9	9.7	8.8	11.1	10.5
<b>Assets Quality</b>					
Financial Assets (net) / Total Assets	26.1	32.1	35.2	29.4	31.3
Total Loans and Receivables / Total Assets	57.2	52.9	47.7	52.0	50.0
Total Loans and Receivables / Total Deposits	95.0	82.8	75.1	80.9	78.6
Loans Under Follow-up (gross) / Total Loans and Receivables	2.7	3.7	5.4	3.6	3.5
Loans Under Follow-up (net) / Total Loans and Receivables	0.5	0.6	0.8	0.7	0.4
Specific Provisions / Loans Under Follow-up	80.4	84.6	84.5	81.4	88.4
Permanent Assets / Total Assets	2.8	3.1	3.5	3.5	4.1
Consumer Loans / Total Loans and Receivables	33.0	33.3	33.7	31.7	33.3
<b>Liquidity</b>					
Liquid Assets / Total Assets	30.9	32.8	33.0	26.6	37.1
Liquid Assets / Short-term Liabilities	53.4	54.7	54.3	44.5	62.4
TC Liquid Assets / Total Assets	20.0	24.3	22.8	15.1	23.1
<b>Profitability</b>					
Net Profit/Losses / Total Assets	1.6	2.2	2.4	1.8	2.6
Net Profit/Losses / Total Shareholders' Equity	13.8	16.5	18.3	15.4	19.5
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.1	2.7	3.0	2.2	3.1
<b>Income-Expenditure Structure</b>					
Net Interest Income After Specific Provisions / Total Assets	3.1	3.5	4.1	3.6	4.1
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	61.3	58.9	56.7	58.1	57.5
Non-interest Income (net) / Total Assets	1.7	2.0	2.0	1.9	2.5
Other Operating Expenses / Total Assets	2.3	2.6	2.7	2.9	3.1
Personnel Expenses / Other Operating Expenses	45.1	44.4	45.5	44.5	44.3
Non-interest Income (net) / Other Operating Expenses	71.6	76.5	73.6	64.1	81.6

## Deposit Banks

## Assets

(USD Million)

Year	Period	Liquid Assets								Loans and Receivables			
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total				
2011	TC	17,751	2,266	6,788	5,820	84,857	37,274	980	128,931	155,735	236,350	8,929	7,284
	FC	32,071	15,923	498	2,353	15,270	11,163	107	28,893	77,384	98,938	266	113
	Total	49,822	18,189	7,285	8,174	100,127	48,437	1,087	157,823	233,120	335,287	9,195	7,398
2010	TC	19,129	4,536	7,516	5,889	109,696	51,076	170	166,831	198,012	227,528	11,878	10,047
	FC	19,403	13,370	0	1,626	17,739	11,755	10	31,130	63,903	89,244	178	157
	Total	38,533	17,906	7,516	7,515	127,435	62,831	180	197,961	261,915	316,772	12,056	10,205
2009	TC	19,652	3,304	6,381	5,709	82,629	63,456	221	152,015	181,352	175,796	13,468	11,429
	FC	13,518	21,480	681	991	17,137	16,337	13	34,479	70,157	67,205	209	146
	Total	33,169	24,784	7,062	6,700	99,766	79,794	234	186,494	251,509	243,000	13,677	11,576
2008	TC	21,941	1,752	5,275	3,429	34,109	63,312	500	101,350	130,319	161,454	8,455	6,851
	FC	14,618	19,743	187	1,258	16,949	15,246	66	33,519	68,067	68,196	96	93
	Total	36,559	21,495	5,462	4,687	51,058	78,558	566	134,869	198,386	229,651	8,551	6,943
2007	TC	18,301	3,355	4,198	4,898	76,207	29,873	1	110,978	136,832	173,127	8,267	7,300
	FC	17,206	18,345	0	5,579	26,161	6,566	33	38,340	73,891	57,961	69	65
	Total	35,507	21,700	4,198	10,477	102,368	36,439	34	149,318	210,723	231,089	8,337	7,364

## Liabilities

(USD Million)

Year	Period	Deposits	Non-Deposit Funds						Other Liabilities				
			Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop. & Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2011	TC	239,250	6,695	36,098	5,634	2,787	51,213	1,528	234	1	0	10,202	3,706
	FC	130,765	51,555	15,026	3,314	0	69,895	1,341	360	3	4,144	1,434	2,974
	Total	370,014	58,249	51,124	8,948	2,787	121,108	2,870	594	4	4,144	11,636	6,680
2010	TC	278,112	9,628	29,161	629	3,183	42,601	1,394	902	0	120	10,027	3,764
	FC	121,654	44,862	7,568	1,012	0	53,442	898	92	2	3,539	1,838	1,673
	Total	399,766	54,490	36,730	1,640	3,183	96,043	2,292	994	2	3,659	11,865	5,437
2009	TC	223,956	7,932	34,373	0	3,136	45,441	1,037	884	0	124	7,882	3,068
	FC	117,104	33,537	5,868	0	0	39,405	580	38	1	3,931	945	978
	Total	341,060	41,469	40,241	0	3,136	84,846	1,617	922	1	4,055	8,827	4,046
2008	TC	191,519	8,298	22,839	0	2,798	33,935	1,159	679	0	60	6,397	2,899
	FC	106,474	38,366	3,730	0	0	42,096	724	136	2	3,731	972	1,768
	Total	297,992	46,664	26,569	0	2,798	76,031	1,884	814	2	3,790	7,368	4,667
2007	TC	200,541	9,470	18,556	0	3,426	31,452	2,298	56	0	17	7,503	5,249
	FC	107,389	37,041	4,942	0	1	41,985	622	15	1	2,960	663	1,553
	Total	307,930	46,512	23,499	0	3,427	73,437	2,920	71	1	2,977	8,166	6,801

	Permanent Assets											Total Assets
Total	Investments and Associates (net)			Subsidiaries (net)		Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)	Total	Un-classified Assets	
	Accounted with Equity Method	Non-consolidated		Non-consolidated Financials	Non-consolidated Financials							
		Financials	Non-Financials									
237,994	0	209	369	3,433	1,819	13	5,251	1,315	259	12,667	5,358	411,755
99,090	0	63	0	2,459	0	27	9	6	0	2,564	1,678	180,716
337,084	0	271	369	5,893	1,819	40	5,260	1,321	259	15,231	7,036	592,471
229,359	0	282	448	4,482	1,896	20	6,339	1,215	285	14,967	5,844	448,182
89,265	0	77	0	2,240	0	28	7	1	0	2,354	1,751	157,273
318,624	0	359	448	6,722	1,896	48	6,346	1,217	285	17,321	7,595	605,455
177,834	50	234	463	3,831	1,433	1	6,584	1,193	237	14,025	4,956	378,167
67,267	128	29	0	1,884	0	17	8	2	0	2,068	1,073	140,566
245,102	178	263	463	5,714	1,433	19	6,592	1,195	237	16,093	6,029	518,733
163,058	49	165	449	2,708	966	0	6,168	1,207	261	11,974	3,952	309,303
68,200	145	29	0	1,865	0	16	6	2	0	2,064	1,136	139,466
231,258	194	194	449	4,574	966	16	6,174	1,209	262	14,038	5,088	448,769
174,095	0	124	636	4,308	1,925	0	7,202	1,703	291	16,189	5,070	332,186
57,966	215	37	0	1,631	0	11	8	1	42	1,946	1,787	135,591
232,061	215	162	636	5,939	1,925	11	7,210	1,705	333	18,135	6,857	467,776

Shareholders' Equity												Total Liabilities
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Total Income (Loss)		Total	Total		
							Previous Years	Current Year				
8,448	1,237	59	25,415	19,319	6,418	38,900	-9,044	9,623	579	65,216	381,094	
533	2	21	10,813	0	-119	24	0	0	0	-95	211,377	
8,981	1,239	80	36,228	19,319	6,299	38,924	-9,044	9,623	579	65,121	592,471	
8,282	1,725	65	26,278	22,925	11,708	37,380	-11,176	13,344	2,168	74,181	421,172	
524	7	16	8,590	0	587	10	0	0	0	597	184,283	
8,806	1,731	81	34,867	22,925	12,295	37,390	-11,176	13,344	2,168	74,778	605,455	
8,117	1,537	29	22,678	21,200	10,550	30,116	-11,685	12,432	747	62,612	354,688	
540	11	35	7,060	0	468	9	0	0	0	477	164,045	
8,656	1,548	64	29,738	21,200	11,019	30,124	-11,685	12,432	747	63,089	518,733	
6,771	1,448	28	19,441	19,957	7,344	23,767	-11,494	7,788	-3,706	47,362	292,256	
503	3	114	7,953	0	-15	6	0	0	0	-10	156,513	
7,274	1,451	143	27,394	19,957	7,329	23,772	-11,494	7,788	-3,706	47,352	448,769	
7,109	1,886	54	24,171	21,955	11,254	25,822	-15,391	11,617	-3,774	55,257	311,422	
503	2	252	6,571	0	407	2	0	0	0	409	156,354	
7,612	1,888	306	30,743	21,955	11,660	25,825	-15,391	11,617	-3,774	55,666	467,776	

## Deposit Banks

## Off Balance-Sheet Commitments

(USD Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative Financial Instruments			
		Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Trading Transactions		
												Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2011	TC	37,549	44	539	0	1,101	39,235	101,015	253,540	354,554	13,526	12,765	40,773	16,481
	FC	31,810	3,343	18,887	9	3,983	58,033	25,729	53,591	79,319	24,773	28,765	115,585	34,973
	Total	69,360	3,388	19,426	9	5,085	97,268	126,743	307,130	433,874	38,298	41,530	156,357	51,454
2010	TC	35,322	16	1,017	0	599	36,954	100,524	69,955	170,479	11,750	6,493	41,126	19,192
	FC	28,276	2,289	16,565	40	2,441	49,611	20,259	37,756	58,015	10,160	21,231	97,758	30,524
	Total	63,599	2,305	17,581	40	3,040	86,565	120,783	107,711	228,494	21,910	27,724	138,885	49,716
2009	TC	27,744	3	11	0	326	28,084	89,183	6,843	96,026	8,389	6,537	30,601	11,053
	FC	27,268	1,967	13,341	15	1,879	44,469	24,827	3,471	28,298	3,453	13,138	64,511	21,864
	Total	55,011	1,970	13,352	15	2,205	72,553	114,010	10,314	124,324	11,842	19,675	95,111	32,917
2008	TC	23,541	1	1	0	279	23,822	65,219	16,061	81,280	9,919	6,307	23,485	5,940
	FC	25,032	2,086	13,818	12	1,780	42,729	12,620	3,385	16,005	6,587	13,105	45,697	10,915
	Total	48,573	2,088	13,820	12	2,058	66,551	77,839	19,447	97,286	16,506	19,412	69,182	16,855
2007	TC	27,490	11	2	0	376	27,879	73,369	20,512	93,880	248	9,353	27,001	13,771
	FC	23,367	2,143	13,992	6	2,429	41,938	11,107	2,472	13,580	974	17,214	35,997	17,742
	Total	50,857	2,154	13,994	6	2,805	69,817	84,476	22,984	107,460	1,222	26,567	62,998	31,513

## Income-Expenditure

(USD Million)

Year	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Borrowed	Other Interest Expense	Total	Net Interest Income/Expenses	Fees and Commiss. Received From	Fees and Commiss. Paid	Net	Dividend Income
2011	30,344	363	13,496	462	44,665	19,511	1,764	3,341	24,616	20,049	7,304	1,210	6,094	509
2010	30,365	634	16,722	621	48,343	19,960	1,846	2,175	23,981	24,362	7,489	1,118	6,372	522
2009	34,312	805	18,676	1,146	54,939	22,956	2,296	2,569	27,821	27,118	7,393	1,220	6,172	498
2008	33,342	1,520	17,653	1,515	54,031	28,549	2,901	3,299	34,748	19,283	6,793	1,271	5,522	562
2007	33,079	1,860	20,878	2,520	58,337	30,402	3,584	3,146	37,132	21,204	7,593	1,440	6,153	672

					Custody and Pledged Securities				Total Off Balance-Sheet Commitments
FX	Interest Rate				Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.		
Futures	Futures	Others	Total	Total				Total	
138	0	1,946	72,102	85,628	286,456	789,451	189,766	1,265,673	1,745,090
291	989	2,869	183,472	208,244	30,524	359,461	79,559	469,545	815,142
<b>429</b>	<b>989</b>	<b>4,815</b>	<b>255,574</b>	<b>293,872</b>	<b>316,980</b>	<b>1,148,912</b>	<b>269,325</b>	<b>1,735,218</b>	<b>2,560,232</b>
14	0	729	67,555	79,305	275,631	716,705	37,396	1,029,731	1,316,469
644	4,099	1,899	156,155	166,316	26,482	283,928	7,064	317,473	591,415
<b>659</b>	<b>4,099</b>	<b>2,628</b>	<b>223,710</b>	<b>245,620</b>	<b>302,113</b>	<b>1,000,632</b>	<b>44,460</b>	<b>1,347,205</b>	<b>1,907,884</b>
23	0	336	48,549	56,938	266,242	536,814	29,676	832,733	1,013,782
597	71	1,182	101,363	104,816	24,934	227,310	6,957	259,201	436,784
<b>620</b>	<b>71</b>	<b>1,518</b>	<b>149,912</b>	<b>161,754</b>	<b>291,176</b>	<b>764,124</b>	<b>36,633</b>	<b>1,091,934</b>	<b>1,450,565</b>
32	0	341	36,105	46,024	221,047	360,367	21,572	602,986	754,113
517	41	1,506	71,782	78,369	21,844	167,930	6,402	196,176	333,279
<b>549</b>	<b>41</b>	<b>1,847</b>	<b>107,887</b>	<b>124,393</b>	<b>242,891</b>	<b>528,297</b>	<b>27,974</b>	<b>799,162</b>	<b>1,087,392</b>
143	0	639	50,907	51,155	251,192	322,224	18,102	591,517	764,431
589	795	1,796	74,133	75,107	22,530	114,177	5,469	142,176	272,801
<b>732</b>	<b>795</b>	<b>2,435</b>	<b>125,040</b>	<b>126,262</b>	<b>273,722</b>	<b>436,401</b>	<b>23,571</b>	<b>733,694</b>	<b>1,037,232</b>

Trading Profit/Loss (Net)	Other Operating Income	Total Oper. Profit/Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Profit/Loss From Equity Method Applied Subsidiar.	Net Monetary Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov. for Income Taxes from Continuing Oper. (+/-)	Net Profit/Loss from Contin. Oper.	Net Profit/Loss from Termin. Oper.	Net Profit (Loss)
-237	3,593	30,007	4,069	13,887	12,050	0	0	0	12,050	-2,624	9,426	197	9,623
86	4,983	36,325	4,330	15,605	16,389	0	0	0	16,389	-3,105	13,284	60	13,344
1,072	2,613	37,473	8,025	14,062	15,386	0	0	0	15,386	-3,049	12,337	95	12,432
-132	2,655	27,890	4,889	13,323	9,678	0	0	0	9,678	-1,885	7,793	-5	7,788
642	4,407	33,079	4,271	14,522	14,287	0	0	0	14,287	-2,671	11,616	1	11,617

## Deposit Banks

2007-2011

### Ratios

(%)

	2011	2010	2009	2008	2007
<b>Capital Ratios</b>					
Shareholders' Equity / (Amount subject to credit + market + operational risk)	15.5	17.7	19.3	16.5	17.4
Shareholders' Equity / Total Assets	11.0	12.4	12.2	10.6	11.9
(Shareholders' Equity - Permanent Assets) / Total Assets	8.1	9.2	8.7	7.1	7.8
Net On Balance Sheet Position / Total Shareholders' Equity	-27.2	-20.5	-20.9	-8.7	-15.7
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.6	0.3	0.3	0.8	-0.1
<b>Balance-Sheet Ratios</b>					
TC Assets / Total Assets	69.5	74.0	72.9	68.9	71.0
TC Liabilities / Total Liabilities	64.3	69.6	68.4	65.1	66.6
FC Assets / FC Liabilities	85.5	85.3	85.7	89.1	86.7
TC Deposits / Total Deposits	64.7	69.6	65.7	64.3	65.1
TC Loans and Receivables / Total Loans and Receivables	70.6	72.0	72.6	70.5	75.0
Total Deposits / Total Assets	62.5	66.0	65.7	66.4	65.8
Funds Borrowed / Total Assets	9.8	9.0	8.0	10.4	9.9
<b>Assets Quality</b>					
Financial Assets (net) / Total Assets	26.6	32.7	36.0	30.1	31.9
Total Loans and Receivables / Total Assets	56.9	52.6	47.3	51.5	49.6
Total Loans and Receivables / Total Deposits	91.1	79.7	71.9	77.6	75.4
Loans Under Follow-up (gross) / Total Loans and Receivables	2.7	3.8	5.6	3.7	3.6
Loans Under Follow-up (net) / Total Loans and Receivables	0.5	0.6	0.9	0.7	0.4
Specific Provisions / Loans Under Follow-up	80.5	84.6	84.6	81.2	88.3
Permanent Assets / Total Assets	2.9	3.2	3.5	3.5	4.1
Consumer Loans / Total Loans and Receivables	34.3	34.6	35.2	33.0	34.6
<b>Liquidity</b>					
Liquid Assets / Total Assets	31.0	32.9	33.1	26.6	37.3
Liquid Assets / Short-term Liabilities	52.2	53.5	53.0	43.3	61.2
TC Liquid Assets / Total Assets	19.8	24.2	22.7	14.8	22.9
<b>Profitability</b>					
Net Profit/Losses / Total Assets	1.6	2.2	2.4	1.7	2.5
Net Profit/Losses / Total Shareholders' Equity	14.8	17.8	19.7	16.4	20.9
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.0	2.7	3.0	2.2	3.1
<b>Income-Expenditure Structure</b>					
Net Interest Income After Specific Provisions / Total Assets	3.1	3.5	4.0	3.5	4.0
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	60.9	58.5	56.0	57.0	56.7
Non-interest Income (net) / Total Assets	1.7	2.0	2.0	1.9	2.5
Other Operating Expenses / Total Assets	2.3	2.6	2.7	3.0	3.1
Personnel Expenses / Other Operating Expenses	44.7	44.2	45.3	44.1	43.9
Non-interest Income (net) / Other Operating Expenses	71.7	76.7	73.6	64.6	81.8

## State-owned Banks

### Assets

(USD Million)

Year	Period	Liquid Assets								Loans and Receivables			
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total				
2011	TC	5,770	41	101	64	27,462	23,262	0	50,789	56,700	74,835	2,475	2,141
	FC	9,415	2,567	0	167	4,560	4,518	0	9,244	21,226	22,748	7	7
	Total	15,184	2,607	101	231	32,022	27,780	0	60,033	77,925	97,582	2,482	2,147
2010	TC	8,483	129	1,445	168	34,491	29,949	0	64,609	74,666	74,908	3,166	2,776
	FC	4,239	4,361	0	61	5,108	4,789	0	9,958	18,558	20,046	7	7
	Total	12,722	4,490	1,445	230	39,599	34,739	0	74,567	93,224	94,954	3,173	2,783
2009	TC	7,491	227	2,286	318	24,924	37,731	0	62,974	72,978	54,723	3,114	2,701
	FC	3,024	6,029	0	78	5,584	5,904	0	11,567	20,620	14,624	6	6
	Total	10,515	6,256	2,286	396	30,509	43,635	0	74,540	93,598	69,347	3,121	2,707
2008	TC	6,776	42	2,104	443	7,852	39,162	0	47,457	56,378	44,675	2,170	1,899
	FC	2,745	5,470	0	100	4,904	5,599	0	10,603	18,818	12,338	6	6
	Total	9,521	5,511	2,104	542	12,756	44,761	0	58,060	75,196	57,013	2,176	1,905
2007	TC	7,134	1,218	2,913	878	32,713	18,719	0	52,310	63,574	45,909	2,208	2,127
	FC	2,874	4,668	0	495	10,026	576	0	11,098	18,640	8,522	6	6
	Total	10,008	5,885	2,913	1,373	42,739	19,295	0	63,408	82,214	54,431	2,214	2,133

### Liabilities

(USD Million)

Year	Period	Deposits	Non-Deposit Funds						Other Liabilities				
			Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop. & Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2011	TC	93,522	275	16,070	524	2,783	19,653	18	0	0	0	1,880	710
	FC	33,669	7,709	3,324	0	0	11,033	219	0	0	0	181	512
	Total	127,192	7,985	19,393	524	2,783	30,686	237	0	0	0	2,061	1,222
2010	TC	115,968	183	8,883	0	3,175	12,241	17	0	0	0	1,724	749
	FC	32,497	6,483	1,710	0	0	8,193	79	0	0	0	131	526
	Total	148,465	6,667	10,592	0	3,175	20,434	96	0	0	0	1,856	1,276
2009	TC	94,585	175	12,774	0	3,123	16,072	6	0	0	0	1,150	492
	FC	31,234	4,140	1,379	0	0	5,519	80	0	0	0	143	298
	Total	125,819	4,316	14,153	0	3,123	21,591	87	0	0	0	1,293	790
2008	TC	78,705	198	6,564	0	2,779	9,541	4	0	0	0	846	422
	FC	27,272	4,613	891	0	0	5,504	31	0	0	0	153	353
	Total	105,976	4,810	7,455	0	2,779	15,044	35	0	0	0	998	775
2007	TC	86,774	384	1,964	0	3,392	5,739	46	0	0	0	845	845
	FC	23,597	4,479	1,465	0	1	5,945	58	0	0	0	163	210
	Total	110,371	4,863	3,429	0	3,393	11,685	104	0	0	0	1,009	1,055

	Permanent Assets										Un- classified Assets	Total Assets
Total	Investments and Associates (net)			Subsidiaries (net)		Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)	Total		
	Accounted with Equity Method	Non-consolidated		Non- consolidated Financials	Non- consolidated Financials							
		Financials	Non- Financials									
75,169	0	151	8	636	77	0	1,600	75	71	2,619	1,430	135,918
22,748	0	40	0	439	0	27	6	6	0	517	113	44,604
97,917	0	191	8	1,075	77	27	1,607	81	71	3,137	1,543	180,523
75,298	0	204	9	717	95	0	1,872	68	74	3,039	1,594	154,597
20,046	0	49	0	436	0	28	4	1	0	519	131	39,253
95,344	0	253	9	1,154	95	28	1,876	69	74	3,558	1,725	193,850
55,137	50	152	9	330	100	0	2,039	47	62	2,789	1,217	132,121
14,624	128	0	0	373	0	17	4	1	0	524	185	35,953
69,761	178	152	9	703	100	17	2,043	49	62	3,313	1,402	168,074
44,946	49	88	8	235	100	0	1,766	51	88	2,386	802	104,512
12,338	145	0	0	361	0	16	2	2	0	526	291	31,972
57,284	194	88	8	596	100	16	1,768	53	88	2,912	1,092	136,484
45,990	0	59	11	383	112	0	1,892	36	79	2,572	1,018	113,154
8,522	215	0	0	279	0	11	3	1	0	509	282	27,953
54,512	215	59	11	662	112	11	1,894	37	79	3,081	1,300	141,107

Shareholders' Equity											Total Liabilities
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Total Income (Loss)		Total		
							Previous Years	Current Year		Total	
2,316	306	1	5,231	3,309	1,236	9,072	85	2,844	2,929	16,546	134,952
28	1	0	941	0	-73	0	0	0	0	-73	45,570
2,344	307	1	6,172	3,309	1,163	9,072	85	2,844	2,929	16,473	180,523
1,971	560	0	5,023	4,065	2,578	7,700	104	4,475	4,579	18,921	152,153
29	3	0	768	0	239	0	0	0	0	239	41,697
2,000	563	0	5,790	4,065	2,817	7,700	104	4,475	4,579	19,161	193,850
2,153	514	0	4,315	4,202	2,344	4,692	107	4,299	4,406	15,644	130,615
28	3	0	552	0	153	0	0	0	0	153	37,458
2,180	517	0	4,867	4,202	2,497	4,692	107	4,299	4,406	15,797	168,074
1,759	477	1	3,510	4,107	1,814	2,797	116	2,567	2,683	11,400	103,155
22	2	11	572	0	-18	0	0	0	0	-18	33,329
1,782	479	12	4,082	4,107	1,796	2,797	116	2,567	2,683	11,382	136,484
1,733	576	0	4,046	5,391	2,587	2,225	207	3,893	4,099	14,303	110,862
27	2	30	490	0	213	0	0	0	0	213	30,245
1,760	578	30	4,536	5,391	2,799	2,225	207	3,893	4,099	14,515	141,107

## State-owned Banks

### Off Balance-Sheet Commitments

(USD Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative Financial Instruments			
		Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Trading Transactions		
												Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2011	TC	10,937	19	524	0	109	11,589	15,294	52,421	67,715	0	332	3,141	102
	FC	6,933	767	4,674	4	116	12,493	1,454	12,913	14,368	0	1,522	7,952	102
	Total	17,870	786	5,198	4	225	24,082	16,748	65,335	82,083	0	1,854	11,093	204
2010	TC	9,231	7	992	0	56	10,286	16,079	7,534	23,613	0	60	3,897	140
	FC	6,163	244	3,739	4	111	10,261	1,096	2,466	3,562	0	89	5,187	152
	Total	15,394	251	4,731	4	167	20,547	17,175	10,000	27,175	0	149	9,084	291
2009	TC	6,611	0	3	0	30	6,644	11,799	6,327	18,126	0	84	1,358	132
	FC	5,284	409	3,655	12	81	9,441	1,049	2,815	3,864	0	509	4,575	143
	Total	11,894	409	3,657	12	111	16,085	12,848	9,142	21,990	0	593	5,933	275
2008	TC	4,780	0	0	0	14	4,794	8,818	3,380	12,198	0	60	753	0
	FC	4,376	399	2,930	9	5	7,719	737	2,479	3,216	0	133	2,322	0
	Total	9,156	399	2,930	9	19	12,513	9,555	5,859	15,415	0	193	3,075	0
2007	TC	4,496	0	0	0	11	4,508	9,270	4,462	13,732	0	215	1,338	0
	FC	3,508	423	1,946	2	1	5,879	545	2,181	2,727	0	208	1,830	0
	Total	8,004	423	1,946	2	12	10,387	9,815	6,643	16,458	0	423	3,169	0

### Income-Expenditure

(USD Million)

Year	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Borrowed	Other Interest Expense	Total	Net Interest Income/ Expenses	Fees and Commiss. Received From	Fees and Commiss. Paid	Net	Dividend Income
2011	9,302	28	5,185	37	14,551	7,126	142	1,138	8,406	6,146	1,250	237	1,013	66
2010	9,214	166	6,513	123	16,015	7,775	102	805	8,681	7,334	1,167	205	962	81
2009	9,645	305	8,312	176	18,438	9,032	150	1,016	10,198	8,240	1,121	204	917	42
2008	8,303	539	8,321	300	17,463	11,136	202	735	12,072	5,390	1,137	212	926	60
2007	7,736	513	9,949	974	19,172	12,360	285	432	13,077	6,095	1,428	234	1,194	69

					Custody and Pledged Securities				Total Off Balance-Sheet Commitments
FX	Interest Rate				Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.		
Futures	Futures	Others	Total	Total				Total	
0	0	105	3,680	3,680	122,454	345,982	80,992	549,428	632,412
0	0	1,227	10,804	10,804	6,561	155,952	47,182	209,695	247,360
<b>0</b>	<b>0</b>	<b>1,332</b>	<b>14,484</b>	<b>14,484</b>	<b>129,015</b>	<b>501,934</b>	<b>128,174</b>	<b>759,123</b>	<b>879,772</b>
0	0	129	4,226	4,226	63,699	320,113	0	383,812	421,936
0	0	772	6,199	6,199	5,162	115,603	22	120,786	140,809
<b>0</b>	<b>0</b>	<b>900</b>	<b>10,425</b>	<b>10,425</b>	<b>68,861</b>	<b>435,715</b>	<b>22</b>	<b>504,598</b>	<b>562,745</b>
0	0	133	1,707	1,707	53,881	238,025	0	291,906	318,382
0	0	360	5,586	5,586	4,349	84,449	17	88,815	107,706
<b>0</b>	<b>0</b>	<b>493</b>	<b>7,293</b>	<b>7,293</b>	<b>58,230</b>	<b>322,475</b>	<b>17</b>	<b>380,722</b>	<b>426,089</b>
0	0	0	813	813	41,264	144,937	0	186,201	204,006
0	0	40	2,495	2,495	3,037	50,764	3	53,804	67,234
<b>0</b>	<b>0</b>	<b>40</b>	<b>3,308</b>	<b>3,308</b>	<b>44,302</b>	<b>195,700</b>	<b>3</b>	<b>240,005</b>	<b>271,240</b>
0	0	0	1,554	1,554	47,441	123,546	0	170,987	190,780
0	0	0	2,038	2,038	2,631	29,671	15	32,317	42,961
<b>0</b>	<b>0</b>	<b>0</b>	<b>3,591</b>	<b>3,591</b>	<b>50,072</b>	<b>153,217</b>	<b>15</b>	<b>203,305</b>	<b>233,742</b>

Trading Profit/Loss (Net)	Other Operating Income	Total Oper. Profit/Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Profit/Loss From Equity Method Applied Subsidiar.	Net Monetary Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov. for Income Taxes from Continuing Oper. (+/-)	Net Profit/Loss from Contin. Oper.	Net Profit/Loss from Termin. Oper.	Net Profit (Loss)
98	981	8,303	1,272	3,329	3,701	0	0	0	3,701	-857	2,844	0	2,844
272	1,400	10,050	1,025	3,535	5,490	0	0	0	5,490	-1,015	4,475	0	4,475
172	620	9,989	1,519	3,107	5,363	0	0	0	5,363	-1,064	4,299	0	4,299
-103	666	6,939	1,056	2,659	3,225	0	0	0	3,225	-658	2,567	0	2,567
253	850	8,461	728	2,878	4,854	0	0	0	4,854	-962	3,893	0	3,893

## State-owned Banks

2007-2011

### Ratios

(%)

	2011	2010	2009	2008	2007
<b>Capital Ratios</b>					
Shareholders' Equity / (Amount subject to credit + market + operational risk)	14.5	16.7	18.4	16.4	20.1
Shareholders' Equity / Total Assets	9.1	9.9	9.4	8.3	10.3
(Shareholders' Equity - Permanent Assets) / Total Assets	7.2	7.8	7.2	6.0	8.0
Net On Balance Sheet Position / Total Shareholders' Equity	-2.3	-9.9	-7.8	-6.3	-4.7
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.1	0.1	0.1	0.0	2.3
<b>Balance-Sheet Ratios</b>					
TC Assets / Total Assets	75.3	79.8	78.6	76.6	80.2
TC Liabilities / Total Liabilities	74.8	78.5	77.7	75.6	78.6
FC Assets / FC Liabilities	97.9	94.1	96.0	95.9	92.4
TC Deposits / Total Deposits	73.5	78.1	75.2	74.3	78.6
TC Loans and Receivables / Total Loans and Receivables	76.8	79.0	79.0	78.5	84.4
Total Deposits / Total Assets	70.5	76.6	74.9	77.6	78.2
Funds Borrowed / Total Assets	4.4	3.4	2.6	3.5	3.4
<b>Assets Quality</b>					
Financial Assets (net) / Total Assets	33.3	38.5	44.3	42.5	44.9
Total Loans and Receivables / Total Assets	54.2	49.2	41.5	42.0	38.6
Total Loans and Receivables / Total Deposits	77.0	64.2	55.4	54.1	49.4
Loans Under Follow-up (gross) / Total Loans and Receivables	2.5	3.3	4.5	3.8	4.1
Loans Under Follow-up (net) / Total Loans and Receivables	0.3	0.4	0.6	0.5	0.1
Specific Provisions / Loans Under Follow-up	86.5	87.7	86.7	87.5	96.3
Permanent Assets / Total Assets	1.9	2.0	2.2	2.3	2.2
Consumer Loans / Total Loans and Receivables	35.9	33.8	33.0	31.4	32.7
<b>Liquidity</b>					
Liquid Assets / Total Assets	27.8	30.2	29.7	22.3	44.6
Liquid Assets / Short-term Liabilities	41.3	45.1	44.8	35.5	73.0
TC Liquid Assets / Total Assets	18.5	23.1	21.0	12.6	31.8
<b>Profitability</b>					
Net Profit/Losses / Total Assets	1.6	2.3	2.6	1.9	2.8
Net Profit/Losses / Total Shareholders' Equity	17.3	23.4	27.2	22.5	26.8
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.1	2.8	3.2	2.4	3.4
<b>Income-Expenditure Structure</b>					
Net Interest Income After Specific Provisions / Total Assets	3.2	3.4	4.3	3.5	4.0
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	68.8	65.7	72.2	69.4	67.3
Non-interest Income (net) / Total Assets	1.2	1.4	1.0	1.1	1.7
Other Operating Expenses / Total Assets	1.8	1.8	1.8	1.9	2.0
Personnel Expenses / Other Operating Expenses	45.8	47.6	48.9	48.9	50.6
Non-interest Income (net) / Other Operating Expenses	64.8	76.8	56.3	58.2	82.2

## Türkiye Cumhuriyeti Ziraat Bankası A.Ş.

### Assets

(USD Million)

Year	Period	Liquid Assets								Loans and Receivables			
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total				
2011	TC	3,345	32	0	49	17,916	14,612	0	32,578	35,955	33,921	450	314
	FC	4,211	667	0	21	2,269	2,596	0	4,886	9,764	3,759	7	7
	Total	7,556	699	0	71	20,185	17,208	0	37,464	45,719	37,680	457	321
2010	TC	4,977	29	0	138	23,376	21,027	0	44,541	49,546	33,624	549	366
	FC	1,699	2,990	0	18	2,459	2,638	0	5,116	9,805	3,551	7	7
	Total	6,676	3,019	0	156	25,835	23,665	0	49,657	59,352	37,176	556	373
2009	TC	4,954	5	0	299	14,042	26,976	0	41,317	46,276	23,193	568	453
	FC	1,214	3,646	0	33	3,204	3,176	0	6,412	11,272	1,383	6	6
	Total	6,168	3,651	0	332	17,246	30,151	0	47,729	57,548	24,576	575	459
2008	TC	5,120	6	0	421	2,609	28,914	0	31,944	37,070	19,369	391	317
	FC	1,040	2,432	0	15	3,352	3,145	0	6,512	9,984	819	6	6
	Total	6,161	2,438	0	436	5,961	32,059	0	38,456	47,055	20,188	397	322
2007	TC	3,535	491	2,252	570	21,352	11,484	0	33,405	39,684	18,118	331	262
	FC	1,330	2,023	0	88	6,217	468	0	6,772	10,126	449	6	6
	Total	4,866	2,515	2,252	657	27,569	11,952	0	40,177	49,810	18,567	337	268

### Liabilities

(USD Million)

Year	Period	Deposits	Non-Deposit Funds						Other Liabilities				
			Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop. & Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2011	TC	47,218	35	12,345	0	2,049	14,430	16	0	0	0	365	421
	FC	12,641	258	1,307	0	0	1,565	5	0	0	0	105	180
	Total	59,858	293	13,652	0	2,049	15,995	21	0	0	0	470	601
2010	TC	67,229	19	3,254	0	2,293	5,566	4	0	0	0	374	408
	FC	14,585	46	0	0	0	46	0	0	0	0	90	194
	Total	81,814	64	3,254	0	2,293	5,611	4	0	0	0	464	601
2009	TC	53,470	10	6,148	0	2,182	8,340	0	0	0	0	257	279
	FC	12,777	4	0	0	0	4	0	0	0	0	98	134
	Total	66,247	14	6,148	0	2,182	8,344	0	0	0	0	355	413
2008	TC	44,236	16	4,776	0	1,915	6,706	1	0	0	0	221	252
	FC	10,885	3	0	0	0	3	2	0	0	0	95	162
	Total	55,121	19	4,776	0	1,915	6,709	3	0	0	0	316	414
2007	TC	48,257	5	169	0	2,389	2,563	0	0	0	0	234	496
	FC	10,614	2	0	0	0	2	0	0	0	0	101	79
	Total	58,872	7	169	0	2,389	2,565	1	0	0	0	334	575

	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									
34,057	0	28	3	62	3	0	488	28	27	640	522	71,173
3,759	0	0	0	305	0	27	5	6	0	343	27	13,893
37,816	0	28	3	368	3	27	493	34	27	983	549	85,066
33,808	0	31	3	71	4	0	534	22	10	674	517	84,546
3,551	0	0	0	339	0	28	3	1	0	371	35	13,763
37,359	0	31	3	410	4	28	537	23	10	1,045	552	98,309
23,309	50	29	3	72	3	0	546	11	6	719	425	70,729
1,383	0	0	0	306	0	17	3	1	0	328	16	12,999
24,692	50	29	3	378	3	17	549	12	6	1,047	441	83,728
19,444	49	29	3	40	3	0	534	6	3	665	298	57,477
819	0	0	0	296	0	16	1	2	0	315	15	11,134
20,263	49	29	3	335	3	16	535	7	3	980	313	68,611
18,187	0	12	3	49	4	0	557	10	1	636	456	58,963
449	0	0	0	243	0	11	2	1	0	258	24	10,857
18,635	0	12	3	293	4	11	559	11	1	894	481	69,820

				Shareholders' Equity							Total Liabilities
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Total Income (Loss)		Total		
							Previous Years	Current Year			
										Total	
999	142	0	1,942	1,324	79	4,357	85	1,112	1,197	6,957	70,546
3	0	0	294	0	19	0	0	0	0	19	14,520
1,002	143	0	2,236	1,324	99	4,357	85	1,112	1,197	6,976	85,066
795	264	0	1,844	1,626	847	3,640	104	2,415	2,518	8,631	83,270
3	0	0	287	0	121	0	0	0	0	121	15,039
799	264	0	2,132	1,626	969	3,640	104	2,415	2,518	8,753	98,309
1,142	261	0	1,939	1,681	685	2,109	107	2,361	2,468	6,943	70,693
3	0	0	235	0	19	0	0	0	0	19	13,035
1,145	261	0	2,175	1,681	704	2,109	107	2,361	2,468	6,962	83,728
938	271	1	1,683	1,643	440	1,271	105	1,402	1,507	4,862	57,487
1	0	0	260	0	-25	0	0	0	0	-25	11,124
939	271	1	1,943	1,643	416	1,271	105	1,402	1,507	4,837	68,611
950	292	0	1,972	2,156	620	1,265	138	2,028	2,166	6,207	58,998
1	1	4	186	0	19	0	0	0	0	19	10,821
951	293	4	2,158	2,156	639	1,265	138	2,028	2,166	6,226	69,820

## Türkiye Cumhuriyeti Ziraat Bankası A.Ş.

### Off Balance-Sheet Commitments

(USD Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative Financial Instruments			
		Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Trading Transactions		
												Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2011	TC	2,141	1	0	0	0	2,142	4,106	12,277	16,383	0	71	598	0
	FC	3,136	197	867	0	0	4,199	516	3,881	4,397	0	71	2,548	0
	Total	5,277	198	867	0	0	6,342	4,622	16,158	20,780	0	142	3,146	0
2010	TC	1,690	1	0	0	0	1,692	3,697	7,532	11,229	0	6	1,329	0
	FC	2,536	24	641	0	0	3,201	320	2,466	2,785	0	7	1,391	0
	Total	4,226	25	641	0	0	4,892	4,017	9,998	14,014	0	13	2,719	0
2009	TC	1,253	0	0	0	0	1,253	3,190	6,319	9,510	0	24	0	0
	FC	1,981	23	451	0	0	2,454	332	2,815	3,147	0	24	90	0
	Total	3,234	23	451	0	0	3,707	3,522	9,135	12,657	0	48	90	0
2008	TC	855	0	0	0	0	855	2,578	3,373	5,951	0	47	0	0
	FC	1,490	11	465	0	0	1,966	202	2,479	2,680	0	48	76	0
	Total	2,344	11	465	0	0	2,820	2,780	5,852	8,632	0	95	76	0
2007	TC	643	0	0	0	0	643	1,677	4,452	6,128	0	0	55	0
	FC	1,060	1	397	0	0	1,458	265	2,181	2,446	0	1	133	0
	Total	1,703	1	397	0	0	2,101	1,941	6,633	8,574	0	1	188	0

### Income-Expenditure

(USD Million)

Year	Operating Income													
	Interest Income from					Interest Expenses on				Net Interest Income/Expenses	Net Fees and Commissions			Dividend Income
	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total		Fees and Commiss. Received From	Fees and Commiss. Paid	Net	
2011	3,913	18	3,317	7	7,256	3,890	3	587	4,481	2,775	410	79	331	17
2010	3,757	115	4,174	13	8,059	4,263	1	312	4,576	3,483	396	64	332	22
2009	3,792	213	5,533	11	9,549	4,929	2	538	5,469	4,080	356	62	294	18
2008	2,968	343	5,383	90	8,784	5,721	1	367	6,089	2,696	430	54	376	17
2007	2,641	175	6,173	642	9,631	6,376	2	115	6,493	3,138	683	56	628	22

				Custody and Pledged Securities					Total Off Balance-Sheet Commitments
FX	Interest Rate				Items Held in	Pledged	Accepted Indepen. Guaran. and Warran.		
Futures	Futures	Others	Total	Total	Custody	Securities		Total	
0	0	0	669	669	11,224	101,467	0	112,692	131,886
0	0	0	2,619	2,619	721	6,670	45	7,436	18,651
0	0	0	3,288	3,288	11,946	108,137	45	120,127	150,536
0	0	0	1,335	1,335	7,855	85,965	0	93,820	108,075
0	0	0	1,397	1,397	420	4,323	22	4,765	12,148
0	0	0	2,732	2,732	8,275	90,288	22	98,585	120,223
0	0	0	24	24	5,452	58,729	0	64,181	74,967
0	0	0	114	114	435	928	17	1,380	7,096
0	0	0	138	138	5,887	59,657	17	65,561	82,063
0	0	0	47	47	5,212	45,061	0	50,272	57,126
0	0	0	123	123	573	683	3	1,259	6,029
0	0	0	171	171	5,785	45,744	3	51,531	63,154
0	0	0	55	55	6,722	42,868	0	49,590	56,415
0	0	0	135	135	462	615	15	1,092	5,130
0	0	0	189	189	7,184	43,483	15	50,682	61,546

Trading Profit/Loss (Net)	Other Operating Income	Total Oper. Profit/Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Profit/Loss From Equity Method Applied Subsidiar.	Net Monetary Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov. for Income Taxes from Continuing Oper. (+/-)	Net Profit/Loss from Contin. Oper.	Net Profit/Loss from Termin. Oper.	Net Profit (Loss)
-33	197	3,288	428	1,388	1,471	0	0	0	1,471	-359	1,112	0	1,112
-9	635	4,464	94	1,463	2,907	0	0	0	2,907	-492	2,415	0	2,415
41	235	4,669	425	1,274	2,970	0	0	0	2,970	-609	2,361	0	2,361
-35	222	3,276	359	1,133	1,784	0	0	0	1,784	-382	1,402	0	1,402
123	153	4,063	218	1,289	2,556	0	0	0	2,556	-528	2,028	0	2,028

## Ratios

(%)

	2011	2010	2009	2008	2007
<b>Capital Ratios</b>					
Shareholders' Equity / (Amount subject to credit + market + operational risk)	15.6	19.2	23.2	20.1	25.4
Shareholders' Equity / Total Assets	8.2	8.9	8.3	7.1	8.9
(Shareholders' Equity - Permanent Assets) / Total Assets	6.9	7.7	6.9	5.5	7.5
Net On Balance Sheet Position / Total Shareholders' Equity	-8.8	-13.2	-0.4	0.3	0.6
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-0.2	1.2	-0.4	0.3	0.6
<b>Balance-Sheet Ratios</b>					
TC Assets / Total Assets	83.7	86.0	84.5	83.8	84.5
TC Liabilities / Total Liabilities	82.9	84.7	84.4	83.8	84.5
FC Assets / FC Liabilities	95.7	91.5	99.7	100.1	100.3
TC Deposits / Total Deposits	78.9	82.2	80.7	80.3	82.0
TC Loans and Receivables / Total Loans and Receivables	90.1	90.5	94.4	96.0	97.6
Total Deposits / Total Assets	70.4	83.2	79.1	80.3	84.3
Funds Borrowed / Total Assets	0.3	0.1	0.0	0.0	0.0
<b>Assets Quality</b>					
Financial Assets (net) / Total Assets	44.0	50.5	57.0	56.0	57.5
Total Loans and Receivables / Total Assets	44.5	38.0	29.5	29.5	26.7
Total Loans and Receivables / Total Deposits	63.2	45.7	37.3	36.8	31.7
Loans Under Follow-up (gross) / Total Loans and Receivables	1.2	1.5	2.3	2.0	1.8
Loans Under Follow-up (net) / Total Loans and Receivables	0.4	0.5	0.5	0.4	0.4
Specific Provisions / Loans Under Follow-up	70.3	67.0	79.9	81.1	79.6
Permanent Assets / Total Assets	1.3	1.3	1.4	1.5	1.4
Consumer Loans / Total Loans and Receivables	42.5	40.6	45.6	43.1	46.2
<b>Liquidity</b>					
Liquid Assets / Total Assets	33.5	36.3	32.7	21.9	54.2
Liquid Assets / Short-term Liabilities	44.6	49.6	44.3	30.7	78.1
TC Liquid Assets / Total Assets	25.1	29.0	23.1	11.9	40.4
<b>Profitability</b>					
Net Profit/Losses / Total Assets	1.3	2.5	2.8	2.0	2.9
Net Profit/Losses / Total Shareholders' Equity	15.9	27.6	33.9	29.0	32.6
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.7	3.0	3.5	2.6	3.7
<b>Income-Expenditure Structure</b>					
Net Interest Income After Specific Provisions / Total Assets	3.1	3.5	4.6	3.7	4.4
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	81.4	76.0	82.5	77.4	74.8
Non-interest Income (net) / Total Assets	0.6	1.0	0.7	0.8	1.3
Other Operating Expenses / Total Assets	1.6	1.5	1.5	1.7	1.8
Personnel Expenses / Other Operating Expenses	50.1	54.9	55.2	53.1	52.4
Non-interest Income (net) / Other Operating Expenses	36.9	67.0	46.2	51.2	71.7

## Türkiye Halk Bankası A.Ş.

### Assets

(USD Million)

Year	Period	Liquid Assets								Loans and Receivables			
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total				
2011	TC	1,329	6	0	13	4,027	6,351	0	10,390	11,726	20,308	883	742
	FC	2,521	775	0	55	854	1,060	0	1,969	5,265	9,312	0	0
	Total	3,850	781	0	68	4,881	7,411	0	12,360	16,991	29,620	883	742
2010	TC	1,810	52	78	30	3,793	7,029	0	10,852	12,792	20,769	1,143	952
	FC	1,214	591	0	28	1,018	1,243	0	2,289	4,095	7,850	0	0
	Total	3,024	643	78	58	4,811	8,272	0	13,142	16,887	28,618	1,143	952
2009	TC	1,423	57	0	18	2,307	9,360	0	11,685	13,166	15,644	1,121	913
	FC	873	707	0	19	893	1,772	0	2,685	4,265	5,972	0	0
	Total	2,297	764	0	38	3,200	11,132	0	14,370	17,431	21,615	1,121	913
2008	TC	1,113	34	0	17	1,039	8,989	0	10,045	11,193	12,540	822	682
	FC	864	1,359	0	59	512	1,432	0	2,002	4,225	4,297	0	0
	Total	1,977	1,393	0	75	1,551	10,421	0	12,047	15,417	16,837	822	682
2007	TC	2,196	28	43	289	5,758	6,070	0	12,118	14,385	13,045	891	879
	FC	798	974	0	125	1,511	0	0	1,636	3,408	2,574	0	0
	Total	2,994	1,002	43	414	7,269	6,070	0	13,754	17,793	15,619	891	879

### Liabilities

(USD Million)

Year	Period	Deposits	Non-Deposit Funds					Other Liabilities					
			Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop. & Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2011	TC	23,426	201	2,148	262	712	3,323	0	0	0	0	558	210
	FC	11,646	3,130	449	0	0	3,579	35	0	0	0	39	91
	Total	35,072	3,331	2,597	262	712	6,902	35	0	0	0	597	301
2010	TC	25,804	131	1,653	0	842	2,626	0	0	0	0	471	256
	FC	9,825	2,356	399	0	0	2,755	25	0	0	0	12	91
	Total	35,628	2,487	2,052	0	842	5,382	25	0	0	0	483	347
2009	TC	19,787	136	3,506	0	885	4,526	0	0	0	0	349	110
	FC	9,763	1,230	368	0	0	1,599	60	0	0	0	11	65
	Total	29,550	1,366	3,874	0	885	6,125	60	0	0	0	360	175
2008	TC	17,764	133	1,116	0	799	2,047	0	0	0	0	280	94
	FC	8,698	867	455	0	0	1,322	15	0	0	0	11	37
	Total	26,463	1,000	1,571	0	799	3,370	15	0	0	0	290	131
2007	TC	19,193	334	1,110	0	898	2,341	28	0	0	0	299	227
	FC	7,410	475	359	0	1	835	55	0	0	0	5	10
	Total	26,603	808	1,469	0	899	3,176	84	0	0	0	304	237

	Permanent Assets										Un-classified Assets	Total Assets
Total	Investments and Associates (net)			Subsidiaries (net)		Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)	Total		
	Accounted with Equity Method	Non-consolidated		Non-consolidated Financials	Non-consolidated Financials							
		Financials	Non-Financials									
20,449	0	11	1	386	0	0	535	15	44	991	378	33,544
9,312	0	40	0	54	0	0	0	0	0	93	28	14,698
29,761	0	50	1	440	0	0	535	15	44	1,084	405	48,242
20,959	0	44	1	388	0	0	615	11	64	1,123	549	35,423
7,850	0	49	0	0	0	0	0	0	0	49	23	12,016
28,809	0	93	1	388	0	0	615	11	64	1,171	572	47,439
15,852	0	32	1	55	0	0	766	7	57	917	435	30,370
5,972	128	0	0	0	0	0	0	0	0	128	44	10,409
21,823	128	32	1	55	0	0	766	7	57	1,045	479	40,779
12,680	0	27	1	41	0	0	586	25	86	765	202	24,840
4,297	145	0	0	0	0	0	0	0	0	145	69	8,736
16,977	145	27	1	41	0	0	586	25	86	910	271	33,576
13,057	0	33	1	50	0	0	553	14	78	730	284	28,456
2,574	215	0	0	0	0	0	0	0	0	215	52	6,250
15,631	215	33	1	50	0	0	553	14	78	945	337	34,706

				Shareholders' Equity							Total Liabilities
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Total Income (Loss)		Total		
							Previous Years	Current Year		Total	
6549663	97097	101	1,5201741,694	6620662	689-182507	2,32202,322	000	1,08301,083	4,756-1824,574		
54710557	1750175	000	1,4481391,588	8130813	911-39872	1,85001,850	000	1,30701,307	4,881-394,842		
48110491	1460146	000	1,0861461,232	8400840	85031881	1,05501,055	000	1,09701,097	3,842313,872		
3918400	90090	000	85571925	8210821	77515790	5260526	11011	6690669	680152,818		
36216379	1380138	055	1,055911,146	1,07801,078	1,0851571,243	4220422	62062	9760976	1,0381573,781		

## Türkiye Halk Bankası A.Ş.

### Off Balance-Sheet Commitments

(USD Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative Financial Instruments			
		Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Trading Transactions		
												Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2011	TC	4,037	3	523	0	109	4,672	5,491	31,757	37,247	0	134	481	39
	FC	2,695	329	1,637	0	115	4,776	468	0	468	0	1,064	1,538	35
	Total	6,731	332	2,160	0	224	9,448	5,959	31,757	37,716	0	1,198	2,018	73
2010	TC	3,343	0	989	0	56	4,389	5,980	2	5,982	0	28	529	57
	FC	2,473	97	1,207	0	111	3,888	448	0	448	0	40	1,539	68
	Total	5,816	97	2,196	0	167	8,277	6,429	2	6,431	0	68	2,068	125
2009	TC	2,475	0	0	0	28	2,503	3,352	2	3,354	0	15	737	0
	FC	2,081	93	1,508	0	78	3,760	557	0	557	0	352	3,576	0
	Total	4,555	93	1,508	0	106	6,263	3,909	2	3,912	0	367	4,313	0
2008	TC	1,658	0	0	0	14	1,672	2,263	2	2,265	0	4	656	0
	FC	1,531	51	1,170	0	4	2,756	392	0	392	0	77	750	0
	Total	3,189	51	1,170	0	18	4,428	2,655	2	2,657	0	82	1,406	0
2007	TC	1,461	0	0	0	11	1,472	2,411	3	2,414	0	1	1,102	0
	FC	1,163	28	584	0	0	1,775	270	0	270	0	3	1,034	0
	Total	2,625	28	584	0	12	3,248	2,681	3	2,684	0	3	2,136	0

### Income-Expenditure

(USD Million)

Year	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Borrowed	Other Interest Expense	Total	Net Interest Income/ Expenses	Fees and Commiss. Received From	Fees and Commiss. Paid	Net	Dividend Income
2011	2,777	5	1,069	3	3,853	1,679	67	268	2,015	1,839	445	59	385	26
2010	2,768	46	1,310	6	4,130	1,803	43	209	2,055	2,075	405	63	342	36
2009	2,841	85	1,642	15	4,583	2,160	50	283	2,493	2,090	365	56	310	7
2008	2,480	139	1,824	21	4,464	2,848	48	171	3,067	1,397	291	47	243	25
2007	2,286	186	2,426	26	4,924	3,189	63	161	3,412	1,511	300	44	256	16

					Custody and Pledged Securities				Total Off Balance-Sheet Commitments
FX Futures	Interest Rate Futures	Others	Total	Total	Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.	Total	
0	0	105	758	758	45,576	202,134	0	247,709	290,387
0	0	946	3,582	3,582	4,799	131,644	0	136,443	145,270
0	0	1,051	4,340	4,340	50,375	333,778	0	384,153	435,657
0	0	129	744	744	42,519	189,817	0	232,336	243,450
0	0	772	2,418	2,418	4,292	94,543	0	98,835	105,589
0	0	900	3,161	3,161	46,810	284,360	0	331,170	349,039
0	0	133	885	885	38,020	141,307	0	179,327	186,070
0	0	350	4,277	4,277	3,639	68,962	0	72,601	81,195
0	0	483	5,162	5,162	41,659	210,269	0	251,928	267,265
0	0	0	660	660	25,928	70,654	0	96,582	101,179
0	0	0	827	827	2,221	37,289	0	39,510	43,485
0	0	0	1,487	1,487	28,149	107,943	0	136,092	144,664
0	0	0	1,103	1,103	29,634	56,933	0	86,567	91,556
0	0	0	1,037	1,037	1,814	23,533	0	25,347	28,429
0	0	0	2,140	2,140	31,448	80,466	0	111,914	119,985

Trading Profit/Loss (Net)	Other Operating Income	Total Oper. Profit/Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Profit/Loss From Equity Method Applied Subsidiar.	Net Monetary Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov. for Income Taxes from Continuing Oper. (+/-)	Net Profit/Loss from Contin. Oper.	Net Profit/Loss from Termin. Oper.	Net Profit (Loss)
110	315	2,675	365	913	1,396	0	0	0	1,396	-313	1,083	0	1,083
75	374	2,903	298	972	1,632	0	0	0	1,632	-324	1,307	0	1,307
11	176	2,593	434	803	1,356	0	0	0	1,356	-260	1,097	0	1,097
-127	239	1,777	287	659	832	0	0	0	832	-163	669	0	669
-36	390	2,137	192	731	1,213	0	0	0	1,213	-238	976	0	976

## Ratios

(%)

	2011	2010	2009	2008	2007
<b>Capital Ratios</b>					
Shareholders' Equity / (Amount subject to credit + market + operational risk)	14.3	15.9	16.0	14.5	20.0
Shareholders' Equity / Total Assets	9.5	10.2	9.5	8.4	10.9
(Shareholders' Equity - Permanent Assets) / Total Assets	6.9	7.3	6.4	5.3	8.1
Net On Balance Sheet Position / Total Shareholders' Equity	-17.0	-14.7	-26.6	-29.3	-26.1
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-4.0	-4.2	-4.1	-3.9	1.2
<b>Balance-Sheet Ratios</b>					
TC Assets / Total Assets	69.5	74.7	74.5	74.0	82.0
TC Liabilities / Total Liabilities	68.5	73.3	71.7	69.9	75.5
FC Assets / FC Liabilities	96.6	94.8	90.2	86.4	73.6
TC Deposits / Total Deposits	66.8	72.4	67.0	67.1	72.1
TC Loans and Receivables / Total Loans and Receivables	68.7	72.8	72.6	74.7	83.5
Total Deposits / Total Assets	72.7	75.1	72.5	78.8	76.7
Funds Borrowed / Total Assets	6.9	5.2	3.3	3.0	2.3
<b>Assets Quality</b>					
Financial Assets (net) / Total Assets	25.6	27.7	35.2	35.9	39.6
Total Loans and Receivables / Total Assets	61.7	60.7	53.5	50.6	45.0
Total Loans and Receivables / Total Deposits	84.9	80.9	73.9	64.2	58.8
Loans Under Follow-up (gross) / Total Loans and Receivables	3.0	4.0	5.1	4.8	5.7
Loans Under Follow-up (net) / Total Loans and Receivables	0.5	0.7	1.0	0.8	0.1
Specific Provisions / Loans Under Follow-up	84.0	83.3	81.4	82.9	98.7
Permanent Assets / Total Assets	2.5	2.9	3.1	3.1	2.8
Consumer Loans / Total Loans and Receivables	26.5	25.6	22.5	21.2	22.7
<b>Liquidity</b>					
Liquid Assets / Total Assets	19.9	18.2	15.4	14.9	33.8
Liquid Assets / Short-term Liabilities	31.7	28.0	24.2	24.1	56.3
TC Liquid Assets / Total Assets	11.1	12.1	9.3	6.6	24.0
<b>Profitability</b>					
Net Profit/Losses / Total Assets	2.2	2.8	2.7	2.0	2.8
Net Profit/Losses / Total Shareholders' Equity	23.7	27.0	28.3	23.7	25.8
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.9	3.4	3.3	2.5	3.5
<b>Income-Expenditure Structure</b>					
Net Interest Income After Specific Provisions / Total Assets	3.6	3.9	4.4	3.7	4.0
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	64.6	64.4	69.3	69.6	65.5
Non-interest Income (net) / Total Assets	1.7	1.7	1.2	1.1	1.8
Other Operating Expenses / Total Assets	1.9	2.0	2.0	2.0	2.1
Personnel Expenses / Other Operating Expenses	42.4	44.8	49.9	50.6	52.9
Non-interest Income (net) / Other Operating Expenses	91.5	85.1	62.7	57.7	85.5

## Türkiye Vakıflar Bankası T.A.O.

### Assets

(USD Million)

Year	Period	Liquid Assets								Loans and Receivables			
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total				
2011	TC	1,095	2	101	2	5,519	2,299	0	7,821	9,019	20,606	1,142	1,084
	FC	2,683	1,125	0	90	1,437	862	0	2,389	6,197	9,677	0	0
	Total	3,778	1,127	101	92	6,956	3,161	0	10,209	15,216	30,282	1,142	1,084
2010	TC	1,697	48	1,367	1	7,322	1,893	0	9,216	12,327	20,515	1,474	1,458
	FC	1,325	780	0	15	1,630	908	0	2,553	4,657	8,645	0	0
	Total	3,022	827	1,367	16	8,952	2,801	0	11,769	16,985	29,160	1,474	1,458
2009	TC	1,114	165	2,286	0	8,575	1,396	0	9,971	13,536	15,886	1,425	1,335
	FC	937	1,676	0	26	1,488	957	0	2,470	5,083	7,269	0	0
	Total	2,050	1,841	2,286	26	10,062	2,352	0	12,441	18,619	23,155	1,425	1,335
2008	TC	543	2	2,104	5	4,204	1,259	0	5,468	8,116	12,766	957	901
	FC	840	1,679	0	26	1,041	1,022	0	2,089	4,609	7,222	0	0
	Total	1,383	1,680	2,104	31	5,245	2,281	0	7,557	12,724	19,988	957	901
2007	TC	1,402	699	617	19	5,603	1,165	0	6,787	9,505	14,746	986	986
	FC	746	1,670	0	283	2,299	108	0	2,690	5,106	5,499	0	0
	Total	2,148	2,369	617	302	7,902	1,273	0	9,477	14,611	20,245	986	986

### Liabilities

(USD Million)

Year	Period	Deposits	Non-Deposit Funds						Other Liabilities				
			Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop. & Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2011	TC	22,879	40	1,577	262	22	1,900	2	0	0	0	957	80
	FC	9,383	4,321	1,568	0	0	5,889	179	0	0	0	37	240
	Total	32,262	4,361	3,144	262	22	7,789	181	0	0	0	994	320
2010	TC	22,936	33	3,976	0	40	4,049	14	0	0	0	880	86
	FC	8,088	4,082	1,310	0	0	5,392	53	0	0	0	29	241
	Total	31,023	4,115	5,286	0	40	9,441	67	0	0	0	909	327
2009	TC	21,328	29	3,120	0	56	3,206	6	0	0	0	544	102
	FC	8,694	2,906	1,010	0	0	3,916	20	0	0	0	34	100
	Total	30,022	2,936	4,131	0	56	7,122	27	0	0	0	578	202
2008	TC	16,704	49	673	0	65	787	4	0	0	0	345	77
	FC	7,688	3,743	436	0	0	4,179	14	0	0	0	47	154
	Total	24,392	3,792	1,109	0	65	4,966	18	0	0	0	392	231
2007	TC	19,324	46	685	0	105	836	17	0	0	0	312	123
	FC	5,573	4,002	1,106	0	0	5,108	2	0	0	0	58	120
	Total	24,897	4,048	1,791	0	105	5,944	19	0	0	0	370	243

	Permanent Assets											Total Assets	
Total	Investments and Associates (net)			Subsidiaries (net)		Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)	Total			Un-classified Assets
	Accounted with Equity Method	Non-consolidated		Non-consolidated Financials	Non-consolidated Financials								
		Financials	Non-Financials										
20,663	0	112	4	188	74	0	577	33	0	989	531	31,201	
9,677	0	0	0	79	0	0	2	0	0	81	59	16,014	
30,340	0	112	4	267	74	0	579	33	0	1,070	589	47,215	
20,531	0	129	5	259	91	0	723	34	0	1,242	527	34,628	
8,645	0	0	0	98	0	0	1	0	0	99	73	13,474	
29,176	0	129	5	356	91	0	724	34	0	1,341	600	48,102	
15,977	0	90	5	203	97	0	728	29	0	1,152	357	31,022	
7,269	0	0	0	67	0	0	0	0	0	68	126	12,545	
23,245	0	90	5	270	97	0	728	29	0	1,220	483	43,567	
12,822	0	32	5	154	97	0	647	20	0	955	302	22,194	
7,222	0	0	0	66	0	0	0	0	0	66	206	12,103	
20,044	0	32	5	220	97	0	647	20	0	1,022	508	34,297	
14,746	0	14	7	284	108	0	781	12	0	1,207	277	25,735	
5,499	0	0	0	35	0	0	0	0	0	36	206	10,846	
20,245	0	14	7	320	108	0	782	12	0	1,242	483	36,581	

Shareholders' Equity												Total Liabilities
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Total Income (Loss)		Total	Total		
							Previous Years	Current Year			Total	
664	66	0	1,769	1,324	467	2,393	0	649	649	4,833	31,381	
16	1	0	473	0	90	0	0	0	0	90	15,834	
679	67	0	2,242	1,324	557	2,393	0	649	649	4,923	47,215	
629	122	0	1,730	1,626	820	2,211	0	753	753	5,409	34,124	
15	3	0	341	0	157	0	0	0	0	157	13,978	
644	125	0	2,071	1,626	977	2,211	0	753	753	5,566	48,102	
529	108	0	1,290	1,681	808	1,528	0	841	841	4,859	30,682	
14	3	0	171	0	104	0	0	0	0	104	12,885	
544	110	0	1,460	1,681	912	1,528	0	841	841	4,963	43,567	
430	117	0	972	1,643	598	999	0	495	495	3,735	22,198	
13	2	11	241	0	-8	0	0	0	0	-8	12,099	
443	119	11	1,213	1,643	590	999	0	495	495	3,727	34,297	
421	146	0	1,019	2,156	881	538	7	889	896	4,472	25,651	
10	2	21	213	0	36	0	0	0	0	36	10,930	
431	148	21	1,232	2,156	917	538	7	889	896	4,508	36,581	

## Türkiye Vakıflar Bankası T.A.O.

### Off Balance-Sheet Commitments

(USD Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative Financial Instruments			
		Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Trading Transactions		
												Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2011	TC	4,759	15	0	0	0	4,775	5,697	8,388	14,085	0	128	2,062	63
	FC	1,103	241	2,170	4	1	3,518	470	9,033	9,503	0	387	3,867	67
	Total	5,862	256	2,170	4	1	8,293	6,167	17,420	23,588	0	515	5,929	131
2010	TC	4,197	6	2	0	0	4,205	6,402	0	6,402	0	26	2,039	82
	FC	1,154	122	1,891	4	1	3,173	328	0	328	0	42	2,258	84
	Total	5,352	128	1,893	4	1	7,378	6,730	0	6,730	0	68	4,297	166
2009	TC	2,883	0	3	0	2	2,887	5,256	5	5,262	0	44	621	132
	FC	1,223	294	1,696	12	3	3,227	160	0	160	0	133	909	143
	Total	4,105	294	1,698	12	5	6,115	5,416	5	5,421	0	177	1,530	275
2008	TC	2,267	0	0	0	0	2,267	3,977	5	3,982	0	8	97	0
	FC	1,356	337	1,295	9	1	2,998	144	0	144	0	8	1,497	0
	Total	3,622	337	1,295	9	1	5,264	4,121	5	4,126	0	16	1,594	0
2007	TC	2,392	0	0	0	0	2,392	5,182	7	5,189	0	214	182	0
	FC	1,285	394	964	2	1	2,646	11	0	11	0	204	663	0
	Total	3,677	394	964	2	1	5,038	5,193	8	5,201	0	418	845	0

### Income-Expenditure

(USD Million)

Year	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total	Net Interest Income/ Expenses	Fees and Commiss. Received From	Fees and Commiss. Paid	Net	Dividend Income
2011	2,611	5	799	27	3,442	1,556	72	282	1,910	1,532	396	99	296	24
2010	2,689	4	1,028	105	3,826	1,709	57	284	2,051	1,775	366	77	288	23
2009	3,011	7	1,137	150	4,305	1,944	99	194	2,236	2,069	400	87	313	16
2008	2,856	56	1,114	188	4,215	2,567	153	197	2,917	1,298	416	110	306	17
2007	2,808	152	1,350	306	4,617	2,796	220	156	3,171	1,446	445	134	311	30

					Custody and Pledged Securities				Total Off Balance-Sheet Commitments
FX	Interest Rate				Items Held in	Pledged	Accepted Indepen. Guaran. and Warran.		
Futures	Futures	Others	Total	Total	Custody	Securities		Total	
0	0	0	2,253	2,253	65,653	42,381	80,992	189,027	210,140
0	0	281	4,602	4,602	1,041	17,638	47,137	65,816	83,439
<b>0</b>	<b>0</b>	<b>281</b>	<b>6,856</b>	<b>6,856</b>	<b>66,694</b>	<b>60,019</b>	<b>128,130</b>	<b>254,843</b>	<b>293,579</b>
0	0	0	2,147	2,147	13,326	44,331	0	57,656	70,411
0	0	0	2,384	2,384	450	16,737	0	17,187	23,071
<b>0</b>	<b>0</b>	<b>0</b>	<b>4,532</b>	<b>4,532</b>	<b>13,776</b>	<b>61,067</b>	<b>0</b>	<b>74,843</b>	<b>93,483</b>
0	0	0	798	798	10,409	37,989	0	48,398	57,345
0	0	10	1,194	1,194	275	14,559	0	14,834	19,415
<b>0</b>	<b>0</b>	<b>10</b>	<b>1,992</b>	<b>1,992</b>	<b>10,684</b>	<b>52,548</b>	<b>0</b>	<b>63,232</b>	<b>76,760</b>
0	0	0	106	106	10,125	29,222	0	39,347	45,701
0	0	40	1,545	1,545	243	12,791	0	13,035	17,721
<b>0</b>	<b>0</b>	<b>40</b>	<b>1,650</b>	<b>1,650</b>	<b>10,368</b>	<b>42,013</b>	<b>0</b>	<b>52,381</b>	<b>63,422</b>
0	0	0	396	396	11,085	23,746	0	34,830	42,808
0	0	0	867	867	356	5,523	0	5,878	9,402
<b>0</b>	<b>0</b>	<b>0</b>	<b>1,263</b>	<b>1,263</b>	<b>11,440</b>	<b>29,268</b>	<b>0</b>	<b>40,709</b>	<b>52,211</b>

Trading Profit/Loss (Net)	Other Operating Income	Total Oper. Profit/Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Profit/Loss From Equity Method Applied Subsidiar.	Net Monetary Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov. for Income Taxes from Continuing Oper. (+/-)	Net Profit/Loss from Contin. Oper.	Net Profit/Loss from Termin. Oper.	Net Profit (Loss)
21	469	2,341	479	1,028	834	0	0	0	834	-184	649	0	649
206	391	2,683	633	1,099	951	0	0	0	951	-199	753	0	753
120	209	2,727	660	1,031	1,037	0	0	0	1,037	-196	841	0	841
59	205	1,885	410	867	608	0	0	0	608	-113	495	0	495
167	308	2,261	318	858	1,085	0	0	0	1,085	-196	889	0	889

**Ratios**

(%)

	2011	2010	2009	2008	2007
<b>Capital Ratios</b>					
Shareholders' Equity / (Amount subject to credit + market + operational risk)	13.4	14.4	15.4	14.3	15.4
Shareholders' Equity / Total Assets	10.4	11.6	11.4	10.9	12.3
(Shareholders' Equity - Permanent Assets) / Total Assets	8.0	8.8	8.4	7.7	8.9
Net On Balance Sheet Position / Total Shareholders' Equity	20.5	-0.7	-3.6	2.5	6.0
Net On and Off Balance Sheet Position / Total Shareholders' Equity	4.2	2.1	4.1	2.6	5.5
<b>Balance-Sheet Ratios</b>					
TC Assets / Total Assets	66.1	72.0	71.2	64.7	70.3
TC Liabilities / Total Liabilities	66.5	70.9	70.4	64.7	70.1
FC Assets / FC Liabilities	101.1	96.4	97.4	100.0	99.2
TC Deposits / Total Deposits	70.9	73.9	71.0	68.5	77.6
TC Loans and Receivables / Total Loans and Receivables	68.1	70.4	68.7	64.0	72.8
Total Deposits / Total Assets	68.3	64.5	68.9	71.1	68.1
Funds Borrowed / Total Assets	9.2	8.6	6.7	11.1	11.1
<b>Assets Quality</b>					
Financial Assets (net) / Total Assets	21.6	24.5	28.6	22.0	25.9
Total Loans and Receivables / Total Assets	64.3	60.7	53.4	58.4	55.3
Total Loans and Receivables / Total Deposits	94.0	94.0	77.4	82.2	81.3
Loans Under Follow-up (gross) / Total Loans and Receivables	3.8	5.1	6.1	4.8	4.9
Loans Under Follow-up (net) / Total Loans and Receivables	0.2	0.1	0.4	0.3	0.0
Specific Provisions / Loans Under Follow-up	95.0	98.9	93.7	94.2	100.0
Permanent Assets / Total Assets	2.4	2.8	3.0	3.1	3.4
Consumer Loans / Total Loans and Receivables	36.8	33.2	29.4	28.3	27.9
<b>Liquidity</b>					
Liquid Assets / Total Assets	25.5	29.5	37.3	30.4	36.5
Liquid Assets / Short-term Liabilities	44.3	52.7	69.0	64.4	79.3
TC Liquid Assets / Total Assets	14.2	21.7	27.9	20.0	22.8
<b>Profitability</b>					
Net Profit/Losses / Total Assets	1.4	1.6	1.9	1.4	2.4
Net Profit/Losses / Total Shareholders' Equity	13.2	13.5	17.0	13.3	19.7
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.8	2.0	2.4	1.8	3.0
<b>Income-Expenditure Structure</b>					
Net Interest Income After Specific Provisions / Total Assets	2.8	2.8	3.6	3.0	3.4
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	56.2	50.1	57.5	55.3	55.5
Non-interest Income (net) / Total Assets	1.7	1.9	1.5	1.7	2.2
Other Operating Expenses / Total Assets	2.2	2.3	2.4	2.5	2.3
Personnel Expenses / Other Operating Expenses	43.0	40.4	40.4	42.2	46.0
Non-interest Income (net) / Other Operating Expenses	78.7	82.6	63.9	67.8	95.0

## Privately-owned Banks

### Assets

(USD Million)

Year	Period	Liquid Assets								Loans and Receivables			
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total				
2011	TC	9,763	1,505	1,432	1,947	48,675	13,396	212	64,230	76,930	121,827	4,275	3,508
	FC	17,971	10,421	42	1,678	9,883	6,535	69	18,165	46,600	67,061	242	94
	Total	27,734	11,927	1,474	3,626	58,558	19,931	280	82,395	123,530	188,888	4,516	3,602
2010	TC	8,752	2,321	617	2,404	64,136	19,890	30	86,460	98,150	109,801	5,538	4,798
	FC	11,775	7,987	0	672	11,422	6,724	2	18,821	38,583	59,761	97	77
	Total	20,526	10,308	617	3,077	75,557	26,615	32	105,280	136,732	169,562	5,635	4,875
2009	TC	9,946	2,342	2,132	2,033	48,315	24,417	107	74,872	89,292	85,948	7,039	6,200
	FC	8,188	12,932	57	459	10,547	10,184	1	21,192	42,368	45,331	86	81
	Total	18,134	15,273	2,189	2,492	58,863	34,602	108	96,064	131,660	131,279	7,125	6,281
2008	TC	12,584	1,177	1,099	1,035	20,515	21,214	66	42,830	57,690	83,141	4,504	3,604
	FC	9,034	11,552	162	501	11,082	9,407	47	21,036	41,783	47,384	83	81
	Total	21,618	12,729	1,260	1,536	31,596	30,621	113	63,866	99,473	130,525	4,587	3,685
2007	TC	9,379	1,223	305	1,328	35,283	10,154	1	46,766	57,672	90,939	4,714	4,086
	FC	11,323	10,645	0	4,445	15,154	5,758	28	25,386	47,353	40,445	44	44
	Total	20,702	11,867	305	5,773	50,437	15,912	29	72,151	105,025	131,383	4,758	4,130

### Liabilities

(USD Million)

Year	Period	Deposits	Non-Deposit Funds						Other Liabilities				
			Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop. & Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2011	TC	113,548	4,353	16,834	4,750	4	25,940	942	119	1	0	7,019	1,994
	FC	79,941	33,413	11,307	2,790	0	47,510	655	291	3	2,450	783	1,904
	Total	193,489	37,766	28,141	7,540	4	73,450	1,597	410	4	2,450	7,801	3,898
2010	TC	127,878	5,624	18,977	629	8	25,238	889	467	0	0	6,816	2,048
	FC	72,451	26,059	5,628	1,012	0	32,699	549	68	2	2,381	734	873
	Total	200,329	31,683	24,606	1,640	8	57,937	1,438	535	2	2,381	7,550	2,922
2009	TC	102,507	5,040	20,844	0	13	25,897	711	552	0	0	5,598	1,789
	FC	68,763	21,324	4,487	0	0	25,811	321	2	1	2,430	394	596
	Total	171,270	26,364	25,330	0	13	51,707	1,032	555	1	2,430	5,992	2,386
2008	TC	89,701	5,371	15,218	0	19	20,607	692	90	0	0	4,564	1,609
	FC	62,710	23,736	2,505	0	0	26,241	316	94	1	2,319	313	1,336
	Total	152,412	29,106	17,723	0	19	46,848	1,009	184	1	2,319	4,877	2,945
2007	TC	90,012	4,744	15,244	0	34	20,023	917	24	0	0	5,546	3,065
	FC	63,122	25,804	3,411	0	0	29,215	278	0	1	2,378	317	1,231
	Total	153,133	30,548	18,656	0	34	49,238	1,195	24	1	2,378	5,863	4,296

	Permanent Assets											Total Assets	
Total	Investments and Associates (net)			Subsidiaries (net)		Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)	Total			Un-classified Assets
	Accounted with Equity Method	Non-consolidated		Non-consolidated Financials	Non-consolidated Financials								
		Financials	Non-Financials										
122,593	0	57	354	2,307	1,730	10	2,955	1,031	172	8,618	2,803	210,943	
67,210	0	23	0	1,785	0	0	3	0	0	1,810	1,203	116,824	
189,803	0	80	354	4,092	1,730	10	2,958	1,031	172	10,428	4,006	327,767	
110,540	0	78	432	3,167	1,787	16	3,572	923	178	10,154	2,950	221,793	
59,782	0	28	0	1,698	0	0	3	0	0	1,729	1,032	101,126	
170,322	0	106	432	4,865	1,787	16	3,576	923	178	11,883	3,982	322,919	
86,787	0	82	446	2,971	1,319	0	3,603	903	160	9,484	2,554	188,116	
45,335	0	29	0	1,338	0	0	4	0	0	1,372	655	89,730	
132,123	0	111	446	4,309	1,319	0	3,607	903	160	10,855	3,209	277,846	
84,041	0	78	436	2,024	857	0	3,554	849	157	7,955	2,251	151,937	
47,386	0	29	0	1,214	0	0	4	0	0	1,247	520	90,936	
131,427	0	106	436	3,238	857	0	3,558	849	157	9,202	2,770	242,872	
91,567	0	65	621	3,323	1,806	0	4,342	1,272	185	11,613	2,749	163,600	
40,445	0	37	0	1,018	0	0	5	0	42	1,103	695	89,595	
132,012	0	102	621	4,340	1,806	0	4,347	1,273	227	12,716	3,443	253,196	

Shareholders' Equity												Total Liabilities
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Total Income (Loss)		Total	Total		
							Previous Years	Current Year				
5,099	711	47	15,932	11,505	4,696	16,572	-3	5,533	5,530	38,302	193,722	
427	1	18	6,532	0	37	24	0	0	0	61	134,045	
5,526	712	66	22,464	11,505	4,733	16,596	-3	5,533	5,530	38,363	327,767	
5,148	941	49	16,358	13,253	8,137	13,941	-12	7,598	7,586	42,917	212,391	
423	4	14	5,047	0	321	10	0	0	0	331	110,528	
5,570	944	62	21,405	13,253	8,458	13,951	-12	7,598	7,586	43,248	322,919	
4,971	813	9	14,443	11,777	7,293	10,211	-17	6,707	6,690	35,971	178,818	
414	9	22	4,189	0	257	9	0	0	0	266	99,029	
5,385	821	31	18,632	11,777	7,551	10,219	-17	6,707	6,690	36,237	277,846	
4,124	785	15	11,879	11,232	4,792	6,582	-21	4,259	4,238	26,845	149,032	
411	1	65	4,857	0	26	6	0	0	0	32	93,840	
4,535	786	80	16,736	11,232	4,818	6,588	-21	4,259	4,238	26,876	242,872	
4,472	1,009	42	15,075	11,505	7,527	5,832	-253	6,172	5,919	30,783	155,893	
408	0	172	4,786	0	178	2	0	0	0	180	97,303	
4,880	1,010	213	19,861	11,505	7,705	5,834	-253	6,172	5,919	30,964	253,196	

## Privately-owned Banks

### Off Balance-Sheet Commitments

(USD Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative Financial Instruments			
		Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Trading Transactions		
												Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2011	TC	20,655	6	15	0	989	21,664	57,106	147,421	204,527	7,650	8,863	21,614	10,629
	FC	19,071	1,058	11,853	1	2,169	34,153	16,945	40,061	57,006	17,364	16,537	70,030	24,573
	Total	39,726	1,064	11,868	1	3,158	55,817	74,051	187,483	261,534	25,014	25,399	91,644	35,202
2010	TC	19,494	8	22	0	506	20,029	58,731	34,031	92,762	5,775	4,450	20,919	11,246
	FC	16,034	593	9,600	2	1,110	27,339	12,045	19	12,065	6,317	10,797	61,165	18,733
	Total	35,528	600	9,621	2	1,616	47,368	70,777	34,051	104,827	12,092	15,247	82,084	29,979
2009	TC	15,964	3	8	0	282	16,256	54,386	4	54,390	5,054	3,881	13,223	6,218
	FC	16,327	463	7,104	2	787	24,685	15,732	0	15,732	1,549	6,904	34,153	15,216
	Total	32,291	466	7,112	2	1,069	40,941	70,118	5	70,122	6,604	10,785	47,376	21,435
2008	TC	14,264	1	1	0	253	14,518	40,431	5	40,436	3,727	4,538	12,358	3,465
	FC	14,832	428	7,939	4	711	23,913	9,268	0	9,269	2,659	8,084	21,531	6,983
	Total	29,096	428	7,940	4	963	38,431	49,700	5	49,705	6,386	12,622	33,889	10,448
2007	TC	17,382	9	2	0	223	17,616	45,564	1,582	47,146	103	6,475	10,645	8,703
	FC	14,319	514	7,824	4	939	23,600	10,252	8	10,260	138	7,472	15,900	9,214
	Total	31,701	523	7,825	4	1,163	41,216	55,816	1,590	57,406	242	13,947	26,546	17,917

### Income-Expenditure

(USD Million)

Year	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Borrowed	Other Interest Expense	Total	Net Interest Income/Expenses	Fees and Commiss. Received From	Fees and Commiss. Paid	Net	Dividend Income
2011	15,377	169	7,266	107	22,919	9,622	1,204	1,956	12,782	10,136	4,718	758	3,960	405
2010	14,792	337	8,887	265	24,281	9,726	1,254	1,143	12,123	12,158	4,976	688	4,288	390
2009	17,449	342	8,905	637	27,333	11,014	1,449	1,291	13,754	13,580	4,865	790	4,076	407
2008	17,994	633	7,724	860	27,211	13,654	1,869	2,068	17,592	9,619	4,365	827	3,538	432
2007	18,514	841	9,203	1,154	29,713	14,237	2,354	2,218	18,809	10,904	4,794	930	3,864	555

					Custody and Pledged Securities				Total Off Balance-Sheet Commitments
FX	Interest Rate				Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.		
Futures	Futures	Others	Total	Total				Total	
35	0	1,761	42,902	50,552	110,220	324,892	72,905	508,016	784,760
32	0	1,636	112,808	130,172	21,138	167,818	25,317	214,273	435,605
<b>67</b>	<b>0</b>	<b>3,397</b>	<b>155,710</b>	<b>180,724</b>	<b>131,358</b>	<b>492,710</b>	<b>98,222</b>	<b>722,289</b>	<b>1,220,365</b>
10	0	514	37,139	42,914	134,038	278,640	2,770	415,448	571,154
344	59	1,083	92,181	98,497	18,309	135,261	647	154,217	292,118
<b>354</b>	<b>59</b>	<b>1,597</b>	<b>129,320</b>	<b>141,412</b>	<b>152,346</b>	<b>413,901</b>	<b>3,418</b>	<b>569,665</b>	<b>863,272</b>
23	0	122	23,467	28,521	170,053	222,382	2,075	394,509	493,676
348	22	782	57,425	58,974	17,326	117,495	479	135,299	234,690
<b>370</b>	<b>22</b>	<b>904</b>	<b>80,891</b>	<b>87,495</b>	<b>187,378</b>	<b>339,876</b>	<b>2,553</b>	<b>529,808</b>	<b>728,366</b>
30	0	330	20,720	24,448	142,103	173,465	2,084	317,653	397,054
359	2	1,419	38,379	41,037	16,144	95,333	490	111,967	186,186
<b>389</b>	<b>2</b>	<b>1,749</b>	<b>59,099</b>	<b>65,485</b>	<b>158,247</b>	<b>268,799</b>	<b>2,574</b>	<b>429,620</b>	<b>583,241</b>
123	0	20	25,966	26,069	154,451	164,707	2,782	321,940	412,771
423	0	1,632	34,642	34,781	16,713	71,730	743	89,185	157,826
<b>546</b>	<b>0</b>	<b>1,653</b>	<b>60,608</b>	<b>60,850</b>	<b>171,164</b>	<b>236,436</b>	<b>3,524</b>	<b>411,125</b>	<b>570,597</b>

Trading Profit/Loss (Net)	Other Operating Income	Total Oper. Profit/Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Profit/Loss From Equity Method Applied Subsidiar.	Net Monetary Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov. for Income Taxes from Continuing Oper. (+/-)	Net Profit/Loss from Contin. Oper.	Net Profit/Loss from Termin. Oper.	Net Profit (Loss)
110	2,057	16,668	2,162	7,527	6,980	0	0	0	6,980	-1,447	5,533	0	5,533
305	2,997	20,138	2,426	8,405	9,307	0	0	0	9,307	-1,756	7,551	48	7,598
1,176	1,547	20,785	4,844	7,580	8,361	0	0	0	8,361	-1,623	6,738	-31	6,707
387	1,603	15,579	2,838	7,525	5,216	0	0	0	5,216	-958	4,259	0	4,259
385	2,969	18,677	2,951	8,204	7,522	0	0	0	7,522	-1,351	6,172	0	6,172

## Privately-owned Banks

2007-2011

### Ratios

(%)

	2011	2010	2009	2008	2007
<b>Capital Ratios</b>					
Shareholders' Equity / (Amount subject to credit + market + operational risk)	15.5	18.2	19.7	16.4	17.2
Shareholders' Equity / Total Assets	11.7	13.4	13.0	11.1	12.2
(Shareholders' Equity - Permanent Assets) / Total Assets	8.2	9.5	8.8	6.9	7.0
Net On Balance Sheet Position / Total Shareholders' Equity	-22.6	-5.6	-8.9	15.9	-5.6
Net On and Off Balance Sheet Position / Total Shareholders' Equity	1.5	0.4	0.7	2.0	-0.7
<b>Balance-Sheet Ratios</b>					
TC Assets / Total Assets	64.4	68.7	67.7	62.6	64.6
TC Liabilities / Total Liabilities	59.1	65.8	64.4	61.4	61.6
FC Assets / FC Liabilities	87.2	91.5	90.6	96.9	92.1
TC Deposits / Total Deposits	58.7	63.8	59.9	58.9	58.8
TC Loans and Receivables / Total Loans and Receivables	64.6	64.9	65.7	63.9	69.4
Total Deposits / Total Assets	59.0	62.0	61.6	62.8	60.5
Funds Borrowed / Total Assets	11.5	9.8	9.5	12.0	12.1
<b>Assets Quality</b>					
Financial Assets (net) / Total Assets	25.1	32.6	34.6	26.3	28.5
Total Loans and Receivables / Total Assets	57.9	52.7	47.6	54.1	52.1
Total Loans and Receivables / Total Deposits	98.1	85.0	77.1	86.2	86.2
Loans Under Follow-up (gross) / Total Loans and Receivables	2.4	3.3	5.4	3.5	3.6
Loans Under Follow-up (net) / Total Loans and Receivables	0.5	0.4	0.6	0.7	0.5
Specific Provisions / Loans Under Follow-up	79.8	86.5	88.2	80.3	86.8
Permanent Assets / Total Assets	3.5	3.9	4.2	4.2	5.3
Consumer Loans / Total Loans and Receivables	31.1	32.0	32.9	30.7	32.9
<b>Liquidity</b>					
Liquid Assets / Total Assets	31.5	34.1	34.9	28.3	35.2
Liquid Assets / Short-term Liabilities	54.9	56.9	56.7	45.6	57.4
TC Liquid Assets / Total Assets	19.3	24.2	23.3	15.0	18.8
<b>Profitability</b>					
Net Profit/Losses / Total Assets	1.7	2.4	2.4	1.8	2.4
Net Profit/Losses / Total Shareholders' Equity	14.4	17.6	18.5	15.8	19.9
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.1	2.9	3.0	2.1	3.0
<b>Income-Expenditure Structure</b>					
Net Interest Income After Specific Provisions / Total Assets	2.8	3.2	3.6	3.1	3.7
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	54.7	51.5	47.7	48.4	49.8
Non-interest Income (net) / Total Assets	2.0	2.5	2.6	2.5	3.1
Other Operating Expenses / Total Assets	2.3	2.6	2.7	3.1	3.2
Personnel Expenses / Other Operating Expenses	44.1	42.4	43.4	41.2	39.8
Non-interest Income (net) / Other Operating Expenses	86.8	94.9	95.1	79.2	94.7

## Adabank A.Ş.

### Assets

(USD Million)

Year	Period	Liquid Assets								Loans and Receivables			
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total				
2011	TC	0	25	0	0	0	0	0	0	25	0	3	3
	FC	0	0	0	0	0	0	0	0	0	0	0	0
	Total	1	25	0	0	0	0	0	0	25	0	3	3
2010	TC	0	30	0	1	0	0	0	1	31	0	4	4
	FC	0	0	0	0	0	0	0	0	0	0	0	0
	Total	0	30	0	1	0	0	0	1	31	0	4	4
2009	TC	0	0	4	27	0	0	0	27	32	0	6	6
	FC	0	0	0	0	0	0	0	0	0	0	0	0
	Total	0	0	4	27	0	0	0	27	32	0	6	6
2008	TC	0	0	4	25	0	0	0	25	30	0	14	14
	FC	0	0	0	0	0	0	0	0	0	0	0	0
	Total	0	0	4	25	0	0	0	25	30	0	14	14
2007	TC	0	0	36	0	0	0	0	0	37	0	31	31
	FC	0	0	0	0	0	0	0	0	0	0	0	0
	Total	0	0	36	0	0	0	0	0	37	0	31	31

### Liabilities

(USD Million)

Year	Period	Deposits	Non-Deposit Funds						Other Liabilities				
			Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop. & Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2011	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
2010	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
2009	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	5	0	0	0	0	0	0	0	0	0	0	0
2008	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
2007	TC	5	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	6	0	0	0	0	0	0	0	0	0	0	0

	Permanent Assets											Total Assets	
Total	Investments and Associates (net)			Subsidiaries (net)		Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)	Total			Un-classified Assets
	Accounted with Equity Method	Non-consolidated		Non-consolidated Financials	Non-consolidated Non-Financials								
		Financials	Non-Financials										
	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	2	0	0	2	0	27	
	0	0	0	0	0	0	2	0	0	2	0	33	
	0	0	0	0	0	0	0	0	0	0	0	0	
	0	0	0	0	0	0	2	0	0	2	0	33	
	0	0	0	0	0	0	2	0	0	2	0	34	
	0	0	0	0	0	0	0	0	0	0	0	0	
	0	0	0	0	0	0	2	0	0	2	0	34	
	0	0	0	0	0	0	2	0	0	2	0	32	
	0	0	0	0	0	0	0	0	0	0	0	0	
	0	0	0	0	0	0	2	0	0	2	0	33	
	0	0	0	0	0	0	3	0	0	3	0	40	
	0	0	0	0	0	0	0	0	0	0	0	0	
	0	0	0	0	0	0	3	0	0	3	0	40	

Shareholders' Equity												Total Liabilities
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Total Income (Loss)		Total	Total		
							Previous Years	Current Year			Total	
1	0	0	1	42	0	0	-19	0	-20	23	27	
0	0	0	0	0	0	0	0	0	0	0	0	
1	0	0	1	42	0	0	-19	0	-20	23	27	
1	0	0	1	52	0	0	-24	0	-24	28	33	
0	0	0	0	0	0	0	0	0	0	0	0	
1	0	0	1	52	0	0	-24	0	-24	28	33	
1	0	0	1	54	0	0	-25	1	-25	29	34	
0	0	0	0	0	0	0	0	0	0	0	0	
1	0	0	1	54	0	0	-25	1	-25	29	34	
0	0	0	0	53	0	0	-27	2	-25	28	32	
0	0	0	0	0	0	0	0	0	0	0	0	
0	0	0	0	53	0	0	-27	2	-25	28	33	
0	0	0	1	69	37	0	-73	1	-72	34	40	
0	0	0	0	0	0	0	0	0	0	0	0	
0	0	0	1	69	37	0	-73	1	-72	34	40	

## Adabank A.Ş.

### Off Balance-Sheet Commitments

(USD Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative Financial Instruments			
		Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Trading Transactions		
												Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2011	TC	2	0	0	0	0	2	0	0	0	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	0	0	0	0	0	0	0
2010	TC	3	0	0	0	0	3	0	0	0	0	0	0	0
	FC	5	0	0	0	0	5	0	0	0	0	0	0	0
	Total	9	0	0	0	0	9	0	0	0	0	0	0	0
2009	TC	4	0	0	0	0	4	1	0	1	0	0	0	0
	FC	8	0	0	0	0	8	0	0	0	0	0	0	0
	Total	12	0	0	0	0	12	1	0	1	0	0	0	0
2008	TC	4	0	0	0	0	4	0	0	0	0	0	0	0
	FC	8	0	0	0	0	8	0	0	0	0	0	0	0
	Total	11	0	0	0	0	11	0	0	0	0	0	0	0
2007	TC	5	0	0	0	0	5	0	0	0	0	0	0	0
	FC	8	0	0	0	0	8	0	0	0	0	0	0	0
	Total	13	0	0	0	0	13	0	0	0	0	0	0	0

### Income-Expenditure

(USD Million)

USD million)

Year	Operating Income													
	Interest Income from					Interest Expenses on				Net Interest Income/ Expenses	Net Fees and Commissions			Dividend Income
	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total		Fees and Commiss. Received From	Fees and Commiss. Paid	Net	
2011	0	2	0	0	2	0	0	0	0	2	0	0	0	0
2010	0	1	1	0	2	0	0	0	0	2	0	0	0	0
2009	0	0	3	1	4	0	0	0	0	3	0	0	0	0
2008	0	0	3	2	5	0	0	0	0	4	0	0	0	0
2007	0	0	1	6	6	1	0	0	1	6	0	0	0	0

				Custody and Pledged Securities					Total Off Balance-Sheet Commitments
FX	Interest Rate				Items Held in	Pledged	Accepted Indepen. Guaran. and Warran.		
Futures	Futures	Others	Total	Total	Custody	Securities		Total	
0	0	0	0	0	0	0	0	0	2
0	0	0	0	0	0	0	0	0	5
0	0	0	0	0	0	0	0	0	8
0	0	0	0	0	0	0	0	0	3
0	0	0	0	0	0	0	0	0	5
0	0	0	0	0	0	0	0	0	9
0	0	0	0	0	0	0	0	0	5
0	0	0	0	0	0	0	0	0	8
0	0	0	0	0	0	0	0	0	12
0	0	0	0	0	0	0	0	0	4
0	0	0	0	0	0	0	0	0	8
0	0	0	0	0	0	0	0	0	11
0	0	0	0	0	0	0	0	0	5
0	0	0	0	0	0	0	0	0	8
0	0	0	0	0	0	0	0	0	13

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

## Ratios

(%)

	2011	2010	2009	2008	2007
<b>Capital Ratios</b>					
Shareholders' Equity / (Amount subject to credit + market + operational risk)	151.0	150.6	185.9	186.4	177.8
Shareholders' Equity / Total Assets	84.6	84.9	84.8	84.9	84.6
(Shareholders' Equity - Permanent Assets) / Total Assets	78.8	78.9	78.4	78.1	77.2
Net On Balance Sheet Position / Total Shareholders' Equity	0.9	0.9	0.6	0.6	0.3
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.9	0.9	0.6	0.6	0.3
<b>Balance-Sheet Ratios</b>					
TC Assets / Total Assets	99.0	99.1	99.1	99.0	99.2
TC Liabilities / Total Liabilities	99.8	99.8	99.6	99.5	99.5
FC Assets / FC Liabilities	443.1	442.2	241.8	205.5	156.3
TC Deposits / Total Deposits	98.2	98.3	97.1	96.5	96.4
TC Loans and Receivables / Total Loans and Receivables	-	-	-	-	-
Total Deposits / Total Assets	12.9	12.8	13.4	13.6	13.9
Funds Borrowed / Total Assets	0.0	0.0	0.0	0.0	0.0
<b>Assets Quality</b>					
Financial Assets (net) / Total Assets	0.2	2.0	80.6	78.0	0.0
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	5.8	6.0	6.4	6.8	7.4
Consumer Loans / Total Loans and Receivables	-	-	-	-	-
<b>Liquidity</b>					
Liquid Assets / Total Assets	94.2	93.9	93.6	93.2	92.5
Liquid Assets / Short-term Liabilities	718.1	726.7	698.1	719.8	684.1
TC Liquid Assets / Total Assets	93.2	93.0	92.6	92.2	91.7
<b>Profitability</b>					
Net Profit/Losses / Total Assets	-0.7	1.0	1.6	5.6	1.9
Net Profit/Losses / Total Shareholders' Equity	-0.9	1.2	1.9	6.6	2.2
Profit/Losses Before Taxes after Continuing Operations / Total Assets	-0.7	1.0	1.6	5.6	1.9
<b>Income-Expenditure Structure</b>					
Net Interest Income After Specific Provisions / Total Assets	8.0	6.4	9.5	13.6	14.2
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	92.8	63.1	88.5	94.7	95.6
Non-interest Income (net) / Total Assets	0.6	3.7	0.8	0.8	0.6
Other Operating Expenses / Total Assets	9.3	9.1	8.7	7.9	8.2
Personnel Expenses / Other Operating Expenses	43.5	38.1	41.2	44.6	48.3
Non-interest Income (net) / Other Operating Expenses	6.6	41.1	9.1	9.5	7.6

## Akbank T.A.Ş.

### Assets

(USD Million)

Year	Period	Liquid Assets								Loans and Receivables			
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total				
2011	TC	2,557	1	0	295	17,301	2,016	0	19,612	22,170	22,172	668	619
	FC	4,789	1,491	0	213	2,749	538	0	3,500	9,781	14,999	0	0
	Total	7,346	1,492	0	508	20,050	2,554	0	23,112	31,950	37,171	668	619
2010	TC	1,467	7	0	509	24,899	3,485	0	28,892	30,365	20,814	832	832
	FC	2,498	1,154	0	162	2,561	824	0	3,547	7,199	13,587	0	0
	Total	3,965	1,160	0	671	27,459	4,309	0	32,440	37,564	34,401	832	832
2009	TC	1,684	1	0	101	18,672	6,638	0	25,411	27,097	16,156	1,161	1,161
	FC	1,503	1,989	0	110	940	4,011	0	5,062	8,554	10,548	39	39
	Total	3,187	1,990	0	211	19,612	10,650	0	30,473	35,650	26,705	1,200	1,200
2008	TC	3,219	2	0	85	3,545	9,168	0	12,798	16,020	17,165	725	725
	FC	1,830	2,695	0	59	585	4,343	0	4,987	9,512	11,994	24	24
	Total	5,049	2,697	0	144	4,130	13,511	0	17,786	25,531	29,159	748	748
2007	TC	347	23	0	63	14,461	0	0	14,524	14,894	22,251	830	830
	FC	2,035	1,127	0	4,115	2,991	0	0	7,105	10,268	9,678	39	39
	Total	2,383	1,150	0	4,178	17,451	0	0	21,629	25,162	31,929	869	869

### Liabilities

(USD Million)

Year	Period	Deposits	Non-Deposit Funds						Other Liabilities				
			Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop. & Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2011	TC	23,104	163	2,897	957	0	4,018	106	59	0	0	1,100	298
	FC	17,562	8,715	3,871	1,427	0	14,013	186	57	0	0	96	69
	Total	40,666	8,878	6,768	2,384	0	18,031	292	116	0	0	1,196	367
2010	TC	27,340	170	6,891	629	0	7,690	118	201	0	0	981	432
	FC	16,343	6,578	400	1,012	0	7,990	136	0	0	0	44	89
	Total	43,683	6,748	7,291	1,640	0	15,679	254	201	0	0	1,025	521
2009	TC	23,233	92	8,445	0	0	8,537	125	263	0	0	805	411
	FC	14,319	5,389	586	0	0	5,975	79	0	0	0	7	71
	Total	37,552	5,481	9,031	0	0	14,512	204	263	0	0	812	482
2008	TC	19,026	150	5,306	0	0	5,456	11	46	0	0	599	379
	FC	15,264	7,274	20	0	0	7,294	32	91	0	0	8	93
	Total	34,290	7,425	5,326	0	0	12,751	43	137	0	0	607	472
2007	TC	21,883	132	3,808	0	0	3,940	49	0	0	0	790	1,181
	FC	13,521	7,505	0	0	0	7,505	26	0	0	0	9	75
	Total	35,404	7,638	3,808	0	0	11,446	75	0	0	0	799	1,256

	Permanent Assets										Un-classified Assets	Total Assets
Total	Investments and Associates (net)			Subsidiaries (net)		Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)	Total		
	Accounted with Equity Method	Non-consolidated		Non-consolidated Financials	Non-consolidated Financials							
		Financials	Non-Financials									
22,221	0	0	2	107	0	0	415	53	1	578	488	45,458
14,999	0	0	0	430	0	0	1	0	0	431	35	25,246
37,221	0	0	2	537	0	0	416	53	1	1,009	523	70,703
20,814	0	0	2	137	0	0	576	60	2	778	406	52,363
13,587	0	0	0	444	0	0	1	0	0	445	15	21,247
34,401	0	0	2	581	0	0	578	60	2	1,223	421	73,610
16,156	0	0	2	140	0	0	531	44	2	718	517	44,488
10,548	0	0	0	478	0	0	2	0	0	480	12	19,594
26,705	0	0	2	618	0	0	532	44	2	1,198	529	64,082
17,165	0	0	2	141	0	0	524	24	3	693	415	34,292
11,994	0	0	0	464	0	0	2	0	0	466	22	21,993
29,159	0	0	2	605	0	0	526	24	3	1,159	436	56,285
22,251	0	0	0	194	0	0	601	41	3	839	417	38,401
9,678	0	0	0	469	0	0	2	0	0	471	14	20,432
31,929	0	0	0	663	0	0	603	41	3	1,311	431	58,833

Shareholders' Equity											Total Liabilities
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Total Income (Loss)		Total		
							Previous Years	Current Year		Total	
407	126	46	2,142	2,118	1,558	4,419	0	1,268	1,268	9,362	38,627
163	0	0	571	0	-69	0	0	0	0	-69	32,077
570	126	46	2,713	2,118	1,489	4,419	0	1,268	1,268	9,293	70,703
400	239	45	2,416	2,601	2,973	3,970	0	1,858	1,858	11,403	48,849
135	4	0	408	0	21	0	0	0	0	21	24,761
534	243	45	2,824	2,601	2,994	3,970	0	1,858	1,858	11,424	73,610
381	208	6	2,199	2,017	2,755	2,962	0	1,833	1,833	9,567	43,536
110	9	2	278	0	-26	0	0	0	0	-26	20,546
491	217	9	2,477	2,017	2,730	2,962	0	1,833	1,833	9,541	64,082
299	178	8	1,521	1,971	2,361	2,018	0	1,120	1,120	7,470	33,473
129	1	6	359	0	-105	0	0	0	0	-105	22,812
428	179	14	1,880	1,971	2,256	2,018	0	1,120	1,120	7,365	56,285
351	242	28	2,642	2,588	3,289	1,557	0	1,720	1,720	9,154	37,619
77	0	9	197	0	-10	0	0	0	0	-10	21,213
428	242	38	2,838	2,588	3,279	1,557	0	1,720	1,720	9,144	58,833

## Off Balance-Sheet Commitments

(USD Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative Financial Instruments			
		Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Trading Transactions		
												Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2011	TC	2,572	0	1	0	342	2,916	14,049	50,317	64,366	1,763	688	7,022	1,582
	FC	2,222	64	2,204	0	342	4,832	3,210	0	3,210	650	1,697	19,984	6,205
	Total	4,794	64	2,206	0	684	7,748	17,259	50,317	67,575	2,413	2,384	27,006	7,787
2010	TC	2,636	1	9	0	344	2,989	14,634	0	14,634	3,310	402	2,912	1,760
	FC	1,636	45	1,788	0	283	3,751	2,873	0	2,873	0	1,471	12,674	4,379
	Total	4,272	46	1,797	0	627	6,741	17,507	0	17,507	3,310	1,873	15,586	6,139
2009	TC	1,893	0	1	0	166	2,060	11,390	0	11,390	3,422	295	473	994
	FC	1,813	40	1,115	0	187	3,154	2,934	0	2,934	0	423	7,267	3,661
	Total	3,706	40	1,116	0	353	5,215	14,325	0	14,325	3,422	718	7,740	4,655
2008	TC	1,809	0	0	0	122	1,931	8,289	0	8,289	3,345	200	115	284
	FC	1,264	41	1,135	0	33	2,473	3,979	0	3,979	2,310	260	2,493	400
	Total	3,073	41	1,135	0	155	4,404	12,269	0	12,269	5,655	459	2,609	684
2007	TC	2,177	0	0	0	134	2,311	9,155	0	9,155	0	137	3,450	335
	FC	1,087	40	1,015	0	19	2,161	4,056	0	4,056	0	304	3,765	387
	Total	3,264	40	1,015	0	153	4,472	13,212	0	13,212	0	441	7,215	722

## Income-Expenditure

(USD Million)

USD million)

Year	Operating Income													
	Interest Income from					Interest Expenses on				Net Interest Income/Expenses	Net Fees and Commissions			Dividend Income
	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total		Fees and Commiss. Received From	Fees and Commiss. Paid	Net	
2011	2,680	4	2,127	7	4,818	2,078	137	490	2,704	2,114	987	151	836	27
2010	2,662	56	2,896	3	5,616	2,295	125	415	2,835	2,781	995	143	851	18
2009	3,267	92	2,792	4	6,156	2,379	181	507	3,067	3,088	1,003	142	861	29
2008	3,965	187	2,202	21	6,374	3,174	331	577	4,082	2,292	872	155	718	20
2007	4,491	218	2,578	30	7,316	3,398	449	673	4,520	2,796	1,006	190	816	28

					Custody and Pledged Securities				Total Off Balance-Sheet Commitments
FX	Interest Rate				Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.		
Futures	Futures	Others	Total	Total				Total	
0	0	1,356	10,648	12,411	14,081	26,064	72,215	112,360	192,052
0	0	554	28,440	29,090	2,577	15,119	24,725	42,421	79,553
<b>0</b>	<b>0</b>	<b>1,910</b>	<b>39,088</b>	<b>41,500</b>	<b>16,658</b>	<b>41,183</b>	<b>96,940</b>	<b>154,781</b>	<b>271,605</b>
1	0	90	5,165	8,475	14,670	22,914	2,170	39,754	65,852
1	0	16	18,541	18,541	1,815	10,939	84	12,838	38,003
<b>1</b>	<b>0</b>	<b>106</b>	<b>23,705</b>	<b>27,016</b>	<b>16,485</b>	<b>33,852</b>	<b>2,254</b>	<b>52,591</b>	<b>103,855</b>
6	0	120	1,888	5,310	10,572	22,931	1,484	34,987	53,748
6	0	0	11,357	11,357	1,243	7,793	43	9,079	26,525
<b>12</b>	<b>0</b>	<b>120</b>	<b>13,245</b>	<b>16,667</b>	<b>11,816</b>	<b>30,724</b>	<b>1,527</b>	<b>44,067</b>	<b>80,274</b>
12	0	0	611	3,955	9,033	22,182	1,411	32,626	46,802
12	0	0	3,165	5,475	1,489	7,083	45	8,616	20,544
<b>23</b>	<b>0</b>	<b>0</b>	<b>3,776</b>	<b>9,430</b>	<b>10,522</b>	<b>29,265</b>	<b>1,455</b>	<b>41,242</b>	<b>67,346</b>
24	0	17	3,962	3,962	10,658	27,613	1,915	40,185	55,614
23	0	5	4,484	4,484	1,408	5,342	47	6,797	17,499
<b>46</b>	<b>0</b>	<b>22</b>	<b>8,446</b>	<b>8,446</b>	<b>12,066</b>	<b>32,955</b>	<b>1,961</b>	<b>46,983</b>	<b>73,113</b>

Trading Profit/Loss (Net)	Other Operating Income	Total Oper. Profit/Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Profit/Loss From Equity Method Applied Subsidiar.	Net Monetary Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov. for Income Taxes from Continuing Oper. (+/-)	Net Profit/Loss from Contin. Oper.	Net Profit/Loss from Termin. Oper.	Net Profit (Loss)
-63	307	3,221	343	1,289	1,589	0	0	0	1,589	-321	1,268	0	1,268
21	562	4,234	337	1,572	2,324	0	0	0	2,324	-467	1,858	0	1,858
104	353	4,435	751	1,468	2,216	0	0	0	2,216	-383	1,833	0	1,833
29	487	3,545	754	1,437	1,354	0	0	0	1,354	-234	1,120	0	1,120
129	438	4,207	621	1,463	2,123	0	0	0	2,123	-403	1,720	0	1,720

## Ratios

(%)

	2011	2010	2009	2008	2007
<b>Capital Ratios</b>					
Shareholders' Equity / (Amount subject to credit + market + operational risk)	17.0	20.6	22.5	18.2	18.9
Shareholders' Equity / Total Assets	13.1	15.5	14.9	13.1	15.5
(Shareholders' Equity - Permanent Assets) / Total Assets	11.6	13.9	13.0	11.0	13.3
Net On Balance Sheet Position / Total Shareholders' Equity	-64.1	-25.1	-4.0	-1.7	-0.8
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.1	0.2	-0.7	-1.0	-0.8
<b>Balance-Sheet Ratios</b>					
TC Assets / Total Assets	64.3	71.1	69.4	60.9	65.3
TC Liabilities / Total Liabilities	54.6	66.4	67.9	59.5	63.9
FC Assets / FC Liabilities	78.7	85.8	95.4	96.4	96.3
TC Deposits / Total Deposits	56.8	62.6	61.9	55.5	61.8
TC Loans and Receivables / Total Loans and Receivables	59.7	60.5	60.5	58.9	69.7
Total Deposits / Total Assets	57.5	59.3	58.6	60.9	60.2
Funds Borrowed / Total Assets	12.6	9.2	8.6	13.2	13.0
<b>Assets Quality</b>					
Financial Assets (net) / Total Assets	32.7	44.1	47.6	31.6	36.8
Total Loans and Receivables / Total Assets	52.6	46.7	41.7	51.8	54.3
Total Loans and Receivables / Total Deposits	91.5	78.8	71.1	85.0	90.2
Loans Under Follow-up (gross) / Total Loans and Receivables	1.8	2.4	4.5	2.6	2.7
Loans Under Follow-up (net) / Total Loans and Receivables	0.1	0.0	0.0	0.0	0.0
Specific Provisions / Loans Under Follow-up	92.6	100.0	100.0	100.0	100.0
Permanent Assets / Total Assets	1.5	1.7	1.9	2.1	2.2
Consumer Loans / Total Loans and Receivables	35.8	37.3	37.8	32.4	34.0
<b>Liquidity</b>					
Liquid Assets / Total Assets	41.6	45.2	39.0	21.4	42.8
Liquid Assets / Short-term Liabilities	73.3	79.3	63.3	33.2	75.0
TC Liquid Assets / Total Assets	28.5	36.5	31.9	12.2	25.3
<b>Profitability</b>					
Net Profit/Losses / Total Assets	1.8	2.5	2.9	2.0	2.9
Net Profit/Losses / Total Shareholders' Equity	13.6	16.3	19.2	15.2	18.8
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.2	3.2	3.5	2.4	3.6
<b>Income-Expenditure Structure</b>					
Net Interest Income After Specific Provisions / Total Assets	2.8	3.5	3.8	2.9	3.8
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	60.7	60.4	54.6	46.1	53.7
Non-interest Income (net) / Total Assets	1.6	2.0	2.1	2.2	2.4
Other Operating Expenses / Total Assets	1.8	2.1	2.3	2.6	2.5
Personnel Expenses / Other Operating Expenses	39.5	36.3	37.4	38.1	36.3
Non-interest Income (net) / Other Operating Expenses	85.9	92.4	91.7	87.2	96.4

## Alternatif Bank A.Ş.

### Assets

(USD Million)

Year	Period	Liquid Assets								Loans and Receivables			
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total				
2011	TC	86	0	16	97	154	416	0	667	770	1,723	113	52
	FC	180	40	0	11	0	22	0	33	254	511	0	0
	Total	266	41	16	108	154	439	0	701	1,024	2,234	113	52
2010	TC	42	1	0	115	0	254	0	369	412	1,668	98	39
	FC	108	31	0	3	0	0	0	3	141	384	0	0
	Total	150	32	0	117	0	254	0	372	554	2,052	98	39
2009	TC	61	5	0	5	21	320	0	346	412	1,484	130	81
	FC	82	33	0	2	0	0	0	2	117	300	0	0
	Total	144	38	0	7	21	320	0	348	529	1,784	130	81
2008	TC	32	0	230	21	29	124	0	174	436	1,221	85	44
	FC	107	238	25	9	20	0	0	29	399	296	0	0
	Total	139	238	255	30	49	124	0	203	835	1,517	85	44
2007	TC	37	95	0	30	30	22	0	83	215	1,304	57	45
	FC	137	138	0	4	21	0	0	25	300	292	0	0
	Total	174	233	0	35	51	22	0	108	515	1,595	57	45

### Liabilities

(USD Million)

			Non-Deposit Funds					Other Liabilities					
			Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop. & Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2011	TC	1,278	26	332	0	0	358	1	0	1	0	27	35
	FC	650	538	14	0	0	552	12	0	3	145	33	2
	Total	1,929	564	346	0	0	910	13	0	4	145	60	38
2010	TC	1,007	17	191	0	0	208	8	0	0	0	39	38
	FC	581	401	0	0	0	401	2	0	2	106	35	3
	Total	1,588	418	191	0	0	609	10	0	2	106	74	41
2009	TC	1,012	26	59	0	0	85	4	0	0	0	25	24
	FC	702	241	0	0	0	241	2	0	1	0	13	0
	Total	1,713	267	59	0	0	326	6	0	1	0	38	24
2008	TC	963	31	7	0	0	38	7	0	0	0	22	24
	FC	781	320	0	0	0	320	11	0	1	0	13	0
	Total	1,744	350	7	0	0	358	18	0	1	0	35	24
2007	TC	631	32	8	0	0	40	29	0	0	0	101	58
	FC	839	267	0	0	0	267	3	0	1	0	23	0
	Total	1,470	299	8	0	0	307	32	0	1	0	124	58

	Permanent Assets											Total Assets	
Total	Investments and Associates (net)			Subsidiaries (net)		Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)	Total			Un-classified Assets
	Accounted with Equity Method	Non-consolidated		Non-consolidated Financials	Non-consolidated Financials								
		Financials	Non-Financials										
1,785	0	0	0	13	0	0	12	2	16	43	43	2,641	
511	0	0	0	0	0	0	0	0	0	0	6	771	
2,296	0	0	0	13	0	0	12	2	16	43	50	3,412	
1,727	0	0	0	16	0	0	12	2	19	49	48	2,236	
384	0	0	0	0	0	0	0	0	0	0	8	533	
2,111	0	0	0	16	0	0	12	2	19	49	56	2,770	
1,533	0	0	0	17	0	0	11	2	19	49	27	2,021	
300	0	0	0	0	0	0	0	0	0	0	2	419	
1,833	0	0	0	17	0	0	11	2	19	49	29	2,440	
1,262	0	0	0	16	0	0	14	1	8	39	27	1,765	
296	0	0	0	0	0	0	0	0	0	0	2	696	
1,558	0	0	0	16	0	0	14	1	8	39	29	2,461	
1,316	0	0	0	22	0	0	14	1	2	39	62	1,632	
292	0	0	0	0	0	0	0	0	0	0	16	608	
1,608	0	0	0	22	0	0	14	1	2	39	78	2,240	

Shareholders' Equity											Total Liabilities
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Total Income (Loss)		Total	Total	
							Previous Years	Current Year			
45	12	0	121	159	-3	83	3	15	18	257	2,014
0	0	0	196	0	0	0	0	0	0	0	1,398
45	12	0	317	159	-3	83	3	15	18	257	3,412
34	5	0	124	195	0	84	3	18	21	301	1,640
0	0	1	148	0	0	0	0	0	0	0	1,130
34	5	1	272	195	0	84	3	18	21	301	2,770
32	6	0	90	202	0	48	1	41	42	292	1,479
0	0	2	18	0	0	0	0	0	0	0	960
32	6	2	108	202	0	48	1	41	42	292	2,440
23	9	0	84	197	1	9	5	35	40	247	1,331
0	0	3	29	0	0	0	0	0	0	0	1,130
23	9	3	113	197	1	9	5	35	40	247	2,461
24	9	0	221	193	0	0	-37	55	18	211	1,103
0	0	4	31	0	0	0	0	0	0	0	1,137
24	9	4	253	193	0	0	-37	55	18	211	2,240

## Alternatif Bank A.Ş.

### Off Balance-Sheet Commitments

(USD Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative Financial Instruments			
		Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Trading Transactions		
												Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2011	TC	564	2	0	0	0	566	339	0	339	0	48	285	538
	FC	248	113	198	0	22	580	20	0	20	0	113	264	570
	Total	812	114	198	0	22	1,146	359	0	359	0	161	550	1,108
2010	TC	631	3	0	0	0	634	357	0	357	0	45	328	126
	FC	248	125	229	0	14	616	79	0	79	0	75	385	150
	Total	879	128	229	0	14	1,251	435	0	435	0	119	713	276
2009	TC	528	0	6	0	0	534	573	0	573	0	13	111	122
	FC	277	79	159	0	9	524	89	0	89	0	15	259	126
	Total	805	79	165	0	9	1,058	662	0	662	0	28	370	247
2008	TC	413	0	0	0	0	413	298	0	298	0	110	208	111
	FC	239	11	141	0	14	404	20	0	20	0	165	238	125
	Total	652	11	141	0	14	818	319	0	319	0	275	446	236
2007	TC	516	0	0	0	0	516	382	0	382	0	34	178	228
	FC	249	19	157	0	4	429	90	0	90	0	62	256	215
	Total	765	19	157	0	4	945	472	0	472	0	96	434	443

### Income-Expenditure

(USD Million)

USD million)

Year	Operating Income														
	Interest Income from					Interest Expenses on				Net Interest Income/ Expenses	Net Fees and Commissions			Dividend Income	
	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total		Fees and Commiss. Received From	Fees and Commiss. Paid	Net		
2011	231	1	37	4	273	114	19	17	150	123	19	2	17	0	
2010	187		2	28	3	219	93	11	7	110	109	18	2	16	0
2009	254	1	54	9	317	133	14	9	156	161	24	5	18	0	
2008	260		5	16	14	295	142	22	2	166	129	19	6	13	1
2007	247	7	18	8	280	115	30	3	147	133	22	7	15	2	

					Custody and Pledged Securities				Total Off Balance-Sheet Commitments
FX	Interest Rate				Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.		
Futures	Futures	Others	Total	Total				Total	
0	0	0	871	871	141	2,874	2	3,017	4,793
0	0	0	947	947	100	427	0	527	2,075
<b>0</b>	<b>0</b>	<b>0</b>	<b>1,818</b>	<b>1,818</b>	<b>240</b>	<b>3,301</b>	<b>2</b>	<b>3,544</b>	<b>6,867</b>
0	0	0	499	499	94	2,712	1	2,807	4,296
0	0	0	610	610	98	424	0	522	1,827
<b>0</b>	<b>0</b>	<b>0</b>	<b>1,108</b>	<b>1,108</b>	<b>193</b>	<b>3,135</b>	<b>1</b>	<b>3,329</b>	<b>6,123</b>
0	0	0	246	246	80	2,558	1	2,639	3,991
0	0	0	400	400	20	472	0	492	1,505
<b>0</b>	<b>0</b>	<b>0</b>	<b>645</b>	<b>645</b>	<b>100</b>	<b>3,030</b>	<b>1</b>	<b>3,131</b>	<b>5,496</b>
0	0	0	428	428	79	2,021	1	2,101	3,241
189	2	0	718	718	23	572	0	595	1,738
<b>189</b>	<b>2</b>	<b>0</b>	<b>1,147</b>	<b>1,147</b>	<b>102</b>	<b>2,593</b>	<b>1</b>	<b>2,696</b>	<b>4,979</b>
0	0	0	440	440	128	2,105	0	2,233	3,571
205	0	0	739	739	26	476	0	502	1,760
<b>205</b>	<b>0</b>	<b>0</b>	<b>1,178</b>	<b>1,178</b>	<b>153</b>	<b>2,581</b>	<b>0</b>	<b>2,735</b>	<b>5,331</b>

Trading Profit/Loss (Net)	Other Operating Income	Total Oper. Profit/Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Profit/Loss From Equity Method Applied Subsidiar.	Net Monetary Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov. for Income Taxes from Continuing Oper. (+/-)	Net Profit/Loss from Contin. Oper.	Net Profit/Loss from Termin. Oper.	Net Profit (Loss)
-5	18	153	45	85	22	0	0	0	22	-7	15	0	15
-19	83	190	37	131	23	0	0	0	23	-4	18	0	18
-12	32	199	75	72	52	0	0	0	52	-10	41	0	41
-8	35	170	45	81	44	0	0	0	44	-9	35	0	35
-13	21	157	36	61	60	0	0	0	60	-5	55	0	55

## Ratios

(%)

	2011	2010	2009	2008	2007
<b>Capital Ratios</b>					
Shareholders' Equity / (Amount subject to credit + market + operational risk)	13.5	15.0	12.8	14.1	14.6
Shareholders' Equity / Total Assets	7.5	10.9	12.0	10.0	9.4
(Shareholders' Equity - Permanent Assets) / Total Assets	4.5	7.0	8.0	6.8	7.1
Net On Balance Sheet Position / Total Shareholders' Equity	-88.9	-68.0	-58.7	3.3	-51.3
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-3.5	-4.9	4.8	6.8	11.9
<b>Balance-Sheet Ratios</b>					
TC Assets / Total Assets	77.4	80.7	82.8	71.7	72.9
TC Liabilities / Total Liabilities	59.0	59.2	60.6	54.1	49.2
FC Assets / FC Liabilities	55.2	47.2	43.7	61.7	53.5
TC Deposits / Total Deposits	66.3	63.4	59.0	55.2	42.9
TC Loans and Receivables / Total Loans and Receivables	77.7	81.8	83.6	81.0	81.8
Total Deposits / Total Assets	56.5	57.3	70.2	70.9	65.6
Funds Borrowed / Total Assets	16.5	15.1	10.9	14.2	13.3
<b>Assets Quality</b>					
Financial Assets (net) / Total Assets	20.5	13.4	14.2	8.3	4.8
Total Loans and Receivables / Total Assets	67.3	76.2	75.1	63.3	71.8
Total Loans and Receivables / Total Deposits	119.0	132.9	107.0	89.3	109.4
Loans Under Follow-up (gross) / Total Loans and Receivables	4.9	4.6	7.1	5.4	3.5
Loans Under Follow-up (net) / Total Loans and Receivables	2.7	2.8	2.6	2.6	0.8
Specific Provisions / Loans Under Follow-up	46.0	40.0	62.5	51.8	78.5
Permanent Assets / Total Assets	3.1	3.9	4.0	3.3	2.3
Consumer Loans / Total Loans and Receivables	2.4	0.8	0.2	0.6	0.1
<b>Liquidity</b>					
Liquid Assets / Total Assets	17.1	10.8	8.6	28.9	22.0
Liquid Assets / Short-term Liabilities	30.7	20.2	15.8	53.9	41.0
TC Liquid Assets / Total Assets	10.4	5.7	3.8	12.7	8.6
<b>Profitability</b>					
Net Profit/Losses / Total Assets	0.4	0.7	1.7	1.4	2.4
Net Profit/Losses / Total Shareholders' Equity	5.8	6.0	14.2	14.1	25.9
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.6	0.8	2.1	1.8	2.7
<b>Income-Expenditure Structure</b>					
Net Interest Income After Specific Provisions / Total Assets	2.8	3.2	4.6	4.0	4.9
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	63.7	46.5	56.2	57.1	69.2
Non-interest Income (net) / Total Assets	0.9	2.9	1.5	1.7	1.1
Other Operating Expenses / Total Assets	2.5	4.7	3.0	3.3	2.7
Personnel Expenses / Other Operating Expenses	58.9	34.8	62.1	48.3	64.1
Non-interest Income (net) / Other Operating Expenses	34.5	61.9	52.5	50.4	40.0

## Anadolubank A.Ş.

### Assets

(USD Million)

Year	Period	Liquid Assets								Loans and Receivables			
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total				
2011	TC	78	0	0	174	0	4	0	178	256	1,867	53	43
	FC	188	131	0	53	0	285	0	338	657	100	0	0
	Total	266	131	0	227	0	290	0	516	913	1,967	53	43
2010	TC	112	0	0	17	0	143	0	160	272	1,843	57	48
	FC	118	69	0	64	0	293	0	357	544	117	0	0
	Total	229	69	0	81	0	436	0	517	815	1,960	57	48
2009	TC	80	0	0	111	0	211	0	322	402	1,502	55	45
	FC	89	114	0	23	0	199	0	221	424	122	0	0
	Total	169	114	0	134	0	409	0	543	826	1,624	55	45
2008	TC	12	0	11	8	0	251	0	259	282	1,126	29	27
	FC	213	26	100	27	0	196	0	223	562	159	0	0
	Total	225	26	111	35	0	447	0	482	843	1,285	29	27
2007	TC	72	3	95	7	0	184	0	190	360	1,360	25	25
	FC	300	142	0	5	0	158	0	163	605	161	0	0
	Total	373	145	95	11	0	342	0	353	966	1,522	25	25

### Liabilities

(USD Million)

Year	Period	Deposits	Non-Deposit Funds					Other Liabilities					
			Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop. & Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2011	TC	1,268	9	2	0	0	11	24	0	0	0	28	84
	FC	674	199	275	0	0	473	1	0	0	0	1	9
	Total	1,941	208	277	0	0	484	25	0	0	0	29	93
2010	TC	1,078	6	20	0	0	26	50	0	0	0	31	69
	FC	637	171	318	0	0	490	0	0	0	0	1	10
	Total	1,715	178	339	0	0	516	50	0	0	0	32	79
2009	TC	939	4	70	0	0	73	41	0	0	0	19	49
	FC	718	151	123	0	0	274	1	0	0	0	1	6
	Total	1,657	154	193	0	0	347	41	0	0	0	20	54
2008	TC	825	8	3	0	0	12	3	0	0	0	12	36
	FC	546	282	138	0	0	420	1	0	0	0	1	4
	Total	1,371	290	142	0	0	432	4	0	0	0	13	40
2007	TC	853	67	7	0	0	74	40	0	0	0	9	84
	FC	749	336	108	0	0	444	1	0	0	0	0	11
	Total	1,601	403	115	0	0	518	41	0	0	0	10	95

	Permanent Assets											Total Assets	
Total	Investments and Associates (net)			Subsidiaries (net)		Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)	Total			Un-classified Assets
	Accounted with Equity Method	Non-consolidated		Non-consolidated Financials	Non-consolidated Financials								
		Financials	Non-Financials										
1,876	0	0	0	17	0	0	10	1	6	33	71	2,236	
100	0	0	0	63	0	0	0	0	0	63	4	824	
1,976	0	0	0	80	0	0	10	1	6	97	75	3,061	
1,852	0	0	0	20	0	0	13	1	6	40	49	2,213	
117	0	0	0	40	0	0	0	0	0	40	6	707	
1,969	0	0	0	60	0	0	13	1	6	80	56	2,919	
1,512	0	0	0	12	0	0	12	1	4	29	43	1,985	
122	0	0	0	41	0	0	0	0	0	41	2	590	
1,634	0	0	0	53	0	0	12	1	4	70	45	2,574	
1,128	0	0	0	11	0	0	11	1	0	24	27	1,461	
159	0	0	0	37	0	0	0	0	0	37	5	763	
1,287	0	0	0	48	0	0	11	1	0	61	33	2,224	
1,360	0	0	0	6	0	0	18	2	0	26	63	1,810	
161	0	0	0	25	0	0	0	0	0	25	12	804	
1,522	0	0	0	31	0	0	18	2	0	51	75	2,613	

Shareholders' Equity												Total Liabilities
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Total Income (Loss)		Total	Total		
							Previous Years	Current Year			Total	
310	140	00	18011	3180	0-2	840	00	450	450	447-2	1,9051,156	
31	14	0	191	318	-1	84	0	45	45	445	3,061	
260	100	00	18512	3900	0-2	230	00	800	800	493-2	1,7831,137	
26	10	0	197	390	-2	23	0	80	80	491	2,919	
230	80	00	1397	2750	0-2	700	00	810	810	426-2	1,578997	
23	8	0	146	275	-2	70	0	81	81	424	2,574	
180	110	00	806	2690	-2-2	120	00	570	570	337-2	1,254970	
18	11	0	86	269	-4	12	0	57	57	335	2,224	
190	120	01	16513	1940	-4-2	660	00	630	630	319-2	1,4111,203	
19	12	1	178	194	-6	66	0	63	63	317	2,613	

## Anadolubank A.Ş.

### Off Balance-Sheet Commitments

(USD Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative Financial Instruments			
		Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Trading Transactions		
												Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2011	TC	461	0	0	0	1	461	281	14,449	14,730	0	14	139	63
	FC	75	10	126	0	77	288	0	0	0	0	267	1,174	67
	Total	536	10	126	0	78	750	281	14,449	14,730	0	280	1,314	130
2010	TC	492	0	0	0	1	493	273	11,527	11,800	0	4	199	63
	FC	95	5	95	0	62	256	6	0	6	0	216	1,764	71
	Total	587	5	95	0	62	749	278	11,527	11,806	0	220	1,964	134
2009	TC	336	0	0	0	0	336	266	4	270	0	7	202	96
	FC	100	1	106	0	41	248	1	0	1	0	171	987	118
	Total	436	1	106	0	41	584	267	4	271	0	178	1,189	214
2008	TC	347	0	0	0	0	347	231	5	236	0	19	115	1
	FC	119	14	68	0	125	325	0	0	0	0	260	664	83
	Total	467	14	68	0	125	673	231	5	236	0	279	779	85
2007	TC	472	0	0	0	0	472	388	4	392	0	24	229	17
	FC	135	12	195	0	101	443	0	0	0	0	760	749	16
	Total	607	12	195	0	101	915	388	4	392	0	784	978	33

### Income-Expenditure

(USD Million)

USD million)

Year	Operating Income													
	Interest Income from					Interest Expenses on				Net Interest Income/ Expenses	Net Fees and Commissions			Dividend Income
	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total		Fees and Commiss. Received From	Fees and Commiss. Paid	Net	
2011	252	1	32	3	288	120	6	9	136	152	42	6	36	0
2010	225	0	50	3	278	91	4	16	111	167	46	5	40	9
2009	246	0	62	5	313	106	9	19	134	179	44	4	40	0
2008	260	5	36	10	311	145	16	9	170	141	38	5	34	0
2007	268	16	59	19	362	151	33	18	201	161	42	6	36	0

					Custody and Pledged Securities				Total Off Balance-Sheet Commitments
FX	Interest Rate				Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.		
Futures	Futures	Others	Total	Total				Total	
0	0	0	217	217	1,624	1,817	0	3,441	18,848
0	0	30	1,538	1,538	137	344	0	481	2,306
<b>0</b>	<b>0</b>	<b>30</b>	<b>1,754</b>	<b>1,754</b>	<b>1,760</b>	<b>2,161</b>	<b>0</b>	<b>3,921</b>	<b>21,155</b>
0	0	0	267	267	2,586	1,600	0	4,186	16,746
0	0	30	2,081	2,081	124	392	0	516	2,859
<b>0</b>	<b>0</b>	<b>30</b>	<b>2,348</b>	<b>2,348</b>	<b>2,710</b>	<b>1,992</b>	<b>0</b>	<b>4,702</b>	<b>19,605</b>
0	0	0	304	304	2,030	1,074	0	3,104	4,014
0	0	4	1,280	1,280	109	408	0	518	2,047
<b>0</b>	<b>0</b>	<b>4</b>	<b>1,584</b>	<b>1,584</b>	<b>2,140</b>	<b>1,482</b>	<b>0</b>	<b>3,622</b>	<b>6,061</b>
0	0	0	136	136	1,521	558	0	2,080	2,799
0	0	19	1,026	1,026	86	502	0	588	1,939
<b>0</b>	<b>0</b>	<b>19</b>	<b>1,162</b>	<b>1,162</b>	<b>1,608</b>	<b>1,060</b>	<b>0</b>	<b>2,668</b>	<b>4,738</b>
0	0	0	270	270	2,277	488	0	2,766	3,900
0	0	15	1,540	1,540	51	147	0	198	2,181
<b>0</b>	<b>0</b>	<b>15</b>	<b>1,810</b>	<b>1,810</b>	<b>2,328</b>	<b>635</b>	<b>0</b>	<b>2,964</b>	<b>6,082</b>

Trading Profit/Loss (Net)	Other Operating Income	Total Oper. Profit/Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Profit/Loss From Equity Method Applied Subsidiar.	Net Monetary Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov. for Income Taxes from Continuing Oper. (+/-)	Net Profit/Loss from Contin. Oper.	Net Profit/Loss from Termin. Oper.	Net Profit (Loss)
-19	9	178	20	99	59	0	0	0	59	-13	45	0	45
-10	10	217	10	110	97	0	0	0	97	-18	80	0	80
-1	10	227	28	98	102	0	0	0	102	-21	81	0	81
-7	6	174	15	89	71	0	0	0	71	-14	57	0	57
-11	7	192	14	100	79	0	0	0	79	-16	63	0	63

## Ratios

(%)

	2011	2010	2009	2008	2007
<b>Capital Ratios</b>					
Shareholders' Equity / (Amount subject to credit + market + operational risk)	17.0	18.8	20.0	18.5	14.3
Shareholders' Equity / Total Assets	14.5	16.8	16.5	15.0	12.1
(Shareholders' Equity - Permanent Assets) / Total Assets	11.1	13.8	13.4	12.2	10.2
Net On Balance Sheet Position / Total Shareholders' Equity	-34.2	-45.5	-48.0	20.0	-59.3
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-2.7	-8.0	-2.8	100.5	-0.9
<b>Balance-Sheet Ratios</b>					
TC Assets / Total Assets	73.1	75.8	77.1	65.7	69.2
TC Liabilities / Total Liabilities	62.2	61.1	61.3	56.4	54.0
FC Assets / FC Liabilities	71.3	62.2	59.2	78.7	66.8
TC Deposits / Total Deposits	65.3	62.9	56.7	60.2	53.3
TC Loans and Receivables / Total Loans and Receivables	94.9	94.1	92.5	87.6	89.4
Total Deposits / Total Assets	63.4	58.7	64.4	61.7	61.3
Funds Borrowed / Total Assets	6.8	6.1	6.0	13.1	15.4
<b>Assets Quality</b>					
Financial Assets (net) / Total Assets	16.9	17.7	21.1	21.7	13.5
Total Loans and Receivables / Total Assets	64.6	67.4	63.5	57.9	58.2
Total Loans and Receivables / Total Deposits	101.8	114.8	98.6	93.8	95.0
Loans Under Follow-up (gross) / Total Loans and Receivables	2.7	2.9	3.3	2.2	1.6
Loans Under Follow-up (net) / Total Loans and Receivables	0.5	0.5	0.6	0.1	0.0
Specific Provisions / Loans Under Follow-up	82.0	84.1	82.1	93.7	100.0
Permanent Assets / Total Assets	3.5	3.0	3.1	2.8	1.9
Consumer Loans / Total Loans and Receivables	21.0	22.6	21.7	24.4	17.2
<b>Liquidity</b>					
Liquid Assets / Total Assets	20.4	13.0	16.2	17.8	23.9
Liquid Assets / Short-term Liabilities	38.7	23.2	27.0	31.2	44.1
TC Liquid Assets / Total Assets	8.2	4.4	7.4	1.4	6.7
<b>Profitability</b>					
Net Profit/Losses / Total Assets	1.5	2.7	3.1	2.6	2.4
Net Profit/Losses / Total Shareholders' Equity	10.1	16.2	19.1	17.1	19.8
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.9	3.3	3.9	3.2	3.0
<b>Income-Expenditure Structure</b>					
Net Interest Income After Specific Provisions / Total Assets	4.7	5.4	6.0	5.8	5.8
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	81.0	72.9	67.8	74.3	78.5
Non-interest Income (net) / Total Assets	0.8	1.7	1.9	1.5	1.2
Other Operating Expenses / Total Assets	3.2	3.8	3.8	4.0	3.8
Personnel Expenses / Other Operating Expenses	66.8	65.4	64.8	66.3	62.5
Non-interest Income (net) / Other Operating Expenses	26.1	45.4	49.4	37.6	31.6

## Şekerbank T.A.Ş.

### Assets

(USD Million)

Year	Period	Liquid Assets								Loans and Receivables			
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total				
2011	TC	196	0	17	146	1,525	342	0	2,013	2,226	3,678	184	123
	FC	538	39	0	4	0	7	0	11	588	707	83	23
	Total	734	39	17	150	1,525	349	0	2,024	2,814	4,385	267	146
2010	TC	231	0	0	337	978	636	0	1,951	2,182	3,666	300	223
	FC	220	57	0	51	6	7	0	63	340	813	0	0
	Total	451	57	0	388	984	643	0	2,014	2,522	4,479	300	223
2009	TC	158	1	0	428	663	920	0	2,011	2,170	2,807	270	200
	FC	159	38	0	44	29	0	0	73	269	422	0	0
	Total	316	38	0	472	692	920	0	2,084	2,439	3,229	270	200
2008	TC	152	0	1	9	483	919	0	1,412	1,565	2,704	155	99
	FC	163	46	0	53	55	0	0	109	318	394	0	0
	Total	315	47	1	63	538	919	0	1,520	1,883	3,098	155	99
2007	TC	181	2	3	63	827	66	0	956	1,142	2,777	127	127
	FC	188	173	0	6	178	5	0	189	550	341	0	0
	Total	369	175	3	68	1,006	71	0	1,146	1,692	3,118	127	127

### Liabilities

(USD Million)

			Non-Deposit Funds					Other Liabilities					
			Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop. & Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2011	TC	3,475	30	847	480	4	1,361	4	0	0	0	61	39
	FC	1,332	366	0	0	0	366	4	0	0	19	26	2
	Total	4,806	396	847	480	4	1,727	8	0	0	19	87	40
2010	TC	3,617	26	757	0	8	791	65	0	0	0	59	35
	FC	1,389	329	0	0	0	329	8	0	0	20	1	2
	Total	5,007	354	757	0	8	1,119	74	0	0	20	60	37
2009	TC	2,971	23	197	0	13	233	77	0	0	0	38	34
	FC	1,493	171	0	0	0	171	5	0	0	22	4	1
	Total	4,464	194	197	0	13	404	82	0	0	22	42	35
2008	TC	2,673	24	29	0	19	72	58	0	0	0	17	51
	FC	1,225	355	10	0	0	364	13	0	0	21	5	0
	Total	3,898	379	39	0	19	437	71	0	0	21	22	51
2007	TC	2,232	28	144	0	34	206	37	0	0	0	10	121
	FC	1,352	366	0	0	0	366	45	0	0	0	1	0
	Total	3,584	394	144	0	34	572	82	0	0	0	10	121

	Permanent Assets											Total Assets	
Total	Investments and Associates (net)			Subsidiaries (net)		Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)	Total			Un-classified Assets
	Accounted with Equity Method	Non-consolidated		Non-consolidated Financials	Non-consolidated Financials								
		Financials	Non-Financials										
3,738	0	0	2	47	0	0	158	11	0	219	54	6,237	
767	0	0	0	3	0	0	0	0	0	3	28	1,386	
4,505	0	0	2	50	0	0	158	11	0	222	82	7,623	
3,744	0	0	3	58	0	0	151	12	0	224	44	6,192	
813	0	0	0	3	0	0	0	0	0	3	46	1,202	
4,557	0	0	3	61	0	0	151	12	0	227	89	7,394	
2,877	0	0	3	37	1	0	139	14	3	196	34	5,276	
422	0	0	0	3	0	0	0	0	0	3	50	745	
3,299	0	0	3	40	1	0	139	14	3	199	85	6,021	
2,760	0	0	3	27	1	0	139	10	0	180	32	4,537	
394	0	0	0	3	0	0	0	0	0	3	32	747	
3,154	0	0	3	30	1	0	139	10	0	183	64	5,284	
2,777	0	11	3	43	2	0	152	17	0	227	82	4,228	
341	0	0	0	4	0	0	0	0	0	4	129	1,024	
3,118	0	11	3	47	2	0	152	17	0	231	211	5,252	

Shareholders' Equity											Total Liabilities	
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Total Income (Loss)		Total	Total		
							Previous Years	Current Year				Total
131	24	2	260	529	16	166	0	62	63	774	5,870	
1	0	3	56	0	0	0	0	0	0	0	1,753	
132	24	4	316	529	16	166	0	62	63	774	7,623	
141	21	4	325	488	43	269	0	111	111	911	5,644	
0	0	0	32	0	0	0	0	0	0	0	1,751	
141	21	4	357	488	43	269	0	111	111	911	7,394	
118	12	1	281	336	99	303	0	103	103	840	4,325	
0	0	0	31	0	0	0	0	0	0	0	1,696	
118	12	2	312	336	99	303	0	103	103	840	6,021	
118	19	5	268	263	75	208	0	95	95	641	3,654	
0	0	1	40	0	0	0	0	0	0	0	1,630	
118	19	6	309	263	75	208	0	95	95	641	5,284	
110	15	10	302	345	107	188	-2	106	104	744	3,484	
0	0	2	48	0	2	0	0	0	0	2	1,767	
110	15	12	350	345	109	188	-2	106	104	746	5,252	

## Şekerbank T.A.Ş.

### Off Balance-Sheet Commitments

(USD Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative Financial Instruments			
		Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Trading Transactions		
												Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2011	TC	1,589	0	0	0	6	1,596	633	15,955	16,588	0	30	234	102
	FC	560	71	235	0	76	942	108	0	108	0	32	1,104	84
	Total	2,150	71	236	0	82	2,538	741	15,955	16,696	0	62	1,338	186
2010	TC	1,773	1	0	0	7	1,781	582	18,566	19,148	0	2	514	11
	FC	466	31	215	0	38	751	11	0	11	0	2	1,120	11
	Total	2,239	31	215	0	46	2,532	593	18,566	19,159	0	5	1,635	22
2009	TC	1,393	0	0	0	1	1,394	815	0	815	0	0	595	8
	FC	430	32	121	0	23	605	62	0	62	0	0	1,086	8
	Total	1,823	32	121	0	24	1,999	876	0	876	0	0	1,682	16
2008	TC	1,274	0	0	0	0	1,274	564	0	564	0	4	588	3
	FC	364	16	103	1	14	498	0	0	0	0	22	976	3
	Total	1,638	16	103	1	14	1,772	564	0	564	0	26	1,564	5
2007	TC	1,578	0	0	0	0	1,578	711	0	711	0	15	486	0
	FC	292	20	103	0	21	436	0	0	0	0	37	578	0
	Total	1,870	20	103	0	21	2,014	711	0	711	0	53	1,064	0

### Income-Expenditure

(USD Million)

Year	Operating Income													
	Interest Income from					Interest Expenses on				Net Interest Income/ Expenses	Net Fees and Commissions			Dividend Income
	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total		Fees and Commiss. Received From	Fees and Commiss. Paid	Net	
2011	546	0	178	1	725	311	14	101	426	299	110	13	97	2
2010	540	0	155	7	702	270	8	58	336	366	82	10	72	8
2009	609	0	225	12	847	312	15	40	366	481	83	14	69	1
2008	627	2	222	17	868	364	18	75	457	412	75	13	62	6
2007	592	6	163	29	789	361	14	36	410	379	91	13	78	1

					Custody and Pledged Securities				Total Off Balance-Sheet Commitments
FX	Interest Rate				Items Held in	Pledged	Accepted Indepen. Guaran. and Warran.		
Futures	Futures	Others	Total	Total	Custody	Securities		Total	
0	0	0	366	366	1,012	46,526	6	47,545	66,094
0	0	0	1,220	1,220	616	11,675	233	12,523	14,794
<b>0</b>	<b>0</b>	<b>0</b>	<b>1,586</b>	<b>1,586</b>	<b>1,628</b>	<b>58,201</b>	<b>239</b>	<b>60,068</b>	<b>80,888</b>
0	0	0	528	528	927	42,394	8	43,329	64,786
0	0	0	1,134	1,134	299	8,688	172	9,159	11,055
<b>0</b>	<b>0</b>	<b>0</b>	<b>1,662</b>	<b>1,662</b>	<b>1,226</b>	<b>51,082</b>	<b>180</b>	<b>52,488</b>	<b>75,841</b>
0	0	0	604	604	642	34,611	5	35,258	38,070
0	0	0	1,094	1,094	162	7,210	25	7,397	9,158
<b>0</b>	<b>0</b>	<b>0</b>	<b>1,698</b>	<b>1,698</b>	<b>804</b>	<b>41,821</b>	<b>30</b>	<b>42,655</b>	<b>47,229</b>
0	0	0	595	595	311	23,692	2	24,005	26,438
0	0	0	1,001	1,001	183	5,507	0	5,690	7,189
<b>0</b>	<b>0</b>	<b>0</b>	<b>1,596</b>	<b>1,596</b>	<b>494</b>	<b>29,199</b>	<b>2</b>	<b>29,694</b>	<b>33,627</b>
0	0	0	502	502	400	12,028	0	12,427	15,218
0	0	0	615	615	190	1,335	0	1,524	2,575
<b>0</b>	<b>0</b>	<b>0</b>	<b>1,117</b>	<b>1,117</b>	<b>589</b>	<b>13,363</b>	<b>0</b>	<b>13,952</b>	<b>17,793</b>

Trading Profit/Loss (Net)	Other Operating Income	Total Oper. Profit/Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Profit/Loss From Equity Method Applied Subsidiar.	Net Monetary Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov. for Income Taxes from Continuing Oper. (+/-)	Net Profit/Loss from Contin. Oper.	Net Profit/Loss from Termin. Oper.	Net Profit (Loss)
2	64	464	92	289	83	0	0	0	83	-21	62	0	62
31	78	554	95	319	139	0	0	0	139	-29	111	0	111
-54	79	576	157	286	134	0	0	0	134	0	134	-31	103
-109	141	511	111	281	119	0	0	0	119	-25	95	0	95
-5	109	563	156	278	128	0	0	0	128	-22	106	0	106

## Ratios

(%)

	2011	2010	2009	2008	2007
<b>Capital Ratios</b>					
Shareholders' Equity / (Amount subject to credit + market + operational risk)	13.2	14.0	16.3	14.7	16.8
Shareholders' Equity / Total Assets	10.2	12.3	14.0	12.1	14.2
(Shareholders' Equity - Permanent Assets) / Total Assets	5.7	8.2	9.5	7.6	9.8
Net On Balance Sheet Position / Total Shareholders' Equity	-2.8	-24.5	-75.4	-85.8	-56.8
Net On and Off Balance Sheet Position / Total Shareholders' Equity	8.7	-3.8	2.1	1.1	1.9
<b>Balance-Sheet Ratios</b>					
TC Assets / Total Assets	81.8	83.7	87.6	85.9	80.5
TC Liabilities / Total Liabilities	77.0	76.3	71.8	69.2	66.3
FC Assets / FC Liabilities	79.1	68.6	43.9	45.8	57.9
TC Deposits / Total Deposits	72.3	72.2	66.6	68.6	62.3
TC Loans and Receivables / Total Loans and Receivables	83.0	82.2	87.2	87.5	89.1
Total Deposits / Total Assets	63.0	67.7	74.2	73.8	68.2
Funds Borrowed / Total Assets	5.2	4.8	3.2	7.2	7.5
<b>Assets Quality</b>					
Financial Assets (net) / Total Assets	26.5	27.2	34.6	28.8	21.8
Total Loans and Receivables / Total Assets	59.1	61.6	54.8	59.7	59.4
Total Loans and Receivables / Total Deposits	93.7	91.0	73.9	80.9	87.0
Loans Under Follow-up (gross) / Total Loans and Receivables	5.9	6.6	8.2	4.9	4.1
Loans Under Follow-up (net) / Total Loans and Receivables	2.7	1.7	2.1	1.8	0.0
Specific Provisions / Loans Under Follow-up	54.8	74.2	74.1	63.8	100.0
Permanent Assets / Total Assets	4.5	4.1	4.5	4.5	4.4
Consumer Loans / Total Loans and Receivables	14.7	18.4	21.3	16.1	15.5
<b>Liquidity</b>					
Liquid Assets / Total Assets	32.3	25.4	25.2	18.2	30.9
Liquid Assets / Short-term Liabilities	55.5	38.2	38.8	29.0	48.2
TC Liquid Assets / Total Assets	24.7	20.9	20.8	12.2	20.5
<b>Profitability</b>					
Net Profit/Losses / Total Assets	0.8	1.5	1.7	1.8	2.0
Net Profit/Losses / Total Shareholders' Equity	8.1	12.2	12.2	14.8	14.2
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.1	1.9	2.2	2.3	2.4
<b>Income-Expenditure Structure</b>					
Net Interest Income After Specific Provisions / Total Assets	2.9	4.1	5.9	6.6	5.2
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	48.4	54.7	61.5	68.0	48.4
Non-interest Income (net) / Total Assets	2.2	2.5	1.6	1.9	3.5
Other Operating Expenses / Total Assets	3.8	4.3	4.7	5.3	5.3
Personnel Expenses / Other Operating Expenses	41.7	46.2	51.1	47.7	51.0
Non-interest Income (net) / Other Operating Expenses	57.0	58.9	33.5	35.3	66.3

## Tekstil Bankası A.Ş.

### Assets

(USD Million)

Year	Period	Liquid Assets								Loans and Receivables			
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total				
2011	TC	51	5	0	12	170	0	0	182	239	1,029	57	34
	FC	109	51	0	2	12	0	0	14	175	273	0	0
	Total	161	57	0	13	183	0	0	196	413	1,303	57	34
2010	TC	57	0	0	3	192	0	0	195	251	945	61	38
	FC	57	49	0	0	13	0	0	14	120	249	0	0
	Total	114	49	0	3	205	0	0	208	371	1,194	61	38
2009	TC	40	0	0	1	138	0	0	138	178	886	66	38
	FC	55	40	0	2	14	0	0	16	111	145	0	0
	Total	95	40	0	3	151	0	0	154	289	1,032	66	38
2008	TC	27	39	243	3	0	239	0	242	552	846	35	15
	FC	75	118	0	2	14	0	0	16	209	190	0	0
	Total	103	157	243	6	14	239	0	259	761	1,036	35	15
2007	TC	33	13	0	83	137	0	0	220	266	1,400	25	15
	FC	136	139	0	21	15	0	0	36	311	387	0	0
	Total	169	153	0	104	152	0	0	256	578	1,787	25	15

### Liabilities

(USD Million)

Year	Period	Deposits	Non-Deposit Funds					Other Liabilities					
			Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop. & Equip. Held for Sale Purposes and	Subordinated Loans	Miscellaneous Payables	Other External Resources
										Terminated Operations			
2011	TC	720	19	67	0	0	86	12	0	0	0	2	32
	FC	585	108	0	0	0	108	2	0	0	0	0	5
	Total	1,304	128	67	0	0	195	14	0	0	0	2	36
2010	TC	697	11	93	0	0	104	3	0	0	0	4	17
	FC	468	33	0	0	0	33	1	0	0	0	0	5
	Total	1,165	44	93	0	0	137	4	0	0	0	5	22
2009	TC	488	5	4	0	0	9	1	0	0	0	5	15
	FC	487	93	0	0	0	93	2	0	0	0	0	4
	Total	975	98	4	0	0	102	2	0	0	0	6	19
2008	TC	583	64	136	0	0	200	2	0	0	0	7	17
	FC	359	447	0	0	0	447	6	0	0	0	2	4
	Total	943	512	136	0	0	647	9	0	0	0	9	20
2007	TC	605	76	157	0	0	233	14	0	0	0	6	21
	FC	701	539	0	0	0	539	5	0	0	0	1	13
	Total	1,306	615	157	0	0	772	19	0	0	0	7	34

	Permanent Assets											Total Assets	
Total	Investments and Associates (net)			Subsidiaries (net)		Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)	Total			Un-classified Assets
	Accounted with Equity Method	Non-consolidated		Non-consolidated Financials	Non-consolidated Financials								
		Financials	Non-Financials										
1,052	0	0	0	7	0	0	42	1	0	50	36	1,377	
273	0	0	0	0	0	0	0	0	0	0	22	470	
1,325	0	0	0	7	0	0	42	1	0	50	58	1,847	
968	0	0	0	9	0	0	50	1	0	60	23	1,302	
249	0	0	0	0	0	0	0	0	0	0	3	372	
1,217	0	0	0	9	0	0	50	1	0	60	25	1,674	
914	0	0	0	5	0	0	48	1	0	55	28	1,174	
145	0	0	0	1	0	0	0	0	0	1	2	260	
1,060	0	0	0	7	0	0	48	1	0	56	30	1,434	
865	0	0	0	4	0	0	50	2	22	78	16	1,511	
190	0	0	0	3	0	0	0	0	0	3	27	429	
1,055	0	0	0	7	0	0	50	2	22	81	43	1,941	
1,410	0	0	0	5	0	0	66	4	24	99	21	1,795	
387	0	0	0	5	0	0	0	0	0	5	5	708	
1,797	0	0	0	9	0	0	66	4	24	103	26	2,504	

Shareholders' Equity												Total Liabilities
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Total Income (Loss)		Total	Total		
							Previous Years	Current Year			Total	
17017	606	000	68775	2220222	9010	29029	000	12012	12012	2720273	1,1467011,847	
14014	404	000	43649	2730273	14014	26026	000	909	909	3220323	1,1665071,674	
12012	303	000	36642	2820282	506	18018	000	909	909	3140315	8485861,434	
10010	606	011	431255	2760276	202	909	000	808	808	2960296	1,1228191,941	
18018	18018	011	772097	2590259	14014	19019	000	37037	37037	3280328	1,2431,2612,504	

## Tekstil Bankası A.Ş.

### Off Balance-Sheet Commitments

(USD Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative Financial Instruments			
		Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Trading Transactions		
												Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2011	TC	286	0	0	0	0	287	187	0	187	0	93	142	234
	FC	184	4	161	0	14	362	15	0	15	0	122	353	381
	Total	470	4	161	0	14	649	202	0	202	0	215	495	614
2010	TC	265	0	0	0	0	265	216	3,655	3,871	0	50	54	225
	FC	202	2	96	1	11	313	36	0	36	0	142	163	257
	Total	467	2	96	1	11	578	252	3,655	3,906	0	192	216	481
2009	TC	251	0	0	0	0	251	207	0	207	0	52	144	135
	FC	190	0	47	1	17	256	0	0	0	0	311	421	148
	Total	441	0	47	1	17	506	207	0	207	0	363	565	283
2008	TC	297	0	0	0	0	297	199	0	199	0	106	131	9
	FC	242	6	89	1	23	362	0	0	0	0	249	205	12
	Total	539	6	89	1	23	659	199	0	199	0	355	336	21
2007	TC	543	0	0	0	0	543	266	0	266	0	167	195	63
	FC	384	12	204	2	37	638	0	0	0	0	193	599	64
	Total	926	12	204	2	37	1,181	266	0	266	0	360	795	127

### Income-Expenditure

(USD Million)

USD million)

Year	Operating Income													
	Interest Income from					Interest Expenses on				Net Interest Income/ Expenses	Net Fees and Commissions			Dividend Income
	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total		Fees and Commiss. Received From	Fees and Commiss. Paid	Net	
2011	120	1	15	0	135	71	4	5	80	56	11	2	9	0
2010	102	1	17	1	121	52	2	4	58	63	14	2	12	0
2009	138	4	22	4	168	71	10	1	82	86	15	3	13	0
2008	227	11	39	1	278	121	35	16	172	105	19	3	17	1
2007	259	11	45	6	322	113	45	36	195	127	27	4	23	1

				Custody and Pledged Securities					Total Off Balance-Sheet Commitments
FX	Interest Rate				Items Held in	Pledged	Accepted Indepen. Guaran. and Warran.		
Futures	Futures	Others	Total	Total	Custody	Securities		Total	
0	0	0	468	468	66	1,141	18	1,225	2,167
0	0	0	856	856	15	438	0	454	1,687
<b>0</b>	<b>0</b>	<b>0</b>	<b>1,324</b>	<b>1,324</b>	<b>82</b>	<b>1,579</b>	<b>18</b>	<b>1,679</b>	<b>3,854</b>
0	0	0	328	328	59	1,002	0	1,062	5,525
0	0	0	561	561	12	498	0	510	1,421
<b>0</b>	<b>0</b>	<b>0</b>	<b>889</b>	<b>889</b>	<b>72</b>	<b>1,500</b>	<b>0</b>	<b>1,572</b>	<b>6,946</b>
0	0	0	331	331	71	908	0	979	1,768
0	0	0	880	880	17	471	0	487	1,623
<b>0</b>	<b>0</b>	<b>0</b>	<b>1,212</b>	<b>1,212</b>	<b>87</b>	<b>1,379</b>	<b>0</b>	<b>1,466</b>	<b>3,391</b>
0	0	0	246	246	204	723	0	927	1,670
0	0	80	546	546	29	308	0	337	1,245
<b>0</b>	<b>0</b>	<b>80</b>	<b>791</b>	<b>791</b>	<b>234</b>	<b>1,031</b>	<b>0</b>	<b>1,265</b>	<b>2,914</b>
0	0	0	426	426	534	760	0	1,294	2,529
0	0	0	856	856	54	299	0	353	1,847
<b>0</b>	<b>0</b>	<b>0</b>	<b>1,282</b>	<b>1,282</b>	<b>587</b>	<b>1,060</b>	<b>0</b>	<b>1,647</b>	<b>4,376</b>

Trading Profit/Loss (Net)	Other Operating Income	Total Oper. Profit/Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Profit/Loss From Equity Method Applied Subsidiar.	Net Monetary Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov. for Income Taxes from Continuing Oper. (+/-)	Net Profit/Loss from Contin. Oper.	Net Profit/Loss from Termin. Oper.	Net Profit (Loss)
3	10	78	12	51	14	0	0	0	14	-3	12	0	12
3	10	88	15	61	13	0	0	0	13	-3	9	0	9
9	9	116	37	68	11	0	0	0	11	-2	9	0	9
-11	9	122	28	84	10	0	0	0	10	-1	8	0	8
-9	7	149	8	95	46	0	0	0	46	-9	37	0	37

**Ratios**

(%)

	2011	2010	2009	2008	2007
<b>Capital Ratios</b>					
Shareholders' Equity / (Amount subject to credit + market + operational risk)	15.9	19.4	20.8	17.9	13.2
Shareholders' Equity / Total Assets	14.8	19.3	21.9	15.2	13.1
(Shareholders' Equity - Permanent Assets) / Total Assets	10.8	14.3	16.1	10.0	8.6
Net On Balance Sheet Position / Total Shareholders' Equity	-24.7	11.7	-48.9	-41.3	-70.6
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-1.0	-1.3	-0.1	1.0	5.1
<b>Balance-Sheet Ratios</b>					
TC Assets / Total Assets	74.6	77.8	81.9	77.9	71.7
TC Liabilities / Total Liabilities	62.1	69.7	59.1	57.8	49.7
FC Assets / FC Liabilities	67.1	73.3	44.3	52.4	56.2
TC Deposits / Total Deposits	55.2	59.8	50.1	61.9	46.3
TC Loans and Receivables / Total Loans and Receivables	79.4	79.6	86.3	82.0	78.5
Total Deposits / Total Assets	70.6	69.6	68.0	48.6	52.2
Funds Borrowed / Total Assets	6.9	2.6	6.9	26.4	24.6
<b>Assets Quality</b>					
Financial Assets (net) / Total Assets	10.6	12.4	10.7	13.3	10.2
Total Loans and Receivables / Total Assets	71.8	72.7	73.9	54.4	71.8
Total Loans and Receivables / Total Deposits	101.6	104.5	108.7	112.0	137.5
Loans Under Follow-up (gross) / Total Loans and Receivables	4.3	5.0	6.2	3.3	1.4
Loans Under Follow-up (net) / Total Loans and Receivables	1.7	1.9	2.7	1.9	0.6
Specific Provisions / Loans Under Follow-up	60.4	62.5	57.4	43.6	59.7
Permanent Assets / Total Assets	3.9	4.9	5.9	5.2	4.5
Consumer Loans / Total Loans and Receivables	13.4	14.2	13.0	15.0	8.5
<b>Liquidity</b>					
Liquid Assets / Total Assets	22.4	22.2	20.1	26.9	23.1
Liquid Assets / Short-term Liabilities	40.6	36.4	39.6	50.8	39.6
TC Liquid Assets / Total Assets	12.9	15.0	12.4	16.1	10.6
<b>Profitability</b>					
Net Profit/Losses / Total Assets	0.6	0.6	0.6	0.4	1.5
Net Profit/Losses / Total Shareholders' Equity	4.3	2.9	2.8	2.8	11.2
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.8	0.8	0.8	0.5	1.8
<b>Income-Expenditure Structure</b>					
Net Interest Income After Specific Provisions / Total Assets	2.6	3.2	3.7	4.0	4.8
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	62.0	61.5	45.8	63.5	80.2
Non-interest Income (net) / Total Assets	1.2	1.5	2.1	0.8	0.9
Other Operating Expenses / Total Assets	2.8	3.7	4.8	4.3	3.8
Personnel Expenses / Other Operating Expenses	60.1	58.8	59.9	64.7	58.3
Non-interest Income (net) / Other Operating Expenses	43.6	41.5	44.2	19.5	23.5

## Turkish Bank A.Ş.

### Assets

(USD Million)

Year	Period	Liquid Assets								Loans and Receivables			
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total				
2011	TC	14	93	17	0	38	0	0	38	161	79	6	2
	FC	19	121	0	0	4	0	0	4	144	57	2	2
	Total	33	214	17	0	42	0	0	42	306	136	8	4
2010	TC	16	223	0	0	44	0	0	44	284	188	9	3
	FC	17	54	0	1	11	0	0	12	83	75	3	3
	Total	33	278	0	1	55	0	0	57	367	263	12	5
2009	TC	9	193	16	0	42	0	0	42	260	88	6	3
	FC	18	206	0	0	19	0	0	20	244	65	4	3
	Total	28	399	16	0	61	0	0	62	505	153	10	6
2008	TC	9	20	96	0	57	0	0	57	183	105	4	2
	FC	16	170	0	1	11	0	0	12	197	25	2	2
	Total	25	190	96	1	68	0	0	69	380	131	6	4
2007	TC	8	228	7	0	60	0	0	60	303	57	1	1
	FC	19	162	0	0	16	0	0	16	197	54	0	0
	Total	26	391	7	0	75	0	0	76	499	111	1	1

### Liabilities

(USD Million)

Year	Period	Deposits	Non-Deposit Funds						Other Liabilities				
			Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop. & Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2011	TC	135	3	16	0	0	19	0	0	0	0	1	6
	FC	156	74	0	0	0	74	0	0	0	0	0	0
	Total	291	77	16	0	0	93	0	0	0	0	1	6
2010	TC	257	59	35	0	0	95	0	0	0	0	1	7
	FC	161	45	0	0	0	45	0	0	0	0	0	0
	Total	418	104	35	0	0	139	0	0	0	0	1	7
2009	TC	148	95	35	0	0	130	0	0	0	0	0	1
	FC	208	98	0	0	0	98	0	0	0	0	0	0
	Total	356	193	35	0	0	228	0	0	0	0	0	1
2008	TC	135	28	49	0	0	77	0	0	0	0	0	2
	FC	137	90	0	0	0	90	1	0	0	0	0	0
	Total	272	119	49	0	0	168	1	0	0	0	0	2
2007	TC	177	74	53	0	0	128	0	0	0	0	0	2
	FC	138	113	0	0	0	113	0	0	0	0	0	0
	Total	315	187	53	0	0	240	0	0	0	0	0	2

	Permanent Assets										Un-classified Assets	Total Assets
Total	Investments and Associates (net)			Subsidiaries (net)		Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)	Total		
	Accounted with Equity Method	Non-consolidated		Non-consolidated Financials	Non-consolidated Financials							
		Financials	Non-Financials									
82	0	0	0	16	0	0	5	0	0	22	7	273
57	0	0	0	0	0	0	0	0	0	0	0	202
139	0	0	0	16	0	0	5	0	0	22	7	474
194	0	0	0	17	0	0	7	0	0	24	8	511
75	0	0	0	0	0	0	0	0	0	0	0	159
270	0	0	0	17	0	0	7	0	0	24	8	670
91	0	0	0	17	0	0	8	0	0	26	2	379
66	0	0	0	0	0	0	0	0	0	0	1	311
157	0	0	0	17	0	0	8	0	0	26	2	690
107	0	0	0	17	0	0	9	1	0	26	1	317
25	0	0	0	0	0	0	0	0	0	0	1	223
133	0	0	0	17	0	0	9	1	0	26	2	541
57	0	0	0	22	0	0	11	0	0	33	1	394
54	0	0	0	0	0	0	0	0	0	0	0	251
111	0	0	0	22	0	0	11	0	0	33	1	645

Shareholders' Equity												Total Liabilities
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Total Income (Loss)					
							Previous Years	Current Year			Total	
							2022	2021	2020	2019	2018	
2	1	0	9	42	29	2	8	0	9	82	244	
0	0	0	1	0	-1	0	0	0	0	-1	230	
2	1	0	10	42	29	2	8	0	9	81	474	
1	1	0	10	52	37	2	8	2	10	102	463	
0	0	0	1	0	0	0	0	0	0	0	206	
1	1	0	10	52	37	2	8	2	10	102	670	
2	1	0	3	54	38	2	8	1	8	102	384	
0	0	0	1	0	0	0	0	0	0	0	306	
2	1	0	4	54	38	2	8	1	8	102	690	
2	1	0	4	53	37	1	1	7	8	98	315	
0	0	0	2	0	-3	0	0	0	0	-3	226	
2	1	0	6	53	34	1	1	7	8	96	541	
1	1	0	4	60	16	2	6	1	8	85	394	
0	0	0	1	0	-1	0	0	0	0	-1	250	
1	1	0	5	60	15	2	6	1	8	84	645	

## Turkish Bank A.Ş.

### Off Balance-Sheet Commitments

(USD Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative Financial Instruments			
		Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Trading Transactions		
												Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2011	TC	16	0	0	0	0	16	30	0	30	0	0	11	0
	FC	43	0	0	0	1	44	23	0	23	0	0	11	0
	Total	59	0	0	0	1	60	54	0	54	0	0	22	0
2010	TC	22	0	0	0	0	22	19	0	19	0	0	50	0
	FC	21	0	2	0	17	40	9	0	9	0	0	252	0
	Total	42	0	2	0	17	62	28	0	28	0	0	303	0
2009	TC	26	0	0	0	0	26	17	0	17	0	0	7	0
	FC	23	0	1	0	78	102	39	0	39	0	0	154	0
	Total	49	0	1	0	78	128	56	0	56	0	0	162	0
2008	TC	20	0	0	0	0	20	15	0	15	0	0	6	0
	FC	29	0	1	0	76	106	15	0	15	0	0	165	0
	Total	49	0	1	0	76	126	29	0	29	0	0	171	0
2007	TC	18	0	0	0	0	18	13	0	13	0	0	0	0
	FC	38	0	3	0	8	50	13	0	13	0	0	80	0
	Total	56	0	3	0	8	67	26	0	26	0	0	80	0

### Income-Expenditure

(USD Million)

USD million)

Year	Operating Income													
	Interest Income from					Interest Expenses on				Net Interest Income/ Expenses	Net Fees and Commissions			Dividend Income
	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total		Fees and Commiss. Received From	Fees and Commiss. Paid	Net	
2011	18	5	3	0	27	13	0	1	15	12	1	1	1	1
2010	16	11	4	0	32	12	1	1	15	17	2	1	1	1
2009	16	7	9	4	37	16	1	3	21	16	2	0	2	1
2008	21	9	10	6	47	22	2	3	27	19	2	0	1	2
2007	19	12	13	10	54	31	4	2	37	17	2	0	2	1

				Custody and Pledged Securities					Total Off Balance-Sheet Commitments
FX	Interest Rate				Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.		
Futures	Futures	Others	Total	Total				Total	
0	0	0	11	11	60	191	0	252	310
0	0	0	11	11	77	322	0	399	477
<b>0</b>	<b>0</b>	<b>0</b>	<b>22</b>	<b>22</b>	<b>138</b>	<b>513</b>	<b>0</b>	<b>651</b>	<b>787</b>
0	0	0	50	50	56	219	0	275	366
0	0	0	252	252	33	351	0	384	685
<b>0</b>	<b>0</b>	<b>0</b>	<b>303</b>	<b>303</b>	<b>89</b>	<b>570</b>	<b>0</b>	<b>659</b>	<b>1,051</b>
0	0	0	7	7	80	203	0	282	333
0	0	0	154	154	32	316	0	348	644
<b>0</b>	<b>0</b>	<b>0</b>	<b>162</b>	<b>162</b>	<b>111</b>	<b>519</b>	<b>0</b>	<b>630</b>	<b>976</b>
0	0	0	6	6	62	130	0	193	234
0	0	0	165	165	6	215	0	221	506
<b>0</b>	<b>0</b>	<b>0</b>	<b>171</b>	<b>171</b>	<b>69</b>	<b>345</b>	<b>0</b>	<b>414</b>	<b>740</b>
0	0	0	0	0	138	84	0	223	254
0	0	0	80	80	13	90	0	102	245
<b>0</b>	<b>0</b>	<b>0</b>	<b>80</b>	<b>80</b>	<b>151</b>	<b>174</b>	<b>0</b>	<b>325</b>	<b>499</b>

Trading Profit/Loss (Net)	Other Operating Income	Total Oper. Profit/Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Profit/Loss From Equity Method Applied Subsidiar.	Net Monetary Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov. for Income Taxes from Continuing Oper. (+/-)	Net Profit/Loss from Contin. Oper.	Net Profit/Loss from Termin. Oper.	Net Profit (Loss)
2	1	18	1	16	0	0	0	0	0	0	0	0	0
0	2	21	1	18	2	0	0	0	2	0	2	0	2
2	2	22	3	18	1	0	0	0	1	0	1	0	1
1	5	28	4	17	7	0	0	0	7	-1	7	0	7
0	1	20	0	18	2	0	0	0	2	0	1	0	1

**Ratios**

(%)

	2011	2010	2009	2008	2007
<b>Capital Ratios</b>					
Shareholders' Equity / (Amount subject to credit + market + operational risk)	32.1	24.7	28.8	34.5	31.9
Shareholders' Equity / Total Assets	17.1	15.2	14.8	17.7	13.1
(Shareholders' Equity - Permanent Assets) / Total Assets	11.7	10.6	10.4	12.5	7.9
Net On Balance Sheet Position / Total Shareholders' Equity	-33.1	-47.5	5.3	-1.8	0.5
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.8	0.7	-0.7	-2.0	0.5
<b>Balance-Sheet Ratios</b>					
TC Assets / Total Assets	57.5	76.3	54.9	58.7	61.1
TC Liabilities / Total Liabilities	51.6	69.2	55.7	58.3	61.2
FC Assets / FC Liabilities	87.8	77.1	101.7	98.9	100.2
TC Deposits / Total Deposits	46.5	61.5	41.6	49.6	56.2
TC Loans and Receivables / Total Loans and Receivables	59.1	72.1	58.0	80.8	51.2
Total Deposits / Total Assets	61.3	62.5	51.6	50.2	48.9
Funds Borrowed / Total Assets	16.3	15.6	27.9	21.9	29.0
<b>Assets Quality</b>					
Financial Assets (net) / Total Assets	8.9	8.5	8.9	12.8	11.7
Total Loans and Receivables / Total Assets	29.4	40.3	22.7	24.5	17.3
Total Loans and Receivables / Total Deposits	47.9	64.5	44.1	48.8	35.3
Loans Under Follow-up (gross) / Total Loans and Receivables	5.5	4.4	6.3	4.4	0.9
Loans Under Follow-up (net) / Total Loans and Receivables	2.5	2.4	2.7	1.5	0.1
Specific Provisions / Loans Under Follow-up	55.6	45.1	56.4	65.1	87.1
Permanent Assets / Total Assets	5.4	4.6	4.4	5.2	5.2
Consumer Loans / Total Loans and Receivables	2.0	1.1	1.7	1.5	2.2
<b>Liquidity</b>					
Liquid Assets / Total Assets	64.5	54.9	73.1	70.3	77.4
Liquid Assets / Short-term Liabilities	85.8	70.3	91.4	86.8	91.4
TC Liquid Assets / Total Assets	34.1	42.4	37.7	33.8	46.9
<b>Profitability</b>					
Net Profit/Losses / Total Assets	0.1	0.3	0.1	1.2	0.2
Net Profit/Losses / Total Shareholders' Equity	0.5	2.1	0.8	6.9	1.5
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.1	0.3	0.1	1.4	0.3
<b>Income-Expenditure Structure</b>					
Net Interest Income After Specific Provisions / Total Assets	2.6	2.4	2.2	3.0	2.6
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	68.5	75.3	67.9	56.9	85.5
Non-interest Income (net) / Total Assets	1.1	0.6	0.9	1.7	0.4
Other Operating Expenses / Total Assets	3.4	2.7	2.6	3.2	2.7
Personnel Expenses / Other Operating Expenses	53.2	50.8	55.8	54.1	54.1
Non-interest Income (net) / Other Operating Expenses	32.3	24.0	34.6	53.2	14.8

## Türk Ekonomi Bankası A.Ş.

### Assets

(USD Million)

Year	Period	Liquid Assets								Loans and Receivables			
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total				
2011	TC	794	70	270	452	2,171	0	12	2,635	3,770	10,644	385	274
	FC	1,333	110	0	218	283	0	0	501	1,944	2,827	0	0
	Total	2,127	181	270	671	2,454	0	12	3,136	5,714	13,470	385	274
2010	TC	512	268	0	112	1,949	142	7	2,209	2,989	5,915	234	154
	FC	807	189	0	15	271	0	0	286	1,282	1,649	0	0
	Total	1,318	458	0	127	2,219	142	7	2,495	4,271	7,564	234	154
2009	TC	232	39	410	111	1,074	592	21	1,798	2,479	4,582	288	161
	FC	785	232	57	15	42	0	0	58	1,132	1,336	0	0
	Total	1,016	271	467	127	1,116	592	21	1,856	3,611	5,918	288	161
2008	TC	352	16	460	32	701	524	66	1,324	2,152	4,094	132	70
	FC	1,027	320	37	27	84	0	1	113	1,498	1,431	0	0
	Total	1,380	337	497	60	786	524	67	1,436	3,650	5,526	132	70
2007	TC	496	11	164	176	1,213	0	0	1,389	2,061	4,445	105	63
	FC	1,178	278	0	22	162	0	0	184	1,641	1,435	0	0
	Total	1,675	289	164	199	1,375	0	0	1,574	3,701	5,880	105	63

### Liabilities

(USD Million)

Year	Period	Deposits	Non-Deposit Funds						Other Liabilities				
			Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop. & Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2011	TC	7,782	1,268	585	132	0	1,985	83	27	0	0	409	329
	FC	4,335	2,215	0	0	0	2,215	49	0	0	377	32	2
	Total	12,116	3,483	585	132	0	4,200	132	27	0	377	441	331
2010	TC	5,468	1,308	48	0	0	1,356	42	37	0	0	206	198
	FC	2,336	1,036	0	0	0	1,036	20	0	0	307	13	1
	Total	7,804	2,344	48	0	0	2,392	62	37	0	307	219	199
2009	TC	3,945	530	721	0	0	1,251	20	49	0	0	165	160
	FC	2,390	579	0	0	0	579	15	0	0	325	8	0
	Total	6,335	1,109	721	0	0	1,830	35	49	0	325	173	160
2008	TC	3,661	1,112	133	0	0	1,245	64	44	0	0	157	147
	FC	2,431	494	0	0	0	494	52	0	0	325	3	2
	Total	6,093	1,606	133	0	0	1,739	116	44	0	325	160	150
2007	TC	3,120	439	780	0	0	1,219	216	0	0	0	143	293
	FC	2,990	944	0	0	0	944	3	0	0	335	5	1
	Total	6,110	1,382	780	0	0	2,162	219	0	0	335	148	294

	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									
10,754	0	0	0	56	0	0	135	232	0	423	366	15,313
2,827	0	0	0	32	0	0	0	0	0	32	50	4,853
13,581	0	0	0	89	0	0	135	232	0	456	416	20,166
5,995	0	0	0	38	0	0	71	7	0	116	264	9,363
1,649	0	0	0	40	0	0	0	0	0	40	43	3,014
7,644	0	0	0	78	0	0	71	7	0	156	307	12,377
4,709	0	1	0	62	0	0	104	7	0	175	234	7,597
1,336	0	0	0	41	0	0	0	0	0	41	21	2,531
6,045	0	1	0	103	0	0	104	7	0	216	256	10,128
4,157	0	0	0	61	0	0	110	6	0	177	192	6,678
1,431	0	0	0	40	0	0	0	0	0	40	35	3,005
5,589	0	0	0	101	0	0	110	6	0	217	227	9,683
4,487	0	0	0	78	0	0	90	58	0	226	271	7,044
1,435	0	0	0	53	0	0	0	0	0	53	7	3,135
5,921	0	0	0	131	0	0	90	58	0	279	278	10,179

Shareholders' Equity												Total Liabilities
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Total Income (Loss)		Total	Total		
							Previous Years	Current Year			Total	
2580258	53053	000	1,1604601,619	1,16701,167	366-6359	5900590	505	1090109	1140114	2,237-62,231	13,1637,00320,166	
11213124	54054	000	6483541,002	7150715	62062	2070207	000	1950195	1950195	1,17901,179	8,6523,72612,377	
81889	23023	000	498357854	7400740	13317	2120212	000	1410141	1410141	1,10631,109	6,7993,32910,128	
781289	31031	000	522395916	7230723	7-26	99099	000	1080108	1080108	937-2935	6,3653,3189,683	
521264	35035	02828	7393831,122	6510651	404	17017	000	1120112	1120112	7850785	5,8624,31710,179	

## Türk Ekonomi Bankası A.Ş.

### Off Balance-Sheet Commitments

(USD Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative Financial Instruments			
		Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Trading Transactions		
												Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2011	TC	1,585	0	0	0	238	1,823	3,485	0	3,485	1,072	838	2,045	3,073
	FC	1,358	181	698	0	208	2,445	818	0	818	29	1,607	3,674	4,873
	Total	2,943	181	698	0	446	4,269	4,303	0	4,303	1,101	2,445	5,718	7,946
2010	TC	1,141	0	0	0	149	1,291	2,146	0	2,146	223	302	851	1,368
	FC	824	36	440	0	55	1,355	271	0	271	96	1,018	1,422	1,700
	Total	1,965	36	440	0	205	2,646	2,417	0	2,417	319	1,321	2,273	3,068
2009	TC	951	0	0	0	79	1,031	2,069	0	2,069	316	362	579	647
	FC	849	26	338	0	61	1,275	428	0	428	196	705	853	919
	Total	1,801	26	338	0	140	2,305	2,497	0	2,497	512	1,067	1,432	1,566
2008	TC	830	0	0	0	57	886	1,432	0	1,432	383	319	684	224
	FC	825	34	349	0	86	1,294	122	0	122	276	1,478	984	229
	Total	1,654	34	349	0	143	2,180	1,554	0	1,554	659	1,798	1,669	453
2007	TC	1,039	0	0	0	69	1,108	1,378	1,578	2,956	0	726	858	368
	FC	803	55	562	0	103	1,523	409	8	416	0	929	917	332
	Total	1,842	55	562	0	172	2,631	1,787	1,586	3,372	0	1,655	1,775	700

### Income-Expenditure

(USD Million)

Year	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total	Net Interest Income/ Expenses	Fees and Commiss. Received From	Fees and Commiss. Paid	Net	Dividend Income
2011	1,295	5	241	1	1,542	563	172	78	814	728	299	121	178	10
2010	783	5	174	12	973	322	106	46	474	499	359	87	272	9
2009	853	9	195	43	1,099	400	117	44	561	538	242	81	161	8
2008	971	27	198	96	1,292	579	161	89	829	463	197	71	126	13
2007	915	39	231	69	1,254	540	144	86	771	482	139	46	93	13

					Custody and Pledged Securities				Total Off Balance-Sheet Commitments
FX	Interest Rate				Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.		
Futures	Futures	Others	Total	Total				Total	
0	0	0	5,956	7,028	7,860	36,762	70	44,692	57,028
0	0	0	10,154	10,183	725	10,989	16	11,731	25,177
<b>0</b>	<b>0</b>	<b>0</b>	<b>16,110</b>	<b>17,211</b>	<b>8,586</b>	<b>47,750</b>	<b>86</b>	<b>56,423</b>	<b>82,205</b>
0	0	0	2,522	2,745	4,945	14,870	26	19,841	26,023
324	0	0	4,464	4,560	370	4,556	5	4,931	11,117
<b>324</b>	<b>0</b>	<b>0</b>	<b>6,986</b>	<b>7,306</b>	<b>5,315</b>	<b>19,425</b>	<b>32</b>	<b>24,771</b>	<b>37,140</b>
0	0	0	1,589	1,905	79,946	11,960	17	91,924	96,929
325	0	0	2,802	2,998	324	4,678	3	5,005	9,705
<b>325</b>	<b>0</b>	<b>0</b>	<b>4,390</b>	<b>4,902</b>	<b>80,271</b>	<b>16,638</b>	<b>20</b>	<b>96,929</b>	<b>106,634</b>
0	0	0	1,228	1,610	47,232	9,579	14	56,825	60,753
137	0	391	3,219	3,495	383	4,637	1	5,021	9,931
<b>137</b>	<b>0</b>	<b>391</b>	<b>4,447</b>	<b>5,105</b>	<b>47,614</b>	<b>14,217</b>	<b>14</b>	<b>61,845</b>	<b>70,684</b>
0	0	0	1,952	1,952	25,780	8,908	1	34,689	40,705
125	0	188	2,491	2,491	474	4,372	1	4,847	9,277
<b>125</b>	<b>0</b>	<b>188</b>	<b>4,443</b>	<b>4,443</b>	<b>26,254</b>	<b>13,280</b>	<b>2</b>	<b>39,536</b>	<b>49,983</b>

Trading Profit/Loss (Net)	Other Operating Income	Total Oper. Profit/Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Profit/Loss From Equity Method Applied Subsidiar.	Net Monetary Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov. for Income Taxes from Continuing Oper. (+/-)	Net Profit/Loss from Contin. Oper.	Net Profit/Loss from Termin. Oper.	Net Profit (Loss)
-13	47	949	69	730	150	0	0	0	150	-41	109	0	109
-3	31	809	108	512	188	0	0	0	188	-41	148	48	195
34	22	763	119	471	173	0	0	0	173	-31	141	0	141
19	55	675	85	461	130	0	0	0	130	-22	108	0	108
-19	31	599	59	397	143	0	0	0	143	-31	112	0	112

## Ratios

(%)

	2011	2010	2009	2008	2007
<b>Capital Ratios</b>					
Shareholders' Equity / (Amount subject to credit + market + operational risk)	14.2	14.4	17.7	17.7	14.9
Shareholders' Equity / Total Assets	11.1	9.5	10.9	9.7	7.7
(Shareholders' Equity - Permanent Assets) / Total Assets	8.3	7.6	7.6	6.8	4.6
Net On Balance Sheet Position / Total Shareholders' Equity	-41.7	-15.4	-31.4	33.8	-75.3
Net On and Off Balance Sheet Position / Total Shareholders' Equity	12.2	1.4	1.1	4.4	10.3
<b>Balance-Sheet Ratios</b>					
TC Assets / Total Assets	75.9	75.6	75.0	69.0	69.2
TC Liabilities / Total Liabilities	65.3	69.9	67.1	65.7	57.6
FC Assets / FC Liabilities	69.3	80.9	76.0	90.6	72.6
TC Deposits / Total Deposits	64.2	70.1	62.3	60.1	51.1
TC Loans and Receivables / Total Loans and Receivables	79.2	78.4	77.9	74.4	75.8
Total Deposits / Total Assets	60.1	63.1	62.5	62.9	60.0
Funds Borrowed / Total Assets	17.3	18.9	11.0	16.6	13.6
<b>Assets Quality</b>					
Financial Assets (net) / Total Assets	15.6	20.2	18.3	14.8	15.5
Total Loans and Receivables / Total Assets	67.3	61.8	59.7	57.7	58.2
Total Loans and Receivables / Total Deposits	112.1	98.0	95.4	91.7	96.9
Loans Under Follow-up (gross) / Total Loans and Receivables	2.8	3.1	4.8	2.4	1.8
Loans Under Follow-up (net) / Total Loans and Receivables	0.8	1.0	2.1	1.1	0.7
Specific Provisions / Loans Under Follow-up	71.3	65.9	56.0	52.6	60.2
Permanent Assets / Total Assets	2.8	1.9	3.4	2.9	3.1
Consumer Loans / Total Loans and Receivables	29.8	26.1	24.4	19.5	17.9
<b>Liquidity</b>					
Liquid Assets / Total Assets	28.3	33.3	29.6	31.6	36.4
Liquid Assets / Short-term Liabilities	45.6	52.6	42.9	49.7	47.1
TC Liquid Assets / Total Assets	18.6	22.9	18.4	16.1	20.2
<b>Profitability</b>					
Net Profit/Losses / Total Assets	0.5	1.6	1.4	1.1	1.1
Net Profit/Losses / Total Shareholders' Equity	4.9	16.6	12.7	11.5	14.3
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.7	1.5	1.7	1.3	1.4
<b>Income-Expenditure Structure</b>					
Net Interest Income After Specific Provisions / Total Assets	3.5	3.4	4.2	4.1	4.4
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	73.9	52.1	55.4	58.8	74.2
Non-interest Income (net) / Total Assets	1.1	2.5	2.2	2.2	1.2
Other Operating Expenses / Total Assets	3.6	4.1	4.7	4.8	3.9
Personnel Expenses / Other Operating Expenses	42.0	44.5	48.8	50.0	52.3
Non-interest Income (net) / Other Operating Expenses	30.3	60.4	47.6	46.1	29.5

## Türkiye Garanti Bankası A.Ş.

### Assets

(USD Million)

Year	Period	Liquid Assets								Loans and Receivables			
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total				
2011	TC	841	1,113	0	228	14,430	1,681	0	16,340	18,294	26,120	811	663
	FC	3,532	6,481	0	649	817	853	68	2,387	12,400	18,103	0	0
	Total	4,374	7,594	0	877	15,247	2,534	68	18,726	30,694	44,223	811	663
2010	TC	2,057	1,626	0	497	19,414	2,979	0	22,890	26,573	24,028	1,261	1,032
	FC	2,827	3,786	0	141	1,616	854	0	2,611	9,224	17,905	0	0
	Total	4,884	5,412	0	637	21,030	3,833	0	25,501	35,797	41,933	1,261	1,032
2009	TC	2,588	1,693	672	527	16,956	4,007	0	21,491	26,444	18,932	1,504	1,219
	FC	2,028	3,911	0	88	1,934	932	0	2,953	8,892	14,220	0	0
	Total	4,616	5,604	672	615	18,890	4,939	0	24,444	35,337	33,153	1,504	1,219
2008	TC	1,692	937	27	335	9,783	3,978	0	14,096	16,751	18,123	815	519
	FC	1,943	2,218	0	103	1,615	1,027	45	2,791	6,952	14,376	0	0
	Total	3,635	3,155	27	438	11,398	5,005	45	16,887	23,703	32,499	815	519
2007	TC	2,749	694	0	62	8,433	2,842	0	11,337	14,781	19,136	730	465
	FC	3,486	2,008	0	64	2,869	560	28	3,520	9,014	12,703	0	0
	Total	6,235	2,702	0	126	11,302	3,402	28	14,857	23,794	31,839	730	465

### Liabilities

(USD Million)

			Non-Deposit Funds					Other Liabilities					
			Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop. & Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other Resources
2011	TC	25,294	2,321	4,415	1,103	0	7,838	262	0	0	0	1,843	358
	FC	19,464	8,544	1,385	858	0	10,788	148	0	0	573	40	611
	Total	44,758	10,865	5,800	1,961	0	18,626	410	0	0	573	1,883	969
2010	TC	28,617	3,326	6,745	0	0	10,071	158	0	0	0	1,896	498
	FC	18,638	7,492	575	0	0	8,066	142	2	0	575	18	165
	Total	47,254	10,818	7,319	0	0	18,137	300	2	0	575	1,914	663
2009	TC	24,268	2,145	6,977	0	0	9,122	75	0	0	0	1,573	475
	FC	17,962	6,600	106	0	0	6,706	79	2	0	588	14	151
	Total	42,230	8,746	7,083	0	0	15,829	154	2	0	588	1,587	626
2008	TC	19,061	1,365	6,869	0	0	8,233	195	0	0	0	1,270	412
	FC	15,579	5,761	165	0	0	5,925	78	3	0	514	12	148
	Total	34,640	7,125	7,033	0	0	14,158	273	3	0	514	1,281	560
2007	TC	17,263	1,107	6,424	0	0	7,531	370	0	0	0	1,570	744
	FC	16,463	6,276	629	0	0	6,905	20	0	0	514	10	253
	Total	33,726	7,383	7,053	0	0	14,436	389	0	0	514	1,580	997

	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									
26,268	0	10	1	161	55	0	658	29	64	979	601	46,143
18,103	0	0	0	932	0	0	0	0	0	932	57	31,491
44,371	0	10	1	1,093	55	0	658	29	64	1,911	658	77,634
24,257	0	18	1	179	11	0	781	20	64	1,074	673	52,577
17,905	0	0	0	886	0	0	0	0	0	886	30	28,045
42,161	0	18	1	1,065	11	0	781	20	64	1,961	703	80,621
19,218	0	19	1	182	10	0	767	14	55	1,047	575	47,284
14,220	0	0	0	483	0	0	1	0	0	484	27	23,624
33,438	0	19	1	665	10	0	768	14	55	1,531	602	70,908
18,419	0	17	1	144	7	0	712	10	53	945	577	36,693
14,376	0	0	0	383	0	0	1	0	0	384	41	21,752
32,795	0	17	1	527	7	0	713	10	53	1,328	618	58,445
19,401	0	10	0	208	7	0	810	83	97	1,216	820	36,218
12,703	0	0	0	283	0	0	0	0	0	283	75	22,075
32,104	0	10	0	491	7	0	811	84	97	1,500	895	58,292

Shareholders' Equity												Total Liabilities
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Total Income (Loss)		Total	Total		
							Previous Years	Current Year				
951	140	0	3,555	2,224	796	4,410	0	1,626	1,626	9,055	45,742	
19	0	0	1,390	0	226	24	0	0	0	250	31,892	
969	141	0	4,945	2,224	1,022	4,434	0	1,626	1,626	9,305	77,634	
830	211	0	3,594	2,732	1,871	3,785	0	2,046	2,046	10,433	52,714	
20	0	0	922	0	271	10	0	0	0	281	27,908	
850	211	0	4,516	2,732	2,142	3,795	0	2,046	2,046	10,714	80,621	
679	236	1	3,039	2,824	1,772	2,158	0	1,992	1,992	8,746	45,175	
22	0	2	858	0	199	9	0	0	0	207	25,733	
701	236	3	3,897	2,824	1,970	2,167	0	1,992	1,992	8,953	70,908	
514	249	0	2,639	2,760	1,052	1,143	0	1,150	1,150	6,105	36,039	
15	0	15	785	0	111	6	0	0	0	117	22,406	
529	249	15	3,424	2,760	1,163	1,149	0	1,150	1,150	6,222	58,445	
467	181	3	3,335	1,811	771	1,231	0	1,997	1,997	5,811	33,939	
17	0	45	859	0	124	2	0	0	0	126	24,353	
484	181	47	4,194	1,811	895	1,234	0	1,997	1,997	5,937	58,292	

## Türkiye Garanti Bankası A.Ş.

### Off Balance-Sheet Commitments

(USD Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative Financial Instruments			
		Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Trading Transactions		
												Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2011	TC	3,064	2	6	0	0	3,072	12,510	4,462	16,972	0	2,230	4,630	2,683
	FC	4,836	271	2,913	0	37	8,057	4,507	27,507	32,014	1,042	3,171	17,849	5,201
	Total	7,900	273	2,919	0	37	11,129	17,017	31,969	48,986	1,042	5,401	22,479	7,884
2010	TC	3,220	0	5	0	0	3,225	13,077	0	13,077	0	1,267	5,361	3,149
	FC	4,653	107	2,182	0	37	6,979	3,567	0	3,567	109	2,489	16,198	6,230
	Total	7,874	107	2,187	0	37	10,204	16,643	0	16,644	109	3,756	21,559	9,379
2009	TC	3,035	0	0	0	0	3,035	10,388	0	10,388	0	1,296	3,884	2,333
	FC	5,010	84	1,743	0	0	6,837	2,861	0	2,861	1	2,012	5,908	5,959
	Total	8,045	85	1,743	0	0	9,872	13,249	0	13,249	1	3,308	9,792	8,292
2008	TC	2,708	0	0	0	72	2,780	9,414	0	9,414	0	1,211	6,099	1,106
	FC	4,462	81	2,051	0	0	6,594	2,350	0	2,351	73	1,649	9,481	4,287
	Total	7,170	81	2,051	0	72	9,374	11,764	0	11,765	73	2,860	15,580	5,393
2007	TC	3,386	1	0	0	0	3,387	11,355	0	11,355	0	503	3,734	876
	FC	4,960	100	2,212	0	0	7,272	3,009	0	3,010	50	742	5,876	1,645
	Total	8,345	100	2,212	0	0	10,658	14,364	0	14,365	50	1,245	9,609	2,521

### Income-Expenditure

(USD Million)

Year	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total	Net Interest Income/ Expenses	Fees and Commiss. Received From	Fees and Commiss. Paid	Net	Dividend Income
2011	3,491	125	1,875	59	5,550	2,095	493	480	3,068	2,482	1,263	200	1,063	3
2010	3,453	146	2,434	146	6,178	2,341	474	271	3,086	3,092	1,377	196	1,181	3
2009	4,037	148	2,634	201	7,020	2,647	449	509	3,605	3,416	1,404	300	1,104	53
2008	3,783	172	1,942	265	6,163	2,838	469	768	4,074	2,088	1,258	311	947	67
2007	3,670	229	1,910	416	6,225	2,651	534	621	3,806	2,419	1,391	357	1,033	43

					Custody and Pledged Securities				Total Off Balance-Sheet Commitments
FX	Interest Rate				Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.		
Futures	Futures	Others	Total	Total				Total	
35	0	31	9,609	9,609	36,936	132,670	0	169,606	199,259
32	0	239	26,492	27,534	10,663	100,185	0	110,848	178,452
<b>67</b>	<b>0</b>	<b>270</b>	<b>36,101</b>	<b>37,142</b>	<b>47,599</b>	<b>232,855</b>	<b>0</b>	<b>280,453</b>	<b>377,711</b>
9	0	66	9,852	9,852	51,632	120,714	0	172,345	198,499
19	59	807	25,802	25,911	9,753	88,328	0	98,081	134,538
<b>28</b>	<b>59</b>	<b>873</b>	<b>35,654</b>	<b>35,763</b>	<b>61,385</b>	<b>209,042</b>	<b>0</b>	<b>270,426</b>	<b>333,037</b>
17	0	2	7,531	7,531	30,380	94,095	0	124,475	145,429
17	22	414	14,332	14,333	10,333	78,097	0	88,429	112,462
<b>33</b>	<b>22</b>	<b>416</b>	<b>21,863</b>	<b>21,864</b>	<b>40,712</b>	<b>172,192</b>	<b>0</b>	<b>212,904</b>	<b>257,890</b>
18	0	5	8,439	8,439	25,515	72,940	0	98,455	119,088
22	0	552	15,992	16,064	10,243	60,871	0	71,115	96,124
<b>40</b>	<b>0</b>	<b>557</b>	<b>24,431</b>	<b>24,503</b>	<b>35,758</b>	<b>133,811</b>	<b>0</b>	<b>169,569</b>	<b>215,212</b>
99	0	3	5,214	5,214	40,473	71,613	0	112,086	132,042
71	0	477	8,811	8,861	11,089	46,845	0	57,935	77,077
<b>170</b>	<b>0</b>	<b>480</b>	<b>14,025</b>	<b>14,075</b>	<b>51,563</b>	<b>118,458</b>	<b>0</b>	<b>170,021</b>	<b>209,119</b>

Trading Profit/Loss (Net)	Other Operating Income	Total Oper. Profit/Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Profit/Loss From Equity Method Applied Subsidiar.	Net Monetary Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov. for Income Taxes from Continuing Oper. (+/-)	Net Profit/Loss from Contin. Oper.	Net Profit/Loss from Termin. Oper.	Net Profit (Loss)
176	478	4,202	435	1,697	2,069	0	0	0	2,069	-443	1,626	0	1,626
237	415	4,928	380	1,978	2,570	0	0	0	2,570	-525	2,046	0	2,046
592	188	5,353	1,084	1,728	2,541	0	0	0	2,541	-549	1,992	0	1,992
165	196	3,464	372	1,671	1,421	0	0	0	1,421	-270	1,150	0	1,150
-117	878	4,255	291	1,573	2,391	0	0	0	2,391	-394	1,997	0	1,997

## Ratios

(%)

	2011	2010	2009	2008	2007
<b>Capital Ratios</b>					
Shareholders' Equity / (Amount subject to credit + market + operational risk)	16.9	19.6	21.2	16.1	15.4
Shareholders' Equity / Total Assets	12.0	13.3	12.6	10.6	10.2
(Shareholders' Equity - Permanent Assets) / Total Assets	9.3	10.6	10.1	7.9	7.2
Net On Balance Sheet Position / Total Shareholders' Equity	13.2	17.3	-6.4	17.8	-16.0
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.8	-1.4	0.4	-2.6	-1.7
<b>Balance-Sheet Ratios</b>					
TC Assets / Total Assets	59.4	65.2	66.7	62.8	62.1
TC Liabilities / Total Liabilities	58.9	65.4	63.7	61.7	58.2
FC Assets / FC Liabilities	98.7	100.5	91.8	97.1	90.6
TC Deposits / Total Deposits	56.5	60.6	57.5	55.0	51.2
TC Loans and Receivables / Total Loans and Receivables	59.2	57.5	57.5	56.2	60.4
Total Deposits / Total Assets	57.7	58.6	59.6	59.3	57.9
Funds Borrowed / Total Assets	14.0	13.4	12.3	12.2	12.7
<b>Assets Quality</b>					
Financial Assets (net) / Total Assets	24.1	31.6	34.5	28.9	25.5
Total Loans and Receivables / Total Assets	57.2	52.3	47.2	56.1	55.1
Total Loans and Receivables / Total Deposits	99.1	89.2	79.2	94.7	95.2
Loans Under Follow-up (gross) / Total Loans and Receivables	1.8	3.0	4.5	2.5	2.3
Loans Under Follow-up (net) / Total Loans and Receivables	0.3	0.5	0.9	0.9	0.8
Specific Provisions / Loans Under Follow-up	81.7	81.9	81.0	63.7	63.7
Permanent Assets / Total Assets	2.7	2.7	2.6	2.8	3.0
Consumer Loans / Total Loans and Receivables	33.1	33.2	33.8	32.7	36.4
<b>Liquidity</b>					
Liquid Assets / Total Assets	36.2	39.6	42.9	31.9	34.9
Liquid Assets / Short-term Liabilities	63.5	65.4	66.4	47.3	53.7
TC Liquid Assets / Total Assets	21.4	29.3	31.6	21.9	20.5
<b>Profitability</b>					
Net Profit/Losses / Total Assets	2.1	2.5	2.8	2.0	3.4
Net Profit/Losses / Total Shareholders' Equity	17.5	19.1	22.2	18.5	33.6
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.7	3.2	3.6	2.4	4.1
<b>Income-Expenditure Structure</b>					
Net Interest Income After Specific Provisions / Total Assets	3.0	3.5	3.7	3.1	3.9
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	55.2	57.6	48.6	52.4	53.0
Non-interest Income (net) / Total Assets	2.2	2.3	2.7	2.4	3.2
Other Operating Expenses / Total Assets	2.2	2.5	2.4	2.9	2.7
Personnel Expenses / Other Operating Expenses	38.9	38.2	38.7	37.9	38.4
Non-interest Income (net) / Other Operating Expenses	101.3	92.8	112.1	82.3	116.8

## Türkiye İş Bankası A.Ş.

### Assets

(USD Million)

Year	Period	Liquid Assets								Loans and Receivables			
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total				
2011	TC	2,681	127	0	359	9,714	7,122	0	17,195	20,004	31,131	1,023	1,023
	FC	4,591	1,066	23	475	5,455	7	0	5,937	11,617	17,374	27	27
	Total	7,272	1,193	23	834	15,169	7,129	0	23,132	31,621	48,505	1,050	1,050
2010	TC	2,595	120	0	310	14,002	8,840	0	23,151	25,866	28,503	1,532	1,532
	FC	2,948	1,952	0	167	6,394	8	0	6,569	11,468	13,271	33	33
	Total	5,543	2,071	0	477	20,396	8,848	0	29,720	37,334	41,774	1,566	1,566
2009	TC	3,895	136	0	273	10,366	7,802	0	18,440	22,471	23,153	1,825	1,825
	FC	1,995	5,534	0	62	7,103	892	0	8,057	15,585	9,345	36	36
	Total	5,890	5,670	0	336	17,468	8,693	0	26,497	38,057	32,498	1,861	1,861
2008	TC	5,869	143	0	216	5,655	2,268	0	8,139	14,151	21,548	1,408	1,408
	FC	1,910	4,317	0	81	8,309	6	0	8,397	14,623	9,737	34	34
	Total	7,778	4,461	0	297	13,964	2,275	0	16,536	28,775	31,286	1,443	1,443
2007	TC	4,039	112	0	811	9,942	1,687	0	12,440	16,592	21,623	1,286	1,286
	FC	2,077	5,887	0	44	8,841	0	0	8,885	16,849	7,688	3	3
	Total	6,116	5,999	0	856	18,783	1,687	0	21,325	33,440	29,311	1,289	1,289

### Liabilities

(USD Million)

Year	Period	Deposits	Non-Deposit Funds						Other Liabilities				
			Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop. & Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2011	TC	31,941	112	7,195	1,497	0	8,804	242	0	0	0	1,534	429
	FC	20,107	5,790	3,108	505	0	9,403	212	0	0	0	235	769
	Total	52,048	5,902	10,303	2,002	0	18,207	454	0	0	0	1,769	1,198
2010	TC	38,756	72	4,168	0	0	4,240	256	0	0	0	1,478	299
	FC	18,645	5,158	2,439	0	0	7,597	211	0	0	0	180	394
	Total	57,401	5,231	6,607	0	0	11,837	466	0	0	0	1,658	694
2009	TC	30,035	1,610	4,292	0	0	5,903	219	0	0	0	1,194	283
	FC	18,494	4,941	3,093	0	0	8,034	109	0	0	0	108	112
	Total	48,529	6,551	7,385	0	0	13,936	327	0	0	0	1,303	395
2008	TC	26,542	1,823	2,587	0	0	4,410	236	0	0	0	946	230
	FC	15,211	5,427	2,017	0	0	7,444	105	0	0	0	111	420
	Total	41,753	7,250	4,604	0	0	11,854	340	0	0	0	1,057	650
2007	TC	26,970	2,635	2,507	0	0	5,143	2	0	0	0	1,140	181
	FC	14,894	5,959	2,498	0	0	8,457	170	0	0	0	139	450
	Total	41,864	8,594	5,005	0	0	13,599	172	0	0	0	1,279	631

	Permanent Assets											Total Assets	
Total	Investments and Associates (net)			Subsidiaries (net)		Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)	Total			Un-classified Assets
	Accounted with Equity Method	Non-consolidated		Non-consolidated Financials	Non-consolidated Financials								
		Financials	Non-Financials										
31,131	0	45	349	1,146	1,674	0	983	34	32	4,263	724	56,121	
17,374	0	0	0	108	0	0	2	0	0	110	367	29,468	
48,505	0	45	349	1,254	1,674	0	985	34	32	4,372	1,091	85,589	
28,503	0	57	426	1,789	1,774	0	1,190	21	35	5,293	940	60,603	
13,271	0	0	0	27	0	0	2	0	0	29	346	25,113	
41,774	0	57	426	1,816	1,774	0	1,191	21	35	5,322	1,286	85,716	
23,153	0	59	440	1,548	1,307	0	1,250	22	18	4,645	664	50,933	
9,345	0	0	0	28	0	0	2	0	0	30	233	25,193	
32,498	0	59	440	1,576	1,307	0	1,252	22	18	4,675	897	76,127	
21,548	0	58	430	671	848	0	1,233	37	12	3,288	554	39,542	
9,737	0	0	0	27	0	0	2	0	0	29	171	24,561	
31,286	0	58	430	698	848	0	1,234	37	12	3,317	726	64,103	
21,623	0	42	619	1,663	1,795	0	1,655	42	6	5,822	417	44,454	
7,688	0	0	0	36	0	0	3	0	0	39	135	24,710	
29,311	0	42	619	1,699	1,795	0	1,658	42	6	5,861	552	69,163	

Shareholders' Equity												Total Liabilities
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Total Income (Loss)		Total	Total		
							Previous Years	Current Year				
2,213	199	0	4,617	2,382	1,583	4,038	0	1,412	1,412	9,415	54,777	
14	0	0	1,229	0	73	0	0	0	0	73	30,812	
2,226	200	0	5,846	2,382	1,655	4,038	0	1,412	1,412	9,488	85,589	
2,352	229	0	4,614	2,927	2,670	3,492	0	1,940	1,940	11,029	58,640	
10	0	2	797	0	36	0	0	0	0	36	27,076	
2,362	229	2	5,412	2,927	2,707	3,492	0	1,940	1,940	11,065	85,716	
2,339	202	0	4,237	2,071	2,200	3,183	0	1,595	1,595	9,048	49,224	
11	0	12	352	0	24	0	0	0	0	24	26,903	
2,349	203	12	4,589	2,071	2,224	3,183	0	1,595	1,595	9,072	76,127	
1,969	168	0	3,549	1,811	881	2,513	0	992	992	6,198	40,698	
68	0	35	738	0	12	0	0	0	0	12	23,405	
2,037	168	35	4,287	1,811	893	2,513	0	992	992	6,209	64,103	
2,140	194	1	3,658	2,378	2,818	2,455	0	1,468	1,468	9,119	44,890	
76	0	61	895	0	28	0	0	0	0	28	24,273	
2,216	194	62	4,553	2,378	2,846	2,455	0	1,468	1,468	9,147	69,163	

## Türkiye İş Bankası A.Ş.

### Off Balance-Sheet Commitments

(USD Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative Financial Instruments			
		Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Trading Transactions		
												Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2011	TC	5,250	2	0	0	11	5,262	13,036	48,058	61,093	0	2,727	5,723	618
	FC	4,905	261	2,737	0	519	8,423	4,628	111	4,739	0	5,794	15,603	3,251
	Total	10,155	263	2,737	0	530	13,685	17,664	48,169	65,833	0	8,521	21,326	3,869
2010	TC	4,251	3	0	0	1	4,254	14,830	0	14,830	0	861	5,496	1,350
	FC	3,310	135	2,020	0	220	5,685	3,404	19	3,423	0	2,999	13,981	2,112
	Total	7,561	138	2,020	0	221	9,939	18,235	19	18,254	0	3,860	19,477	3,463
2009	TC	3,366	2	0	0	34	3,402	17,625	0	17,625	0	479	3,590	899
	FC	3,066	100	1,732	0	106	5,003	7,304	0	7,304	0	1,320	5,686	1,447
	Total	6,431	102	1,732	0	141	8,405	24,929	0	24,929	0	1,800	9,276	2,346
2008	TC	2,594	1	0	0	0	2,594	10,323	0	10,323	0	1,743	1,653	1,441
	FC	2,694	85	2,272	0	50	5,102	2,087	0	2,087	0	2,143	1,094	1,423
	Total	5,288	86	2,272	0	51	7,696	12,410	0	12,410	0	3,886	2,746	2,863
2007	TC	2,669	8	0	0	0	2,678	10,415	0	10,415	0	4,045	593	6,054
	FC	1,996	97	1,641	0	47	3,780	1,940	0	1,940	0	3,380	558	5,585
	Total	4,665	105	1,641	0	47	6,458	12,355	0	12,355	0	7,424	1,152	11,639

### Income-Expenditure

(USD Million)

USD million)

Year	Operating Income														
	Interest Income from					Interest Expenses on				Net Interest Income/Expenses	Net Fees and Commissions			Dividend Income	
	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total		Fees and Commiss. Received From	Fees and Commiss. Paid	Net		
2011	3,777	9	1,970	14	5,770	2,635	121	598	3,355	2,415	844	88	756	294	
2010	3,868		97	2,385	22	6,372	2,770	332	290	3,392	2,980	879	75	804	240
2009	4,548		63	2,029	218	6,858	3,071	394	120	3,586	3,273	911	69	842	219
2008	4,459		171	2,087	247	6,963	3,615	505	465	4,585	2,378	864	73	791	187
2007	4,543		229	2,779	328	7,879	4,027	765	533	5,326	2,553	1,013	86	927	434

					Custody and Pledged Securities				Total Off Balance-Sheet Commitments
FX	Interest Rate				Items Held in	Pledged	Accepted Indepen. Guaran. and Warran.		
Futures	Futures	Others	Total	Total	Custody	Securities		Total	
0	0	0	9,069	9,069	23,283	49,020	0	72,303	147,727
0	0	406	25,054	25,054	3,968	16,315	0	20,283	58,499
<b>0</b>	<b>0</b>	<b>406</b>	<b>34,123</b>	<b>34,123</b>	<b>27,251</b>	<b>65,335</b>	<b>0</b>	<b>92,586</b>	<b>206,226</b>
0	0	0	7,707	7,707	20,832	46,003	0	66,835	93,627
0	0	0	19,092	19,092	3,407	10,681	0	14,088	42,288
<b>0</b>	<b>0</b>	<b>0</b>	<b>26,799</b>	<b>26,799</b>	<b>24,239</b>	<b>56,684</b>	<b>0</b>	<b>80,923</b>	<b>135,915</b>
0	0	0	4,968	4,968	17,231	36,154	0	53,385	79,380
0	0	11	8,464	8,464	2,792	9,009	0	11,801	32,573
<b>0</b>	<b>0</b>	<b>11</b>	<b>13,433</b>	<b>13,433</b>	<b>20,024</b>	<b>45,163</b>	<b>0</b>	<b>65,186</b>	<b>111,953</b>
0	0	325	5,161	5,161	24,765	26,885	0	51,650	69,728
0	0	374	5,033	5,033	2,735	7,513	0	10,248	22,470
<b>0</b>	<b>0</b>	<b>699</b>	<b>10,194</b>	<b>10,194</b>	<b>27,501</b>	<b>34,397</b>	<b>0</b>	<b>61,898</b>	<b>92,198</b>
0	0	0	10,692	10,692	27,991	26,455	0	54,446	78,231
0	0	945	10,468	10,468	2,546	6,428	0	8,974	25,162
<b>0</b>	<b>0</b>	<b>945</b>	<b>21,160</b>	<b>21,160</b>	<b>30,537</b>	<b>32,883</b>	<b>0</b>	<b>63,421</b>	<b>103,393</b>

Trading Profit/Loss (Net)	Other Operating Income	Total Oper. Profit/Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Profit/Loss From Equity Method Applied Subsidiar.	Net Monetary Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov. for Income Taxes from Continuing Oper. (+/-)	Net Profit/Loss from Contin. Oper.	Net Profit/Loss from Termin. Oper.	Net Profit (Loss)
162	694	4,322	733	1,843	1,746	0	0	0	1,746	-334	1,412	0	1,412
88	1,021	5,132	738	2,083	2,311	0	0	0	2,311	-371	1,940	0	1,940
275	722	5,330	1,537	1,812	1,981	0	0	0	1,981	-385	1,595	0	1,595
311	428	4,095	1,061	1,853	1,182	0	0	0	1,182	-190	992	0	992
368	786	5,068	1,396	1,858	1,814	0	0	0	1,814	-346	1,468	0	1,468

## Ratios

(%)

	2011	2010	2009	2008	2007
<b>Capital Ratios</b>					
Shareholders' Equity / (Amount subject to credit + market + operational risk)	14.1	17.5	18.3	15.2	20.5
Shareholders' Equity / Total Assets	11.1	12.9	11.9	9.7	13.2
(Shareholders' Equity - Permanent Assets) / Total Assets	6.0	6.7	5.8	4.5	4.8
Net On Balance Sheet Position / Total Shareholders' Equity	3.9	-5.1	-7.0	39.7	14.3
Net On and Off Balance Sheet Position / Total Shareholders' Equity	6.2	5.1	1.1	3.9	-2.2
<b>Balance-Sheet Ratios</b>					
TC Assets / Total Assets	65.6	70.7	66.9	61.7	64.3
TC Liabilities / Total Liabilities	64.0	68.4	64.7	63.5	64.9
FC Assets / FC Liabilities	95.6	92.8	93.6	104.9	101.8
TC Deposits / Total Deposits	61.4	67.5	61.9	63.6	64.4
TC Loans and Receivables / Total Loans and Receivables	64.2	68.2	71.2	68.9	73.8
Total Deposits / Total Assets	60.8	67.0	63.7	65.1	60.5
Funds Borrowed / Total Assets	6.9	6.1	8.6	11.3	12.4
<b>Assets Quality</b>					
Financial Assets (net) / Total Assets	27.0	34.7	34.8	25.8	30.8
Total Loans and Receivables / Total Assets	56.7	48.7	42.7	48.8	42.4
Total Loans and Receivables / Total Deposits	93.2	72.8	67.0	74.9	70.0
Loans Under Follow-up (gross) / Total Loans and Receivables	2.2	3.7	5.7	4.6	4.4
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	5.1	6.2	6.1	5.2	8.5
Consumer Loans / Total Loans and Receivables	27.5	30.3	30.5	29.7	33.5
<b>Liquidity</b>					
Liquid Assets / Total Assets	28.6	33.2	38.6	41.3	45.9
Liquid Assets / Short-term Liabilities	47.3	55.7	66.4	77.4	84.6
TC Liquid Assets / Total Assets	15.1	19.9	19.3	18.5	21.6
<b>Profitability</b>					
Net Profit/Losses / Total Assets	1.6	2.3	2.1	1.5	2.1
Net Profit/Losses / Total Shareholders' Equity	14.9	17.5	17.6	16.0	16.0
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.0	2.7	2.6	1.8	2.6
<b>Income-Expenditure Structure</b>					
Net Interest Income After Specific Provisions / Total Assets	2.5	2.9	3.0	2.6	3.0
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	48.6	48.3	42.8	41.1	40.5
Non-interest Income (net) / Total Assets	2.2	2.5	2.7	2.7	3.6
Other Operating Expenses / Total Assets	2.2	2.4	2.4	2.9	2.7
Personnel Expenses / Other Operating Expenses	52.3	50.7	52.1	44.4	50.4
Non-interest Income (net) / Other Operating Expenses	103.5	103.3	113.5	92.7	135.3

## Yapı ve Kredi Bankası A.Ş.

### Assets

(USD Million)

Year	Period	Liquid Assets								Loans and Receivables			
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total				
2011	TC	2,463	70	1,112	184	3,172	1,815	200	5,370	9,016	23,384	972	671
	FC	2,691	890	20	53	564	4,823	0	5,440	9,040	12,110	129	41
	Total	5,154	960	1,132	237	3,736	6,637	200	10,810	18,056	35,494	1,101	712
2010	TC	1,664	45	617	506	2,657	3,411	22	6,597	8,924	22,230	1,149	892
	FC	2,176	647	0	68	551	4,738	2	5,359	8,182	11,712	61	41
	Total	3,839	692	617	574	3,208	8,149	25	11,956	17,106	33,942	1,210	933
2009	TC	1,200	275	1,029	447	383	3,928	86	4,844	7,348	16,358	1,728	1,461
	FC	1,473	834	0	114	467	4,151	1	4,731	7,038	8,826	7	3
	Total	2,673	1,109	1,029	561	850	8,078	86	9,575	14,386	25,183	1,735	1,465
2008	TC	1,219	19	27	301	261	3,742	0	4,303	5,567	16,208	1,103	682
	FC	1,751	1,404	0	137	388	3,834	0	4,359	7,514	8,781	23	21
	Total	2,969	1,422	27	438	649	7,576	0	8,663	13,081	24,989	1,126	702
2007	TC	1,415	41	0	33	179	5,353	1	5,566	7,023	16,586	1,498	1,199
	FC	1,767	589	0	164	62	5,036	1	5,262	7,618	7,706	2	2
	Total	3,182	631	0	197	241	10,388	1	10,828	14,641	24,292	1,500	1,201

### Liabilities

(USD Million)

Year	Period	Deposits	Non-Deposit Funds						Other Liabilities				
			Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop. & Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2011	TC	18,549	401	478	580	0	1,460	208	33	0	0	2,015	384
	FC	15,078	6,864	2,654	0	0	9,518	42	233	0	1,336	319	436
	Total	33,627	7,265	3,133	580	0	10,978	250	266	0	1,336	2,334	821
2010	TC	21,036	629	29	0	0	658	189	229	0	0	2,121	455
	FC	13,254	4,816	1,896	0	0	6,713	28	66	0	1,372	440	204
	Total	34,290	5,445	1,925	0	0	7,371	217	295	0	1,372	2,562	659
2009	TC	15,463	509	44	0	0	553	149	240	0	0	1,773	337
	FC	11,991	3,060	579	0	0	3,639	30	0	0	1,495	238	252
	Total	27,455	3,569	623	0	0	4,192	180	240	0	1,495	2,012	589
2008	TC	16,228	764	99	0	0	863	117	0	0	0	1,534	312
	FC	11,177	3,286	156	0	0	3,442	16	0	0	1,459	159	666
	Total	27,405	4,050	254	0	0	4,305	133	0	0	1,459	1,693	977
2007	TC	16,272	155	1,356	0	0	1,510	160	24	0	0	1,776	380
	FC	11,475	3,499	177	0	0	3,676	6	0	0	1,529	129	429
	Total	27,747	3,654	1,533	0	0	5,186	165	24	0	1,529	1,905	809

	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									
23,685	0	2	0	736	1	10	534	668	53	2,006	412	35,118
12,198	0	23	0	216	0	0	0	0	0	239	635	22,113
35,883	0	25	0	952	1	10	534	668	53	2,245	1,047	57,231
22,486	0	3	0	904	1	16	719	800	52	2,494	496	34,400
11,733	0	28	0	258	0	0	0	0	0	286	534	20,735
34,219	0	31	0	1,163	1	16	719	800	52	2,781	1,030	55,135
16,624	0	3	0	951	2	0	730	797	58	2,542	431	26,945
8,830	0	29	0	262	0	0	0	0	0	291	304	16,463
25,454	0	32	0	1,213	2	0	730	797	58	2,833	735	43,408
16,630	0	3	0	933	2	0	751	756	58	2,503	409	25,108
8,783	0	29	0	256	0	0	0	0	0	284	184	16,765
25,413	0	31	0	1,189	2	0	751	756	58	2,787	593	41,874
16,886	0	2	0	1,081	2	0	921	1,024	51	3,082	595	27,585
7,706	0	37	0	143	0	0	0	0	42	223	302	15,849
24,591	0	40	0	1,224	2	0	921	1,024	93	3,305	897	43,434

Shareholders' Equity											Total Liabilities
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Total Income (Loss)		Total		
							Previous Years	Current Year		Total	
1,043	136	0	3,820	2,301	342	2,751	0	983	983	6,379	30,207
231	0	15	2,612	0	-184	0	0	0	0	-184	27,023
1,274	136	15	6,432	2,301	158	2,751	0	983	983	6,194	57,231
1,238	166	0	4,399	2,827	466	2,083	0	1,340	1,340	6,716	32,809
244	0	10	2,366	0	-5	0	0	0	0	-5	22,327
1,483	166	10	6,764	2,827	460	2,083	0	1,340	1,340	6,710	55,135
1,306	113	0	3,919	2,923	412	1,255	0	911	911	5,500	25,435
263	0	4	2,283	0	59	0	0	0	0	59	17,973
1,569	113	4	6,202	2,923	470	1,255	0	911	911	5,559	43,408
1,093	113	1	3,169	2,857	377	570	0	685	685	4,488	24,748
188	0	4	2,491	0	15	0	0	0	0	15	17,125
1,280	113	5	5,660	2,857	392	570	0	685	685	4,503	41,874
1,290	301	0	3,931	2,956	476	296	-147	612	465	4,193	25,907
226	0	20	2,339	0	37	0	0	0	0	37	17,527
1,516	301	20	6,271	2,956	513	296	-147	612	465	4,230	43,434

## Yapı ve Kredi Bankası A.Ş.

### Off Balance-Sheet Commitments

(USD Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative Financial Instruments			
		Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Trading Transactions		
												Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2011	TC	5,264	0	7	0	391	5,662	12,556	14,181	26,737	4,815	2,194	1,383	1,737
	FC	4,635	84	2,580	1	874	8,174	3,615	12,444	16,059	15,644	3,735	10,013	3,942
	Total	9,899	84	2,587	1	1,265	13,836	16,171	26,624	42,796	20,458	5,930	11,396	5,678
2010	TC	5,060	0	8	0	4	5,072	12,598	283	12,881	2,242	1,517	5,153	3,194
	FC	4,573	108	2,533	1	372	7,587	1,789	0	1,789	6,112	2,385	13,205	3,823
	Total	9,633	108	2,541	1	375	12,658	14,387	283	14,670	8,353	3,902	18,358	7,017
2009	TC	4,182	0	1	0	2	4,185	11,035	0	11,035	1,316	1,377	3,638	984
	FC	4,561	102	1,741	1	265	6,671	2,014	0	2,014	1,353	1,946	11,531	2,830
	Total	8,743	102	1,742	1	267	10,856	13,049	0	13,049	2,669	3,323	15,169	3,814
2008	TC	3,967	0	0	0	2	3,970	9,666	0	9,666	0	826	2,758	286
	FC	4,587	139	1,732	1	289	6,748	694	0	694	0	1,859	5,230	422
	Total	8,554	139	1,732	1	291	10,717	10,360	0	10,360	0	2,685	7,988	708
2007	TC	4,980	0	1	0	21	5,001	11,499	0	11,499	103	824	922	762
	FC	4,367	159	1,734	1	599	6,860	735	0	735	88	1,066	2,521	970
	Total	9,347	159	1,734	1	620	11,861	12,234	0	12,234	191	1,890	3,444	1,731

### Income-Expenditure

(USD Million)

USD million)

Year	Operating Income													
	Interest Income from					Interest Expenses on				Net Interest Income/Expenses	Net Fees and Commissions			Dividend Income
	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total		Fees and Commiss. Received From	Fees and Commiss. Paid	Net	
2011	2,967	15	788	18	3,788	1,623	237	176	2,036	1,752	1,142	175	967	68
2010	2,957	18	744	68	3,786	1,481	189	35	1,705	2,081	1,204	166	1,038	101
2009	3,482	18	880	136	4,515	1,880	257	39	2,176	2,339	1,138	172	966	96
2008	3,421	44	969	181	4,615	2,654	311	63	3,028	1,587	1,020	190	830	135
2007	3,511	74	1,408	233	5,227	2,850	336	209	3,396	1,831	1,061	221	840	33

					Custody and Pledged Securities				Total Off Balance-Sheet Commitments
FX	Interest Rate				Items Held in	Pledged	Accepted Indepen. Guaran. and Warran.		
Futures	Futures	Others	Total	Total	Custody	Securities		Total	
0	0	374	5,688	10,503	25,156	27,827	594	53,577	96,479
0	0	406	18,096	33,740	2,261	12,004	342	14,608	72,580
<b>0</b>	<b>0</b>	<b>780</b>	<b>23,784</b>	<b>44,243</b>	<b>27,418</b>	<b>39,830</b>	<b>936</b>	<b>68,184</b>	<b>169,059</b>
0	0	358	10,221	12,462	38,236	26,212	566	65,014	95,429
0	0	230	19,644	25,756	2,398	10,406	386	13,189	48,321
<b>0</b>	<b>0</b>	<b>588</b>	<b>29,865</b>	<b>38,218</b>	<b>40,634</b>	<b>36,618</b>	<b>952</b>	<b>78,204</b>	<b>143,750</b>
0	0	0	5,999	7,314	29,020	17,888	568	47,476	70,010
0	0	353	16,660	18,013	2,294	9,041	408	11,742	38,440
<b>0</b>	<b>0</b>	<b>353</b>	<b>22,659</b>	<b>25,327</b>	<b>31,314</b>	<b>26,928</b>	<b>976</b>	<b>59,218</b>	<b>108,450</b>
0	0	0	3,870	3,870	33,380	14,755	658	48,792	66,299
0	0	3	7,514	7,514	966	8,126	445	9,536	24,492
<b>0</b>	<b>0</b>	<b>3</b>	<b>11,384</b>	<b>11,384</b>	<b>34,346</b>	<b>22,881</b>	<b>1,102</b>	<b>58,329</b>	<b>90,790</b>
0	0	0	2,508	2,611	46,072	14,652	866	61,590	80,701
0	0	2	4,559	4,647	862	6,395	695	7,953	20,195
<b>0</b>	<b>0</b>	<b>2</b>	<b>7,067</b>	<b>7,258</b>	<b>46,935</b>	<b>21,047</b>	<b>1,561</b>	<b>69,543</b>	<b>100,897</b>

Trading Profit/Loss (Net)	Other Operating Income	Total Oper. Profit/Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Profit/Loss From Equity Method Applied Subsidiar.	Net Monetary Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov. for Income Taxes from Continuing Oper. (+/-)	Net Profit/Loss from Contin. Oper.	Net Profit/Loss from Termin. Oper.	Net Profit (Loss)
-135	430	3,082	411	1,424	1,247	0	0	0	1,247	-263	983	0	983
-43	785	3,962	704	1,618	1,639	0	0	0	1,639	-299	1,340	0	1,340
229	131	3,760	1,052	1,555	1,152	0	0	0	1,152	-241	911	0	911
-3	241	2,790	363	1,550	877	0	0	0	877	-192	685	0	685
63	692	3,460	367	2,357	736	0	0	0	736	-124	612	0	612

## Ratios

(%)

	2011	2010	2009	2008	2007
<b>Capital Ratios</b>					
Shareholders' Equity / (Amount subject to credit + market + operational risk)	14.7	16.1	17.8	15.7	13.7
Shareholders' Equity / Total Assets	10.8	12.2	12.8	10.8	9.7
(Shareholders' Equity - Permanent Assets) / Total Assets	6.2	6.6	5.7	3.1	1.4
Net On Balance Sheet Position / Total Shareholders' Equity	-46.7	0.3	-2.6	24.9	-11.5
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-6.6	-3.0	2.7	2.5	0.6
<b>Balance-Sheet Ratios</b>					
TC Assets / Total Assets	61.4	62.4	62.1	60.0	63.5
TC Liabilities / Total Liabilities	52.8	59.5	58.6	59.1	59.6
FC Assets / FC Liabilities	81.8	92.9	91.6	97.9	90.4
TC Deposits / Total Deposits	55.2	61.3	56.3	59.2	58.6
TC Loans and Receivables / Total Loans and Receivables	66.0	65.7	65.3	65.4	68.7
Total Deposits / Total Assets	58.8	62.2	63.2	65.4	63.9
Funds Borrowed / Total Assets	12.7	9.9	8.2	9.7	8.4
<b>Assets Quality</b>					
Financial Assets (net) / Total Assets	18.9	21.7	22.1	20.7	24.9
Total Loans and Receivables / Total Assets	62.7	62.1	58.6	60.7	56.6
Total Loans and Receivables / Total Deposits	106.7	99.8	92.7	92.7	88.6
Loans Under Follow-up (gross) / Total Loans and Receivables	3.1	3.5	6.8	4.4	6.1
Loans Under Follow-up (net) / Total Loans and Receivables	1.1	0.8	1.1	1.7	1.2
Specific Provisions / Loans Under Follow-up	64.7	77.1	84.4	62.4	80.0
Permanent Assets / Total Assets	4.6	5.5	7.1	7.7	8.3
Consumer Loans / Total Loans and Receivables	34.2	33.9	37.5	34.9	37.0
<b>Liquidity</b>					
Liquid Assets / Total Assets	19.6	16.2	14.3	13.1	9.8
Liquid Assets / Short-term Liabilities	36.9	26.3	23.4	20.2	14.0
TC Liquid Assets / Total Assets	12.2	10.0	7.7	4.4	3.8
<b>Profitability</b>					
Net Profit/Losses / Total Assets	1.7	2.4	2.1	1.6	1.4
Net Profit/Losses / Total Shareholders' Equity	15.9	20.0	16.4	15.2	14.5
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.2	3.0	2.7	2.1	1.7
<b>Income-Expenditure Structure</b>					
Net Interest Income After Specific Provisions / Total Assets	2.6	2.6	3.4	3.2	3.7
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	49.0	36.6	39.5	48.0	47.0
Non-interest Income (net) / Total Assets	2.3	3.4	3.3	2.9	3.7
Other Operating Expenses / Total Assets	2.5	2.9	3.6	3.7	5.4
Personnel Expenses / Other Operating Expenses	42.3	39.8	38.1	37.0	28.9
Non-interest Income (net) / Other Operating Expenses	93.4	116.2	91.4	77.6	69.1

## Banks Under the Deposit Insurance Fund

### Assets

(USD Million)

Year	Period	Liquid Assets								Loans and Receivables			
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total				
2011	TC	0	118	0	149	0	48	0	197	315	0	18	18
	FC	0	60	0	0	0	0	0	0	60	0	4	4
	Total	0	178	0	149	0	48	0	197	375	0	22	22
2010	TC	0	245	0	135	0	0	0	135	379	1	28	27
	FC	0	59	0	0	0	0	0	0	59	0	5	5
	Total	0	304	0	135	0	0	0	135	438	1	33	32
2009	TC	0	144	5	248	0	0	0	248	396	1	35	28
	FC	0	67	0	0	0	0	0	0	67	0	6	6
	Total	0	211	5	248	0	0	0	248	464	1	41	34
2008	TC	0	324	3	74	0	0	0	74	401	2	45	38
	FC	0	65	0	0	0	0	0	0	65	1	4	4
	Total	0	389	3	74	0	0	0	74	467	3	50	42
2007	TC	0	471	2	8	0	0	0	8	481	2	62	52
	FC	0	65	0	0	0	0	0	0	65	3	4	4
	Total	0	536	2	8	0	0	0	8	546	5	67	56

### Liabilities

(USD Million)

Year	Period	Deposits	Non-Deposit Funds						Other Liabilities				
			Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop. & Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2011	TC	4	0	1	0	0	1	0	0	0	0	5	2
	FC	7	0	0	0	0	0	0	0	0	0	29	0
	Total	11	0	1	0	0	1	0	0	0	0	34	2
2010	TC	7	0	2	0	0	2	0	0	0	0	5	3
	FC	10	0	0	0	0	0	0	0	0	0	27	0
	Total	17	0	2	0	0	2	0	0	0	0	32	3
2009	TC	8	0	2	0	0	2	0	0	0	0	8	3
	FC	11	0	0	0	0	0	0	0	0	0	28	0
	Total	19	0	2	0	0	2	0	0	0	0	36	3
2008	TC	9	0	2	0	0	2	0	0	0	0	6	2
	FC	15	0	0	0	0	0	0	0	0	0	27	0
	Total	23	0	2	0	0	2	0	0	0	0	32	3
2007	TC	13	0	2	0	0	2	0	0	0	17	12	3
	FC	18	0	0	0	0	0	0	0	0	0	27	0
	Total	31	0	2	0	0	2	0	0	0	17	39	3

	Permanent Assets										Un-classified Assets	Total Assets
Total	Investments and Associates (net)			Subsidiaries (net)		Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)	Total		
	Accounted with Equity Method	Non-consolidated		Non-consolidated Financials	Non-consolidated Financials							
		Financials	Non-Financials									
1	0	0	0	0	0	0	28	0	0	28	29	372
0	0	0	0	0	0	0	0	0	0	0	3	63
1	0	0	0	0	0	0	28	0	0	28	32	436
2	0	0	0	0	0	0	35	0	0	35	36	452
0	0	0	0	0	0	0	0	0	0	0	3	62
2	0	0	0	0	0	0	35	0	0	35	39	514
8	0	0	0	0	0	0	37	0	0	37	30	471
0	0	0	0	0	0	0	0	0	0	0	4	72
8	0	0	0	0	0	0	37	0	0	37	34	542
10	0	0	0	0	0	0	39	0	0	39	26	476
1	0	0	0	0	0	0	0	0	0	0	6	73
10	0	0	0	0	0	0	39	0	0	39	32	548
12	0	0	0	0	0	0	53	0	0	53	105	651
3	0	0	0	0	0	0	0	0	0	0	8	76
15	0	0	0	0	0	0	53	0	0	53	113	727

Shareholders' Equity												Total Liabilities
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Total Income (Loss)		Total	Total		
							Previous Years	Current Year			Total	
34	1	0	41	244	0	9,361	-9,298	19	-9,279	327	373	
26	0	0	55	0	0	0	0	0	0	0	62	
60	1	0	97	244	0	9,361	-9,298	19	-9,279	327	436	
54	2	0	65	300	0	11,500	-11,424	1	-11,422	377	451	
27	0	0	54	0	0	0	0	0	0	0	64	
81	2	0	119	300	0	11,500	-11,424	1	-11,422	377	514	
23	2	0	35	310	0	11,926	-11,847	37	-11,810	426	471	
32	0	0	61	0	0	0	0	0	0	0	72	
55	2	0	96	310	0	11,926	-11,847	37	-11,810	426	542	
17	6	0	32	303	0	11,708	-11,631	53	-11,578	433	475	
32	0	0	58	0	0	0	0	0	0	0	73	
49	6	0	90	303	0	11,708	-11,631	53	-11,578	433	548	
22	4	0	58	380	0	15,461	-15,358	90	-15,268	574	647	
34	0	0	62	0	0	0	0	0	0	0	80	
56	4	0	120	380	0	15,461	-15,358	90	-15,268	574	727	

## Banks Under the Deposit Insurance Fund

### Off Balance-Sheet Commitments

(USD Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative Financial Instruments			
		Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Trading Transactions		
												Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2011	TC	29	0	0	0	0	29	1,395	0	1,395	0	0	0	0
	FC	43	0	0	0	0	43	0	0	0	0	0	0	0
	Total	72	0	0	0	0	72	1,395	0	1,395	0	0	0	0
2010	TC	43	0	0	0	0	43	1,596	0	1,596	0	0	0	0
	FC	62	0	0	0	0	62	0	0	0	0	0	0	0
	Total	105	0	0	0	0	105	1,596	0	1,596	0	0	0	0
2009	TC	50	0	0	0	0	50	2,087	0	2,087	0	0	0	0
	FC	72	0	0	0	0	72	0	0	0	0	0	0	0
	Total	122	0	0	0	0	122	2,087	0	2,087	0	0	0	0
2008	TC	54	0	0	0	0	54	0	0	0	0	0	0	0
	FC	74	0	0	0	0	74	0	0	0	0	0	0	0
	Total	128	0	0	0	0	128	0	0	0	0	0	0	0
2007	TC	78	0	0	0	0	78	0	0	0	0	0	0	0
	FC	91	0	0	0	0	91	0	0	0	0	0	0	0
	Total	170	0	0	0	0	170	0	0	0	0	0	0	0

### Income-Expenditure

(USD Million)

USD million)

Year	Operating Income													
	Interest Income from					Interest Expenses on				Net Interest Income/ Expenses	Net Fees and Commissions			Dividend Income
	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total		Fees and Commiss. Received From	Fees and Commiss. Paid	Net	
2011	1	16	1	0	18	0	0	0	0	18	2	0	1	0
2010	7	17	0	1	25	0	0	0	0	25	2	0	2	0
2009	1	23	0	1	26	0	0	0	0	25	2	0	2	0
2008	9	68	1	1	79	0	0	0	0	78	2	0	2	0
2007	7	81	26	2	116	0	0	2	2	114	4	0	4	14

				Custody and Pledged Securities					Total Off Balance-Sheet Commitments
FX	Interest Rate				Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.		
Futures	Futures	Others	Total	Total				Total	
0	0	0	0	0	7	450	0	457	1,880
0	0	0	0	0	2	85	0	87	130
<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>8</b>	<b>535</b>	<b>1</b>	<b>544</b>	<b>2,011</b>
0	0	0	0	0	9	569	0	578	2,217
0	0	0	0	0	2	87	0	89	151
<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>10</b>	<b>656</b>	<b>1</b>	<b>667</b>	<b>2,368</b>
0	0	0	0	0	8	594	0	602	2,739
0	0	0	0	0	2	92	0	93	165
<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>10</b>	<b>685</b>	<b>0</b>	<b>695</b>	<b>2,905</b>
0	0	0	0	0	7	614	0	621	675
0	0	0	0	0	2	96	0	98	171
<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>9</b>	<b>710</b>	<b>0</b>	<b>719</b>	<b>847</b>
0	0	0	0	0	37	803	0	839	918
0	0	0	0	0	2	122	0	124	216
<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>39</b>	<b>925</b>	<b>0</b>	<b>964</b>	<b>1,133</b>

Trading Profit/Loss (Net)	Other Operating Income	Total Oper. Profit/Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Profit/Loss From Equity Method Applied Subsidiar.	Net Monetary Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov. for Income Taxes from Continuing Oper. (+/-)	Net Profit/Loss from Contin. Oper.	Net Profit/Loss from Termin. Oper.	Net Profit (Loss)
10	18	48	7	18	23	0	0	0	23	-4	19	0	19
20	28	75	54	20	1	0	0	0	1	0	1	0	1
45	9	82	12	22	48	0	0	0	48	-11	37	0	37
12	7	100	9	22	68	0	0	0	68	-15	53	0	53
-3	26	156	11	34	110	0	0	0	110	-20	90	0	90

# Banks Under the Deposit Insurance Fund

2007-2011

## Ratios

(%)

	2011	2010	2009	2008	2007
<b>Capital Ratios</b>					
Shareholders' Equity / (Amount subject to credit + market + operational risk)	56.4	50.6	45.0	65.1	52.3
Shareholders' Equity / Total Assets	75.0	73.4	78.4	79.0	78.9
(Shareholders' Equity - Permanent Assets) / Total Assets	68.5	66.4	70.3	70.5	70.2
Net On Balance Sheet Position / Total Shareholders' Equity	0.4	-0.3	-0.1	0.3	-0.6
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.4	-0.3	-0.1	0.3	-0.6
<b>Balance-Sheet Ratios</b>					
TC Assets / Total Assets	85.4	87.9	86.8	86.8	89.5
TC Liabilities / Total Liabilities	85.7	87.6	86.7	86.7	89.0
FC Assets / FC Liabilities	102.1	98.2	99.5	99.5	94.9
TC Deposits / Total Deposits	39.8	40.7	40.7	37.7	41.1
TC Loans and Receivables / Total Loans and Receivables	100.0	100.0	100.0	92.0	79.4
Total Deposits / Total Assets	2.6	3.2	3.5	4.3	4.3
Funds Borrowed / Total Assets	0.0	0.0	0.0	0.0	0.0
<b>Assets Quality</b>					
Financial Assets (net) / Total Assets	45.2	26.2	45.6	13.5	1.2
Total Loans and Receivables / Total Assets	0.2	0.4	1.5	1.9	2.1
Total Loans and Receivables / Total Deposits	9.4	11.3	42.1	44.3	49.6
Loans Under Follow-up (gross) / Total Loans and Receivables	2,133.6	1,786.0	519.5	477.9	434.0
Loans Under Follow-up (net) / Total Loans and Receivables	54.1	72.1	92.8	71.1	69.3
Specific Provisions / Loans Under Follow-up	97.5	96.0	82.1	85.1	84.0
Permanent Assets / Total Assets	6.5	7.1	8.2	8.5	8.7
Consumer Loans / Total Loans and Receivables	45.9	27.9	7.2	3.2	2.4
<b>Liquidity</b>					
Liquid Assets / Total Assets	75.1	85.2	85.5	85.1	75.1
Liquid Assets / Short-term Liabilities	701.5	857.2	809.0	766.3	412.0
TC Liquid Assets / Total Assets	61.3	73.8	73.1	73.2	66.1
<b>Profitability</b>					
Net Profit/Losses / Total Assets	4.5	0.3	6.8	9.6	12.4
Net Profit/Losses / Total Shareholders' Equity	5.9	0.3	8.6	12.2	15.7
Profit/Losses Before Taxes after Continuing Operations / Total Assets	5.3	0.2	8.8	12.4	15.1
<b>Income-Expenditure Structure</b>					
Net Interest Income After Specific Provisions / Total Assets	3.6	3.7	4.1	13.9	14.9
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	32.8	25.2	27.1	76.2	69.7
Non-interest Income (net) / Total Assets	6.8	9.7	10.4	3.9	5.7
Other Operating Expenses / Total Assets	4.0	3.9	4.0	4.1	4.7
Personnel Expenses / Other Operating Expenses	52.5	52.5	48.4	49.6	44.9
Non-interest Income (net) / Other Operating Expenses	169.3	249.0	258.6	95.6	121.4

## Birleşik Fon Bankası A.Ş.

### Assets

(USD Million)

Year	Period	Liquid Assets								Loans and Receivables			
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total				
2011	TC	0	118	0	149	0	48	0	197	315	0	18	18
	FC	0	60	0	0	0	0	0	0	60	0	4	4
	Total	0	178	0	149	0	48	0	197	375	0	22	22
2010	TC	0	245	0	135	0	0	0	135	379	1	28	27
	FC	0	59	0	0	0	0	0	0	59	0	5	5
	Total	0	304	0	135	0	0	0	135	438	1	33	32
2009	TC	0	144	5	248	0	0	0	248	396	1	35	28
	FC	0	67	0	0	0	0	0	0	67	0	6	6
	Total	0	211	5	248	0	0	0	248	464	1	41	34
2008	TC	0	324	3	74	0	0	0	74	401	2	45	38
	FC	0	65	0	0	0	0	0	0	65	1	4	4
	Total	0	389	3	74	0	0	0	74	467	3	50	42
2007	TC	0	471	2	8	0	0	0	8	481	2	62	52
	FC	0	65	0	0	0	0	0	0	65	3	4	4
	Total	0	536	2	8	0	0	0	8	546	5	67	56

### Liabilities

(USD Million)

Year	Period	Deposits	Non-Deposit Funds						Other Liabilities				
			Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop. & Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2011	TC	4	0	1	0	0	1	0	0	0	0	5	2
	FC	7	0	0	0	0	0	0	0	0	0	29	0
	Total	11	0	1	0	0	1	0	0	0	0	34	2
2010	TC	7	0	2	0	0	2	0	0	0	0	5	3
	FC	10	0	0	0	0	0	0	0	0	0	27	0
	Total	17	0	2	0	0	2	0	0	0	0	32	3
2009	TC	8	0	2	0	0	2	0	0	0	0	8	3
	FC	11	0	0	0	0	0	0	0	0	0	28	0
	Total	19	0	2	0	0	2	0	0	0	0	36	3
2008	TC	9	0	2	0	0	2	0	0	0	0	6	2
	FC	15	0	0	0	0	0	0	0	0	0	27	0
	Total	23	0	2	0	0	2	0	0	0	0	32	3
2007	TC	13	0	2	0	0	2	0	0	0	17	12	3
	FC	18	0	0	0	0	0	0	0	0	0	27	0
	Total	31	0	2	0	0	2	0	0	0	17	39	3

	Permanent Assets										Un-classified Assets	Total Assets
Total	Investments and Associates (net)			Subsidiaries (net)		Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)	Total		
	Accounted with Equity Method	Non-consolidated		Non-consolidated Financials	Non-consolidated Financials							
		Financials	Non-Financials									
1	0	0	0	0	0	0	28	0	0	28	29	372
0	0	0	0	0	0	0	0	0	0	0	3	63
1	0	0	0	0	0	0	28	0	0	28	32	436
2	0	0	0	0	0	0	35	0	0	35	36	452
0	0	0	0	0	0	0	0	0	0	0	3	62
2	0	0	0	0	0	0	35	0	0	35	39	514
8	0	0	0	0	0	0	37	0	0	37	30	471
0	0	0	0	0	0	0	0	0	0	0	4	72
8	0	0	0	0	0	0	37	0	0	37	34	542
10	0	0	0	0	0	0	39	0	0	39	26	476
1	0	0	0	0	0	0	0	0	0	0	6	73
10	0	0	0	0	0	0	39	0	0	39	32	548
12	0	0	0	0	0	0	53	0	0	53	105	651
3	0	0	0	0	0	0	0	0	0	0	8	76
15	0	0	0	0	0	0	53	0	0	53	113	727

Shareholders' Equity											Total Liabilities
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Total Income (Loss)		Total		
							Previous Years	Current Year		Total	
34	1	0	41	244	0	9,361	-9,298	19	-9,279	327	373
26	0	0	55	0	0	0	0	0	0	0	62
60	1	0	97	244	0	9,361	-9,298	19	-9,279	327	436
54	2	0	65	300	0	11,500	-11,424	1	-11,422	377	451
27	0	0	54	0	0	0	0	0	0	0	64
81	2	0	119	300	0	11,500	-11,424	1	-11,422	377	514
23	2	0	35	310	0	11,926	-11,847	37	-11,810	426	471
32	0	0	61	0	0	0	0	0	0	0	72
55	2	0	96	310	0	11,926	-11,847	37	-11,810	426	542
17	6	0	32	303	0	11,708	-11,631	53	-11,578	433	475
32	0	0	58	0	0	0	0	0	0	0	73
49	6	0	90	303	0	11,708	-11,631	53	-11,578	433	548
22	4	0	58	380	0	15,461	-15,358	90	-15,268	574	647
34	0	0	62	0	0	0	0	0	0	0	80
56	4	0	120	380	0	15,461	-15,358	90	-15,268	574	727

## Birleşik Fon Bankası A.Ş.

### Off Balance-Sheet Commitments

(USD Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative Financial Instruments			
		Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Trading Transactions		
												Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2011	TC	29	0	0	0	0	29	1,395	0	1,395	0	0	0	0
	FC	43	0	0	0	0	43	0	0	0	0	0	0	0
	Total	72	0	0	0	0	72	1,395	0	1,395	0	0	0	0
2010	TC	43	0	0	0	0	43	1,596	0	1,596	0	0	0	0
	FC	62	0	0	0	0	62	0	0	0	0	0	0	0
	Total	105	0	0	0	0	105	1,596	0	1,596	0	0	0	0
2009	TC	50	0	0	0	0	50	2,087	0	2,087	0	0	0	0
	FC	72	0	0	0	0	72	0	0	0	0	0	0	0
	Total	122	0	0	0	0	122	2,087	0	2,087	0	0	0	0
2008	TC	54	0	0	0	0	54	0	0	0	0	0	0	0
	FC	74	0	0	0	0	74	0	0	0	0	0	0	0
	Total	128	0	0	0	0	128	0	0	0	0	0	0	0
2007	TC	78	0	0	0	0	78	0	0	0	0	0	0	0
	FC	91	0	0	0	0	91	0	0	0	0	0	0	0
	Total	170	0	0	0	0	170	0	0	0	0	0	0	0

### Income-Expenditure

(USD Million)

Year	Operating Income													
	Interest Income from					Interest Expenses on				Net Interest Income/ Expenses	Net Fees and Commissions			Dividend Income
	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total		Fees and Commiss. Received From	Fees and Commiss. Paid	Net	
2011	1	16	1	0	18	0	0	0	0	18	2	0	1	0
2010	7	17	0	1	25	0	0	0	0	25	2	0	2	0
2009	1	23	0	1	26	0	0	0	0	25	2	0	2	0
2008	9	68	1	1	79	0	0	0	0	78	2	0	2	0
2007	7	81	26	2	116	0	0	2	2	114	4	0	4	14

				Custody and Pledged Securities					Total Off Balance-Sheet Commitments
FX	Interest Rate				Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.		
Futures	Futures	Others	Total	Total				Total	
0	0	0	0	0	7	450	0	457	1,880
0	0	0	0	0	2	85	0	87	130
<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>8</b>	<b>535</b>	<b>1</b>	<b>544</b>	<b>2,011</b>
0	0	0	0	0	9	569	0	578	2,217
0	0	0	0	0	2	87	0	89	151
<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>10</b>	<b>656</b>	<b>1</b>	<b>667</b>	<b>2,368</b>
0	0	0	0	0	8	594	0	602	2,739
0	0	0	0	0	2	92	0	93	165
<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>10</b>	<b>685</b>	<b>0</b>	<b>695</b>	<b>2,905</b>
0	0	0	0	0	7	614	0	621	675
0	0	0	0	0	2	96	0	98	171
<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>9</b>	<b>710</b>	<b>0</b>	<b>719</b>	<b>847</b>
0	0	0	0	0	37	803	0	839	918
0	0	0	0	0	2	122	0	124	216
<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>39</b>	<b>925</b>	<b>0</b>	<b>964</b>	<b>1,133</b>

Trading Profit/Loss (Net)	Other Operating Income	Total Oper. Profit/Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Profit/Loss From Equity Method Applied Subsidiar.	Net Monetary Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov. for Income Taxes from Continuing Oper. (+/-)	Net Profit/Loss from Contin. Oper.	Net Profit/Loss from Termin. Oper.	Net Profit (Loss)
10	18	48	7	18	23	0	0	0	23	-4	19	0	19
20	28	75	54	20	1	0	0	0	1	0	1	0	1
45	9	82	12	22	48	0	0	0	48	-11	37	0	37
12	7	100	9	22	68	0	0	0	68	-15	53	0	53
-3	26	156	11	34	110	0	0	0	110	-20	90	0	90

**Ratios**

(%)

	2011	2010	2009	2008	2007
<b>Capital Ratios</b>					
Shareholders' Equity / (Amount subject to credit + market + operational risk)	56.4	50.6	45.0	65.1	52.3
Shareholders' Equity / Total Assets	75.0	73.4	78.4	79.0	78.9
(Shareholders' Equity - Permanent Assets) / Total Assets	68.5	66.4	70.3	70.5	70.2
Net On Balance Sheet Position / Total Shareholders' Equity	0.4	-0.3	-0.1	0.3	-0.6
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.4	-0.3	-0.1	0.3	-0.6
<b>Balance-Sheet Ratios</b>					
TC Assets / Total Assets	85.4	87.9	86.8	86.8	89.5
TC Liabilities / Total Liabilities	85.7	87.6	86.7	86.7	89.0
FC Assets / FC Liabilities	102.1	98.2	99.5	99.5	94.9
TC Deposits / Total Deposits	39.8	40.7	40.7	37.7	41.1
TC Loans and Receivables / Total Loans and Receivables	100.0	100.0	100.0	92.0	79.4
Total Deposits / Total Assets	2.6	3.2	3.5	4.3	4.3
Funds Borrowed / Total Assets	0.0	0.0	0.0	0.0	0.0
<b>Assets Quality</b>					
Financial Assets (net) / Total Assets	45.2	26.2	45.6	13.5	1.2
Total Loans and Receivables / Total Assets	0.2	0.4	1.5	1.9	2.1
Total Loans and Receivables / Total Deposits	9.4	11.3	42.1	44.3	49.6
Loans Under Follow-up (gross) / Total Loans and Receivables	2,133.6	1,786.0	519.5	477.9	434.0
Loans Under Follow-up (net) / Total Loans and Receivables	54.1	72.1	92.8	71.1	69.3
Specific Provisions / Loans Under Follow-up	97.5	96.0	82.1	85.1	84.0
Permanent Assets / Total Assets	6.5	7.1	8.2	8.5	8.7
Consumer Loans / Total Loans and Receivables	45.9	27.9	7.2	3.2	2.4
<b>Liquidity</b>					
Liquid Assets / Total Assets	75.1	85.2	85.5	85.1	75.1
Liquid Assets / Short-term Liabilities	701.5	857.2	809.0	766.3	412.0
TC Liquid Assets / Total Assets	61.3	73.8	73.1	73.2	66.1
<b>Profitability</b>					
Net Profit/Losses / Total Assets	4.5	0.3	6.8	9.6	12.4
Net Profit/Losses / Total Shareholders' Equity	5.9	0.3	8.6	12.2	15.7
Profit/Losses Before Taxes after Continuing Operations / Total Assets	5.3	0.2	8.8	12.4	15.1
<b>Income-Expenditure Structure</b>					
Net Interest Income After Specific Provisions / Total Assets	3.6	3.7	4.1	13.9	14.9
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	32.8	25.2	27.1	76.2	69.7
Non-interest Income (net) / Total Assets	6.8	9.7	10.4	3.9	5.7
Other Operating Expenses / Total Assets	4.0	3.9	4.0	4.1	4.7
Personnel Expenses / Other Operating Expenses	52.5	52.5	48.4	49.6	44.9
Non-interest Income (net) / Other Operating Expenses	169.3	249.0	258.6	95.6	121.4

## Foreign Banks

### Assets

(USD Million)

Year	Period	Liquid Assets								Loans and Receivables			
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total				
2011	TC	2,219	602	5,255	3,660	8,720	568	768	13,715	21,791	39,687	2,161	1,618
	FC	4,685	2,875	455	508	827	110	38	1,483	9,498	9,129	13	9
	Total	6,904	3,477	5,710	4,168	9,546	678	806	15,198	31,289	48,816	2,174	1,627
2010	TC	1,894	1,842	5,454	3,181	11,069	1,236	141	15,627	24,817	42,819	3,146	2,447
	FC	3,390	962	0	893	1,210	242	7	2,352	6,704	9,437	69	68
	Total	5,284	2,804	5,454	4,074	12,279	1,477	148	17,979	31,521	52,256	3,215	2,515
2009	TC	2,214	592	1,958	3,111	9,389	1,308	114	13,922	18,686	35,123	3,279	2,501
	FC	2,306	2,451	624	454	1,005	249	12	1,720	7,101	7,250	111	53
	Total	4,520	3,043	2,582	3,565	10,395	1,557	126	15,642	25,787	42,374	3,390	2,554
2008	TC	2,581	209	2,070	1,877	5,742	2,936	435	10,989	15,849	33,636	1,735	1,310
	FC	2,839	2,657	26	657	963	240	19	1,880	7,401	8,474	3	2
	Total	5,420	2,866	2,095	2,534	6,705	3,176	453	12,869	23,250	42,110	1,738	1,312
2007	TC	1,789	444	979	2,683	8,211	1,000	0	11,894	15,106	36,278	1,283	1,034
	FC	3,009	2,968	0	638	981	232	5	1,856	7,833	8,992	15	10
	Total	4,798	3,412	979	3,322	9,192	1,231	5	13,750	22,938	45,270	1,298	1,045

### Liabilities

(USD Million)

Year	Period	Deposits	Non-Deposit Funds						Other Liabilities				
			Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop. & Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2011	TC	32,175	2,067	3,193	359	0	5,619	568	115	0	0	1,298	1,000
	FC	17,147	10,432	396	524	0	11,352	467	69	0	1,694	441	558
	Total	49,323	12,499	3,588	884	0	16,971	1,036	184	0	1,694	1,739	1,559
2010	TC	34,259	3,820	1,300	0	0	5,120	487	435	0	120	1,481	963
	FC	16,696	12,320	230	0	0	12,550	270	24	0	1,158	946	274
	Total	50,956	16,140	1,530	0	0	17,670	758	459	0	1,278	2,427	1,236
2009	TC	26,857	2,717	753	0	0	3,470	320	332	0	124	1,126	784
	FC	17,095	8,073	2	0	0	8,075	179	36	0	1,501	381	83
	Total	43,952	10,790	755	0	0	11,545	499	368	0	1,625	1,507	868
2008	TC	23,104	2,730	1,056	0	0	3,785	462	588	0	60	981	865
	FC	16,477	10,017	334	0	0	10,351	377	42	0	1,412	479	79
	Total	39,581	12,747	1,389	0	0	14,136	840	630	0	1,472	1,461	944
2007	TC	23,743	4,342	1,346	0	0	5,688	1,335	32	0	0	1,101	1,336
	FC	20,652	6,759	66	0	0	6,824	286	15	0	581	154	111
	Total	44,395	11,101	1,412	0	0	12,512	1,621	47	0	581	1,255	1,447

	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									
40,231	0	0	7	490	11	3	668	208	16	1,402	1,097	64,521
9,132	0	0	0	236	0	0	0	0	0	236	358	19,225
49,363	0	0	7	726	11	3	668	208	16	1,639	1,455	83,746
43,519	0	0	7	597	14	4	860	224	34	1,739	1,266	71,340
9,437	0	0	0	106	0	0	0	0	0	106	584	16,831
52,956	0	0	7	703	14	4	860	224	34	1,845	1,850	88,171
35,902	0	0	8	530	14	1	905	243	15	1,716	1,155	57,459
7,308	0	0	0	172	0	0	0	0	0	173	229	14,811
43,210	0	0	8	702	14	1	905	243	15	1,888	1,385	72,270
34,061	0	0	5	449	9	0	808	306	16	1,594	874	52,378
8,475	0	0	0	290	0	0	0	0	0	291	319	16,486
42,536	0	0	5	740	9	0	808	307	17	1,885	1,194	68,864
36,526	0	0	3	602	7	0	916	395	27	1,951	1,199	54,781
8,996	0	0	0	335	0	0	0	0	0	335	802	17,966
45,523	0	0	3	937	7	0	916	395	27	2,285	2,001	72,747

Shareholders' Equity											Total Liabilities
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Total Income (Loss)		Total		
							Previous Years	Current Year			
										Total	
1,000	219	10	4,211	4,262	486	3,895	172	1,227	1,399	10,042	52,046
51	0	3	3,284	0	-83	0	0	0	0	-83	31,700
1,051	219	13	7,495	4,262	403	3,895	172	1,227	1,399	9,958	83,746
1,109	221	15	4,832	5,309	993	4,239	155	1,270	1,425	11,965	56,177
46	0	3	2,721	0	27	0	0	0	0	27	31,994
1,156	221	18	7,554	5,309	1,020	4,239	155	1,270	1,425	11,992	88,171
970	208	20	3,885	4,911	914	3,288	71	1,390	1,460	10,572	44,785
65	0	13	2,258	0	57	0	0	0	0	57	27,486
1,036	208	34	6,143	4,911	971	3,288	71	1,390	1,460	10,630	72,270
871	180	12	4,020	4,315	739	2,679	41	910	951	8,684	39,594
38	0	38	2,466	0	-23	0	0	0	0	-23	29,271
909	180	51	6,486	4,315	715	2,679	41	910	951	8,661	68,864
882	296	12	4,993	4,679	1,140	2,303	12	1,463	1,475	9,598	44,021
34	0	51	1,233	0	16	0	0	0	0	16	28,726
916	296	63	6,226	4,679	1,156	2,303	12	1,463	1,475	9,613	72,747

## Foreign Banks

## Off Balance-Sheet Commitments

(USD Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative Financial Instruments			
		Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Trading Transactions		
												Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2011	TC	5,929	19	1	0	4	5,953	27,220	53,697	80,917	5,876	3,570	16,018	5,750
	FC	5,762	1,518	2,360	4	1,698	11,344	7,329	616	7,945	7,408	10,707	37,602	10,297
	Total	11,692	1,538	2,361	4	1,702	17,296	34,549	54,313	88,862	13,284	14,276	53,620	16,047
2010	TC	6,555	2	3	0	37	6,597	24,117	28,390	52,507	5,974	1,983	16,310	7,806
	FC	6,017	1,452	3,226	33	1,220	11,949	7,118	35,271	42,389	3,844	10,345	31,406	11,640
	Total	12,572	1,454	3,229	33	1,257	18,545	31,235	63,661	94,896	9,818	12,328	47,716	19,446
2009	TC	5,120	0	0	0	14	5,134	20,912	512	21,423	3,335	2,573	16,020	4,702
	FC	5,585	1,094	2,582	0	1,011	10,271	8,046	655	8,701	1,903	5,725	25,783	6,506
	Total	10,704	1,094	2,582	0	1,025	15,406	28,958	1,167	30,125	5,238	8,297	41,803	11,208
2008	TC	4,443	1	0	0	12	4,456	15,970	12,676	28,646	6,192	1,709	10,374	2,475
	FC	5,750	1,259	2,949	0	1,064	11,023	2,614	906	3,520	3,928	4,888	21,844	3,932
	Total	10,193	1,260	2,950	0	1,076	15,479	18,584	13,582	32,167	10,120	6,597	32,218	6,407
2007	TC	5,533	2	0	0	141	5,677	18,535	14,468	33,003	145	2,663	15,017	5,068
	FC	5,449	1,206	4,223	0	1,489	12,367	310	283	593	835	9,533	18,267	8,528
	Total	10,982	1,209	4,223	0	1,630	18,044	18,845	14,751	33,596	980	12,196	33,284	13,596

## Income-Expenditure

(USD Million)

Year	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total	Net Interest Income/ Expenses	Fees and Commiss. Received From	Fees and Commiss. Paid	Net	Dividend Income
2011	5,664	150	1,044	318	7,176	2,763	418	247	3,427	3,749	1,335	215	1,120	37
2010	6,352	114	1,323	232	8,022	2,460	490	227	3,177	4,845	1,344	225	1,119	51
2009	7,217	135	1,459	332	9,142	2,910	697	262	3,869	5,273	1,405	226	1,178	50
2008	7,035	281	1,608	355	9,279	3,758	830	496	5,084	4,195	1,288	233	1,056	70
2007	6,821	425	1,699	390	9,335	3,805	945	495	5,244	4,091	1,368	276	1,092	35

					Custody and Pledged Securities				Total Off Balance-Sheet Commitments
FX	Interest Rate				Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.		
Futures	Futures	Others	Total	Total				Total	
102	0	81	25,520	31,396	53,776	118,127	35,869	207,772	326,038
259	989	5	59,860	67,268	2,823	35,607	7,060	45,490	132,047
<b>362</b>	<b>989</b>	<b>86</b>	<b>85,380</b>	<b>98,664</b>	<b>56,599</b>	<b>153,734</b>	<b>42,929</b>	<b>253,262</b>	<b>458,085</b>
4	0	86	26,190	32,165	77,885	117,383	34,625	229,894	321,162
301	4,039	45	57,775	61,619	3,010	32,977	6,394	42,381	158,337
<b>305</b>	<b>4,039</b>	<b>131</b>	<b>83,965</b>	<b>93,783</b>	<b>80,895</b>	<b>150,360</b>	<b>41,019</b>	<b>272,275</b>	<b>479,499</b>
0	0	81	23,376	26,711	42,301	75,814	27,602	145,716	198,984
250	50	40	38,352	40,256	3,257	25,274	6,461	34,993	94,222
<b>250</b>	<b>50</b>	<b>121</b>	<b>61,728</b>	<b>66,966</b>	<b>45,558</b>	<b>101,088</b>	<b>34,063</b>	<b>180,709</b>	<b>293,206</b>
2	0	11	14,571	20,763	37,672	41,351	19,488	98,511	152,377
158	39	47	30,909	34,837	2,661	21,737	5,910	30,307	79,687
<b>160</b>	<b>39</b>	<b>58</b>	<b>45,480</b>	<b>55,600</b>	<b>40,334</b>	<b>63,088</b>	<b>25,397</b>	<b>128,818</b>	<b>232,064</b>
21	0	619	23,387	23,532	49,263	33,168	15,320	97,751	159,962
165	795	164	37,453	38,288	3,184	12,655	4,711	20,550	71,798
<b>186</b>	<b>795</b>	<b>783</b>	<b>60,840</b>	<b>61,820</b>	<b>52,447</b>	<b>45,823</b>	<b>20,031</b>	<b>118,300</b>	<b>231,760</b>

Trading Profit/Loss (Net)	Other Operating Income	Total Oper. Profit/Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Profit/Loss From Equity Method Applied Subsidiar.	Net Monetary Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov. for Income Taxes from Continuing Oper. (+/-)	Net Profit/Loss from Contin. Oper.	Net Profit/Loss from Termin. Oper.	Net Profit (Loss)
-455	537	4,988	628	3,013	1,346	0	0	0	1,346	-317	1,029	197	1,227
-510	557	6,061	824	3,646	1,591	0	0	0	1,591	-334	1,258	12	1,270
-320	436	6,617	1,649	3,353	1,614	0	0	0	1,614	-350	1,264	126	1,390
-427	379	5,272	986	3,117	1,169	0	0	0	1,169	-254	915	-5	910
6	562	5,786	581	3,405	1,800	0	0	0	1,800	-338	1,462	1	1,463

## Foreign Banks

2007-2011

### Ratios

(%)

	2011	2010	2009	2008	2007
<b>Capital Ratios</b>					
Shareholders' Equity / (Amount subject to credit + market + operational risk)	16.9	17.3	18.8	16.7	14.5
Shareholders' Equity / Total Assets	11.9	13.6	14.7	12.6	13.2
(Shareholders' Equity - Permanent Assets) / Total Assets	9.3	10.7	10.9	9.2	9.7
Net On Balance Sheet Position / Total Shareholders' Equity	-87.1	-91.9	-81.9	-88.6	-65.9
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-2.2	0.3	-0.9	-1.5	-1.7
<b>Balance-Sheet Ratios</b>					
TC Assets / Total Assets	77.0	80.9	79.5	76.1	75.3
TC Liabilities / Total Liabilities	62.1	63.7	62.0	57.5	60.5
FC Assets / FC Liabilities	60.6	52.6	53.9	56.3	62.5
TC Deposits / Total Deposits	65.2	67.2	61.1	58.4	53.5
TC Loans and Receivables / Total Loans and Receivables	81.5	82.2	83.1	80.1	80.2
Total Deposits / Total Assets	58.9	57.8	60.8	57.5	61.0
Funds Borrowed / Total Assets	14.9	18.3	14.9	18.5	15.3
<b>Assets Quality</b>					
Financial Assets (net) / Total Assets	18.1	20.4	21.6	18.7	18.9
Total Loans and Receivables / Total Assets	58.9	60.1	59.8	61.8	62.6
Total Loans and Receivables / Total Deposits	100.1	103.9	98.3	107.5	102.5
Loans Under Follow-up (gross) / Total Loans and Receivables	4.4	6.1	7.8	4.1	2.9
Loans Under Follow-up (net) / Total Loans and Receivables	1.1	1.3	1.9	1.0	0.6
Specific Provisions / Loans Under Follow-up	74.8	78.2	75.3	75.5	80.5
Permanent Assets / Total Assets	2.6	2.9	3.8	3.4	3.5
Consumer Loans / Total Loans and Receivables	43.8	44.1	45.5	42.0	41.9
<b>Liquidity</b>					
Liquid Assets / Total Assets	35.6	33.9	33.4	28.5	29.8
Liquid Assets / Short-term Liabilities	71.4	61.7	59.1	50.8	50.5
TC Liquid Assets / Total Assets	24.4	26.6	23.9	18.1	19.4
<b>Profitability</b>					
Net Profit/Losses / Total Assets	1.5	1.4	1.9	1.3	2.0
Net Profit/Losses / Total Shareholders' Equity	12.3	10.6	13.1	10.5	15.2
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.6	1.8	2.2	1.7	2.5
<b>Income-Expenditure Structure</b>					
Net Interest Income After Specific Provisions / Total Assets	4.1	4.8	5.3	5.0	5.0
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	68.5	70.2	58.1	65.8	63.3
Non-interest Income (net) / Total Assets	1.5	1.4	1.9	1.6	2.3
Other Operating Expenses / Total Assets	3.6	4.1	4.6	4.5	4.7
Personnel Expenses / Other Operating Expenses	45.1	44.9	46.0	46.9	48.0
Non-interest Income (net) / Other Operating Expenses	41.1	33.4	40.1	34.6	49.8

## Arap Türk Bankası A.Ş.

### Assets

(USD Million)

Year	Period	Liquid Assets								Loans and Receivables			
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total				
2011	TC	13	24	102	69	0	33	0	102	240	205	3	3
	FC	114	647	0	15	1	73	0	88	849	260	0	0
	Total	127	671	102	83	1	106	0	190	1,090	465	3	3
2010	TC	1	1	0	90	0	71	0	161	162	141	4	4
	FC	46	71	0	19	1	75	0	95	212	181	0	0
	Total	47	72	0	109	1	146	0	256	374	322	4	4
2009	TC	1	0	0	99	0	77	0	176	177	136	4	4
	FC	30	33	0	41	1	91	0	132	196	99	0	0
	Total	31	34	0	140	1	168	0	309	373	235	4	4
2008	TC	0	13	0	74	0	23	0	97	110	92	4	4
	FC	27	7	0	41	1	77	0	118	153	122	0	0
	Total	27	20	0	114	1	100	0	215	263	214	4	4
2007	TC	0	0	0	8	0	15	0	24	24	65	5	5
	FC	24	2	0	67	1	36	0	103	129	46	0	0
	Total	24	2	0	75	1	51	0	127	153	111	5	5

### Liabilities

(USD Million)

Year	Period	Deposits	Non-Deposit Funds					Other Liabilities					
			Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop. & Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2011	TC	129	1	108	0	0	109	0	0	0	0	0	5
	FC	901	245	0	0	0	245	0	0	0	0	1	2
	Total	1,030	246	108	0	0	354	0	0	0	0	1	7
2010	TC	53	0	31	0	0	31	0	0	0	0	0	4
	FC	154	283	0	0	0	283	0	0	0	0	2	6
	Total	207	283	31	0	0	314	0	0	0	0	2	10
2009	TC	8	0	70	0	0	70	0	0	0	0	0	0
	FC	112	256	0	0	0	256	0	0	0	0	1	3
	Total	120	257	70	0	0	326	0	0	0	0	1	3
2008	TC	2	1	34	0	0	36	0	0	0	0	1	1
	FC	62	232	0	0	0	232	12	0	0	0	2	3
	Total	64	233	34	0	0	267	12	0	0	0	2	4
2007	TC	11	1	4	0	0	4	0	0	0	0	0	1
	FC	63	131	0	0	0	131	0	0	0	12	3	1
	Total	74	132	4	0	0	136	0	0	0	12	3	2

	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									
205	0	0	0	20	0	0	12	1	0	34	5	484
260	0	0	0	0	0	0	0	0	0	0	1	1,111
465	0	0	0	20	0	0	12	1	0	34	6	1,595
141	0	0	0	23	0	0	14	1	0	39	5	348
181	0	0	0	0	0	0	0	0	0	0	1	394
322	0	0	0	23	0	0	14	1	0	39	6	742
136	0	0	0	22	0	0	15	1	0	39	1	354
99	0	0	0	0	0	0	0	0	0	0	1	296
235	0	0	0	22	0	0	15	1	0	39	2	649
92	0	0	0	18	0	0	13	0	1	32	16	250
122	0	0	0	0	0	0	0	0	0	0	0	275
214	0	0	0	18	0	0	13	0	1	32	16	525
65	0	0	0	23	0	0	17	0	1	41	3	133
46	0	0	0	0	0	0	0	0	0	0	0	175
111	0	0	0	23	0	0	17	0	1	41	3	308

Shareholders' Equity												Total Liabilities
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Total Income (Loss)		Total	Total		
							Previous Years	Current Year			Total	
12012	303	000	19323	1270127	505	202	28028	25025	53053	1870187	44511501595	
909	101	000	14822	1560156	606	202	20020	15015	35035	1990199	297445742	
707	202	000	9413	1610161	606	101	505	17017	21021	1900190	277372649	
505	101	000	81724	1580158	606	101	303	202	404	1690169	214311525	
404	101	000	51621	35035	28028	101	10010	202	12012	77077	97210308	

## Arap Türk Bankası A.Ş.

### Off Balance-Sheet Commitments

(USD Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative Financial Instruments			
		Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Trading Transactions		
												Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2011	TC	37	0	0	0	0	37	3	0	3	0	0	0	0
	FC	658	7	112	0	0	778	0	0	0	0	0	0	0
	Total	696	7	112	0	0	815	3	0	3	0	0	0	0
2010	TC	4	0	0	0	0	4	4	0	4	0	0	29	0
	FC	810	9	194	0	0	1,013	0	0	0	0	0	30	0
	Total	814	9	194	0	0	1,017	4	0	4	0	0	59	0
2009	TC	1	0	0	0	0	1	4	0	4	0	0	52	0
	FC	582	11	193	0	0	786	93	0	93	0	0	52	0
	Total	583	11	193	0	0	787	98	0	98	0	0	103	0
2008	TC	1	0	0	0	0	1	3	0	3	0	14	0	183
	FC	352	0	114	0	9	474	22	0	22	0	15	69	185
	Total	352	0	114	0	9	475	24	0	24	0	29	69	368
2007	TC	1	0	0	0	0	1	4	0	4	0	0	0	0
	FC	154	0	94	0	0	248	0	0	0	0	0	0	0
	Total	155	0	94	0	0	250	4	0	4	0	0	0	0

### Income-Expenditure

(USD Million)

USD million)

Year	Operating Income													
	Interest Income from					Interest Expenses on				Net Interest Income/Expenses	Net Fees and Commissions			Dividend Income
	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total		Fees and Commiss. Received From	Fees and Commiss. Paid	Net	
2011	20	8	15	2	45	9	1	1	11	33	24	0	24	1
2010	16	0	15	0	31	1	2	1	3	27	18	0	18	2
2009	18	0	24	0	42	1	3	4	8	34	16	0	15	0
2008	16	2	20	0	38	1	6	3	11	28	6	0	6	4
2007	9	1	13	0	23	2	7	3	12	11	6	0	6	2

				Custody and Pledged Securities					Total Off Balance-Sheet Commitments
FX	Interest Rate				Items Held in	Pledged	Accepted Indepen. Guaran. and Warran.		
Futures	Futures	Others	Total	Total	Custody	Securities		Total	
0	0	0	0	0	134	11	0	145	185
0	0	0	0	0	44	147	0	191	969
<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>178</b>	<b>158</b>	<b>0</b>	<b>336</b>	<b>1,154</b>
0	0	0	29	29	98	11	0	108	145
0	0	0	30	30	33	203	0	236	1,279
<b>0</b>	<b>0</b>	<b>0</b>	<b>59</b>	<b>59</b>	<b>131</b>	<b>213</b>	<b>0</b>	<b>344</b>	<b>1,424</b>
0	0	7	59	59	83	9	0	92	156
0	0	7	59	59	20	190	0	209	1,147
<b>0</b>	<b>0</b>	<b>14</b>	<b>117</b>	<b>117</b>	<b>102</b>	<b>199</b>	<b>0</b>	<b>301</b>	<b>1,303</b>
0	0	0	197	197	7	1	0	8	209
0	0	0	269	269	0	140	0	140	905
<b>0</b>	<b>0</b>	<b>0</b>	<b>466</b>	<b>466</b>	<b>7</b>	<b>141</b>	<b>0</b>	<b>149</b>	<b>1,114</b>
0	0	0	0	0	8	2	0	10	15
0	0	0	0	0	1	141	0	142	390
<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>9</b>	<b>143</b>	<b>0</b>	<b>151</b>	<b>405</b>

Trading Profit/Loss (Net)	Other Operating Income	Total Oper. Profit/Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Profit/Loss From Equity Method Applied Subsidiar.	Net Monetary Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov. for Income Taxes from Continuing Oper. (+/-)	Net Profit/Loss from Contin. Oper.	Net Profit/Loss from Termin. Oper.	Net Profit (Loss)
1	1	60	5	23	32	0	0	0	32	-7	25	0	25
-1	1	47	2	26	19	0	0	0	19	-4	15	0	15
-7	1	43	2	19	21	0	0	0	21	-4	17	0	17
-29	12	21	5	17	-1	0	0	0	-1	3	2	0	2
1	1	21	1	18	3	0	0	0	3	0	2	0	2

## Ratios

(%)

	2011	2010	2009	2008	2007
<b>Capital Ratios</b>					
Shareholders' Equity / (Amount subject to credit + market + operational risk)	23.5	27.7	31.6	34.1	27.0
Shareholders' Equity / Total Assets	11.7	26.8	29.2	32.2	25.1
(Shareholders' Equity - Permanent Assets) / Total Assets	9.6	21.5	23.3	26.1	11.8
Net On Balance Sheet Position / Total Shareholders' Equity	0.2	-15.0	-28.9	-7.7	-15.4
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.2	0.1	-5.4	0.7	-15.4
<b>Balance-Sheet Ratios</b>					
TC Assets / Total Assets	30.4	46.8	54.5	47.7	43.1
TC Liabilities / Total Liabilities	27.9	40.0	42.7	40.8	31.7
FC Assets / FC Liabilities	96.6	88.6	79.4	88.4	83.3
TC Deposits / Total Deposits	12.5	25.7	7.0	3.3	14.6
TC Loans and Receivables / Total Loans and Receivables	44.0	43.7	58.0	43.1	58.8
Total Deposits / Total Assets	64.6	28.0	18.5	12.3	24.0
Funds Borrowed / Total Assets	15.4	38.1	39.5	44.3	42.9
<b>Assets Quality</b>					
Financial Assets (net) / Total Assets	11.9	34.5	47.6	41.0	41.2
Total Loans and Receivables / Total Assets	29.2	43.5	36.2	40.7	36.0
Total Loans and Receivables / Total Deposits	45.1	155.5	195.2	332.2	150.1
Loans Under Follow-up (gross) / Total Loans and Receivables	0.7	1.2	1.7	1.8	4.7
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	2.1	5.3	6.0	6.1	13.3
Consumer Loans / Total Loans and Receivables	0.0	0.0	0.1	0.1	0.2
<b>Liquidity</b>					
Liquid Assets / Total Assets	61.7	30.7	31.7	31.0	33.3
Liquid Assets / Short-term Liabilities	88.6	76.7	79.7	85.8	94.4
TC Liquid Assets / Total Assets	13.0	12.3	15.4	16.6	2.9
<b>Profitability</b>					
Net Profit/Losses / Total Assets	1.6	2.1	2.6	0.3	0.8
Net Profit/Losses / Total Shareholders' Equity	13.6	7.7	8.9	1.1	3.1
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.0	2.6	3.3	-0.2	0.8
<b>Income-Expenditure Structure</b>					
Net Interest Income After Specific Provisions / Total Assets	2.1	3.7	5.2	5.3	3.7
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	55.1	58.5	79.3	134.0	54.2
Non-interest Income (net) / Total Assets	1.7	2.6	1.4	-1.3	3.1
Other Operating Expenses / Total Assets	1.4	3.5	3.0	3.2	5.8
Personnel Expenses / Other Operating Expenses	67.2	66.2	63.5	63.5	71.0
Non-interest Income (net) / Other Operating Expenses	117.0	75.9	46.0	-42.0	53.9

## Bank Mellat

### Assets

(USD Million)

Year	Period	Liquid Assets								Loans and Receivables			
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total				
2011	TC	7	73	34	0	45	0	0	45	158	35	4	1
	FC	94	1,294	0	0	13	0	0	13	1,401	272	0	0
	Total	100	1,366	34	0	58	0	0	58	1,559	307	4	1
2010	TC	7	0	0	100	87	0	0	187	193	5	0	0
	FC	98	0	0	153	14	0	0	167	265	723	0	0
	Total	105	0	0	253	101	0	0	354	459	728	0	0
2009	TC	0	17	0	0	20	0	0	20	37	0	0	0
	FC	21	49	0	0	0	0	0	0	69	152	0	0
	Total	21	65	0	0	20	0	0	20	107	153	0	0
2008	TC	0	10	0	0	16	0	0	16	26	1	0	0
	FC	14	48	0	0	0	0	0	0	62	119	0	0
	Total	14	59	0	0	16	0	0	16	88	119	0	0
2007	TC	0	6	0	0	17	0	0	17	23	0	0	0
	FC	16	50	0	0	0	0	0	0	65	90	0	0
	Total	16	56	0	0	17	0	0	17	88	91	0	0

### Liabilities

(USD Million)

Year	Period	Deposits	Non-Deposit Funds					Other Liabilities					
			Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop.& Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2011	TC	122	0	0	0	0	0	0	0	0	0	0	3
	FC	1,515	119	0	0	0	119	0	0	0	0	22	2
	Total	1,637	119	0	0	0	119	0	0	0	0	22	5
2010	TC	123	0	0	0	0	0	0	0	0	0	22	0
	FC	178	27	0	0	0	27	0	0	0	0	763	10
	Total	301	27	0	0	0	27	0	0	0	0	785	10
2009	TC	0	0	0	0	0	0	0	0	0	0	0	0
	FC	84	15	0	0	0	15	0	0	0	0	111	3
	Total	84	15	0	0	0	15	0	0	0	0	111	4
2008	TC	0	0	0	0	0	0	0	0	0	0	0	0
	FC	47	17	0	0	0	17	0	0	0	0	100	10
	Total	47	17	0	0	0	17	0	0	0	0	100	11
2007	TC	0	0	0	0	0	0	0	0	0	0	0	0
	FC	37	31	0	0	0	31	0	0	0	0	71	9
	Total	37	31	0	0	0	31	0	0	0	0	71	9

	Permanent Assets											Total Assets	
Total	Investments and Associates (net)			Subsidiaries (net)		Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)	Total			Un-classified Assets
	Accounted with Equity Method	Non-consolidated		Non-consolidated Financials	Non-consolidated Financials								
		Financials	Non-Financials										
38	0	0	0	0	0	0	5	0	0	5	1	202	
272	0	0	0	0	0	0	0	0	0	0	0	1,672	
310	0	0	0	0	0	0	5	0	0	5	1	1,874	
6	0	0	0	0	0	0	6	0	0	6	0	205	
723	0	0	0	0	0	0	0	0	0	0	0	988	
728	0	0	0	0	0	0	6	0	0	6	0	1,193	
0	0	0	0	0	0	0	6	0	0	6	0	44	
152	0	0	0	0	0	0	0	0	0	0	0	222	
153	0	0	0	0	0	0	6	0	0	6	0	266	
1	0	0	0	0	0	0	6	0	0	6	2	35	
119	0	0	0	0	0	0	0	0	0	0	0	181	
119	0	0	0	0	0	0	6	0	0	6	2	215	
1	0	0	0	0	0	0	8	0	0	8	1	33	
90	0	0	0	0	0	0	0	0	0	0	0	155	
91	0	0	0	0	0	0	8	0	0	8	1	188	

Shareholders' Equity												Total Liabilities
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Total Income (Loss)		Total	Total		
							Previous Years	Current Year			Total	
1	5	0	9	28	0	1	24	31	55	83	215	
2	0	0	25	0	0	0	0	0	0	0	1,659	
3	5	0	35	28	0	1	24	31	55	83	1,874	
1	3	0	26	35	0	1	12	17	29	65	215	
1	0	0	774	0	0	0	0	0	0	0	979	
2	3	0	800	35	0	1	12	17	29	65	1,193	
0	2	0	2	36	0	1	0	12	12	50	52	
1	0	0	115	0	0	0	0	0	0	0	213	
1	2	0	118	36	0	1	0	12	12	50	266	
1	3	0	4	21	0	1	6	9	15	36	40	
0	0	0	111	0	0	0	0	0	0	0	175	
1	3	0	115	21	0	1	6	9	15	36	215	
1	2	0	3	27	0	1	0	7	7	35	39	
0	0	0	81	0	0	0	0	0	0	0	149	
1	2	0	84	27	0	1	0	7	7	35	188	

## Bank Mellat

### Off Balance-Sheet Commitments

(USD Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative Financial Instruments			
		Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Trading Transactions		
												Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2011	TC	1	0	0	0	0	1	0	0	0	0	0	0	0
	FC	10	0	5	0	20	35	0	0	0	0	0	0	0
	Total	11	0	5	0	20	36	0	0	0	0	0	0	0
2010	TC	0	0	0	0	0	1	0	0	0	0	0	0	0
	FC	50	0	18	0	0	68	0	0	0	0	0	0	0
	Total	50	0	18	0	0	69	0	0	0	0	0	0	0
2009	TC	0	0	0	0	0	0	0	0	0	0	0	0	0
	FC	13	0	11	0	0	24	25	0	25	0	0	0	0
	Total	13	0	11	0	0	24	25	0	25	0	0	0	0
2008	TC	0	0	0	0	1	1	0	0	0	0	0	0	0
	FC	3	0	17	0	0	20	0	0	0	0	0	0	0
	Total	3	0	17	0	1	21	0	0	0	0	0	0	0
2007	TC	0	0	0	0	0	0	0	0	0	0	0	0	0
	FC	5	0	32	0	0	37	0	0	0	0	0	0	0
	Total	5	0	32	0	0	37	0	0	0	0	0	0	0

### Income-Expenditure

(USD Million)

USD million)

Year	Operating Income													
	Interest Income from					Interest Expenses on				Net Interest Income/Expenses	Net Fees and Commissions			Dividend Income
	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total		Fees and Commiss. Received From	Fees and Commiss. Paid	Net	
2011	36	47	6	0	89	54	4	0	58	31	14	0	14	0
2010	19	4	4	0	27	2	10	0	13	14	10	0	10	0
2009	13	2	3	0	17	1	6	0	7	11	7	0	7	0
2008	8	3	3	0	13	1	6	0	6	7	5	0	5	0
2007	7	3	2	0	13	0	6	0	6	7	5	0	5	0

				Custody and Pledged Securities					Total Off Balance-Sheet Commitments
FX	Interest Rate				Items Held in	Pledged	Accepted Indepen. Guaran. and Warran.		
Futures	Futures	Others	Total	Total	Custody	Securities		Total	
0	0	0	0	0	0	0	0	0	1
0	0	0	0	0	2	0	0	2	37
0	0	0	0	0	2	0	0	2	39
0	0	0	0	0	0	0	0	0	1
0	0	0	0	0	2	0	0	2	70
0	0	0	0	0	2	0	0	2	70
0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	49
0	0	0	0	0	0	0	0	0	49
0	0	0	0	0	0	0	0	0	1
0	0	0	0	0	0	0	0	0	20
0	0	0	0	0	0	0	0	0	21
0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	37
0	0	0	0	0	0	0	0	0	37

Trading Profit/Loss (Net)	Other Operating Income	Total Oper. Profit/Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Profit/Loss From Equity Method Applied Subsidiar.	Net Monetary Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov. for Income Taxes from Continuing Oper. (+/-)	Net Profit/Loss from Contin. Oper.	Net Profit/Loss from Termin. Oper.	Net Profit (Loss)
2	0	48	3	6	39	0	0	0	39	0	39	-8	31
3	0	27	0	5	22	0	0	0	22	-4	17	0	17
1	0	19	0	4	15	0	0	0	15	-3	12	0	12
3	0	15	0	3	12	0	0	0	12	0	12	-2	9
0	1	13	0	4	9	0	0	0	9	-2	7	0	7

## Ratios

(%)

	2011	2010	2009	2008	2007
<b>Capital Ratios</b>					
Shareholders' Equity / (Amount subject to credit + market + operational risk)	31.8	28.9	49.1	51.6	49.3
Shareholders' Equity / Total Assets	4.4	5.5	18.6	16.8	18.9
(Shareholders' Equity - Permanent Assets) / Total Assets	4.0	5.0	16.3	14.1	14.7
Net On Balance Sheet Position / Total Shareholders' Equity	18.6	18.9	18.3	18.7	19.6
Net On and Off Balance Sheet Position / Total Shareholders' Equity	18.6	18.9	18.3	18.7	19.6
<b>Balance-Sheet Ratios</b>					
TC Assets / Total Assets	10.8	17.2	16.5	16.0	17.4
TC Liabilities / Total Liabilities	11.5	18.0	19.7	18.7	20.7
FC Assets / FC Liabilities	100.8	101.0	103.9	103.3	104.3
TC Deposits / Total Deposits	7.4	41.0	0.4	0.7	1.0
TC Loans and Receivables / Total Loans and Receivables	12.3	0.8	0.2	0.6	0.6
Total Deposits / Total Assets	87.3	25.2	31.6	21.8	19.9
Funds Borrowed / Total Assets	6.4	2.3	5.5	8.1	16.7
<b>Assets Quality</b>					
Financial Assets (net) / Total Assets	3.1	29.6	7.6	7.3	8.8
Total Loans and Receivables / Total Assets	16.5	61.0	57.5	55.4	48.2
Total Loans and Receivables / Total Deposits	18.9	241.9	181.8	254.3	242.6
Loans Under Follow-up (gross) / Total Loans and Receivables	1.3	0.0	0.0	0.1	0.1
Loans Under Follow-up (net) / Total Loans and Receivables	1.0	0.0	0.0	0.1	0.0
Specific Provisions / Loans Under Follow-up	25.7	25.0	25.0	12.6	24.6
Permanent Assets / Total Assets	0.4	0.5	2.3	2.8	4.2
Consumer Loans / Total Loans and Receivables	0.0	0.0	0.1	0.3	0.3
<b>Liquidity</b>					
Liquid Assets / Total Assets	83.2	38.5	40.1	41.0	46.9
Liquid Assets / Short-term Liabilities	456.2	124.6	103.5	119.3	144.9
TC Liquid Assets / Total Assets	8.4	16.2	14.0	12.1	12.1
<b>Profitability</b>					
Net Profit/Losses / Total Assets	1.7	1.4	4.6	4.3	3.9
Net Profit/Losses / Total Shareholders' Equity	37.2	26.3	24.8	25.4	20.6
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.1	1.8	5.8	5.4	4.8
<b>Income-Expenditure Structure</b>					
Net Interest Income After Specific Provisions / Total Assets	1.6	1.2	4.0	3.1	3.7
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	62.9	52.1	55.6	45.1	53.7
Non-interest Income (net) / Total Assets	0.9	1.1	3.2	3.8	3.2
Other Operating Expenses / Total Assets	0.3	0.4	1.4	1.4	2.1
Personnel Expenses / Other Operating Expenses	55.7	50.4	56.0	54.1	52.3
Non-interest Income (net) / Other Operating Expenses	284.7	252.7	228.4	266.3	153.2

## Citibank A.Ş.

### Assets

(USD Million)

Year	Period	Liquid Assets								Loans and Receivables			
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total				
2011	TC	36	3	1,324	162	485	0	0	647	2,010	1,126	171	158
	FC	201	10	0	17	0	0	0	17	229	278	0	0
	Total	237	13	1,324	179	485	0	0	664	2,239	1,405	171	158
2010	TC	14	803	736	410	321	0	0	731	2,285	1,153	211	196
	FC	116	48	0	5	0	0	0	5	170	330	0	0
	Total	131	851	736	415	321	0	0	737	2,455	1,482	211	196
2009	TC	121	202	437	207	621	0	0	828	1,588	1,071	270	250
	FC	83	74	0	10	22	0	0	32	189	311	0	0
	Total	204	276	437	217	643	0	0	860	1,777	1,382	270	250
2008	TC	82	26	920	96	494	0	0	590	1,619	1,260	171	136
	FC	121	1	0	89	21	0	0	111	233	357	0	0
	Total	203	28	920	185	516	0	0	701	1,851	1,617	171	136
2007	TC	211	75	345	49	349	0	0	397	1,028	1,319	100	83
	FC	164	614	0	18	26	0	0	44	823	348	0	0
	Total	375	690	345	67	375	0	0	442	1,851	1,667	100	83

### Liabilities

(USD Million)

			Non-Deposit Funds					Other Liabilities					
			Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop. & Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2011	TC	1,833	36	200	0	0	235	19	0	0	0	106	51
	FC	1,027	0	0	0	0	0	21	0	0	0	1	5
	Total	2,860	36	200	0	0	235	40	0	0	0	107	56
2010	TC	1,771	135	0	0	0	135	9	0	0	0	57	35
	FC	1,051	368	0	0	0	368	3	0	0	0	0	4
	Total	2,822	503	0	0	0	503	13	0	0	0	58	38
2009	TC	1,706	131	0	0	0	131	18	0	0	0	34	45
	FC	725	1	0	0	0	1	9	0	0	0	0	3
	Total	2,431	132	0	0	0	132	27	0	0	0	34	49
2008	TC	1,660	29	0	0	0	29	57	0	0	0	19	31
	FC	1,119	1	0	0	0	1	90	0	0	0	0	2
	Total	2,779	30	0	0	0	30	147	0	0	0	19	33
2007	TC	1,563	14	0	0	0	14	62	0	0	0	20	52
	FC	1,242	2	0	0	0	2	14	0	0	0	1	4
	Total	2,805	16	0	0	0	16	76	0	0	0	21	56

	Permanent Assets										Un-classified Assets	Total Assets
Total	Investments and Associates (net)			Subsidiaries (net)		Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)	Total		
	Accounted with Equity Method	Non-consolidated		Non-consolidated Financials	Non-consolidated Financials							
		Financials	Non-Financials									
1,139	0	0	0	0	0	0	8	4	0	12	46	3,207
278	0	0	0	0	0	0	0	0	0	0	112	619
1,418	0	0	0	0	0	0	8	4	0	12	158	3,826
1,168	0	0	0	0	0	0	6	6	0	12	39	3,503
330	0	0	0	0	0	0	0	0	0	0	84	583
1,497	0	0	0	0	0	0	6	6	0	12	123	4,087
1,092	0	0	0	0	0	0	16	5	0	21	73	2,774
311	0	0	0	0	0	0	0	0	0	0	6	506
1,403	0	0	0	0	0	0	16	5	0	21	79	3,280
1,294	0	0	0	0	0	0	24	5	0	29	47	2,989
357	0	0	0	0	0	0	0	0	0	0	4	593
1,651	0	0	0	0	0	0	24	5	0	29	50	3,582
1,336	0	0	0	0	0	0	15	25	0	40	36	2,441
348	0	0	0	0	0	0	0	0	0	0	6	1,177
1,684	0	0	0	0	0	0	15	25	0	40	43	3,618

				Shareholders' Equity							Total Liabilities
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Total Income (Loss)		Total		
							Previous Years	Current Year		Total	
310	10	0	217	18	121	346	0	3	3	487	
			27	0	0	0	0	0	0	0	1,054
31	10	0	244	18	121	346	0	3	3	487	3,826
430	2	0	146	22	162	368	0	57	57	608	2,660
			8	0	0	0	0	0	0	0	1,426
43	2	0	154	22	162	368	0	57	57	608	4,087
320	2	0	131	23	169	329	0	51	51	572	2,540
			13	0	1	0	0	0	0	1	740
32	2	0	144	23	170	329	0	51	51	573	3,280
440	7	0	158	22	179	268	0	53	53	523	2,370
			92	0	0	0	0	0	0	0	1,212
44	7	0	250	22	179	268	0	53	53	523	3,582
460	10	0	189	29	207	210	0	143	143	588	2,354
			19	0	0	0	0	0	0	0	1,263
46	10	0	208	29	207	210	0	143	143	588	3,618

## Citibank A.Ş.

### Off Balance-Sheet Commitments

(USD Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative Financial Instruments			
		Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Trading Transactions		
												Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2011	TC	184	0	0	0	0	184	1,664	23,942	25,606	0	269	1,057	84
	FC	219	216	20	4	23	482	1,313	0	1,313	0	549	2,010	126
	Total	403	216	20	4	23	666	2,977	23,942	26,919	0	817	3,068	210
2010	TC	244	0	0	0	0	244	1,295	0	1,295	0	185	705	110
	FC	192	159	54	33	33	472	463	0	463	0	421	1,022	124
	Total	436	159	54	33	33	716	1,758	0	1,758	0	605	1,727	234
2009	TC	211	0	0	0	0	211	885	0	885	0	550	1,609	199
	FC	214	99	43	0	0	355	1	0	1	0	935	1,940	204
	Total	424	99	43	0	0	566	886	0	886	0	1,485	3,549	403
2008	TC	182	0	0	0	0	182	813	0	813	0	289	2,132	295
	FC	273	54	28	0	7	363	2	0	2	0	621	3,116	364
	Total	455	54	28	0	7	545	815	0	815	0	910	5,248	659
2007	TC	246	0	0	0	0	246	882	0	882	0	632	1,551	410
	FC	560	77	82	0	7	727	11	0	11	0	935	1,918	512
	Total	806	77	82	0	7	973	892	0	892	0	1,567	3,470	922

### Income-Expenditure

(USD Million)

USD million)

Year	Operating Income													
	Interest Income from					Interest Expenses on				Net Interest Income/Expenses	Net Fees and Commissions			Dividend Income
	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total		Fees and Commiss. Received From	Fees and Commiss. Paid	Net	
2011	160	11	56	83	310	120	4	2	126	184	76	17	58	0
2010	204	19	86	24	333	109	6	0	115	219	3	13	-11	0
2009	309	21	45	55	431	184	4	0	188	242	5	10	-6	0
2008	348	43	48	58	498	211	10	0	221	277	3	10	-7	0
2007	371	77	92	55	595	272	19	0	291	304	5	12	-7	0

					Custody and Pledged Securities				Total Off Balance-Sheet Commitments
FX	Interest Rate				Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.		
Futures	Futures	Others	Total	Total				Total	
0	0	0	1,410	1,410	21,601	81	2	21,685	48,885
0	0	0	2,685	2,685	266	860	354	1,480	5,959
0	0	0	4,095	4,095	21,867	941	356	23,164	54,844
0	0	0	999	999	19,561	116	0	19,677	22,216
0	0	0	1,567	1,567	262	719	0	981	3,482
0	0	0	2,566	2,566	19,823	835	0	20,658	25,698
0	0	0	2,359	2,359	14,600	150	0	14,750	18,204
0	0	0	3,078	3,078	227	698	0	925	4,359
0	0	0	5,437	5,437	14,827	848	0	15,674	22,563
0	0	0	2,716	2,716	17,080	260	0	17,340	21,051
0	0	0	4,100	4,100	386	5,617	0	6,003	10,467
0	0	0	6,817	6,817	17,466	5,877	0	23,342	31,518
0	0	0	2,593	2,593	23,599	143	0	23,742	27,462
0	0	0	3,366	3,366	637	326	0	962	5,065
0	0	0	5,958	5,958	24,235	469	0	24,704	32,527

Trading Profit/Loss (Net)	Other Operating Income	Total Oper. Profit/Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Profit/Loss From Equity Method Applied Subsidiar.	Net Monetary Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov. for Income Taxes from Continuing Oper. (+/-)	Net Profit/Loss from Contin. Oper.	Net Profit/Loss from Termin. Oper.	Net Profit (Loss)
-35	17	223	18	200	5	0	0	0	5	-2	3	0	3
15	94	317	35	209	73	0	0	0	73	-17	57	0	57
83	87	407	119	223	65	0	0	0	65	-14	51	0	51
33	84	386	90	229	67	0	0	0	67	-13	53	0	53
70	138	505	54	274	177	0	0	0	177	-34	143	0	143

## Ratios

(%)

	2011	2010	2009	2008	2007
<b>Capital Ratios</b>					
Shareholders' Equity / (Amount subject to credit + market + operational risk)	16.9	19.5	19.9	17.9	16.8
Shareholders' Equity / Total Assets	12.7	14.9	17.5	14.6	16.3
(Shareholders' Equity - Permanent Assets) / Total Assets	12.1	14.2	16.2	12.8	14.7
Net On Balance Sheet Position / Total Shareholders' Equity	-48.2	-108.4	-21.6	-83.5	31.3
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-4.5	-4.0	-10.9	-10.4	3.5
<b>Balance-Sheet Ratios</b>					
TC Assets / Total Assets	83.8	85.7	84.6	83.4	67.5
TC Liabilities / Total Liabilities	72.4	65.1	77.4	66.2	65.1
FC Assets / FC Liabilities	58.7	40.9	68.3	48.9	93.2
TC Deposits / Total Deposits	64.1	62.8	70.2	59.7	55.7
TC Loans and Receivables / Total Loans and Receivables	80.4	78.0	77.8	78.4	79.3
Total Deposits / Total Assets	74.7	69.1	74.1	77.6	77.5
Funds Borrowed / Total Assets	0.9	12.3	4.0	0.8	0.5
<b>Assets Quality</b>					
Financial Assets (net) / Total Assets	17.4	18.0	26.2	19.6	12.2
Total Loans and Receivables / Total Assets	37.1	36.6	42.8	46.1	46.6
Total Loans and Receivables / Total Deposits	49.6	53.1	57.7	59.4	60.0
Loans Under Follow-up (gross) / Total Loans and Receivables	12.1	14.1	19.3	10.4	6.0
Loans Under Follow-up (net) / Total Loans and Receivables	0.9	1.0	1.4	2.1	1.0
Specific Provisions / Loans Under Follow-up	92.3	93.0	92.5	79.7	82.8
Permanent Assets / Total Assets	0.7	0.7	1.3	1.8	1.6
Consumer Loans / Total Loans and Receivables	42.0	40.0	49.1	50.9	48.9
<b>Liquidity</b>					
Liquid Assets / Total Assets	58.5	60.1	54.2	51.7	51.2
Liquid Assets / Short-term Liabilities	82.9	90.5	82.2	78.2	79.9
TC Liquid Assets / Total Assets	52.5	55.9	48.4	45.2	28.4
<b>Profitability</b>					
Net Profit/Losses / Total Assets	0.1	1.4	1.6	1.5	3.9
Net Profit/Losses / Total Shareholders' Equity	0.6	9.3	8.9	10.2	24.3
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.1	1.8	2.0	1.9	4.9
<b>Income-Expenditure Structure</b>					
Net Interest Income After Specific Provisions / Total Assets	4.6	4.9	3.9	5.7	7.3
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	78.0	63.4	31.7	52.5	52.3
Non-interest Income (net) / Total Assets	1.0	2.4	5.0	3.1	5.5
Other Operating Expenses / Total Assets	5.2	5.1	6.8	6.4	7.6
Personnel Expenses / Other Operating Expenses	44.5	43.6	40.8	42.4	46.4
Non-interest Income (net) / Other Operating Expenses	19.6	47.1	73.8	47.7	73.2

## Denizbank A.Ş.

### Assets

(USD Million)

Year	Period	Liquid Assets								Loans and Receivables			
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total				
2011	TC	998	0	636	282	2,086	417	101	2,886	4,520	9,140	390	270
	FC	1,186	218	25	215	36	4	16	271	1,700	2,611	0	0
	Total	2,184	218	661	497	2,122	421	117	3,157	6,220	11,751	390	270
2010	TC	244	50	794	216	1,901	468	122	2,708	3,796	9,068	600	434
	FC	866	141	0	169	163	56	7	394	1,402	2,771	0	0
	Total	1,110	192	794	385	2,064	524	129	3,102	5,198	11,839	600	434
2009	TC	428	0	471	97	1,233	439	113	1,882	2,781	6,868	592	395
	FC	487	436	0	54	226	29	10	319	1,242	2,463	0	0
	Total	914	436	471	151	1,459	468	123	2,201	4,023	9,331	592	395
2008	TC	682	0	0	58	1,097	403	133	1,691	2,373	5,998	268	186
	FC	633	431	0	55	144	31	14	244	1,309	2,304	0	0
	Total	1,316	431	0	113	1,241	434	147	1,935	3,682	8,302	268	186
2007	TC	101	2	0	293	1,575	0	0	1,869	1,972	6,166	214	174
	FC	492	507	0	25	158	34	0	217	1,216	2,769	0	0
	Total	593	509	0	319	1,733	34	0	2,086	3,187	8,935	214	174

### Liabilities

(USD Million)

Year	Period	Deposits	Non-Deposit Funds						Other Liabilities				
			Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop. & Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2011	TC	7,459	244	457	218	0	918	50	40	0	0	254	267
	FC	3,164	3,208	25	0	0	3,233	182	3	0	497	81	447
	Total	10,623	3,452	482	218	0	4,151	232	43	0	497	335	714
2010	TC	6,922	276	17	0	0	293	38	111	0	0	242	244
	FC	3,349	3,520	0	0	0	3,520	76	7	0	501	116	186
	Total	10,271	3,796	17	0	0	3,813	114	117	0	501	358	430
2009	TC	4,737	129	201	0	0	330	33	116	0	0	176	182
	FC	3,086	2,886	0	0	0	2,886	62	6	0	510	28	5
	Total	7,824	3,014	201	0	0	3,216	95	123	0	510	204	187
2008	TC	3,806	92	414	0	0	506	49	85	0	0	181	142
	FC	2,765	2,913	0	0	0	2,913	33	5	0	507	79	7
	Total	6,571	3,005	414	0	0	3,419	82	90	0	507	260	149
2007	TC	4,694	100	662	0	0	762	140	0	0	0	198	185
	FC	3,257	1,826	0	0	0	1,826	27	0	0	313	7	20
	Total	7,951	1,925	662	0	0	2,588	167	0	0	313	205	205

	Permanent Assets										Un-classified Assets	Total Assets
Total	Investments and Associates (net)			Subsidiaries (net)		Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)	Total		
	Accounted with Equity Method	Non-consolidated		Non-consolidated Financials	Non-consolidated Financials							
		Financials	Non-Financials									
9,260	0	0	4	136	3	1	181	35	0	359	217	14,356
2,611	0	0	0	236	0	0	0	0	0	236	147	4,694
11,870	0	0	4	372	3	1	181	35	0	596	364	19,050
9,234	0	0	3	178	4	2	182	22	0	391	217	13,638
2,771	0	0	0	106	0	0	0	0	0	106	73	4,351
12,005	0	0	3	284	4	2	182	22	0	497	290	17,989
7,064	0	0	4	184	4	1	156	19	0	367	213	10,425
2,463	0	0	0	83	0	0	0	0	0	84	43	3,832
9,528	0	0	4	268	4	1	156	19	0	450	256	14,257
6,081	0	0	2	180	4	0	124	11	0	320	147	8,921
2,304	0	0	0	81	0	0	0	0	0	81	18	3,712
8,384	0	0	2	261	4	0	124	11	0	401	166	12,633
6,206	0	0	3	228	5	0	133	10	13	392	102	8,672
2,769	0	0	0	71	0	0	0	0	0	71	136	4,192
8,975	0	0	3	299	5	0	133	10	13	463	238	12,863

				Shareholders' Equity							Total Liabilities
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Total Income (Loss)		Total		
							Previous Years	Current Year		Total	
271	81	5	968	379	131	1,111	7	463	470	2,092	11,437
4	0	0	1,215	0	0	0	0	0	0	0	7,612
275	81	5	2,183	379	131	1,111	7	463	470	2,092	19,050
289	33	15	971	466	190	1,065	9	298	307	2,028	10,215
4	0	1	891	0	15	0	0	0	0	15	7,775
293	33	17	1,862	466	205	1,065	9	298	307	2,043	17,989
252	44	20	824	481	167	743	10	358	367	1,758	7,650
6	0	7	625	0	10	0	0	0	0	10	6,607
258	44	27	1,449	481	177	743	10	358	367	1,769	14,257
155	31	8	650	471	137	544	9	183	192	1,344	6,306
8	0	18	657	0	-8	0	0	0	0	-8	6,327
162	31	25	1,307	471	130	544	9	183	192	1,337	12,633
96	48	2	669	273	259	524	12	182	194	1,249	7,374
6	0	26	400	0	6	0	0	0	0	6	5,489
102	48	29	1,070	273	264	524	12	182	194	1,255	12,863

## Denizbank A.Ş.

### Off Balance-Sheet Commitments

(USD Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative Financial Instruments			
		Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Trading Transactions		
												Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2011	TC	2,093	1	0	0	0	2,094	4,804	11	4,815	341	510	1,822	2,153
	FC	1,968	145	813	0	139	3,065	2,327	0	2,327	624	1,930	11,117	3,807
	Total	4,061	146	813	0	139	5,159	7,131	11	7,142	965	2,440	12,939	5,960
2010	TC	1,913	0	2	0	0	1,915	3,577	13,742	17,319	554	237	2,284	1,650
	FC	1,606	115	1,046	0	179	2,946	4,376	11,972	16,348	1,040	2,614	5,902	2,542
	Total	3,519	115	1,048	0	179	4,861	7,954	25,713	33,667	1,595	2,850	8,186	4,192
2009	TC	1,337	0	0	0	0	1,337	3,517	0	3,517	595	96	1,555	984
	FC	1,162	81	608	0	203	2,053	3,154	0	3,154	1,074	1,349	4,647	1,259
	Total	2,499	81	608	0	203	3,390	6,671	0	6,671	1,668	1,445	6,202	2,243
2008	TC	996	0	0	0	0	996	2,610	0	2,611	609	122	827	128
	FC	1,128	59	800	0	124	2,110	2,212	0	2,212	854	432	2,269	460
	Total	2,123	59	800	0	124	3,105	4,822	0	4,822	1,463	554	3,096	588
2007	TC	1,311	0	0	0	0	1,311	2,632	1	2,632	0	79	1,361	1,273
	FC	1,233	69	1,263	0	154	2,719	0	0	0	0	2,682	1,239	1,158
	Total	2,544	69	1,263	0	154	4,030	2,632	1	2,632	0	2,761	2,599	2,432

### Income-Expenditure

(USD Million)

Year	Operating Income													
	Interest Income from					Interest Expenses on				Net Interest Income/ Expenses	Net Fees and Commissions			Dividend Income
	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total		Fees and Commiss. Received From	Fees and Commiss. Paid	Net	
2011	1,323	5	273	25	1,626	594	101	41	736	890	285	85	200	6
2010	1,280	3	283	37	1,603	475	78	18	571	1,032	251	66	184	0
2009	1,386	8	275	48	1,717	476	119	14	609	1,107	234	60	174	2
2008	1,202	15	293	43	1,553	581	145	107	833	720	199	71	128	28
2007	1,164	55	218	51	1,488	628	118	99	845	643	162	74	88	7

					Custody and Pledged Securities				Total Off Balance-Sheet Commitments
FX	Interest Rate				Items Held in	Pledged	Accepted Indepen. Guaran. and Warran.		
Futures	Futures	Others	Total	Total	Custody	Securities		Total	
0	0	80	4,565	4,906	5,266	39,065	119	44,450	56,264
0	0	5	16,860	17,484	449	12,907	66	13,423	36,299
<b>0</b>	<b>0</b>	<b>86</b>	<b>21,424</b>	<b>22,390</b>	<b>5,716</b>	<b>51,972</b>	<b>185</b>	<b>57,872</b>	<b>92,563</b>
0	0	56	4,227	4,782	4,983	32,377	101	37,461	61,478
22	0	25	11,103	12,143	423	10,468	66	10,957	42,394
<b>22</b>	<b>0</b>	<b>80</b>	<b>15,330</b>	<b>16,925</b>	<b>5,407</b>	<b>42,845</b>	<b>167</b>	<b>48,418</b>	<b>103,872</b>
0	0	42	2,676	3,271	2,741	23,591	103	26,434	34,559
36	23	13	7,327	8,401	369	8,446	88	8,902	22,510
<b>36</b>	<b>23</b>	<b>55</b>	<b>10,004</b>	<b>11,672</b>	<b>3,110</b>	<b>32,037</b>	<b>190</b>	<b>35,336</b>	<b>57,070</b>
0	0	11	1,088	1,697	1,459	13,521	115	15,095	20,398
11	0	27	3,200	4,054	393	6,584	81	7,058	15,434
<b>11</b>	<b>0</b>	<b>38</b>	<b>4,288</b>	<b>5,751</b>	<b>1,852</b>	<b>20,105</b>	<b>195</b>	<b>22,153</b>	<b>35,832</b>
0	0	571	3,284	3,284	2,528	9,140	209	11,877	19,104
15	14	121	5,229	5,229	564	4,025	94	4,682	12,630
<b>15</b>	<b>14</b>	<b>692</b>	<b>8,512</b>	<b>8,512</b>	<b>3,092</b>	<b>13,165</b>	<b>302</b>	<b>16,559</b>	<b>31,734</b>

Trading Profit/Loss (Net)	Other Operating Income	Total Oper. Profit/Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Profit/Loss From Equity Method Applied Subsidiar.	Net Monetary Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov. for Income Taxes from Continuing Oper. (+/-)	Net Profit/Loss from Contin. Oper.	Net Profit/Loss from Termin. Oper.	Net Profit (Loss)
-125	242	1,213	228	648	337	0	0	0	337	-80	257	205	463
-113	207	1,309	306	624	379	0	0	0	379	-82	298	0	298
-64	140	1,360	363	549	447	0	0	0	447	-90	358	0	358
-132	96	841	173	452	215	0	0	0	215	-33	183	0	183
-4	94	827	100	494	233	0	0	0	233	-51	182	0	182

## Ratios

(%)

	2011	2010	2009	2008	2007
<b>Capital Ratios</b>					
Shareholders' Equity / (Amount subject to credit + market + operational risk)	15.6	16.4	19.0	17.2	13.2
Shareholders' Equity / Total Assets	11.0	11.4	12.4	10.6	9.8
(Shareholders' Equity - Permanent Assets) / Total Assets	7.2	7.7	7.9	6.8	5.8
Net On Balance Sheet Position / Total Shareholders' Equity	-96.1	-122.0	-103.8	-109.2	-40.1
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-2.5	10.2	1.4	-2.8	-3.0
<b>Balance-Sheet Ratios</b>					
TC Assets / Total Assets	75.4	75.8	73.1	70.6	67.4
TC Liabilities / Total Liabilities	60.0	56.8	53.7	49.9	57.3
FC Assets / FC Liabilities	61.7	56.0	58.0	58.7	76.4
TC Deposits / Total Deposits	70.2	67.4	60.6	57.9	59.0
TC Loans and Receivables / Total Loans and Receivables	78.0	76.9	74.1	72.5	69.1
Total Deposits / Total Assets	55.8	57.1	54.9	52.0	61.8
Funds Borrowed / Total Assets	18.1	21.1	21.1	23.8	15.0
<b>Assets Quality</b>					
Financial Assets (net) / Total Assets	16.6	17.2	15.4	15.3	16.2
Total Loans and Receivables / Total Assets	62.3	66.7	66.8	66.4	69.8
Total Loans and Receivables / Total Deposits	111.7	116.9	121.8	127.6	112.9
Loans Under Follow-up (gross) / Total Loans and Receivables	3.3	5.0	6.2	3.2	2.4
Loans Under Follow-up (net) / Total Loans and Receivables	1.0	1.4	2.1	1.0	0.4
Specific Provisions / Loans Under Follow-up	69.3	72.3	66.8	69.2	81.2
Permanent Assets / Total Assets	3.8	3.7	4.5	3.8	3.9
Consumer Loans / Total Loans and Receivables	38.5	33.1	32.3	32.7	29.4
<b>Liquidity</b>					
Liquid Assets / Total Assets	29.8	25.3	24.1	24.5	24.5
Liquid Assets / Short-term Liabilities	58.7	50.5	45.3	43.0	36.7
TC Liquid Assets / Total Assets	21.0	17.8	15.6	14.5	15.3
<b>Profitability</b>					
Net Profit/Losses / Total Assets	2.4	1.7	2.5	1.4	1.4
Net Profit/Losses / Total Shareholders' Equity	22.1	14.6	20.2	13.7	14.5
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.8	2.1	3.1	1.7	1.8
<b>Income-Expenditure Structure</b>					
Net Interest Income After Specific Provisions / Total Assets	3.9	4.4	6.0	5.0	4.5
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	60.6	60.7	62.8	75.4	69.9
Non-interest Income (net) / Total Assets	1.7	1.5	1.8	1.0	1.4
Other Operating Expenses / Total Assets	3.4	3.5	3.8	3.6	3.8
Personnel Expenses / Other Operating Expenses	48.9	48.0	48.1	54.2	53.5
Non-interest Income (net) / Other Operating Expenses	49.9	44.5	46.0	26.7	37.3

## Deutsche Bank A.Ş.

### Assets

(USD Million)

Year	Period	Liquid Assets								Loans and Receivables			
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total				
2011	TC	0	25	90	633	0	0	0	633	748	97	0	0
	FC	70	35	0	6	0	0	0	6	110	185	0	0
	Total	70	59	90	639	0	0	0	639	858	282	0	0
2010	TC	10	35	1,525	227	0	0	0	227	1,797	53	0	0
	FC	7	1	0	7	0	0	0	7	15	57	0	0
	Total	18	36	1,525	234	0	0	0	234	1,812	110	0	0
2009	TC	9	27	315	742	0	0	0	742	1,093	32	0	0
	FC	10	19	0	3	0	0	0	3	32	15	0	0
	Total	18	47	315	745	0	0	0	745	1,126	46	0	0
2008	TC	10	0	33	162	0	0	0	162	204	82	0	0
	FC	12	36	0	4	0	0	0	4	52	8	0	0
	Total	22	36	33	165	0	0	0	165	256	90	0	0
2007	TC	1	16	0	314	0	0	0	314	330	122	0	0
	FC	13	4	0	1	0	0	0	1	18	27	0	0
	Total	14	19	0	315	0	0	0	315	348	148	0	0

### Liabilities

(USD Million)

Year	Period	Deposits	Non-Deposit Funds					Other Liabilities					
			Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for	Subordinated Loans	Miscellaneous Payables	Other External Resources
										Prop.& Equip. Held for Sale Purposes and Terminated Operations			
2011	TC	105	0	432	0	0	432	0	0	0	0	1	1
	FC	72	322	0	0	0	322	7	0	0	0	1	2
	Total	177	322	432	0	0	755	7	0	0	0	2	3
2010	TC	536	520	13	0	0	533	0	0	0	0	5	0
	FC	628	3	0	0	0	3	8	0	0	0	0	0
	Total	1,164	523	13	0	0	536	8	0	0	0	5	0
2009	TC	91	582	15	0	0	597	0	0	0	0	2	0
	FC	292	0	0	0	0	0	2	0	0	0	0	0
	Total	383	582	15	0	0	597	2	0	0	0	2	0
2008	TC	51	0	22	0	0	22	0	0	0	0	1	0
	FC	131	0	0	0	0	0	4	0	0	0	0	0
	Total	182	0	22	0	0	22	4	0	0	0	1	0
2007	TC	56	86	38	0	0	124	0	0	0	0	1	1
	FC	139	0	0	0	0	0	1	0	0	0	0	0
	Total	194	86	38	0	0	124	1	0	0	0	1	1

	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									
97	0	0	0	0	0	0	1	21	0	22	9	876
185	0	0	0	0	0	0	0	0	0	0	16	311
282	0	0	0	0	0	0	1	21	0	22	25	1,187
53	0	0	0	0	0	0	2	30	0	32	4	1,886
57	0	0	0	0	0	0	0	0	0	0	27	99
110	0	0	0	0	0	0	2	30	0	32	31	1,984
32	0	0	0	0	0	0	3	77	0	80	7	1,212
15	0	0	0	0	0	0	0	0	0	0	26	72
46	0	0	0	0	0	0	3	77	0	80	32	1,284
82	0	0	0	0	0	0	5	84	0	90	4	380
8	0	0	0	0	0	0	0	0	0	0	10	69
90	0	0	0	0	0	0	5	84	0	90	13	449
122	0	0	0	0	0	0	8	124	0	132	9	592
27	0	0	0	0	0	0	0	0	0	0	5	50
148	0	0	0	0	0	0	8	124	0	132	14	642

Shareholders' Equity												Total Liabilities
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Total Income (Loss)		Total	Total		
							Previous Years	Current Year			Total	
9	5	0	16	71	17	116	0	17	17	221	774	
8	0	0	18	0	0	0	0	0	0	0	413	
17	5	0	34	71	17	116	0	17	17	221	1,187	
8	4	0	17	88	21	146	0	-4	-4	250	1,336	
9	0	0	17	0	0	0	0	0	0	0	648	
16	4	0	34	88	21	146	0	-4	-4	250	1,984	
9	10	0	21	91	21	94	0	71	71	277	985	
5	0	1	7	0	0	0	0	0	0	0	299	
14	10	1	28	91	21	94	0	71	71	277	1,284	
4	9	0	14	89	21	89	0	22	22	221	308	
5	0	1	10	0	0	0	0	0	0	0	141	
9	9	1	24	89	21	89	0	22	22	221	449	
9	7	0	18	116	27	113	0	35	35	292	489	
11	0	2	14	0	0	0	0	0	0	0	152	
20	7	2	32	116	27	113	0	35	35	292	642	

## Deutsche Bank A.Ş.

### Off Balance-Sheet Commitments

(USD Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative Financial Instruments			
		Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Trading Transactions		
												Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2011	TC	12	1	0	0	0	13	664	60	724	0	123	287	0
	FC	136	0	40	0	26	202	332	273	605	0	122	434	0
	Total	148	1	40	0	26	215	995	333	1,329	0	245	721	0
2010	TC	28	0	0	0	0	28	660	0	660	0	78	797	0
	FC	100	0	44	0	0	143	968	0	968	0	387	1,148	0
	Total	128	0	44	0	0	171	1,628	0	1,628	0	465	1,945	0
2009	TC	14	0	0	0	0	14	399	0	399	0	453	272	0
	FC	114	0	38	0	0	152	400	0	400	0	456	393	0
	Total	128	0	38	0	0	167	799	0	799	0	909	665	0
2008	TC	4	0	0	0	0	4	0	329	329	0	188	34	0
	FC	85	0	42	0	24	152	0	0	0	0	206	156	0
	Total	89	0	42	0	24	156	0	329	329	0	394	189	0
2007	TC	3	0	0	0	0	3	88	0	88	0	227	69	0
	FC	70	0	60	0	16	147	0	0	0	0	291	90	0
	Total	73	0	60	0	16	150	88	0	88	0	518	159	0

### Income-Expenditure

(USD Million)

USD million)

Year	Operating Income													
	Interest Income from					Interest Expenses on				Net Interest Income/Expenses	Net Fees and Commissions			Dividend Income
	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total		Fees and Commiss. Received From	Fees and Commiss. Paid	Net	
2011	7	4	69	33	113	5	6	19	29	84	23	4	18	0
2010	5	2	42	19	67	8	6	6	20	47	22	7	14	0
2009	6	1	20	9	37	8	9	9	26	11	33	5	27	0
2008	14	6	35	10	65	18	19	15	52	12	18	4	15	0
2007	14	9	58	7	89	27	35	53	115	-26	16	4	12	0

					Custody and Pledged Securities				Total Off Balance-Sheet Commitments
FX	Interest Rate				Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.		
Futures	Futures	Others	Total	Total				Total	
99	0	0	509	509	16,504	0	0	16,504	17,750
148	0	0	704	704	19	0	0	19	1,530
<b>247</b>	<b>0</b>	<b>0</b>	<b>1,213</b>	<b>1,213</b>	<b>16,523</b>	<b>0</b>	<b>0</b>	<b>16,523</b>	<b>19,279</b>
0	0	0	875	875	13,041	0	0	13,041	14,605
30	0	0	1,564	1,564	10	0	0	10	2,686
<b>30</b>	<b>0</b>	<b>0</b>	<b>2,440</b>	<b>2,440</b>	<b>13,052</b>	<b>0</b>	<b>0</b>	<b>13,052</b>	<b>17,291</b>
0	0	0	725	725	10,898	0	0	10,898	12,037
22	0	0	871	871	10	0	0	10	1,433
<b>22</b>	<b>0</b>	<b>0</b>	<b>1,596</b>	<b>1,596</b>	<b>10,908</b>	<b>0</b>	<b>0</b>	<b>10,908</b>	<b>13,470</b>
0	0	0	221	221	8,958	0	0	8,958	9,512
0	0	0	362	362	0	0	0	0	514
<b>0</b>	<b>0</b>	<b>0</b>	<b>583</b>	<b>583</b>	<b>8,958</b>	<b>0</b>	<b>0</b>	<b>8,958</b>	<b>10,025</b>
0	0	0	296	296	5,756	0	0	5,756	6,142
0	0	0	381	381	40	0	0	40	568
<b>0</b>	<b>0</b>	<b>0</b>	<b>676</b>	<b>676</b>	<b>5,797</b>	<b>0</b>	<b>0</b>	<b>5,797</b>	<b>6,710</b>

Trading Profit/Loss (Net)	Other Operating Income	Total Oper. Profit/Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Profit/Loss From Equity Method Applied Subsidiar.	Net Monetary Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov. for Income Taxes from Continuing Oper. (+/-)	Net Profit/Loss from Contin. Oper.	Net Profit/Loss from Termin. Oper.	Net Profit (Loss)
-44	3	61	3	37	22	0	0	0	22	-5	17	0	17
14	5	80	1	83	-3	0	0	0	-3	0	-4	0	-4
101	4	144	2	52	90	0	0	0	90	-19	71	0	71
39	3	69	0	41	28	0	0	0	28	-6	22	0	22
127	3	116	1	70	44	0	0	0	44	-9	35	0	35

## Ratios

(%)

	2011	2010	2009	2008	2007
<b>Capital Ratios</b>					
Shareholders' Equity / (Amount subject to credit + market + operational risk)	31.0	50.7	49.7	40.7	43.8
Shareholders' Equity / Total Assets	18.6	12.6	21.6	49.2	45.5
(Shareholders' Equity - Permanent Assets) / Total Assets	16.7	11.0	15.4	29.3	25.0
Net On Balance Sheet Position / Total Shareholders' Equity	-21.4	-203.6	-71.8	-16.0	-21.9
Net On and Off Balance Sheet Position / Total Shareholders' Equity	16.5	4.2	10.9	-1.2	-5.6
<b>Balance-Sheet Ratios</b>					
TC Assets / Total Assets	73.8	95.0	94.4	84.6	92.3
TC Liabilities / Total Liabilities	65.2	67.3	76.7	68.6	76.3
FC Assets / FC Liabilities	75.4	15.2	24.2	49.2	32.5
TC Deposits / Total Deposits	59.2	46.0	23.7	28.1	28.6
TC Loans and Receivables / Total Loans and Receivables	34.3	48.3	68.7	91.5	82.1
Total Deposits / Total Assets	14.9	58.7	29.8	40.6	30.3
Funds Borrowed / Total Assets	27.1	26.3	45.3	0.0	13.4
<b>Assets Quality</b>					
Financial Assets (net) / Total Assets	53.8	11.8	58.0	36.8	49.1
Total Loans and Receivables / Total Assets	23.7	5.5	3.6	20.1	23.1
Total Loans and Receivables / Total Deposits	158.9	9.4	12.1	49.5	76.3
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	-	35.7	-	-	-
Permanent Assets / Total Assets	1.9	1.6	6.2	20.0	20.5
Consumer Loans / Total Loans and Receivables	0.0	0.1	0.2	0.1	0.0
<b>Liquidity</b>					
Liquid Assets / Total Assets	72.3	91.3	87.6	57.0	54.2
Liquid Assets / Short-term Liabilities	102.2	105.8	115.1	135.9	102.4
TC Liquid Assets / Total Assets	63.0	90.5	85.1	45.5	51.5
<b>Profitability</b>					
Net Profit/Losses / Total Assets	1.4	-0.2	5.5	5.0	5.4
Net Profit/Losses / Total Shareholders' Equity	7.7	-1.6	25.6	10.1	12.0
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.8	-0.2	7.0	6.3	6.9
<b>Income-Expenditure Structure</b>					
Net Interest Income After Specific Provisions / Total Assets	7.1	2.4	0.9	2.8	-4.1
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	136.5	58.8	7.6	17.9	-22.8
Non-interest Income (net) / Total Assets	-1.9	1.7	10.3	12.7	22.1
Other Operating Expenses / Total Assets	3.1	4.2	4.0	9.1	11.0
Personnel Expenses / Other Operating Expenses	32.6	16.7	23.2	32.4	32.8
Non-interest Income (net) / Other Operating Expenses	-61.5	39.8	256.5	138.7	201.8

## Eurobank Tekfen A.Ş.

### Assets

(USD Million)

Year	Period	Liquid Assets								Loans and Receivables			
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total				
2011	TC	126	225	0	201	454	89	0	744	1,095	807	57	38
	FC	59	8	0	15	0	0	0	15	82	407	0	0
	Total	185	233	0	216	454	89	0	759	1,177	1,213	57	38
2010	TC	66	318	0	107	149	624	0	880	1,264	681	76	43
	FC	71	16	0	6	74	0	0	80	167	339	0	0
	Total	136	334	0	113	223	624	0	960	1,431	1,021	76	43
2009	TC	55	228	17	77	216	668	0	961	1,261	566	106	56
	FC	55	136	0	0	87	0	0	87	278	234	0	0
	Total	111	364	17	77	303	668	0	1,048	1,539	800	106	56
2008	TC	76	93	46	124	300	638	0	1,063	1,278	480	50	25
	FC	42	15	0	0	105	0	1	107	164	212	0	0
	Total	118	108	46	125	405	638	1	1,169	1,442	692	50	25
2007	TC	36	0	0	72	282	828	0	1,183	1,218	524	30	17
	FC	52	94	0	0	91	2	1	93	239	224	0	0
	Total	87	94	0	73	373	829	1	1,276	1,457	748	30	17

### Liabilities

(USD Million)

Year	Period	Deposits	Non-Deposit Funds					Other Liabilities					
			Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for	Subordinated Loans	Miscellaneous Payables	Other
										Prop. & Equip. Held for Sale Purposes and Terminated Operations			
2011	TC	823	417	448	0	0	864	12	0	0	0	14	21
	FC	380	93	0	0	0	93	17	0	0	0	5	2
	Total	1,203	510	448	0	0	957	29	0	0	0	19	23
2010	TC	752	474	374	0	0	848	6	0	0	120	9	21
	FC	477	116	0	0	0	116	6	13	0	0	1	4
	Total	1,228	590	374	0	0	964	12	13	0	120	10	25
2009	TC	725	481	274	0	0	754	1	0	0	124	4	15
	FC	520	101	0	0	0	101	0	14	0	0	1	0
	Total	1,245	582	274	0	0	856	1	14	0	124	5	15
2008	TC	783	600	167	0	0	768	2	0	0	60	6	6
	FC	397	33	0	0	0	33	0	19	0	0	4	1
	Total	1,180	633	167	0	0	800	2	19	0	60	10	6
2007	TC	536	870	135	0	0	1,004	0	0	0	0	5	13
	FC	458	43	19	0	0	61	0	12	0	0	12	2
	Total	994	912	153	0	0	1,066	0	12	0	0	17	15

	Permanent Assets											Total Assets	
Total	Investments and Associates (net)			Subsidiaries (net)		Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)	Total			Un-classified Assets
	Accounted with Equity Method	Non-consolidated		Non-consolidated Financials	Non-consolidated Financials								
		Financials	Non-Financials										
826	0	0	0	71	0	0	16	11	8	106	87	2,114	
407	0	0	0	0	0	0	0	0	0	0	4	493	
1,233	0	0	0	71	0	0	16	11	8	106	91	2,606	
715	0	0	0	87	0	0	20	12	6	125	81	2,185	
339	0	0	0	0	0	0	0	0	0	0	8	515	
1,054	0	0	0	87	0	0	20	12	6	125	90	2,700	
616	0	0	0	90	0	0	26	3	1	120	79	2,076	
234	0	0	0	0	0	0	0	0	0	0	5	517	
850	0	0	0	90	0	0	26	3	1	120	84	2,593	
506	0	0	0	80	0	0	25	2	1	108	14	1,906	
212	0	0	0	0	0	0	0	0	0	0	6	382	
717	0	0	0	80	0	0	25	2	1	108	21	2,287	
537	0	0	0	105	0	0	21	1	1	127	26	1,909	
224	0	0	0	0	0	0	0	0	0	0	0	462	
761	0	0	0	105	0	0	21	1	1	127	26	2,371	

Shareholders' Equity												Total Liabilities
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Total Income (Loss)		Total	Total		
							Previous Years	Current Year			Total	
23	6	0	77	302	0	11	0	20	20	333	2,098	
12	0	0	35	0	0	0	0	0	0	0	508	
35	6	0	113	302	0	11	0	20	20	333	2,606	
20	4	0	181	247	4	29	0	10	10	290	2,071	
10	0	1	35	0	1	0	0	0	0	1	629	
30	4	1	216	247	5	29	0	10	10	291	2,700	
21	4	0	169	255	10	15	0	15	15	296	1,945	
9	0	1	26	0	1	0	0	0	0	1	648	
30	4	1	196	255	11	15	0	15	15	297	2,593	
13	7	0	93	151	6	23	0	8	8	189	1,832	
9	0	2	35	0	-10	0	0	0	0	-10	455	
22	7	2	128	151	-4	23	0	8	8	179	2,287	
18	12	0	49	198	4	15	0	16	16	234	1,822	
3	0	1	29	0	1	0	0	0	0	1	549	
21	12	1	78	198	5	15	0	16	16	234	2,371	

## Eurobank Tekfen A.Ş.

### Off Balance-Sheet Commitments

(USD Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative Financial Instruments			
		Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Trading Transactions		
												Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2011	TC	206	0	0	0	0	207	182	0	182	0	169	229	615
	FC	71	48	103	0	452	674	41	0	41	0	456	624	1,024
	Total	277	48	103	0	452	881	222	0	222	0	625	853	1,639
2010	TC	157	0	0	0	1	158	105	0	105	0	108	93	243
	FC	61	20	108	0	499	688	70	0	70	120	288	631	699
	Total	218	20	108	0	499	846	174	0	174	120	396	724	941
2009	TC	116	0	0	0	1	117	77	0	77	0	9	15	72
	FC	67	13	66	0	486	632	25	0	25	120	19	85	159
	Total	183	13	66	0	487	750	102	0	102	120	28	99	231
2008	TC	123	0	0	0	0	123	144	0	144	0	10	45	4
	FC	53	12	75	0	510	651	19	0	19	120	45	55	29
	Total	176	12	75	0	510	774	163	0	163	120	55	100	33
2007	TC	183	0	0	0	0	183	59	0	59	0	5	0	0
	FC	76	5	92	0	211	384	0	0	0	120	67	21	19
	Total	258	5	92	0	211	566	59	0	59	120	72	21	19

### Income-Expenditure

(USD Million)

USD million)

Year	Operating Income													
	Interest Income from					Interest Expenses on				Net Interest Income/ Expenses	Net Fees and Commissions			Dividend Income
	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total		Fees and Commiss. Received From	Fees and Commiss. Paid	Net	
2011	114	31	57	21	223	72	46	48	165	58	18	2	16	13
2010	97	27	124	14	263	75	87	36	198	65	20	2	18	0
2009	117	17	145	12	291	100	93	27	221	70	22	1	21	0
2008	118	9	153	21	301	115	99	35	249	52	15	1	14	0
2007	101	13	113	9	236	74	83	21	178	58	11	1	10	0

					Custody and Pledged Securities				Total Off Balance-Sheet Commitments
FX	Interest Rate				Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.		
Futures	Futures	Others	Total	Total				Total	
0	0	0	1,013	1,013	1,002	3,328	0	4,330	5,731
0	0	0	2,104	2,104	199	4,180	2	4,381	7,199
<b>0</b>	<b>0</b>	<b>0</b>	<b>3,117</b>	<b>3,117</b>	<b>1,201</b>	<b>7,507</b>	<b>2</b>	<b>8,710</b>	<b>12,931</b>
0	0	0	443	443	1,464	2,540	7	4,011	4,717
0	0	0	1,618	1,738	202	3,858	6	4,065	6,561
<b>0</b>	<b>0</b>	<b>0</b>	<b>2,061</b>	<b>2,181</b>	<b>1,666</b>	<b>6,397</b>	<b>13</b>	<b>8,077</b>	<b>11,278</b>
0	0	0	95	95	760	1,833	0	2,593	2,882
0	0	0	263	383	171	3,338	0	3,509	4,550
<b>0</b>	<b>0</b>	<b>0</b>	<b>358</b>	<b>478</b>	<b>931</b>	<b>5,171</b>	<b>0</b>	<b>6,102</b>	<b>7,432</b>
0	0	0	59	59	443	1,484	0	1,928	2,254
0	0	0	129	249	163	3,011	0	3,174	4,092
<b>0</b>	<b>0</b>	<b>0</b>	<b>188</b>	<b>308</b>	<b>606</b>	<b>4,495</b>	<b>0</b>	<b>5,102</b>	<b>6,346</b>
0	0	0	5	5	126	1,468	0	1,594	1,841
0	0	0	107	227	87	1,980	0	2,067	2,678
<b>0</b>	<b>0</b>	<b>0</b>	<b>112</b>	<b>232</b>	<b>213</b>	<b>3,448</b>	<b>0</b>	<b>3,661</b>	<b>4,519</b>

Trading Profit/Loss (Net)	Other Operating Income	Total Oper. Profit/Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Profit/Loss From Equity Method Applied Subsidiar.	Net Monetary Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov. for Income Taxes from Continuing Oper. (+/-)	Net Profit/Loss from Contin. Oper.	Net Profit/Loss from Termin. Oper.	Net Profit (Loss)
20	4	111	11	78	23	0	0	0	23	-3	20	0	20
18	5	106	12	81	13	0	0	0	13	-3	10	0	10
26	2	119	37	63	19	0	0	0	19	-4	15	0	15
5	5	76	15	51	10	0	0	0	10	-2	8	0	8
4	7	80	13	48	19	0	0	0	19	-3	16	0	16

**Ratios**

(%)

	2011	2010	2009	2008	2007
<b>Capital Ratios</b>					
Shareholders' Equity / (Amount subject to credit + market + operational risk)	16.9	20.3	26.0	17.9	21.8
Shareholders' Equity / Total Assets	12.8	10.8	11.5	7.8	9.9
(Shareholders' Equity - Permanent Assets) / Total Assets	8.0	4.9	4.9	2.0	4.0
Net On Balance Sheet Position / Total Shareholders' Equity	49.7	12.1	-7.5	14.5	-0.8
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.3	-0.3	-5.0	-2.1	0.5
<b>Balance-Sheet Ratios</b>					
TC Assets / Total Assets	81.1	80.9	80.0	83.3	80.5
TC Liabilities / Total Liabilities	80.5	76.7	75.0	80.1	76.9
FC Assets / FC Liabilities	96.9	81.9	79.8	83.8	84.2
TC Deposits / Total Deposits	68.4	61.2	58.3	66.3	53.9
TC Loans and Receivables / Total Loans and Receivables	67.0	67.8	72.5	70.5	70.6
Total Deposits / Total Assets	46.2	45.5	48.0	51.6	41.9
Funds Borrowed / Total Assets	19.6	21.9	22.4	27.7	38.5
<b>Assets Quality</b>					
Financial Assets (net) / Total Assets	29.1	35.6	40.4	51.1	53.8
Total Loans and Receivables / Total Assets	47.3	39.1	32.8	31.4	32.1
Total Loans and Receivables / Total Deposits	102.4	85.8	68.3	60.8	76.5
Loans Under Follow-up (gross) / Total Loans and Receivables	4.7	7.2	12.4	7.0	3.9
Loans Under Follow-up (net) / Total Loans and Receivables	1.6	3.2	5.9	3.5	1.6
Specific Provisions / Loans Under Follow-up	66.5	55.9	52.8	49.4	57.9
Permanent Assets / Total Assets	4.8	5.9	6.6	5.8	5.9
Consumer Loans / Total Loans and Receivables	2.1	2.4	1.8	1.5	1.7
<b>Liquidity</b>					
Liquid Assets / Total Assets	41.7	29.9	33.6	35.1	26.4
Liquid Assets / Short-term Liabilities	76.7	44.8	64.7	68.9	69.9
TC Liquid Assets / Total Assets	38.6	23.7	22.9	28.0	16.5
<b>Profitability</b>					
Net Profit/Losses / Total Assets	0.8	0.4	0.6	0.4	0.7
Net Profit/Losses / Total Shareholders' Equity	5.9	3.4	5.0	4.5	6.8
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.9	0.5	0.7	0.4	0.8
<b>Income-Expenditure Structure</b>					
Net Interest Income After Specific Provisions / Total Assets	2.0	2.0	1.3	1.7	2.1
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	47.9	52.0	29.0	51.3	62.1
Non-interest Income (net) / Total Assets	2.0	1.5	1.9	1.1	0.9
Other Operating Expenses / Total Assets	3.0	3.0	2.4	2.2	2.0
Personnel Expenses / Other Operating Expenses	50.4	48.9	50.3	49.1	46.6
Non-interest Income (net) / Other Operating Expenses	68.7	50.6	77.5	47.1	45.7

## Fibabanka A.Ş.

### Assets

(USD Million)

Year	Period	Liquid Assets								Loans and Receivables			
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total				
2011	TC	41	0	0	22	0	0	0	22	63	753	9	3
	FC	88	10	0	6	8	0	0	15	113	356	0	0
	Total	129	10	0	29	8	0	0	37	176	1,109	9	3
2010	TC	4	13	0	60	0	0	0	60	77	395	14	5
	FC	32	35	0	3	0	0	0	3	69	13	0	0
	Total	36	48	0	63	0	0	0	63	147	407	14	5
2009	TC	69	23	0	23	0	0	1	23	115	459	14	4
	FC	42	47	0	3	0	0	0	4	93	20	0	0
	Total	111	70	0	26	0	0	1	27	208	479	14	4
2008	TC	54	0	26	10	0	0	9	20	100	561	7	1
	FC	50	38	0	2	0	0	4	6	93	14	0	0
	Total	104	38	26	13	0	0	13	26	193	575	7	1
2007	TC	3	0	0	179	0	0	0	179	182	622	1	0
	FC	81	53	0	12	0	0	4	16	149	13	0	0
	Total	83	53	0	191	0	0	4	195	331	635	1	0

### Liabilities

(USD Million)

Year	Period	Deposits	Non-Deposit Funds						Other Liabilities				
			Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop. & Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2011	TC	804	1	4	0	0	4	8	0	0	0	55	5
	FC	282	15	0	0	0	15	0	0	0	0	1	2
	Total	1,086	16	4	0	0	19	9	0	0	0	56	7
2010	TC	174	0	0	0	0	0	12	0	0	0	0	4
	FC	314	1	0	0	0	1	3	0	0	0	0	0
	Total	488	2	0	0	0	2	15	0	0	0	1	4
2009	TC	186	0	0	0	0	0	1	8	0	0	0	6
	FC	413	0	0	0	0	0	0	14	0	0	2	0
	Total	598	0	0	0	0	0	1	22	0	0	2	6
2008	TC	146	0	0	0	0	0	8	9	0	0	0	3
	FC	502	0	0	0	0	0	0	17	0	0	0	2
	Total	648	0	0	0	0	0	8	26	0	0	1	5
2007	TC	98	0	7	0	0	7	28	32	0	0	1	4
	FC	726	0	0	0	0	0	0	3	0	0	1	0
	Total	824	0	7	0	0	7	28	35	0	0	2	5

	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									
759	0	0	0	0	0	0	6	3	3	13	13	848
356	0	0	0	0	0	0	0	0	0	0	0	469
1,115	0	0	0	0	0	0	6	3	3	13	13	1,317
404	0	0	0	0	0	0	4	1	1	7	17	505
13	0	0	0	0	0	0	0	0	0	0	0	82
416	0	0	0	0	0	0	4	1	1	7	17	587
469	0	0	0	0	0	0	6	1	0	7	16	607
20	0	0	0	0	0	0	0	0	0	0	0	113
489	0	0	0	0	0	0	6	1	0	7	16	720
567	0	0	0	0	0	0	5	1	0	6	13	685
14	0	0	0	0	0	0	0	0	0	0	0	107
581	0	0	0	0	0	0	5	1	0	6	13	793
622	0	0	0	0	0	0	11	7	0	19	15	838
13	0	0	0	0	0	0	0	0	0	0	0	162
635	0	0	0	0	0	0	11	7	0	19	15	1,000

Shareholders' Equity											Total Liabilities
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Total Income (Loss)		Total		
							Previous Years	Current Year		Total	
140	3	0	85	172	14	0	-65	3	-62	124	1,018
	0	0	3	0	-1	0	0	0	0	-1	299
14	3	0	88	172	13	0	-65	3	-62	123	1,317
70	1	0	24	132	18	0	-70	-10	-79	70	268
	0	0	3	0	0	0	0	0	0	0	319
7	1	0	27	132	18	0	-70	-10	-79	70	587
70	2	0	24	136	18	0	-60	-12	-72	82	292
	0	0	16	0	0	0	0	0	0	0	428
7	2	0	40	136	18	0	-60	-12	-72	82	720
70	2	0	29	133	11	0	-50	2	-48	97	272
	0	0	19	0	0	0	0	0	0	0	521
7	2	0	48	133	11	0	-50	2	-48	97	793
70	2	0	74	141	15	0	-62	-3	-65	91	270
	0	0	4	0	0	0	0	0	0	0	730
7	2	0	78	141	15	0	-62	-3	-65	91	1,000

## Fibabanka A.Ş.

### Off Balance-Sheet Commitments

(USD Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative Financial Instruments			
		Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Trading Transactions		
												Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2011	TC	44	0	0	0	0	44	44	2,739	2,783	0	51	433	115
	FC	52	0	25	0	0	77	250	0	250	0	177	1,179	134
	Total	96	0	25	0	0	121	294	2,739	3,033	0	229	1,612	249
2010	TC	42	0	0	0	0	42	65	620	685	0	7	104	21
	FC	7	0	0	0	0	8	6	0	6	0	8	864	30
	Total	49	0	0	0	0	50	70	620	690	0	15	967	52
2009	TC	14	0	0	0	0	14	437	303	740	70	0	91	0
	FC	4	0	1	0	0	5	1,561	0	1,561	613	7	490	30
	Total	17	0	1	0	0	18	1,998	303	2,301	683	7	581	30
2008	TC	4	0	0	0	0	4	48	206	253	99	0	184	0
	FC	10	0	3	0	0	13	49	0	49	803	9	700	0
	Total	15	0	3	0	0	18	96	206	302	902	9	883	0
2007	TC	4	0	0	0	0	4	22	3	25	145	0	218	0
	FC	2	0	0	0	0	3	5	0	5	715	29	650	67
	Total	6	0	0	0	0	6	27	3	30	860	29	869	67

### Income-Expenditure

(USD Million)

USD million)

Year	Operating Income													
	Interest Income from					Interest Expenses on				Net Interest Income/ Expenses	Net Fees and Commissions			Dividend Income
	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total		Fees and Commiss. Received From	Fees and Commiss. Paid	Net	
2011	86	2	2	0	89	45	7	0	52	37	7	1	6	0
2010	42	2	1	1	47	25	0	0	25	22	3	0	3	0
2009	49	3	3	4	59	36	0	0	36	23	3	1	2	0
2008	53	5	12	5	75	41	0	2	43	32	3	1	2	0
2007	61	7	36	3	107	48	0	1	50	57	3	2	2	0

					Custody and Pledged Securities				Total Off Balance-Sheet Commitments
FX	Interest Rate				Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.		
Futures	Futures	Others	Total	Total				Total	
0	0	0	599	599	78	4,629	0	4,706	8,132
0	0	0	1,491	1,491	20	3,672	0	3,692	5,510
<b>0</b>	<b>0</b>	<b>0</b>	<b>2,090</b>	<b>2,090</b>	<b>98</b>	<b>8,301</b>	<b>0</b>	<b>8,398</b>	<b>13,642</b>
0	0	0	132	132	18	1,836	0	1,854	2,713
0	0	0	902	902	21	2,489	0	2,510	3,425
<b>0</b>	<b>0</b>	<b>0</b>	<b>1,034</b>	<b>1,034</b>	<b>38</b>	<b>4,325</b>	<b>0</b>	<b>4,364</b>	<b>6,138</b>
0	0	0	91	161	46	849	16	910	1,825
0	3	0	531	1,143	41	1,288	58	1,387	4,097
<b>0</b>	<b>3</b>	<b>0</b>	<b>622</b>	<b>1,304</b>	<b>87</b>	<b>2,138</b>	<b>74</b>	<b>2,298</b>	<b>5,922</b>
0	0	0	184	284	116	446	5	567	1,108
0	0	0	709	1,512	67	815	41	923	2,497
<b>0</b>	<b>0</b>	<b>0</b>	<b>893</b>	<b>1,795</b>	<b>182</b>	<b>1,261</b>	<b>47</b>	<b>1,490</b>	<b>3,605</b>
0	0	0	218	363	308	452	10	770	1,161
0	0	0	746	1,461	76	609	28	713	2,183
<b>0</b>	<b>0</b>	<b>0</b>	<b>964</b>	<b>1,824</b>	<b>384</b>	<b>1,061</b>	<b>38</b>	<b>1,483</b>	<b>3,344</b>

Trading Profit/Loss (Net)	Other Operating Income	Total Oper. Profit/Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Profit/Loss From Equity Method Applied Subsidiar.	Net Monetary Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov. for Income Taxes from Continuing Oper. (+/-)	Net Profit/Loss from Contin. Oper.	Net Profit/Loss from Termin. Oper.	Net Profit (Loss)
3	2	48	10	34	4	0	0	0	4	-1	3	0	3
-6	3	21	2	30	-10	0	0	0	-10	1	-10	0	-10
-5	2	22	3	33	-14	0	0	0	-14	2	-12	0	-12
-7	9	36	2	33	1	0	0	0	1	1	2	0	2
-19	1	41	3	42	-4	0	0	0	-4	0	-3	0	-3

## Ratios

(%)

	2011	2010	2009	2008	2007
<b>Capital Ratios</b>					
Shareholders' Equity / (Amount subject to credit + market + operational risk)	17.2	15.0	19.2	22.3	16.9
Shareholders' Equity / Total Assets	9.4	11.9	11.4	12.2	9.1
(Shareholders' Equity - Permanent Assets) / Total Assets	7.9	9.2	9.1	10.7	7.2
Net On Balance Sheet Position / Total Shareholders' Equity	343.7	73.9	33.6	33.5	-142.1
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-3.6	-1.7	2.6	0.8	16.9
<b>Balance-Sheet Ratios</b>					
TC Assets / Total Assets	64.4	86.0	84.3	86.5	83.8
TC Liabilities / Total Liabilities	77.3	45.7	40.5	34.3	27.0
FC Assets / FC Liabilities	156.7	25.7	26.3	20.6	22.2
TC Deposits / Total Deposits	74.1	35.7	31.0	22.6	11.8
TC Loans and Receivables / Total Loans and Receivables	68.1	97.0	95.9	97.6	98.0
Total Deposits / Total Assets	82.5	83.2	83.1	81.7	82.4
Funds Borrowed / Total Assets	1.2	0.3	0.0	0.0	0.0
<b>Assets Quality</b>					
Financial Assets (net) / Total Assets	2.8	10.7	3.7	3.2	19.5
Total Loans and Receivables / Total Assets	84.7	70.9	67.9	73.3	63.5
Total Loans and Receivables / Total Deposits	102.7	85.3	81.8	89.6	77.1
Loans Under Follow-up (gross) / Total Loans and Receivables	0.8	3.3	2.8	1.2	0.1
Loans Under Follow-up (net) / Total Loans and Receivables	0.6	2.2	2.0	1.1	0.1
Specific Provisions / Loans Under Follow-up	28.9	34.7	29.6	14.1	31.1
Permanent Assets / Total Assets	1.4	2.7	2.3	1.5	1.9
Consumer Loans / Total Loans and Receivables	12.8	49.0	56.9	64.6	69.3
<b>Liquidity</b>					
Liquid Assets / Total Assets	13.4	25.0	28.7	22.7	32.7
Liquid Assets / Short-term Liabilities	28.2	41.4	62.7	48.4	77.7
TC Liquid Assets / Total Assets	4.8	13.2	15.9	11.5	18.2
<b>Profitability</b>					
Net Profit/Losses / Total Assets	0.2	-1.6	-1.7	0.2	-0.3
Net Profit/Losses / Total Shareholders' Equity	2.2	-13.6	-14.6	1.9	-3.6
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.3	-1.7	-2.0	0.1	-0.4
<b>Income-Expenditure Structure</b>					
Net Interest Income After Specific Provisions / Total Assets	2.7	3.4	2.7	3.9	5.7
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	74.5	92.7	88.0	85.3	137.7
Non-interest Income (net) / Total Assets	0.8	0.0	-0.1	0.6	-1.6
Other Operating Expenses / Total Assets	2.6	5.1	4.6	4.2	4.2
Personnel Expenses / Other Operating Expenses	53.5	52.2	53.3	53.6	50.4
Non-interest Income (net) / Other Operating Expenses	31.7	-0.5	-1.3	13.4	-37.6

## Finans Bank A.Ş.

### Assets

(USD Million)

Year	Period	Liquid Assets								Loans and Receivables			
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total				
2011	TC	251	154	371	723	3,174	0	509	4,405	5,181	13,998	979	766
	FC	1,318	286	207	125	492	0	22	639	2,450	1,814	0	0
	Total	1,570	439	578	848	3,666	0	530	5,044	7,631	15,812	979	766
2010	TC	746	5	0	848	4,259	0	19	5,125	5,876	14,428	1,143	992
	FC	812	120	0	100	564	0	0	664	1,596	1,588	0	0
	Total	1,557	125	0	948	4,823	0	19	5,790	7,472	16,016	1,143	992
2009	TC	681	7	0	1,365	3,330	0	0	4,696	5,383	10,353	978	907
	FC	524	771	0	36	398	0	2	436	1,731	1,373	0	0
	Total	1,205	778	0	1,401	3,729	0	2	5,131	7,115	11,726	978	907
2008	TC	468	4	0	499	863	1,754	8	3,124	3,596	9,708	434	434
	FC	567	249	0	78	264	0	0	342	1,158	2,040	0	0
	Total	1,035	253	0	578	1,127	1,754	8	3,466	4,754	11,748	434	434
2007	TC	237	94	0	221	2,250	0	0	2,471	2,803	10,437	345	345
	FC	809	493	0	0	226	0	0	226	1,528	1,790	0	0
	Total	1,046	587	0	222	2,476	0	0	2,697	4,331	12,227	345	345

### Liabilities

(USD Million)

Year	Period	Deposits	Non-Deposit Funds						Other Liabilities				
			Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop. & Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2011	TC	11,268	40	431	142	0	613	441	34	0	0	501	261
	FC	4,231	1,348	370	524	0	2,242	114	66	0	923	316	26
	Total	15,499	1,388	802	666	0	2,855	555	100	0	923	817	287
2010	TC	11,893	241	529	0	0	771	217	208	0	0	552	303
	FC	3,996	2,029	202	0	0	2,231	91	5	0	657	24	7
	Total	15,889	2,270	731	0	0	3,001	308	213	0	657	576	311
2009	TC	8,746	235	13	0	0	248	154	0	0	0	380	211
	FC	4,881	1,143	0	0	0	1,143	25	2	0	991	108	2
	Total	13,627	1,378	13	0	0	1,391	179	2	0	991	488	213
2008	TC	6,635	396	70	0	0	466	124	85	0	0	246	221
	FC	3,838	2,395	155	0	0	2,550	42	0	0	856	233	3
	Total	10,474	2,791	225	0	0	3,016	166	85	0	856	479	224
2007	TC	5,879	321	13	0	0	334	717	0	0	0	373	414
	FC	5,299	2,143	17	0	0	2,160	2	0	0	205	25	1
	Total	11,177	2,464	30	0	0	2,494	719	0	0	205	397	415

	Permanent Assets										Un-classified Assets	Total Assets
Total	Investments and Associates (net)			Subsidiaries (net)		Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)	Total		
	Accounted with Equity Method	Non-consolidated		Non-consolidated Financials	Non-consolidated Financials							
		Financials	Non-Financials									
14,212	0	0	4	210	8	1	204	71	0	498	254	20,145
1,814	0	0	0	0	0	0	0	0	0	0	49	4,313
16,025	0	0	4	210	8	1	204	71	0	498	304	24,458
14,579	0	0	4	235	10	2	236	64	0	550	279	21,284
1,588	0	0	0	0	0	0	0	0	0	0	302	3,487
16,167	0	0	4	235	10	2	236	64	0	550	581	24,771
10,424	0	0	4	150	10	1	251	42	0	457	283	16,548
1,373	0	0	0	0	0	0	0	0	0	0	60	3,164
11,798	0	0	4	150	10	1	251	42	0	457	343	19,712
9,708	0	0	3	97	5	0	241	28	0	374	243	13,922
2,040	0	0	0	133	0	0	0	0	0	133	209	3,540
11,748	0	0	3	230	5	0	241	28	0	507	452	17,462
10,437	0	0	0	170	2	0	216	87	0	475	307	14,022
1,790	0	0	0	174	0	0	0	0	0	174	499	3,991
12,227	0	0	0	344	2	0	216	87	0	649	806	18,013

				Shareholders' Equity							Total Liabilities
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Total Income (Loss)		Total		
							Previous Years	Current Year		Total	
324	55	5	1,621	1,292	27	1,329	0	449	449	3,097	
23	0	0	1,468	0	-81	0	0	0	0	-81	7,860
347	55	5	3,088	1,292	-54	1,329	0	449	449	3,015	24,458
316	92	0	1,689	1,434	152	1,199	0	595	595	3,381	17,733
20	0	0	804	0	7	0	0	0	0	7	7,037
336	92	0	2,493	1,434	159	1,199	0	595	595	3,387	24,771
302	56	0	1,103	1,059	56	859	0	437	437	2,411	12,508
22	0	3	1,153	0	28	0	0	0	0	28	7,204
324	56	3	2,255	1,059	84	859	0	437	437	2,439	19,712
262	18	0	956	986	-16	668	0	238	238	1,876	9,933
0	0	15	1,149	0	-10	0	0	0	0	-10	7,528
262	18	15	2,105	986	-26	668	0	238	238	1,866	17,462
304	19	0	1,827	1,208	57	524	0	477	477	2,265	10,304
0	0	17	250	0	0	0	0	0	0	0	7,708
304	19	17	2,077	1,208	57	524	0	477	477	2,265	18,013

## Finans Bank A.Ş.

### Off Balance-Sheet Commitments

(USD Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative Financial Instruments			
		Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Trading Transactions		
												Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2011	TC	1,813	18	0	0	0	1,830	11,632	0	11,632	4,090	938	7,970	2,390
	FC	948	537	364	0	18	1,868	1,827	0	1,827	5,606	2,311	10,300	3,346
	Total	2,761	555	365	0	18	3,698	13,459	0	13,459	9,696	3,249	18,270	5,737
2010	TC	1,930	2	0	0	0	1,932	9,455	0	9,455	3,992	451	6,800	3,791
	FC	1,032	468	470	0	24	1,994	332	0	332	2,684	741	10,423	4,975
	Total	2,962	469	470	0	24	3,925	9,787	0	9,787	6,676	1,192	17,223	8,766
2009	TC	1,505	0	0	0	0	1,505	7,147	55	7,203	0	223	7,231	1,839
	FC	1,147	447	363	0	28	1,985	740	0	740	97	336	7,493	2,572
	Total	2,653	447	363	0	28	3,490	7,887	55	7,943	97	559	14,725	4,411
2008	TC	1,434	1	0	0	0	1,435	4,730	57	4,786	2,489	188	3,676	679
	FC	1,219	674	227	0	43	2,163	11	0	11	2,151	518	5,024	779
	Total	2,654	675	227	0	43	3,598	4,741	57	4,798	4,641	706	8,701	1,458
2007	TC	1,769	0	0	0	0	1,769	5,849	11	5,860	0	485	5,884	2,005
	FC	1,351	672	531	0	109	2,663	21	0	21	0	2,483	5,626	4,786
	Total	3,120	672	531	0	109	4,432	5,870	11	5,881	0	2,969	11,510	6,790

### Income-Expenditure

(USD Million)

USD million)

Year	Operating Income													
	Interest Income from					Interest Expenses on				Net Interest Income/Expenses	Net Fees and Commissions			Dividend Income
	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total		Fees and Commiss. Received From	Fees and Commiss. Paid	Net	
2011	2,156	4	234	6	2,401	1,066	75	82	1,223	1,178	473	49	424	4
2010	2,170	23	267	6	2,467	878	89	34	1,000	1,466	431	45	386	26
2009	2,179	36	384	4	2,603	900	143	56	1,100	1,504	433	44	388	4
2008	1,966	76	385	10	2,437	1,059	148	108	1,315	1,122	418	40	378	14
2007	1,904	86	334	61	2,385	938	192	68	1,198	1,187	487	56	432	1

				Custody and Pledged Securities					Total Off Balance-Sheet Commitments
FX	Interest Rate				Items Held in	Pledged	Accepted Indepen. Guaran. and Warran.		
Futures	Futures	Others	Total	Total	Custody	Securities		Total	
4	0	0	11,301	15,391	1,631	47,088	0	48,719	77,573
111	80	0	16,148	21,754	468	11,141	0	11,609	37,058
<b>114</b>	<b>80</b>	<b>0</b>	<b>27,450</b>	<b>37,146</b>	<b>2,098</b>	<b>58,229</b>	<b>0</b>	<b>60,327</b>	<b>114,630</b>
4	0	0	11,046	15,038	1,333	44,875	0	46,208	72,633
240	17	0	16,395	19,079	676	10,732	0	11,408	32,812
<b>244</b>	<b>17</b>	<b>0</b>	<b>27,441</b>	<b>34,117</b>	<b>2,008</b>	<b>55,607</b>	<b>0</b>	<b>57,615</b>	<b>105,445</b>
0	0	0	9,293	9,293	1,943	18,372	0	20,315	38,316
185	24	0	10,610	10,707	729	6,183	0	6,913	20,344
<b>185</b>	<b>24</b>	<b>0</b>	<b>19,903</b>	<b>20,000</b>	<b>2,672</b>	<b>24,555</b>	<b>0</b>	<b>27,227</b>	<b>58,660</b>
2	0	0	4,546	7,035	1,865	2,950	0	4,814	18,071
134	0	0	6,455	8,606	489	546	0	1,035	11,816
<b>136</b>	<b>0</b>	<b>0</b>	<b>11,000</b>	<b>15,641</b>	<b>2,354</b>	<b>3,495</b>	<b>0</b>	<b>5,849</b>	<b>29,886</b>
20	0	0	8,395	8,395	1,978	3,898	0	5,877	21,900
150	0	0	13,045	13,045	588	488	0	1,076	16,805
<b>170</b>	<b>0</b>	<b>0</b>	<b>21,439</b>	<b>21,439</b>	<b>2,566</b>	<b>4,386</b>	<b>0</b>	<b>6,952</b>	<b>38,705</b>

Trading Profit/Loss (Net)	Other Operating Income	Total Oper. Profit/Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Profit/Loss From Equity Method Applied Subsidiar.	Net Monetary Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov. for Income Taxes from Continuing Oper. (+/-)	Net Profit/Loss from Contin. Oper.	Net Profit/Loss from Termin. Oper.	Net Profit (Loss)
-112	94	1,588	162	833	593	0	0	0	593	-144	449	0	449
-172	95	1,802	169	895	737	0	0	0	737	-142	595	0	595
-253	72	1,715	536	782	397	0	0	0	397	-86	311	126	437
-189	70	1,395	338	727	330	0	0	0	330	-92	238	0	238
-251	184	1,553	236	767	550	0	0	0	550	-73	477	0	477

## Ratios

(%)

	2011	2010	2009	2008	2007
<b>Capital Ratios</b>					
Shareholders' Equity / (Amount subject to credit + market + operational risk)	17.2	16.7	18.0	16.0	13.0
Shareholders' Equity / Total Assets	12.3	13.7	12.4	10.7	12.6
(Shareholders' Equity - Permanent Assets) / Total Assets	9.4	10.8	9.7	7.8	9.0
Net On Balance Sheet Position / Total Shareholders' Equity	-93.1	-79.7	-133.8	-171.5	-139.4
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-6.7	-8.1	0.4	2.6	-4.2
<b>Balance-Sheet Ratios</b>					
TC Assets / Total Assets	82.4	85.9	83.9	79.7	77.8
TC Liabilities / Total Liabilities	67.9	71.6	63.5	56.9	57.2
FC Assets / FC Liabilities	54.9	49.5	43.9	47.0	51.8
TC Deposits / Total Deposits	72.7	74.9	64.2	63.4	52.6
TC Loans and Receivables / Total Loans and Receivables	88.7	90.2	88.4	82.6	85.4
Total Deposits / Total Assets	63.4	64.1	69.1	60.0	62.1
Funds Borrowed / Total Assets	5.7	9.2	7.0	16.0	13.7
<b>Assets Quality</b>					
Financial Assets (net) / Total Assets	20.6	23.4	26.0	19.9	15.0
Total Loans and Receivables / Total Assets	65.5	65.3	59.8	67.3	67.9
Total Loans and Receivables / Total Deposits	103.4	101.8	86.6	112.2	109.4
Loans Under Follow-up (gross) / Total Loans and Receivables	6.1	7.1	8.3	3.7	2.8
Loans Under Follow-up (net) / Total Loans and Receivables	1.3	0.9	0.6	0.0	0.0
Specific Provisions / Loans Under Follow-up	78.2	86.8	92.7	100.0	100.0
Permanent Assets / Total Assets	2.9	2.8	2.7	2.9	3.6
Consumer Loans / Total Loans and Receivables	61.6	63.8	66.7	50.4	48.8
<b>Liquidity</b>					
Liquid Assets / Total Assets	29.0	30.1	36.1	17.1	24.0
Liquid Assets / Short-term Liabilities	61.4	55.6	66.0	32.6	46.1
TC Liquid Assets / Total Assets	19.1	23.6	27.3	10.5	15.6
<b>Profitability</b>					
Net Profit/Losses / Total Assets	1.8	2.4	2.2	1.4	2.6
Net Profit/Losses / Total Shareholders' Equity	14.9	17.6	17.9	12.8	21.0
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.4	3.0	2.0	1.9	3.1
<b>Income-Expenditure Structure</b>					
Net Interest Income After Specific Provisions / Total Assets	4.5	5.4	5.2	4.7	5.6
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	68.7	74.8	60.2	58.9	64.6
Non-interest Income (net) / Total Assets	1.7	1.4	1.1	1.6	2.0
Other Operating Expenses / Total Assets	3.4	3.6	4.0	4.2	4.3
Personnel Expenses / Other Operating Expenses	43.4	42.9	43.6	42.0	43.9
Non-interest Income (net) / Other Operating Expenses	49.3	37.5	27.0	37.5	47.7

## Habib Bank Limited

### Assets

(USD Million)

Year	Period	Liquid Assets								Loans and Receivables			
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total				
2011	TC	0	10	0	0	1	0	0	1	12	13	1	1
	FC	1	13	0	0	0	0	0	0	13	3	1	1
	Total	1	22	0	0	1	0	0	1	25	16	2	2
2010	TC	0	15	0	1	3	0	0	3	19	10	2	1
	FC	2	14	0	0	0	0	0	0	16	3	1	1
	Total	2	29	0	1	3	0	0	3	34	13	3	3
2009	TC	0	13	0	0	6	0	0	6	19	7	1	0
	FC	1	18	0	0	1	0	0	1	20	1	3	2
	Total	1	31	0	0	7	0	0	7	40	7	3	2
2008	TC	0	9	0	0	8	0	0	8	17	10	0	0
	FC	1	19	0	0	1	0	0	1	21	4	2	1
	Total	1	28	0	0	9	0	0	9	38	14	2	2
2007	TC	0	10	0	0	8	0	0	8	19	8	0	0
	FC	6	4	0	0	1	0	0	1	11	2	2	2
	Total	6	14	0	0	9	0	0	9	30	10	2	2

### Liabilities

(USD Million)

Year	Period	Deposits	Non-Deposit Funds						Other Liabilities				
			Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop. & Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2011	TC	3	0	0	0	0	0	0	0	0	0	0	0
	FC	4	10	0	0	0	10	0	0	0	0	1	0
	Total	7	10	0	0	0	10	0	0	0	0	1	1
2010	TC	4	0	0	0	0	0	0	0	0	0	0	0
	FC	10	7	0	0	0	7	0	0	0	0	1	0
	Total	13	7	0	0	0	7	0	0	0	0	1	0
2009	TC	1	1	0	0	0	1	0	0	0	0	0	0
	FC	5	11	2	0	0	13	0	0	0	0	1	0
	Total	7	13	2	0	0	15	0	0	0	0	1	0
2008	TC	1	2	0	0	0	2	0	0	0	0	0	0
	FC	4	19	2	0	0	21	0	0	0	0	0	0
	Total	5	21	2	0	0	23	0	0	0	0	0	1
2007	TC	1	0	0	0	0	0	0	0	0	0	0	1
	FC	2	9	0	0	0	9	0	0	0	0	0	0
	Total	3	9	0	0	0	9	0	0	0	0	1	1

	Permanent Assets											Total Assets	
Total	Investments and Associates (net)			Subsidiaries (net)		Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)	Total			Un-classified Assets
	Accounted with Equity Method	Non-consolidated		Non-consolidated Financials	Non-consolidated Financials								
		Financials	Non-Financials										
13	0	0	0	0	0	0	1	0	0	1	0	26	
3	0	0	0	0	0	0	0	0	0	0	0	16	
16	0	0	0	0	0	0	1	0	0	1	0	42	
10	0	0	0	0	0	0	1	0	0	1	0	30	
3	0	0	0	0	0	0	0	0	0	0	0	19	
14	0	0	0	0	0	0	1	0	0	1	0	49	
7	0	0	0	0	0	0	1	0	0	1	0	27	
2	0	0	0	0	0	0	0	0	0	0	0	22	
9	0	0	0	0	0	0	1	0	0	1	0	49	
10	0	0	0	0	0	0	1	0	0	1	0	28	
4	0	0	0	0	0	0	0	0	0	0	0	25	
14	0	0	0	0	0	0	1	0	0	1	0	53	
8	0	0	0	0	0	0	1	0	0	1	1	29	
2	0	0	0	0	0	0	0	0	0	0	0	13	
10	0	0	0	0	0	0	1	0	0	1	1	42	

Shareholders' Equity												Total Liabilities
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Total Income (Loss)		Total	Total		
							Previous Years	Current Year			Total	
0	0	0	1	16	0	0	6	1	7	23	26	
0	0	0	2	0	0	0	0	0	0	0	16	
0	0	0	2	16	0	0	6	1	7	23	42	
0	0	0	1	20	0	0	6	1	7	26	31	
0	0	0	1	0	0	0	0	0	0	0	18	
0	0	0	2	20	0	0	6	1	7	26	49	
0	0	0	1	20	0	0	4	2	6	27	30	
0	0	0	1	0	0	0	0	0	0	0	19	
0	0	0	1	20	0	0	4	2	6	27	49	
0	0	0	1	20	0	0	1	3	4	24	27	
0	0	0	0	0	0	0	0	0	0	0	26	
0	0	0	1	20	0	0	1	3	4	24	53	
0	0	0	2	26	0	0	-1	2	1	27	29	
0	0	0	0	0	0	0	0	0	0	0	12	
0	0	0	2	26	0	0	-1	2	1	27	42	

## Habib Bank Limited

### Off Balance-Sheet Commitments

(USD Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative Financial Instruments			
		Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Trading Transactions		
												Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2011	TC	0	0	0	0	0	0	0	8	8	0	0	0	0
	FC	6	0	9	0	0	15	0	0	0	0	0	0	0
	Total	6	0	9	0	0	15	0	8	8	0	0	0	0
2010	TC	0	0	0	0	0	0	0	0	0	0	0	0	0
	FC	4	0	7	0	0	11	0	0	0	0	0	0	0
	Total	4	0	7	0	0	11	0	0	0	0	0	0	0
2009	TC	0	0	0	0	0	0	0	0	0	0	0	0	0
	FC	3	0	8	0	0	11	0	0	0	0	0	0	0
	Total	3	0	8	0	0	11	0	0	0	0	0	0	0
2008	TC	0	0	0	0	0	0	0	0	0	0	0	0	0
	FC	4	0	5	0	0	9	0	0	0	0	0	0	0
	Total	4	0	5	0	0	9	0	0	0	0	0	0	0
2007	TC	0	0	0	0	0	0	0	0	0	0	0	0	0
	FC	3	0	6	0	0	10	0	0	0	0	0	0	0
	Total	4	0	6	0	0	10	0	0	0	0	0	0	0

### Income-Expenditure

(USD Million)

USD million)

Year	Operating Income													
	Interest Income from					Interest Expenses on				Net Interest Income/ Expenses	Net Fees and Commissions			Dividend Income
	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total		Fees and Commiss. Received From	Fees and Commiss. Paid	Net	
2011	1	1	0	0	3	0	0	0	0	2	0	0	0	0
2010	1	2	0	0	3	0	0	0	0	3	0	0	0	0
2009	2	2	1	0	5	0	0	0	1	4	0	0	0	0
2008	2	2	1	0	5	0	1	0	1	4	1	0	1	0
2007	1	2	1	0	5	0	0	0	1	4	0	0	0	0

				Custody and Pledged Securities					Total Off Balance-Sheet Commitments
FX	Interest Rate				Items Held in	Pledged	Accepted Indepen. Guaran. and Warran.		
Futures	Futures	Others	Total	Total	Custody	Securities		Total	
0	0	0	0	0	19	0	0	19	27
0	0	0	0	0	13	0	0	13	29
0	0	0	0	0	32	0	0	32	56
0	0	0	0	0	15	0	0	15	15
0	0	0	0	0	18	0	0	18	29
0	0	0	0	0	33	0	0	33	44
0	0	0	0	0	16	0	0	16	16
0	0	0	0	0	18	0	0	18	28
0	0	0	0	0	33	0	0	33	44
0	0	0	0	0	18	0	0	18	18
0	0	0	0	0	30	0	0	30	39
0	0	0	0	0	47	0	0	47	56
0	0	0	0	0	20	0	0	20	20
0	0	0	0	0	27	0	0	27	37
0	0	0	0	0	47	0	0	47	57

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

## Ratios

(%)

	2011	2010	2009	2008	2007
<b>Capital Ratios</b>					
Shareholders' Equity / (Amount subject to credit + market + operational risk)	66.6	77.5	94.3	86.8	109.2
Shareholders' Equity / Total Assets	54.6	54.3	54.3	44.9	66.0
(Shareholders' Equity - Permanent Assets) / Total Assets	53.2	52.2	50.4	43.4	63.4
Net On Balance Sheet Position / Total Shareholders' Equity	14.5	12.4	13.2	3.6	13.1
Net On and Off Balance Sheet Position / Total Shareholders' Equity	14.5	12.4	13.2	3.6	13.1
<b>Balance-Sheet Ratios</b>					
TC Assets / Total Assets	61.2	61.1	55.0	52.8	69.1
TC Liabilities / Total Liabilities	62.7	63.2	60.5	51.4	70.8
FC Assets / FC Liabilities	103.9	105.5	114.0	97.2	106.0
TC Deposits / Total Deposits	38.9	26.6	18.2	17.4	20.1
TC Loans and Receivables / Total Loans and Receivables	82.6	75.8	80.2	73.5	80.9
Total Deposits / Total Assets	16.1	27.2	13.4	10.0	6.8
Funds Borrowed / Total Assets	23.5	14.7	25.8	38.9	22.3
<b>Assets Quality</b>					
Financial Assets (net) / Total Assets	3.5	6.9	14.0	16.6	22.7
Total Loans and Receivables / Total Assets	38.6	28.1	17.6	25.8	24.3
Total Loans and Receivables / Total Deposits	238.9	103.1	131.2	257.0	357.7
Loans Under Follow-up (gross) / Total Loans and Receivables	15.0	22.0	37.6	12.9	23.6
Loans Under Follow-up (net) / Total Loans and Receivables	0.0	2.6	14.0	0.4	1.1
Specific Provisions / Loans Under Follow-up	100.0	88.2	62.8	96.8	95.4
Permanent Assets / Total Assets	1.4	2.1	3.9	1.5	2.6
Consumer Loans / Total Loans and Receivables	0.2	4.1	3.2	0.0	2.3
<b>Liquidity</b>					
Liquid Assets / Total Assets	59.8	70.0	80.6	72.1	71.0
Liquid Assets / Short-term Liabilities	429.4	220.0	243.0	208.8	219.8
TC Liquid Assets / Total Assets	27.7	38.0	39.1	31.8	44.7
<b>Profitability</b>					
Net Profit/Losses / Total Assets	3.3	1.6	4.7	5.5	4.7
Net Profit/Losses / Total Shareholders' Equity	6.0	2.9	8.6	12.3	7.1
Profit/Losses Before Taxes after Continuing Operations / Total Assets	4.2	2.0	5.9	6.9	5.7
<b>Income-Expenditure Structure</b>					
Net Interest Income After Specific Provisions / Total Assets	4.5	3.7	7.6	7.8	9.3
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	57.5	56.0	79.6	82.0	96.6
Non-interest Income (net) / Total Assets	2.7	1.3	1.3	1.7	0.1
Other Operating Expenses / Total Assets	2.9	2.8	3.0	2.4	3.6
Personnel Expenses / Other Operating Expenses	54.9	58.1	55.0	55.4	50.7
Non-interest Income (net) / Other Operating Expenses	93.2	46.7	44.4	70.5	2.3

## HSBC Bank A.Ş.

### Assets

(USD Million)

Year	Period	Liquid Assets								Loans and Receivables			
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total				
2011	TC	176	51	2,198	160	1,195	0	0	1,355	3,781	5,771	314	224
	FC	776	143	0	29	253	0	0	282	1,201	1,462	8	7
	Total	953	194	2,198	189	1,449	0	0	1,637	4,982	7,233	322	231
2010	TC	206	101	1,585	236	1,764	0	0	2,000	3,892	5,251	532	395
	FC	391	87	0	21	294	0	0	316	794	901	67	67
	Total	597	188	1,585	257	2,058	0	0	2,315	4,685	6,152	599	461
2009	TC	293	26	0	56	1,113	0	0	1,169	1,488	5,102	598	461
	FC	339	472	503	45	94	0	0	139	1,453	589	108	51
	Total	631	498	503	101	1,207	0	0	1,309	2,941	5,690	706	512
2008	TC	591	35	0	209	392	0	0	601	1,227	5,420	339	248
	FC	522	963	0	34	101	0	0	135	1,620	877	1	0
	Total	1,114	997	0	243	493	0	0	736	2,847	6,297	340	248
2007	TC	738	72	125	232	330	0	0	562	1,498	6,718	251	151
	FC	555	716	0	65	102	0	0	167	1,437	1,240	12	8
	Total	1,292	788	125	297	432	0	0	729	2,935	7,957	264	160

### Liabilities

(USD Million)

Year	Period	Deposits	Non-Deposit Funds						Other Liabilities				
			Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop. & Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2011	TC	4,280	907	471	0	0	1,378	28	0	0	0	250	119
	FC	2,733	1,989	0	0	0	1,989	35	0	0	274	4	53
	Total	7,013	2,896	471	0	0	3,367	63	0	0	274	254	172
2010	TC	4,025	847	0	0	0	847	49	0	0	0	239	128
	FC	2,936	1,374	0	0	0	1,374	13	0	0	0	2	38
	Total	6,961	2,221	0	0	0	2,221	62	0	0	0	242	166
2009	TC	2,979	715	0	0	0	715	18	0	0	0	209	108
	FC	3,018	289	0	0	0	289	39	0	0	0	97	41
	Total	5,997	1,004	0	0	0	1,004	57	0	0	0	307	149
2008	TC	3,028	926	0	0	0	926	40	0	0	0	203	128
	FC	3,006	632	0	0	0	632	22	0	0	0	3	34
	Total	6,035	1,558	0	0	0	1,558	62	0	0	0	206	161
2007	TC	3,070	2,044	0	0	0	2,044	94	0	0	0	240	210
	FC	3,540	406	0	0	0	406	18	0	0	0	3	49
	Total	6,610	2,450	0	0	0	2,450	113	0	0	0	243	259

	Permanent Assets										Un-classified Assets	Total Assets
Total	Investments and Associates (net)			Subsidiaries (net)		Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)	Total		
	Accounted with Equity Method	Non-consolidated		Non-consolidated Financials	Non-consolidated Financials							
		Financials	Non-Financials									
5,861	0	0	0	18	0	0	68	47	4	138	317	10,098
1,463	0	0	0	0	0	0	0	0	0	0	14	2,678
7,323	0	0	0	18	0	0	68	47	4	138	332	12,776
5,389	0	0	0	23	0	0	109	62	5	199	302	9,782
901	0	0	0	0	0	0	0	0	0	0	59	1,754
6,290	0	0	0	23	0	0	109	62	5	199	362	11,536
5,239	0	0	0	23	0	0	142	69	3	237	186	7,150
645	0	0	0	0	0	0	0	0	0	0	64	2,162
5,884	0	0	0	23	0	0	142	69	3	237	250	9,312
5,511	0	0	0	23	0	0	84	150	1	258	145	7,141
878	0	0	0	0	0	0	0	0	0	0	17	2,516
6,390	0	0	0	23	0	0	84	150	1	258	162	9,657
6,818	0	0	0	30	0	0	157	96	1	284	302	8,900
1,244	0	0	0	0	0	0	0	0	0	0	5	2,686
8,061	0	0	0	30	0	0	157	96	1	284	307	11,586

Shareholders' Equity											Total Liabilities	
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Total Income (Loss)		Total	Total		
							Previous Years	Current Year				Total
129	23	0	548	345	124	883	0	127	127	1,480	7,687	
1	0	0	367	0	0	0	0	0	0	0	5,089	
130	23	0	916	345	124	883	0	127	127	1,480	12,776	
106	21	0	543	424	222	950	0	158	158	1,754	7,169	
1	0	0	55	0	2	0	0	0	0	2	4,366	
107	21	0	598	424	223	950	0	158	158	1,756	11,536	
78	29	0	443	439	230	842	0	166	166	1,676	5,813	
14	0	0	191	0	1	0	0	0	0	1	3,499	
92	29	0	634	439	231	842	0	166	166	1,677	9,312	
104	37	0	512	429	185	713	0	164	164	1,491	5,957	
3	0	0	61	0	0	0	0	0	0	0	3,700	
107	37	0	573	429	185	713	0	164	164	1,491	9,657	
111	51	0	706	563	238	622	0	314	314	1,736	7,556	
9	0	0	80	0	5	0	0	0	0	5	4,031	
120	51	0	786	563	243	622	0	314	314	1,741	11,586	

## HSBC Bank A.Ş.

### Off Balance-Sheet Commitments

(USD Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative Financial Instruments			
		Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Trading Transactions		
												Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2011	TC	166	0	0	0	0	166	4,081	14,493	18,574	0	662	2,286	278
	FC	325	486	391	0	128	1,329	201	0	201	0	1,188	6,446	1,731
	Total	491	486	391	0	128	1,495	4,282	14,493	18,775	0	1,849	8,732	2,009
2010	TC	130	0	0	0	0	130	4,159	149	4,308	0	532	2,960	468
	FC	335	395	397	0	111	1,239	12	22,975	22,988	0	1,658	5,782	794
	Total	464	395	397	0	111	1,368	4,171	23,124	27,295	0	2,189	8,743	1,263
2009	TC	99	0	0	0	0	99	4,688	0	4,688	0	836	2,319	970
	FC	302	255	210	0	74	842	1,253	0	1,253	0	1,075	4,177	1,043
	Total	401	256	210	0	74	941	5,941	0	5,941	0	1,911	6,496	2,013
2008	TC	98	0	0	0	0	98	4,091	0	4,091	0	572	848	511
	FC	334	192	290	0	140	957	3	0	3	0	1,375	1,462	659
	Total	432	192	291	0	140	1,055	4,094	0	4,094	0	1,948	2,310	1,170
2007	TC	140	2	0	0	93	236	4,830	0	4,830	0	497	796	860
	FC	222	222	645	0	218	1,307	23	0	23	0	1,251	1,784	1,024
	Total	362	225	645	0	311	1,543	4,853	0	4,853	0	1,748	2,580	1,884

### Income-Expenditure

(USD Million)

Year	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total	Net Interest Income/ Expenses	Fees and Commiss. Received From	Fees and Commiss. Paid	Net	Dividend Income
2011	767	16	143	107	1,034	338	107	19	464	569	249	36	214	8
2010	850	6	143	67	1,066	250	102	5	358	708	272	42	230	14
2009	1,087	9	101	82	1,280	326	144	3	473	806	285	46	239	12
2008	1,278	36	45	110	1,469	528	162	6	696	773	267	38	229	16
2007	1,207	67	46	91	1,411	502	225	9	735	676	269	34	235	20

					Custody and Pledged Securities				Total Off Balance-Sheet Commitments
FX	Interest Rate				Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.		
Futures	Futures	Others	Total	Total				Total	
0	0	0	3,226	3,226	6,334	2,149	0	8,482	30,448
0	909	0	10,274	10,274	849	70	0	920	12,724
<b>0</b>	<b>909</b>	<b>0</b>	<b>13,499</b>	<b>13,499</b>	<b>7,183</b>	<b>2,219</b>	<b>0</b>	<b>9,402</b>	<b>43,171</b>
0	0	0	3,960	3,960	32,749	10	0	32,760	41,158
0	4,023	0	12,257	12,257	993	72	0	1,065	37,548
<b>0</b>	<b>4,023</b>	<b>0</b>	<b>16,218</b>	<b>16,218</b>	<b>33,742</b>	<b>82</b>	<b>0</b>	<b>33,825</b>	<b>78,706</b>
0	0	0	4,125	4,125	5,990	7	0	5,997	14,909
0	0	0	6,295	6,295	1,326	73	0	1,398	9,788
<b>0</b>	<b>0</b>	<b>0</b>	<b>10,420</b>	<b>10,420</b>	<b>7,315</b>	<b>80</b>	<b>0</b>	<b>7,395</b>	<b>24,697</b>
0	0	0	1,931	1,931	4,325	5	0	4,330	10,451
0	39	0	3,536	3,536	715	95	0	811	5,307
<b>0</b>	<b>39</b>	<b>0</b>	<b>5,467</b>	<b>5,467</b>	<b>5,040</b>	<b>101</b>	<b>0</b>	<b>5,141</b>	<b>15,758</b>
0	0	4	2,157	2,157	4,251	7	0	4,258	11,481
0	781	0	4,841	4,841	821	98	0	919	7,090
<b>0</b>	<b>781</b>	<b>4</b>	<b>6,997</b>	<b>6,997</b>	<b>5,072</b>	<b>105</b>	<b>0</b>	<b>5,177</b>	<b>18,570</b>

Trading Profit/Loss (Net)	Other Operating Income	Total Oper. Profit/Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Profit/Loss From Equity Method Applied Subsidiar.	Net Monetary Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov. for Income Taxes from Continuing Oper. (+/-)	Net Profit/Loss from Contin. Oper.	Net Profit/Loss from Termin. Oper.	Net Profit (Loss)
-70	91	812	85	557	170	0	0	0	170	-43	127	0	127
-40	38	949	128	621	199	0	0	0	199	-41	158	0	158
22	46	1,125	320	603	203	0	0	0	203	-37	166	0	166
-57	30	991	184	606	201	0	0	0	201	-37	164	0	164
119	52	1,101	76	632	393	0	0	0	393	-79	314	0	314

## Ratios

(%)

	2011	2010	2009	2008	2007
<b>Capital Ratios</b>					
Shareholders' Equity / (Amount subject to credit + market + operational risk)	16.1	16.5	17.3	15.4	13.7
Shareholders' Equity / Total Assets	11.6	15.2	18.0	15.4	15.0
(Shareholders' Equity - Permanent Assets) / Total Assets	9.8	12.3	13.4	11.8	11.7
Net On Balance Sheet Position / Total Shareholders' Equity	-119.6	-119.4	-47.8	-23.7	-26.9
Net On and Off Balance Sheet Position / Total Shareholders' Equity	1.1	-4.8	-0.4	-1.6	0.9
<b>Balance-Sheet Ratios</b>					
TC Assets / Total Assets	79.0	84.8	76.8	73.9	76.8
TC Liabilities / Total Liabilities	60.2	62.1	62.4	61.7	65.2
FC Assets / FC Liabilities	52.6	40.2	61.8	68.0	66.6
TC Deposits / Total Deposits	61.0	57.8	49.7	50.2	46.4
TC Loans and Receivables / Total Loans and Receivables	80.0	85.7	89.0	86.3	84.6
Total Deposits / Total Assets	54.9	60.3	64.4	62.5	57.1
Funds Borrowed / Total Assets	22.7	19.3	10.8	16.1	21.1
<b>Assets Quality</b>					
Financial Assets (net) / Total Assets	12.8	20.1	14.1	7.6	6.3
Total Loans and Receivables / Total Assets	57.3	54.5	63.2	66.2	69.6
Total Loans and Receivables / Total Deposits	104.4	90.4	98.1	105.9	122.0
Loans Under Follow-up (gross) / Total Loans and Receivables	4.4	9.5	12.0	5.3	3.3
Loans Under Follow-up (net) / Total Loans and Receivables	1.2	2.2	3.3	1.4	1.3
Specific Provisions / Loans Under Follow-up	71.9	76.9	72.6	72.9	60.6
Permanent Assets / Total Assets	1.8	2.9	4.6	3.6	3.3
Consumer Loans / Total Loans and Receivables	45.1	51.2	54.0	56.5	56.8
<b>Liquidity</b>					
Liquid Assets / Total Assets	39.0	40.6	31.6	29.5	25.3
Liquid Assets / Short-term Liabilities	105.5	76.7	52.9	51.8	46.1
TC Liquid Assets / Total Assets	29.6	33.7	16.0	12.7	12.9
<b>Profitability</b>					
Net Profit/Losses / Total Assets	1.0	1.4	1.8	1.7	2.7
Net Profit/Losses / Total Shareholders' Equity	8.6	9.0	9.9	11.0	18.0
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.3	1.7	2.2	2.1	3.4
<b>Income-Expenditure Structure</b>					
Net Interest Income After Specific Provisions / Total Assets	4.2	5.2	5.2	6.4	5.4
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	65.7	62.9	43.3	62.2	57.1
Non-interest Income (net) / Total Assets	1.9	2.1	3.4	2.3	3.7
Other Operating Expenses / Total Assets	4.4	5.4	6.5	6.3	5.5
Personnel Expenses / Other Operating Expenses	42.3	43.3	43.9	43.7	45.5
Non-interest Income (net) / Other Operating Expenses	43.6	38.8	52.9	36.0	67.3

## ING Bank A.Ş.

### Assets

(USD Million)

Year	Period	Liquid Assets								Loans and Receivables			
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total				
2011	TC	423	2	0	21	1,063	0	159	1,243	1,668	6,792	180	121
	FC	604	148	223	18	0	33	0	52	1,026	1,289	0	0
	Total	1,026	150	223	40	1,063	33	159	1,295	2,695	8,081	180	121
2010	TC	407	57	0	24	1,770	0	0	1,794	2,258	6,474	254	158
	FC	466	187	0	10	0	33	0	43	695	1,354	0	0
	Total	873	243	0	33	1,770	34	0	1,837	2,953	7,828	254	158
2009	TC	314	4	0	7	1,572	0	0	1,579	1,897	6,097	294	156
	FC	324	173	71	11	0	34	0	46	614	1,165	0	0
	Total	638	178	71	18	1,572	34	0	1,624	2,511	7,262	294	156
2008	TC	340	4	0	9	1,554	0	285	1,848	2,191	5,819	176	61
	FC	441	415	0	175	40	34	0	249	1,105	1,323	0	0
	Total	780	419	0	184	1,594	34	285	2,097	3,296	7,142	176	61
2007	TC	183	7	0	81	2,052	0	0	2,133	2,323	6,063	96	40
	FC	412	259	0	43	8	47	0	97	768	1,223	0	0
	Total	595	266	0	123	2,060	47	0	2,231	3,091	7,285	96	40

### Liabilities

(USD Million)

Year	Period	Deposits	Non-Deposit Funds					Other Liabilities					
			Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop. & Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2011	TC	4,710	198	281	0	0	478	1	41	0	0	106	250
	FC	1,395	2,725	0	0	0	2,725	27	0	0	0	8	5
	Total	6,105	2,923	281	0	0	3,204	28	41	0	0	114	255
2010	TC	4,747	282	279	0	0	561	87	116	0	0	104	145
	FC	1,321	2,646	0	0	0	2,646	11	0	0	0	20	3
	Total	6,068	2,928	279	0	0	3,208	98	116	0	0	124	149
2009	TC	4,889	172	173	0	0	345	11	207	0	0	95	145
	FC	1,534	1,538	0	0	0	1,538	14	0	0	0	17	4
	Total	6,423	1,710	173	0	0	1,883	24	207	0	0	111	148
2008	TC	4,501	134	336	0	0	470	65	394	0	0	70	242
	FC	2,069	1,766	0	0	0	1,766	52	0	0	0	17	6
	Total	6,570	1,900	336	0	0	2,236	117	394	0	0	87	248
2007	TC	5,068	80	438	0	0	519	102	0	0	0	105	262
	FC	2,612	746	0	0	0	746	163	0	0	0	13	10
	Total	7,680	826	438	0	0	1,265	265	0	0	0	118	272

	Permanent Assets											Total Assets	
Total	Investments and Associates (net)			Subsidiaries (net)		Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)	Total			Un-classified Assets
	Accounted with Equity Method	Non-consolidated		Non-consolidated Financials	Non-consolidated Financials								
		Financials	Non-Financials										
6,852	0	0	0	33	0	0	154	8	0	195	119	8,834	
1,289	0	0	0	0	0	0	0	0	0	0	3	2,319	
8,141	0	0	0	33	0	0	154	8	0	195	121	11,152	
6,569	0	0	0	21	0	0	175	14	1	212	160	9,199	
1,354	0	0	0	0	0	0	0	0	0	0	2	2,052	
7,924	0	0	0	21	0	0	175	14	1	212	162	11,251	
6,234	0	0	0	22	0	0	148	14	0	183	142	8,456	
1,165	0	0	0	0	0	0	0	0	0	0	7	1,786	
7,399	0	0	0	22	0	0	148	14	0	184	149	10,242	
5,934	0	0	0	21	0	0	125	12	7	166	122	8,414	
1,323	0	0	0	0	0	0	0	0	0	0	3	2,431	
7,257	0	0	0	21	0	0	125	12	7	166	125	10,844	
6,118	0	0	0	11	0	0	147	30	8	196	187	8,824	
1,223	0	0	0	0	0	0	0	0	0	0	2	1,994	
7,341	0	0	0	11	0	0	147	30	8	196	190	10,818	

Shareholders' Equity												Total Liabilities
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Total Income (Loss)		Total	Total		
							Previous Years	Current Year				
1330	200	03	55143	1,1430	-230	880	00	420	420	1,2500	6,9904,163	
133	20	3	594	1,143	-23	88	0	42	42	1,250	11,152	
1140	200	00	58535	1,2350	-260	740	00	730	730	1,3560	7,2494,002	
114	20	0	620	1,235	-26	74	0	73	73	1,356	11,251	
1000	340	00	59134	1,1670	-420	610	00	1250	1250	1,3110	7,1353,107	
100	34	0	625	1,167	-42	61	0	125	125	1,311	10,242	
1020	330	00	90575	8700	-320	1300	00	920	920	1,060-2	6,9363,909	
102	33	0	980	870	-34	130	0	92	92	1,058	10,844	
730	420	03	584189	9270	30	540	00	1170	1170	1,1000	7,2713,547	
73	42	3	774	927	3	54	0	117	117	1,100	10,818	

## Off Balance-Sheet Commitments

(USD Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative Financial Instruments			
		Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Trading Transactions		
												Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2011	TC	978	0	0	0	3	981	2,599	9,462	12,061	1,445	209	234	115
	FC	912	48	330	0	833	2,123	397	0	397	1,178	951	2,726	129
	Total	1,889	48	330	0	837	3,104	2,996	9,462	12,458	2,622	1,160	2,959	244
2010	TC	1,162	0	0	0	0	1,162	2,577	10,694	13,272	1,427	52	1,345	98
	FC	850	55	521	0	297	1,723	222	0	222	0	93	2,054	122
	Total	2,011	55	521	0	298	2,885	2,799	10,694	13,493	1,427	145	3,399	220
2009	TC	1,021	0	0	0	0	1,021	1,528	0	1,528	2,670	12	819	30
	FC	929	62	485	0	118	1,594	118	0	118	0	33	1,486	39
	Total	1,950	62	485	0	118	2,615	1,646	0	1,646	2,670	45	2,306	68
2008	TC	924	0	0	0	0	924	1,362	11,830	13,193	2,678	19	680	139
	FC	1,098	80	653	0	39	1,869	126	0	126	0	188	1,658	127
	Total	2,021	80	653	0	39	2,793	1,488	11,830	13,318	2,678	207	2,338	266
2007	TC	1,164	0	0	0	0	1,164	1,575	14,352	15,927	0	112	1,276	4
	FC	704	71	635	0	20	1,431	46	0	46	0	378	1,427	84
	Total	1,868	71	635	0	20	2,594	1,621	14,352	15,973	0	490	2,703	87

## Income-Expenditure

(USD Million)

USD million)

Year	Operating Income														
	Interest Income from					Interest Expenses on				Net Interest Income/Expenses	Net Fees and Commissions			Dividend Income	
	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total		Fees and Commiss. Received From	Fees and Commiss. Paid	Net		
2011	864	5	115	1	986	406	41	20	467	519	112	16	96	4	
2010	956		11	152	0	1,120	377	31	37	445	675	125	17	108	5
2009	1,185		22	218	1	1,427	534	62	28	624	803	149	20	128	4
2008	1,128		44	274	5	1,451	781	66	71	918	534	134	22	112	3
2007	1,087		30	349	44	1,509	814	75	92	981	528	150	24	126	2

					Custody and Pledged Securities				Total Off Balance-Sheet Commitments
FX	Interest Rate				Items Held in	Pledged	Accepted Indepen. Guaran. and Warran.		
Futures	Futures	Others	Total	Total	Custody	Securities		Total	
0	0	0	558	2,003	741	18,739	35,748	55,228	70,274
0	0	0	3,805	4,983	440	1,984	6,621	9,045	16,548
<b>0</b>	<b>0</b>	<b>0</b>	<b>4,363</b>	<b>6,985</b>	<b>1,181</b>	<b>20,723</b>	<b>42,369</b>	<b>64,273</b>	<b>86,821</b>
0	0	30	1,526	2,953	2,579	27,335	34,518	64,431	81,818
0	0	0	2,269	2,269	195	2,728	6,319	9,242	13,455
<b>0</b>	<b>0</b>	<b>30</b>	<b>3,795</b>	<b>5,222</b>	<b>2,774</b>	<b>30,063</b>	<b>40,836</b>	<b>73,673</b>	<b>95,273</b>
0	0	32	894	3,564	2,205	24,616	27,483	54,304	60,417
0	0	0	1,557	1,557	201	3,225	6,315	9,741	13,010
<b>0</b>	<b>0</b>	<b>32</b>	<b>2,451</b>	<b>5,121</b>	<b>2,406</b>	<b>27,840</b>	<b>33,799</b>	<b>64,045</b>	<b>73,428</b>
0	0	0	839	3,517	543	17,472	19,368	37,382	55,015
0	0	0	1,972	1,972	254	2,901	5,786	8,941	12,908
<b>0</b>	<b>0</b>	<b>0</b>	<b>2,811</b>	<b>5,490</b>	<b>797</b>	<b>20,372</b>	<b>25,153</b>	<b>46,323</b>	<b>67,924</b>
1	0	0	1,392	1,392	4,038	14,407	15,101	33,546	52,028
1	0	0	1,889	1,889	197	2,517	4,589	7,304	10,670
<b>1</b>	<b>0</b>	<b>0</b>	<b>3,281</b>	<b>3,281</b>	<b>4,235</b>	<b>16,924</b>	<b>19,691</b>	<b>40,850</b>	<b>62,698</b>

Trading Profit/Loss (Net)	Other Operating Income	Total Oper. Profit/Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Profit/Loss From Equity Method Applied Subsidiar.	Net Monetary Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov. for Income Taxes from Continuing Oper. (+/-)	Net Profit/Loss from Contin. Oper.	Net Profit/Loss from Termin. Oper.	Net Profit (Loss)
-96	60	582	74	445	64	0	0	0	64	-22	42	0	42
-218	57	626	63	468	95	0	0	0	95	-22	73	0	73
-238	54	752	133	436	183	0	0	0	183	-57	125	0	125
-80	33	601	88	392	122	0	0	0	122	-30	92	0	92
-88	47	615	46	420	149	0	0	0	149	-33	117	0	117

## Ratios

(%)

	2011	2010	2009	2008	2007
<b>Capital Ratios</b>					
Shareholders' Equity / (Amount subject to credit + market + operational risk)	14.2	14.6	15.6	13.8	12.8
Shareholders' Equity / Total Assets	11.2	12.0	12.8	9.8	10.2
(Shareholders' Equity - Permanent Assets) / Total Assets	8.9	9.3	9.7	7.2	7.8
Net On Balance Sheet Position / Total Shareholders' Equity	-98.3	-104.1	-63.7	-80.2	-79.6
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-0.1	-0.3	-0.5	-1.8	-0.2
<b>Balance-Sheet Ratios</b>					
TC Assets / Total Assets	79.2	81.8	82.6	77.6	81.6
TC Liabilities / Total Liabilities	62.7	64.4	69.7	64.0	67.2
FC Assets / FC Liabilities	55.7	51.3	57.5	62.2	56.2
TC Deposits / Total Deposits	77.2	78.2	76.1	68.5	66.0
TC Loans and Receivables / Total Loans and Receivables	84.2	82.9	84.3	81.8	83.3
Total Deposits / Total Assets	54.7	53.9	62.7	60.6	71.0
Funds Borrowed / Total Assets	26.2	26.0	16.7	17.5	7.6
<b>Assets Quality</b>					
Financial Assets (net) / Total Assets	11.6	16.3	15.9	19.3	20.6
Total Loans and Receivables / Total Assets	73.0	70.4	72.2	66.9	67.9
Total Loans and Receivables / Total Deposits	133.4	130.6	115.2	110.5	95.6
Loans Under Follow-up (gross) / Total Loans and Receivables	2.2	3.2	4.0	2.4	1.3
Loans Under Follow-up (net) / Total Loans and Receivables	0.7	1.2	1.9	1.6	0.8
Specific Provisions / Loans Under Follow-up	66.9	62.2	53.2	34.5	41.8
Permanent Assets / Total Assets	2.3	2.7	3.1	2.6	2.3
Consumer Loans / Total Loans and Receivables	35.7	37.4	35.9	33.5	40.1
<b>Liquidity</b>					
Liquid Assets / Total Assets	22.4	25.9	24.2	27.5	28.1
Liquid Assets / Short-term Liabilities	39.8	48.8	40.0	45.4	40.2
TC Liquid Assets / Total Assets	13.5	20.1	18.5	17.6	21.5
<b>Profitability</b>					
Net Profit/Losses / Total Assets	0.4	0.6	1.2	0.8	1.1
Net Profit/Losses / Total Shareholders' Equity	3.3	5.4	9.6	8.7	10.6
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.6	0.8	1.8	1.1	1.4
<b>Income-Expenditure Structure</b>					
Net Interest Income After Specific Provisions / Total Assets	4.4	5.6	6.8	4.6	4.6
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	84.2	100.7	92.3	82.3	81.5
Non-interest Income (net) / Total Assets	0.6	-0.4	-0.5	0.6	0.8
Other Operating Expenses / Total Assets	4.0	4.2	4.3	3.6	3.9
Personnel Expenses / Other Operating Expenses	46.3	51.0	53.4	54.0	55.0
Non-interest Income (net) / Other Operating Expenses	14.3	-10.3	-11.8	17.3	20.6

## JPMorgan Chase Bank N.A.

### Assets

(USD Million)

Year	Period	Liquid Assets								Loans and Receivables			
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total				
2011	TC	49	0	0	1,066	0	0	0	1,066	1,115	0	0	0
	FC	51	0	0	9	0	0	0	9	60	0	0	0
	Total	100	1	0	1,075	0	0	0	1,075	1,175	0	0	0
2010	TC	2	0	0	413	0	0	0	413	415	0	0	0
	FC	38	0	0	1	0	0	0	1	40	0	0	0
	Total	40	1	0	414	0	0	0	414	455	0	0	0
2009	TC	0	0	0	53	0	0	0	53	53	0	0	0
	FC	0	73	0	1	0	0	0	1	74	0	0	0
	Total	0	73	0	54	0	0	0	54	127	0	0	0
2008	TC	1	2	23	126	0	0	0	126	152	0	0	0
	FC	3	0	0	0	0	0	0	0	3	0	0	0
	Total	4	2	23	126	0	0	0	126	155	0	0	0
2007	TC	5	1	0	137	0	0	0	137	143	0	0	0
	FC	0	0	0	0	0	0	0	0	0	0	0	0
	Total	6	1	0	137	0	0	0	137	143	0	0	0

### Liabilities

(USD Million)

Year	Period	Deposits	Non-Deposit Funds						Other Liabilities				
			Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop. & Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2011	TC	5	0	196	0	0	196	0	0	0	0	0	0
	FC	835	0	0	0	0	0	13	0	0	0	0	0
	Total	840	0	196	0	0	196	13	0	0	0	0	0
2010	TC	1	0	0	0	0	0	0	0	0	0	0	0
	FC	325	0	0	0	0	0	1	0	0	0	0	0
	Total	327	0	0	0	0	0	1	0	0	0	0	0
2009	TC	4	0	0	0	0	0	0	0	0	0	0	0
	FC	1	0	0	0	0	0	3	0	0	0	0	0
	Total	5	0	0	0	0	0	3	0	0	0	0	0
2008	TC	12	0	0	0	0	0	0	0	0	0	0	0
	FC	43	0	0	0	0	0	0	0	0	0	0	0
	Total	55	0	0	0	0	0	0	0	0	0	0	0
2007	TC	18	0	0	0	0	0	0	0	0	0	0	0
	FC	15	0	0	0	0	0	0	0	0	0	0	0
	Total	33	0	0	0	0	0	0	0	0	0	0	0

	Permanent Assets										Un-classified Assets	Total Assets
Total	Investments and Associates (net)			Subsidiaries (net)		Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)	Total		
	Accounted with Equity Method	Non-consolidated		Non-consolidated Financials	Non-consolidated Financials							
		Financials	Non-Financials									
0	0	0	0	0	0	0	1	0	0	1	1	1,117
0	0	0	0	0	0	0	0	0	0	0	0	60
0	0	0	0	0	0	0	1	0	0	1	1	1,177
0	0	0	0	0	0	0	1	0	0	1	0	417
0	0	0	0	0	0	0	0	0	0	0	0	40
0	0	0	0	0	0	0	1	0	0	1	0	456
0	0	0	0	0	0	0	2	0	0	2	5	60
0	0	0	0	0	0	0	0	0	0	0	0	74
0	0	0	0	0	0	0	2	0	0	2	5	134
0	0	0	0	0	0	0	2	0	0	2	2	157
0	0	0	0	0	0	0	0	0	0	0	0	3
0	0	0	0	0	0	0	2	0	0	2	2	160
0	0	0	0	0	0	0	2	2	0	4	2	149
0	0	0	0	0	0	0	0	0	0	0	2	3
0	0	0	0	0	0	0	2	2	0	4	4	151

Shareholders' Equity												Total Liabilities
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Total Income (Loss)		Total	Total		
							Previous Years	Current Year			Total	
505	202	000	61319	53053	000	000	49049	21021	69069	1220122	3298481,177	
303	101	000	415	65065	000	000	46046	14014	60060	1250125	130326456	
606	505	000	11314	67067	000	000	33033	15015	48048	1150115	1304134	
303	404	000	707	66066	000	000	18018	14014	32032	98098	11743160	
404	500	000	909	86086	000	000	505	19019	24024	1100110	136151151	

## JPMorgan Chase Bank N.A.

### Off Balance-Sheet Commitments

(USD Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative Financial Instruments			
		Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Trading Transactions		
												Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2011	TC	0	0	0	0	0	0	956	0	956	0	623	1,242	0
	FC	6	0	0	0	0	6	0	0	0	0	637	1,248	0
	Total	6	0	0	0	0	6	956	0	956	0	1,259	2,490	0
2010	TC	0	0	0	0	0	0	105	0	105	0	66	369	0
	FC	6	0	0	0	0	6	0	0	0	0	118	371	0
	Total	6	0	0	0	0	6	105	0	105	0	183	740	0
2009	TC	0	0	0	0	0	0	31	0	31	0	211	200	0
	FC	6	0	0	0	0	6	0	0	0	0	213	202	0
	Total	6	0	0	0	0	6	31	0	31	0	424	403	0
2008	TC	0	0	0	0	0	0	14	0	14	0	0	47	0
	FC	6	0	0	0	0	6	0	0	0	0	0	47	0
	Total	6	0	0	0	0	6	14	0	14	0	0	94	0
2007	TC	0	0	0	0	0	0	35	0	35	0	0	16	0
	FC	6	0	0	0	0	6	0	0	0	0	0	16	0
	Total	6	0	0	0	0	6	35	0	35	0	0	32	0

### Income-Expenditure

(USD Million)

USD million)

Year	Operating Income													
	Interest Income from					Interest Expenses on				Net Interest Income/ Expenses	Net Fees and Commissions			Dividend Income
	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total		Fees and Commiss. Received From	Fees and Commiss. Paid	Net	
2011	0	6	24	7	37	1	0	7	8	29	5	0	5	0
2010	0	3	21	8	33	1	0	0	1	32	3	0	3	0
2009	0	1	9	11	21	0	0	1	2	19	1	0	1	0
2008	0	4	24	7	35	5	0	0	5	30	7	0	7	0
2007	0	11	20	3	34	6	0	0	6	27	14	0	14	0

					Custody and Pledged Securities				Total Off Balance-Sheet Commitments
FX	Interest Rate				Items Held in	Pledged	Accepted Indepen. Guaran. and Warran.		
Futures	Futures	Others	Total	Total	Custody	Securities		Total	
0	0	0	1,865	1,865	197	0	0	197	3,019
0	0	0	1,885	1,885	0	0	0	0	1,891
<b>0</b>	<b>0</b>	<b>0</b>	<b>3,750</b>	<b>3,750</b>	<b>197</b>	<b>0</b>	<b>0</b>	<b>197</b>	<b>4,910</b>
0	0	0	434	434	2	0	0	2	541
0	0	0	489	489	0	0	0	0	495
<b>0</b>	<b>0</b>	<b>0</b>	<b>923</b>	<b>923</b>	<b>2</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>1,036</b>
0	0	0	411	411	128	0	0	128	571
0	0	0	415	415	0	0	0	0	421
<b>0</b>	<b>0</b>	<b>0</b>	<b>826</b>	<b>826</b>	<b>128</b>	<b>0</b>	<b>0</b>	<b>128</b>	<b>992</b>
0	0	0	47	47	170	0	0	170	231
0	0	0	47	47	0	0	0	0	53
<b>0</b>	<b>0</b>	<b>0</b>	<b>94</b>	<b>94</b>	<b>170</b>	<b>0</b>	<b>0</b>	<b>170</b>	<b>284</b>
0	0	0	16	16	549	0	0	549	601
0	0	0	16	16	0	0	0	0	22
<b>0</b>	<b>0</b>	<b>0</b>	<b>32</b>	<b>32</b>	<b>549</b>	<b>0</b>	<b>0</b>	<b>549</b>	<b>623</b>

Trading Profit/Loss (Net)	Other Operating Income	Total Oper. Profit/Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Profit/Loss From Equity Method Applied Subsidiar.	Net Monetary Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov. for Income Taxes from Continuing Oper. (+/-)	Net Profit/Loss from Contin. Oper.	Net Profit/Loss from Termin. Oper.	Net Profit (Loss)
19	0	53	11	17	26	0	0	0	26	-5	21	0	21
-2	1	34	0	17	17	0	0	0	17	-3	14	0	14
21	0	42	2	21	19	0	0	0	19	-4	15	0	15
-3	0	35	0	18	17	0	0	0	17	-4	14	0	14
2	1	44	0	20	24	0	0	0	24	-5	19	0	19

## Ratios

(%)

	2011	2010	2009	2008	2007
<b>Capital Ratios</b>					
Shareholders' Equity / (Amount subject to credit + market + operational risk)	65.9	106.9	116.4	121.8	123.0
Shareholders' Equity / Total Assets	10.4	27.4	85.7	61.1	72.7
(Shareholders' Equity - Permanent Assets) / Total Assets	10.3	27.1	84.3	59.6	70.3
Net On Balance Sheet Position / Total Shareholders' Equity	-641.0	-229.3	62.3	-40.6	-11.1
Net On and Off Balance Sheet Position / Total Shareholders' Equity	14.9	161.8	-14.8	7.1	3.7
<b>Balance-Sheet Ratios</b>					
TC Assets / Total Assets	94.9	91.3	44.7	98.1	98.2
TC Liabilities / Total Liabilities	28.0	28.5	97.0	73.0	90.3
FC Assets / FC Liabilities	7.1	12.2	1,838.2	7.1	18.0
TC Deposits / Total Deposits	0.5	0.4	75.4	22.5	54.8
TC Loans and Receivables / Total Loans and Receivables	-	-	-	-	-
Total Deposits / Total Assets	71.3	71.6	4.0	34.5	21.5
Funds Borrowed / Total Assets	0.0	0.0	0.0	0.0	0.0
<b>Assets Quality</b>					
Financial Assets (net) / Total Assets	91.3	90.7	40.3	79.1	90.4
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	0.1	0.3	1.5	1.5	2.3
Consumer Loans / Total Loans and Receivables	-	-	-	-	-
<b>Liquidity</b>					
Liquid Assets / Total Assets	99.8	99.6	94.9	97.2	94.8
Liquid Assets / Short-term Liabilities	112.1	137.8	1,484.1	278.4	433.4
TC Liquid Assets / Total Assets	94.7	91.0	39.6	95.3	94.5
<b>Profitability</b>					
Net Profit/Losses / Total Assets	1.7	3.0	11.3	8.7	12.5
Net Profit/Losses / Total Shareholders' Equity	16.8	11.1	13.2	14.2	17.2
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.2	3.8	14.4	10.9	15.6
<b>Income-Expenditure Structure</b>					
Net Interest Income After Specific Provisions / Total Assets	2.5	6.9	14.3	19.1	18.1
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	55.0	92.7	46.1	86.8	62.2
Non-interest Income (net) / Total Assets	2.0	0.5	16.7	2.9	11.0
Other Operating Expenses / Total Assets	1.4	3.7	15.5	11.1	13.5
Personnel Expenses / Other Operating Expenses	32.4	35.9	28.1	33.6	31.5
Non-interest Income (net) / Other Operating Expenses	141.3	14.8	107.9	26.1	81.8

## Société Générale (SA)

### Assets

(USD Million)

Year	Period	Liquid Assets								Loans and Receivables			
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total				
2011	TC	6	0	193	44	0	0	0	44	244	221	17	11
	FC	32	0	0	0	0	0	0	0	32	0	0	0
	Total	38	1	193	44	0	0	0	44	276	221	17	11
2010	TC	30	0	65	56	0	0	0	56	152	209	10	7
	FC	42	0	0	0	0	0	0	0	42	16	0	0
	Total	72	0	65	56	0	0	0	56	194	225	10	7
2009	TC	25	0	0	74	0	0	0	74	99	83	5	3
	FC	17	11	0	0	0	0	0	0	28	20	0	0
	Total	42	11	0	74	0	0	0	74	127	103	6	3
2008	TC	5	0	108	109	0	0	0	109	223	65	1	0
	FC	10	0	0	0	0	0	0	0	11	4	0	0
	Total	16	0	108	110	0	0	0	110	234	69	1	0
2007	TC	1	95	0	279	0	0	0	279	374	56	0	0
	FC	19	20	0	10	0	0	0	10	49	6	0	0
	Total	20	115	0	288	0	0	0	288	423	62	0	0

### Liabilities

(USD Million)

USD million)

Year	Period	Deposits	Non-Deposit Funds					Other Liabilities					
			Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop. & Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2011	TC	0	130	0	0	0	130	1	0	0	0	1	6
	FC	44	278	0	0	0	278	0	0	0	0	0	0
	Total	44	408	0	0	0	408	1	0	0	0	1	6
2010	TC	1	180	0	0	0	180	0	0	0	0	1	7
	FC	43	139	0	0	0	139	0	0	0	0	0	0
	Total	43	319	0	0	0	319	0	0	0	0	1	7
2009	TC	47	2	0	0	0	2	0	0	0	0	0	1
	FC	31	140	0	0	0	140	0	0	0	0	0	0
	Total	78	141	0	0	0	141	0	0	0	0	0	1
2008	TC	36	5	0	0	0	5	1	0	0	0	0	0
	FC	130	111	0	0	0	111	0	0	0	0	0	0
	Total	166	116	0	0	0	116	1	0	0	0	0	0
2007	TC	1	123	0	0	0	123	0	0	0	0	1	30
	FC	1	311	0	0	0	311	6	0	0	0	0	0
	Total	2	435	0	0	0	435	6	0	0	0	1	30

	Permanent Assets											Total Assets	
Total	Investments and Associates (net)			Subsidiaries (net)		Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)	Total			Un-classified Assets
	Accounted with Equity Method	Non-consolidated		Non-consolidated Financials	Non-consolidated Financials								
		Financials	Non-Financials										
227	0	0	0	0	0	0	3	5	0	8	12	491	
0	0	0	0	0	0	0	0	0	0	0	1	34	
227	0	0	0	0	0	0	3	5	0	8	13	525	
212	0	0	0	0	0	0	3	5	0	8	8	380	
16	0	0	0	0	0	0	0	0	0	0	1	59	
228	0	0	0	0	0	0	3	5	0	8	8	439	
85	0	0	0	0	0	0	3	3	0	6	1	191	
20	0	0	0	0	0	0	0	0	0	0	3	51	
105	0	0	0	0	0	0	3	3	0	6	4	242	
66	0	0	0	0	0	0	3	2	0	5	1	295	
4	0	0	0	0	0	0	0	0	0	0	3	18	
69	0	0	0	0	0	0	3	2	0	5	4	313	
56	0	0	0	0	0	0	4	1	0	4	4	438	
6	0	0	0	0	0	0	0	0	0	0	3	59	
62	0	0	0	0	0	0	4	1	0	4	7	497	

Shareholders' Equity												Total Liabilities
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Total Income (Loss)		Total	Total		
							Previous Years	Current Year				
7	1	0	17	70	10	0	-32	6	-26	55	203	
1	0	0	1	0	0	0	0	0	0	0	323	
8	1	0	18	70	10	0	-32	6	-26	55	525	
6	1	0	15	86	13	0	-42	3	-39	60	255	
1	0	0	1	0	0	0	0	0	0	0	183	
7	1	0	17	86	13	0	-42	3	-39	60	439	
2	1	0	5	46	13	0	-32	-11	-43	15	69	
3	0	0	3	0	0	0	0	0	0	0	173	
5	1	0	8	46	13	0	-32	-11	-43	15	242	
2	1	0	4	44	13	0	-19	-12	-32	26	70	
1	0	0	2	0	0	0	0	0	0	0	242	
3	1	0	6	44	13	0	-19	-12	-32	26	313	
2	1	0	34	28	17	0	-12	-13	-25	20	178	
1	0	0	7	0	0	0	0	0	0	0	319	
3	1	0	41	28	17	0	-12	-13	-25	20	497	

## Société Générale (SA)

### Off Balance-Sheet Commitments

(USD Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative Financial Instruments			
		Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Trading Transactions		
												Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2011	TC	1	0	0	0	0	1	1	0	1	0	0	289	0
	FC	47	0	24	0	5	76	4	0	4	0	0	394	0
	Total	48	0	24	0	5	77	5	0	5	0	0	683	0
2010	TC	1	0	0	0	0	1	0	0	0	0	0	125	0
	FC	90	0	14	0	14	118	11	0	11	0	0	149	0
	Total	91	0	14	0	14	119	11	0	11	0	0	274	0
2009	TC	2	0	0	0	0	2	13	0	13	0	1	121	0
	FC	104	0	9	0	22	135	56	0	56	0	3	122	0
	Total	106	0	9	0	22	136	69	0	69	0	4	242	0
2008	TC	2	0	0	0	0	2	0	0	0	0	1	228	0
	FC	106	0	10	0	5	122	0	0	0	0	10	320	0
	Total	108	0	10	0	5	124	0	0	0	0	11	548	0
2007	TC	0	0	0	0	0	0	2	0	2	0	25	254	0
	FC	80	0	12	0	13	106	0	0	0	0	116	956	0
	Total	81	0	12	0	13	106	2	0	2	0	141	1,209	0

### Income-Expenditure

(USD Million)

USD million)

Year	Operating Income													
	Interest Income from					Interest Expenses on				Net Interest Income/Expenses	Net Fees and Commissions			Dividend Income
	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total		Fees and Commiss. Received From	Fees and Commiss. Paid	Net	
2011	38	5	10	16	68	1	10	2	13	55	3	2	1	0
2010	28	6	6	12	51	5	3	0	8	44	5	1	4	0
2009	15	4	3	12	33	7	2	0	9	24	4	1	3	0
2008	8	16	12	5	41	9	10	5	25	16	4	0	3	0
2007	11	25	15	1	52	10	44	1	56	-4	4	0	4	0

					Custody and Pledged Securities				Total Off Balance-Sheet Commitments
FX	Interest Rate				Items Held in	Pledged	Accepted Indepen. Guaran. and Warran.		
Futures	Futures	Others	Total	Total	Custody	Securities		Total	
0	0	0	289	289	0	98	0	98	388
0	0	0	394	394	0	0	0	0	474
<b>0</b>	<b>0</b>	<b>0</b>	<b>683</b>	<b>683</b>	<b>0</b>	<b>98</b>	<b>0</b>	<b>98</b>	<b>862</b>
0	0	0	125	125	0	57	0	57	183
0	0	0	149	149	0	0	0	0	278
<b>0</b>	<b>0</b>	<b>0</b>	<b>274</b>	<b>274</b>	<b>0</b>	<b>57</b>	<b>0</b>	<b>57</b>	<b>461</b>
0	0	0	122	122	0	11	0	11	147
0	0	0	125	125	0	0	0	0	315
<b>0</b>	<b>0</b>	<b>0</b>	<b>246</b>	<b>246</b>	<b>0</b>	<b>11</b>	<b>0</b>	<b>11</b>	<b>463</b>
0	0	0	229	229	0	0	0	0	231
0	0	0	330	330	0	0	0	0	452
<b>0</b>	<b>0</b>	<b>0</b>	<b>559</b>	<b>559</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>683</b>
0	0	0	278	278	0	0	0	0	281
0	0	0	1,072	1,072	0	0	0	0	1,177
<b>0</b>	<b>0</b>	<b>0</b>	<b>1,350</b>	<b>1,350</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1,458</b>

Trading Profit/Loss (Net)	Other Operating Income	Total Oper. Profit/Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Profit/Loss From Equity Method Applied Subsidiar.	Net Monetary Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov. for Income Taxes from Continuing Oper. (+/-)	Net Profit/Loss from Contin. Oper.	Net Profit/Loss from Termin. Oper.	Net Profit (Loss)
-24	5	37	9	24	3	0	0	0	3	3	6	0	6
-20	3	31	5	25	1	0	0	0	1	2	3	0	3
-12	1	15	4	22	-11	0	0	0	-11	0	-11	0	-11
-9	0	11	2	20	-10	0	0	0	-10	-2	-12	0	-12
6	0	6	1	17	-12	0	0	0	-12	-1	-13	0	-13

## Ratios

(%)

	2011	2010	2009	2008	2007
<b>Capital Ratios</b>					
Shareholders' Equity / (Amount subject to credit + market + operational risk)	17.2	20.0	10.2	23.2	11.7
Shareholders' Equity / Total Assets	10.4	13.6	6.3	8.2	3.9
(Shareholders' Equity - Permanent Assets) / Total Assets	7.7	11.0	3.0	6.4	3.1
Net On Balance Sheet Position / Total Shareholders' Equity	-528.1	-208.8	-803.9	-873.7	-1,334.1
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.3	-0.1	2.4	4.9	27.7
<b>Balance-Sheet Ratios</b>					
TC Assets / Total Assets	93.5	86.6	78.9	94.3	88.2
TC Liabilities / Total Liabilities	38.6	58.2	28.4	22.5	35.8
FC Assets / FC Liabilities	10.5	32.0	29.5	7.4	18.4
TC Deposits / Total Deposits	0.9	1.7	60.1	21.6	66.1
TC Loans and Receivables / Total Loans and Receivables	99.9	92.9	80.7	94.5	89.7
Total Deposits / Total Assets	8.5	9.9	32.1	53.0	0.4
Funds Borrowed / Total Assets	77.7	72.7	58.4	37.0	87.4
<b>Assets Quality</b>					
Financial Assets (net) / Total Assets	8.5	12.8	30.5	35.2	58.0
Total Loans and Receivables / Total Assets	43.3	52.0	43.5	22.2	12.5
Total Loans and Receivables / Total Deposits	511.6	525.7	135.3	41.9	3,447.2
Loans Under Follow-up (gross) / Total Loans and Receivables	7.7	4.3	5.2	1.6	0.0
Loans Under Follow-up (net) / Total Loans and Receivables	2.7	1.4	1.9	1.2	0.0
Specific Provisions / Loans Under Follow-up	65.4	67.1	62.8	24.1	-
Permanent Assets / Total Assets	2.7	2.6	3.3	1.8	0.9
Consumer Loans / Total Loans and Receivables	91.7	80.4	44.7	18.6	1.0
<b>Liquidity</b>					
Liquid Assets / Total Assets	52.6	44.2	52.5	75.0	85.2
Liquid Assets / Short-term Liabilities	112.5	170.3	87.9	106.6	157.5
TC Liquid Assets / Total Assets	46.5	34.7	40.9	71.5	75.3
<b>Profitability</b>					
Net Profit/Losses / Total Assets	1.2	0.6	-4.6	-3.9	-2.6
Net Profit/Losses / Total Shareholders' Equity	11.2	4.4	-72.8	-47.4	-66.3
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.7	0.1	-4.4	-3.3	-2.4
<b>Income-Expenditure Structure</b>					
Net Interest Income After Specific Provisions / Total Assets	9.3	9.2	8.4	5.1	-0.9
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	131.9	132.0	133.1	148.5	-69.2
Non-interest Income (net) / Total Assets	-3.4	-3.0	-3.4	-1.7	2.1
Other Operating Expenses / Total Assets	4.6	5.7	9.3	6.2	3.4
Personnel Expenses / Other Operating Expenses	48.7	55.5	62.2	56.2	57.8
Non-interest Income (net) / Other Operating Expenses	-73.4	-51.8	-36.8	-26.6	61.5

## The Royal Bank of Scotland N.V.

### Assets

(USD Million)

Year	Period	Liquid Assets								Loans and Receivables			
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total				
2011	TC	52	1	228	5	90	0	0	95	375	85	14	13
	FC	19	11	0	52	0	0	0	52	82	53	4	1
	Total	70	12	228	57	90	0	0	147	457	138	18	14
2010	TC	7	126	85	14	127	0	0	142	360	80	19	17
	FC	15	140	0	32	0	0	0	32	187	82	0	0
	Total	22	266	85	46	127	0	0	174	546	161	19	17
2009	TC	8	15	504	20	70	0	0	90	617	62	19	17
	FC	26	3	0	6	0	0	0	6	34	65	0	0
	Total	34	17	504	25	70	0	0	95	651	127	19	17
2008	TC	48	0	362	4	215	0	0	218	628	96	18	15
	FC	28	1	0	30	0	0	0	30	59	31	0	0
	Total	76	1	362	33	215	0	0	248	687	126	18	15
2007	TC	14	1	65	37	289	0	0	326	406	165	25	21
	FC	27	6	0	56	0	0	0	56	89	83	0	0
	Total	42	7	65	93	289	0	0	382	496	248	25	21

### Liabilities

(USD Million)

Year	Period	Deposits	Non-Deposit Funds						Other Liabilities				
			Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop. & Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2011	TC	128	0	0	0	0	0	8	0	0	0	2	0
	FC	159	15	0	0	0	15	51	0	0	0	0	9
	Total	287	15	0	0	0	15	59	0	0	0	2	9
2010	TC	117	99	0	0	0	99	1	0	0	0	2	0
	FC	198	4	0	0	0	4	31	0	0	0	1	15
	Total	315	103	0	0	0	103	32	0	0	0	3	15
2009	TC	125	24	0	0	0	24	4	0	0	0	2	1
	FC	367	0	0	0	0	0	4	0	0	0	1	20
	Total	492	24	0	0	0	24	8	0	0	0	3	21
2008	TC	105	103	0	0	0	103	0	0	0	0	59	1
	FC	325	1	0	0	0	1	35	0	0	49	9	10
	Total	430	103	0	0	0	103	35	0	0	49	69	11
2007	TC	92	140	0	0	0	140	0	0	0	0	8	1
	FC	276	0	0	0	0	0	49	0	0	52	0	4
	Total	368	140	0	0	0	140	49	0	0	52	8	5

	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									
86	0	0	0	0	0	0	2	1	0	3	3	467
56	0	0	0	0	0	0	0	0	0	0	3	141
142	0	0	0	0	0	0	2	1	0	3	6	608
82	0	0	0	0	0	0	1	0	21	22	8	471
82	0	0	0	0	0	0	0	0	0	0	0	268
163	0	0	0	0	0	0	1	0	21	22	8	740
63	0	0	0	0	0	0	15	0	0	16	11	707
65	0	0	0	0	0	0	0	0	0	0	0	98
128	0	0	0	0	0	0	15	0	0	16	11	805
99	0	0	0	0	0	0	16	0	0	16	13	756
31	0	0	0	0	0	0	0	0	0	0	0	90
130	0	0	0	0	0	0	16	0	0	16	13	846
169	0	0	0	0	0	0	19	0	0	19	19	614
83	0	0	0	0	0	0	0	0	0	0	0	172
252	0	0	0	0	0	0	19	0	0	19	19	786

Shareholders' Equity												Total Liabilities
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Total Income (Loss)		Total	Total		
							Previous Years	Current Year			Total	
160	20	0	2860	570	340	0	1070	200	1260	2180	3730	
16	2	0	88	57	34	0	107	20	126	218	608	
210	30	0	2747	700	460	0	1160	150	1310	2470	4900	
21	3	0	74	70	46	0	116	15	131	247	740	
110	30	0	2226	730	490	0	720	470	1200	2420	4130	
11	3	0	47	73	49	0	72	47	120	242	805	
110	50	01	76104	200	420	0	480	220	710	1320	4160	
11	5	1	181	20	42	0	48	22	71	132	846	
140	30	01	26106	260	570	0	400	230	640	1460	4050	
14	3	1	131	26	57	0	40	23	64	146	786	

## The Royal Bank of Scotland N.V.

### Off Balance-Sheet Commitments

(USD Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative Financial Instruments			
		Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Trading Transactions		
												Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2011	TC	37	0	0	0	0	37	500	200	701	0	15	168	0
	FC	309	24	75	0	9	417	586	343	929	0	2,384	1,124	0
	Total	346	24	75	0	9	454	1,086	544	1,630	0	2,399	1,292	0
2010	TC	40	0	0	0	0	40	67	159	227	0	30	143	0
	FC	172	37	85	0	0	294	393	324	717	0	3,170	710	0
	Total	212	37	85	0	0	333	461	483	944	0	3,201	853	0
2009	TC	20	0	0	0	0	20	28	153	180	0	107	443	0
	FC	128	18	58	0	0	204	77	655	733	0	1,080	628	0
	Total	148	18	58	0	0	223	105	808	913	0	1,187	1,071	0
2008	TC	39	0	0	0	0	39	2	254	256	0	176	490	0
	FC	189	27	81	0	1	298	0	906	906	0	1,228	727	0
	Total	227	27	81	0	1	336	2	1,160	1,162	0	1,404	1,217	0
2007	TC	16	0	0	0	0	16	1	101	102	0	285	1,555	0
	FC	195	24	33	0	0	253	0	283	283	0	872	1,553	0
	Total	211	24	33	0	0	269	1	384	386	0	1,157	3,108	0

### Income-Expenditure

(USD Million)

USD million)

Year	Operating Income													
	Interest Income from					Interest Expenses on				Net Interest Income/Expenses	Net Fees and Commissions			Dividend Income
	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total		Fees and Commiss. Received From	Fees and Commiss. Paid	Net	
2011	16	3	9	6	34	3	1	0	4	30	24	0	23	0
2010	17	2	15	16	50	9	1	0	10	40	32	1	32	0
2009	15	3	25	36	80	8	9	0	17	64	45	1	44	0
2008	35	10	41	16	103	17	25	2	44	58	38	1	37	0
2007	19	15	63	5	102	31	30	0	61	41	32	2	30	0

					Custody and Pledged Securities				Total Off Balance-Sheet Commitments
FX	Interest Rate				Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.		
Futures	Futures	Others	Total	Total				Total	
0	0	0	183	183	45	0	0	45	965
0	0	0	3,507	3,507	21	0	0	21	4,876
<b>0</b>	<b>0</b>	<b>0</b>	<b>3,691</b>	<b>3,691</b>	<b>66</b>	<b>0</b>	<b>0</b>	<b>66</b>	<b>5,841</b>
0	0	0	173	173	79	1,723	0	1,803	2,242
0	0	0	3,881	3,881	29	0	0	29	4,920
<b>0</b>	<b>0</b>	<b>0</b>	<b>4,054</b>	<b>4,054</b>	<b>108</b>	<b>1,723</b>	<b>0</b>	<b>1,831</b>	<b>7,162</b>
0	0	0	550	550	170	1,325	0	1,495	2,245
0	0	0	1,709	1,709	31	0	0	31	2,676
<b>0</b>	<b>0</b>	<b>0</b>	<b>2,259</b>	<b>2,259</b>	<b>202</b>	<b>1,325</b>	<b>0</b>	<b>1,526</b>	<b>4,921</b>
0	0	0	666	666	272	1,295	0	1,566	2,526
0	0	0	1,955	1,955	37	0	0	37	3,196
<b>0</b>	<b>0</b>	<b>0</b>	<b>2,621</b>	<b>2,621</b>	<b>309</b>	<b>1,295</b>	<b>0</b>	<b>1,603</b>	<b>5,722</b>
0	0	0	1,839	1,839	1,964	1	0	1,965	3,923
0	0	0	2,426	2,426	22	0	0	22	2,984
<b>0</b>	<b>0</b>	<b>0</b>	<b>4,265</b>	<b>4,265</b>	<b>1,986</b>	<b>1</b>	<b>0</b>	<b>1,987</b>	<b>6,907</b>

Trading Profit/Loss (Net)	Other Operating Income	Total Oper. Profit/Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Profit/Loss From Equity Method Applied Subsidiar.	Net Monetary Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov. for Income Taxes from Continuing Oper. (+/-)	Net Profit/Loss from Contin. Oper.	Net Profit/Loss from Termin. Oper.	Net Profit (Loss)
6	10	68	3	41	24	0	0	0	24	-4	20	0	20
-1	3	73	12	41	20	0	0	0	20	-5	15	0	15
-3	6	110	4	47	59	0	0	0	59	-12	47	0	47
-9	5	91	8	55	28	0	0	0	28	-6	22	0	22
18	7	97	5	60	32	0	0	0	32	-9	23	0	23

## Ratios

(%)

	2011	2010	2009	2008	2007
<b>Capital Ratios</b>					
Shareholders' Equity / (Amount subject to credit + market + operational risk)	38.1	37.6	53.5	34.4	35.0
Shareholders' Equity / Total Assets	35.9	33.4	30.0	15.6	18.6
(Shareholders' Equity - Permanent Assets) / Total Assets	34.7	30.2	27.9	13.3	15.7
Net On Balance Sheet Position / Total Shareholders' Equity	-35.2	7.4	-120.4	-225.3	-96.6
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.6	2.2	-4.7	7.2	5.9
<b>Balance-Sheet Ratios</b>					
TC Assets / Total Assets	76.8	63.7	87.8	89.4	78.1
TC Liabilities / Total Liabilities	61.4	66.2	51.2	49.2	51.5
FC Assets / FC Liabilities	60.1	107.5	25.1	20.9	45.1
TC Deposits / Total Deposits	44.6	37.1	25.4	24.4	25.1
TC Loans and Receivables / Total Loans and Receivables	60.5	50.0	49.6	76.1	67.2
Total Deposits / Total Assets	47.2	42.6	61.1	50.8	46.8
Funds Borrowed / Total Assets	2.5	13.9	3.0	12.2	17.9
<b>Assets Quality</b>					
Financial Assets (net) / Total Assets	24.2	23.5	11.8	29.3	48.6
Total Loans and Receivables / Total Assets	23.4	22.1	15.9	15.3	32.1
Total Loans and Receivables / Total Deposits	49.5	51.7	26.0	30.2	68.5
Loans Under Follow-up (gross) / Total Loans and Receivables	12.8	11.4	14.8	14.1	9.9
Loans Under Follow-up (net) / Total Loans and Receivables	2.9	1.1	1.2	2.5	1.6
Specific Provisions / Loans Under Follow-up	77.4	90.2	91.9	82.5	83.6
Permanent Assets / Total Assets	1.1	3.2	2.2	2.3	3.0
Consumer Loans / Total Loans and Receivables	0.4	0.5	1.0	0.9	0.3
<b>Liquidity</b>					
Liquid Assets / Total Assets	75.2	73.9	80.8	81.2	63.1
Liquid Assets / Short-term Liabilities	147.1	129.3	125.3	127.3	100.0
TC Liquid Assets / Total Assets	61.7	48.6	76.6	74.2	51.7
<b>Profitability</b>					
Net Profit/Losses / Total Assets	3.2	2.0	5.9	2.6	3.0
Net Profit/Losses / Total Shareholders' Equity	9.0	6.1	19.5	16.9	15.9
Profit/Losses Before Taxes after Continuing Operations / Total Assets	3.9	2.7	7.3	3.3	4.0
<b>Income-Expenditure Structure</b>					
Net Interest Income After Specific Provisions / Total Assets	4.6	5.3	7.4	6.2	4.8
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	41.2	54.1	54.5	57.5	39.2
Non-interest Income (net) / Total Assets	6.3	4.5	5.7	3.9	7.1
Other Operating Expenses / Total Assets	6.8	5.6	5.8	6.5	7.6
Personnel Expenses / Other Operating Expenses	34.8	58.2	50.2	48.7	46.7
Non-interest Income (net) / Other Operating Expenses	93.5	80.4	99.0	59.5	92.7

## Turkland Bank A.Ş.

### Assets

(USD Million)

Year	Period	Liquid Assets								Loans and Receivables			
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total				
2011	TC	37	0	42	0	126	28	0	155	234	644	21	8
	FC	70	43	0	0	24	0	0	24	136	121	0	0
	Total	106	43	42	0	150	28	0	179	370	765	21	8
2010	TC	31	0	9	0	118	31	0	149	190	505	26	11
	FC	42	52	0	0	25	0	0	25	120	133	0	0
	Total	74	52	9	0	143	31	0	175	309	638	26	11
2009	TC	12	0	52	1	93	26	0	120	184	366	23	19
	FC	36	45	0	0	0	0	0	0	81	115	0	0
	Total	47	45	52	1	93	26	0	120	265	482	23	19
2008	TC	15	0	81	1	47	20	0	67	163	289	10	8
	FC	6	63	0	0	0	0	0	0	68	100	0	0
	Total	21	63	81	1	47	20	0	67	231	389	10	8
2007	TC	10	0	0	106	0	0	0	106	117	291	8	7
	FC	4	17	0	3	0	0	0	3	25	70	0	0
	Total	14	17	0	110	0	0	0	110	141	361	8	7

### Liabilities

(USD Million)

Year	Period	Deposits	Non-Deposit Funds						Other Liabilities				
			Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop. & Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2011	TC	487	8	52	0	0	60	0	0	0	0	6	12
	FC	358	47	0	0	0	47	0	0	0	0	0	0
	Total	845	55	52	0	0	107	0	0	0	0	7	12
2010	TC	429	10	0	0	0	10	0	0	0	0	6	15
	FC	315	50	0	0	0	50	0	0	0	0	0	1
	Total	743	60	0	0	0	60	0	0	0	0	6	15
2009	TC	327	7	0	0	0	7	0	0	0	0	3	9
	FC	239	26	0	0	0	26	0	0	0	0	0	0
	Total	566	33	0	0	0	33	0	0	0	0	3	9
2008	TC	218	5	0	0	0	5	0	0	0	0	2	8
	FC	161	129	0	0	0	129	0	0	0	0	1	0
	Total	380	134	0	0	0	134	0	0	0	0	3	9
2007	TC	186	2	19	0	0	21	0	0	0	0	2	15
	FC	100	124	0	0	0	124	0	0	0	0	0	2
	Total	286	126	19	0	0	145	0	0	0	0	2	17

	Permanent Assets											Total Assets	
Total	Investments and Associates (net)			Subsidiaries (net)		Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)	Total			Un-classified Assets
	Accounted with Equity Method	Non-consolidated		Non-consolidated Financials	Non-consolidated Financials								
		Financials	Non-Financials										
656	0	0	0	0	0	0	6	1	0	7	12	909	
121	0	0	0	0	0	0	0	0	0	0	0	257	
778	0	0	0	0	0	0	6	1	0	7	12	1,166	
520	0	0	0	0	0	0	9	1	0	10	10	729	
133	0	0	0	0	0	0	0	0	0	0	0	253	
652	0	0	0	0	0	0	9	1	0	10	10	982	
370	0	0	0	0	0	0	9	1	0	10	9	573	
115	0	0	0	0	0	0	0	0	0	0	0	196	
486	0	0	0	0	0	0	9	1	0	10	9	770	
291	0	0	0	0	0	0	11	2	0	13	8	475	
100	0	0	0	0	0	0	0	0	0	0	28	196	
391	0	0	0	0	0	0	11	2	0	13	36	671	
292	0	0	0	0	0	0	5	1	0	6	16	430	
70	0	0	0	0	0	0	0	0	0	0	25	119	
361	0	0	0	0	0	0	5	1	0	6	40	549	

Shareholders' Equity												Total Liabilities
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Total Income (Loss)		Total	Total		
							Previous Years	Current Year				
14014	303	000	35136	1590159	11-110	909	000	202	202	180-1179	7624041,166	
11112	303	000	34136	1110111	21022	909	000	202	202	14200143	616366982	
11011	202	011	25126	1140114	21021	808	000	202	202	14500145	503266770	
606	303	022	18321	1120112	17017	707	000	101	101	13600136	378293671	
505	202	011	24327	60060	22022	11011	-20-2	101	-20-2	910091	323226549	

## Turkland Bank A.Ş.

### Off Balance-Sheet Commitments

(USD Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative Financial Instruments			
		Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinancing given as Guarantee	Others	Total	Irrevocable	Revolvable	Total	Derivative Financial Instruments Held for Hedging	Trading Transactions		
												Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2011	TC	358	0	0	0	0	358	64	2,781	2,846	0	2	0	0
	FC	88	6	49	0	45	188	26	0	26	0	3	0	0
	Total	445	6	49	0	45	546	90	2,781	2,871	0	5	0	0
2010	TC	399	0	0	0	0	399	56	3,025	3,081	0	0	0	0
	FC	96	11	70	0	59	236	69	0	69	0	0	0	0
	Total	494	11	70	0	59	635	125	3,025	3,150	0	0	0	0
2009	TC	317	0	0	0	0	317	47	0	47	0	0	0	0
	FC	90	6	49	0	15	160	8	0	8	0	0	9	0
	Total	406	6	49	0	15	477	55	0	55	0	0	9	0
2008	TC	226	0	0	0	0	226	20	0	20	0	0	0	0
	FC	110	9	68	0	15	202	0	0	0	0	0	0	0
	Total	336	9	68	0	15	428	20	0	20	0	0	0	0
2007	TC	169	0	0	0	0	169	19	0	19	0	0	0	0
	FC	76	9	63	0	9	157	9	0	9	0	0	75	0
	Total	245	9	63	0	9	326	28	0	28	0	0	75	0

### Income-Expenditure

(USD Million)

USD million)

Year	Operating Income													
	Interest Income from					Interest Expenses on				Net Interest Income/Expenses	Net Fees and Commissions			Dividend Income
	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total		Fees and Commissions Received From	Fees and Commissions Paid	Net	
2011	75	0	14	1	90	48	3	2	53	37	11	0	10	0
2010	60	0	14	2	75	37	2	2	41	34	11	1	11	0
2009	66	0	14	4	84	35	6	0	41	43	9	1	9	0
2008	66	1	11	3	81	38	7	2	47	34	7	0	6	0
2007	43	2	19	2	67	35	6	3	44	23	5	0	5	0

				Custody and Pledged Securities					Total Off Balance-Sheet Commitments
FX	Interest Rate				Items Held in	Pledged	Accepted Indepen. Guaran. and Warran.		
Futures	Futures	Others	Total	Total	Custody	Securities		Total	
0	0	0	2	2	224	2,940	0	3,164	6,369
0	0	0	3	3	29	647	0	675	892
<b>0</b>	<b>0</b>	<b>0</b>	<b>5</b>	<b>5</b>	<b>252</b>	<b>3,586</b>	<b>0</b>	<b>3,839</b>	<b>7,261</b>
0	0	0	0	0	194	2,915	0	3,109	6,590
0	0	0	0	0	26	593	0	619	924
<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>220</b>	<b>3,508</b>	<b>0</b>	<b>3,728</b>	<b>7,513</b>
0	0	0	0	0	154	2,008	0	2,162	2,526
0	0	0	9	9	17	594	0	612	789
<b>0</b>	<b>0</b>	<b>0</b>	<b>9</b>	<b>9</b>	<b>172</b>	<b>2,602</b>	<b>0</b>	<b>2,774</b>	<b>3,316</b>
0	0	0	0	0	180	1,194	0	1,374	1,621
0	0	0	0	0	14	556	0	570	772
<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>194</b>	<b>1,749</b>	<b>0</b>	<b>1,943</b>	<b>2,392</b>
0	0	0	0	0	146	639	0	785	973
0	0	0	75	75	17	378	0	395	636
<b>0</b>	<b>0</b>	<b>0</b>	<b>75</b>	<b>75</b>	<b>163</b>	<b>1,017</b>	<b>0</b>	<b>1,180</b>	<b>1,609</b>

Trading Profit/Loss (Net)	Other Operating Income	Total Oper. Profit/Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Profit/Loss From Equity Method Applied Subsidiar.	Net Monetary Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov. for Income Taxes from Continuing Oper. (+/-)	Net Profit/Loss from Contin. Oper.	Net Profit/Loss from Termin. Oper.	Net Profit (Loss)
3	6	56	7	46	3	0	0	0	3	-1	2	0	2
5	19	70	11	56	3	0	0	0	3	-1	2	0	2
7	1	60	15	43	2	0	0	0	2	0	2	0	2
0	4	44	5	39	0	0	0	0	0	0	1	0	1
2	3	33	5	28	1	0	0	0	1	0	1	0	1

# Ratios

(%)

	2011	2010	2009	2008	2007
<b>Capital Ratios</b>					
Shareholders' Equity / (Amount subject to credit + market + operational risk)	17.5	14.0	19.3	21.9	18.9
Shareholders' Equity / Total Assets	15.3	14.5	18.8	20.3	16.6
(Shareholders' Equity - Permanent Assets) / Total Assets	13.7	12.0	17.0	18.1	15.4
Net On Balance Sheet Position / Total Shareholders' Equity	-0.5	0.0	0.1	-1.2	-1.6
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.1	-0.2	0.1	-1.2	-1.9
<b>Balance-Sheet Ratios</b>					
TC Assets / Total Assets	77.9	74.3	74.5	70.8	78.3
TC Liabilities / Total Liabilities	65.3	62.7	65.4	56.4	58.8
FC Assets / FC Liabilities	63.6	69.0	73.8	66.9	52.5
TC Deposits / Total Deposits	57.7	57.7	57.8	57.5	65.2
TC Loans and Receivables / Total Loans and Receivables	84.4	79.7	76.3	74.5	80.7
Total Deposits / Total Assets	72.4	75.7	73.6	56.6	52.1
Funds Borrowed / Total Assets	4.8	6.1	4.3	20.0	22.9
<b>Assets Quality</b>					
Financial Assets (net) / Total Assets	15.3	17.8	15.6	10.0	20.0
Total Loans and Receivables / Total Assets	66.7	66.4	63.1	58.3	65.8
Total Loans and Receivables / Total Deposits	92.0	87.8	85.8	102.9	126.4
Loans Under Follow-up (gross) / Total Loans and Receivables	2.7	4.0	4.7	2.6	2.2
Loans Under Follow-up (net) / Total Loans and Receivables	1.6	2.3	0.8	0.6	0.1
Specific Provisions / Loans Under Follow-up	40.7	42.7	82.3	77.8	93.2
Permanent Assets / Total Assets	1.6	2.5	1.8	2.2	1.2
Consumer Loans / Total Loans and Receivables	1.6	1.7	1.2	1.1	1.1
<b>Liquidity</b>					
Liquid Assets / Total Assets	29.3	28.3	31.0	31.6	25.7
Liquid Assets / Short-term Liabilities	55.2	45.7	53.5	67.4	55.2
TC Liquid Assets / Total Assets	17.6	16.2	20.4	21.4	21.2
<b>Profitability</b>					
Net Profit/Losses / Total Assets	0.2	0.2	0.2	0.1	0.1
Net Profit/Losses / Total Shareholders' Equity	1.1	1.1	1.1	0.4	0.6
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.3	0.3	0.3	0.1	0.1
<b>Income-Expenditure Structure</b>					
Net Interest Income After Specific Provisions / Total Assets	2.9	2.9	4.2	4.6	3.5
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	59.5	41.5	53.3	69.9	58.1
Non-interest Income (net) / Total Assets	1.6	3.6	2.2	1.5	1.9
Other Operating Expenses / Total Assets	3.9	5.7	5.6	5.8	5.1
Personnel Expenses / Other Operating Expenses	49.7	46.5	52.9	60.8	59.1
Non-interest Income (net) / Other Operating Expenses	41.0	63.5	39.3	26.2	37.4

## WestLB AG

### Assets

(USD Million)

Year	Period	Liquid Assets								Loans and Receivables			
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total				
2011	TC	4	34	37	272	0	0	0	272	347	1	0	0
	FC	3	11	0	0	0	0	0	0	14	17	0	0
	Total	6	45	37	272	0	0	0	272	361	18	0	0
2010	TC	11	0	463	221	0	0	0	221	695	12	0	0
	FC	13	25	0	0	0	0	0	0	38	21	0	0
	Total	24	25	463	221	0	0	0	221	733	33	0	0
2009	TC	2	27	141	119	0	0	0	119	289	1	0	0
	FC	9	43	0	0	0	0	0	0	52	23	0	0
	Total	11	70	141	119	0	0	0	119	341	24	0	0
2008	TC	3	0	207	142	0	0	0	142	352	6	0	0
	FC	18	143	0	1	0	0	0	1	162	19	0	0
	Total	21	143	207	143	0	0	0	143	514	24	0	0
2007	TC	2	9	444	236	0	0	0	236	689	35	0	0
	FC	13	16	0	0	0	0	0	0	28	0	0	0
	Total	14	24	444	236	0	0	0	236	718	35	0	0

### Liabilities

(USD Million)

USD million

			Non-Deposit Funds					Other Liabilities					
			Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop. & Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2011	TC	20	86	113	0	0	199	0	0	0	0	0	0
	FC	47	18	0	0	0	18	0	0	0	0	0	3
	Total	67	103	113	0	0	217	0	0	0	0	0	3
2010	TC	26	563	0	0	0	563	0	0	0	0	0	0
	FC	12	58	0	0	0	58	0	0	0	0	0	0
	Total	38	620	0	0	0	620	0	0	0	0	0	0
2009	TC	67	2	0	0	0	2	2	0	0	0	0	0
	FC	99	97	0	0	0	97	0	0	0	0	0	0
	Total	166	99	0	0	0	99	2	0	0	0	0	0
2008	TC	9	6	0	0	0	6	5	0	0	0	0	4
	FC	399	33	0	0	0	33	0	0	0	0	1	0
	Total	408	39	0	0	0	39	5	0	0	0	1	4
2007	TC	96	1	0	0	0	1	2	0	0	0	0	10
	FC	391	161	0	0	0	161	0	0	0	0	0	0
	Total	487	162	0	0	0	162	2	0	0	0	0	10

	Permanent Assets											Total Assets	
Total	Investments and Associates (net)			Subsidiaries (net)		Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)	Total			Un-classified Assets
	Accounted with Equity Method	Non-consolidated		Non-consolidated Financials	Non-consolidated Financials								
		Financials	Non-Financials										
1	0	0	0	0	0	0	0	0	0	0	1	349	
17	0	0	0	0	0	0	0	0	0	0	8	39	
18	0	0	0	0	0	0	0	0	0	0	9	387	
12	0	0	0	0	0	0	0	0	0	0	0	708	
21	0	0	0	0	0	0	0	0	0	0	10	69	
33	0	0	0	0	0	0	0	0	0	0	11	777	
1	0	0	0	0	0	0	0	0	0	0	0	290	
23	0	0	0	0	0	0	0	0	0	0	8	84	
24	0	0	0	0	0	0	0	0	0	0	8	374	
6	0	0	0	0	0	0	0	0	0	0	0	358	
19	0	0	0	0	0	0	0	0	0	0	6	187	
24	0	0	0	0	0	0	0	0	0	0	6	545	
35	0	0	0	0	0	0	0	0	0	0	3	728	
0	0	0	0	0	0	0	0	0	0	0	0	28	
35	0	0	0	0	0	0	0	0	0	0	3	756	

Shareholders' Equity												Total Liabilities
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Total Income (Loss)		Total	Total		
							Previous Years	Current Year			Total	
10	1	0	11	29	15	0	49	-3	46	90	319	
0	0	0	3	0	0	0	0	0	0	0	68	
10	1	0	14	29	15	0	49	-3	46	90	387	
2	2	0	4	35	19	0	47	13	60	114	707	
0	0	0	0	0	0	0	0	0	0	0	70	
2	2	0	4	35	19	0	47	13	60	114	777	
1	1	0	3	36	19	0	28	20	49	104	177	
1	0	0	1	0	0	0	0	0	0	0	197	
2	1	0	5	36	19	0	28	20	49	104	374	
1	2	0	12	36	19	0	14	14	28	82	110	
2	0	0	3	0	0	0	0	0	0	0	435	
3	2	0	16	36	19	0	14	14	28	82	545	
1	1	0	13	47	25	0	8	11	19	90	200	
3	0	0	3	0	0	0	0	0	0	0	556	
4	1	0	17	47	25	0	8	11	19	90	756	

## Off Balance-Sheet Commitments

(USD Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative Financial Instruments			
		Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Trading Transactions		
												Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2011	TC	0	0	0	0	0	0	26	0	26	0	0	0	0
	FC	8	0	0	0	0	8	26	0	26	0	0	0	0
	Total	8	0	0	0	0	8	52	0	52	0	0	0	0
2010	TC	0	0	0	0	0	0	1	0	1	0	0	0	0
	FC	8	0	0	0	0	8	1	0	1	0	0	0	0
	Total	8	0	0	0	0	8	3	0	3	0	0	0	0
2009	TC	1	0	0	0	0	1	24	0	24	0	0	174	0
	FC	7	0	0	0	0	7	49	0	49	0	0	100	0
	Total	8	0	0	0	0	8	73	0	73	0	0	274	0
2008	TC	0	0	0	0	0	0	16	0	16	0	1	420	0
	FC	7	0	0	0	0	7	20	0	20	0	1	565	0
	Total	7	0	0	0	0	7	36	0	36	0	2	985	0
2007	TC	0	0	0	0	0	0	41	0	41	0	0	795	0
	FC	7	0	0	0	0	8	41	0	41	0	0	503	0
	Total	8	0	0	0	0	8	82	0	82	0	0	1,298	0

## Income-Expenditure

(USD Million)

USD million)

Year	Operating Income													
	Interest Income from					Interest Expenses on				Net Interest Income/ Expenses	Net Fees and Commissions			Dividend Income
	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total		Fees and Commiss. Received From	Fees and Commiss. Paid	Net	
2011	1	1	18	10	29	1	13	3	17	12	10	0	10	0
2010	2	1	11	7	21	3	5	0	8	13	13	0	12	0
2009	2	2	12	6	22	4	2	0	5	17	10	0	9	0
2008	4	4	25	13	45	6	4	0	10	35	8	0	8	0
2007	3	6	46	7	62	30	3	1	33	29	0	0	0	0

				Custody and Pledged Securities					Total Off Balance-Sheet Commitments
FX	Interest Rate				Items Held in	Pledged	Accepted Indepen. Guaran. and Warran.		
Futures	Futures	Others	Total	Total	Custody	Securities		Total	
0	0	0	0	0	0	0	0	0	26
0	0	0	0	0	3	0	17	20	53
0	0	0	0	0	3	0	17	20	79
0	0	0	0	0	0	0	0	0	2
0	0	0	0	0	0	0	3	3	12
0	0	0	0	0	0	0	3	3	14
0	0	0	174	174	0	0	0	0	198
0	0	0	100	100	0	0	1	1	157
0	0	0	274	274	0	0	1	1	356
0	0	0	421	421	0	0	0	0	437
0	0	0	566	566	0	0	2	2	594
0	0	0	986	986	0	0	2	2	1,032
0	0	0	795	795	0	0	0	0	836
0	0	0	503	503	3	6	0	9	560
0	0	0	1,298	1,298	3	6	0	9	1,396

Trading Profit/Loss (Net)	Other Operating Income	Total Oper. Profit/Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Profit/Loss From Equity Method Applied Subsidiar.	Net Monetary Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov. for Income Taxes from Continuing Oper. (+/-)	Net Profit/Loss from Contin. Oper.	Net Profit/Loss from Termin. Oper.	Net Profit (Loss)
-1	1	21	0	22	-1	0	0	0	-1	-2	-3	0	-3
5	2	32	1	15	16	0	0	0	16	-3	13	0	13
8	4	38	1	13	25	0	0	0	25	-5	20	0	20
-12	1	32	1	13	18	0	0	0	18	-4	14	0	14
-6	9	31	0	17	14	0	0	0	14	-3	11	0	11

## Ratios

(% )

	2011	2010	2009	2008	2007
<b>Capital Ratios</b>					
Shareholders' Equity / (Amount subject to credit + market + operational risk)	89.8	72.7	84.1	71.8	76.7
Shareholders' Equity / Total Assets	23.2	14.7	27.9	15.1	11.9
(Shareholders' Equity - Permanent Assets) / Total Assets	23.1	14.6	27.8	15.0	11.9
Net On Balance Sheet Position / Total Shareholders' Equity	-32.8	-0.3	-108.0	-299.7	-585.2
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-32.8	-0.3	-18.8	-22.4	-37.2
<b>Balance-Sheet Ratios</b>					
TC Assets / Total Assets	90.0	91.1	77.7	65.7	96.2
TC Liabilities / Total Liabilities	82.4	91.1	47.3	20.1	26.5
FC Assets / FC Liabilities	56.7	99.6	42.4	42.9	5.1
TC Deposits / Total Deposits	29.4	69.0	40.6	2.3	19.8
TC Loans and Receivables / Total Loans and Receivables	5.4	35.7	3.6	23.5	100.0
Total Deposits / Total Assets	17.3	4.9	44.4	74.8	64.5
Funds Borrowed / Total Assets	26.7	79.9	26.5	7.2	21.4
<b>Assets Quality</b>					
Financial Assets (net) / Total Assets	70.2	28.5	31.8	26.2	31.2
Total Loans and Receivables / Total Assets	4.6	4.2	6.4	4.5	4.6
Total Loans and Receivables / Total Deposits	26.5	85.7	14.4	6.0	7.2
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	0.1	0.0	0.1	0.1	0.1
Consumer Loans / Total Loans and Receivables	5.4	3.1	3.6	2.6	2.2
<b>Liquidity</b>					
Liquid Assets / Total Assets	93.1	94.4	91.3	94.3	94.9
Liquid Assets / Short-term Liabilities	131.8	115.2	138.0	117.7	108.9
TC Liquid Assets / Total Assets	89.5	89.5	77.2	64.6	91.2
<b>Profitability</b>					
Net Profit/Losses / Total Assets	-0.7	1.7	5.4	2.5	1.5
Net Profit/Losses / Total Shareholders' Equity	-3.1	11.4	19.2	16.6	12.2
Profit/Losses Before Taxes after Continuing Operations / Total Assets	-0.3	2.1	6.6	3.2	1.8
<b>Income-Expenditure Structure</b>					
Net Interest Income After Specific Provisions / Total Assets	3.1	1.7	4.5	6.4	3.8
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	57.1	41.3	43.8	109.3	92.3
Non-interest Income (net) / Total Assets	2.3	2.4	5.8	-0.5	0.3
Other Operating Expenses / Total Assets	5.7	1.9	3.5	2.3	2.2
Personnel Expenses / Other Operating Expenses	27.1	48.4	47.9	49.9	47.3
Non-interest Income (net) / Other Operating Expenses	41.1	123.8	166.9	-23.2	14.3

## Development and Investment Banks

### Assets

(USD Million)

Year	Period	Liquid Assets								Loans and Receivables			
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total				
2011	TC	121	3,134	71	438	1,580	357	0	2,376	5,702	7,761	178	134
	FC	300	412	0	48	331	27	0	406	1,118	6,791	8	8
	Total	421	3,546	71	487	1,911	384	0	2,782	6,820	14,552	186	142
2010	TC	82	2,869	558	323	1,480	791	0	2,593	6,102	7,259	211	168
	FC	186	439	0	19	349	36	0	404	1,028	5,020	9	9
	Total	268	3,307	558	342	1,828	827	0	2,997	7,130	12,279	221	178
2009	TC	89	1,473	1,704	250	1,250	489	0	1,988	5,255	6,949	217	162
	FC	80	601	0	12	349	43	0	403	1,084	4,072	4	4
	Total	169	2,074	1,704	262	1,598	531	0	2,392	6,339	11,021	221	166
2008	TC	44	1,226	1,155	160	946	225	0	1,331	3,756	6,791	129	117
	FC	82	266	5	17	294	42	0	353	706	3,037	5	5
	Total	127	1,492	1,160	178	1,240	266	0	1,684	4,462	9,828	134	122
2007	TC	18	1,661	1,123	591	1,271	152	0	2,013	4,816	7,009	137	128
	FC	78	263	0	28	282	51	0	361	703	2,836	3	3
	Total	97	1,924	1,123	618	1,553	203	0	2,374	5,518	9,845	140	130

### Liabilities

(USD Million)

Year	Period	Deposits	Non-Deposit Funds						Other Liabilities				
			Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop. & Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2011	TC	0	133	1,054	491	1,375	3,053	11	0	0	0	756	110
	FC	0	8,323	197	515	236	9,271	52	0	0	160	120	11
	Total	0	8,456	1,252	1,006	1,611	12,325	62	0	0	160	877	122
2010	TC	0	292	708	409	1,296	2,705	18	0	0	0	648	375
	FC	0	5,920	93	0	457	6,469	20	0	0	176	43	237
	Total	0	6,212	801	409	1,753	9,175	38	0	0	176	691	612
2009	TC	0	86	935	70	961	2,051	14	0	0	0	763	397
	FC	0	5,481	31	0	161	5,673	7	0	0	193	59	215
	Total	0	5,567	966	70	1,122	7,724	22	0	0	193	823	612
2008	TC	0	168	523	0	889	1,580	23	0	0	0	702	418
	FC	0	4,562	37	0	78	4,677	14	0	0	207	24	189
	Total	0	4,731	560	0	967	6,257	37	0	0	207	726	607
2007	TC	0	259	780	0	153	1,193	81	0	0	0	1,789	377
	FC	0	4,261	58	0	76	4,395	14	0	2	231	35	172
	Total	0	4,520	838	0	230	5,588	95	0	2	231	1,824	549

	Permanent Assets											Total Assets
Total	Investments and Associates (net)			Subsidiaries (net)		Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)	Total	Un-classified Assets	
	Accounted with Equity Method	Non-consolidated		Non-consolidated Financials	Non-consolidated Financials							
		Financials	Non-Financials									
7,805	0	68	4	73	7	0	105	12	16	284	84	13,875
6,791	0	1	0	114	0	0	0	0	0	116	120	8,145
14,596	0	69	4	187	7	0	105	12	16	400	204	22,020
7,302	0	89	4	105	9	0	132	12	2	354	85	13,843
5,020	0	1	0	77	5	0	0	0	0	83	141	6,272
12,322	0	90	4	182	14	0	132	12	2	437	226	20,115
7,004	0	74	9	118	16	0	149	10	2	377	129	12,765
4,072	0	1	0	71	5	0	0	0	0	77	169	5,403
11,076	0	74	9	190	21	0	149	10	2	455	298	18,168
6,802	0	33	9	117	6	0	136	5	3	309	107	10,974
3,037	0	0	0	70	5	0	0	0	0	75	278	4,096
9,839	0	33	9	187	10	0	136	5	3	384	385	15,070
7,018	0	93	12	120	2	0	166	10	9	412	123	12,369
2,836	0	0	8	71	6	0	0	0	0	85	292	3,916
9,854	0	93	19	192	8	0	166	10	9	496	416	16,285

Shareholders' Equity											Total Liabilities
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Total Income (Loss)		Total		
							Previous Years	Current Year			
										Total	
248	50	0	1,174	5,724	992	1,008	-14	458	444	8,168	12,395
0	0	0	344	0	9	0	0	0	0	9	9,625
248	50	0	1,518	5,724	1,002	1,008	-14	458	444	8,177	22,020
189	58	0	1,288	6,242	1,275	1,107	-16	548	531	9,154	13,148
0	0	0	477	0	21	0	0	0	0	21	6,967
189	58	0	1,765	6,242	1,296	1,107	-16	548	531	9,175	20,115
185	114	0	1,474	5,563	1,351	989	-81	664	583	8,486	12,011
0	0	0	474	0	10	0	0	0	0	10	6,157
186	114	0	1,948	5,563	1,360	989	-81	664	583	8,495	18,168
138	109	0	1,390	4,315	1,395	771	-77	606	529	7,010	9,980
0	0	1	435	0	-21	0	0	0	0	-21	5,091
138	109	1	1,825	4,315	1,374	771	-77	606	529	6,989	15,070
126	145	0	2,518	4,355	1,950	834	-161	745	583	7,723	11,433
0	0	2	456	0	0	0	0	0	0	0	4,851
126	145	3	2,974	4,355	1,950	834	-161	745	583	7,722	16,285

## Development and Investment Banks

### Off Balance-Sheet Commitments

(USD Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative Financial Instruments			
		Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Trading Transactions		
												Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2011	TC	1,031	0	0	0	1,725	2,756	2,609	5,141	7,750	0	910	422	341
	FC	974	6	499	0	344	1,822	535	2,847	3,381	0	1,195	2,195	609
	Total	2,004	7	499	0	2,068	4,578	3,144	7,988	11,132	0	2,105	2,617	950
2010	TC	1,418	0	0	0	1,788	3,206	531	2,092	2,624	0	121	698	169
	FC	1,292	4	520	0	811	2,627	400	3,595	3,994	0	273	1,561	522
	Total	2,710	4	520	0	2,599	5,833	931	5,687	6,618	0	394	2,258	691
2009	TC	1,447	0	0	0	1,173	2,620	472	143	615	0	60	610	89
	FC	660	15	282	0	775	1,732	357	637	994	0	61	1,408	379
	Total	2,107	15	282	0	1,949	4,353	829	780	1,609	0	122	2,018	468
2008	TC	911	0	0	0	790	1,701	26	270	296	0	14	400	60
	FC	615	18	416	0	339	1,387	451	370	821	0	117	771	269
	Total	1,526	18	416	0	1,128	3,088	478	639	1,117	0	131	1,171	329
2007	TC	519	0	0	0	777	1,296	12	164	176	0	218	912	2,461
	FC	503	10	375	0	422	1,309	572	188	760	0	281	1,242	2,332
	Total	1,021	10	375	0	1,199	2,605	584	352	936	0	499	2,153	4,793

### Income-Expenditure

(USD Million)

Year	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total	Net Interest Income/ Expenses	Fees and Commiss. Received From	Fees and Commiss. Paid	Net	Dividend Income
2011	680	145	188	9	1,022	0	136	99	235	787	128	9	119	13
2010	632	94	228	78	1,033	0	112	85	197	836	96	13	83	26
2009	867	80	244	86	1,277	0	198	79	278	999	81	11	69	20
2008	772	113	250	118	1,252	0	176	85	261	991	37	6	31	23
2007	854	91	265	166	1,376	0	245	125	371	1,006	49	7	41	18

				Custody and Pledged Securities					Total Off Balance-Sheet Commitments
FX	Interest Rate				Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.		
Futures	Futures	Others	Total	Total				Total	
0	0	0	1,674	1,674	9,405,165	10,817	1,250	9,417,233	9,429,413
0	0	7	4,005	4,005	365	27,655	15,044	43,063	52,272
<b>0</b>	<b>0</b>	<b>7</b>	<b>5,679</b>	<b>5,679</b>	<b>9,405,530</b>	<b>38,472</b>	<b>16,294</b>	<b>9,460,296</b>	<b>9,481,685</b>
0	0	22	1,010	1,010	5,749,590	6,713	1,194	5,757,498	5,764,337
9	1,023	60	3,449	3,449	212	22,153	11,116	33,481	43,550
<b>9</b>	<b>1,023</b>	<b>83</b>	<b>4,458</b>	<b>4,458</b>	<b>5,749,803</b>	<b>28,866</b>	<b>12,310</b>	<b>5,790,978</b>	<b>5,807,887</b>
0	0	31	790	790	4,421,572	5,367	595	4,427,534	4,431,560
11	1,105	22	2,987	2,987	253	13,075	232	13,559	19,271
<b>11</b>	<b>1,105</b>	<b>53</b>	<b>3,777</b>	<b>3,777</b>	<b>4,421,825</b>	<b>18,442</b>	<b>826</b>	<b>4,441,093</b>	<b>4,450,831</b>
0	0	13	487	487	3,380,597	4,537	541	3,385,675	3,388,158
82	338	87	1,664	1,664	209	10,128	228	10,565	14,438
<b>82</b>	<b>338</b>	<b>100</b>	<b>2,151</b>	<b>2,151</b>	<b>3,380,806</b>	<b>14,665</b>	<b>769</b>	<b>3,396,240</b>	<b>3,402,596</b>
7	0	352	3,950	3,950	3,299,982	5,300	293	3,305,575	3,310,996
221	341	1,590	6,006	6,006	228	7,192	140	7,560	15,635
<b>228</b>	<b>341</b>	<b>1,942</b>	<b>9,956</b>	<b>9,956</b>	<b>3,300,210</b>	<b>12,492</b>	<b>433</b>	<b>3,313,134</b>	<b>3,326,631</b>

Trading Profit/Loss (Net)	Other Operating Income	Total Oper. Profit/Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Profit/Loss From Equity Method Applied Subsidiar.	Net Monetary Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov. for Income Taxes from Continuing Oper. (+/-)	Net Profit/Loss from Contin. Oper.	Net Profit/Loss from Termin. Oper.	Net Profit (Loss)
12	112	1,041	108	371	563	0	0	0	563	-105	458	0	458
24	131	1,099	57	380	662	0	0	0	662	-113	549	-1	548
46	110	1,244	101	347	796	0	0	0	796	-132	664	0	664
-4	91	1,131	94	318	719	0	0	0	719	-113	606	0	606
26	174	1,265	39	356	870	0	0	0	870	-111	759	-14	745

## Ratios

(%)

	2011	2010	2009	2008	2007
<b>Capital Ratios</b>					
Shareholders' Equity / (Amount subject to credit + market + operational risk)	48.2	58.7	60.3	59.4	66.7
Shareholders' Equity / Total Assets	37.1	45.6	46.8	46.4	47.4
(Shareholders' Equity - Permanent Assets) / Total Assets	35.1	43.2	44.0	43.8	44.3
Net On Balance Sheet Position / Total Shareholders' Equity	-3.2	4.1	4.4	1.3	-1.8
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-0.2	0.3	0.2	1.9	0.4
<b>Balance-Sheet Ratios</b>					
TC Assets / Total Assets	63.0	68.8	70.3	72.8	76.0
TC Liabilities / Total Liabilities	56.3	65.4	66.1	66.2	70.2
FC Assets / FC Liabilities	84.6	90.0	87.7	80.5	80.7
TC Deposits / Total Deposits	-	-	-	-	-
TC Loans and Receivables / Total Loans and Receivables	53.5	59.3	63.2	69.1	71.2
Total Deposits / Total Assets	0.0	0.0	0.0	0.0	0.0
Funds Borrowed / Total Assets	38.4	30.9	30.6	31.4	27.8
<b>Assets Quality</b>					
Financial Assets (net) / Total Assets	12.6	14.9	13.2	11.2	14.6
Total Loans and Receivables / Total Assets	66.3	61.3	61.0	65.3	60.5
Total Loans and Receivables / Total Deposits	-	-	-	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	1.3	1.8	2.0	1.4	1.4
Loans Under Follow-up (net) / Total Loans and Receivables	0.3	0.3	0.5	0.1	0.1
Specific Provisions / Loans Under Follow-up	76.3	80.6	75.1	91.7	93.4
Permanent Assets / Total Assets	2.0	2.4	2.8	2.6	3.1
Consumer Loans / Total Loans and Receivables	2.9	1.9	1.6	1.8	1.8
<b>Liquidity</b>					
Liquid Assets / Total Assets	29.2	31.3	32.0	27.8	32.6
Liquid Assets / Short-term Liabilities	141.6	173.8	200.9	174.2	170.3
TC Liquid Assets / Total Assets	24.3	26.4	26.2	23.4	28.6
<b>Profitability</b>					
Net Profit/Losses / Total Assets	2.1	2.7	3.7	4.0	4.6
Net Profit/Losses / Total Shareholders' Equity	5.6	6.0	7.8	8.7	9.6
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.6	3.3	4.4	4.8	5.3
<b>Income-Expenditure Structure</b>					
Net Interest Income After Specific Provisions / Total Assets	3.5	4.0	5.2	6.3	6.1
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	74.3	72.9	76.2	84.1	78.5
Non-interest Income (net) / Total Assets	1.2	1.3	1.3	0.9	1.6
Other Operating Expenses / Total Assets	1.7	1.9	1.9	2.1	2.2
Personnel Expenses / Other Operating Expenses	57.1	55.3	56.2	59.4	59.0
Non-interest Income (net) / Other Operating Expenses	68.6	69.2	70.6	44.2	72.8

## Aktif Yatırım Bankası A.Ş.

### Assets

(USD Million)

Year	Period	Liquid Assets								Loans and Receivables			
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total				
2011	TC	70	0	0	1	226	0	0	227	297	810	5	5
	FC	112	11	0	0	23	2	0	25	148	77	0	0
	Total	182	11	0	1	249	2	0	252	445	887	5	5
2010	TC	28	0	0	0	228	0	0	228	256	414	4	4
	FC	65	119	0	0	34	2	0	36	220	55	0	0
	Total	93	119	0	0	262	2	0	264	476	469	4	4
2009	TC	3	4	18	1	71	0	0	72	97	161	1	1
	FC	9	39	0	0	11	2	0	12	61	39	0	0
	Total	12	43	18	1	82	2	0	84	157	200	1	1
2008	TC	2	17	0	1	26	0	0	27	46	62	0	0
	FC	5	14	0	0	5	2	0	7	26	16	0	0
	Total	7	31	0	1	31	2	0	34	72	77	0	0
2007	TC	0	7	1	0	0	0	0	0	9	52	0	0
	FC	1	11	0	0	0	0	0	0	12	13	0	0
	Total	1	18	1	0	0	0	0	0	21	64	0	0

### Liabilities

(USD Million)

Year	Period	Deposits	Non-Deposit Funds					Other Liabilities					
			Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop.& Equip. Held for Sale Purposes and	Subordinated Loans	Miscellaneous Payables	Other External Resources
										Terminated Operations			
2011	TC	0	80	176	437	53	745	0	0	0	0	6	5
	FC	0	147	10	7	216	380	0	0	0	0	0	3
	Total	0	228	186	443	269	1,126	0	0	0	0	6	8
2010	TC	0	153	1	181	49	383	0	0	0	0	1	5
	FC	0	69	0	0	349	418	0	0	0	0	1	0
	Total	0	222	1	181	398	801	0	0	0	0	2	6
2009	TC	0	0	58	35	21	114	0	0	0	0	0	1
	FC	0	65	0	0	71	135	0	0	0	0	18	1
	Total	0	65	58	35	92	249	0	0	0	0	18	2
2008	TC	0	0	2	0	1	3	0	0	0	0	0	2
	FC	0	48	0	0	6	54	0	0	0	0	0	0
	Total	0	48	2	0	7	57	0	0	0	0	0	2
2007	TC	0	14	0	0	1	14	0	0	0	0	0	2
	FC	0	17	0	0	7	24	0	0	0	0	0	1
	Total	0	30	0	0	8	38	0	0	0	0	0	2

	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									
810	0	0	0	0	0	0	2	8	0	11	9	1,127
77	0	0	0	0	0	0	0	0	0	0	0	225
887	0	0	0	0	0	0	2	8	0	11	9	1,351
414	0	0	0	0	0	0	3	8	0	11	3	685
55	0	0	0	0	0	0	0	0	0	0	2	277
469	0	0	0	0	0	0	3	8	0	11	6	962
161	0	11	0	0	6	0	3	5	0	25	2	284
39	0	0	0	0	0	0	0	0	0	0	5	105
200	0	11	0	0	6	0	3	5	0	25	7	389
62	0	8	0	0	1	0	1	1	0	12	4	123
16	0	0	0	0	0	0	0	0	0	0	0	42
77	0	8	0	0	1	0	1	1	0	12	4	165
52	0	7	0	0	0	0	0	0	0	8	3	71
13	0	0	0	0	0	0	0	0	0	0	0	25
64	0	7	0	0	0	0	0	0	0	8	3	96

Shareholders' Equity											Total Liabilities
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Total Income (Loss)		Total		
							Previous Years	Current Year			
39039	303	000	53356	1220122	12-110	11011	000	26026	26026	171-1170	9703821,351
10010	404	000	20121	1060106	203	808	000	23023	23023	1390139	542420962
303	101	000	61925	1040104	113	202	000	606	606	1131115	233156389
101	101	000	404	75075	14013	15015	000	101	101	1050104	11254165
101	000	000	314	17017	17017	17017	000	202	202	54054	722496

## Aktif Yatırım Bankası A.Ş.

### Off Balance-Sheet Commitments

(USD Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative Financial Instruments			
		Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Trading Transactions		
												Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2011	TC	165	0	0	0	6	171	444	2,475	2,919	0	0	20	0
	FC	385	3	52	0	6	445	14	0	14	0	6	67	0
	Total	550	3	52	0	12	616	458	2,475	2,934	0	6	87	0
2010	TC	213	0	0	0	7	220	190	678	868	0	0	0	0
	FC	523	4	117	0	13	657	15	1,633	1,648	0	49	45	0
	Total	736	4	117	0	20	878	205	2,311	2,516	0	49	45	0
2009	TC	93	0	0	0	8	100	49	0	49	0	2	2	0
	FC	161	15	35	0	23	235	21	0	21	0	3	4	0
	Total	254	15	35	0	31	335	70	0	70	0	5	6	0
2008	TC	70	0	0	0	0	70	8	0	8	0	1	0	0
	FC	104	9	48	0	0	161	0	0	0	0	1	0	0
	Total	175	9	48	0	0	231	8	0	8	0	2	0	0
2007	TC	85	0	0	0	0	85	0	0	0	0	0	3	0
	FC	31	3	15	0	0	49	0	0	0	0	0	3	0
	Total	116	3	15	0	0	134	0	0	0	0	0	6	0

### Income-Expenditure

(USD Million)

USD million)

Year	Operating Income													
	Interest Income from					Interest Expenses on				Net Interest Income/ Expenses	Net Fees and Commissions			Dividend Income
	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total		Fees and Commiss. Received From	Fees and Commiss. Paid	Net	
2011	74	2	20	1	96	0	15	34	49	47	60	0	60	-5
2010	34	1	10	1	46	0	7	14	21	25	20	1	18	0
2009	22	0	5	0	27	0	3	2	5	22	4	0	4	3
2008	10	0	1	1	12	0	2	0	2	10	2	0	2	2
2007	7	2	0	0	10	0	0	0	0	10	2	0	2	0

					Custody and Pledged Securities				Total Off Balance-Sheet Commitments
FX Futures	Interest Rate Futures	Others	Total	Total	Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.	Total	
0	0	0	20	20	13,549	456	0	14,005	17,115
0	0	0	73	73	7	715	0	722	1,255
<b>0</b>	<b>0</b>	<b>0</b>	<b>93</b>	<b>93</b>	<b>13,556</b>	<b>1,171</b>	<b>0</b>	<b>14,727</b>	<b>18,370</b>
0	0	0	0	0	3,384	351	0	3,735	4,824
0	0	0	94	94	4	367	0	371	2,771
<b>0</b>	<b>0</b>	<b>0</b>	<b>94</b>	<b>94</b>	<b>3,388</b>	<b>718</b>	<b>0</b>	<b>4,106</b>	<b>7,594</b>
0	0	0	4	4	11	48	0	60	214
0	0	0	7	7	5	61	0	66	329
<b>0</b>	<b>0</b>	<b>0</b>	<b>11</b>	<b>11</b>	<b>17</b>	<b>109</b>	<b>0</b>	<b>126</b>	<b>542</b>
0	0	0	1	1	12	17	0	28	107
0	0	0	1	1	8	11	0	20	181
<b>0</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>2</b>	<b>20</b>	<b>28</b>	<b>0</b>	<b>48</b>	<b>288</b>
0	0	0	3	3	21	50	0	71	160
0	0	0	3	3	1	24	0	25	77
<b>0</b>	<b>0</b>	<b>0</b>	<b>6</b>	<b>6</b>	<b>22</b>	<b>74</b>	<b>0</b>	<b>96</b>	<b>237</b>

Trading Profit/Loss (Net)	Other Operating Income	Total Oper. Profit/Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Profit/Loss From Equity Method Applied Subsidiar.	Net Monetary Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov. for Income Taxes from Continuing Oper. (+/-)	Net Profit/Loss from Contin. Oper.	Net Profit/Loss from Termin. Oper.	Net Profit (Loss)
6	2	110	27	44	39	0	0	0	39	-13	26	0	26
4	22	70	9	36	25	0	0	0	25	-3	23	0	23
4	0	32	3	21	8	0	0	0	8	-2	6	0	6
0	0	15	1	14	1	0	0	0	1	0	1	0	1
0	0	12	0	8	3	0	0	0	3	-1	2	0	2

## Ratios

(%)

	2011	2010	2009	2008	2007
<b>Capital Ratios</b>					
Shareholders' Equity / (Amount subject to credit + market + operational risk)	13.9	12.6	21.3	35.6	42.2
Shareholders' Equity / Total Assets	12.6	14.5	29.5	63.0	56.3
(Shareholders' Equity - Permanent Assets) / Total Assets	11.8	13.3	23.2	55.9	47.9
Net On Balance Sheet Position / Total Shareholders' Equity	-11.7	-3.0	4.7	0.8	5.3
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.1	-0.9	4.6	-0.1	-0.3
<b>Balance-Sheet Ratios</b>					
TC Assets / Total Assets	83.4	71.2	73.1	74.5	74.0
TC Liabilities / Total Liabilities	71.8	56.4	59.9	67.5	74.6
FC Assets / FC Liabilities	58.9	66.1	67.1	78.5	102.5
TC Deposits / Total Deposits	-	-	-	-	-
TC Loans and Receivables / Total Loans and Receivables	91.3	88.2	80.5	79.7	79.9
Total Deposits / Total Assets	0.0	0.0	0.0	0.0	0.0
Funds Borrowed / Total Assets	16.8	23.1	16.6	29.2	31.3
<b>Assets Quality</b>					
Financial Assets (net) / Total Assets	18.6	27.4	21.7	20.3	0.5
Total Loans and Receivables / Total Assets	65.7	48.8	51.5	46.8	66.9
Total Loans and Receivables / Total Deposits	-	-	-	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	0.5	0.8	0.6	0.3	0.4
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	87.8	100.0
Permanent Assets / Total Assets	0.8	1.2	6.3	7.1	8.4
Consumer Loans / Total Loans and Receivables	33.2	13.5	0.2	0.0	0.0
<b>Liquidity</b>					
Liquid Assets / Total Assets	32.8	49.3	40.1	42.6	21.6
Liquid Assets / Short-term Liabilities	58.9	87.7	102.6	332.5	62.8
TC Liquid Assets / Total Assets	22.0	26.6	24.9	27.6	9.0
<b>Profitability</b>					
Net Profit/Losses / Total Assets	2.0	2.4	1.6	0.6	2.4
Net Profit/Losses / Total Shareholders' Equity	15.6	16.4	5.5	1.0	4.2
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.9	2.6	2.0	0.5	3.3
<b>Income-Expenditure Structure</b>					
Net Interest Income After Specific Provisions / Total Assets	3.4	2.3	5.4	6.0	9.9
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	41.6	31.9	66.3	66.3	82.8
Non-interest Income (net) / Total Assets	4.6	4.7	2.5	3.0	2.1
Other Operating Expenses / Total Assets	3.2	3.7	5.4	8.2	8.3
Personnel Expenses / Other Operating Expenses	60.5	49.1	58.7	68.4	61.0
Non-interest Income (net) / Other Operating Expenses	142.0	126.8	46.2	37.1	24.8

## BankPozitif Kredi ve Kalkınma Bankası A.Ş.

### Assets

(USD Million)

Year	Period	Liquid Assets								Loans and Receivables			
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total				
2011	TC	3	14	0	13	91	0	0	104	121	313	35	17
	FC	50	5	0	9	5	0	0	14	69	392	0	0
	Total	53	19	0	21	96	0	0	117	189	705	35	17
2010	TC	5	22	14	11	69	0	0	79	121	409	41	20
	FC	63	2	0	10	5	0	0	15	80	303	0	0
	Total	68	24	14	21	74	0	0	94	201	712	41	20
2009	TC	3	0	14	13	40	21	0	75	92	497	44	11
	FC	54	7	0	1	0	6	0	7	68	280	0	0
	Total	57	7	14	14	40	28	0	82	160	777	44	11
2008	TC	1	0	97	9	36	20	0	65	163	536	12	6
	FC	65	44	0	0	0	4	0	4	113	163	0	0
	Total	66	44	97	9	36	24	0	69	276	699	12	6
2007	TC	0	11	2	1	92	0	0	93	106	497	5	2
	FC	63	32	0	2	5	0	0	6	102	126	0	0
	Total	64	43	2	2	97	0	0	99	208	623	5	2

### Liabilities

(USD Million)

Year	Period	Deposits	Non-Deposit Funds					Other Liabilities					
			Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop.& Equip.	Subordinated Loans	Miscellaneous Payables	Other External Resources
										Liabilities for Prop.& Equip. Held for Sale Purposes and Terminated Operations			
2011	TC	0	0	42	54	3	99	1	0	0	0	3	2
	FC	0	657	0	0	1	657	22	0	0	0	25	1
	Total	0	657	42	54	4	756	22	0	0	0	28	3
2010	TC	0	0	24	100	14	139	2	0	0	0	2	1
	FC	0	525	0	0	36	560	12	0	0	0	1	17
	Total	0	525	24	100	50	700	14	0	0	0	3	18
2009	TC	0	3	30	35	14	82	9	0	0	0	1	2
	FC	0	629	0	0	30	659	1	0	0	0	2	1
	Total	0	632	30	35	44	741	10	0	0	0	3	3
2008	TC	0	0	14	0	19	33	3	0	0	0	1	2
	FC	0	689	0	0	32	722	4	0	0	0	5	2
	Total	0	690	14	0	51	754	7	0	0	0	6	4
2007	TC	0	10	1	0	21	32	5	0	0	0	1	0
	FC	0	561	0	0	31	592	0	0	0	0	0	9
	Total	0	571	1	0	52	624	5	0	0	0	1	10

	Permanent Assets											Total Assets	
Total	Investments and Associates (net)			Subsidiaries (net)		Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)	Total			Un-classified Assets
	Accounted with Equity Method	Non-consolidated		Non-consolidated Financials	Non-consolidated Financials								
		Financials	Non-Financials										
331	0	0	0	0	2	0	2	1	16	21	5	476	
392	0	0	0	114	0	0	0	0	0	114	15	590	
722	0	0	0	114	2	0	2	1	16	135	19	1,066	
429	0	0	0	0	3	0	3	2	2	9	4	563	
303	0	0	0	77	0	0	0	0	0	77	33	494	
733	0	0	0	77	3	0	3	2	2	87	36	1,057	
529	0	0	0	1	3	0	5	3	1	13	2	636	
280	0	0	0	71	0	0	0	0	0	71	17	437	
809	0	0	0	73	3	0	5	3	1	84	19	1,073	
543	0	0	0	3	3	0	7	3	1	16	4	725	
163	0	0	0	70	0	0	0	0	0	70	21	367	
706	0	0	0	73	3	0	7	3	1	86	24	1,092	
500	0	0	0	3	2	0	5	8	0	17	3	627	
126	0	0	0	71	0	0	0	0	0	71	33	332	
626	0	0	0	74	2	0	5	8	0	89	36	958	

Shareholders' Equity												Total Liabilities
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Total Income (Loss)		Total	Total		
							Previous Years	Current Year			Total	
10	3	0	19	179	21	45	-2	1	-1	244	361	
0	0	0	48	0	0	0	0	0	0	0	705	
10	3	0	66	179	21	45	-2	1	-1	244	1,066	
11	6	0	22	219	28	42	0	16	16	305	466	
0	0	0	31	0	0	0	0	0	0	0	591	
11	6	0	53	219	27	42	0	16	16	305	1,057	
15	2	0	28	227	28	28	0	18	18	300	411	
0	0	0	4	0	-1	0	0	0	0	-1	662	
15	2	0	32	227	27	28	0	18	18	299	1,073	
9	5	0	20	222	27	38	0	22	22	308	361	
0	0	1	11	0	-1	0	0	0	0	-1	731	
9	5	1	31	222	25	38	0	22	22	307	1,092	
6	3	0	16	240	18	27	0	23	23	308	356	
0	0	2	12	0	-1	0	0	0	0	-1	602	
6	3	2	28	240	17	27	0	23	23	307	958	

## BankPozitif Kredi ve Kalkınma Bankası A.Ş.

### Off Balance-Sheet Commitments

(USD Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative Financial Instruments			
		Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Trading Transactions		
												Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2011	TC	76	0	0	0	0	76	0	422	422	0	29	102	0
	FC	204	0	51	0	0	255	2	0	2	0	29	403	173
	Total	280	0	51	0	0	331	2	422	425	0	58	505	173
2010	TC	72	0	0	0	0	72	0	22	22	0	3	178	0
	FC	222	0	33	0	0	255	4	515	519	0	4	551	173
	Total	294	0	33	0	0	327	4	537	541	0	7	729	173
2009	TC	45	0	0	0	0	45	6	0	6	0	0	144	0
	FC	234	0	44	0	10	287	3	0	3	0	1	761	174
	Total	279	0	44	0	10	333	9	0	9	0	1	905	174
2008	TC	59	0	0	0	0	59	1	0	1	0	0	32	0
	FC	224	9	70	0	0	303	98	0	98	0	4	114	159
	Total	283	9	70	0	0	362	100	0	100	0	5	147	159
2007	TC	88	0	0	0	0	88	2	0	2	0	2	53	0
	FC	164	7	66	0	0	237	67	0	67	0	28	142	133
	Total	252	7	66	0	0	325	69	0	69	0	30	196	133

### Income-Expenditure

(USD Million)

Year	Operating Income													
	Interest Income from					Interest Expenses on				Net Interest Income/ Expenses	Net Fees and Commissions			Dividend Income
	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total		Fees and Commiss. Received From	Fees and Commiss. Paid	Net	
2011	66	1	5	1	73	0	35	10	46	27	8	1	7	0
2010	72	0	8	2	82	0	36	8	44	38	11	1	10	0
2009	85	0	9	5	100	0	38	4	42	58	10	2	8	0
2008	83	2	13	6	104	0	39	3	42	61	10	1	8	0
2007	62	4	12	4	81	0	25	7	32	50	10	1	8	0

				Custody and Pledged Securities					Total Off Balance-Sheet Commitments
FX	Interest Rate				Items Held in	Pledged	Accepted Indepen. Guaran. and Warran.		
Futures	Futures	Others	Total	Total	Custody	Securities		Total	
0	0	0	131	131	52	743	0	794	1,424
0	0	0	605	605	235	1,442	0	1,677	2,540
<b>0</b>	<b>0</b>	<b>0</b>	<b>737</b>	<b>737</b>	<b>287</b>	<b>2,185</b>	<b>0</b>	<b>2,471</b>	<b>3,964</b>
0	0	0	182	182	24	927	0	951	1,226
9	0	0	737	737	52	1,871	0	1,923	3,433
<b>9</b>	<b>0</b>	<b>0</b>	<b>918</b>	<b>918</b>	<b>77</b>	<b>2,797</b>	<b>0</b>	<b>2,874</b>	<b>4,660</b>
0	0	0	144	144	15	738	0	753	948
11	0	0	946	946	77	2,019	0	2,096	3,333
<b>11</b>	<b>0</b>	<b>0</b>	<b>1,090</b>	<b>1,090</b>	<b>92</b>	<b>2,757</b>	<b>0</b>	<b>2,849</b>	<b>4,281</b>
0	0	0	33	33	25	612	0	637	730
82	0	0	360	360	36	1,643	0	1,679	2,439
<b>82</b>	<b>0</b>	<b>0</b>	<b>392</b>	<b>392</b>	<b>61</b>	<b>2,255</b>	<b>0</b>	<b>2,316</b>	<b>3,170</b>
0	0	0	55	55	122	549	0	671	816
214	0	0	517	517	25	1,017	0	1,042	1,862
<b>214</b>	<b>0</b>	<b>0</b>	<b>572</b>	<b>572</b>	<b>147</b>	<b>1,566</b>	<b>0</b>	<b>1,713</b>	<b>2,679</b>

Trading Profit/Loss (Net)	Other Operating Income	Total Oper. Profit/Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Profit/Loss From Equity Method Applied Subsidiar.	Net Monetary Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov. for Income Taxes from Continuing Oper. (+/-)	Net Profit/Loss from Contin. Oper.	Net Profit/Loss from Termin. Oper.	Net Profit (Loss)
-3	2	33	4	28	1	0	0	0	1	-1	1	0	1
12	6	65	11	34	20	0	0	0	20	-4	16	0	16
8	1	74	17	34	23	0	0	0	23	-5	18	0	18
-2	1	68	8	32	28	0	0	0	28	-6	22	0	22
7	1	66	5	31	30	0	0	0	30	-7	23	0	23

## Ratios

(%)

	2011	2010	2009	2008	2007
<b>Capital Ratios</b>					
Shareholders' Equity / (Amount subject to credit + market + operational risk)	24.0	30.3	29.0	32.4	39.6
Shareholders' Equity / Total Assets	22.8	28.8	27.9	28.1	32.0
(Shareholders' Equity - Permanent Assets) / Total Assets	8.5	18.7	17.1	19.6	22.5
Net On Balance Sheet Position / Total Shareholders' Equity	8.0	29.1	10.2	-14.4	-17.9
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-8.9	-2.0	-3.9	-2.3	-1.4
<b>Balance-Sheet Ratios</b>					
TC Assets / Total Assets	44.7	53.3	59.3	66.4	65.4
TC Liabilities / Total Liabilities	33.9	44.1	38.3	33.0	37.1
FC Assets / FC Liabilities	83.7	83.6	66.0	50.2	55.0
TC Deposits / Total Deposits	-	-	-	-	-
TC Loans and Receivables / Total Loans and Receivables	45.8	58.6	65.4	76.9	79.9
Total Deposits / Total Assets	0.0	0.0	0.0	0.0	0.0
Funds Borrowed / Total Assets	61.6	49.7	58.9	63.1	59.6
<b>Assets Quality</b>					
Financial Assets (net) / Total Assets	11.0	8.9	7.6	6.3	10.3
Total Loans and Receivables / Total Assets	67.8	69.3	75.5	64.6	65.3
Total Loans and Receivables / Total Deposits	-	-	-	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	4.9	5.6	5.4	1.8	0.8
Loans Under Follow-up (net) / Total Loans and Receivables	2.5	2.8	4.0	0.9	0.5
Specific Provisions / Loans Under Follow-up	49.2	49.8	25.5	48.1	33.7
Permanent Assets / Total Assets	14.3	10.2	10.9	8.5	9.6
Consumer Loans / Total Loans and Receivables	15.8	22.0	20.3	22.9	25.1
<b>Liquidity</b>					
Liquid Assets / Total Assets	17.7	19.0	12.3	23.1	21.7
Liquid Assets / Short-term Liabilities	307.7	231.4	124.0	163.4	195.7
TC Liquid Assets / Total Assets	11.3	11.4	6.6	13.1	11.1
<b>Profitability</b>					
Net Profit/Losses / Total Assets	0.1	1.5	1.7	2.0	2.4
Net Profit/Losses / Total Shareholders' Equity	0.3	5.3	6.0	7.2	7.6
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.1	1.9	2.1	2.6	3.1
<b>Income-Expenditure Structure</b>					
Net Interest Income After Specific Provisions / Total Assets	2.4	2.5	4.9	5.1	5.1
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	75.8	41.2	70.9	83.0	73.9
Non-interest Income (net) / Total Assets	0.6	2.6	1.5	0.6	1.7
Other Operating Expenses / Total Assets	2.6	3.2	3.2	2.9	3.2
Personnel Expenses / Other Operating Expenses	44.9	44.3	39.9	43.8	44.4
Non-interest Income (net) / Other Operating Expenses	22.9	81.8	48.0	21.2	52.0

## Credit Agricole Yatırım Bankası Türk A.Ş.

### Assets

(USD Million)

Year	Period	Liquid Assets								Loans and Receivables			
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total				
2011	TC	0	33	1	0	0	0	0	0	34	0	3	3
	FC	0	0	0	0	0	0	0	0	0	0	0	0
	Total	0	34	1	0	0	0	0	0	34	0	3	3
2010	TC	0	29	7	0	0	0	0	0	35	0	3	3
	FC	0	2	0	0	0	0	0	0	2	0	0	0
	Total	0	31	7	0	0	0	0	0	37	0	3	3
2009	TC	0	22	10	0	0	0	0	0	32	0	3	3
	FC	0	3	0	0	0	0	0	0	3	0	0	0
	Total	0	25	10	0	0	0	0	0	35	0	3	3
2008	TC	0	23	0	6	0	0	0	6	28	3	3	3
	FC	2	2	0	0	0	0	0	0	4	0	0	0
	Total	2	25	0	6	0	0	0	6	33	3	3	3
2007	TC	2	17	14	135	0	0	0	135	168	46	4	4
	FC	0	6	0	1	0	0	0	1	7	2	0	0
	Total	3	24	14	136	0	0	0	136	175	48	4	4

### Liabilities

(USD Million)

Year	Period	Deposits	Non-Deposit Funds						Other Liabilities				
			Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop. & Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2011	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
2010	TC	0	0	0	0	0	0	0	0	0	0	0	0
	FC	0	0	0	0	0	0	0	0	0	0	0	2
	Total	0	0	0	0	0	0	0	0	0	0	0	2
2009	TC	0	0	0	0	0	0	0	0	0	0	0	0
	FC	0	0	0	0	0	0	0	0	0	0	3	3
	Total	0	0	0	0	0	0	0	0	0	0	3	3
2008	TC	0	5	0	0	0	5	7	0	0	0	1	0
	FC	0	0	0	0	0	0	0	0	0	2	0	2
	Total	0	5	0	0	0	5	8	0	0	2	1	2
2007	TC	0	60	0	0	0	60	49	0	0	0	0	0
	FC	0	93	0	0	0	93	1	0	0	2	0	1
	Total	0	152	0	0	0	152	50	0	0	2	0	1

	Permanent Assets											Total Assets	
Total	Investments and Associates (net)			Subsidiaries (net)		Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)	Total			Un-classified Assets
	Accounted with Equity Method	Non-consolidated		Non-consolidated Financials	Non-consolidated Non-Financials								
		Financials	Non-Financials										
0	0	0	0	0	0	0	1	0	0	1	2	38	
0	0	0	0	0	0	0	0	0	0	0	2	2	
0	0	0	0	0	0	0	1	0	0	1	4	40	
0	0	0	0	0	0	0	2	0	0	2	2	39	
0	0	0	0	0	0	0	0	0	0	0	2	4	
0	0	0	0	0	0	0	2	0	0	2	3	43	
0	0	0	0	0	0	0	3	0	0	3	2	37	
0	0	0	0	0	0	0	0	0	0	0	3	6	
0	0	0	0	0	0	0	3	0	0	3	5	43	
3	0	0	0	0	0	0	5	0	0	5	5	41	
0	0	0	0	0	0	0	0	0	0	0	1	5	
3	0	0	0	0	0	0	5	0	0	5	6	46	
46	0	0	0	0	0	0	6	0	0	6	5	226	
2	0	0	0	0	0	0	0	0	0	0	2	11	
48	0	0	0	0	0	0	6	0	0	6	7	237	

Shareholders' Equity												Total Liabilities
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Total Income (Loss)		Total	Total		
							Previous Years	Current Year			Total	
2022	1	0	3	21	4	16	-10	4	-6	35	38	
0	0	0	1	0	0	0	0	0	0	0	1	
2	1	0	4	21	4	16	-10	4	-6	35	40	
2023	0	0	3	26	4	17	-13	4	-9	38	41	
0	0	0	2	0	0	0	0	0	0	0	2	
2	0	0	5	26	4	17	-13	4	-9	38	43	
2024	0	0	2	27	62	11	-71	6	-65	36	38	
0	0	0	5	0	0	0	0	0	0	0	5	
2	0	0	8	27	62	11	-71	6	-65	36	43	
2025	0	0	11	25	61	11	-69	0	-69	27	42	
0	0	0	4	0	0	0	0	0	0	0	4	
2	0	0	14	25	61	11	-69	0	-69	27	46	
2026	1	0	52	25	79	14	-91	1	-90	28	140	
0	0	0	4	0	0	0	0	0	0	0	96	
3	1	0	56	25	79	14	-91	1	-90	28	237	

## Credit Agricole Yatırım Bankası Türk A.Ş.

### Off Balance-Sheet Commitments

(USD Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative Financial Instruments			
		Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Trading Transactions		
												Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2011	TC	1	0	0	0	0	1	1	0	1	0	0	0	0
	FC	52	0	55	0	62	169	1	0	1	0	0	0	0
	Total	52	0	55	0	62	169	2	0	2	0	0	0	0
2010	TC	1	0	0	0	0	1	2	0	2	0	0	0	0
	FC	110	0	193	0	95	398	2	0	2	0	0	0	0
	Total	111	0	193	0	95	398	3	0	3	0	0	0	0
2009	TC	0	0	0	0	0	0	1	0	1	0	0	0	0
	FC	116	0	70	0	108	294	1	0	1	0	0	0	0
	Total	116	0	70	0	108	294	3	0	3	0	0	0	0
2008	TC	1	0	0	0	0	1	0	0	0	0	0	184	0
	FC	92	0	119	0	97	308	0	0	0	0	0	188	0
	Total	92	0	119	0	97	308	0	0	0	0	1	371	0
2007	TC	0	0	0	0	0	0	0	0	0	0	137	710	0
	FC	73	0	120	0	113	306	0	0	0	0	108	609	0
	Total	74	0	120	0	113	307	0	0	0	0	245	1,320	0

### Income-Expenditure

(USD Million)

Year	Operating Income													
	Interest Income from					Interest Expenses on				Net Interest Income/ Expenses	Net Fees and Commissions			Dividend Income
	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total		Fees and Commiss. Received From	Fees and Commiss. Paid	Net	
2011	0	2	0	0	2	0	0	0	0	2	8	0	8	0
2010	0	2	0	0	2	0	0	0	0	2	10	0	10	0
2009	0	3	0	0	3	0	0	0	0	2	12	0	12	0
2008	7	8	8	0	23	0	10	1	11	11	5	0	5	0
2007	6	12	11	2	31	0	21	2	23	8	7	0	7	0

				Custody and Pledged Securities					Total Off Balance-Sheet Commitments
FX	Interest Rate				Items Held in	Pledged	Accepted Indepen. Guaran. and Warran.		
Futures	Futures	Others	Total	Total	Custody	Securities		Total	
0	0	0	0	0	0	0	0	0	1
0	0	7	7	7	0	0	0	0	176
0	0	7	7	7	0	0	0	0	177
0	0	0	0	0	0	0	0	0	2
0	0	7	7	7	0	0	0	0	406
0	0	7	7	7	0	0	0	0	408
0	0	0	0	0	0	0	0	0	2
0	0	7	7	7	0	0	0	0	303
0	0	7	7	7	0	0	0	0	305
0	0	0	184	184	0	0	0	0	185
0	0	43	231	231	2	0	0	2	541
0	0	43	415	415	2	0	0	2	725
0	0	0	847	847	0	0	0	0	848
0	0	1,525	2,242	2,242	6	0	0	6	2,554
0	0	1,525	3,089	3,089	6	0	0	6	3,402

Trading Profit/Loss (Net)	Other Operating Income	Total Oper. Profit/Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Profit/Loss From Equity Method Applied Subsidiar.	Net Monetary Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov. for Income Taxes from Continuing Oper. (+/-)	Net Profit/Loss from Contin. Oper.	Net Profit/Loss from Termin. Oper.	Net Profit (Loss)
0	1	11	0	6	5	0	0	0	5	-1	4	0	4
0	0	12	0	7	5	0	0	0	5	0	5	-1	4
0	1	16	0	8	8	0	0	0	8	-1	6	0	6
-7	1	10	0	10	0	0	0	0	0	0	0	0	0
-3	0	13	0	12	1	0	0	0	1	0	1	0	1

## Ratios

(%)

	2011	2010	2009	2008	2007
<b>Capital Ratios</b>					
Shareholders' Equity / (Amount subject to credit + market + operational risk)	28.9	16.6	19.8	13.9	10.4
Shareholders' Equity / Total Assets	89.1	88.9	82.2	58.0	11.9
(Shareholders' Equity - Permanent Assets) / Total Assets	85.4	84.3	74.6	46.6	9.3
Net On Balance Sheet Position / Total Shareholders' Equity	2.5	4.2	2.9	4.0	-303.7
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.0	0.1	-0.1	5.5	15.3
<b>Balance-Sheet Ratios</b>					
TC Assets / Total Assets	94.8	91.7	85.5	88.6	95.3
TC Liabilities / Total Liabilities	97.0	95.4	87.9	90.9	59.3
FC Assets / FC Liabilities	173.2	181.8	119.6	125.5	11.5
TC Deposits / Total Deposits	-	-	-	-	-
TC Loans and Receivables / Total Loans and Receivables	100.0	100.0	100.0	100.0	96.2
Total Deposits / Total Assets	0.0	0.0	0.0	0.0	0.0
Funds Borrowed / Total Assets	0.5	0.0	0.0	10.7	64.4
<b>Assets Quality</b>					
Financial Assets (net) / Total Assets	0.0	0.0	0.0	12.7	57.3
Total Loans and Receivables / Total Assets	0.1	0.2	0.1	5.7	20.4
Total Loans and Receivables / Total Deposits	-	-	-	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	8,411.5	5,080.2	11,661.4	127.0	9.2
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	3.7	4.6	7.7	11.4	2.6
Consumer Loans / Total Loans and Receivables	100.0	100.0	0.0	1.8	0.0
<b>Liquidity</b>					
Liquid Assets / Total Assets	86.5	87.2	80.1	70.7	74.2
Liquid Assets / Short-term Liabilities	3,698.6	5,199.1	1,187.2	661.9	138.3
TC Liquid Assets / Total Assets	85.4	82.6	73.6	61.2	71.2
<b>Profitability</b>					
Net Profit/Losses / Total Assets	10.8	8.6	14.8	-0.7	0.4
Net Profit/Losses / Total Shareholders' Equity	12.1	9.6	18.0	-1.1	3.1
Profit/Losses Before Taxes after Continuing Operations / Total Assets	13.6	11.2	17.9	-0.4	0.4
<b>Income-Expenditure Structure</b>					
Net Interest Income After Specific Provisions / Total Assets	6.1	5.5	5.6	24.4	3.5
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	21.6	19.0	15.2	112.3	64.6
Non-interest Income (net) / Total Assets	22.3	23.5	31.3	-2.7	1.9
Other Operating Expenses / Total Assets	14.9	16.7	19.0	22.0	5.0
Personnel Expenses / Other Operating Expenses	45.4	49.1	39.9	50.9	42.2
Non-interest Income (net) / Other Operating Expenses	149.8	140.7	164.8	-12.2	38.3

## Diler Yatırım Bankası A.Ş.

### Assets

(USD Million)

Year	Period	Liquid Assets								Loans and Receivables			
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total				
2011	TC	0	0	0	1	0	0	0	1	2	49	0	0
	FC	0	1	0	0	0	1	0	1	2	6	0	0
	Total	1	1	0	1	0	1	0	2	4	54	0	0
2010	TC	0	0	0	0	0	0	0	0	0	51	0	0
	FC	0	7	0	0	0	1	0	1	9	6	0	0
	Total	0	7	0	1	0	1	0	1	9	57	0	0
2009	TC	0	0	0	0	0	1	0	1	1	52	0	0
	FC	0	0	0	0	0	1	0	1	2	6	0	0
	Total	1	0	0	0	0	2	0	2	3	57	0	0
2008	TC	0	10	15	3	0	1	0	3	29	25	0	0
	FC	2	26	0	0	0	1	0	1	30	3	0	0
	Total	3	36	15	3	0	2	0	4	58	28	0	0
2007	TC	0	24	0	12	0	1	0	13	37	1	0	0
	FC	2	24	0	0	0	0	0	0	26	0	0	0
	Total	2	48	0	12	0	1	0	13	63	1	0	0

### Liabilities

(USD Million)

Year	Period	Deposits	Non-Deposit Funds					Other Liabilities					
			Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop.& Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2011	TC	0	0	0	0	0	0	0	0	0	0	0	0
	FC	0	0	0	0	10	10	0	0	0	0	0	0
	Total	0	0	0	0	10	10	0	0	0	0	0	0
2010	TC	0	0	0	0	0	0	1	0	0	0	0	0
	FC	0	0	0	0	10	10	0	0	0	0	0	0
	Total	0	0	0	0	10	10	1	0	0	0	0	0
2009	TC	0	1	1	0	0	1	0	0	0	0	0	0
	FC	0	3	0	0	3	5	0	0	0	0	0	0
	Total	0	3	1	0	3	7	0	0	0	0	0	0
2008	TC	0	3	2	0	0	5	0	0	0	0	0	0
	FC	0	20	0	0	14	34	0	0	0	0	0	0
	Total	0	23	2	0	14	40	0	0	0	0	0	0
2007	TC	0	0	8	0	0	8	0	0	0	0	0	0
	FC	0	2	0	0	17	19	0	0	0	0	0	0
	Total	0	2	8	0	17	28	0	0	0	0	0	0

	Permanent Assets											Total Assets	
Total	Investments and Associates (net)			Subsidiaries (net)		Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)	Total			Un-classified Assets
	Accounted with Equity Method	Non-consolidated		Non-consolidated Financials	Non-consolidated Financials								
		Financials	Non-Financials										
49	0	0	0	0	0	0	0	0	0	0	0	51	
6	0	0	0	0	0	0	0	0	0	0	0	8	
54	0	0	0	0	0	0	0	0	0	0	0	59	
51	0	0	0	0	0	0	0	0	0	0	1	52	
6	0	0	0	0	0	0	0	0	0	0	0	15	
57	0	0	0	0	0	0	0	0	0	0	1	67	
52	0	0	0	0	0	0	0	0	0	0	1	54	
6	0	0	0	0	0	0	0	0	0	0	2	9	
57	0	0	0	0	0	0	0	0	0	0	3	63	
25	0	0	0	0	0	0	0	0	0	0	1	54	
3	0	0	0	0	0	0	0	0	0	0	3	36	
28	0	0	0	0	0	0	0	0	0	0	4	90	
1	0	0	0	0	0	0	0	0	0	0	0	39	
0	0	0	0	0	0	0	0	0	0	0	5	31	
1	0	0	0	0	0	0	0	0	0	0	5	69	

Shareholders' Equity											Total Liabilities
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Total Income (Loss)		Total		
							Previous Years	Current Year		Total	
1	1	0	2	32	1	12	0	2	2	47	48
0	0	0	0	0	0	0	0	0	0	0	10
1	1	0	2	32	1	12	0	2	2	47	59
1	1	0	2	39	2	12	0	2	2	55	57
0	0	0	0	0	0	0	0	0	0	0	10
1	1	0	2	39	2	12	0	2	2	55	67
1	1	0	2	40	2	8	0	5	5	54	58
0	0	0	0	0	0	0	0	0	0	0	5
1	1	0	2	40	2	8	0	5	5	54	63
1	1	0	2	39	2	3	0	5	5	49	56
0	0	0	0	0	0	0	0	0	0	0	34
1	1	0	2	39	2	3	0	5	5	49	90
0	0	0	1	17	19	0	0	4	4	41	50
0	0	0	0	0	0	0	0	0	0	0	19
0	0	0	1	17	19	0	0	4	4	41	69

## Diler Yatırım Bankası A.Ş.

### Off Balance-Sheet Commitments

(USD Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative Financial Instruments			
		Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Trading Transactions		
												Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2011	TC	53	0	0	0	0	53	0	0	0	0	0	10	0
	FC	1	0	0	0	0	1	0	0	0	0	0	10	0
	Total	54	0	0	0	0	54	0	0	0	0	0	19	0
2010	TC	32	0	0	0	0	32	0	0	0	0	0	14	0
	FC	1	0	0	0	0	1	0	0	0	0	98	15	0
	Total	33	0	0	0	0	33	0	0	0	0	98	29	0
2009	TC	34	0	0	0	0	34	4	0	4	0	7	0	2
	FC	2	0	0	0	0	2	4	0	4	0	7	0	36
	Total	35	0	0	0	0	35	9	0	9	0	14	0	38
2008	TC	42	0	0	0	0	42	2	0	2	0	0	0	0
	FC	14	0	0	0	0	14	18	0	18	0	0	0	0
	Total	56	0	0	0	0	56	20	0	20	0	0	0	0
2007	TC	66	0	0	0	0	66	0	0	0	0	0	5	8
	FC	21	0	0	0	0	21	0	0	0	0	0	12	20
	Total	88	0	0	0	0	88	0	0	0	0	0	17	28

### Income-Expenditure

(USD Million)

Year	Operating Income													
	Interest Income from					Interest Expenses on				Net Interest Income/ Expenses	Net Fees and Commissions			Dividend Income
	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total		Fees and Commiss. Received From	Fees and Commiss. Paid	Net	
2011	4	0	0	0	5	0	0	0	0	5	0	0	0	0
2010	5	0	0	0	5	0	0	0	0	5	0	0	0	0
2009	6	0	0	1	7	0	0	0	0	7	0	0	0	0
2008	2	2	1	1	6	0	0	0	0	6	0	0	0	0
2007	0	3	0	1	4	0	1	0	1	3	0	0	0	0

				Custody and Pledged Securities					Total Off Balance-Sheet Commitments
FX	Interest Rate				Items Held in	Pledged	Accepted Indepen. Guaran. and Warran.		
Futures	Futures	Others	Total	Total	Custody	Securities		Total	
0	0	0	10	10	0	6	0	7	69
0	0	0	10	10	0	0	0	0	11
<b>0</b>	<b>0</b>	<b>0</b>	<b>19</b>	<b>19</b>	<b>0</b>	<b>6</b>	<b>0</b>	<b>7</b>	<b>80</b>
0	0	0	14	14	0	1	0	1	48
0	0	0	113	113	0	0	0	0	114
<b>0</b>	<b>0</b>	<b>0</b>	<b>128</b>	<b>128</b>	<b>0</b>	<b>1</b>	<b>0</b>	<b>1</b>	<b>162</b>
0	0	0	9	9	0	0	0	0	47
0	0	0	44	44	0	0	0	0	50
<b>0</b>	<b>0</b>	<b>0</b>	<b>53</b>	<b>53</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>97</b>
0	0	0	0	0	0	0	0	0	44
0	0	0	0	0	0	0	0	0	32
<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>76</b>
0	0	0	13	13	0	0	0	0	80
0	0	0	32	32	0	0	0	0	54
<b>0</b>	<b>0</b>	<b>0</b>	<b>46</b>	<b>46</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>133</b>

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

## Ratios

(%)

	2011	2010	2009	2008	2007
<b>Capital Ratios</b>					
Shareholders' Equity / (Amount subject to credit + market + operational risk)	52.0	62.5	55.4	64.8	75.0
Shareholders' Equity / Total Assets	79.5	81.7	86.2	53.9	58.5
(Shareholders' Equity - Permanent Assets) / Total Assets	79.4	81.5	85.9	53.9	58.3
Net On Balance Sheet Position / Total Shareholders' Equity	-6.3	9.9	7.5	3.4	26.9
Net On and Off Balance Sheet Position / Total Shareholders' Equity	1.2	0.7	-2.7	3.4	-5.3
<b>Balance-Sheet Ratios</b>					
TC Assets / Total Assets	87.2	77.1	85.0	60.0	55.9
TC Liabilities / Total Liabilities	82.2	85.2	91.5	61.8	72.0
FC Assets / FC Liabilities	71.8	154.3	176.2	104.8	157.2
TC Deposits / Total Deposits	-	-	-	-	-
TC Loans and Receivables / Total Loans and Receivables	89.9	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	0.0	4.9	26.0	3.0
<b>Assets Quality</b>					
Financial Assets (net) / Total Assets	4.1	2.2	2.8	4.9	18.6
Total Loans and Receivables / Total Assets	92.5	85.1	90.5	31.0	1.7
Total Loans and Receivables / Total Deposits	-	-	-	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	0.1	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	0.0
Specific Provisions / Loans Under Follow-up	100.0	100.0	100.0	100.0	100.0
Permanent Assets / Total Assets	0.2	0.2	0.3	0.1	0.2
Consumer Loans / Total Loans and Receivables	0.0	0.0	0.0	0.0	0.0
<b>Liquidity</b>					
Liquid Assets / Total Assets	4.9	12.5	1.8	62.9	89.6
Liquid Assets / Short-term Liabilities	27.5	12.5	1.8	290.0	240.0
TC Liquid Assets / Total Assets	3.2	0.3	0.3	30.9	52.3
<b>Profitability</b>					
Net Profit/Losses / Total Assets	3.6	3.2	7.4	5.2	5.3
Net Profit/Losses / Total Shareholders' Equity	4.5	3.9	8.5	9.6	9.1
Profit/Losses Before Taxes after Continuing Operations / Total Assets	4.6	4.1	9.2	6.4	6.2
<b>Income-Expenditure Structure</b>					
Net Interest Income After Specific Provisions / Total Assets	7.7	7.3	10.7	6.4	5.0
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	89.1	96.8	84.5	72.7	52.4
Non-interest Income (net) / Total Assets	0.9	0.2	2.0	2.4	4.5
Other Operating Expenses / Total Assets	3.8	3.4	3.1	2.1	3.2
Personnel Expenses / Other Operating Expenses	42.5	46.2	50.6	48.9	51.9
Non-interest Income (net) / Other Operating Expenses	24.6	7.0	62.9	112.8	138.8

## GSD Yatırım Bankası A.Ş.

### Assets

(USD Million)

Year	Period	Liquid Assets								Loans and Receivables			
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total				
2011	TC	0	0	0	0	0	0	0	0	0	74	5	5
	FC	1	0	0	0	0	0	0	0	1	2	0	0
	Total	1	0	0	0	0	0	0	0	1	75	5	5
2010	TC	0	0	0	2	0	0	0	2	2	56	8	6
	FC	1	0	0	0	0	0	0	0	1	2	0	0
	Total	1	0	0	2	0	0	0	2	3	57	8	6
2009	TC	1	0	0	3	5	0	0	8	9	50	8	6
	FC	0	0	0	0	0	0	0	0	0	1	0	0
	Total	1	0	0	3	5	0	0	8	9	51	8	6
2008	TC	0	11	0	2	2	0	0	4	15	22	4	2
	FC	1	1	0	0	0	0	0	0	2	1	0	0
	Total	1	12	0	2	2	0	0	4	17	23	4	2
2007	TC	7	0	0	0	9	0	0	9	16	96	2	1
	FC	3	2	0	0	0	0	0	0	6	12	0	0
	Total	10	2	0	0	9	0	0	9	21	109	2	1

### Liabilities

(USD Million)

Year	Period	Deposits	Non-Deposit Funds						Other Liabilities				
			Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop. & Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2011	TC	0	5	0	0	27	32	0	0	0	0	0	2
	FC	0	3	0	0	0	4	0	0	0	0	0	0
	Total	0	9	0	0	27	36	0	0	0	0	0	2
2010	TC	0	6	2	0	5	12	0	0	0	0	0	1
	FC	0	2	0	0	5	8	0	0	0	0	0	0
	Total	0	8	2	0	10	20	0	0	0	0	0	1
2009	TC	0	4	2	0	10	16	0	0	0	0	0	1
	FC	0	7	0	0	0	7	0	0	0	0	0	0
	Total	0	10	2	0	10	23	0	0	0	0	0	1
2008	TC	0	0	0	0	0	1	1	0	0	0	0	0
	FC	0	8	0	0	0	9	0	0	0	0	0	0
	Total	0	8	0	0	1	9	1	0	0	0	0	0
2007	TC	0	19	0	0	28	47	0	0	0	0	0	0
	FC	0	31	0	0	8	39	0	0	0	0	0	0
	Total	0	50	0	0	36	86	0	0	0	0	0	0

	Permanent Assets											Total Assets	
Total	Investments and Associates (net)			Subsidiaries (net)		Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)	Total			Un-classified Assets
	Accounted with Equity Method	Non-consolidated		Non-consolidated Financials	Non-consolidated Financials								
		Financials	Non-Financials										
74	0	0	0	0	0	0	0	0	0	0	2	76	
2	0	0	0	0	0	0	0	0	0	0	0	3	
76	0	0	0	0	0	0	0	0	0	0	2	79	
57	0	0	0	0	0	0	0	0	0	0	1	61	
2	0	0	0	0	0	5	0	0	0	0	5	8	
59	0	0	0	0	0	5	0	0	0	0	1	68	
52	0	0	0	0	0	0	0	0	0	1	1	63	
1	0	0	0	0	0	5	0	0	0	0	5	6	
53	0	0	0	0	0	5	0	0	0	1	6	69	
24	0	0	0	0	0	0	0	0	0	2	2	42	
1	0	0	0	0	0	5	0	0	0	0	5	8	
25	0	0	0	0	0	5	0	0	0	2	7	50	
97	0	0	0	0	0	0	0	0	0	0	0	114	
12	0	0	0	0	0	6	0	0	0	0	6	25	
110	0	0	0	0	0	6	0	0	0	0	6	139	

Shareholders' Equity											Total Liabilities
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Total Income (Loss)		Total		
							Previous Years	Current Year		Total	
1	0	0	3	26	1	9	0	2	2	40	75
0	0	0	0	0	0	0	0	0	0	0	4
1	0	0	3	26	1	9	0	2	2	40	79
1	0	0	2	33	2	9	0	3	3	46	61
0	0	0	0	0	0	0	0	0	0	0	8
1	0	0	2	33	2	9	0	3	3	46	68
1	0	0	1	34	2	7	0	2	2	45	62
0	0	0	0	0	0	0	0	0	0	0	7
1	0	0	1	34	2	7	0	2	2	45	69
0	0	0	2	16	7	9	0	6	6	39	41
0	0	0	0	0	0	0	0	0	0	0	9
0	0	0	2	16	7	9	0	6	6	39	50
1	1	0	3	22	17	5	0	7	7	50	100
0	0	0	0	0	0	0	0	0	0	0	39
1	1	0	3	22	17	5	0	7	7	50	139

## GSD Yatırım Bankası A.Ş.

### Off Balance-Sheet Commitments

(USD Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative Financial Instruments			
		Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Trading Transactions		
												Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2011	TC	58	0	0	0	0	58	0	64	64	0	1	0	0
	FC	0	2	0	0	0	2	0	24	24	0	1	0	0
	Total	58	2	0	0	0	60	0	87	87	0	1	0	0
2010	TC	61	0	0	0	0	61	0	122	122	0	1	0	0
	FC	1	0	0	0	0	1	0	20	20	0	1	0	0
	Total	62	0	0	0	0	62	0	142	142	0	1	0	0
2009	TC	41	0	0	0	0	41	0	0	0	0	11	0	0
	FC	1	0	0	0	0	1	0	0	0	0	11	0	0
	Total	42	0	0	0	0	42	0	0	0	0	22	0	0
2008	TC	38	0	0	0	0	38	0	0	0	0	8	0	0
	FC	9	0	2	0	0	11	0	0	0	0	11	6	0
	Total	47	0	2	0	0	49	0	0	0	0	19	6	0
2007	TC	20	0	0	0	0	20	0	0	0	0	14	2	0
	FC	24	0	15	0	0	39	0	0	0	0	13	2	0
	Total	43	0	15	0	0	59	0	0	0	0	28	4	0

### Income-Expenditure

(USD Million)

Year	Operating Income													
	Interest Income from					Interest Expenses on				Net Interest Income/ Expenses	Net Fees and Commissions			Dividend Income
	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total		Fees and Commiss. Received From	Fees and Commiss. Paid	Net	
2011	7	0	0	0	7	0	1	1	2	6	1	0	1	0
2010	6	0	0	0	6	0	1	0	1	5	1	0	1	0
2009	9	0	0	0	9	0	1	0	1	8	1	0	1	0
2008	17	0	0	0	18	0	3	3	6	11	1	0	1	1
2007	16	0	0	0	16	0	3	3	6	11	1	0	1	0

				Custody and Pledged Securities					Total Off Balance-Sheet Commitments
FX	Interest Rate				Items Held in	Pledged	Accepted Indepen. Guaran. and Warran.		
Futures	Futures	Others	Total	Total	Custody	Securities		Total	
0	0	0	1	1	2	165	735	902	1,024
0	0	0	1	1	0	39	137	176	202
0	0	0	1	1	2	204	871	1,077	1,227
0	0	0	1	1	0	160	714	874	1,057
0	0	0	1	1	0	62	228	290	312
0	0	0	1	1	0	221	942	1,163	1,369
0	0	0	11	11	3	132	594	729	781
0	0	0	11	11	0	66	232	297	309
0	0	0	22	22	3	198	826	1,026	1,090
0	0	0	8	8	2	124	541	667	714
0	0	0	17	17	0	72	228	300	327
0	0	0	25	25	2	196	769	967	1,041
0	0	0	16	16	6	94	293	392	428
0	0	0	15	15	0	52	140	192	247
0	0	0	32	32	6	146	433	585	675

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

## Ratios

(%)

	2011	2010	2009	2008	2007
<b>Capital Ratios</b>					
Shareholders' Equity / (Amount subject to credit + market + operational risk)	34.1	41.5	42.8	49.2	30.6
Shareholders' Equity / Total Assets	50.0	67.1	64.7	77.8	36.3
(Shareholders' Equity - Permanent Assets) / Total Assets	49.3	57.2	53.2	58.9	31.2
Net On Balance Sheet Position / Total Shareholders' Equity	-1.6	1.0	-1.2	1.9	-11.4
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.2	0.0	0.2	1.2	0.0
<b>Balance-Sheet Ratios</b>					
TC Assets / Total Assets	96.5	88.7	90.6	83.1	81.9
TC Liabilities / Total Liabilities	95.3	88.5	89.9	82.1	71.7
FC Assets / FC Liabilities	75.7	97.8	92.6	94.4	63.9
TC Deposits / Total Deposits	-	-	-	-	-
TC Loans and Receivables / Total Loans and Receivables	97.8	96.9	98.3	95.4	88.8
Total Deposits / Total Assets	0.0	0.0	0.0	0.0	0.0
Funds Borrowed / Total Assets	11.1	12.3	15.1	16.7	35.9
<b>Assets Quality</b>					
Financial Assets (net) / Total Assets	0.3	3.3	12.1	7.9	6.6
Total Loans and Receivables / Total Assets	95.6	86.0	76.3	50.8	78.8
Total Loans and Receivables / Total Deposits	-	-	-	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	7.2	13.2	15.3	15.9	1.8
Loans Under Follow-up (net) / Total Loans and Receivables	0.6	2.6	3.9	8.8	0.7
Specific Provisions / Loans Under Follow-up	91.9	80.2	74.7	44.5	58.2
Permanent Assets / Total Assets	0.7	10.0	11.5	18.8	5.1
Consumer Loans / Total Loans and Receivables	0.0	0.2	0.3	0.1	0.0
<b>Liquidity</b>					
Liquid Assets / Total Assets	1.8	4.4	13.5	33.1	15.4
Liquid Assets / Short-term Liabilities	4.2	25.4	59.1	359.4	49.2
TC Liquid Assets / Total Assets	0.4	3.3	13.0	29.6	11.4
<b>Profitability</b>					
Net Profit/Losses / Total Assets	2.7	4.4	2.6	12.3	5.1
Net Profit/Losses / Total Shareholders' Equity	5.5	6.6	4.0	15.8	14.0
Profit/Losses Before Taxes after Continuing Operations / Total Assets	3.4	5.1	2.9	14.5	6.4
<b>Income-Expenditure Structure</b>					
Net Interest Income After Specific Provisions / Total Assets	6.7	7.2	5.2	20.7	7.6
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	80.8	64.3	33.8	71.1	72.7
Non-interest Income (net) / Total Assets	1.2	3.4	3.8	6.3	2.7
Other Operating Expenses / Total Assets	4.1	5.5	5.7	10.6	3.4
Personnel Expenses / Other Operating Expenses	54.1	54.8	53.0	57.9	59.1
Non-interest Income (net) / Other Operating Expenses	30.2	61.3	67.6	59.3	78.2

## İller Bankası A.Ş.

### Assets

(USD Million)

Year	Period	Liquid Assets								Loans and Receivables			
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total				
2011	TC	0	1,817	0	0	0	0	0	0	1,817	3,896	0	0
	FC	0	4	0	0	0	0	0	0	4	225	0	0
	Total	0	1,821	0	0	0	0	0	0	1,821	4,121	0	0
2010	TC	0	1,842	0	0	0	0	0	0	1,842	4,119	0	0
	FC	0	5	0	0	0	0	0	0	5	218	0	0
	Total	0	1,846	0	0	0	0	0	0	1,847	4,338	0	0
2009	TC	0	1,078	3	0	1	0	0	1	1,082	4,012	0	0
	FC	0	4	0	0	0	0	0	0	4	139	0	0
	Total	0	1,082	3	0	1	0	0	1	1,086	4,152	0	0
2008	TC	0	888	12	0	1	0	0	1	901	3,461	0	0
	FC	0	6	0	0	0	0	0	0	6	55	0	0
	Total	0	894	12	0	1	0	0	1	907	3,516	0	0
2007	TC	0	1,108	0	0	2	0	0	2	1,111	3,580	0	0
	FC	0	1	0	0	0	0	0	0	1	10	0	0
	Total	0	1,109	0	0	2	0	0	2	1,111	3,590	0	0

### Liabilities

(USD Million)

Year	Period	Deposits	Non-Deposit Funds						Other Liabilities				
			Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop. & Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2011	TC	0	0	0	0	1,254	1,254	0	0	0	0	14	10
	FC	0	230	0	0	0	230	0	0	0	0	1	0
	Total	0	230	0	0	1,254	1,484	0	0	0	0	15	10
2010	TC	0	0	0	0	1,153	1,153	0	0	0	0	50	14
	FC	0	224	0	0	0	224	0	0	0	0	3	0
	Total	0	224	0	0	1,153	1,377	0	0	0	0	53	14
2009	TC	0	0	0	0	831	831	0	0	0	0	94	24
	FC	0	144	0	0	0	144	0	0	0	0	1	0
	Total	0	144	0	0	831	975	0	0	0	0	95	24
2008	TC	0	0	0	0	776	776	0	0	0	0	130	17
	FC	0	62	0	0	0	62	0	0	0	0	0	0
	Total	0	62	0	0	776	838	0	0	0	0	130	17
2007	TC	0	0	0	0	0	0	0	0	0	0	1,060	13
	FC	0	10	0	0	0	10	0	0	0	0	0	0
	Total	0	10	0	0	0	10	0	0	0	0	1,060	13

	Permanent Assets											Total Assets	
Total	Investments and Associates (net)			Subsidiaries (net)		Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)	Total			Un-classified Assets
	Accounted with Equity Method	Non-consolidated		Non-consolidated Financials	Non-consolidated Financials								
		Financials	Non-Financials										
3,896	0	0	0	0	0	0	60	1	0	61	27	5,801	
225	0	0	0	0	0	0	0	0	0	0	1	230	
4,121	0	0	0	0	0	0	60	1	0	61	29	6,031	
4,119	0	0	0	0	0	0	73	1	0	74	32	6,068	
218	0	0	0	0	0	0	0	0	0	0	3	226	
4,338	0	0	0	0	0	0	73	1	0	74	35	6,294	
4,012	0	0	0	0	0	0	79	0	0	79	67	5,240	
139	0	0	0	0	0	0	0	0	0	0	1	145	
4,152	0	0	0	0	0	0	79	0	0	79	67	5,385	
3,461	0	0	0	0	0	0	65	0	0	65	53	4,480	
55	0	0	0	0	0	0	0	0	0	0	0	61	
3,516	0	0	0	0	0	0	65	0	0	65	53	4,541	
3,580	0	0	0	0	0	0	84	1	0	85	55	4,831	
10	0	0	0	0	0	0	0	0	0	0	0	10	
3,590	0	0	0	0	0	0	84	1	0	85	55	4,841	

Shareholders' Equity											Total Liabilities
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Total Income (Loss)		Total	Total	
							Previous Years	Current Year			
290	250	00	781	3,6770	4670	1910	20	1310	1330	4,4680	5,801231
29	25	0	79	3,677	467	191	2	131	133	4,468	6,031
220	300	00	1163	3,8400	5740	2260	10	1560	1580	4,7970	6,067227
22	30	0	119	3,840	574	226	1	156	158	4,797	6,294
150	900	00	2241	3,1520	5920	2080	00	2320	2320	4,1850	5,239145
15	90	0	224	3,152	592	208	0	232	232	4,185	5,385
100	760	00	2320	2,5130	5780	1820	00	1980	1990	3,4710	4,47962
10	76	0	232	2,513	578	182	0	198	199	3,471	4,541
110	680	00	1,1520	2,5380	7580	2100	20	1710	1730	3,6790	4,83110
11	68	0	1,152	2,538	758	210	2	171	173	3,679	4,841

## Off Balance-Sheet Commitments

(USD Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative Financial Instruments			
		Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Trading Transactions		
												Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2011	TC	460	0	0	0	0	460	2,118	0	2,118	0	0	0	0
	FC	3	0	0	0	0	3	429	0	429	0	0	0	0
	Total	462	0	0	0	0	462	2,547	0	2,547	0	0	0	0
2010	TC	774	0	0	0	0	774	293	0	293	0	0	0	0
	FC	0	0	0	0	0	0	306	0	306	0	0	0	0
	Total	774	0	0	0	0	774	599	0	599	0	0	0	0
2009	TC	1,004	0	0	0	0	1,004	303	0	303	0	0	0	0
	FC	0	0	0	0	0	0	196	0	196	0	0	0	0
	Total	1,004	0	0	0	0	1,004	499	0	499	0	0	0	0
2008	TC	538	0	0	0	0	538	0	0	0	0	0	0	0
	FC	4	0	0	0	0	4	277	0	277	0	0	0	0
	Total	543	0	0	0	0	543	277	0	277	0	0	0	0
2007	TC	177	0	0	0	0	177	0	0	0	0	0	0	0
	FC	0	0	0	0	0	0	339	0	339	0	0	0	0
	Total	177	0	0	0	0	177	339	0	339	0	0	0	0

## Income-Expenditure

(USD Million)

USD million)

Year	Operating Income													
	Interest Income from					Interest Expenses on				Net Interest Income/ Expenses	Net Fees and Commissions			Dividend Income
	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total		Fees and Commiss. Received From	Fees and Commiss. Paid	Net	
2011	198	92	0	0	290	0	0	0	0	290	7	0	7	0
2010	235	50	0	19	303	0	0	0	0	303	20	0	20	0
2009	338	36	0	16	390	0	0	0	0	390	20	0	20	0
2008	259	50	0	46	355	0	0	0	0	355	6	0	5	0
2007	277	11	0	65	353	0	0	0	0	352	1	0	1	0

					Custody and Pledged Securities				Total Off Balance-Sheet Commitments
FX	Interest Rate				Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.		
Futures	Futures	Others	Total	Total				Total	
0	0	0	0	0	414	59	0	473	3,050
0	0	0	0	0	0	9	0	9	440
<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>414</b>	<b>67</b>	<b>0</b>	<b>481</b>	<b>3,490</b>
0	0	0	0	0	569	61	0	630	1,697
0	0	0	0	0	28	14	0	42	348
<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>597</b>	<b>75</b>	<b>0</b>	<b>672</b>	<b>2,045</b>
0	0	0	0	0	937	0	0	937	2,244
0	0	0	0	0	92	0	0	92	289
<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1,030</b>	<b>0</b>	<b>0</b>	<b>1,030</b>	<b>2,532</b>
0	0	0	0	0	1,168	0	0	1,168	1,707
0	0	0	0	0	100	0	0	100	381
<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1,268</b>	<b>0</b>	<b>0</b>	<b>1,268</b>	<b>2,087</b>
0	0	0	0	0	1,537	0	0	1,537	1,714
0	0	0	0	0	95	0	0	95	434
<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1,633</b>	<b>0</b>	<b>0</b>	<b>1,633</b>	<b>2,148</b>

Trading Profit/Loss (Net)	Other Operating Income	Total Oper. Profit/Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Profit/Loss From Equity Method Applied Subsidiar.	Net Monetary Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov. for Income Taxes from Continuing Oper. (+/-)	Net Profit/Loss from Contin. Oper.	Net Profit/Loss from Termin. Oper.	Net Profit (Loss)
0	20	318	1	140	177	0	0	0	177	-46	131	0	131
0	23	346	0	131	215	0	0	0	215	-59	156	0	156
0	33	444	0	124	319	0	0	0	319	-87	232	0	232
0	19	379	1	107	271	0	0	0	271	-73	198	0	198
0	26	379	0	129	251	0	0	0	251	-66	185	-14	171

## Ratios

(%)

	2011	2010	2009	2008	2007
<b>Capital Ratios</b>					
Shareholders' Equity / (Amount subject to credit + market + operational risk)	64.9	73.1	66.4	70.8	79.2
Shareholders' Equity / Total Assets	74.1	76.2	77.7	76.4	76.0
(Shareholders' Equity - Permanent Assets) / Total Assets	73.1	75.0	76.3	75.0	74.2
Net On Balance Sheet Position / Total Shareholders' Equity	0.0	0.0	0.0	0.0	0.0
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.0	0.0	0.0	0.0	0.0
<b>Balance-Sheet Ratios</b>					
TC Assets / Total Assets	96.2	96.4	97.3	98.7	99.8
TC Liabilities / Total Liabilities	96.2	96.4	97.3	98.6	99.8
FC Assets / FC Liabilities	99.8	99.8	99.6	99.3	97.9
TC Deposits / Total Deposits	-	-	-	-	-
TC Loans and Receivables / Total Loans and Receivables	94.5	95.0	96.6	98.4	99.7
Total Deposits / Total Assets	0.0	0.0	0.0	0.0	0.0
Funds Borrowed / Total Assets	3.8	3.6	2.7	1.4	0.2
<b>Assets Quality</b>					
Financial Assets (net) / Total Assets	0.0	0.0	0.0	0.0	0.0
Total Loans and Receivables / Total Assets	68.3	68.9	77.1	77.4	74.2
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	100.0	-
Permanent Assets / Total Assets	1.0	1.2	1.5	1.4	1.8
Consumer Loans / Total Loans and Receivables	0.2	0.2	0.2	0.3	0.3
<b>Liquidity</b>					
Liquid Assets / Total Assets	30.2	29.3	20.2	20.0	23.0
Liquid Assets / Short-term Liabilities	199.8	193.5	158.0	130.7	125.8
TC Liquid Assets / Total Assets	30.1	29.3	20.1	19.8	22.9
<b>Profitability</b>					
Net Profit/Losses / Total Assets	2.2	2.5	4.3	4.4	3.5
Net Profit/Losses / Total Shareholders' Equity	2.9	3.3	5.5	5.7	4.6
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.9	3.4	5.9	6.0	5.2
<b>Income-Expenditure Structure</b>					
Net Interest Income After Specific Provisions / Total Assets	4.8	4.8	7.2	7.8	7.3
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	91.4	87.6	88.0	93.6	92.9
Non-interest Income (net) / Total Assets	0.5	0.7	1.0	0.5	0.6
Other Operating Expenses / Total Assets	2.3	2.1	2.3	2.3	2.7
Personnel Expenses / Other Operating Expenses	58.4	56.2	58.2	65.1	66.5
Non-interest Income (net) / Other Operating Expenses	19.5	32.7	42.8	22.6	20.8

## İMKB Takas ve Saklama Bankası A.Ş.

### Assets

(USD Million)

Year	Period	Liquid Assets								Loans and Receivables			
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total				
2011	TC	41	811	4	2	0	25	0	27	884	43	1	1
	FC	33	274	0	0	0	0	0	0	308	0	0	0
	Total	74	1,086	4	2	1	25	0	27	1,192	43	1	1
2010	TC	44	348	524	3	0	12	0	16	933	12	1	0
	FC	2	19	0	0	0	0	0	0	20	0	0	0
	Total	46	367	524	3	0	12	0	16	953	12	1	0
2009	TC	3	194	714	4	0	49	0	53	964	4	1	0
	FC	1	19	0	0	0	0	0	0	20	0	0	0
	Total	4	213	714	4	0	49	0	53	984	4	1	0
2008	TC	27	193	614	2	0	63	0	66	900	4	0	0
	FC	1	9	0	0	0	0	0	0	10	0	0	0
	Total	28	202	614	2	0	63	0	66	910	4	0	0
2007	TC	5	143	793	2	0	80	0	83	1,025	21	0	0
	FC	2	20	0	0	0	0	0	0	22	0	0	0
	Total	7	163	793	2	0	80	0	83	1,047	21	0	0

### Liabilities

(USD Million)

Year	Period	Deposits	Non-Deposit Funds					Other Liabilities					
			Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop. & Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2011	TC	0	0	0	0	0	0	0	0	0	0	684	82
	FC	0	238	0	0	0	238	0	0	0	0	68	0
	Total	0	238	0	0	0	238	0	0	0	0	752	82
2010	TC	0	114	0	0	0	114	0	0	0	0	551	92
	FC	0	0	0	0	0	0	0	0	0	0	19	0
	Total	0	114	0	0	0	114	0	0	0	0	570	92
2009	TC	0	61	0	0	0	61	0	0	0	0	619	109
	FC	0	0	0	0	0	0	0	0	0	0	19	0
	Total	0	61	0	0	0	61	0	0	0	0	639	109
2008	TC	0	108	0	0	0	108	0	0	0	0	539	82
	FC	0	0	0	0	0	0	0	0	0	0	9	0
	Total	0	108	0	0	0	108	0	0	0	0	548	82
2007	TC	0	35	0	0	0	35	0	0	0	0	701	101
	FC	0	0	0	0	0	0	0	0	0	0	21	0
	Total	0	35	0	0	0	35	0	0	0	0	722	101

	Permanent Assets										Un-classified Assets	Total Assets
Total	Investments and Associates (net)			Subsidiaries (net)		Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)	Total		
	Accounted with Equity Method	Non-consolidated		Non-consolidated Financials	Non-consolidated Financials							
		Financials	Non-Financials									
43	0	0	0	3	0	0	5	1	0	9	4	940
0	0	0	0	0	0	0	0	0	0	0	0	308
43	0	0	0	3	0	0	5	1	0	9	4	1,247
13	0	0	0	3	0	0	7	0	0	10	2	958
0	0	0	0	0	0	0	0	0	0	0	0	20
13	0	0	0	3	0	0	7	0	0	10	2	979
5	0	0	0	3	0	0	7	0	0	11	2	982
0	0	0	0	0	0	0	0	0	0	0	0	20
5	0	0	0	3	0	0	7	0	0	11	2	1,003
4	0	0	0	3	0	0	7	0	0	10	2	916
0	0	0	0	0	0	0	0	0	0	0	0	10
4	0	0	0	3	0	0	7	0	0	10	2	925
21	0	0	0	4	0	0	9	0	0	14	2	1,062
0	0	0	0	0	0	0	0	0	0	0	0	22
21	0	0	0	4	0	0	9	0	0	14	2	1,084

				Shareholders' Equity							Total Liabilities
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Total Income (Loss)		Total		
							Previous Years	Current Year			
909	202	000	77868846	32032	51051	60060	101	18018	19019	1630163	9413061,247
606	202	000	65119671	39039	63063	72072	101	18018	19019	1940194	95919979
505	202	000	73419754	40040	65065	57057	101	25025	26026	1880188	983191,003
303	404	000	6299638	39039	64064	46046	101	30030	30030	1790179	9169925
303	404	000	80921830	52052	83083	50050	000	34034	34034	2190219	1,063211,084

## İMKB Takas ve Saklama Bankası A.Ş.

### Off Balance-Sheet Commitments

(USD Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative Financial Instruments			
		Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Trading Transactions		
												Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2011	TC	0	0	0	0	1,708	1,708	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	1,708	1,708	0	0	0	0	0	0	0
2010	TC	0	0	0	0	1,761	1,761	0	0	0	0	0	0	0
	FC	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total	0	0	0	0	1,761	1,761	0	0	0	0	0	0	0
2009	TC	0	0	0	0	1,114	1,114	0	0	0	0	0	0	0
	FC	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total	0	0	0	0	1,114	1,114	0	0	0	0	0	0	0
2008	TC	0	0	0	0	790	790	0	0	0	0	0	0	0
	FC	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total	0	0	0	0	790	790	0	0	0	0	0	0	0
2007	TC	0	0	0	0	777	777	0	0	0	0	0	0	0
	FC	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total	0	0	0	0	777	777	0	0	0	0	0	0	0

### Income-Expenditure

(USD Million)

USD million)

Year	Operating Income													
	Interest Income from					Interest Expenses on				Net Interest Income/ Expenses	Net Fees and Commissions			Dividend Income
	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total		Fees and Commiss. Received From	Fees and Commiss. Paid	Net	
2011	1	21	2	0	24	0	8	0	8	17	27	3	24	4
2010	1	19	5	1	26	0	6	0	6	19	15	1	14	3
2009	0	24	9	2	35	0	10	0	10	25	13	1	12	4
2008	2	25	12	4	43	0	13	0	13	30	1	1	0	3
2007	4	20	12	3	39	0	2	0	2	36	1	1	0	1

					Custody and Pledged Securities				Total Off Balance-Sheet Commitments
FX	Interest Rate				Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.		
Futures	Futures	Others	Total	Total				Total	
0	0	0	0	0	9,390,566	5,813	0	9,396,379	9,398,088
0	0	0	0	0	0	852	0	852	852
<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>9,390,566</b>	<b>6,665</b>	<b>0</b>	<b>9,397,231</b>	<b>9,398,939</b>
0	0	0	0	0	5,744,694	2,395	0	5,747,089	5,748,849
0	0	0	0	0	0	407	0	407	407
<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>5,744,694</b>	<b>2,802</b>	<b>0</b>	<b>5,747,496</b>	<b>5,749,256</b>
0	0	0	0	0	4,419,424	1,782	0	4,421,206	4,422,320
0	0	0	0	0	0	244	0	244	244
<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>4,419,424</b>	<b>2,026</b>	<b>0</b>	<b>4,421,450</b>	<b>4,422,564</b>
0	0	0	0	0	3,378,213	1,647	0	3,379,860	3,380,650
0	0	0	0	0	0	134	0	134	134
<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>3,378,213</b>	<b>1,781</b>	<b>0</b>	<b>3,379,994</b>	<b>3,380,784</b>
0	0	0	0	0	3,296,705	2,201	0	3,298,906	3,299,683
0	0	0	0	0	0	116	0	116	116
<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>3,296,705</b>	<b>2,316</b>	<b>0</b>	<b>3,299,022</b>	<b>3,299,799</b>

Trading Profit/Loss (Net)	Other Operating Income	Total Oper. Profit/Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Profit/Loss From Equity Method Applied Subsidiar.	Net Monetary Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov. for Income Taxes from Continuing Oper. (+/-)	Net Profit/Loss from Contin. Oper.	Net Profit/Loss from Termin. Oper.	Net Profit (Loss)
0	0	45	4	18	23	0	0	0	23	-4	18	0	18
0	7	43	1	19	22	0	0	0	22	-4	18	0	18
0	8	49	1	18	31	0	0	0	31	-5	25	0	25
0	18	52	1	15	36	0	0	0	36	-7	30	0	30
0	22	59	1	17	41	0	0	0	41	-8	34	0	34

## Ratios

(%)

	2011	2010	2009	2008	2007
<b>Capital Ratios</b>					
Shareholders' Equity / (Amount subject to credit + market + operational risk)	26.3	36.9	51.8	60.1	64.4
Shareholders' Equity / Total Assets	13.1	19.8	18.8	19.4	20.2
(Shareholders' Equity - Permanent Assets) / Total Assets	12.4	18.7	17.6	18.2	18.9
Net On Balance Sheet Position / Total Shareholders' Equity	0.7	0.6	0.5	0.4	0.4
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.7	0.6	0.5	0.4	0.4
<b>Balance-Sheet Ratios</b>					
TC Assets / Total Assets	75.3	97.9	98.0	99.0	98.0
TC Liabilities / Total Liabilities	75.4	98.0	98.1	99.0	98.0
FC Assets / FC Liabilities	100.4	105.7	105.2	107.6	104.2
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	19.1	11.7	6.0	11.7	3.2
<b>Assets Quality</b>					
Financial Assets (net) / Total Assets	2.2	1.7	5.3	7.1	7.7
Total Loans and Receivables / Total Assets	3.5	1.4	0.5	0.4	1.9
Total Loans and Receivables / Total Deposits	-	-	-	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	2.0	8.1	21.9	0.0	0.0
Loans Under Follow-up (net) / Total Loans and Receivables	0.0	6.2	19.2	0.0	0.0
Specific Provisions / Loans Under Follow-up	100.0	23.0	12.2	-	-
Permanent Assets / Total Assets	0.7	1.1	1.2	1.1	1.3
Consumer Loans / Total Loans and Receivables	0.0	0.0	0.0	0.0	0.0
<b>Liquidity</b>					
Liquid Assets / Total Assets	93.6	96.1	93.3	91.5	89.2
Liquid Assets / Short-term Liabilities	109.8	125.7	120.9	114.9	113.8
TC Liquid Assets / Total Assets	68.9	94.0	91.2	90.4	87.1
<b>Profitability</b>					
Net Profit/Losses / Total Assets	1.5	1.9	2.5	3.2	3.1
Net Profit/Losses / Total Shareholders' Equity	11.3	9.4	13.4	16.6	15.4
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.8	2.3	3.1	3.9	3.8
<b>Income-Expenditure Structure</b>					
Net Interest Income After Specific Provisions / Total Assets	1.3	2.0	2.5	3.3	3.3
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	35.7	44.1	50.5	58.4	61.3
Non-interest Income (net) / Total Assets	2.2	2.5	2.4	2.3	2.1
Other Operating Expenses / Total Assets	1.4	2.0	1.8	1.6	1.6
Personnel Expenses / Other Operating Expenses	71.4	73.2	75.3	75.5	76.3
Non-interest Income (net) / Other Operating Expenses	156.4	123.5	138.2	145.4	135.4

## Merrill Lynch Yatırım Bank A.Ş.

### Assets

(USD Million)

Year	Period	Liquid Assets								Loans and Receivables			
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total				
2011	TC	1	183	0	174	0	0	0	174	358	0	0	0
	FC	27	0	0	0	0	0	0	0	28	5	0	0
	Total	28	183	0	175	0	0	0	175	386	5	0	0
2010	TC	0	116	13	36	0	0	0	36	165	0	0	0
	FC	9	0	0	0	0	0	0	0	10	0	0	0
	Total	10	116	13	36	0	0	0	36	175	0	0	0
2009	TC	72	14	0	14	0	0	0	14	100	0	0	0
	FC	7	0	0	0	0	0	0	0	7	0	0	0
	Total	79	14	0	14	0	0	0	14	107	0	0	0
2008	TC	12	7	0	21	0	0	0	21	40	0	0	0
	FC	1	4	0	0	0	0	0	0	6	0	0	0
	Total	13	12	0	21	0	0	0	21	45	0	0	0
2007	TC	2	0	0	210	0	0	0	210	212	0	0	0
	FC	0	0	0	0	0	0	0	0	1	0	0	0
	Total	3	0	0	210	0	0	0	210	213	0	0	0

### Liabilities

(USD Million)

Year	Period	Deposits	Non-Deposit Funds					Other Liabilities					
			Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop.& Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2011	TC	0	0	68	0	0	68	0	0	0	0	2	0
	FC	0	322	0	0	0	322	3	0	0	0	0	0
	Total	0	322	68	0	0	390	3	0	0	0	2	0
2010	TC	0	0	0	0	0	0	0	0	0	0	1	0
	FC	0	171	0	0	0	171	0	0	0	0	0	0
	Total	0	171	0	0	0	171	0	0	0	0	1	0
2009	TC	0	0	7	0	0	7	0	0	0	0	9	0
	FC	0	84	0	0	0	84	0	0	0	0	0	0
	Total	0	84	7	0	0	90	0	0	0	0	9	0
2008	TC	0	0	0	0	0	0	0	0	0	0	9	0
	FC	0	18	0	0	0	18	0	0	0	0	0	0
	Total	0	18	0	0	0	18	0	0	0	0	9	0
2007	TC	0	69	108	0	0	177	0	0	0	0	3	0
	FC	0	1	0	0	0	1	0	0	0	0	0	0
	Total	0	70	108	0	0	177	0	0	0	0	3	0

	Permanent Assets											Total Assets	
Total	Investments and Associates (net)			Subsidiaries (net)		Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)	Total			Un-classified Assets
	Accounted with Equity Method	Non-consolidated		Non-consolidated Financials	Non-consolidated Financials								
		Financials	Non-Financials										
0	0	0	0	2	0	0	0	0	0	2	5	365	
5	0	0	0	0	0	0	0	0	0	0	41	74	
5	0	0	0	2	0	0	0	0	0	2	46	439	
0	0	0	0	2	0	0	1	0	0	3	4	172	
0	0	0	0	0	0	0	0	0	0	0	39	48	
0	0	0	0	2	0	0	1	0	0	3	43	220	
0	0	0	0	2	0	0	1	0	0	4	6	110	
0	0	0	0	0	0	0	0	0	0	0	22	29	
0	0	0	0	2	0	0	1	0	0	4	28	139	
0	0	0	0	2	0	0	2	0	0	4	7	51	
0	0	0	0	0	0	0	0	0	0	0	0	6	
0	0	0	0	2	0	0	2	0	0	4	7	57	
0	0	0	0	3	0	0	4	0	0	7	2	221	
0	0	0	0	0	0	0	0	0	0	0	0	1	
0	0	0	0	3	0	0	4	0	0	7	2	222	

Shareholders' Equity											Total Liabilities
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Total Income (Loss)		Total		
							Previous Years	Current Year		Total	
7	1	0	11	26	0	6	0	2	2	35	114
0	0	0	3	0	0	0	0	0	0	0	325
8	1	0	14	26	0	6	0	2	2	35	439
7	1	0	9	33	0	0	-2	10	8	40	49
0	0	0	0	0	0	0	0	0	0	0	171
7	1	0	9	33	0	0	-2	10	8	40	220
6	1	0	16	34	0	0	-7	5	-2	32	55
0	0	0	0	0	0	0	0	0	0	0	84
6	1	0	17	34	0	0	-7	5	-2	32	139
2	2	0	13	33	0	0	-6	-1	-7	26	39
0	0	0	0	0	0	0	0	0	0	0	18
2	2	0	13	33	0	0	-6	-1	-7	26	57
5	0	0	9	43	0	0	-6	-1	-8	36	221
0	0	0	0	0	0	0	0	0	0	0	1
5	0	0	9	43	0	0	-6	-1	-8	36	222

## Merrill Lynch Yatırım Bank A.Ş.

### Off Balance-Sheet Commitments

(USD Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative Financial Instruments			
		Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Trading Transactions		
												Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2011	TC	0	0	0	0	0	0	23	0	23	0	507	56	0
	FC	0	0	0	0	0	0	0	0	0	0	508	56	0
	Total	0	0	0	0	0	0	23	0	23	0	1,015	112	0
2010	TC	0	0	0	0	0	0	0	0	0	0	99	23	0
	FC	0	0	0	0	0	0	0	0	0	0	99	23	0
	Total	0	0	0	0	0	0	0	0	0	0	199	46	0
2009	TC	0	0	0	0	0	0	6	0	6	0	40	14	0
	FC	0	0	0	0	0	0	0	0	0	0	40	14	0
	Total	0	0	0	0	0	0	6	0	6	0	80	29	0
2008	TC	0	0	0	0	0	0	0	0	0	0	4	10	0
	FC	0	0	0	0	0	0	0	0	0	0	85	10	0
	Total	0	0	0	0	0	0	0	0	0	0	89	20	0
2007	TC	0	0	0	0	0	0	0	0	0	0	30	0	0
	FC	0	0	0	0	0	0	0	0	0	0	30	0	0
	Total	0	0	0	0	0	0	0	0	0	0	60	0	0

### Income-Expenditure

(USD Million)

USD million)

Year	Operating Income													
	Interest Income from					Interest Expenses on				Net Interest Income/ Expenses	Net Fees and Commissions			Dividend Income
	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total		Fees and Commiss. Received From	Fees and Commiss. Paid	Net	
2011	0	4	6	1	11	0	0	2	2	9	2	0	2	0
2010	0	7	7	3	17	0	1	3	4	13	3	0	2	5
2009	0	6	4	0	10	0	0	2	2	8	2	1	1	0
2008	0	1	14	0	15	0	2	4	6	9	0	0	0	0
2007	0	2	6	0	8	0	3	4	7	1	11	0	11	0

				Custody and Pledged Securities					Total Off Balance-Sheet Commitments
FX	Interest Rate				Items Held in	Pledged	Accepted Indepen. Guaran. and Warran.		
Futures	Futures	Others	Total	Total	Custody	Securities		Total	
0	0	0	563	563	0	0	0	0	586
0	0	0	564	564	0	0	0	0	564
<b>0</b>	<b>0</b>	<b>0</b>	<b>1,126</b>	<b>1,126</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1,149</b>
0	0	0	123	123	26	0	0	26	149
0	0	0	123	123	0	0	0	0	123
<b>0</b>	<b>0</b>	<b>0</b>	<b>245</b>	<b>245</b>	<b>26</b>	<b>0</b>	<b>0</b>	<b>26</b>	<b>272</b>
0	0	0	55	55	25	0	0	25	85
0	0	0	55	55	0	0	0	0	55
<b>0</b>	<b>0</b>	<b>0</b>	<b>109</b>	<b>109</b>	<b>25</b>	<b>0</b>	<b>0</b>	<b>25</b>	<b>140</b>
0	0	0	14	14	35	0	0	35	49
0	0	0	95	95	0	0	0	0	95
<b>0</b>	<b>0</b>	<b>0</b>	<b>109</b>	<b>109</b>	<b>35</b>	<b>0</b>	<b>0</b>	<b>35</b>	<b>145</b>
0	0	0	30	30	0	0	0	0	30
0	0	0	30	30	0	0	0	0	30
<b>0</b>	<b>0</b>	<b>0</b>	<b>60</b>	<b>60</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>60</b>

Trading Profit/Loss (Net)	Other Operating Income	Total Oper. Profit/Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Profit/Loss From Equity Method Applied Subsidiar.	Net Monetary Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov. for Income Taxes from Continuing Oper. (+/-)	Net Profit/Loss from Contin. Oper.	Net Profit/Loss from Termin. Oper.	Net Profit (Loss)
-5	14	20	0	17	3	0	0	0	3	-1	2	0	2
-5	14	30	0	19	11	0	0	0	11	-1	10	0	10
0	14	23	0	16	7	0	0	0	7	-1	5	0	5
6	8	23	9	15	-1	0	0	0	-1	0	-1	0	-1
5	1	18	7	13	-2	0	0	0	-2	0	-1	0	-1

## Ratios

(% )

	2011	2010	2009	2008	2007
<b>Capital Ratios</b>					
Shareholders' Equity / (Amount subject to credit + market + operational risk)	32.5	55.9	72.1	108.9	82.0
Shareholders' Equity / Total Assets	8.0	18.4	23.0	46.1	16.0
(Shareholders' Equity - Permanent Assets) / Total Assets	7.5	17.0	20.3	38.2	13.0
Net On Balance Sheet Position / Total Shareholders' Equity	-706.6	-302.8	-171.3	-47.6	0.2
Net On and Off Balance Sheet Position / Total Shareholders' Equity	3.6	0.0	-0.8	316.0	85.1
<b>Balance-Sheet Ratios</b>					
TC Assets / Total Assets	83.2	78.0	79.0	90.3	99.7
TC Liabilities / Total Liabilities	26.0	22.4	39.7	68.1	99.7
FC Assets / FC Liabilities	22.7	28.4	34.8	30.4	113.2
TC Deposits / Total Deposits	-	-	-	-	-
TC Loans and Receivables / Total Loans and Receivables	0.0	-	-	-	-
Total Deposits / Total Assets	0.0	0.0	0.0	0.0	0.0
Funds Borrowed / Total Assets	73.3	77.5	60.2	31.4	31.3
<b>Assets Quality</b>					
Financial Assets (net) / Total Assets	39.8	16.4	10.0	36.4	94.6
Total Loans and Receivables / Total Assets	1.1	0.0	0.0	0.0	0.0
Total Loans and Receivables / Total Deposits	-	-	-	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	0.0	-	-	-	-
Loans Under Follow-up (net) / Total Loans and Receivables	0.0	-	-	-	-
Specific Provisions / Loans Under Follow-up	-	-	-	-	-
Permanent Assets / Total Assets	0.5	1.4	2.7	7.9	3.0
Consumer Loans / Total Loans and Receivables	0.0	-	-	-	-
<b>Liquidity</b>					
Liquid Assets / Total Assets	88.0	79.3	76.9	79.6	96.0
Liquid Assets / Short-term Liabilities	110.0	129.6	134.7	225.6	119.8
TC Liquid Assets / Total Assets	81.6	74.9	71.8	70.0	95.7
<b>Profitability</b>					
Net Profit/Losses / Total Assets	0.5	4.3	3.7	-1.5	-0.5
Net Profit/Losses / Total Shareholders' Equity	6.2	23.5	16.1	-3.2	-3.3
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.7	4.9	4.8	-1.5	-0.7
<b>Income-Expenditure Structure</b>					
Net Interest Income After Specific Provisions / Total Assets	2.0	5.9	5.9	16.3	0.6
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	45.5	43.8	35.5	39.5	7.4
Non-interest Income (net) / Total Assets	2.4	7.6	10.6	25.0	7.7
Other Operating Expenses / Total Assets	3.8	8.4	11.6	26.2	5.8
Personnel Expenses / Other Operating Expenses	60.3	68.8	64.8	67.1	45.3
Non-interest Income (net) / Other Operating Expenses	64.4	90.2	92.0	95.1	132.7

## Nurol Yatırım Bankası A.Ş.

### Assets

(USD Million)

Year	Period	Liquid Assets								Loans and Receivables			
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total				
2011	TC	1	5	0	3	14	0	0	17	23	60	12	12
	FC	2	1	0	0	0	0	0	0	4	2	0	0
	Total	3	6	0	3	15	0	0	18	27	62	12	12
2010	TC	0	10	0	1	7	0	0	8	18	33	18	16
	FC	7	23	0	0	6	0	0	6	36	43	0	0
	Total	7	33	0	1	13	0	0	14	54	76	18	16
2009	TC	6	0	0	3	7	0	0	10	16	22	16	15
	FC	7	14	0	0	6	0	0	6	27	41	0	0
	Total	12	14	0	3	14	0	0	16	42	63	16	15
2008	TC	1	3	0	2	4	0	0	6	10	20	17	14
	FC	3	10	0	0	6	0	0	6	19	27	0	0
	Total	4	13	0	2	10	0	0	12	29	47	17	14
2007	TC	1	14	1	1	0	2	0	3	19	18	21	18
	FC	3	11	0	0	0	0	0	0	14	38	0	0
	Total	3	25	1	1	0	2	0	3	32	56	21	18

### Liabilities

(USD Million)

Year	Period	Deposits	Non-Deposit Funds					Other Liabilities					
			Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop.& Equip. Held for Sale Purposes and	Subordinated Loans	Miscellaneous Payables	Other External Resources
										Terminated Operations			
2011	TC	0	32	8	0	2	42	0	0	0	0	0	0
	FC	0	12	0	0	6	17	0	0	0	0	0	0
	Total	0	44	8	0	7	59	0	0	0	0	1	0
2010	TC	0	13	2	0	11	26	0	0	0	0	1	0
	FC	0	18	0	0	57	76	0	0	0	0	1	0
	Total	0	31	2	0	68	102	0	0	0	0	2	0
2009	TC	0	0	5	0	5	10	0	0	0	0	0	0
	FC	0	11	0	0	57	68	0	0	0	0	2	0
	Total	0	11	5	0	62	78	0	0	0	0	2	0
2008	TC	0	0	1	0	4	5	0	0	0	0	0	0
	FC	0	24	0	0	25	49	0	0	0	0	1	1
	Total	0	24	1	0	29	53	0	0	0	0	1	1
2007	TC	0	3	2	0	2	7	0	0	0	0	0	0
	FC	0	45	0	0	13	58	0	0	0	0	6	2
	Total	0	48	2	0	15	65	0	0	0	0	6	2

	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									
60	0	0	0	0	0	0	0	0	0	1	1	85
2	0	0	0	0	0	0	0	0	0	0	6	12
62	0	0	0	0	0	0	0	0	0	1	7	97
35	0	0	0	0	0	0	0	0	0	1	8	62
43	0	0	0	0	0	0	0	0	0	0	0	79
78	0	0	0	0	0	0	0	0	0	1	9	141
22	0	0	0	0	0	0	0	0	0	0	9	47
41	0	0	0	0	0	0	0	0	0	0	2	70
64	0	0	0	0	0	0	0	0	0	0	11	117
23	0	0	0	0	0	0	0	0	0	0	5	37
27	0	0	0	0	0	0	0	0	0	0	4	50
50	0	0	0	0	0	0	0	0	0	0	9	88
21	0	0	0	5	0	0	0	0	0	5	3	48
38	0	0	8	0	0	0	0	0	0	8	7	65
59	0	0	8	5	0	0	0	0	0	13	10	113

Shareholders' Equity											Total Liabilities
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Total Income (Loss)		Total		
							Previous Years	Current Year		Total	
20	0	0	3	24	4	0	2	3	6	34	79
0	0	0	0	0	0	0	0	0	0	0	18
2	0	0	4	24	4	0	2	3	6	34	97
10	0	0	2	29	4	0	3	0	3	36	65
0	0	0	1	0	0	0	0	0	0	0	76
1	0	0	3	29	4	0	3	0	3	36	141
10	0	0	2	30	3	0	1	2	3	36	47
0	0	0	2	0	0	0	0	0	0	0	70
1	0	0	4	30	3	0	1	2	3	36	117
10	0	0	1	30	0	0	0	1	1	32	38
0	0	0	1	0	0	0	0	0	0	0	50
1	0	0	3	30	0	0	0	1	1	32	88
10	0	0	2	39	56	1	-62	6	-56	39	48
0	0	0	7	0	0	0	0	0	0	0	65
1	0	0	9	39	56	1	-62	6	-56	39	113

## Nurol Yatırım Bankası A.Ş.

### Off Balance-Sheet Commitments

(USD Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative Financial Instruments			
		Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Trading Transactions		
												Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2011	TC	71	0	0	0	0	71	0	1,110	1,110	0	3	3	0
	FC	111	0	6	0	0	117	0	0	0	0	3	3	0
	Total	183	0	6	0	0	189	0	1,110	1,110	0	6	6	0
2010	TC	57	0	0	0	0	57	0	916	917	0	0	0	0
	FC	122	0	3	0	0	125	0	0	0	0	0	0	0
	Total	178	0	3	0	0	182	0	916	917	0	0	0	0
2009	TC	50	0	0	0	0	50	0	0	0	0	0	0	0
	FC	87	0	4	0	0	91	0	0	0	0	0	0	0
	Total	137	0	4	0	0	141	0	0	0	0	0	0	0
2008	TC	17	0	0	0	0	17	0	0	0	0	0	0	0
	FC	116	0	4	0	0	120	0	0	0	0	0	0	0
	Total	134	0	4	0	0	137	1	0	1	0	0	0	0
2007	TC	22	0	0	0	0	22	0	0	0	0	0	0	0
	FC	61	0	5	0	0	67	1	0	1	0	0	0	0
	Total	83	0	5	0	0	89	1	0	1	0	0	0	0

### Income-Expenditure

(USD Million)

USD million)

Year	Operating Income													
	Interest Income from					Interest Expenses on				Net Interest Income/ Expenses	Net Fees and Commissions			Dividend Income
	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total		Fees and Commiss. Received From	Fees and Commiss. Paid	Net	
2011	5	0	1	0	6	0	3	0	3	3	2	0	1	0
2010	6	0	1	0	7	0	3	0	4	3	2	0	2	0
2009	7	1	1	1	9	0	3	0	4	6	2	0	1	0
2008	6	1	1	0	9	0	3	0	3	6	1	0	1	0
2007	7	3	0	1	11	0	5	0	5	6	1	0	1	0

				Custody and Pledged Securities					Total Off Balance-Sheet Commitments
FX	Interest Rate				Items Held in	Pledged	Accepted Indepen. Guaran. and Warran.		
Futures	Futures	Others	Total	Total	Custody	Securities		Total	
0	0	0	6	6	14	17	0	31	1,219
0	0	0	6	6	1	46	0	47	170
0	0	0	12	12	15	63	0	78	1,389
0	0	0	0	0	13	26	0	39	1,012
0	0	0	0	0	8	44	0	51	177
0	0	0	0	0	21	70	0	90	1,189
0	0	0	0	0	1	21	0	21	72
0	0	0	0	0	7	29	0	36	127
0	0	0	0	0	7	50	0	57	198
0	0	0	0	0	1	17	0	18	36
0	0	0	0	0	8	25	0	32	153
0	0	0	0	0	9	42	0	51	188
0	0	0	0	0	2	26	0	28	50
0	0	0	0	0	1	28	0	29	97
0	0	0	0	0	4	54	0	58	147

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

## Ratios

(%)

	2011	2010	2009	2008	2007
<b>Capital Ratios</b>					
Shareholders' Equity / (Amount subject to credit + market + operational risk)	17.2	18.6	24.7	22.2	32.9
Shareholders' Equity / Total Assets	35.0	25.6	30.6	35.9	34.6
(Shareholders' Equity - Permanent Assets) / Total Assets	34.3	23.6	29.6	33.0	20.8
Net On Balance Sheet Position / Total Shareholders' Equity	-11.2	7.2	0.9	0.7	0.4
Net On and Off Balance Sheet Position / Total Shareholders' Equity	6.8	7.2	0.9	0.7	0.4
<b>Balance-Sheet Ratios</b>					
TC Assets / Total Assets	87.7	44.1	40.2	42.6	42.3
TC Liabilities / Total Liabilities	81.7	45.9	40.4	42.8	42.3
FC Assets / FC Liabilities	67.1	103.3	100.4	100.3	99.9
TC Deposits / Total Deposits	-	-	-	-	-
TC Loans and Receivables / Total Loans and Receivables	96.8	44.8	35.3	45.6	35.7
Total Deposits / Total Assets	0.0	0.0	0.0	0.0	0.0
Funds Borrowed / Total Assets	45.3	22.2	9.0	27.0	42.5
<b>Assets Quality</b>					
Financial Assets (net) / Total Assets	18.4	10.0	14.0	13.7	2.8
Total Loans and Receivables / Total Assets	64.0	54.9	54.1	56.6	51.7
Total Loans and Receivables / Total Deposits	-	-	-	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	19.3	22.6	25.3	33.5	36.4
Loans Under Follow-up (net) / Total Loans and Receivables	0.2	2.6	1.4	4.7	4.8
Specific Provisions / Loans Under Follow-up	98.9	88.7	94.5	85.9	86.8
Permanent Assets / Total Assets	0.8	2.0	1.0	2.8	13.8
Consumer Loans / Total Loans and Receivables	0.3	0.3	0.3	0.6	0.6
<b>Liquidity</b>					
Liquid Assets / Total Assets	27.9	38.5	36.1	33.1	26.9
Liquid Assets / Short-term Liabilities	76.0	71.6	130.6	127.8	123.1
TC Liquid Assets / Total Assets	23.7	12.9	13.4	11.0	14.9
<b>Profitability</b>					
Net Profit/Losses / Total Assets	3.5	0.2	1.3	1.2	5.2
Net Profit/Losses / Total Shareholders' Equity	10.1	0.6	4.4	3.3	15.1
Profit/Losses Before Taxes after Continuing Operations / Total Assets	3.8	-0.1	1.7	1.6	3.7
<b>Income-Expenditure Structure</b>					
Net Interest Income After Specific Provisions / Total Assets	2.3	1.7	4.3	6.1	4.9
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	21.0	36.0	63.1	87.2	59.1
Non-interest Income (net) / Total Assets	8.0	2.3	2.1	0.6	3.3
Other Operating Expenses / Total Assets	5.7	4.0	4.5	5.0	4.5
Personnel Expenses / Other Operating Expenses	39.8	44.9	47.9	49.0	45.6
Non-interest Income (net) / Other Operating Expenses	140.7	56.8	46.7	11.7	74.9

## Taib Yatırım Bank A.Ş.

### Assets

(USD Million)

Year	Period	Liquid Assets								Loans and Receivables			
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total				
2011	TC	1	0	0	4	0	0	0	4	5	0	0	0
	FC	0	0	0	0	0	0	0	0	0	0	0	0
	Total	1	0	0	4	0	0	0	4	5	0	0	0
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	1	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	1	1	0	0	0	1	2	1	0	0
	FC	0	2	0	0	0	0	0	0	2	0	0	0
	Total	0	2	1	1	0	0	0	1	4	1	0	0
2007	TC	0	0	9	2	0	0	0	2	11	0	0	0
	FC	1	0	0	0	0	0	0	0	1	0	0	0
	Total	1	0	9	2	0	0	0	2	11	0	0	0

### Liabilities

(USD Million)

Year	Period	Deposits	Non-Deposit Funds						Other Liabilities				
			Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop. & Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2011	TC	0	3	0	0	0	3	0	0	0	0	0	0
	FC	0	0	0	0	0	0	0	0	0	0	0	0
	Total	0	3	0	0	0	3	0	0	0	0	0	0
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	5	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	5	0
2008	TC	0	0	1	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	1	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

	Permanent Assets											Total Assets	
Total	Investments and Associates (net)			Subsidiaries (net)		Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)	Total			Un-classified Assets
	Accounted with Equity Method	Non-consolidated		Non-consolidated Financials	Non-consolidated Financials								
		Financials	Non-Financials										
0	0	0	0	3	4	0	0	0	0	7	0	12	
0	0	0	0	0	0	0	0	0	0	0	0	0	
0	0	0	0	3	4	0	0	0	0	7	0	12	
0	0	0	0	3	5	0	0	0	0	8	0	9	
0	0	0	0	0	0	0	0	0	0	0	0	0	
0	0	0	0	3	5	0	0	0	0	8	0	9	
0	0	0	0	10	5	0	0	0	0	16	0	17	
0	0	0	0	0	0	0	0	0	0	0	0	0	
0	0	0	0	10	5	0	0	0	0	16	0	17	
1	0	0	0	10	0	0	0	0	0	10	0	12	
0	0	0	0	0	0	0	0	0	0	0	0	2	
1	0	0	0	10	0	0	0	0	0	10	0	14	
0	0	0	0	2	0	0	0	0	0	2	0	13	
0	0	0	0	0	0	0	0	0	0	0	0	1	
0	0	0	0	2	0	0	0	0	0	2	0	14	

Shareholders' Equity											Total Liabilities
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Total Income (Loss)		Total		
							Previous Years	Current Year		Total	
0	0	0	0	18	0	0	-8	-2	-10	8	12
0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	1	18	0	0	-8	-2	-10	8	12
0	0	0	0	18	0	0	-7	-2	-10	8	9
0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	18	0	0	-7	-2	-10	8	9
0	0	0	6	18	0	0	-5	-2	-8	11	17
0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	6	18	0	0	-5	-2	-8	11	17
0	0	0	0	18	0	0	-3	-2	-5	13	14
0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	18	0	0	-3	-2	-5	13	14
0	0	0	0	17	0	0	-4	0	-4	13	13
0	0	0	0	0	0	0	0	0	0	0	1
0	0	0	0	17	0	0	-4	0	-4	13	14

## Taib Yatırım Bank A.Ş.

### Off Balance-Sheet Commitments

(USD Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative Financial Instruments			
		Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Trading Transactions		
												Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2011	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
2010	TC	0	0	0	0	0	0	0	0	0	0	0	0	0
	FC	0	0	0	0	0	0	0	0	0	0	5	0	0
	Total	0	0	0	0	0	0	0	0	0	0	5	0	0
2009	TC	0	0	0	0	0	0	0	0	0	0	0	0	0
	FC	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total	0	0	0	0	0	0	0	0	0	0	0	0	0
2008	TC	0	0	0	0	0	0	0	0	0	0	0	0	0
	FC	0	0	0	0	0	0	0	0	0	0	13	0	0
	Total	0	0	0	0	0	0	0	0	0	0	13	0	0
2007	TC	0	0	0	0	0	0	0	0	0	0	0	0	0
	FC	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total	0	0	0	0	0	0	0	0	0	0	0	0	0

### Income-Expenditure

(USD Million)

USD million)

Year	Operating Income													
	Interest Income from					Interest Expenses on				Net Interest Income/ Expenses	Net Fees and Commissions			Dividend Income
	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total		Fees and Commiss. Received From	Fees and Commiss. Paid	Net	
2011	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2010	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2009	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2008	0	0	0	0	1	0	0	0	0	0	0	0	0	0
2007	0	1	0	1	1	0	0	0	0	1	0	0	0	0

				Custody and Pledged Securities					Total Off Balance-Sheet Commitments
FX Futures	Interest Rate Futures	Others	Total	Total	Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.	Total	
0	0	0	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	1
0	0	0	5	5	0	0	0	0	5
0	0	0	5	5	0	0	0	1	6
0	0	0	0	0	1	0	0	1	1
0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	1	0	0	1	1
0	0	0	0	0	1	0	0	1	1
0	0	0	13	13	0	0	0	0	13
0	0	0	13	13	1	0	0	1	13
0	0	0	0	0	0	0	0	0	1
0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	1

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

## Ratios

(%)

	2011	2010	2009	2008	2007
<b>Capital Ratios</b>					
Shareholders' Equity / (Amount subject to credit + market + operational risk)	96.5	76.5	60.2	78.5	436.1
Shareholders' Equity / Total Assets	68.6	91.3	64.6	90.0	92.8
(Shareholders' Equity - Permanent Assets) / Total Assets	9.3	-2.2	-26.9	20.1	76.4
Net On Balance Sheet Position / Total Shareholders' Equity	0.2	-1.6	0.7	13.8	0.3
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.2	-1.6	0.7	13.8	0.3
<b>Balance-Sheet Ratios</b>					
TC Assets / Total Assets	99.6	97.8	97.9	86.7	93.9
TC Liabilities / Total Liabilities	99.8	96.4	98.0	99.1	94.1
FC Assets / FC Liabilities	175.5	61.3	105.6	1,452.5	104.8
TC Deposits / Total Deposits	-	-	-	-	-
TC Loans and Receivables / Total Loans and Receivables	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	27.1	3.4	1.2	2.0	5.7
<b>Assets Quality</b>					
Financial Assets (net) / Total Assets	32.4	3.4	1.1	6.6	12.7
Total Loans and Receivables / Total Assets	0.1	0.0	0.6	4.2	1.9
Total Loans and Receivables / Total Deposits	-	-	-	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	260.9	-	41.1	6.7	0.0
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	-
Permanent Assets / Total Assets	59.3	93.5	91.4	69.9	16.5
Consumer Loans / Total Loans and Receivables	100.0	-	0.0	0.0	0.0
<b>Liquidity</b>					
Liquid Assets / Total Assets	39.8	5.6	7.3	24.9	80.9
Liquid Assets / Short-term Liabilities	295.6	131.0	317.1	299.3	1,429.2
TC Liquid Assets / Total Assets	39.6	3.6	5.4	11.8	74.8
<b>Profitability</b>					
Net Profit/Losses / Total Assets	-21.4	-25.9	-12.3	-14.3	-0.9
Net Profit/Losses / Total Shareholders' Equity	-31.2	-28.3	-19.1	-15.9	-1.0
Profit/Losses Before Taxes after Continuing Operations / Total Assets	-21.4	-25.9	-12.3	-14.3	-0.9
<b>Income-Expenditure Structure</b>					
Net Interest Income After Specific Provisions / Total Assets	-0.4	-1.7	0.0	2.8	9.1
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	-22.1	-35.2	0.8	47.5	60.8
Non-interest Income (net) / Total Assets	2.1	6.4	4.9	3.1	5.9
Other Operating Expenses / Total Assets	23.2	31.4	16.3	19.6	15.9
Personnel Expenses / Other Operating Expenses	49.7	45.8	46.1	50.5	43.1
Non-interest Income (net) / Other Operating Expenses	9.3	20.5	29.9	16.0	37.0

## Türk Eximbank

### Assets

(USD Million)

Year	Period	Liquid Assets								Loans and Receivables			
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total				
2011	TC	0	189	66	168	6	247	0	421	676	1,376	61	61
	FC	13	85	0	22	0	24	0	46	144	2,894	0	0
	Total	14	274	66	190	6	271	0	467	820	4,270	61	61
2010	TC	0	321	0	199	10	547	0	756	1,077	911	79	79
	FC	0	255	0	2	0	33	0	36	291	1,794	0	0
	Total	0	576	0	202	10	580	0	792	1,368	2,705	79	79
2009	TC	0	75	871	104	9	174	0	288	1,234	898	70	70
	FC	0	438	0	8	0	33	0	41	480	1,730	0	0
	Total	0	513	871	112	9	208	0	329	1,714	2,628	70	70
2008	TC	0	70	304	26	2	124	0	153	526	1,423	37	37
	FC	0	24	0	15	0	35	0	50	74	1,209	0	0
	Total	0	94	304	42	2	159	0	203	601	2,632	37	37
2007	TC	0	214	230	73	0	66	0	139	583	1,693	39	39
	FC	0	133	0	13	0	51	0	64	197	1,096	0	0
	Total	0	347	230	86	0	117	0	203	780	2,788	39	39

### Liabilities

(USD Million)

USD million)

Year	Period	Deposits	Non-Deposit Funds					Other Liabilities						
			Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop. & Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources	
2011	TC	0	0	84	0	0	84	6	0	0	0	7	6	
	FC	0	2,269	93	508	0	2,871	7	0	0	110	16	7	
	Total	0	2,269	177	508	0	2,954	12	0	0	110	22	13	
2010	TC	0	0	0	0	4	4	14	0	0	0	5	258	
	FC	0	1,044	0	0	0	1,044	3	0	0	126	4	218	
	Total	0	1,044	0	0	4	1,049	16	0	0	126	10	476	
2009	TC	0	0	0	0	5	5	0	0	0	0	7	258	
	FC	0	1,220	0	0	0	1,220	3	0	0	142	4	209	
	Total	0	1,220	0	0	5	1,224	4	0	0	142	11	467	
2008	TC	0	0	0	0	4	4	0	0	0	0	7	312	
	FC	0	586	10	0	0	596	4	0	0	159	1	182	
	Total	0	586	10	0	4	601	4	0	0	159	8	494	
2007	TC	0	0	0	0	6	6	0	0	0	0	9	257	
	FC	0	677	0	0	0	677	2	0	0	178	3	159	
	Total	0	677	0	0	6	683	2	0	0	178	12	416	

	Permanent Assets											Total Assets	
Total	Investments and Associates (net)			Subsidiaries (net)		Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)	Total			Un-classified Assets
	Accounted with Equity Method	Non-consolidated		Non-consolidated Financials	Non-consolidated Financials								
		Financials	Non-Financials										
1,376	0	0	0	0	0	0	5	0	0	5	7	2,064	
2,894	0	0	0	0	0	0	0	0	0	0	12	3,050	
4,270	0	0	0	0	0	0	5	0	0	5	19	5,114	
911	0	0	0	0	0	0	5	0	0	5	6	1,999	
1,794	0	0	0	0	0	0	0	0	0	0	6	2,091	
2,705	0	0	0	0	0	0	5	0	0	5	12	4,090	
898	0	0	0	0	0	0	5	0	0	6	8	2,146	
1,730	0	0	0	0	0	0	0	0	0	0	7	2,216	
2,628	0	0	0	0	0	0	5	0	0	6	15	4,362	
1,423	0	0	0	0	0	0	5	0	0	5	3	1,957	
1,209	0	0	0	0	0	0	0	0	0	0	7	1,291	
2,632	0	0	0	0	0	0	5	0	0	5	10	3,248	
1,693	0	6	0	0	0	0	7	0	0	14	3	2,292	
1,096	0	0	0	0	0	0	0	0	0	0	7	1,300	
2,788	0	6	0	0	0	0	7	0	0	14	10	3,592	

Shareholders' Equity												Total Liabilities
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Total Income (Loss)		Total	Total		
							Previous Years	Current Year				
70	1	0	89	1,059	319	431	0	122	122	1,931	2,104	
0	0	0	140	0	0	0	0	0	0	0	3,010	
70	1	0	229	1,059	319	431	0	122	122	1,931	5,114	
53	1	0	331	1,301	395	497	0	167	167	2,360	2,695	
0	0	0	351	0	0	0	0	0	0	0	1,395	
53	1	0	681	1,301	396	497	0	167	167	2,360	4,090	
55	1	0	321	1,345	408	476	0	230	230	2,458	2,784	
0	0	0	359	0	0	0	0	0	0	0	1,579	
55	1	0	679	1,345	408	476	0	230	230	2,459	4,362	
49	1	0	369	872	508	308	0	244	244	1,931	2,304	
0	0	0	347	0	0	0	0	0	0	0	944	
49	1	0	716	872	508	308	0	244	244	1,931	3,248	
53	25	0	344	863	670	357	0	334	334	2,224	2,574	
0	0	0	341	0	0	0	0	0	0	0	1,019	
53	25	0	684	863	670	357	0	334	334	2,225	3,592	

## Türk Eximbank

### Off Balance-Sheet Commitments

(USD Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative Financial Instruments			
		Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Trading Transactions		
												Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2011	TC	0	0	0	0	0	0	1	459	459	0	277	174	0
	FC	0	0	0	0	275	275	0	775	775	0	283	585	0
	Total	0	0	0	0	275	275	1	1,234	1,235	0	560	758	0
2010	TC	0	0	0	0	0	0	1	6	7	0	0	410	0
	FC	0	0	0	0	702	702	0	222	222	0	0	522	0
	Total	0	0	0	0	702	702	1	227	229	0	0	932	0
2009	TC	0	0	0	0	0	0	1	0	1	0	0	377	0
	FC	0	0	0	0	566	566	9	0	9	0	0	530	0
	Total	0	0	0	0	566	566	10	0	10	0	0	907	0
2008	TC	0	0	0	0	0	0	0	0	0	0	0	77	0
	FC	0	0	0	0	236	236	14	0	14	0	0	267	0
	Total	0	0	0	0	236	236	14	0	14	0	0	344	0
2007	TC	0	0	0	0	0	0	0	0	0	0	0	12	0
	FC	1	0	0	0	230	231	12	0	12	0	0	177	0
	Total	1	0	0	0	230	231	12	0	12	0	0	190	0

### Income-Expenditure

(USD Million)

USD million)

Year	Operating Income													
	Interest Income from					Interest Expenses on				Net Interest Income/ Expenses	Net Fees and Commissions			Dividend Income
	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total		Fees and Commiss. Received From	Fees and Commiss. Paid	Net	
2011	122	12	30	1	166	0	19	7	26	140	3	3	0	0
2010	112	8	39	47	205	0	18	0	18	188	1	6	-6	0
2009	217	7	25	46	294	0	34	0	34	260	2	6	-4	0
2008	234	15	28	30	308	0	31	0	31	277	0	2	-2	0
2007	300	20	30	34	383	0	47	0	47	336	1	2	-1	0

					Custody and Pledged Securities				Total Off Balance-Sheet Commitments
FX	Interest Rate				Items Held in	Pledged	Accepted Indepen. Guaran. and Warran.		
Futures	Futures	Others	Total	Total	Custody	Securities		Total	
0	0	0	451	451	0	12	16	28	938
0	0	0	867	867	0	106	1,669	1,775	3,692
<b>0</b>	<b>0</b>	<b>0</b>	<b>1,318</b>	<b>1,318</b>	<b>0</b>	<b>118</b>	<b>1,685</b>	<b>1,803</b>	<b>4,630</b>
0	0	0	410	410	0	20	0	20	438
0	0	0	522	522	0	107	0	107	1,552
<b>0</b>	<b>0</b>	<b>0</b>	<b>932</b>	<b>932</b>	<b>0</b>	<b>127</b>	<b>0</b>	<b>127</b>	<b>1,990</b>
0	0	0	377	377	0	21	0	21	399
0	0	0	530	530	0	114	0	114	1,219
<b>0</b>	<b>0</b>	<b>0</b>	<b>907</b>	<b>907</b>	<b>0</b>	<b>135</b>	<b>0</b>	<b>135</b>	<b>1,618</b>
0	0	0	77	77	0	13	0	13	89
0	0	0	267	267	0	64	0	64	581
<b>0</b>	<b>0</b>	<b>0</b>	<b>344</b>	<b>344</b>	<b>0</b>	<b>76</b>	<b>0</b>	<b>76</b>	<b>671</b>
0	0	0	12	12	0	17	0	17	29
0	0	0	177	177	0	28	0	28	448
<b>0</b>	<b>0</b>	<b>0</b>	<b>190</b>	<b>190</b>	<b>0</b>	<b>44</b>	<b>0</b>	<b>44</b>	<b>477</b>

Trading Profit/Loss (Net)	Other Operating Income	Total Oper. Profit/Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Profit/Loss From Equity Method Applied Subsidiar.	Net Monetary Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov. for Income Taxes from Continuing Oper. (+/-)	Net Profit/Loss from Contin. Oper.	Net Profit/Loss from Termin. Oper.	Net Profit (Loss)
20	44	204	43	39	122	0	0	0	122	0	122	0	122
12	28	222	14	41	167	0	0	0	167	0	167	0	167
27	24	307	37	39	230	0	0	0	230	0	230	0	230
10	21	306	17	46	244	0	0	0	244	0	244	0	244
12	42	390	2	54	334	0	0	0	334	0	334	0	334

## Ratios

(%)

	2011	2010	2009	2008	2007
<b>Capital Ratios</b>					
Shareholders' Equity / (Amount subject to credit + market + operational risk)	95.9	142.8	125.7	104.9	99.7
Shareholders' Equity / Total Assets	37.8	57.7	56.4	59.5	61.9
(Shareholders' Equity - Permanent Assets) / Total Assets	37.7	57.6	56.2	59.3	61.5
Net On Balance Sheet Position / Total Shareholders' Equity	1.8	18.4	15.3	4.5	0.9
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.0	0.6	0.5	1.1	0.5
<b>Balance-Sheet Ratios</b>					
TC Assets / Total Assets	40.4	48.9	49.2	60.3	63.8
TC Liabilities / Total Liabilities	41.1	65.9	63.8	70.9	71.6
FC Assets / FC Liabilities	101.3	149.9	140.4	136.7	127.6
TC Deposits / Total Deposits	-	-	-	-	-
TC Loans and Receivables / Total Loans and Receivables	32.2	33.7	34.2	54.1	60.7
Total Deposits / Total Assets	0.0	0.0	0.0	0.0	0.0
Funds Borrowed / Total Assets	44.4	25.5	28.0	18.1	18.9
<b>Assets Quality</b>					
Financial Assets (net) / Total Assets	9.1	19.4	7.5	6.3	5.7
Total Loans and Receivables / Total Assets	83.5	66.1	60.2	81.0	77.6
Total Loans and Receivables / Total Deposits	-	-	-	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	1.4	2.9	2.6	1.4	1.4
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	0.1	0.1	0.1	0.2	0.4
Consumer Loans / Total Loans and Receivables	0.0	0.1	0.1	0.1	0.1
<b>Liquidity</b>					
Liquid Assets / Total Assets	10.7	19.3	34.5	13.6	18.5
Liquid Assets / Short-term Liabilities	189.8	5,372.4	12,739.0	2,064.8	757.3
TC Liquid Assets / Total Assets	8.4	13.0	24.3	12.4	14.4
<b>Profitability</b>					
Net Profit/Losses / Total Assets	2.4	4.1	5.3	7.5	9.3
Net Profit/Losses / Total Shareholders' Equity	6.3	7.1	9.4	12.6	15.0
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.4	4.1	5.3	7.5	9.3
<b>Income-Expenditure Structure</b>					
Net Interest Income After Specific Provisions / Total Assets	2.7	4.3	5.2	8.3	9.3
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	67.9	78.6	74.2	87.9	86.0
Non-interest Income (net) / Total Assets	1.3	0.8	1.1	0.9	1.5
Other Operating Expenses / Total Assets	0.8	1.0	0.9	1.4	1.5
Personnel Expenses / Other Operating Expenses	36.4	37.8	37.6	39.2	40.7
Non-interest Income (net) / Other Operating Expenses	163.9	82.0	118.6	64.3	98.4

## Türkiye Kalkınma Bankası A.Ş.

### Assets

(USD Million)

Year	Period	Liquid Assets								Loans and Receivables			
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total				
2011	TC	0	79	0	35	316	19	0	369	448	138	50	25
	FC	0	2	0	0	0	0	0	0	2	821	0	0
	Total	0	81	0	35	316	19	0	369	451	959	50	25
2010	TC	0	81	0	32	80	33	0	145	227	126	51	33
	FC	0	1	0	0	0	0	0	0	1	622	0	0
	Total	0	82	0	32	80	33	0	145	227	748	51	33
2009	TC	0	4	74	83	3	54	0	140	219	144	63	44
	FC	0	53	0	0	0	0	0	0	53	377	0	0
	Total	0	57	74	83	3	54	0	140	272	521	63	44
2008	TC	0	3	112	72	4	17	0	93	208	166	43	43
	FC	0	28	0	0	0	0	0	0	28	221	0	0
	Total	0	31	112	72	4	17	0	93	236	387	43	43
2007	TC	0	107	74	95	6	3	0	105	286	156	51	48
	FC	0	12	0	0	0	0	0	0	12	185	0	0
	Total	0	120	74	95	6	3	0	105	298	341	51	48

### Liabilities

(USD Million)

Year	Period	Deposits	Non-Deposit Funds						Other Liabilities				
			Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop. & Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2011	TC	0	0	269	0	35	304	1	0	0	0	2	2
	FC	0	868	0	0	0	868	0	0	0	0	0	0
	Total	0	868	269	0	35	1,173	1	0	0	0	3	2
2010	TC	0	0	0	0	59	60	0	0	0	0	2	3
	FC	0	622	0	0	0	622	0	0	0	0	0	0
	Total	0	622	0	0	59	682	0	0	0	0	2	3
2009	TC	0	1	0	0	75	77	0	0	0	0	2	3
	FC	0	426	0	0	0	426	0	0	0	0	0	1
	Total	0	427	0	0	75	502	0	0	0	0	2	4
2008	TC	0	3	0	0	84	87	0	0	0	0	1	3
	FC	0	240	0	0	0	240	0	0	0	0	0	2
	Total	0	243	0	0	84	327	0	0	0	0	1	5
2007	TC	0	4	0	0	95	99	0	0	0	0	2	3
	FC	0	182	0	0	0	182	0	0	0	0	0	0
	Total	0	186	0	0	95	281	0	0	0	0	2	3

	Permanent Assets											Total Assets	
Total	Investments and Associates (net)			Subsidiaries (net)		Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)	Total			Un-classified Assets
	Accounted with Equity Method	Non-consolidated		Non-consolidated Financials	Non-consolidated Financials								
		Financials	Non-Financials										
163	0	0	3	3	0	0	24	0	0	31	12	654	
821	0	1	0	0	0	0	0	0	0	1	1	825	
984	0	1	3	3	0	0	24	0	0	32	12	1,479	
144	0	0	4	4	0	0	28	0	0	36	8	414	
622	0	1	0	0	0	0	0	0	0	1	1	625	
766	0	1	4	4	0	0	28	0	0	37	8	1,039	
163	0	0	3	6	2	0	29	0	0	41	11	434	
377	0	1	0	0	0	0	0	0	0	1	1	432	
539	0	1	3	6	2	0	29	0	0	42	12	865	
166	0	0	3	6	1	0	26	1	0	37	12	423	
221	0	0	0	0	0	0	0	0	0	0	0	250	
387	0	0	3	6	1	0	26	1	0	37	12	673	
158	0	0	5	8	0	0	34	0	0	47	17	507	
185	0	0	0	0	0	0	0	0	0	0	0	198	
343	0	0	5	8	0	0	34	0	0	47	17	705	

Shareholders' Equity												Total Liabilities
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Total Income (Loss)		Total	Total		
							Previous Years	Current Year			Total	
190	20	00	260	850	1090	730	00	130	130	2800	610869	
19	2	0	27	85	109	73	0	13	13	280	1,479	
150	30	00	230	1040	1370	800	00	140	140	3340	417622	
15	3	0	23	104	137	80	0	14	14	334	1,039	
170	50	00	260	1080	1420	690	00	170	170	3360	439427	
17	5	0	28	108	142	69	0	17	17	336	865	
130	70	00	250	1050	1390	500	00	240	240	3180	430243	
13	7	0	27	105	139	50	0	24	24	318	673	
140	100	00	290	1380	1840	360	00	370	370	3950	523182	
14	10	0	29	138	184	36	0	37	37	395	705	

## Türkiye Kalkınma Bankası A.Ş.

### Off Balance-Sheet Commitments

(USD Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative Financial Instruments			
		Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Trading Transactions		
												Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2011	TC	0	0	0	0	0	0	0	58	58	0	2	30	0
	FC	0	0	42	0	0	42	11	545	556	0	2	30	0
	Total	0	0	42	0	0	42	11	602	613	0	5	60	0
2010	TC	0	0	0	0	0	0	1	56	57	0	6	0	0
	FC	0	0	5	0	0	5	12	851	864	0	5	0	0
	Total	0	0	5	0	0	5	13	908	921	0	11	0	0
2009	TC	0	0	0	0	0	0	0	16	16	0	0	0	0
	FC	0	0	7	0	0	7	14	395	409	0	0	0	0
	Total	0	0	7	0	0	7	14	410	424	0	0	0	0
2008	TC	0	0	0	0	0	0	0	33	33	0	0	0	0
	FC	0	0	3	0	0	3	13	129	142	0	0	0	0
	Total	0	0	3	0	0	3	13	162	176	0	0	0	0
2007	TC	0	0	0	0	0	0	0	0	0	0	0	0	0
	FC	0	0	1	0	0	1	15	0	15	0	0	0	0
	Total	0	0	1	0	0	1	15	0	15	0	0	0	0

### Income-Expenditure

(USD Million)

Year	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total	Net Interest Income/ Expenses	Fees and Commiss. Received From	Fees and Commiss. Paid	Net	Dividend Income
2011	48	7	14	0	69	0	12	8	20	48	3	0	3	0
2010	35	2	12	3	52	0	7	4	11	41	3	0	3	2
2009	31	0	16	9	56	0	9	5	15	41	10	1	10	0
2008	35	5	14	16	70	0	11	5	16	54	8	0	7	0
2007	30	7	15	36	87	0	10	6	15	72	7	1	7	0

				Custody and Pledged Securities					Total Off Balance-Sheet Commitments
FX	Interest Rate				Items Held in	Pledged	Accepted Indepen. Guaran. and Warran.		
Futures	Futures	Others	Total	Total	Custody	Securities		Total	
0	0	0	33	33	2	1,170	1	1,172	1,263
0	0	0	32	32	0	3,797	1	3,798	4,428
<b>0</b>	<b>0</b>	<b>0</b>	<b>65</b>	<b>65</b>	<b>2</b>	<b>4,967</b>	<b>1</b>	<b>4,971</b>	<b>5,691</b>
0	0	0	6	6	4	1,616	1	1,622	1,684
0	0	0	5	5	0	3,189	0	3,190	4,064
<b>0</b>	<b>0</b>	<b>0</b>	<b>11</b>	<b>11</b>	<b>5</b>	<b>4,806</b>	<b>1</b>	<b>4,811</b>	<b>5,748</b>
0	0	0	0	0	10	1,974	1	1,984	2,000
0	0	0	0	0	0	2,685	0	2,685	3,101
<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>10</b>	<b>4,659</b>	<b>1</b>	<b>4,669</b>	<b>5,101</b>
0	0	0	0	0	10	1,904	0	1,915	1,948
0	0	0	0	0	0	1,944	0	1,944	2,089
<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>11</b>	<b>3,848</b>	<b>0</b>	<b>3,859</b>	<b>4,037</b>
0	0	0	0	0	13	2,207	0	2,220	2,220
0	0	0	0	0	0	1,721	0	1,721	1,737
<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>14</b>	<b>3,928</b>	<b>0</b>	<b>3,942</b>	<b>3,957</b>

Trading Profit/Loss (Net)	Other Operating Income	Total Oper. Profit/Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Profit/Loss From Equity Method Applied Subsidiar.	Net Monetary Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov. for Income Taxes from Continuing Oper. (+/-)	Net Profit/Loss from Contin. Oper.	Net Profit/Loss from Termin. Oper.	Net Profit (Loss)
-2	8	58	9	32	17	0	0	0	17	-4	13	0	13
2	11	59	3	38	19	0	0	0	19	-5	14	0	14
4	10	65	8	36	21	0	0	0	21	-4	17	0	17
6	15	82	19	33	30	0	0	0	30	-6	24	0	24
-2	22	99	10	42	47	0	0	0	47	-10	37	0	37

## Ratios

(%)

	2011	2010	2009	2008	2007
<b>Capital Ratios</b>					
Shareholders' Equity / (Amount subject to credit + market + operational risk)	58.3	75.2	70.0	79.2	91.2
Shareholders' Equity / Total Assets	18.9	32.2	38.8	47.3	56.0
(Shareholders' Equity - Permanent Assets) / Total Assets	15.1	26.9	31.8	41.8	49.0
Net On Balance Sheet Position / Total Shareholders' Equity	-15.5	1.0	1.4	2.3	4.1
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-4.0	1.0	1.4	2.3	4.1
<b>Balance-Sheet Ratios</b>					
TC Assets / Total Assets	44.2	39.9	50.1	62.8	71.9
TC Liabilities / Total Liabilities	41.3	40.1	50.7	63.9	74.2
FC Assets / FC Liabilities	95.0	100.4	101.1	103.0	108.8
TC Deposits / Total Deposits	-	-	-	-	-
TC Loans and Receivables / Total Loans and Receivables	16.6	18.8	30.1	42.8	46.0
Total Deposits / Total Assets	0.0	0.0	0.0	0.0	0.0
Funds Borrowed / Total Assets	58.7	59.9	49.4	36.1	26.3
<b>Assets Quality</b>					
Financial Assets (net) / Total Assets	25.0	14.0	16.2	13.8	14.8
Total Loans and Receivables / Total Assets	66.5	73.8	62.3	57.5	48.7
Total Loans and Receivables / Total Deposits	-	-	-	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	5.1	6.6	11.7	11.0	14.7
Loans Under Follow-up (net) / Total Loans and Receivables	2.6	2.3	3.5	0.0	0.7
Specific Provisions / Loans Under Follow-up	49.0	64.9	70.3	100.0	95.5
Permanent Assets / Total Assets	3.9	5.3	7.0	5.5	7.0
Consumer Loans / Total Loans and Receivables	0.3	0.4	0.6	0.8	0.9
<b>Liquidity</b>					
Liquid Assets / Total Assets	29.2	18.7	25.2	32.6	41.9
Liquid Assets / Short-term Liabilities	132.1	282.7	2,877.8	3,474.2	7,464.3
TC Liquid Assets / Total Assets	29.1	18.6	19.1	28.5	40.1
<b>Profitability</b>					
Net Profit/Losses / Total Assets	0.9	1.3	2.0	3.6	5.3
Net Profit/Losses / Total Shareholders' Equity	4.5	4.1	5.1	7.6	9.4
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.2	1.8	2.4	4.5	6.6
<b>Income-Expenditure Structure</b>					
Net Interest Income After Specific Provisions / Total Assets	3.1	3.9	4.1	5.5	8.8
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	78.0	68.3	54.4	45.0	63.1
Non-interest Income (net) / Total Assets	0.7	1.8	2.7	4.2	3.8
Other Operating Expenses / Total Assets	2.2	3.6	4.2	4.8	5.9
Personnel Expenses / Other Operating Expenses	72.6	72.6	73.1	75.3	73.1
Non-interest Income (net) / Other Operating Expenses	31.2	48.7	65.7	85.8	64.9

## Türkiye Sınai Kalkınma Bankası A.Ş.

### Assets

(USD Million)

Year	Period	Liquid Assets								Loans and Receivables			
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total				
2011	TC	3	4	0	38	926	67	0	1,031	1,038	1,002	6	6
	FC	61	28	0	17	302	0	0	320	409	2,368	8	8
	Total	64	32	0	55	1,228	67	0	1,351	1,446	3,371	14	14
2010	TC	3	100	0	38	1,085	198	0	1,322	1,425	1,128	7	7
	FC	39	5	0	6	304	0	0	310	353	1,976	9	9
	Total	42	105	0	44	1,390	198	0	1,632	1,779	3,104	17	17
2009	TC	0	82	0	26	1,112	189	0	1,327	1,409	1,109	11	11
	FC	2	22	0	3	331	0	0	334	358	1,459	4	4
	Total	2	104	0	29	1,444	189	0	1,661	1,767	2,568	15	15
2008	TC	0	2	0	16	870	0	0	887	889	1,070	12	12
	FC	2	95	5	2	283	0	0	284	386	1,341	5	5
	Total	2	97	5	18	1,153	0	0	1,171	1,275	2,411	17	17
2007	TC	0	14	0	58	1,161	0	0	1,219	1,234	848	14	14
	FC	3	10	0	12	278	0	0	290	303	1,355	3	3
	Total	3	25	0	70	1,439	0	0	1,509	1,537	2,203	17	17

### Liabilities

(USD Million)

Year	Period	Deposits	Non-Deposit Funds					Other Liabilities					
			Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop. & Equip. Held for Sale Purposes and	Subordinated Loans	Miscellaneous Payables	Other External Resources
										Terminated Operations			
2011	TC	0	13	408	0	1	421	3	0	0	0	39	0
	FC	0	3,576	94	0	3	3,674	20	0	0	50	9	0
	Total	0	3,589	502	0	4	4,095	24	0	0	50	48	0
2010	TC	0	7	679	127	0	813	2	0	0	0	35	0
	FC	0	3,244	93	0	0	3,336	5	0	0	51	13	0
	Total	0	3,250	771	127	0	4,149	7	0	0	51	48	0
2009	TC	0	16	833	0	0	849	5	0	0	0	25	0
	FC	0	2,894	31	0	0	2,925	3	0	0	51	10	0
	Total	0	2,910	864	0	0	3,774	8	0	0	51	35	0
2008	TC	0	49	503	0	0	552	12	0	0	0	13	0
	FC	0	2,866	27	0	0	2,893	6	0	0	46	7	0
	Total	0	2,915	530	0	0	3,445	18	0	0	46	20	0
2007	TC	0	46	661	0	0	707	27	0	0	0	13	0
	FC	0	2,641	58	0	0	2,700	12	0	2	51	5	0
	Total	0	2,687	719	0	0	3,407	39	0	2	51	18	0

	Permanent Assets											Total Assets	
Total	Investments and Associates (net)			Subsidiaries (net)		Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)	Total			Un-classified Assets
	Accounted with Equity Method	Non-consolidated		Non-consolidated Financials	Non-consolidated Financials								
		Financials	Non-Financials										
1,002	0	68	1	63	0	0	5	0	0	136	10	2,187	
2,368	0	0	0	0	0	0	0	0	0	0	42	2,819	
3,371	0	68	1	63	0	0	5	0	0	136	52	5,006	
1,128	0	89	0	92	0	0	10	0	0	193	14	2,761	
1,976	0	0	0	0	0	0	0	0	0	0	55	2,385	
3,104	0	89	0	92	0	0	10	0	0	193	70	5,146	
1,109	0	63	6	96	0	0	15	0	0	179	18	2,716	
1,459	0	0	0	0	0	0	0	0	0	0	109	1,926	
2,568	0	63	6	96	0	0	15	0	0	179	127	4,642	
1,070	0	25	5	93	0	0	17	0	0	141	12	2,113	
1,341	0	0	0	0	0	0	0	0	0	0	241	1,967	
2,411	0	25	5	93	0	0	17	0	0	141	254	4,080	
848	0	79	7	95	0	0	15	0	9	206	30	2,317	
1,355	0	0	0	0	0	0	0	0	0	0	237	1,895	
2,203	0	79	7	95	0	0	15	0	9	206	267	4,212	

Shareholders' Equity											Total Liabilities
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Total Income (Loss)		Total	Total	
							Previous Years	Current Year			
580	90	00	10880	4240	211	1510	00	1350	1350	71211	1,2423,764
58	9	0	188	424	13	151	0	135	135	723	5,006
590	100	00	10569	4550	6421	1440	00	1380	1380	80121	1,7193,426
59	10	0	174	455	85	144	0	138	138	822	5,146
650	100	00	10564	4030	469	1240	00	1180	1180	6919	1,6442,998
65	10	0	169	403	55	124	0	118	118	700	4,642
470	110	00	8359	3290	-4-20	1100	00	780	780	513-20	1,1482,932
47	11	0	142	329	-24	110	0	78	78	493	4,080
270	310	00	9870	3450	480	1170	00	1270	1270	6370	1,4432,770
27	31	0	169	345	48	117	0	127	127	637	4,212

## Türkiye Sınai Kalkınma Bankası A.Ş.

### Off Balance-Sheet Commitments

(USD Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative Financial Instruments			
		Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Trading Transactions		
												Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2011	TC	147	0	0	0	11	158	23	553	576	0	91	27	341
	FC	218	2	294	0	0	514	78	1,503	1,581	0	362	1,043	436
	Total	365	2	294	0	11	672	100	2,057	2,157	0	453	1,069	777
2010	TC	208	0	0	0	20	228	44	292	336	0	12	71	169
	FC	313	0	169	0	1	483	61	353	414	0	12	405	349
	Total	521	0	169	0	21	711	105	645	750	0	23	476	518
2009	TC	180	0	0	0	51	232	101	127	228	0	0	73	87
	FC	60	0	121	0	68	250	108	242	350	0	0	98	169
	Total	241	0	121	0	120	482	209	369	578	0	0	171	256
2008	TC	145	0	0	0	0	145	15	236	251	0	0	97	60
	FC	52	0	171	0	5	228	30	241	271	0	2	186	111
	Total	197	0	171	0	5	373	46	477	523	0	2	283	170
2007	TC	60	0	0	0	0	60	9	164	173	0	35	125	2,452
	FC	127	0	152	0	79	358	138	188	326	0	101	295	2,180
	Total	187	0	152	0	79	418	147	352	499	0	136	420	4,632

### Income-Expenditure

(USD Million)

USD million)

Year	Operating Income													
	Interest Income from					Interest Expenses on				Net Interest Income/ Expenses	Net Fees and Commissions			Dividend Income
	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total		Fees and Commiss. Received From	Fees and Commiss. Paid	Net	
2011	155	4	109	3	272	0	42	36	79	193	6	1	5	14
2010	127	5	147	3	282	0	32	56	88	194	11	3	9	15
2009	152	3	174	6	336	0	99	65	164	172	5	1	5	13
2008	117	4	159	12	290	0	62	68	130	160	3	1	3	16
2007	145	8	179	19	351	0	130	103	233	118	5	1	4	17

					Custody and Pledged Securities				Total Off Balance-Sheet Commitments
FX	Interest Rate				Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.		
Futures	Futures	Others	Total	Total				Total	
0	0	0	460	460	567	2,375	499	3,441	4,635
0	0	0	1,841	1,841	121	20,650	13,237	34,008	37,943
<b>0</b>	<b>0</b>	<b>1</b>	<b>2,301</b>	<b>2,301</b>	<b>688</b>	<b>23,025</b>	<b>13,736</b>	<b>37,449</b>	<b>42,578</b>
0	0	22	274	274	875	1,156	479	2,510	3,349
0	1,023	54	1,842	1,842	119	16,093	10,887	27,100	29,839
<b>0</b>	<b>1,023</b>	<b>76</b>	<b>2,116</b>	<b>2,116</b>	<b>994</b>	<b>17,249</b>	<b>11,367</b>	<b>29,610</b>	<b>33,188</b>
0	0	31	190	190	1,146	650	0	1,796	2,447
0	1,105	15	1,387	1,387	71	7,858	0	7,929	9,916
<b>0</b>	<b>1,105</b>	<b>46</b>	<b>1,578</b>	<b>1,578</b>	<b>1,217</b>	<b>8,509</b>	<b>0</b>	<b>9,725</b>	<b>12,363</b>
0	0	13	170	170	1,129	203	0	1,333	1,899
0	338	44	681	681	55	6,235	0	6,290	7,471
<b>0</b>	<b>338</b>	<b>57</b>	<b>851</b>	<b>851</b>	<b>1,185</b>	<b>6,438</b>	<b>0</b>	<b>7,623</b>	<b>9,370</b>
7	0	352	2,972	2,972	1,574	157	0	1,732	4,936
7	341	65	2,989	2,989	99	4,206	0	4,305	7,979
<b>15</b>	<b>341</b>	<b>417</b>	<b>5,961</b>	<b>5,961</b>	<b>1,674</b>	<b>4,363</b>	<b>0</b>	<b>6,037</b>	<b>12,915</b>

Trading Profit/Loss (Net)	Other Operating Income	Total Oper. Profit/Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Profit/Loss From Equity Method Applied Subsidiar.	Net Monetary Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov. for Income Taxes from Continuing Oper. (+/-)	Net Profit/Loss from Contin. Oper.	Net Profit/Loss from Termin. Oper.	Net Profit (Loss)
-6	15	221	18	34	168	0	0	0	168	-33	135	0	135
-2	17	231	16	41	175	0	0	0	175	-37	138	0	138
2	17	207	29	37	142	0	0	0	142	-24	118	0	118
-18	7	167	35	34	97	0	0	0	97	-19	78	0	78
4	54	197	12	37	147	0	0	0	147	-20	127	0	127

## Ratios

(%)

	2011	2010	2009	2008	2007
<b>Capital Ratios</b>					
Shareholders' Equity / (Amount subject to credit + market + operational risk)	19.1	22.7	24.9	21.1	27.6
Shareholders' Equity / Total Assets	14.4	16.0	15.1	12.1	15.1
(Shareholders' Equity - Permanent Assets) / Total Assets	11.7	12.2	11.2	8.6	10.2
Net On Balance Sheet Position / Total Shareholders' Equity	0.3	-4.1	0.3	9.3	-7.4
Net On and Off Balance Sheet Position / Total Shareholders' Equity	1.4	1.9	1.3	4.6	-3.5
<b>Balance-Sheet Ratios</b>					
TC Assets / Total Assets	43.7	53.7	58.5	51.8	55.0
TC Liabilities / Total Liabilities	24.8	33.4	35.4	28.1	34.2
FC Assets / FC Liabilities	74.9	69.6	64.3	67.1	68.4
TC Deposits / Total Deposits	-	-	-	-	-
TC Loans and Receivables / Total Loans and Receivables	29.7	36.3	43.2	44.4	38.5
Total Deposits / Total Assets	0.0	0.0	0.0	0.0	0.0
Funds Borrowed / Total Assets	71.7	63.2	62.7	71.4	63.8
<b>Assets Quality</b>					
Financial Assets (net) / Total Assets	27.0	31.7	35.8	28.7	35.8
Total Loans and Receivables / Total Assets	67.3	60.3	55.3	59.1	52.3
Total Loans and Receivables / Total Deposits	-	-	-	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	0.4	0.5	0.6	0.7	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	100.0	100.0	100.0
Permanent Assets / Total Assets	2.7	3.8	3.9	3.5	4.9
Consumer Loans / Total Loans and Receivables	0.0	0.0	0.0	0.0	0.0
<b>Liquidity</b>					
Liquid Assets / Total Assets	27.6	30.7	34.0	31.2	36.5
Liquid Assets / Short-term Liabilities	194.6	171.1	164.7	181.7	202.6
TC Liquid Assets / Total Assets	19.4	23.8	26.3	21.8	29.3
<b>Profitability</b>					
Net Profit/Losses / Total Assets	2.7	2.7	2.5	1.9	3.0
Net Profit/Losses / Total Shareholders' Equity	18.7	16.7	16.8	15.9	20.0
Profit/Losses Before Taxes after Continuing Operations / Total Assets	3.4	3.4	3.0	2.4	3.5
<b>Income-Expenditure Structure</b>					
Net Interest Income After Specific Provisions / Total Assets	3.8	3.7	3.7	3.7	2.8
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	85.8	81.2	82.4	91.3	59.8
Non-interest Income (net) / Total Assets	0.6	0.7	0.8	0.2	1.9
Other Operating Expenses / Total Assets	0.7	0.8	0.8	0.8	0.9
Personnel Expenses / Other Operating Expenses	63.9	57.6	59.7	59.2	61.2
Non-interest Income (net) / Other Operating Expenses	80.6	92.8	96.8	19.8	211.4

# Glossary

## 1. Terms used in Financial Statements

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

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

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

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

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

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

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

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

## 2. Formulas Used in the Calculation of Ratios

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

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

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

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

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

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

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

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

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

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

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

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

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

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

## 3. Exchange Rates (USD/TRY)

Year	USD /TRY
2006	1.4056
2007	1.1593
2008	1.5218
2009	1.4873
2010	1.5376
2011	1.8889

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.